


A circular portrait of Tracy E. Woolsey, a woman with short brown hair, smiling. The portrait is set against a light blue background and is framed by a dark blue circular border with a brushstroke effect. The entire graphic is part of a larger light blue circular design on the left side of the page.

**Tracy E. Woolsey, Senior Vice President and  
Employee Benefits Officer at Horizon Trust and  
Investment Management**

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Tracy oversees Horizon Trust and Investment Management's ESOP trustee practice group, employee benefit plan administration, retirement plan design, implementation, development, research and compliance, new business development, employee education, and retirement planning seminars. Prior to joining Horizon in 1999, Tracy was an employee benefits consultant with Crowe LLP. She currently serves as the immediate past president of the Indiana chapter of the ESOP Association and is the current chair of the ESOP Association's fiduciary committee. She is also a past member of the ESOP Association's ownership culture committee. Tracy is a regular speaker at various ESOP events and has published several articles about ESOPs.

A decorative graphic in the bottom right corner consisting of several overlapping circles in various shades of blue, ranging from light to dark, with a brushstroke-like texture.