CRAMER
& associates

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors | September 25, 2025 | The Cosmopolitan *of* Las Vegas



Jillian Hoffman
&Partners



Dustin Smith
Advantage Capital



Becca Paulson
Allianz Life



Steve Mahannah
American National



Joel Jessen
Ameriprise



Dan Chuka
AMS



Joe Cox
AMS



Stephanie Bartruff
Annexus



Mike Morrone
Annexus



Andrew Walters
Athene



Bill Burrow
AuguStar



Ryan Hart
Axonic



Bob Summa
BBD



Stephen Truso
BBD



Crystal McCabe
Cambridge

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates



Matthew Clark
Centennial Bank



Cheryl Conner
Cetera



Zach Khan
Citi



Matt Chiccuarelli
Commonwealth



Melissa Scheuerman
Corebridge



Karen O'Beirne
Delaware Life



Bryan Albert
Eagle Life



Greg Alberti
Eagle Life



Björn Borg
Ensight



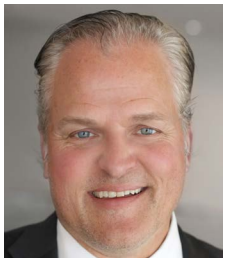
Anuj Gupta
Envestnet



Holly Hughes
Equitable



Lee Bennett
F&G Life



Tom Olson
F&G Life



Lora Brandt
Farmers Financial Solutions



Ann Robinson
Farmers Financial Solutions



Vinay Farias
Fidelity Investments



Mike Kukoleca
Fidelity Investments



Keith Burger
FIG



Chad Nulty
First Command



Peter Schenck
First Command



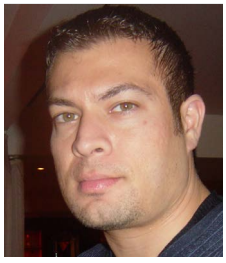
Sheldon Harden
Hilltop Securities



Noel Gerena
HSBC



John Fanning
iCapital



Erick Montiel
IFG



Katherine Dease
Insured Retirement Institute

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates



Erik Schneider
J.W. Cole



Tim Jowett
Jackson



Emily McBride
Jackson



Will O'Rielly
Janney



Jeff Heyer-Jones
JPMorgan



Michael Lanigan
JPMorgan



Hans Hegge
K1 Strategies



Chris Scheimer
K1 Stategies



Frank Rinaudo
Kuvare



Amanda Vogel
Kuvare



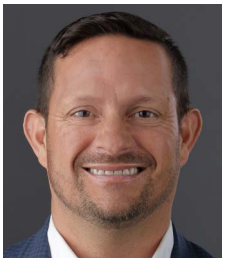
John Olerio
Lighthouse Wealth Advisors



Craig Clark
LPL Financial



Joanna Kanakis
LPL Financial



Steven Acosta
Luma Financial Technologies



Joe Maringer
MassMutual Ascend



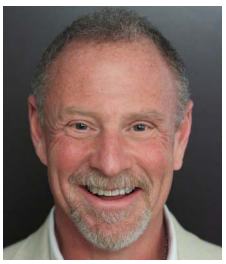
Dave Mebius
MassMutual Ascend



Chris Funk
MassMutual Strategic Dist.



Jen Shields
Midwood



Ed Van
Midwood



Cassie Onorato
MML Investors Services



Dawn Jensen
MWA Financial Services



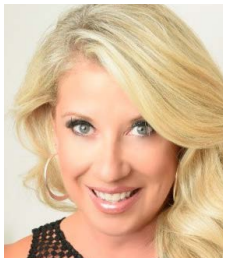
Chuck Divencenzo
NAFA



Brett Carmichael
Nationwide



Brad Carrier
Nationwide



Lori Marino
Northwest Financial Services

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates



Jim Ryan
Oceanview



Tanya Nygren
Pacific Life



Eric Corder
Prospera Financial Services



Dan Farrelly
Prosperity Life



Carlos Rodriguez
Prosperity Life



Stew McGough
Protective



Pete Meyers
Raymond James



Frank Rodriguez
Raymond James



Scott Reenan
Reliance Standard



Tracy Arlett
Sammons



Piera Valle
Sammons



Pat Farinella
Santander Securities



Charles Diemar
Saybrus



Justin Neiman
SchoolsFirst CU



Anna Daniele-Dinndorf
Securian



Marshal Urbanz
Securian



Lou Mastellone
Symetra



Michelle McKenzie
Synovus Securities



Joe Mirarchi
TD Wealth



Gladys Klevgard
Truist



Ron Major
TruStage



Scot Schultz
TruStage



Jim Ely
U.S. Bank



Bruce Stava
U.S. Bank



Katie Bezold
W&S Financial Group

Annuities

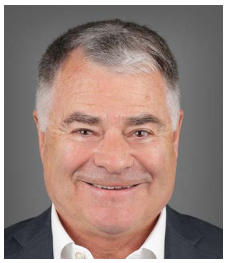
CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates



