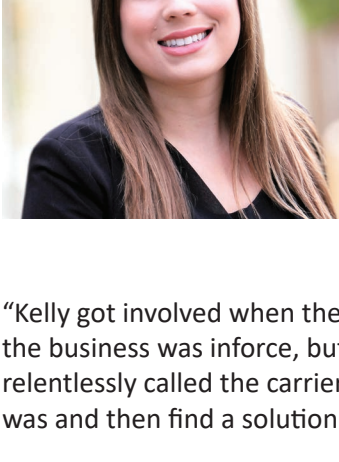


# 2023 List of Past Participants

## January - Kelly Barrett



Kelly joined DBS in the summer of 2014. She has held many roles within the DBS family and currently is a Case Manager in the Western Region.

Kelly focuses on term cases, and she always makes sure that her cases move quickly and smoothly. Her advisors truly appreciate the great service she provides. In fact, she is an integral part of DBS' team in keeping advisors happy and continuing to submit business through our agency.

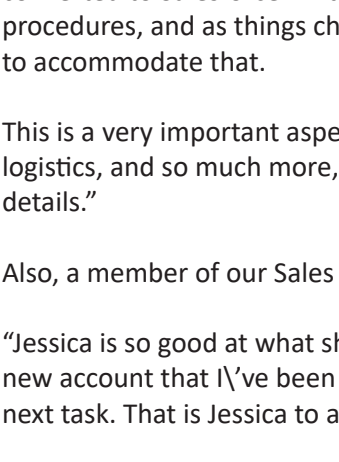
When things do not go as expected, Kelly jumps in to proactively work with carriers to fix issues and make sure that cases are placed. Here is some great feedback we received about Kelly from one of our internal Sales partners:

"Kelly got involved when there was a billing issue with one of my advisor's companion business cases. We showed that the business was inforce, but it was still in pending status at the carrier. The first case went inforce in early October. Kelly relentlessly called the carrier on a frequent basis and then worked with the advisor to figure out first what the problem was and then find a solution to get the other case inforce."

This is the 2nd time Kelly has been named the Employee of the Month. She last earned this honor in April of 2018.

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

## February - Jessica Schultz



Jessica joined DBS in October of 2016 as a Licensing Specialist. Since then, she has grown in her role, and is now the Licensing & Commissions Supervisor. Jessica does a great job balancing her Licensing & Commissions tasks, managing her team, and solving problems for our DBS advisors every day.

Jessica leads her team with a consistently positive and effective style. When it comes to her daily tasks, she is fast and thorough, and this attention to detail is critical to ensuring that information is correct, people get paid and things run smoothly.

Here is what one of her DBS partners had to say about Jessica:

"Jessica has been fantastic, keeping herself – and her team – on top of all of our work on data integrity as we've converted to Salesforce. With the iPipeline sync not functional at conversion time, she has worked up alternate procedures, and as things change or get tightened up, she has happily agreed to modifying her and her team's processes to accommodate that."

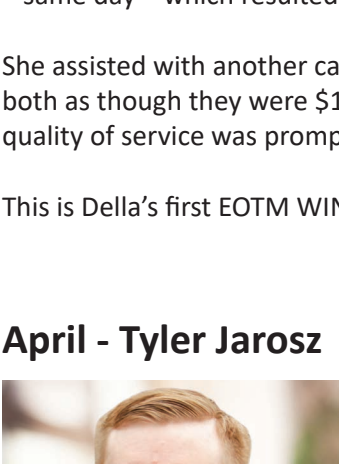
This is a very important aspect to having things run smoothly at DBS, as it affects compensation, workflows, marketing logistics, and so much more, so it's vital having someone like Jessica leading the charge and staying on top of the finer details."

Also, a member of our Sales Team had this to say about Jessica:

"Jessica is so good at what she does. When I brought to her attention that with the merging of CRM into Salesforce, a new account that I've been working on had outdated information. Within an hour she had it fixed and I was on to the next task. That is Jessica to a tee. She gets something to do and just gets it done! She's simply the best!"

