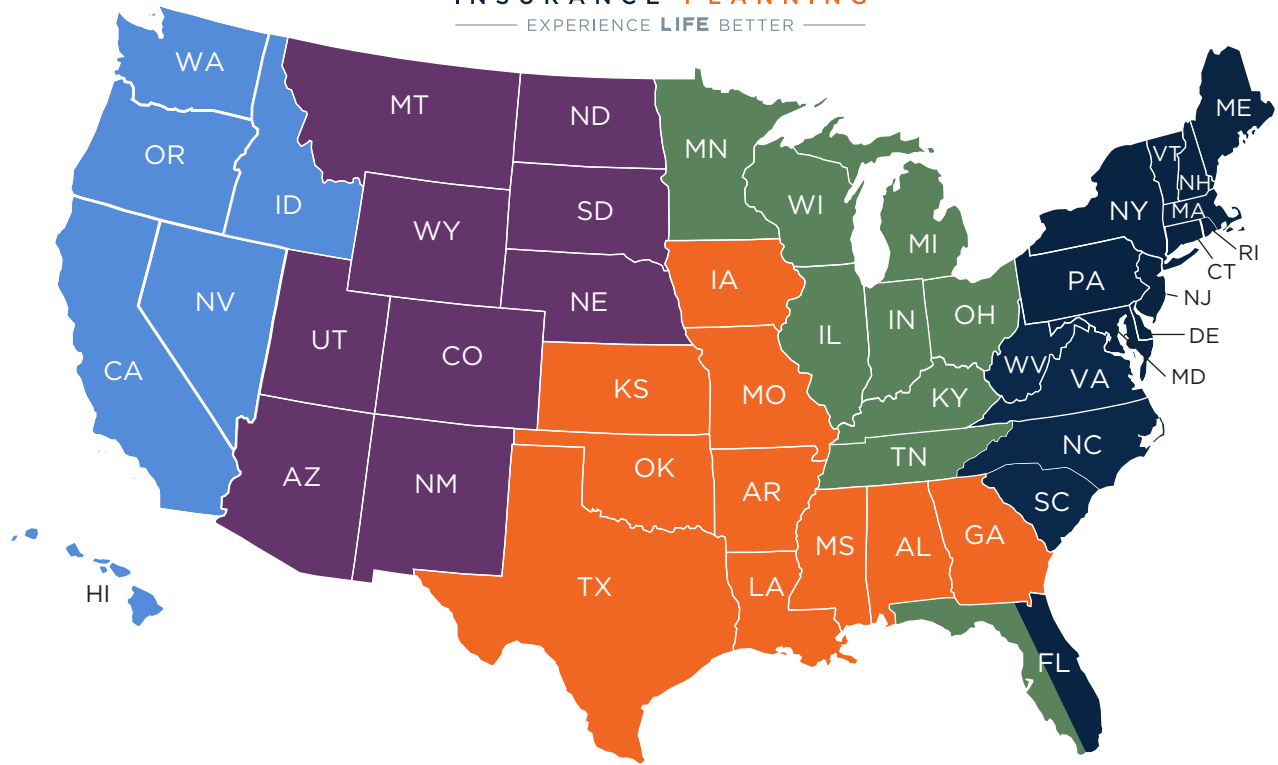


OIP Planning Director Coverage Map

Annuity | Life Insurance | Long-Term Care



Executive Leadership

Scott Heinila, Founder/CEO | scott@optimizedins.com | (949) 503-3107

Bill Bonk, Founder/COO | bill@optimizedins.com | (617) 587-7511

Toby Frost, National Director of Operations | toby@optimizedins.com | (617) 587-7598

Click on your dedicated Regional Planning Director's name below to view team contact sheet

Regional Planning Directors	Territory
Nick Bernatowicz nick@optimizedins.com	CA, NV, OR, WA, ID, HI, TX
Elizabeth Moss beth@optimizedins.com	AZ, CO, UT, NM, ND, SD, NE, MT, WY
Joel Koeniguer joel@optimizedins.com	KS, MO, AR, TX, OK, LA, IA, AL, GA, MS
Brian Dyer brian@optimizedins.com	MI, IL, IN, OH, KY, FL (West), MN, WI, TN
Jeff Fellion jeff@optimizedins.com	MA, NY, NH, VT, ME, CT, RI, NJ, DE, MD, PA, FL (East), VA, NC, SC, WV

For financial professional use only. Not for use with the general public.

