



# BANNER KEY CONTACTS.

Legal & General America

3275 Bennett Creek Avenue  
Frederick, MD 21704  
Tel: 800.638.8428  
Fax: 301.294.6960

## ADMINISTRATIVE SERVICES DEPARTMENT

Eric Lester, VP, Administrative Services..... 6905  
[Elester@LGAmerica.com](mailto:Elester@LGAmerica.com)

### AppAssist Call Center

Department Functions:

- Conduct telephone interviews with the proposed insured to complete an insurance application
- Schedule examinations
- Conduct all case management tasks from application submission to policy delivery

General Service ..... 800.839.5960  
Kris Wong, AVP ..... 6935  
Dawn Leshinski, Manager ..... 6929  
Iris Venkatesan, Supervisor ..... 8427  
Khelli Williams, Supervisor ..... 4168  
Bethany Braga, Supervisor ..... 2575  
[AIS@BannerLife.com](mailto:AIS@BannerLife.com)

### Check Processing Department

Department Functions:

- Process all checks received at the Home Office
- Administer Check21 process
- Incoming 1035 processing

Brooke Vemuri, AVP ..... 4127  
Amy Manning, Supervisor ..... 6969

### Claims Unit

Department Functions:

- Handles inquiries for and processes health, death and waiver claims.
- Monitors investigations for contestable claims

General Service ..... 6974  
Debbie Posin, AVP ..... 4860  
Jana Knowles, Team Lead ..... 4878  
[Banner-Claims@LGAmerica.com](mailto:Banner-Claims@LGAmerica.com)

### Customer Service Unit

Department Functions:

Task Team

- Respond to written inquiries on in-force policies
- Process policy changes and conversions
- Process address and title changes

Kris Wong, AVP ..... 6935  
Jana Kiefer, Supervisor ..... 8420  
[CustomerService@BannerLife.com](mailto:CustomerService@BannerLife.com)  
[Conversions@BannerLife.com](mailto:Conversions@BannerLife.com)  
[Illustration@BannerLife.com](mailto:Illustration@BannerLife.com)

Telephone Team

- Respond to Call Center inquiries on in-force policies

General Service ..... 800.638.8428  
Kris Wong, AVP ..... 6935  
Belinda Foggie, Supervisor ..... 6958  
Jessica Glumac, Supervisor ..... 8431  
James Osborne, Team Lead ..... 2581  
Curt Williamson, Team Lead ..... 2902

Premium Administration Center

- Process loans, surrenders and 1035 transfers
- Process bank changes
- Record premium payments
- Outgoing 1035 transfers

Kris Wong, AVP ..... 6935  
DeShawn Williams, Supervisor ..... 2563

### Document Imaging Department

Department Functions:

- Process incoming mail
- Create electronic document images
- Maintain document archives

Brooke Vemuri, AVP ..... 4127  
Johnny Maddox, Supervisor ..... 8438  
Toia Barton, Team Lead ..... 2925

### Document Indexing Department

Department Functions:

- Submit formal applications
- Index all new business and delivery requirements
- Notify carriers of replacement

Brooke Vemuri, AVP ..... 4127  
Michael Waas, Supervisor ..... 4107  
Kirk Marek, Team Lead ..... 8422  
[Banner-Submit@LGAmerica.com](mailto:Banner-Submit@LGAmerica.com)

### Licensing Unit

Department Functions:

- Contract and appoint new agents
- Renew state appointments
- Manage agent database including address, commission rates, assignments and payment frequency

General Service ..... 4163  
Kris Wong, AVP ..... 6935  
Claudia Gray, Manager ..... 4174  
Shannell McEachin, Team Lead ..... 4197  
[Agentlicensing@BannerLife.com](mailto:Agentlicensing@BannerLife.com)

### Mail Services Unit

Department Functions:

- Receive, sort and distribute mail
- Organize and send mail to general agents

General Service ..... 6992  
Brooke Vemuri, AVP ..... 4127  
Johnny Maddox, Supervisor ..... 8438