This is Jessica's 3rd EOM WIN! We truly appreciate her and are thankful to have her be a part of our DBS TEAM! Congratulations, Jessica!

## March - Della Distel



Della joined DBS in April of 2019 and is on our Case Coordination team. She makes it easy for our customers to submit business to DBS and is knowledgeable and helpful to all who contact us through our busy iGo queue. She is willing to walk advisors step-by-step through the submission process, and she wows customers, both internal and external, with her great customer service.

Over the past several years, Della has grown in her industry knowledge. She asks key questions to further herself, and that has led to her leading our new AppVantage Program. Her follow-up and thorough nature is getting noticed both by her co-workers and advisors, and she has been a great ambassador of the program.

The following is something one of her co-workers had to say:

"Della is FANTASTIC with AppVantage!!! She demonstrates professionalism with each and every customer and keeps all internal DBS parties informed of any and all activity going on with cases. She is a superstar!!!!

Della has always been reliable and very responsive at responding to any requests or questions I have had. She is truly an asset to DBS."

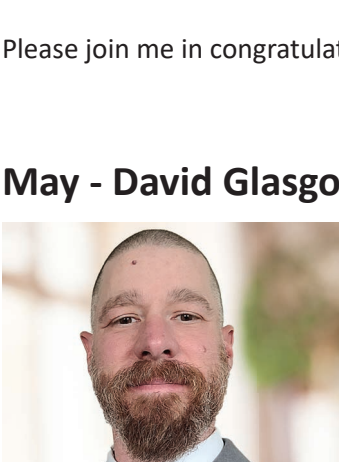
Another co-worker mentioned Della's assistance in getting a large case placed through the AppVantage program:

"Della was professional when interacting with advisors and instilled a high-level of confidence in her commitment. On a recent large case, she reached out to the advisor's admin to complete the application through the AppVantage program – same day – which resulted in moving the case along."

She assisted with another case, and in both instances she exceeded advisors' expectations and mine as well. She handled both as though they were \$1M Target opportunities and proactively communicated each step to all parties. Her time and quality of service was prompt and excellent."

This is Della's first EOTM WIN! We are truly blessed to have her be a part of our DBS TEAM! Congratulations, Della!

## April - Tyler Jarosz



Tyler has been a Case Design Analyst with DBS since 2018 and he earned his Senior Case Design Analyst title in December of 2021.

When Tyler started working for DBS he was part of the Ameriprise Unit, but in early 2021 joined the Enterprise Unit and has shown strong support to his assigned Field Relationship Managers ever since. He takes great pride in his role and will do whatever is necessary to see his regions grow and help his FRMs find success.

This year, he has proven to be a great support to the Case Design Team. He acted as a SME for Salesforce, continues to volunteer to be a conduit between the CDA and Sales Teams, and is taking the time to understand how both the FRMs and Terri can use the new system. He also took charge of reporting in Salesforce when there is a product change or reprice. He enjoys training new Case Designers and is a resource for them when needed.

Tyler has been a constant support to the advisors on both the Enterprise Unit and the Ameriprise Unit as needed. Recently he assisted an Ameriprise advisor on a jumbo case when Dave, their assigned CDA, was out of the office. Here is a nomination from that advisor:

"I cannot thank you enough for all the effort you put into this. I really appreciate you backing up Dave so amazingly. It is great to have such an amazing group at DBS supporting me."

And another nom shows his great level of service:

"Tyler was incredibly helpful during a long and ever-changing quoting process for Lincoln MoneyGuard. I must have put this poor guy through re-running quotes 7 or 8 times. He is always prompt on his responses and gave me the exact information I needed. Two thumbs up!"

