



**In-person 'Classroom' Program: June 30, 2022**  
**8:30 a.m. Registration - Program 9:00 a.m. - Noon**  
**The Shelter Church**  
**13832 N. 32nd Street, Phoenix, Arizona 85032**  
**No Registration Fee for NAIFA-Arizona Members**



## Who Owns Your Life Insurance Policy - two hours Az CE Credit

**Todd Janower, JD, LLM, CLU, ChFC**

Todd received his B.S. degree in Business Administration from Boston University and his Law and Masters degrees from The John Marshall Law School. He has spent nearly 12 years at Allstate Financial. Before joining Allstate, he was a practicing attorney in Chicago specializing in Estate Planning for high net-worth individuals. Currently Director, Advanced Sales, MassMutual. He has been a featured speaker at numerous national and regional broker/dealer and industry meetings.

Learn how to protect your client's family through life insurance planning. This course will cover the income tax free and grow tax-efficiency benefits of life insurance, as well as creating adverse gift, estate and income tax consequences.



## Closed Doors Equal Opportunities!

**Undrea Smith, RICP**  
East Valley Retirement  
NAIFA-Arizona President

Undrea's experience as an Investment Advisor, Fiduciary, Retirement Planning Specialist, as well as being a licensed insurance Agent, has given him the financial acumen to prepare every client for whatever the future holds for them.

This is a candid talk about how opportunities can arise from the most unexpected places and how perceived setbacks can equal a lifetime of success and fulfillment.

## The Power of Optimism...

**Andy Dzurinko, CLU, ChFC**

Andy has been with American United Life Insurance Company since 1980. He was a

Staying positive and active!  
You can't take



Training Director and Regional Vice President of Agencies in the home office and came to Arizona in 1989. As an agent, he qualified for Century Club, Million Dollar Round Table and National Quality Awards. Andy is the Author of *The Power of Optimisim, Laugh Out Loud and Inspired*

yourself too seriously!  
Be inspired every day to help someone!  
You are never too old to learn!  
You can never know too many people!



## A Gift of A Lifetime

**David R. Kroll, CLU, ChFC, LUTCF  
Wealth Management Advisor**

Dave has been a leader in the financial services industry for over 35 years. His education, experience and management style has attracted many advisors that have become recognized leaders in both the industry and the community.

Dave is a Past President of NAIFA-Arizona, Past President of Phoenix GAMA and member of American Society of Chartered Life Underwriters and Chartered Financial Consultants. Currently, a Registered Representative of MassMutual.

Learn and be reminded of how important 'Juvenile Life Insurance' is. How it establishes savings; how a parent or grandparent can avoid being a member of the "Wish-I-Had-Club". Some topics addressed: Guaranteed Insurability; Waiver of Premium; Retirement Income Supplement.



[Click here to register](#)

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