



**Annette M. Adams, M.B.A., CEBS**

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Annette Adams is an accomplished human resources executive with more than two decades of experience shaping talent strategy and organizational performance. She currently serves as chief human resources officer at Mortgage Guaranty Insurance Corporation (MGIC), where she has led the company's people strategy for over five years, focusing on building a high-performing, future-ready workforce and culture. Prior to joining MGIC, Annette spent 19 years with Kohl's, where she held a variety of progressive HR leadership roles. During her tenure, she developed deep expertise in talent development, organizational effectiveness, total rewards, and supporting large-scale retail operations through periods of growth and transformation. Annette holds a degree in finance from the University of Wisconsin–Whitewater and earned her executive M.B.A. degree in 2020 from the University of Wisconsin–Milwaukee. Her leadership approach is grounded in both business acumen and a strong commitment to employee growth and engagement. Raised on a dairy farm in west central Wisconsin, Annette brings a practical, grounded perspective to her work, emphasizing resilience, accountability, and the value of hard work in building strong teams and cultures.