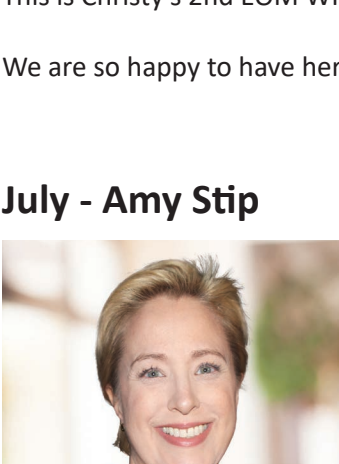
With Ryan's departure, Tyler was called to step up and support the South region without an FRM and he has done just that. Chuck shared how well he's doing there in this nomination:

"Suffice it to say that I see activity daily from Tyler driving our South Region revenue. Just this week, he landed a nice case with a key advisor, and has stepped right in to be our Lead for another high-profile advisor. Great to see him and our case managers partnering up on our South Region cases."

This is Tyler's 4th Employee of the Month win with wins also in 2019, 2020, 2021.

Please join me in congratulating Tyler!

## May - David Glasgow



David, an Underwriter on the team, started at DBS in October, and in that short time he has trained hard to get up to speed on doing cases "the DBS way." As you know, we pride ourselves on offering a more personalized approach, so our underwriters often call an insured directly to get to the bottom of the issue. Though he was originally not a fan of this concept, David has caught on tremendously well and has a great approach.

David came to DBS after being a Sr. Case Manager and Associate Underwriter at Ash Brokerage which was previously Zenith Marketing. He loves building relationships and in fact, that is his favorite part of the job.

Recently, we had a high profile Ameriprise office give kudos to David for his work. Here's what the advisor had to say:

"I wanted to send a quick note to recognize David Glasgow. He has been tremendous to work with. He is very detail oriented, has fast replies, is pleasant on the phone, and is not afraid to call clients. He is kicking butt. THANKS!"

People within the insurance industry are also taking notice of David's work. Lori was recently at a LIBRA Underwriting meeting where a Director of Underwriting from one of our core carriers told her that our "new" hire David was impressive, that he was very respectful, made his points and knew what he was talking about. That was great to hear and we are so glad he is on our team.

Once again, congratulations David!

## June - Christy Fifer



Christy joined DBS as a full-time remote Case Manager in July of 2020 and was promoted to a Senior Case Manager in December of 2021. Christy is one of our hybrid Case Managers who handles both permanent and term cases in her assigned states. She is always on top of her cases, which enables her to deliver superb customer service.

Christy is known for being a detailed, dependable, and proactive Case Manager. Her cases move quickly and smoothly because she plans ahead and proactively communicates with her advisors when she sees a potential issue. She consistently completes her own daily case work and then reaches out to the Case Management team to assist others with theirs. Christy is always willing to step in and take on additional projects and tasks.

Here is some of the great feedback we received about Christy this month:

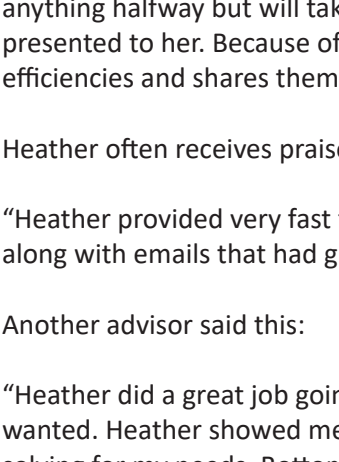
"Christy was able to get a large Jumbo case over the finish line under very strenuous circumstances. (Della Distel also worked on the case so a shout out goes to her as well.) There were a lot of bumps along the way, especially with numerous carrier challenges in getting the policy issued correctly. It had to be reissued multiple times due to their errors. With Christy's persistent follow up, she was able to finally get the policy issued just at the end of the month. The two advisors working on the case made unsolicited comments stating how much they appreciated her consistent follow up and guidance with their case. DBS will see more business from them as a result!"

Christy is a rock star on the Western Region Case Management team. She does not just go through the motions when managing her cases; she follows our SOPs and is extremely detailed in her work. This makes her a very successful Senior Case Manager and her skills really shined with this recent case!