Paul Kruth
W&S Financial Group



Tim Layton
WealthVest



Melina Adcock
Wells Fargo



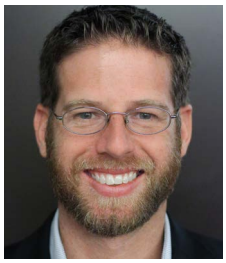
Raul Toro
Wells Fargo Advisors



Spencer Skolout
World Financial Group



Tom Rios
Zinnia



Todd Nixon
Cramer & Associates



Rhonda Kulhanek
Cramer & Associates



Jack Cramer
Cramer & Associates

↓ Click on the person's name below to access their LinkedIn

NAME	COMPANY	TITLE	PHONE	EMAIL
Jillian Hoffman	&Partners	Product Leader	651-538-2661	jillian.hoffman@andpartners.com
Dustin Smith	Advantage Capital	Chief Distribution Officer, Financial Inst	405-397-5558	dsmith@aclico.com
Becca Paulson	Allianz Life	Head of Business Development & Advisory	763-765-6634	rebecca.paulson@allianzlife.com
Steve Mahannah	American National	VP, Financial Institutions	402-850-0931	steve.mahannah@americannational.com
Joel Jessen	Ameriprise	Director of Annuity Products	980-413-9134	joel.jessen@ampf.com
Dan Chuka	AMS	Strategic Account Manager	203-935-8030	dan.chuka@amsfsg.com
Joe Cox	AMS	VP of Business Development	515-664-1030	joe.cox@amsfsg.com
Stephanie Bartruff	Annexus	EVP, Institutional Sales & Distribution	602-770-3584	stephanie@annexus.com
Mike Morrone	Annexus	Chief Operating Officer	740-816-8934	mikemorrone@annexus.com
Andrew Walters	Athene	VP Account Mgmt., Financial Institutions	515-342-4697	awalters@athene.com
Bill Burrow	AuguStar	SVP, Strategic Relationships	805-895-6344	bill_burrow@augustarfinancial.com
Ryan Hart	Axonic	Head Relationship Manager	808-558-1449	rhart@axonicinsurance.com
Bob Summa	BBD	SVP, Partnership Development	860-480-3636	bsumma@benefitbankdist.com
Stephen Truso	BBD	SVP, Business Dev & Natl Account Mgr	651-276-7621	struso@benefitbankdist.com
Crystal McCabe	Cambridge	Associate Director Insurance Center	641-472-5100	crystal.mccabe@cir2.com
Matthew Clark	Centennial Bank	SVP, Regional Manager	972-407-4951	matthew.clark@ampf.com

