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December 30, 2025

DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2026-003

TO: All Department and Agency Heads

FROM: Director, Department of Administration

SUBJECT: Updated Marketing Listing – AllState - American Heritage Life Insurance Company
REF: Guam Imperial International, Inc.

Buenas yan Hafa Adai! We are in receipt of a request from American Heritage Life (also known as Allstate Benefits) to update the listing of agents to market the life insurance products to government of Guam employees.

Aguon, Barbara	Dela Cruz, Ann	Guam Imperial Int'l., Inc.	Santos, Earvin
Blanquisco, Clarice	Dela Cruz, Jessica	JMDC Company Inc.	Schacher, Paulysia
Borja, Luis	Dela Cruz, Violeta	Bennett Lizama	Serafica, Norma
Cruz, Marie	Duenas-Sablan, Clementina	Mesa, Florentina	Turner, Michael
Cruz, Thomas F.P.	Flores, Jacqueline	Ofalla, Delbert	
Damian, David	Flores-Miyasaki, Marsha Ann	Preuc, Tilly	

Agents are required to provide a copy of this circular when requesting permission to market products on government premises or during working hours. The marketing of insurance products shall be scheduled before or after duty hours of employees or during respective lunch hours. Authorized general agents must obtain prior approval and coordinate all activities with the department/agency heads. Approval is discretionary by department heads and may be denied if operations are hampered.

Attendance for the marketing of insurance products is on a voluntary basis. All employees are encouraged, but not required, to attend the presentations and the Government of Guam cannot assume any responsibility for products marketed.

Attached is a copy of the Governor's Directive No. 2006-51 for the marketing of life insurance products. This Directive supercedes 97-019 and 98-003 and all other memoranda contrary to the policies stated herein.

Should you have any questions, please call our Human Resources Division, Employee Benefits Branch at 475-1103/1296. *Si Yu'us Ma'ase.*

EDWARD M. BIRN

Attachment(s)