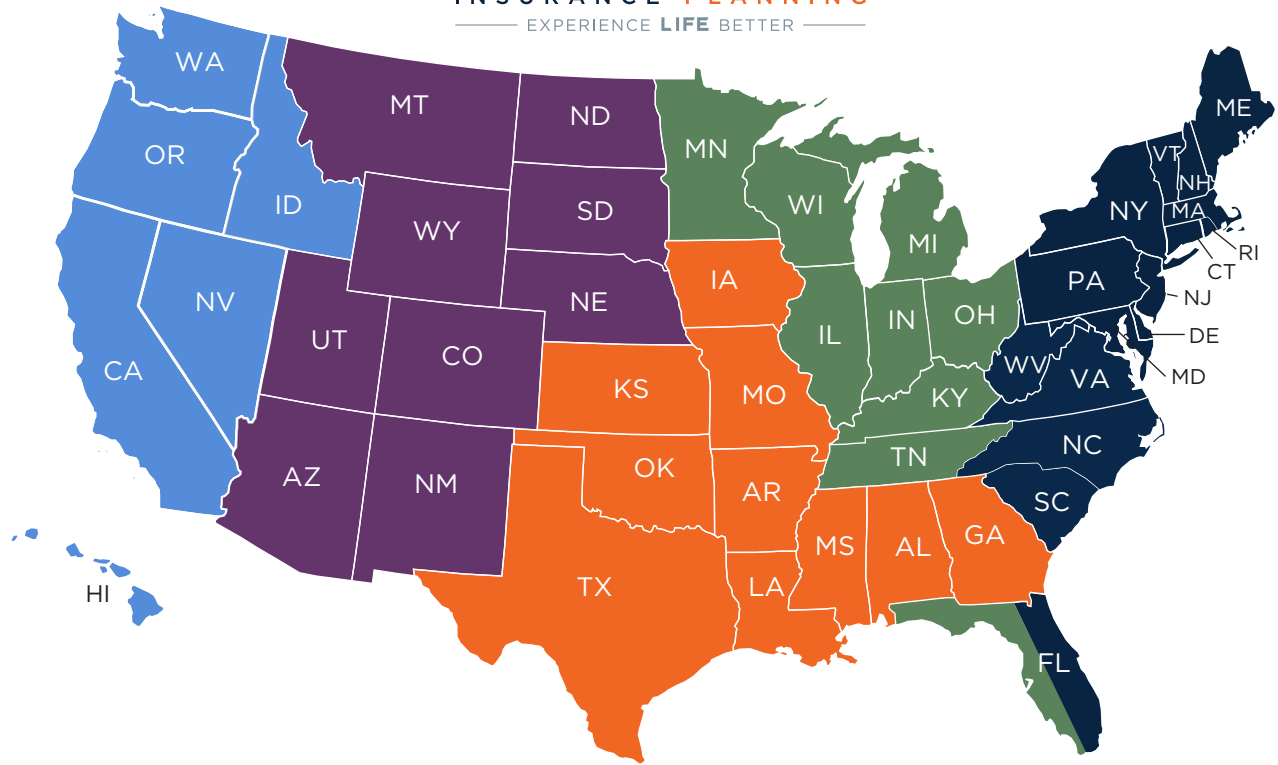


OIP Planning Director Coverage Map

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

Rick Backora, Director of Advisor Experience | rick@optimizedins.com | (617) 587-7511

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

Rev. 04/02/2025

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

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®

Co-Founder/CEO

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

Bill Bonk, RICP®

Co-Founder/COO

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

Rick Backora

Director of Advisor Experience

T: (888) 838-0448
D: (682) 349-7785
rick@optimizedins.com

Jo Halverson

Sales & Marketing Coordinator

T: (888) 838-0448
D: (682) 978-7078
Jo@optimizedins.com

Kelly Hodges

Executive Assistant

T: (888) 838-0448
D: (682) 390-3095
kelly@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

Questions? Connect to Get Started!
Call: 888.838.0448 | **Visit:** optimizedins.com



INTERNAL SALES SUPPORT

Carla Lawton, CLU®, CLTC®
Senior Life & Annuity 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

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

Erica Gwinn
Planning Associate

T: (888) 838-0448
D: (857) 810-0231
erica@optimizedins.com

Julia Dyer
Planning Associate

T: (888) 838-0448
D: (586) 900-9417
julia@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 & Contracting Manager

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