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates

↓ Click on the person's name below to access their LinkedIn

NAME	COMPANY	TITLE	PHONE	EMAIL
Cheryl Conner	Cetera	VP, Due Diligence, Ins & Annuities	310-257-7371	cheryl.conner@cetera.com
Zach Khan	Citi	Annuity Product Analyst	718-248-0391	zafar.sharif.khan@citi.com
Matt Chiccuarelli	Commonwealth	Sr. Manager, Annuity Research	781-529-9832	mattc@commonwealth.com
Melissa Scheuerman	Corebridge	SVP, Head of Strategic Accounts	201-275-4781	melissa.scheuerman@corebridgefinancial.com
Karen O'Beirne	Delaware Life	VP, National Relationship Manager	617-775-4453	karen.obeirne@dlmarketing.com
Bryan Albert	Eagle Life	Head of Sales	803-622-6086	bryan.albert@eagle-lifeco.com
Greg Alberti	Eagle Life	VP, Head of National Accounts	610-761-6026	greg.alberti@eagle-lifeco.com
Björn Borg	Ensight	VP of Sales, Annuities	720-725-2135	bborg@ensightcloud.com
Anuj Gupta	Envestnet	Head, Sales Engineering	202-744-6651	anuj.gupta@envestnet.com
Holly Hughes	Equitable	Senior Strategic Account Manager	201-838-1885	holly.hughes2@equitable.com
Lee Bennett	F&G Life	VP, National Accounts	515-508-9443	lee.bennett@fglife.com
Tom Olson	F&G Life	CEO, F&G Securities | SVP, FI Channel	515-553-9530	tom.olson@fglife.com
Lora Brandt	Farmers Financial Solutions	Supervision Principal Manager	818-584-0199	lora.brandt@farmersinsurance.com
Ann Robinson	Farmers Financial Solutions	Chief Compliance Officer	818- 584-0245	ann.robinson@farmersinsurance.com
Vinay Farias	Fidelity Investments	VP, Product Area Leader	650-417-5354	vinay.farias@fmr.com
Mike Kukoleca	Fidelity Investments	Senior Relationship Manager	617-563-1277	michael.kukoleca@fmr.com
Keith Burger	FIG	EVP, Head of Institutional	970-445-8391	keith.burger@figmarketing.com
Chad Nulty	First Command Financial Services	Insurance & Annuities Product Director	817-569-2674	cnulty@firstcommand.com
Peter Schenck	First Command Financial Services	SVP, Integrated Sales	817-569-2611	pdschenck@firstcommand.com
Sheldon Harden	Hilltop Securities	Annuity Planning Consultant	214-859-1060	sheldon.harden@hilltopsecurities.com
Noel Gerena	HSBC	VP, Head of Insurance & Annuity Product	212-525-4057	noel.x.gerena@us.hsbc.com
John Fanning	iCapital	AVP	516-319-2012	john.fanning@icapital.com
Erick Montiel	IFG	Director, Annuity Solutions	858-221-0653	emontiel@ifgsd.com
Katherine Dease	Insured Retirement Institute	Chief Technology & Innovation Officer	202-469-3033	kdease@irionline.org
Erik Schneider	J.W. Cole	Life and Annuity Liaison	860-808-4169	erik.schneider@jw-cole.com
Tim Jowett	Jackson	Director, Best Interest & Sales Supervision Outreach	314-917-5863	tim.jowett@jackson.com
Emily McBride	Jackson	Channel Lead, Strategic Relationships	303-918-5781	emily.mcbride@jackson.com
Will O'Rielly	Janney	Head of Investment and Wealth Solutions	704-968-3222	worielly@janney.com
Jeff Heyer-Jones	JPMorgan	Vice President	614-213-0143	jeffrey.heyer-jones@jpmorgan.com
Michael Lanigan	JPMorgan	Index Distribution	212-622-2741	michael.h.lanigan@jpmorgan.com
Hans Hegge	K1 Strategies	VP, Annuities & Business Development	586-884-3620	hansh@k1strategies.com

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates

↓ Click on the person's name below to access their LinkedIn

NAME	COMPANY	TITLE	PHONE	EMAIL
Chris Scheimer	K1 Strategies	President	586-872-6950	chris@k1strategies.com
Frank Rinaudo	Kuvare	VP, Channel Director	770-317-6281	frinaudo@kuvare.com
Amanda Vogel	Kuvare	AVP, Sales Enablement	513-233-1630	avogel@kuvare.com
John Olerio	Lighthouse Wealth Advisors	VP, Wealth Management	603-375-3159	john.olerio@lighthousecu.org
Craig Clark	LPL Financial	AVP, Product Management	801-376-9789	craig.clark@lplfinancial.com
Joanna Kanakis	LPL Financial	SVP, Financial Institutions	312-813-1434	joanna.kanakis@lplfinancial.com
Steven Acosta	Luma Financial Technologies	Director of Sales	845-558-0458	sacosta@lumafintech.com
Joe Maringer	MassMutual Ascend	SVP, National Sales Manager	513-324-1934	jmaringer@mmascend.com
Dave Mebius	MassMutual Ascend	VP, National Key Accounts	513-324-1938	dmebius@mmascend.com
Chris Funk	MassMutual Strategic Distributors	Head of Key Accounts, Annuity Distribution	508-594-0523	cfunk61@massmutual.com
Jen Shields	Midwood	National Training Director	317-427-8190	jshields@midwood.com
Ed Van	Midwood	National Sales Director	610-306-9810	edvan@midwood.com
Cassie Onorato	MML Investors Services	Head of MMLIS Retail Annuities	413-231-6657	conorato66@massmutual.com
Dawn Jensen	MWA Financial Services	Chief Operating Officer	309-558-3108	dawn.jensen@modern-woodmen.org
Chuck Divencenzo	NAFA	Chief Executive Officer	860-212-2520	cjd@nafa.com
Brett Carmichael	Nationwide	AVP, Strategic Accounts Leader	651-359-6308	brett.carmichael@nationwide.com
Brad Carrier	Nationwide	VP, Brokerage Annuity Sales	412-720-3117	b.carrier@nationwide.com
Lori Marino	Northwest Financial Services	Senior Vice President	716-830-5859	lori.marino@northwest.com
Jim Ryan	Oceanview	Senior Sales & Distribution Executive	310-363-2506	jamesryan@oceanviewinsurance.com
Tanya Nygren	Pacific Life	Senior Field Director, Strategic Accounts	402-949-2036	tanya.nygren@pacificlife.com
Eric Corder	Prospera Financial Services	Products and Services Senior Specialist	972-581-3027	eric.corder@prosperafinancial.com
Dan Farrelly	Prosperity Life	SVP, Head of Annuity Distribution	262-402-8956	daniel.farrelly@prosperitylife.com
Carlos Rodriguez	Prosperity Life	National Sales Director	646-600-3225	carlos.rodriguez@prosperitylife.com
Stew McGough	Protective	National Account Manager	704-906-1075	stew.mcgough@protective.com
Pete Meyers	Raymond James	Head of Annuity Distribution	303-956-2850	pete.meyers@raymondjames.com
Frank Rodriguez	Raymond James	Product Manager	727-567-5297	frank.rodriguez@raymondjames.com
Scott Reenan	Reliance Standard	National Accounts	513-460-0205	scott.reenan@rsli.com
Tracy Arlett	Sammons	Business Development Manager	770-605-7966	tarlett@sfgmembers.com
Piera Valle	Sammons	VP, Financial Institutions	630-327-5189	pvalle@sfgmembers.com
Pat Farinella	Santander Securities	Product Manager	617-875-1029	pasquale.farinella@santanderinvestments.com
Charles Diemar	Saybrus	Director, National Accounts	908-230-2966	cdiemar@saybruspartners.com

