2023

WHO's WHO

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Membership Directory 2023

Arizona is a chapter of the National Association of Insurance and Financial Advisors [NAIFA]

NAIFA ARIZONA

NAIFA-Arizona

Association of Insurance and Financial Advisors

FOUNDED 1957

P.O. Box 4728
Scottsdale, AZ 85261

480. 661. 6393
E-mail: naifa-az@azis.com
Website: www.naifa-az.org

Membership Directory can also be found on NAIFA-Arizona website

Photo by Jerry Jacka ©

PRICE

Member $50.00
Non-member $125.00

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Mission Statement

The mission of this Association is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members.

NAIFA ARIZONA

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PRIDE STARTS HERE

EAST VALLEY
RETIREMENT

A Relationship Built On Trust

As NAIFA-Arizona's President, I'm proud to support and serve an organization like NAIFA whose support for our Industry and best interests of our clients is second to none!

Undrea Smith, RICP

366 N. Gilbert Road, #205
Gilbert, Arizona 85234
(480) 525-1839
undrea@eastvalleyretirement.com

Dear Members, Sponsors and Colleagues,

As I enter my third year as president of NAIFA-AZ, I notice that our association has never been more relevant and important as a resource for its members, legislation and for the communities we serve. NAIFA-AZ supplies abundant opportunities to learn, teach, and mentor for its members who will continue this long-standing tradition for future generations of advisors.

President 2023

I am proud of the association's successes over the last year in providing abundant opportunities for meaningful engagement for our members and particularly for professional development and outreach opportunities. Our plan for the year ahead includes more of these initiatives as well as adding more programming designed for various stages of your career.

I want to acknowledge the contributions of the executive board, the board members, and chairs. What an excellent group of individuals who are committed to their professional organization as well as the communities that depend on them. We look forward to welcoming more members to get involved in our association in 2023. From filling roles that need your support, to trailblazing new paths not yet known to us, the opportunities to get involved are endless.

A special acknowledgment has never been more deserving of our Executive Vice President Patty Chesebrough for her continued and steadfast loyalty to the success of NAIFA-AZ which has been an inspiration to us all.

Thank you members for your continued enthusiasm and participation in our professional community and to the sponsors for your incredible support and resources.

Wishing everyone a safe and successful 2023!

Undrea Smith, RICP®
Naifa-AZ President

Association of Insurance & Financial Advisors
P.O. Box 4728, Scottsdale, Arizona 85261, Phone 480.661.6393, Fax 480.661.6743
Website: www.naifa-az.org, E-mail: naifa-az@azis.com

OFFICERs

Undrea Smith, RICP
President
(480) 525-1839
undrea@eastvalleyretirement.com

Adam Roth
President-Elect
(520) 979-2420
adamhroth1@gmail.com

Julie Jakubek, MBA
Immediate Past President
(480) 949-5670
juliejakubek@allstate.com

Andrew G. Dzurinko, CLU, ChFC
Vice President
480.921.9341
adzurinko@gmail.com

Bretton S. Gaboury
Secretary
480.508.2000
brett@teambrettaz.com

Stephen R. Goucher
Treasurer
623.979.3842
stephen.goucher@fbfs.com

Barry A. McBride, CLU, AEP
National Committee Chair
(602) 808-9008, x21
barrymcbride@suncornerstone.com

Patricia A. Chesebrough, CAE
Executive Vice President
(480) 661-6393
naifa-az@azis.com

DIRECTORs

Advisory Director

Kenny Ziegler, ChFC
San Marcos Insurance Group
(480) 899-6622 • kenny@sanmarcosinsurancegroup.com

Community Service

Bekki Harper, CCFC, FSS
Bekki Harper Financial
520-312-9797 • bekki@bekkiharper.com

Government Relations

D. Michael Ford
Simplicity Glendale
602.944.2220 • Mike.ford@simplicitygroup.com

IFAPAC-Arizona Vice Chair

Connie McAdams
Mutual of Omaha
520-575-9414 • Connie.McAdams@mutualofomaha.com

Programs

Jerlynne L. Davis, CLU, ChFC, LUTCF
Spence Cassidy Associates
520.760.0077 • jerlynned@scaaz.com

Leading By Example

"There is no exercise better for the heart than reaching down and lifting people up."

- John Andrew Holmes

David R. Kroll, CLU, ChFC, LUTCF
NAIFA-Arizona Sponsorship Chair

Philip L. Solinsky, LUTCF
NAIFA-Arizona Political Involvement Chair

Robert J. Wernecke, CLU
Life Trustee of the American College

Tracy Jones
NAIFA Government Relations Sub-Committee Member

Dwight E. Loeffler
IFAPAC-Arizona Chair

Lars D. Hansen, RICP, LUTCF, LACP
IFAPAC-Arizona Treasurer

Peter Wood, LACP
NAIFA-Arizona Social Media Chair

NAIFA ARIZONA

NAIFA-ARIZONA Past Presidents

"Knowledge is the treasure, but judgment is the treasurer of the wise."