### New Business

Department Functions:

Review new business applications and requirements

- Follow up on home office ordered requirements
- Process and respond to all telephone and e-mail communications for underwriting teams
- Activate new policies
- Process NTO's (Not Taken Offers)
- Process reinstatements



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|----------------------------------------------------|------|
| General Service .....                              | 6947 |
| Brooke Vemuri, AVP .....                           | 4127 |
| Nancy Carlson, Supervisor, Teams A, C, D & J ..... | 2985 |
| Christine Mizelle, Supervisor, Teams B & G .....   | 8429 |
| Melanie White, Supervisor, Teams E & F .....       | 6920 |

## New Business Team Email Address

|         |                                                                          |
|---------|--------------------------------------------------------------------------|
| A ..... | <a href="mailto:md-uwteam-A@LGAmerica.com">md-uwteam-A@LGAmerica.com</a> |
| B ..... | <a href="mailto:md-uwteam-B@LGAmerica.com">md-uwteam-B@LGAmerica.com</a> |
| C ..... | <a href="mailto:md-uwteam-C@LGAmerica.com">md-uwteam-C@LGAmerica.com</a> |
| D ..... | <a href="mailto:md-uwteam-D@LGAmerica.com">md-uwteam-D@LGAmerica.com</a> |
| E ..... | <a href="mailto:md-uwteam-E@LGAmerica.com">md-uwteam-E@LGAmerica.com</a> |
| F ..... | <a href="mailto:md-uwteam-F@LGAmerica.com">md-uwteam-F@LGAmerica.com</a> |
| G ..... | <a href="mailto:md-uwteam-G@LGAmerica.com">md-uwteam-G@LGAmerica.com</a> |
| J ..... | <a href="mailto:md-uwteam-J@LGAmerica.com">md-uwteam-J@LGAmerica.com</a> |

## Policy Issue Unit

### Department Functions:

- Issue new policies
- Reissue policies

|                                                                                |      |
|--------------------------------------------------------------------------------|------|
| General Service .....                                                          | 4828 |
| Brooke Vemuri, AVP .....                                                       | 4127 |
| Cheryl Milor, Supervisor .....                                                 | 2890 |
| <a href="mailto:Banner_Reissue@LGAmerica.com">Banner_Reissue@LGAmerica.com</a> |      |

## UNDERWRITING DEPARTMENT

|                                                  |      |
|--------------------------------------------------|------|
| Sharon Jenkins, SVP & Chief Underwriter .....    | 6953 |
| Leslie Payne, Sr. Administrative Assistant ..... | 4824 |

## Underwriting Teams

### Department Functions:

- Risk selection and classification

## AppAssist Underwriting Team

|                                                   |      |
|---------------------------------------------------|------|
| Jeff Francione, Director .....                    | 6956 |
| Wendy Arther, Underwriting Manager .....          | 2065 |
| Michael Hinrichsen, Underwriting Consultant ..... | 6943 |
| Richard Schroeder, Underwriting Consultant .....  | 2974 |
| Terry Horcher, Sr. Underwriting Consultant .....  | 2559 |
| Bridgette Adkins, Sr. Underwriter .....           | 2885 |
| Indrani Grott, Sr. Underwriter .....              | 2919 |
| Mark Skidmore, Sr. Underwriter .....              | 2886 |
| Tina Long, Underwriting Consultant .....          | 6959 |
| Wendy Rogers, Underwriting Consultant .....       | 4835 |
| Darrell Mayer, Life Underwriter .....             | 6937 |
| Leah Holmes, Life Underwriter .....               | 4896 |

## Approval Express Team (APEX)

|                                            |      |
|--------------------------------------------|------|
| Jill Willman, Director .....               | 3078 |
| Kimberly Jones, Underwriting Manager ..... | 2574 |
| Ann Jenkins, Sr. Underwriter .....         | 4158 |
| Corey Dollarhide, Sr. Underwriter .....    | 4869 |
| David Bloodworth, Life Underwriter .....   | 2596 |
| Terri Grossi, Life Underwriter .....       | 2887 |
| Mitch Nunez, Life Underwriter .....        | 6938 |
| Shelley Steere, Life Underwriter .....     | 2941 |

