

## Our Team



**Joel Biernat, CLU**

**Phone: 503-639-3231**

**Email: [jbiernat@risk-strategies.com](mailto:jbiernat@risk-strategies.com)**

Joel began his career as an Independent Agent and Registered Representative specializing in employee benefits. Having started his career in the life insurance industry, he is well versed in Key Person Life, Buy Sell Insurance, Deferred Compensation, Disability coverage, and Retirement Planning. Business owners appreciate the hands on experience with sophisticated insurance and retirement plan designs.

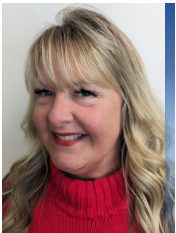


**Dennis Warneke**

**Phone: 503-699-1933**

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With over 40 years in the insurance industry, Dennis' area of expertise is helping companies with 2 to 1,000 employees obtain, analyze and implement the benefit programs that best fit their company and employees needs. Dennis is also well versed in providing comprehensive insurance services for businesses and individuals such as Life Insurance, Disability Income Insurance, and Long-Term Care insurance.

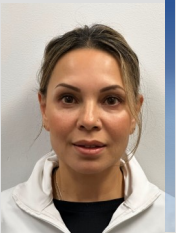


**Karen Gaylord**

**Phone: 503-747-6102**

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Karen specializes in Medicare and medical plans for families and individuals. Since 1989 she has been in the insurance industry working for carriers such as Regence, UNUM, Principal and also on the Agency Broker side of insurance.



**Jan Klein**

**Phone: 503-974-1440**

**Email: [jklein@risk-strategies.com](mailto:jklein@risk-strategies.com)**

Jan has been with Benefit Design Group for 4 years but has and years of experience in the health insurance industry. Her experience makes her an excellent Account Manager to take care of all issues for our group customers. She also completes the annual renewal process for our clients.



**Michele Biernat**

**Phone: 503-598-7418**

**Email: [mbiernat@risk-strategies.com](mailto:mbiernat@risk-strategies.com)**

Michele has been with Benefit Design since 2005 with many years of customer service experience. She helps our clients in all phases of customer care as their Account Manager. She is also our liaison to each carrier and maintains our relationships with them.



**Valerie Ruddy**

**Phone: 503-244-9480**

**Email: [vruddy@risk-strategies.com](mailto:vruddy@risk-strategies.com)**

Valerie has over a decade of experience in the health insurance industry. With many years of customer service experience she helps clients in all phases of customer care as their Account Manager. She is also our team expert on internal software, work flow and carrier policies and procedures.



**Chris Wright**

**Phone 503-212-9680**

**Email: [chris.wright@risk-strategies.com](mailto:chris.wright@risk-strategies.com)**

Chris specializes in the Medicare and Individual area. He has vast experience in the industry and works with Karen to take care of our clients throughout the year and during the busy open enrollment season.