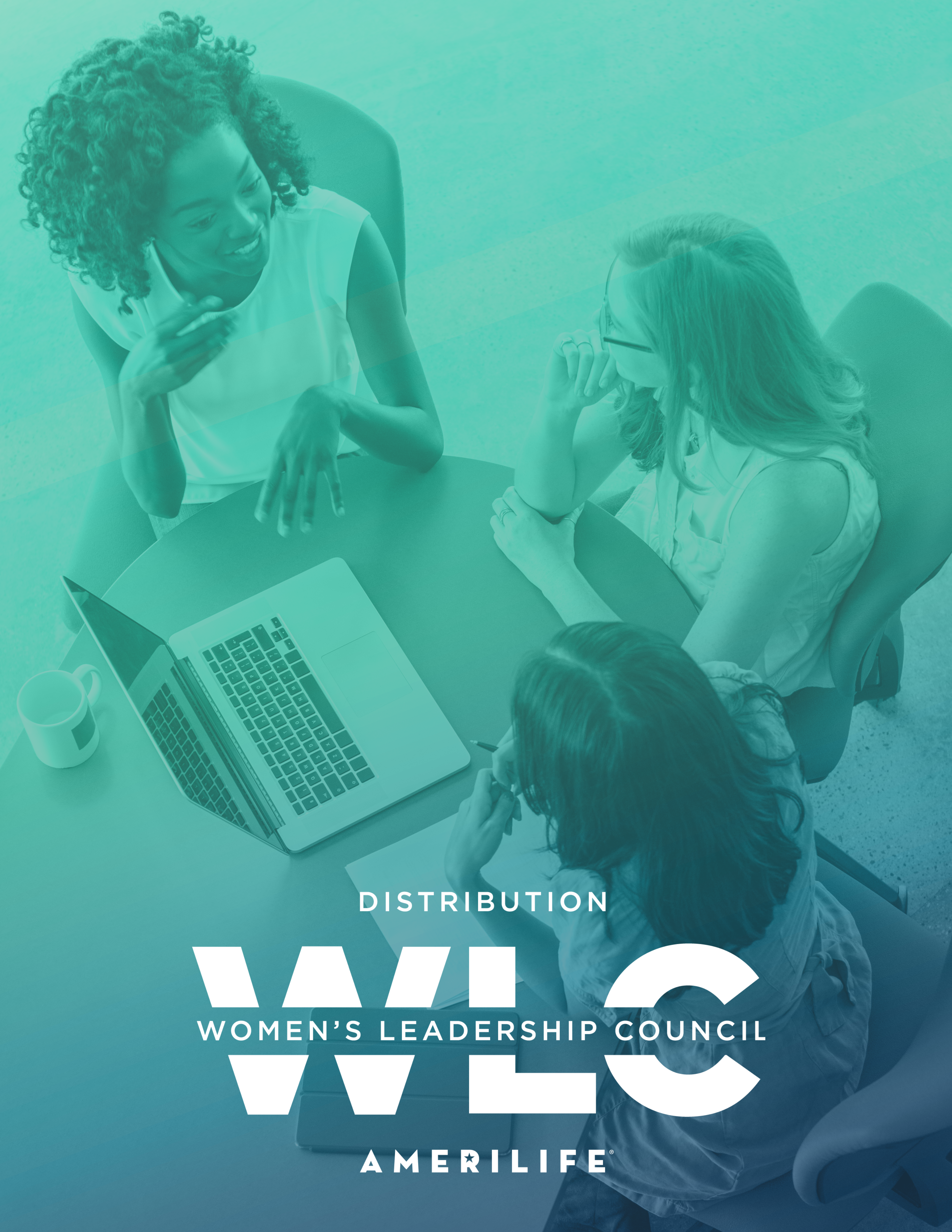

DISTRIBUTION

WLC

WOMEN'S LEADERSHIP COUNCIL

AMERILIFE®

WHO WE ARE

The Distribution Women's Leadership Council (DWLC) is dedicated to the recruitment, retention, empowerment and advancement of women by creating and maintaining a forum of best practices, mentorship and sponsorship to leverage market opportunity and achieve AmeriLife's Distribution business objectives.

The council was created to recognize women in insurance and financial services. In creating and maintaining a forum that delivers best practices, sponsorship and mentorship to empower talent and drive Distribution success, the council will work to cultivate the next generation of women Distribution leaders at AmeriLife. This endeavor will create more equitable opportunities for women to develop personal and professional skills while learning to foster diversity, inclusion and advancement for women.

Every woman on the council leads by example to exemplify our core values:

- **Honesty** is truly our policy. We believe in dealing forthrightly with all customers all the time and treating them the way we want to be treated.
- **Integrity** strengthens the relationships we have with our customers, our carrier partners and our co-workers. Integrity is a moral compass that guides us.
- **Accountability —** as opposed to assigning blame or passing the buck — means we take ownership for our actions. We are responsible for outcomes and results, the good and the bad.
- **Excellence** means we do the right thing, even when no one else is around. When we strive for excellence, others know they can depend on us.
- **Courage** at AmeriLife means being prepared, stepping up when needed and contributing to meetings and discussions.