William Penn

1957-1958, 1958-59	Allyn Watkins
1959-60	Charles A. DeLeeuw
1960-61	Edwin D. McGwire
1961-62	Rulon Rasmussen, CLU
1962-63	Howard O. Kemper
1963-64	Robert E. Pope, Jr., CLU
1964-65	Andrew L. Wolf, CLU
1965-66	Thomas F. Callahan, Jr.
1966-67	Dilworth C. Brinton, CLU
1967-68	J. Lester Shaffer
1968-69	Eugene Taylor
1969-70	Jack E. Bobo, CLU
1970-71	Tony Ziehler, CLU
1971-72	H. Gordon Farrar, CLU
1972-73	Earl T. Nagel, CLU
1973-74	Robert R. Loftus, CLU
1974-75	Timothy Ryan
1975-76	Marshall C. Roberts, CLU
1976-77	Ray Lincoln, CLU
1977-78	Peter Zimmer
1978-79	Robert J. Wernecke, CLU
1979-80	Paul M. Sims, CLU
1980-81	William J. Adler, CLU
1981-82	Robert C. Dougherty, CLU
1982-83	Fred E. Chesebrough, CLU
1983-84	John J. Brooking, CFP
1984-85	Dwight Loeffler
1985-86	Verle F. Naber, CLU, ChFC
1986-87	Michael Eibeck, CLU, ChFC
1987-88	Dennis R. Merideth, CLU, ChFC
1988-89	Gary A. Bomar, LUTCF
1989-90	Marvin D. Loos, CLU
1990-91	James G. Shaw, CLU, ChFC
1991-92	Cliff F. Wilson, CLU, ChFC
1992-93	Jan M. Doughty, CLU, CFP
1993-94	Tod D. Lashway, CFP, LUTCF
1994-95	Robert T. Bishopp, CLU
1995-96	Vinod K. Mohindra, LUTCF, CLU, ChFC
1996-97	Robert J. Westbrook, LUTCF, CLU, ChFC
1997-98	Douglas F. Taylor, LUTCF
1998-99	Barry A. McBride, CLU
1999-00	Myles K. Beck, LUTCF
2000-01	Richard J. Thanig, LUTCF
2001-02	Jim L. Bennett, LUTCF
2002-03	Douglas H. McMurry, LUTCF
2003-04	Eugene R. Bentley
2004-05	Barry A. Cook, CLU, ChFC
2005-06	Henry C. GrosJean
2006-07	Lars D. Hansen, LUTCF
2007-08	William B. Cassidy, CLU, ChFC
2008-09	Philip L. Solinsky, LUTCF
2009-10	Robert A. Bryant Sr., LUTCF
2010-11	David A. Sewell
2011-12	Diana Brettrager, CIC, FSS, LUTCF
2012-13	David R. Kroll, CLU, ChFC, LUTCF
2013-14	Tracy L. Jones
2014-15	Michael A. Sandoval, CLU, ChFC
2015-16	D. Michael Ford
2016-17	Seth Krasne, LUTCF, CLTC
2017-18	Judy Aguilar-Woertz, ChFC, RICP, LUTCF
2018-19	Kenny Ziegler, ChFC
2019-20	Julie Jakubek, MBA
2021-22	Undrea Smith, RICP

2022 Committee Report

Community Service/Outreach

Bekki Harper, CCFC, FSS, Chair

We kicked off the year with our support in the community assisting Family Housing Resources. FHR works to create lasting solutions to help individuals and families reach financial freedom through housing support, education, and partnership. NAIFA members taught financial literacy classes and mentored attendees with 3, 1 hour follow up sessions.

Our spring event was a collaborative endeavor with Fairway Mortgage to support Soles 4 Souls. S4S supplies shoes to underprivileged children. NAIFA and Fairway contributors supplied 141 pairs of boots and shoes. Go Team!!

Our back to school Backpack drive was a huge success bringing more than 80 backpacks and five times that number of other supplies. Pencils, erasers, notebooks, binders, reusable water bottles, crayons, to name a few. The CE Rose Charter School staff and student body were thrilled!

We are very proud of our members and partner organizations for their outstanding responses to these programs. Our community outreach programs truly are the heart of NAIFA. Thank you to each member who displays that heart and is a part of giving back to those we serve. We appreciate you!

Programs/Professional Development(CE/YAT)

Diana Brettrager, LUTCF, FSS, Chair

January 2022 – "Getting Better Every Day Through the Coach Approach" – Virtual

February 2022 – "The Secondary Market for Life Insurance" – Virtual 1 Hour CE

March 2022 – In Person Program included MDRT Panel, Motivation Speaker and 1 Hour CE

April 2022 – "The Truth Behind Group Long Term Disability" – Virtual 1 Hour CE

May 2022 – "The One Page Intergenerational Business and Marketing Plan" – Virtual 1 Hour CE

June 2022 – In Person Program included Sales Ideas Panel and 2 Hours CE

July 2022 – "Group Benefits Basics" – Virtual 1 Hour CE

August 2022 – NAIFA APEX Event – Included 1 Hour Arizona CE

September 2022 – "Aligning Performance in the Digital Era" – Virtual

October 2022 – In Person Program included Sales Ideas and 1 Hour CE

November 2022 – "Social Security 101" – Virtual 1 Hour CE

December 2022 – Reserved for Holidays

Other promotions to members included national programs.