Rev. 04/02/2025

Questions? Connect to Get Started!
Call: 888.838.0448 | **Visit:** [optimizedins.com](https://www.optimizedins.com)



National Directory



National Office

4451 Dale Earnhardt Way, Unit B25
Northlake, TX 76262

Northeast Office

9 Vernon St. Framingham,
MA 01701

(888) 838-0448

www.optimizedins.com

Scott Heinila, RICP®, CLTC®

Founder/CEO

T: (888) 838-0448
D: (949) 503-3107
C: (714) 915-3772
scott@optimizedins.com

Bill Bonk, RICP®

Founder/COO

T: (888) 838-0448
D: (617) 587-7511
C: (617) 834-8668
bill@optimizedins.com

OPERATIONS

Toby Frost, RICP®

Director of National Operations

T: (888) 838-0448
D: (617) 587-7598
toby@optimizedins.com

Danielle Ramchandani

Sales & Marketing Coordinator

T: (888) 838-0448
D: (949) 503-3108
danielle@optimizedins.com

PLANNING DIRECTORS

Nick Bernatowicz, RICP®, CLTC®

Planning Director

T: (888) 838-0448
D: (949) 503-3109
nick@optimizedins.com

Brian Dyer

Planning Director

T: (888) 838-0448
D: (586) 276-7303
brian@optimizedins.com

Elizabeth Moss

Planning Director

T: (888) 838-0448
D: (602) 344-9480
C: (602) 403-3596
beth@optimizedins.com

Joel Koeniguer, CLU®, ChFC®

Planning Director

T: (888) 838-0448
D: (816) 587-0900
joel@optimizedins.com

Jeff Fellion

Planning Director

T: (888) 838-0448
D: (617) 587-7501
jeff@optimizedins.com

INTERNAL SALES SUPPORT

Carla Lawton, CLU®, CLTC®

Senior Life & LTC Associate

T: (888) 838-0448

D: (617) 587-7502

carla@optimizedins.com

Taylor Tyan

Planning Associate

T: (888) 838-0448

D: (617) 587-7594

taylor@optimizedins.com

RJ Saroli

Planning Associate

T: (888) 838-0448

D: (682) 503-7495

rj@optimizedins.com

Dylan Leverett

Planning Associate

T: (888) 838-0448

D: (682) 338-7739

dylan@optimizedins.com

Shaun Parker

Planning Associate

T: (888) 838-0448

D: (617) 587-7599

shaun@optimizedins.com

CASE MANAGEMENT

Annuity New Business

annuity@optimizedins.com

Life New Business

life@optimizedins.com

Carly Anderson

Senior Annuity Case Specialist

T: (888) 838-0448

D: (682) 390-3087

carly@optimizedins.com

Michelle Maciejewicz-Peterson

Senior Annuity Case Specialist

T: (888) 838-0448

D: (617) 587-7589

michelle@optimizedins.com

Zeinab Zreik

Senior Life & LTC Case Specialist

T: (888) 838-0448

D: (682) 390-3088

zeinab@optimizedins.com

Krystal Lemon

Annuity Case Specialist

T: (888) 838-0448

D: (682) 390-3180

krystal@optimizedins.com



LICENSING

Licensing & Contracting
oiplicensing@optimizedins.com

Kendall Haire
Licensing Associate

T: (888) 838-0448
D: (682) 390-3182
kendall@optimizedins.com

Rista Haque
Licensing Associate

T: (888) 838-0448
D: (682) 390-3151
rista@optimizedins.com

Dallas Whitaker
Licensing Associate

T: (888) 838-0448
D: (682) 978-7103
dallas@optimizedins.com

COMMISSIONS

Commissions
commissions@optimizedins.com

Marisa Phillips
Commissions Specialist

T: (888) 838-0448
D: (682) 338-7572
marisa@optimizedins.com