## Post Issue Team

|                                                   |      |
|---------------------------------------------------|------|
| Leanne Jansen, Director .....                     | 6962 |
| Pamela Wilborn, Sr. Underwriting Specialist ..... | 2567 |

|                                                         |      |
|---------------------------------------------------------|------|
| Norma Leighton, Sr. Underwriting Consultant .....       | 4188 |
| Deborah Winall, Sr. Underwriting Consultant .....       | 8407 |
| Milicent Daniels-Chamble, Underwriting Consultant ..... | 6973 |
| Karen Brauck, Underwriting Consultant .....             | 2071 |
| Julie Sanchez, Underwriting Consultant .....            | 4805 |
| Monica Dolowich, Sr. Underwriter .....                  | 3122 |

## Special (Large) Case Services Unit

|                                                          |      |
|----------------------------------------------------------|------|
| Jill Willman, Director .....                             | 3078 |
| Peter Cammarota, Special Case Services Underwriter ..... | 6997 |

## Underwriting Team A

|                                                 |      |
|-------------------------------------------------|------|
| Jeff Francione, Director .....                  | 6956 |
| Rebecca Cartland, Underwriting Consultant ..... | 2937 |
| Stacey Fischbach, Underwriting Consultant ..... | 4851 |
| Shelia Jones, Life Underwriter .....            | 2588 |

|                                              |                                                                                    |
|----------------------------------------------|------------------------------------------------------------------------------------|
| Nancy Carlson, New Business Supervisor ..... | 2985                                                                               |
| Lee Grey, Team Lead .....                    | 2070                                                                               |
| New Business .....                           | <a href="mailto:md-uwteam-A@LGAmerica.com">md-uwteam-A@LGAmerica.com</a>           |
| Quick Quotes .....                           | <a href="mailto:TeamAQuickQuotes@LGAmerica.com">TeamAQuickQuotes@LGAmerica.com</a> |

## Underwriting Team B

|                                                    |      |
|----------------------------------------------------|------|
| Lisa Burger, Director .....                        | 4853 |
| William Skelton, Underwriting Team Leader .....    | 2916 |
| Curtis Lindeman, Sr. Underwriting Specialist ..... | 8412 |
| Dale Wolter, Sr. Underwriter Consultant .....      | 8423 |
| Lisa Wilkey, Underwriting Consultant .....         | 6985 |
| Angela Read, Sr. Underwriter .....                 | 6967 |
| Chris Kellogg, Sr. Underwriter .....               | 4815 |
| Barbara Ballard, Life Underwriter .....            | 4881 |

|                                                  |                                                                                    |
|--------------------------------------------------|------------------------------------------------------------------------------------|
| Christine Mizelle, New Business Supervisor ..... | 8429                                                                               |
| Florence Williams, Team Lead .....               | 4814                                                                               |
| New Business .....                               | <a href="mailto:md-uwteam-B@LGAmerica.com">md-uwteam-B@LGAmerica.com</a>           |
| Quick Quotes .....                               | <a href="mailto:TeamBQuickQuotes@LGAmerica.com">TeamBQuickQuotes@LGAmerica.com</a> |

## Underwriting Team C

|                                                   |      |
|---------------------------------------------------|------|
| Mary Anne Daisy, Director .....                   | 2895 |
| Lalena White, Underwriting Manager .....          | 2915 |
| Brian Gruber, Sr. Underwriting Consultant .....   | 4889 |
| Lori McQuiston, Sr. Underwriting Consultant ..... | 2884 |
| Jim Ziebell, Sr. Underwriting Consultant .....    | 2586 |
| Pam Zoutte, Sr. Underwriting Consultant .....     | 4130 |
| Ryan Leppink, Underwriting Consultant .....       | 2999 |
| Sean Lucas, Underwriting Consultant .....         | 8413 |
| Jeannie Schneider, Underwriting Consultant .....  | 3146 |
| Sandy Ebbs, Sr. Underwriter .....                 | 8409 |
| Liliana Signori, Sr. Underwriter .....            | 4114 |
| Michaela Voor Vart, Sr. Underwriter .....         | 4131 |
| Jennifer McIntosh, Sr. Life Underwriter .....     | 2913 |