Grassroots (Political Involvement) *Phil Solinsky, LUTCF, Chair*

Arizona 2022 'Capitol Hill Day' cancelled, once again, due to COVID. However, met in-person with Federal Legislators twice, during the NAIFA Congressional Conference & Leadership Conference, in Washington, D.C. Attended fundraisers in Arizona and met with Congressman David Schweikert and Congresswoman Debbie Lesko. Began planning for 2023 Arizona Capitol Hill Day – February 8, 2023.

Membership *Adam Roth, Chair*

2022 Campaign focused on outreach to MDRT members and agency leaders. Recognized new members during In-Person Programs. Worked on developing key contacts for agency membership recruitment. NAIFA-Arizona ended the year in total members ahead of the begin year count. Developed Membership Plan for 2023 with expanded committee base.

Social Media *Peter Wood, LACP, Chair*

Articles, photos and programs regularly posted on Facebook, Twitter, LinkedIn for NAIFA-Arizona as well as NAIFA National.

Sponsorships – *David Kroll, CLU, ChFC, LUTCF*

2022 honored all prior sponsor commitments. New Program for Sponsors to be determined for 2023.

Government Relations and IFAPAC-Arizona Committee Reports found separately.


Mike Ford

2022 Government Relations REPORT

2022 was a very busy year for the Arizona Legislature. There were 1,851 bills introduced which represented the most pieces of legislation ever introduced in a single session. 392 of those bills were sent to our Governor for consideration. He signed 388 of the bills into law and vetoed 4 bills. This fell short of last year's record number of bills signed into law by about 50 bills. Some highlights of NAIFA-Arizona activity follows:

- NAIFA-Arizona Lobbyist Agreement renewed. Michael Low and his team do an outstanding job of keeping us informed of what is taking place in the Legislature as well as advising us on best practices for achieving the results desired to protect our clients and our businesses.
- SB 1375 Retirement Savings Program: State Treasurer (Gray): SB 1375 Establishes a 10-member Study Committee on Public-Private Partnerships Retirement Savings Programs to research the operation of a public-private partnership individual retirement program and related regulations and issues. The Committee is required to submit a report of its activities and recommendations to the Legislature by December 31, 2022, and self-repeals January 1, 2024. NAIFA has representation on this 10-member committee.
- Leveraged NAIFA National Government Relations webcasts to stay current on issues that may have potential impact.
- Grassroots meeting with our members and Legislative activity that may impact our membership for the remainder of 2022.
- Attended Post-Election Briefing - Arizona by lobbyist representative, Daniel Romm.

Note! A copy of the 74-page 2022 Legislative Session Summary Report is available to our members upon request.

NAIFA ARIZONA

NAIFA-Arizona wishes to take this opportunity to thank the speakers/sponsors for so generously giving of their time and talent to its members in the 2022 Programs

JANUARY

"Getting Better Every Day Through the Coach Approach"

Sponsor: THE MOFFAT GROUP

Presenter: Doug Moffat

FEBRUARY - 1 hour CE Credit

"The Secondary Market for Life Insurance: Current Trends, New Applications!"

Sponsor: COVENTRY REDEFINING INSURANCE

Presenter: Peter Hershon

MARCH - 1 hour CE Credit

In Person Event - 'March to Success' - MDRT Panel - Motivation

CE Course: "Annuities Basics"
Presenter: Robin Mueller

CE Course: "Challenge, Focus, Perseverance and Outcome"
Presenter: Jim Shorten

Sponsor: FINANCE of AMERICA – MORTGAGE –

MDRT Panelist/Moderator:
Barry McBride, CLU, AEP

MDRT Panelist:
Vicente Iniguez

MDRT Panelist:
Steve Goucher

APRIL - 1 hour CE Credit

“The Truth Behind Group Long Term Disability”

Sponsor: Guardian

Presenter: Travis Christy

MAY - 1 hour CE Credit

“The One Page Intergenerational Business and Marekting Plan”

Sponsor: RealWealth Marketing

Presenter: Simon Reilly

JUNE - 2 Hours CE Credit Included

“Summer School Session”

Sponsor: MassMutual Arizona

CE Course: “Who Owns Your Life Insurance”
Presenter: Todd Janower, JD, LLM, CLU, ChFC

“Closed Doors Equal Opportunities”
Presenter: Undrea Smith, RICP

“The Power of Optimisim…”
Presenter: Andy Dzurinko, CLU, ChFC

“A Gift of A Lifetime”
Presenter: David R. Kroll, CLU, ChFC, LUTCF

JULY - 1 hour CE Credit

“Group Benefits Basics”

Sponsor: Allegis Advisor Group

Presenter: Bart Spencer

AUGUST - Included 1 Hour Arizona CE Credit

NAIFA APEX Event

“Clients Have Long Term Care Questions – You Need Answers”

SEPTEMBER

“Aligning Performance in the Digital Era”

Sponsor: State Farm

Presenter/Sponsor: Perry Olson

OCTOBER - 1 hour CE Credit

“What Solutions the C-Suite Are Really Looking For”

Presenter: Richard Beyer

“Life Care Planning for Families with Special Needs Children”

CE Course

Presenter: Karen Starbowski

“The Inner Game of Prospecting – Get Your ‘ask’ in Gear”