This is Christy's 2nd EOM WIN, also having been named in February 2021.

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

## July - Amy Stip



Amy Stip joined DBS in March of 2022 and is an Inforce Case Manager on the Support & Services Team, so she helps our customers who submit conversion business and inforce requests to DBS. As of last week, she has helped bring in over \$1 million of target premium in placed conversion business this year so far and the number keeps growing!

Amy is incredibly knowledgeable and remains flexible to the needs of the organization each day. She often helps out our New Business department when volumes rise, or when other Case Managers are out on vacation. She is a powerhouse on the inforce queue and is willing to walk advisors step-by-step through the conversion submission process. She astonishes her customers (internally and externally) with her customer service and high quality.

In case you missed it, Amy recently received a "Certificate of Excellence Award" from our carrier partner, Lincoln! They shared the following:

"Every quarter each member of my team has the privilege of nominating one of our firm contacts for the Certificate of Excellence Award in recognition of an excellent partner with Lincoln Financial Group. I am pleased to inform you that my nomination of Amy Stip won this quarter's award! Amy's industry knowledge, can-do spirit, and positive attitude do not go unnoticed as she is an absolute pleasure to work with. This industry can be very fast-paced and stressful; however, Amy always takes care of business with the most positive demeanor, exuding eagerness to go the extra mile for her agents and their clients."

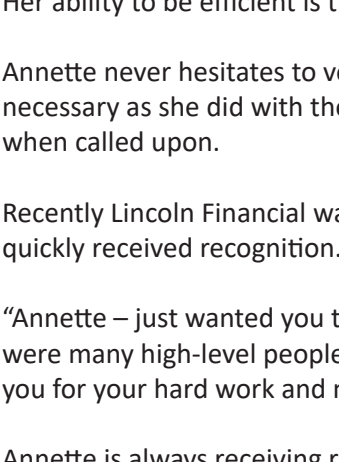
Congratulations to Amy. We greatly appreciate you!"

In addition, one of her coworkers had this to share:

"Amy does a great job in the inforce department. She is so knowledgeable and thinks outside the box whenever a problem arises. She is also so professional and is a pleasure to work with. Recently, she had to overcome many obstacles to save a conversion of \$115k target conversion which was just issued yesterday. She also managed to get two other conversions from the same advisor back on track for issue! The advisor and the assistant are ecstatic that she was able to do this for them and their client. It was a win-win all together!"

This is Amy's first EOTM WIN! We are truly blessed to have her be a part of our DBS TEAM! Congratulations, Amy!

## August - Thea Luknic



Thea joined DBS in July of 2022 as our receptionist within the Support & Services Team. Thea is often the very first person a new customer to DBS interacts with and she does an excellent job welcoming them to our organization and home office. She consistently anticipates the needs of others, offers solution, radiates patience, and provides outstanding service to all our customers.

Thea comes in each day ready to help serve. She was critical in helping our customers adapt to our new RingCentral extensions and making sure that the transition was as smooth as possible for them and the DBS employees.

Thea has also been assisting our commissions team with statements when volumes rise, which is critical to get our customers paid.

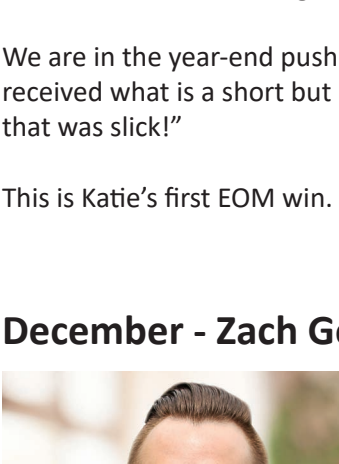
Here is something one of her fellow co-workers who nominated her had to say:

"As part of the Summer Sales Meeting, the home office received numerous packages from our carrier partners. Thea went above and beyond by tracking what had come in, noting what was in, and moving it to a central area in the remote office. She sent daily updates to the applicable team members. This helped tremendously when our carrier partners sent inquiries as to whether something had arrived, and they were all set for the meeting."