|                                              |                                                                                    |
|----------------------------------------------|------------------------------------------------------------------------------------|
| Nancy Carlson, New Business Supervisor ..... | 2985                                                                               |
| Lee Grey, Team Lead .....                    | 2070                                                                               |
| New Business .....                           | <a href="mailto:md-uwteam-C@LGAmerica.com">md-uwteam-C@LGAmerica.com</a>           |
| Quick Quotes .....                           | <a href="mailto:TeamCQuickQuotes@LGAmerica.com">TeamCQuickQuotes@LGAmerica.com</a> |

## Underwriting Team D

|                                                   |      |
|---------------------------------------------------|------|
| Jeff Francione, Director .....                    | 6956 |
| Karen Golevicz, Sr. Underwriting Consultant ..... | 2599 |
| Yvette McReynolds, Underwriting Consultant .....  | 2020 |

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Tel: 800.638.8428  
Fax: 301.294.6960

Kirin Whitehead, Underwriting Consultant ..... 4826  
Colleen Kronitz, Sr. Underwriter ..... 6950  
Jill Shreve, Underwriting Consultant ..... 2888

Nancy Carlson, New Business Supervisor ..... 2985  
Lee Grey, Team Lead ..... 2070  
New Business ..... [md-uwteam-D@LGAmerica.com](mailto:md-uwteam-D@LGAmerica.com)  
Quick Quotes ..... [TeamDQuickQuotes@LGAmerica.com](mailto:TeamDQuickQuotes@LGAmerica.com)

### Underwriting Team E

Lisa Burger, Director ..... 4853  
Connie Nunnally, Underwriting Manager ..... 2993  
Patrick Lahti, Sr. Underwriting Specialist ..... 6919  
Anthony Bucciarelli, Sr. Underwriting Consultant ..... 2571  
Faye Carpenter, Sr. Underwriting Consultant ..... 6934  
Aaron Smith, Sr. Underwriting Consultant ..... 4171  
Terri Lyons, Underwriting Consultant ..... 2942  
David Barnett, Underwriting Consultant ..... 4831  
Jim Otis, Underwriting Consultant ..... 8439

Melanie White, New Business Supervisor ..... 6920  
Caroline Wood, Team Lead ..... 4821  
New Business ..... [md-uwteam-E@LGAmerica.com](mailto:md-uwteam-E@LGAmerica.com)  
Quick Quotes ..... [TeamEQuickQuotes@LGAmerica.com](mailto:TeamEQuickQuotes@LGAmerica.com)

### Underwriting Team F

Lloyd Kronitz, Director ..... 2566  
Becky Steiner, Underwriting Manager ..... 6913  
Deborah Plati, Sr. Underwriting Specialist ..... 6978  
Mark Youngquist, Sr. Underwriting Consultant ..... 6940  
Jennifer Lockwood, Sr. Underwriting Consultant ..... 4741  
Diane Stevens, Sr. Underwriting Consultant ..... 4150  
Heather Jarvis, Underwriting Consultant ..... 2958  
Matt Parker, Underwriting Consultant ..... 6976  
Joel Odvody, Underwriting Consultant ..... 4140  
Alden Wilkins, Underwriting Consultant ..... 8451  
Carol Long, Sr. Underwriter ..... 4121  
Jackie Waas, Sr. Underwriter ..... 2914  
Christine Ritchie, Life Underwriter ..... 2935