Presenter: Connie Kadansky

Sponsor: FAIRWAY

Fairway Mortgage/Lynn Williams

NOVEMBER - 1 hour CE Credit

“Social Security 101”

Presenter:

John P. Burns, Public Affairs Specialist
to The Social Security Administration in Arizona

IFAPAC

CAREER INSURANCE PROTECTION

NAIFA
IFAPAC

As we begin our careers in this great profession, we begin with high anticipation of great success personally and financially. We soon find ourselves searching for ways to become the best we can be and to set ourselves apart from others. Being a part of an exclusive organization such as NAIFA becomes very appealing as not only the integrity shown but the known fact that NAIFA members average higher incomes than non-members. After becoming a member and our knowledge grows, we become more stable in our careers. We soon realize the value of NAIFA comes in our advocacy efforts and understand the need to protect not only our clients interests but the interest of our industry

NAIFA members are excellent advocates on behalf of their colleagues, clients, and communities because they live in cities, towns, and counties across the country. They comprise NAIFA's Grassroots Army and, along with our experienced staff, engage decision-makers at every level of the legislative and regulatory system.

To ensure successful outcomes and fulfill the commitment to protect our members and the Main Street families they serve, NAIFA engages all three branches of government with an "all of the above" strategy.

We urge strong legislation and regulations that protect consumers and the industry and suggest alternatives to laws and rules that could carry harmful or unintended consequences. When necessary, we turn to litigation and the court system to protect our members and their clients.

These efforts come at a cost and that is what IFAPAC is all about. Your financial support is what is needed to keep all these efforts going and even if you don't have the time to get personally involved, your support is what helps with those that do.

Our involvement is non-partisan as we advocate for all Main Street families. By contributing to legislators that support our industry we gain strength in our efforts.

Thank you to all that are contributing members of IFAPAC and if you are not currently contributing – please consider doing so.

Jim L. Bennett, LUTCF
2022 IFAPAC-Arizona Chair

Go here to contribute: www.naifa.org/ifapac
Email: ifapac@naifa.org or call 877-866-2432

"We in America do not have government by the majority. We have government by the majority who participate."
Thomas Jefferson

IFAPAC | ARIZONA
INSURANCE & FINANCIAL ADVISORS POLITICAL ACTION COMMITTEE

P.O. Box 4728 Scottsdale, AZ 85261 • Telephone: (480) 661-6393

Dwight E. Loeffler
Chair

Connie Jo McAdams, LUTCF
Co-Chair

Lars D. Hansen, LUTCF
Treasurer

Patricia Chesebrough, CAE
Committee Administrator

INSURANCE & FINANCIAL ADVISORS POLITICAL ACTION DEFENDERS

Alspaugh, Jack
Barker, Michael
Barteau, Stephen
Bennett, Jim
Brettrager, Diana
Brooks, Brian
Bryant, Robert
Chesebrough, Patricia
Cook, Barry
Davis, Jerlynne
Deo, Lyle
Dzurinko, Andrew
Fay, Dianne
Ford, Mike
Frisby, Maria
Gonzales, Toni
Goucher, Stephen
Green, Carmen
Hall, Carrie
Hansen, Lars
Hartman, Robert
Hegna, Thomas
Jones, Tracy
Klein, Michael
Kolesar, Charles
Kolesar, Stephen
Loeffler, Dwight
Maggs, Yating
McAdams, Connie
McBride, Barry
Naber, Verl
Nash, Yara
Patent, Linda
Putnam, Sally
Rios, Marci
Sandidge, Ed
Sandoval, Michael
Sewell, David
Smith, Undrea
Wilson, Cliff
Wood, Peter
Ziegler, Kenny

Advisors Political Involvement Committee

APIC

Nurturing political involvement is the chief responsibility of NAIFA's Advisors Political Involvement Committee. As a member, your support in becoming part of a network of agents and advisors is essential to the success of NAIFA's legislative program.

MISSION STATEMENT

The Mission of APIC

- To actively promote the involvement of agents and advisors in the election of candidates for state and national office, consistent with the legislative interests of the NAIFA federation.
- To identify and foster the creation of significant insurance agent and financial advisor relationships with elected officials.

The Objectives of APIC

- To identify and develop constituent contacts for all members of Congress.
- To involve association members in federal legislative issues per the direction of the NAIFA Government Relations Committee.
- To encourage association members to participate in national, state and local campaign organizations.
- To communicate with and educate NAIFA association members on the importance of political involvement.
- To establish effective communications between constituent contacts and APIC.
- To recognize achievement of political involvement and measure results.

Would you like to become involved? Please let us know.

