core
AWARD

From Phil Jackson:

I am nominating Dustin for this Core Award for his ability to build lasting, mutually beneficial partnerships. His efforts and the rationale for this nomination are best captured in the following note received directly from the member office:

"Dustin Ilko takes professional service to the highest level. He is always on top of everything. Goes the extra mile. Very responsive. Stays in touch. Offers very good suggestions. A current case will serve as an example:

Lincoln's VUL One policy offers a Premium Reserve Rider (a/k/a PRR) which in certain situations allows policy holders to withdraw substantial amounts from the policy values without reducing the guaranteed death benefit. Those funds can be used to fully fund new coverage with any carrier. Lincoln's inforce policy illustration system is bizarre and cannot properly provide illustrations reflecting the exercise of the rider. We have been working on this case since early this year. Dustin set up a "zoom" meeting with the folks at Lincoln. He devised an Excel spreadsheet to adjust the Lincoln numbers (one error is that Lincoln shows an increasing guaranteed death benefit). Because we ran into insurability issues with the two clients, Dustin had to keep running illustrations from multiple carriers at varying rate classes. Never once did he complain about all of the work. Amazing. I could go on....

Thanks to Dustin (and to Chris for leaning on Lincoln) I was able to hit "Send" on what I hope will be the final proposal. Using the Lincoln PRR amount we hope to place a $280,000 target sale this month. I honestly don't think I could have reached this point – whether we get the sale or not – without Dustin."

CORE AWARD

From Chris Bottaro:

Over the course of 2.5 years, a very large life insurance case took multiple twists and turns before coverage nearing $150M of permanent death benefit was finally placed in force. During that time period, Jamie Block, Marie Mahoney and Lauren Ballantine lived by the golden rule as they advocated for the client as if she was their own family member, and helped simplify complexity for all parties along the way.

Jamie, acting as the Concierge Services Specialist, built a relationship with the client that allowed the client to feel comfortable with the underwriting process even when it had to pause due to a major health development.

Lauren, leading the Underwriting Advocacy process, seamlessly handled years' worth of medical histories, navigated the mid-UW health crisis exceptionally well with multiple carriers, and even was successful in negotiating an offer without updated/current exams.

Marie, as the NB quarterback, kept all parties on track and organized even as the file grew in complexity and length over time.

In a note of appreciation, the Member Firm wrote, "It has been hours, days, and months of planning, strategizing, laughing, stressing and collaborating. I sincerely appreciate each of you partnering with us in this ongoing journey to create the best, tailored experience for the clients."

core
AWARD

From Judson Forner and Heath Smargiasso:

Kristen is deserving of recognition for creative problem solving, grace, communication, and perseverance demonstrated over the last month to help a member office remedy an annuity issue that stemmed from 8 years ago. A representative found an error they made years prior and tried to address the issue on their own, coming up with a non-ideal solution that could have proven complex and costly. Kristen used her expertise to propose a simpler solution and worked with the carrier to resolve the issue after much back and forth. Kristen provided frequent updates and diligently followed up with the carrier to get an expedited resolution, all while graciously dealing with the member offices demands and unnecessary bluster. The client is being made whole, the solution was simple, and the cost was minimal. This was a win-win-win.

Thank you Kristen for demonstrating living by the golden rule, simplifying complexity, and building lasting, mutually beneficial relationships with most of the parties involved!