Melanie White, New Business Supervisor ..... 6920  
Caroline Wood, Team Lead ..... 4821  
New Business ..... [md-uwteam-F@LGAmerica.com](mailto:md-uwteam-F@LGAmerica.com)  
Quick Quotes ..... [TeamFQuickQuotes@LGAmerica.com](mailto:TeamFQuickQuotes@LGAmerica.com)

### Underwriting Team G

Lloyd Kronitz, Director ..... 2566  
Nicholas Amato, Underwriting Manager ..... 4104  
Art Okun, Underwriting Consultant ..... 6984  
Jonathon Kuhar, Sr. Underwriting Consultant ..... 2979  
Julie Sartorius, Sr. Underwriting Consultant ..... 2992  
Bob Pala, Underwriting Consultant ..... 6948  
Phil Willis, Underwriting Consultant ..... 4142  
Adam Royals, Underwriting Consultant ..... 6996  
Kristen Thompson, Underwriting Consultant ..... 2538  
Alison Power, Underwriting Consultant ..... 6924  
Mary Elslager, Sr. Life Underwriter ..... 2540  
David Hwang, Life Underwriter ..... 2989  
Elisa Mullen, Life Underwriter ..... 4846  
Laurene Karimi, Life Underwriter ..... 2949

Christine Mizelle, New Business Supervisor ..... 8429  
Florence Williams, Team Lead ..... 4814

New Business ..... [md-uwteam-G@LGAmerica.com](mailto:md-uwteam-G@LGAmerica.com)  
Quick Quotes ..... [TeamGQuickQuotes@LGAmerica.com](mailto:TeamGQuickQuotes@LGAmerica.com)

### Underwriting Team J

Mary Anne Daisy, Director ..... 2895  
Brian O'Flaherty, Underwriting Team Leader ..... 6706  
Debra Newcomer, Underwriting Consultant ..... 4183  
Albert Sanders, Underwriting Consultant ..... 2054  
Julie Smith, Sr. Life Underwriter ..... 4844  
Ryan Hedges, Life Underwriter ..... 8408

Nancy Carlson, New Business Supervisor ..... 2985  
Lee Grey, Team Lead ..... 2070  
New Business ..... [md-uwteam-J@LGAmerica.com](mailto:md-uwteam-J@LGAmerica.com)  
Quick Quotes ..... [TeamJQuickQuotes@LGAmerica.com](mailto:TeamJQuickQuotes@LGAmerica.com)

## LEGAL DEPARTMENT

### Sales Compliance

#### Department Functions:

- Review advertising and sales material
- Review agency websites
- Review agent background material for appointment

Wendy Schonman, Compliance Administrator ..... 4863

## DISTRIBUTION AND MARKETING DEPARTMENT

Frank Gencarelli, SVP, Sales and Marketing ..... 4825  
[Fgencarelli@LGAmerica.com](mailto:Fgencarelli@LGAmerica.com)

### Agency Management System Data

- Data download distribution approval
- [BannerLifeAMSdata@LGAmerica.com](mailto:BannerLifeAMSdata@LGAmerica.com)

### Commission and Marketing Support

#### Department Functions:

- Review and distribute commissions
- Review and distribute 1099 forms
- Process lost or destroyed check reporting
- Order agency supplies
- Award Reporting
- Agency administrative assistance

Shannon Hicks, Supervisor ..... 4115  
Faith McFarlane ..... 4132  
General Service ..... 2711  
[Commission@LGAmerica.com](mailto:Commission@LGAmerica.com)

### Supply Orders

E-mail orders to: [Fmcfarlane@LGAmerica.com](mailto:Fmcfarlane@LGAmerica.com)

### Creative Services

#### Department Functions:

Advertising, promotional materials, brand management, communications and event planning

Pat Saether, Director ..... 4802  
[Psaether@LGAmerica.com](mailto:Psaether@LGAmerica.com)

Serena O'Brien, Sr. Creative Services Specialist ..... 4153  
[Sobrien@LGAmerica.com](mailto:Sobrien@LGAmerica.com)