NAME:______________________________ ASSOCIATION:____________________

PHONE:________________ EMAIL:______________________ FAX_______________

Arizona Legislature - House

Name	District	Party	Email	Room	Phone
Cesar Aguilar	26	D	Email: CAGUILAR	Room 122	(602) 926-3953
Lorena Austin	9	D	Email: LAUSTIN	Room 124	(602) 926-3968
Leo Biasiucci *-- Majority Leader*	30	R	Email: LBIASIUCCI	Room 208	(602) 926-3018
Seth Blattman	9	D	Email: SBLATTMAN	Room 125	(602) 926-3996
Selina Bliss	1	R	Email: SBLISS	Room 344	(602) 926-4018
Flavio Bravo	26	D	Email: FBRAVO	Room 121	(602) 26-4033
Andrés Cano *-- Minority Leader*	20	D	Email: ACANO	Room 320	(602) 926-3027
Michael Carbone	25	R	Email: MCARBONE	Room 341	(602) 926-4038
Neal Carter	15	R	Email: NCARTER	Room 130	(602) 926-5761
Joseph Chaplik	3	R	Email: JCHAPLIK	Room 224	(602) 926-3436
Lupe Contreras *-- Assistant Minority Leader*	22	D	Email: LCONTRERAS	Room 330	(602) 926-5284
Patricia Contreras	12	D	Email: PCONTRERAS	Room 126	(602) 926-4057
David L Cook	7	R	Email: DCOOK	Room 313	(602) 926-5162
Oscar De Los Santos	11	D	Email: ODELOSSANTOS	Room 318	(602) 926-4098
Lupe Diaz	19	R	Email: LDIAZ	Room 302	(602) 926-4852
Timothy M Dunn	25	R	Email: TDUNN	Room 114	(602) 926-4139
John Gillette	30	R	Email: JGILLETTE	Room 345	(602) 926-4100
Travis Grantham *-- Speaker Pro Tempore*	14	R	Email: TGRANTHAM	Room 204	(602) 926-4868
Matt Gress	4	R	Email: MGRESS	Room 112	(602) 926-4105
Gail Griffin	19	R	Email: GGRIFFIN	Room 225	(602) 926-5895
Nancy Gutierrez	18	D	Email: NGUTIERREZ	Room 324	(602) 926-4134
Liz Harris	13	R	Email: LHARRIS	Room 306	(602) 926-4153
Justin Heap	10	R	Email: JHEAP	Room 309	(602) 926-4181
Laurin Hendrix	14	R	Email: LHENDRIX	Room 312	(602) 926-4209
Alma Hernandez	20	D	Email: AHERNANDEZ	Room 338	(602) 926-3136
Consuelo Hernandez	21	D	Email: CHERNANDEZ	Room 117	(602) 926-3523
Lydia Hernandez	24	D	Email: LHERNANDEZ	Room 334	(602) 926-3553
Melody Hernandez *-- Minority Whip*	8	D	Email: MHERNANDEZ	Room 321	(602) 926-3449
Rachel Jones	17	R	Email: RACHEL.JONES	Room 303	(602) 926-3558
Alexander Kolodin	3	R	Email: AKOLODIN	Room 310	(602) 926-3560
David Livingston	28	R	Email: DLIVINGSTON	Room 222	(602) 926-4178
Jennifer L Longdon	5	D	Email: JLONGDON	Room 115	(602) 926-3264
David Marshall	7	R	Email: DMARSHALL	Room 316	(602) 926-3579
Teresa Martinez *-- Majority Whip*	16	R	Email: TMARTINEZ	Room 207	(602) 926-3158

Arizona Legislature - House

Name	District	Party	Email	Room	Phone
Chris Mathis	18	D	Email: CMATHIS	Room 337	(602) 926-3138
Cory McGarr	17	R	Email: CMCGARR	Room 304	(602) 926-3630
Steve Montenegro	29	R	Email: SMONTENEGRO	Room 205	(602) 926-3635
Quang H Nguyen	1	R	Email: QNGUYEN	Room 226	(602) 926-3258
Analise Ortiz	24	D	Email: ANALISE.ORTIZ	Room 335	(602) 926-3633
Barbara Parker	10	R	Email: BPARKER	Room 308	(602) 926-3681
Jacqueline Parker	15	R	Email: JPARKER	Room 129	(602) 926-3375
Jennifer Pawlik	13	D	Email: JPAWLIK	Room 118	(602) 926-3193
Kevin Payne	27	R	Email: KPAYNE	Room 110	(602) 926-4854
Michele Peña	23	R	Email: MPENA	Room 342	(602) 926-3696
Mae Peshlakai	6	D	Email: MPESHLAKAI	Room 116	(602) 926-3708
Beverly Pingerelli	28	R	Email: BPINGERELLI	Room 131	(602) 926-3396
Marcelino Quiñonez -- *Minority Whip*	11	D	Email: MQUINONEZ	Room 322	(602) 926-3285
Athena Salman	8	D	Email: ASALMAN	Room 331	(602) 926-4858
Mariana Sandoval	23	D	Email: MSANDOVAL	Room 326	(602) 926-3740
Judy Schwiebert	2	D	Email: JSCHWIEBERT	Room 120	(602) 926-3390
Keith Seaman	16	D	Email: KSEAMAN	Room 119	(602) 926-3760
Amish Shah	5	D	Email: ASHAH	Room 123	(602) 926-3280
Austin Smith	29	R	Email: AUSTIN.SMITH	Room 113	(602) 926-3831
Stephanie Stahl Hamilton	21	D	Email: SSTAHLHAMILTON	Room 333	(602) 926-3279
Leezah Elsa Sun	22	D	Email: LSUN	Room 325	(602) 926-3881
Laura Terech	4	D	Email: LTERECH	Room 323	(602) 926-3894
Ben Toma -- *Speaker*	27	R	Email: BTOMA	Room 223	(602) 926-3298
Stacey Travers	12	D	Email: STRAVERS	Room 332	(602) 926-3917
Myron Tsosie	6	D	Email: MTSOSIE	Room 339	(602) 926-3157
Justin Wilmeth	2	R	Email: JWILMETH	Room 111	(602) 926-5044