MEET OUR DWLC LEADERS

Kelly Atkinson - AmeriLife

A 12-year-veteran of AmeriLife – Kelly serves as AmeriLife's Senior Vice President, Distribution Operations and Chief of Staff, Wealth Distribution. With a wealth of marketing, communications and operations experience, Kelly works closely with AmeriLife's Executive Leadership Team to create, implement and roll out plans for strategic initiatives and operational processes designed to support our continued Distribution growth. Kelly's team leads the charge on all Distribution events, incentive and sponsorship programs, while also helping to drive forward key initiatives. Prior to her transition to SVP, Distribution Operations in 2022, Kelly served as Senior Vice President, Brand Management and Creative Services for AmeriLife.

Email: katkinson@AmeriLife.com

Lindsey Curry - ORCA

Lindsey Curry is a dynamic leader in insurance and agency development. She has made it her mission to grow and develop leaders. Lindsey serves her agents with a "one-at-a-time" mentality. She believes giving one-on-one attention to understand what people need is the key to making a big impact. Allowing time to connect and develop the relationship is something she is extremely passionate about. She says the one thing that excites her most about this business is how she can change the trajectory of a person's life. The business can completely change the roadmap for their family and future family's life.

Email: lindseycurry@orca.life

Elma Friend – Willamette Valley Benefits

Elma has over 31 years' experience in the Health Industry, and she loves to help her clients navigate their insurance needs. She knows this can change, so she encourages her clients to contact her office anytime.

Elma is a big Oregon Ducks fan and loves to spoil her 5 grandchildren as much as possible. She and her husband also love to garden, go camping and spend time with friends and family. They have supported the Oregon Food Bank for over 10 years and help to care for their community through programs connected to their home church.

Email: elmafriend@wvbenefits.com

Lorrie Gibbons – KAFL Insurance Resources

Lorrie is the President and CEO of KAFL Insurance Resources in Rochester, New York. As one of the principals, she is focused on strategic leadership and organizational planning initiatives to effectively grow the agency and internal support team. With over 20 years of experience in the industry and her extensive operational expertise in brokerage, she's using her knowledge to support other agencies in growing business value through individual insurance sales strategies and process efficiency consulting work.

Lorrie loves training, coaching and mentoring new leaders in the business. She serves on the AIMCOR Board of Directors and numerous other carrier and industry affiliated advisory boards. She earned a Bachelor of Science in Business Management and has a Master's in Human Resource Development. Lorrie earned designations for Fellow, Life Management Institute and Associate Customer Service. Outside of work, she has a passion for animals. She's currently training their family dog in pet therapy so they can volunteer together in the community. She loves spending time outdoors, hiking, gardening or watching endless sporting and theater events for her three kids.

Email: lorrie@kafl.com

Ana Hernandez - Grupo Latino

With over 30 years of experience in the financial industry, Ana Hernandez joined AmeriLife in 2016. She is the Managing Director of Grupo U.S. and Grupo P.R. Ana is bilingual with a deep understanding of multicultural differences.

Ana opened the brick-and-mortar agency operation for AmeriLife in Puerto Rico. While there, she also built and developed relationships with U.S and local carriers, agencies and agents on the island, growing from four carriers to over a dozen in three years. In 2019, she relocated to the U.S. and spent a year helping develop the multicultural market for the AmeriLife Career channel. In 2020, she took over management of the consolidated U.S and Puerto Rico operations.

Ana was born in Colombia and arrived in the U.S. at age 17. She spent 20 years working in Wall Street and Foreign Exchange before relocating to Florida in 1999 to work with one of the largest broker-dealers in the industry.

Email: AHernandez@Insurancegls.com

Keri Ibarra - AmeriLife

Keri Ibarra joined AmeriLife in 2021 as the Senior Director of Organizational Learning and Development. In her role, Keri partners with senior leaders across the enterprise to drive performance management strategy; succession planning; change management; internal coaching programs; diversity, equity and inclusion; employee and leadership development training; and employee experience initiatives.

Before joining AmeriLife, Keri served in a variety of talent management leadership and consulting roles, which allowed her to develop expertise in human capital strategies for the insurance, financial services and manufacturing sectors. In addition, Keri is an experienced executive and leadership coach.

Keri earned a Bachelor of Science in Psychology with a minor in Communication Studies from Northeastern University and Master of Arts in Industrial/Organizational Psychology from the Chicago School of Professional Psychology. Keri is an ACC credentialed coach through the International Coaching Federation.

Email: KIbarra@AmeriLife.com

Angela Palo - Pinnacle Financial Group

Angela is Chief Operating Officer and co-owner of Pinnacle Financial Services in Warminster, Pennsylvania. As one of the principals, Angela oversees all daily operations of the company. Her responsibilities also include traveling to meet with agents, carriers and vendors nationwide. Angela is a member of several nationally recognized insurance carrier advisory boards and has been a speaker at numerous industry events, including the National Medicare Supplement Conference. Angela is on the NAHU Medicare Advisory Council and NAHU Medicare FMO Council.