Thea has been a tremendous help while preparing for our onsite Lunch and Learns. She coordinates all the orders and drinks for each session and makes sure that these important connections with our carrier partners are successful and enjoyable.

This is Thea's second EOTM WIN! We are happy to have you on our TEAM! Congratulations, Thea!

## September - Heather Sims



Heather Sims joined the Case Design Team in February of this year. Prior to joining DBS, she worked as an independent Broker for Symmetry Financial Group & ABMA where she not only managed her own book of business but had 6 advisors who worked under her. Her insurance experience also includes Life Farm and Life Quotes. Prior to working in the insurance industry, Heather worked in Law Enforcement in the Canine Unit. She decided that being in the insurance industry was a bit safer than law enforcement so decided to make the change.

Since joining DBS Heather has proven to be a hardworking, detail-oriented Case Designer, and almost immediately she proved to be an asset to the team and the organization.

Without question, she takes great pride in her work and the service she provides to her advisors. Heather doesn't do anything halfway but will take the time to ensure that she is putting her best foot forward on each and every opportunity presented to her. Because of this, she has already had some impressive business submitted. She consistently looks for efficiencies and shares them with the team.

Heather often receives praise from her co-workers and advisors. Here is what one advisor had to say:

"Heather provided very fast turn-around on illustrations I needed. She also provided excellent service over the phone, along with emails that had great follow-up to give me all the information I needed."

Another advisor said this:

"Heather did a great job going over my options. I did not know exactly what I was looking for but knew the outcome I wanted. Heather showed me the options and went over the benefits, so I felt she did a wonderful job listening to me and solving for my needs. Bottom line, Heather listened. That alone is enough, but she also took the time to walk me through a few options and how they might work."

One of Heather's coworkers shared the following:

"While I was on a call with one of my advisors, he mentioned that he wished he could do permanent business with us. I reached out to Heather, and from there she not only spoke to the advisor but made him very happy about the opportunity to submit permanent business. Heather is informing the entire office that they are able to proceed. Heather went above and beyond with assisting my advisor and was able to do so with urgency. I love working with Heather. She is always so easy to talk with and is always so happy to help. I appreciate our partnership."

Last, here is what another co-worker had to say:

"The last several months I have had several different situations with advisors that typically write Jumbo cases wanting Inforce Illustrations with specific parameters. I work with the Carriers, but there are instances where they may want questions answered from one of our Case Design Analysts. In July when Jason was out, Heather was extremely helpful with multiple John Hancock policies. She researched the work Jason had done and responded back quickly to the advisor. Heather is always willing to help our team as well as her own when needed. It is a pleasure to work with her, and her willingness to help is truly evident."

Congratulations to Heather for being recognized by our customers and the organization as the September Employee of the Month!

## October - Annette Miller



Annette Miller has been on the Case Design Team more than 13 years, celebrating her anniversary in September. Since joining DBS, Annette has never failed to astonish her customers both internal and external. She is constantly recognized by her advisors, her teammates, and other departments for always giving 110% to anything she does. Even our largest account, Ameriprise, continues to sing her praises and is always asking for her to join in webinars for training and education of their advisors.

No one knows more about Linked Benefit products than Annette, and she is a resource to all when it comes to the nuances of these products.

Annette has been the DBS Employee of the Month 5 times since the program started, making this her 6th Employee of the Month win! She was also named the Employee of the Year in 2016.

A year ago, Annette took on the role of Lead for the Case Design Team. Since then, she has continued to grow her leadership skills. She is highly respected by the team not only for her in-depth knowledge of our carriers and products but also for the large quantity of work she can do in a short amount of time while never letting the quality of work suffer. Her ability to be efficient is truly remarkable.