Arizona Legislature - Senate

Name	District	Party	Email	Room	Phone
Lela Alston	5	D	Email: LALSTON	Room 315	(602) 926-5829
Ken Bennett	1	R	Email: KBENNETT	Room 303	(602) 926-5874
Sonny Borrelli	30	R	Email: SBORRELLI	Room 212	(602) 926-5051
-- *Majority Leader*					
Eva Burch	9	D	Email: EBURCH	Room 314	(602) 926-3374
Frank Carroll	28	R	Email: FCARROLL	Room 301	(602) 926-3249
Eva Diaz	22	D	Email: EVA.DIAZ	Room 311	(602) 926-3473
Denise "Mitzi" Epstein	12	D	Email: MEPSTEIN	Room 213	(602) 926-4870
-- *Assistant Minority Leader*					
David C. Farnsworth	10	R	Email: DFARNSWORTH	Room 303	(602) 926-3387
Brian Fernandez	23	D	Email: BFERNANDEZ	Room 312	(602) 926-3098
Rosanna Gabaldón	21	D	Email: RGABALDON	Room 305	(602) 926-3424
-- *Minority Whip*					
Sally Ann Gonzales	20	D	Email: SGONZALES	Room 314	(602) 926-3278
David Gowan	19	R	Email: DGOWAN	Room 300	(602) 926-5154
Theresa Hatathlie	6	D	Email: THATATHLIE	Room 311	(602) 926-5160
Anna Hernandez	24	D	Email: ANNA.HERNANDEZ	Room 308	(602) 926-3492
Jake Hoffman	15	R	Email: JAKE.HOFFMAN	Room 306	(602) 926-3292
Steve Kaiser	2	R	Email: SKAISER	Room 302	(602) 926-3314
John Kavanagh	3	R	Email: JKAVANAGH	Room 200	(602) 926-5170
Anthony Kern	27	R	Email: AKERN	Room 304	(602) 926-3497
Sine Kerr	25	R	Email: SKERR	Room 212	(602) 926-5955
-- *Majority Whip*					
Christine Marsh	4	D	Email: CMARSH	Room 315	(602) 926-3184
Juan Mendez	8	D	Email: JMENDEZ	Room 313	(602) 926-4124
J.D. Mesnard	13	R	Email: JMESNARD	Room 309	(602) 926-4481
Catherine Miranda	11	D	Email: CMIRANDA	Room 313	(602) 926-3413
Warren Petersen	14	R	Email: WPETERSEN	Room 205	(602) 926-4136
-- *President*					
Wendy Rogers	7	R	Email: WROGERS	Room 304	(602) 926-3042
Janae Shamp	29	R	Email: JSHAMP	Room 302	(602) 926-3499
Thomas "T.J." Shope	16	R	Email: TSHOPE	Room 310	(602) 926-3012
-- *President Pro Tempore*					
Priya Sundareshan	18	D	Email: PSUNDARESHAN	Room 303A	(602) 926-3437
Raquel Terán	26	D	Email: RTERAN	Room 213	(602) 926-3308
-- *Minority Leader*					
Justine Wadsack	17	R	Email: JWADSACK	Room 307	(602) 926-3106

NAIFA ARIZONA

Get Involved…
Volunteer!

As a NAIFA member, you have the power to make a difference. Exercise that power by volunteering. At the core of every great association are great volunteers. In addition, by volunteering, you will have an influence on the future of our profession.

Volunteering is a great way to develop your leadership skills. Networking within your state gives you the perfect opportunity to take the lead when you work closely with others toward a common goal. Moreover, dynamic peers and seasoned mentors energize you about your profession.

So, how do you develop leadership skills? You do it by observing others to learn from their successes and mistakes. A leader can be interpreted as someone who sets direction in an effort and influences people to follow that direction. As a volunteer you will have the opportunity to interact and lead your peers on many levels. One way to accomplish this is by participating in your state meetings and events.

What else can volunteering do for you? It can help you develop a strong network of contacts that you can turn to when needed. You gain perspective on your profession by truly getting to know others and the challenges they face. You also gain new ideas on how to relate to others and how to sell your ideas.

How do I get involved?

You can participate in your state without giving your life over to it. You can say yes to the amount of work that fits your schedule. Call 480-661-6393 and tell us you would like to get involved. Let us know your interests, your skills and talents, share your ideas and opinions on the issues that affect you and your business, and most importantly let us know how much time you have to give each month. This will help the association place you in the role that best suits you!

Now that you know why it is important to volunteer and how it can positively change your career and business, what are you waiting for? Volunteer today and make a difference!

Member Recognition

Advisor

Michael A. Sandoval, CLU, ChFC

Mike Sandoval is a 29 year veteran of the financial services industry, all with the Mutual of Omaha Companies. Mike and his wife, Gina, have 2 adult children, Stephanie and Sydney, and have resided in Tucson since 1996. As of the distribution of this directory, there will be a new member of the family, Carlos, who will be marrying Stephanie in January 2023.

