

National Advisory Council

The National Advisory Council (NAC) exists for one purpose:

To represent the voice of Financial Professionals and influence decisions that improve how we do business across 1847Financial.

By serving on a committee, you are helping shape: **Communications, Operations, Products, Practice Growth, and the Overall Financial Professional Experience**



Your perspective matters.
Your participation makes an impact.
Your voice helps drive change.

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What to Expect as a Committee Member

Joining an NAC committee gives you a way to stay informed, share your perspective, and help improve the experience for Financial Professionals across the organization.

Our Commitment to You

As a member, you will:

- Gain early visibility into upcoming initiatives and changes
- Provide input that directly influences 1847Financial's decisions
- Collaborate with peers, field leaders, and 1847Financial partners
- Help remove friction and improve the Financial Professional experience

What We Ask of You

- Attend meetings consistently
- Actively participate and share feedback
- Bring field perspectives and ideas
- Serve as a two-way conduit between your peers and 1847Financial
- Help promote awareness and engagement with NAC initiatives

How You Can Make the Biggest Impact

Members who create the most value typically:

- Share real field stories and practical challenges
- Offer solutions, not just issues
- Provide early feedback on proposed changes
- Communicate updates back to peers
- Stay engaged between meetings

Your insights help leadership make better, more informed decisions.

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2026 NAC Committee Overview

Below is a snapshot of each committee and its focus to help you understand how the NAC supports Financial Professionals across 1847Financial.



Advanced Sales

Strategic sales concepts and innovative planning approaches to better serve clients and drive production growth.



Penn Mutual Operations

Improving life and annuity new business, underwriting, service, claims, compensation, and contracting processes to make it easier to do business.



Communications

Financial Professional-centered communications that increase clarity, engagement, and adoption across 1847Financial.



Field Development

Growth strategies, operational efficiency, and emerging technology/AI tools that help Financial Professionals scale their practices.



BD/RIA Operations & Platform

Broker-dealer and RIA systems, platforms, service workflows, and operational infrastructure that support daily business.



LEAP

Program development and engagement to strengthen leadership and professional growth.



Product - Annuities

Development, positioning, and marketing of Penn Mutual annuity solutions.



Product - Life Insurance

Development and marketing of life insurance solutions that support protection-first planning.



Innovation & Engagement

Recognition programs and initiatives that elevate the 1847Financial value proposition and strengthen field connection.

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NAC Leadership Executive

Consider stepping into an Executive role to help shape the direction of the NAC and represent the voice of the field. You influence key initiatives, strengthen connections across the organization, and support the success of Financial Professionals.

As an Executive, you provide leadership, governance, and oversight for the NAC. You drive alignment, ensure continuity, and guide decisions that reflect the needs of both Financial Professionals and 1847Financial.

Executives are responsible for:

- Setting direction aligned with NAC priorities
- Presiding over meetings and facilitating productive dialogue
- Ensuring continuity of leadership
- Upholding governance and fiduciary responsibilities
- Supporting accountability and execution of committee initiatives
- Collaborating with fellow Executives to advance NAC objectives



“Serving on the NAC Executive team means giving back to the field, listening, and helping shape decisions that support both our businesses and our clients.”

– Melanie Colusci, NAC President

Qualifications to Serve as a Committee Co-Chair

To ensure leadership continuity and uphold the standards of the NAC, candidates for Committee Co-Chair must meet the following criteria:

- Contracted with Penn Mutual for three years or more; and
- Penn Mutual Club qualifier for two qualification periods during the six years immediately preceding the year of appointment; or
- Is identified as a targeted Financial Professional for three of the four years immediately preceding the year of appointment and has actively participated on a NAC Committee one year or more.

Final appointments are subject to Executive Committee review and alignment with current NAC leadership needs.

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Attendance Expectations

Consistent attendance ensures continuity and meaningful progress.

Meeting cadence requirements:

- **Monthly meetings:** Attend 2 of 3 successive meetings
- **Bi-monthly meetings:** Attend 1 of 2 successive meetings
- **Quarterly meetings:** Attend every meeting

Professional conflicts are understood.

Absences may be excused with advance notice and will not count toward compliance.

Members who do not meet attendance standards within a rolling 12-month period may be reviewed by the Executive Committee.

Bottom line: Show up. Participate. Your voice matters.

"Being part of NAC is motivating because of the people, the camaraderie, and the chance to contribute to meaningful work that supports all of us."

- Jerry Goldberg, NAC Communications Committee



Thank You!

The NAC only works when Financial Professionals show up and speak up.

Thank you for being part of the voice that shapes 1847Financial's future.

We are excited to work alongside you this year.