She is also involved in several community and philanthropic events and uses Pinnacle as a platform to volunteer and donate to charities throughout the year. She holds the following designations: Fellow, Life Management Institute Associate, Customer Services, LOMA Long-Term Care Professional, HIAA Health Insurance Associate, HIAA Managed Healthcare Professional, and HIAA.

Email: APalo@PFSInsurance.com

Ana Quintero - AmeriLife Career Agencies

Ana is Managing Director of the AmeriLife of South Florida location. Before joining the AmeriLife team, Ana was an Independent Sales Representative for New York Life, Hartford Life and Midland National Life. In 1994, Ana earned a degree in Business Administration from Florida International University. Ana and her husband, Eric, currently live in Miami and have two beautiful daughters, Erica and Nicole.

Email: Ana.Quintero@AmeriLifeAgent.com

Christina Ragone - Senior Healthcare Direct

Christina joined the Amerilife family in February of 2021 to help support the build out of our new Direct to Consumer division, Senior HealthCare direct. Prior to joining Senior Healthcare Direct she spent 20 years within the property and casualty insurance industry where she held various strategic roles within the Operations, Product, Data and Technology verticals. By leveraging her prior experience, Christina leads her team in their support of leadership and agent needs. Throughout her tenure she's also collaborated across enterprise, while leveraging our DTC space as an innovative hub to help test analytical, technology and process solutions. Her team's primary goal is to help foster innovation, while ensuring all agents are set up for success and able to provide each customer with best in class service and expertise.

An avid Penn State football fan who resides in western Pennsylvania, Christina enjoys spending time with her family and traveling.

Email: christina.ragone@srhealthcaredirect.com

Rayna Reyes - American Federal

Rayna G. Reyes has helped thousands of employees since 2005. At the age of 14, Rayna began working with her father in his financial services business, which set the stage for her career. Rayna's focus includes preparing for long-term income strategies while maintaining a safe, growing financial nest egg.

Rayna and her husband, Richard, work together in Jacksonville, Florida, managing and training a national team that conducts workshops and assists employees with retirement and benefit planning. They have three children, the eldest of whom graduated from the University of North Florida with a degree in Business and works with his parents in their home office.

Rayna graduated with a Bachelor of Arts from the University of West Florida. As a Registered Financial Consultant (RFC), Final Expense Planning Specialist (FEPS) and a National Social Security Advisor Certificate holder, Rayna has excelled in showing her clients how to both plan for the present and conserve their future family legacy.

Email: Rayna@AmericanFederal.org

Angileen Reeves – TruChoice Financial Group

As the Vice President of Marketing for TruChoice, one of the largest distributors of insurance products in the financial services industry, Angi brings more than 18 years of industry experience, and more than 28 years of marketing experience to their TruCreative marketing team. She leads a team of nine that supports corporate marketing initiatives at TruChoice, with a heavy focus on branding, communications, multimedia, and training event support. Angi is also passionate about growing their exclusive TruWomen peer-to-peer platform, formed in 2021 to help women in the financial services industry "Engage, Empower, and Elevate" their practices. She is life and health insurance-licensed in the state of Georgia and holds a bachelor's degree in English with a minor in business. Angi and her husband Brian have been married for 21 years, have two children, Chance and Dia, and a dog named Bella. She loves spending time with her family, watching her kids play sports, camping and spending time outdoors.

Email: areeves@truchoicefinancial.com

Candice Wood - AmeriLife Career Agencies

Candice is a market leader over the Greensboro, Cary, Wilmington and Roanoke, Virginia, locations, and has been a General Manager with AmeriLife since 2008. She began working with AmeriLife in 2001. Before she arrived at AmeriLife, she obtained a Bachelor of Science from the University of Greensboro. Candice lives in Greensboro, North Carolina, is a member of the United Church of Christ in her hometown of Sanford, North Carolina, and currently attends Shady Grove Wesleyan Church in Colfax. Candice enjoys spending time with her family, as well as kickboxing, exercising and giving back to her community.

Email: CWood@AmeriLife.com

Tullia Yzzi - Saybrus Partners

Tullia is a life insurance professional with over 17 years of experience. She is skilled in case design, underwriting negotiations, marketing campaign implementation, and client needs analysis. She is also a dynamic problem solver with a strong ability to navigate the complexities of insurance planning. She has supported several broker-dealers, wholesalers, financial professionals and firms such as Wells Fargo, UBS, Baird, LPL, Edward Jones, and several others. During the past 5 years with Saybrus Partners, she was on the No. 1 sales team within her channel. In 2022, Tullia expanded her skillset to management and leadership as the AVP of the internal sales desk. Tullia is passionate about helping financial advisors achieve their clients' financial goals through life insurance.

Tullia graduated with degrees in Business Administration and Accounting. Tullia lives in Dunedin, FL with her husband Nick, children, Nicholas, Noah, Nadia and their Aussie, Nora.

Email: tyzzi@saybruspartners.com

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