Mike arrived in Arizona in April 1993 after a short career in the airline industry with Qantas Airways in Los Angeles as a group sales representative. Following the riots in Los Angeles in 1991, Mike decided to move back to the southwest and settled in Tucson. Selling insurance was appealing to him as it was one of the former careers of his father, Raymond G. Murphy, a Medal of Honor recipient.

Mike recalled how he would go on appointments with his father in Santa Fe during those days in the 1970's to collect premium payments from his clients for the Prudential. Yes, those were the days of the debit business in insurance. It seemed like an appealing career with lots of freedom and the knowledge that he was helping to make his clients' lives better. However, the career did not prove to be in the cards for long-term success. Although Mike's dad had a brief amount of success in the business (qualifying for the Million Dollar Round Table one year) he ultimately transitioned into management work for the Veteran's Administration in Albuquerque. The experiences Mike shared with his father and his clients proved formative in his development.

Fast forward to 1993 and Mike's arrival in Tucson. Wanting to transition away from a "traditional" job and presented with the opportunity to create one's own path with Mutual of Omaha, Mike jumped on board as an insurance agent. The first couple of years were successful, but then Mike was presented with an opportunity to transition to management with Mutual as a district sales manager in the Tucson division office. That phase lasted for 4 years before Mike returned to personal production. This time also coincided with Mike and Gina getting married and the arrival of their second child, Sydney. It was also during this time that Mike was introduced to NAIFA in 1998.

of the Year

My Story

I had been in the business for a couple of years and for the most part, I had been successful. However, as is often the case with new agents, I arrived at a rough patch where sales were minimal, and worse yet, my car had broken down. Without the resources to get my car fixed, I turned to my parents for a loan. I made the mistake of turning to my mother for assistance instead of my dad. She reminded me of the fact that she didn't understand my reasoning to go into insurance sales, especially with my college degree. She further emphasized that it did not work out financially for my dad, and he got out of the business at her insistence. Needless to say, she said no to my request for a loan. This was the best thing that she could have given to me up to that point in my life! I now had unbridled motivation to prove her wrong and to prove that I could indeed be a success in this business. I put my "nose to the grindstone" and grinded to get appointments (on joint calls with other agents) to generate enough commissions to get my car fixed and get back on track. I could say after that, the rest was history. But something else occurred within a few weeks thereafter.

One of my first clients I encountered in the business (an orphan client as we used to call them) and who had become something of a mentor to my efforts, passed away. I had the opportunity to rewrite his coverage and secure more life insurance coverage for him and his family. Although there was expected sadness at the news of his death, during the claims process, my mission had become crystal clear: I had made a definitive difference for this family. From that point forward, I made it a point to always inform prospective clients that I would always make a promise to them: that they would be better off for having met me and for hiring me as their insurance agent.

That emphasis continues to this day, except in the context of financial advisor.

Finally, when I was starting in the business, trainers and home office personnel would always comment on the fact that you weren't really in this business until you delivered your first life insurance claim check. I had thought that was a bit of an exaggeration and hyperbole given by folks whose charge was to get you to buy into that. But what I've come to realize over these last 29 years is that what we do is extremely powerful and invaluable! If it wasn't for us and what we do, most folks would not follow through in securing the protection that they and their loved ones need. Delivering those claim checks was not only transformative for those families but for me as well!

I want to finish by reiterating something that one of the legends in our business used to say: "What we do is hard. If it was easy, everyone would be doing it". So keep after it! The families that you come in contact with will be forever affected in a positive way. You cannot put a price tag on that!

See you all soon and all the Best!

ARIZONA

Advisor of the Year

— HALL OF FAME MEMBERS —

**Deceased*

1979	*Don A. Seeds, CLU
1980	*Tony Ziehler, CLU
1981	*Dilworth C. Brinton, CLU
1982	*Andy Wolf, CLU
1983	Marshall C. Roberts, CLU
1984	*John Van Houten, CLU
1985	*Howard O. Kemper
1986	*Allyn Watkins
1987	Robert J. Wernecke, CLU
1988	John J. Brooking, CFP
1989	*Paul M. Sims, CLU
1990	Verle F. Naber, CLU, ChFC
1991	*Joe Ledgerwood
1992	Michael E. Eibeck, CLU, ChFC
1993	Robert C. Dougherty, CLU
1994	*Dennis R. Merideth, CLU, ChFC
1995	*Marvin D. Loos, CLU
1996	*Jack E. Bobo, CLU, FLMI
1997	Seymour Petrovsky, CLU
1998	Tod D. Lashway, CFP, LUTCF
1999	*Robert T. Bishopp, CLU
2000	Cliff F. Wilson, CLU, ChFC
2001	Dwight Loeffler
2002	*Jack W. Watson, LUTCF
2003	James G. Shaw, CLU, ChFC
2004	Myles Beck, LUTCF
2005	*Douglas H. McMurry, LUTCF
2006	*Douglas F. Taylor, LUTCF
2007	Barry A. Cook, CLU, ChFC
2008	Jim L. Bennett, LUTCF
2009	Barry A. McBride, CLU, AEP
2010	Harry E. Markham, LUTCF, CSA
2011	Philip L. Solinsky, LUTCF
2012	Lars D. Hansen, LUTCF
2013	unavailable
2014	Thomas D. Hegna, CLU, ChFC, CASL
2015	Andrew G. Dzurinko, CLU, ChFC
2016	Diana Brettrager, CIC, FSS, LUTCF
2017	Tracy L. Jones
2018	unavailable
2019	David R. Kroll, CLU, ChFC, LUTCF
2020	unavailable
2021	D. Michael Ford
2022	Michael A. Sandoval, CLU, ChFC

NAIFA - ARIZONA

sentinel program

Sentinel Members are individuals who are willing to go beyond the ordinary, with a monetary contribution to NAIFA Arizona.