Annuities

CRAMER ROUNDTABLE SERIES

Participants & Sponsors — September 25, 2025 — The Cosmopolitan *of* Las Vegas

CRAMER & associates

↓ Click on the person's name below to access their LinkedIn

NAME	COMPANY	TITLE	PHONE	EMAIL
Justin Neiman	SchoolsFirst CU	Manager	949-584-5607	jneiman@schoolsfirstfcu.org
Anna Daniele-Dinndorf	Securian	Actuarial Manager	651-665-8955	anna.daniele-dinndorf@securian.com
Marshal Urbanz	Securian	National Accounts Manager	651-665-4596	marshal.urbanz@securian.com
Lou Mastellone	Symetra	Divisional Vice President	516-639-8197	louis.mastellone@symetra.com
Michelle McKenzie	Synovus Securities	Ops Mgr, Product Shelf Mgr, Principal	954-252-2057	michellemckenzie@synovus.com
Joe Mirarchi	TD Wealth	Senior Product Manager	443-896-3634	joseph.mirarchi@td.com
Gladys Klevgard	Truist	VP, Annuity Product Manager	804-787-8280	gklevgard@truist.com
Ron Major	TruStage	National Account Manager	856-304-2952	ron.major@trustage.com
Scot Schultz	TruStage	Senior Strategic Account Manager	952-913-9577	scot.schultz@trustage.com
Jim Ely	U.S. Bank	Affluent Wealth Mgmt, West Division Mgr	213-615-6450	james.ely@usbank.com
Bruce Stava	U.S. Bank	SVP, Market Leader	760-851-3923	bruce.stava@usbank.com
Katie Bezold	W&S Financial Group Distributors	Senior Vice President	513-362-8225	katie.bezold@wsfinancialgroup.com
Paul Kruth	W&S Financial Group Distributors	VP, National Sales Manager	513-362-8516	paul.kruth@wsfinancialgroup.com
Tim Layton	WealthVest	VP, National Accounts	804-240-6437	tlayton@wealthvest.com
Melina Adcock	Wells Fargo	Annuity Product Manager	704-715-6058	melina.adcock1@wellsfargo.com
Raul Toro	Wells Fargo Advisors	Executive Director, Area Manager	908-812-7962	raul.toro@wellsfargo.com
Spencer Skolout	World Financial Group	Product Analyst	319-355-1728	spencer.skolout@transamerica.com
Tom Rios	Zinnia	VP, Sales	626-399-4789	tom.rios@zinnia.com
Todd Nixon	Cramer & Associates	President	716-868-4569	todd.nixon@jackcramer.com
Rhonda Kulhanek	Cramer & Associates	Chief Operating Officer	512-797-4262	rhonda@jackcramer.com
Jack Cramer	Cramer & Associates	Founder	303-532-7003	jack@jackcramer.com

Upcoming Cramer Roundtables

Scan Here to RSVP

FALL 2025

SEPT 11	SALES MANAGEMENT	THANK YOU!
SEPT 25	ANNUITIES	
OCT 9	STRUCTURED PRODUCTS	
NOV 13	INSURANCE	
DEC 4	LEADERS & CHAMPIONS Invitation only	

SPRING 2026

MAR 25	TECH & COMPLIANCE
MAR 26	MANAGED MONEY
APR 8	ANNUITIES
MAY 6	INSURANCE
MAY 14	EMPOWERING WOMEN Limited seats available