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## Legal & General America

3275 Bennett Creek Avenue  
Frederick, MD 21704  
Tel: 800.638.8428  
Fax: 301.294.6960

Nicole Orders, Multimedia Program Manager ..... 4176  
[Norders@LGAmerica.com](mailto:Norders@LGAmerica.com)

Lindsey Todd, Creative Services Specialist ..... 4840  
[Ltodd@LGAmerica.com](mailto:Ltodd@LGAmerica.com)

Maggie Low, Event Planner & Project Coordinator ..... 2946  
[Mclow@LGAmerica.com](mailto:Mclow@LGAmerica.com)

### Agency Sales Support

Department Functions:

- Direction and management of sales
- Agency sales support
- Business development
- Manage agency corporate relations
- Market research & analysis

Product and procedure implementation

General Service ..... 4129  
[Marketing@LGAmerica.com](mailto:Marketing@LGAmerica.com)

Grant Andrew, VP, New Market Development.. 240.620.2619  
[Gandrew@LGAmerica.com](mailto:Gandrew@LGAmerica.com)

Timothy Cook, Research and Financial Manager ..... 4112  
[Tcook@LGAmerica.com](mailto:Tcook@LGAmerica.com)

Mike Foley, AVP, Marketing Administration ..... 4113  
[Mfoley@LGAmerica.com](mailto:Mfoley@LGAmerica.com)

Patrick Bowen, VP, Sr. Account Manager ..... 404.790.3333  
[Pbowen@LGAmerica.com](mailto:Pbowen@LGAmerica.com)  
BRAMCO, IDA, iGROUP, Peloton, TMA

Steve Robinson, VP, Sr. Account Manager ..... 804.357.2017  
[Srobinson@LGAmerica.com](mailto:Srobinson@LGAmerica.com)  
ABC, AimcoR, Capitas, Crump, Highland, Lifemark

### SALES REGIONS:

#### East Region:

Mary Beth Simonelli, Regional VP ..... 516.652.9303  
[Msimonelli@LGAmerica.com](mailto:Msimonelli@LGAmerica.com)

Charlie Towson, Marketing Coordinator ..... 4818  
[Ctowson@LGAmerica.com](mailto:Ctowson@LGAmerica.com)

#### North Region:

Dan Sullivan, Regional VP ..... 516.385.0631  
[Dsullivan@LGAmerica.com](mailto:Dsullivan@LGAmerica.com)

Martie McLaughlin, Marketing Coordinator ..... 6983  
[Mmclaughli@LGAmerica.com](mailto:Mmclaughli@LGAmerica.com)

#### Southeast Region:

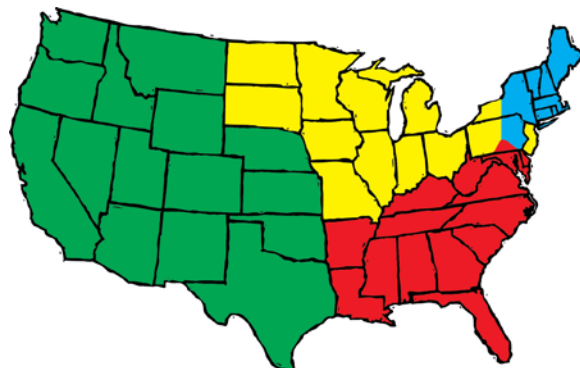
Dave King, Regional VP ..... 301.938.1925  
[Dking@LGAmerica.com](mailto:Dking@LGAmerica.com)

Amy Carpenter, Marketing Coordinator ..... 4118  
[Acarpenter@LGAmerica.com](mailto:Acarpenter@LGAmerica.com)

#### Southwest Region:

Nicole Ward, Regional VP ..... 240.672.5156  
[Nward@LGAmerica.com](mailto:Nward@LGAmerica.com)

Katie Fritsch, Marketing Coordinator ..... 4177  
[Kfritsch@LGAmerica.com](mailto:Kfritsch@LGAmerica.com)



- East Region
- North Region
- Southeast Region
- Southwest Region