Executive Committee

- President: Melanie Colusci
- Immediate Past President: John Watson III
- Vice President: Pat Bergmaier
- Treasurer: Mark Hale
- Member at Large: Todd Ockovic
- Member at Large: Anthony Cicitta
- President’s Cabinet: Michael Scott
- President’s Cabinet: George Koumoutsos
- President’s Cabinet: Carl DeMarco
- President’s Cabinet: Jason Rucker
- Board & Liaison Coordinator: Brian Strasser

Committees/NAC Chairperson	Committee Members	1847Financial Liaisons	Purpose
ADVANCED SALES Pat Bergmaier (Chairperson – 2) John Watson III (Chairperson – 1) 1st Tuesday 2:00 ET	James Cooney Bob Eichler John Norman Paul Vignone Hunter Gimbel Ruvin Levavi	Bill Bell Jay Perlman Tom Parks Ed Barrett	Focus: Strategic sales concepts and innovative planning approaches tailored to client needs.
PENN MUTUAL OPERATIONS Jerry Goldberg (Chairperson – 6) (732) 578-9870 Dave Shoup (Chairperson – 2) 3rd Monday 2:00 ET	Bob Eichler Art Finkle Bernie Marx Mark Hale Rich Miclitz Brandon Green Stuart Appel Jason Wein Jon Mitchen	Stephen Kennedy Michelle Ohler Natalia DeCastro Niki Muller Scott Francis Kevin Kennedy	Focus: Penn Mutual operations, including Life and Annuity New Business, Underwriting, Service, Claims, Financial Professional compensation, and contracting processes.
COMMUNICATIONS Melanie Colusci (Chairperson – 3) (412) 733-4039 Todd Ockovic (Chairperson – 2) 2nd Monday 3:00 ET	Dennis Gunn Jerry Goldberg Todd Ockovic Tim Hyland Tony Johnson Greg Osterland Michael McClelland Rich Morrison Alex Kreiss Ron Duswalt	Julie Mullarkey Lisa Davis Michael Kane Jill Hartmann	Focus: Financial Professional-centered communications designed to enhance engagement and drive adoption across 1847Financial.

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Committees/NAC Chairperson	Committee Members	1847Financial Liaisons	Purpose
FIELD DEVELOPMENT John Caserta (Chairperson – 1) Andre Veres (Chairperson – 1) Quarterly on the 2nd Tuesday at 1:00 ET	Dan Kaplan Michael Scott David Shoup Mike Ross Josh Valentic Donny Schmitt Shaun O’Quinn Pat Bergmaier Chris Carrion Alex Kreis Alex Casella	Tracy Chipman Julie Mullarkey	Focus: Field Development focused on growth and operational efficiency for Financial Professionals, with added emphasis on AI and emerging technology integration.
BD/RIA OPERATIONS & PLATFORM Todd Ockovic (Chairperson – 2) Mark Hale (Chairperson – 1) 1st Thursday 11:00 ET	Dan Altenau Ron Duswalt George Koumoutsos Mike Ross Jason Wein Jason Rucker Mike Scott Jigisha Thakor Kory Johnson David Cassard Melanie Colusci Andre Veres Mark Hale Kristina Duswalt	Niki Muller Micah Wei Kevin Kennedy Dewane Lewis	Focus: Broker-dealer and RIA operations and platform, inclusive of new account opening, cashiering, trading, service, supervision, contracting, compensation, product, and platform support.
LEAP Ben Rovee (Chairperson – 3) Pegge Barrier (Chairperson – 1) 3rd Tuesday at 2:00 ET	Michelle Boyce Burton Stewart Chris Cruz Carolyn Humphrey John Norman Jeff Wells	Dave Wiesner Dewane Lewis Mike Sarver Jegir Salmon Diego Correa	Focus: LEAP program development and engagement.
PRODUCT – ANNUITIES Mark Hale (Chairperson – 5 years) (540)266-7545 Mark Critchlow (Chairperson – 1 year) 2nd Friday 11:00 ET	Larry Bernstein Joe Dazey Dan Kaplan Jason Rucker Ankur Manchanda David Cassard Tony Cicitta Michael McClelland Kevin Beyer	Riley Thornburgh Andrew Skyrn Jeff Borrowman Steve Schaack Mike Siebecker Mike Sarver Tom Parks	Focus: Development and marketing of Penn Mutual annuity products.

Committees/NAC Chairperson	Committee Members	1847Financial Liaisons	Purpose
PRODUCT – LIFE INSURANCE Mike Bree (Chairperson – 3) Tony Cicitta (Chairperson – 1) 1st Friday 11:00 ET	Bob Eichler Darren Johansen Joseph Opiela John Watson III Evan Pollack Jon Mitchen Mario Meola Binyomin Weisz	Riley Thornburgh Jakki Fallon Jeff Borrowman Jon Ernst Mike Sarver Paul Rodden	Focus: Development and marketing of Penn Mutual life insurance products.
INNOVATION & ENGAGEMENT Melanie Colusci (Chairperson – 2)	Michelle Boyce Mark Crithlow Bradley Konawalik Donny Schmitt Leah Williams Mary Strong Spencer Phillips Josh Valentic Dan Altenau Andre Veres Cliff Duester Todd Ockovic	Niki Muller Tracy Chipman Lisa Davis	Focus: Elevating the 1847Financial offering for Financial Professionals through recognition and engagement initiatives.

Past NAC Executive Committee Presidents

- 2026–2028: Melanie Colusci
- 2023–2026: John Watson III
- 2021–2023: Mike Bree
- 2020–2021: Jason Rucker
- 2019–2020: Carl Demarco
- 2017–2019: Eric Pyles
- 2016–2017: Jan Sedlacek
- 2015–2016: Bob Eichler
- 2014–2015: Ron Duswalt
- 2013–2014: Bob de Jongh
- 2012–2013: Joe Klinkhammer
- 2011–2012: Greg Altenau
- 2010–2011: Fred Russell