Annette never hesitates to volunteer to help with interviewing and training for new CDAs, to work as a SME when necessary as she did with the Salesforce implementation this year, and to provide feedback to our carriers and vendors when called upon.

Recently Lincoln Financial was looking for feedback on their VUL products. Annette participated in this focus group, and quickly received recognition.

"Annette – just wanted you to know how fantastic you were on the recent VOC interview. From what I understand, there were many high-level people on the call, and they were impressed with your thoughtful and honest comments. Thank you for your hard work and making DBS look great with our carrier partners!"

Annette is always receiving recognition from her advisors too. One advisor nomination reads:

"Annette, I want to thank you for the exceptional service that you provided for me today with the case design for my insurance clients. I'm not sure which path or policy they're going to take at the present time, but you answered my questions professionally and in a forthright manner."

Another advisor nomination stated this:

"Annette has gone above and beyond on numerous occasions; this is just the first time I've completed this form. She's consistently prompt with her communication, availability, follow-up, and each time is on-point with addressing the matter at hand."

Please join me in congratulating Annette on her 6th Employee of the Month win!

## November - Katie Swanson



Katie joined DBS in October of 2019 as a FASTerm Case Manager and has been providing outstanding service from the start. A member of the Central Team, Katie can be relied upon day in and day out to take care of any customer need. She has a history of receiving positive feedback and praise from the advisors, CDAs and RSDs she works with and is incredibly dedicated to her work. Katie has such great customer service that she easily shows advisors that DBS is the brokerage for them!

Katie works to find efficiencies on the team and has created an entry workflow for the Symetra SwiftTerm process; this will help Employee Pooling as that work will eventually be handed over to them for processing.

Last month, Katie received the following nomination from a co-worker, applauding Katie's expertise in showing an advisor the benefits of submitting business electronically:

We are in the year-end push and Katie just puts her head down and moves the pile of cases that she is working on. I just received what is a short but powerful statement from an advisor about the DBS application process. It simply said, "Well, that was slick!"

This is Katie's first EOM win.

## December - Zach Goddermont



Zach is a Marketing Media Specialist, a position he has held since August of 2019. Being a member of the Marketing Team means being adept at video editing, graphic design, social media strategy, email and campaign development, and account engagement. It also means having a good understanding of numerous apps, technology functions, and various platforms like Adobe premiere, InDesign, Illustrator, Photoshop, Hootsuite, BombBomb, the list goes on! Zach possesses all of these skills and more to handle the large variety of marketing requests that come in on any given day. This ability to handle his daily workload, along with the high volume of tickets that come in is impressive and helps the team continue to function like a well-oiled machine.

Zach also has an innate desire to bring his work to the next level – he researches new methods, and isn't afraid to try different things to enhance projects. He frequently receives accolades for his video production work, both internally and by our carrier and industry partners. Zach this year worked on some key time savers for the team, which improves its efficiency, and he helps train and share his expertise on various platforms when needed.

Zach recently was part of a project for the technology project where he really went above and beyond. A nomination reads,

"DBS was asked to do some testing of the DBS Communications Hub, which involved looking at every page and testing every single link. When delegated to Zach, he completed it for the committee in one day. He created a spreadsheet that listed out all his findings organized on different tabs. This made it very easy for others on the project to complete their part, which was to find patterns and understand what coding changes would be needed for all 70+ pages on the Hub. It literally saved hours of time spent. The attention to detail and speed with which he completed this was such a help for the entire project."

Another nomination read,

"Zach created an Excel document to help share feedback on our HUB migration. He was extremely organized and captured what was needed to make this project move forward quickly. I was able to review and edit items within 15 minutes which would have taken an hour or more of time without the document he compiled. So impressed with how quickly he tackled gathering this information and the attention to detail he noted. Overall, extremely impressed with how fast he completed this ask and how above and beyond he went to help us get this done. Nice work, Zach!"

Zach puts DBS in a positive light with everything he does. Overall, he is creative and hard-working, and brings tremendous value to the team. This is Zach's 2nd EOM win.