NAIFA-AZ Says "Thank You" to its Sentinel 2022 Members

Platinum Sentinel Member

Jakubek, Julie

Undrea Smith

Premiere Sentinel Member

Judy Aguilar-Woertz
Kenny Ziegler

Elite Sentinel Member

Bekki Harper
Mike Ford
Tom Hegna
Seth Krasne
David Kroll
Verl Naber

Sentinel Member

Jim Bennett
Connie McAdams
Barry McBride
Dwight Loeffler

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Meet Steve Goucher

Stephen Goucher
Agent
Registered Representative
Financial Advisor

Thank-you for your trust and the opportunity to help you Protect and Achieve What's Important to You.

Let me share some information about myself:

- University of Arizona graduate in 1978, B.S. in Agricultural Economics
- With Farm Bureau Financial Services since 1995
- Prior to joining Farm Bureau, I was in banking specializing in Commercial and Agricultural lending from 1979 to 1995.
- My family has been affiliated with the Arizona Farm Bureau and the insurance companies since 1973.
- An Arizona resident since 1965, moving here from Oklahoma at the age of 9.
- Licensed Arizona Insurance Agent since 1977
- Registered Representative since 1996
- Financial Advisor since 2008

My community activities include:

- The Arizona Agricultural Education/FFA Foundation, Past President of the Board of Trustees
- Alpha Pi of Alpha Gamma Rho Fraternity, Treasurer
- Maricopa County Farm Bureau – Agent Board Member
- Maricopa County Fair – Board Member
- Peoria Chamber of Commerce - Member
- Agribusiness Council of Arizona – Member & Past President
- Farm Bureau Agent's Association, Arizona Treasurer

My wife Thelma and I enjoy travel and spending time with our families. We have three daughters and five granddaughters.

Stephen R. Goucher is the 2022 recipient of the Richard J. Martinez Community Service Award.

Steve has been an Agent and Financial Advisor with Farm Bureau Financial Services since March 1995, following a 16-year career in banking where he was involved in agricultural and commercial lending throughout the Southwestern United States.

Steve's belief in service and giving back to his community dates to his childhood and the examples provided by his father, Al Goucher. Growing up in Parker, Arizona, Steve became involved in 4-H, FFA and student organizations in grade school. FFA made such an impact on his life that he remains committed to this organization having been on the Board of Trustees of the Arizona Agricultural Education/FFA Foundation since 2005. He is currently their Past President and a member of their Executive Committee.

Steve's leadership has been recognized through various company awards, but most notably by GAMA International. Throughout his years in leadership, Steve was the recipient of the GAMA International Management Award at the Bronze, Silver, Gold, Platinum, and Diamond levels. He has been identified as an Arizona Elite Producer at Farm Bureau Financial Services and is a proud member of the Million Dollar Round Table.

Through these experiences, Steve has built a strong foundation in finance and business management along with a large professional network, while remaining ardent about giving back to his community and the organizations that helped shape his life. Being recognized with the Raymond J. Martinez Community Service Award is something Steve is exceptionally proud of.

NAIFA-Arizona wishes to ***welcome*** its newest members.

Melissa Abella – Advisorist

Michael Baltazar – Fairway Mortgage

Joan Bonvicini – New York Life

Eric Bottolfsen – GoldBook Financial

Jan Cotton – Fairway Mortgage

Jabari Danzy – GoldBook Financial

Haydee Dawson - Allstate

Debra DeMarie – DeMarie Consulting

Juli Doyle – Fairway Mortgage

Aaron Driscoll – GoldBook Financial

Isis Gauzens – Fairway Mortgage

Rodrigo Gil – Universal Producers Group

Jonathan Goldman – GoldBook Financial

Victor Goldman – GoldBook Financial

John Grimaldi – MassMutual

Scott Gulledge – HealthMarkets

Richelle Hopkins – Mutual of Omaha Reverse Mortgage

Ishtiaq Khan – Bankers Life

Jessica Kidwell – New York Life

Courtney Knox – American National

Erik Kraus – Signal Advisors

Sue Kuraja – MassMutual Brokerage

Louis Lizza – Mutual of Omaha

Britni Mattison – GoldBook Financial

Barbara Micheletti – Interrupting Aging

Aaron McDermid – State Farm

Cole Miller – Independent

Clarence Modjeski – Northwestern Mutual

Lydia Moore – Sun Cornerstone Group

Jon O’Neal – American National

Stefany Pasic – Fairway Mortgage

Sally Putnam – Principal

Regina Reiff – WestPac Wealth Partners

Tracie Reithmann – Spence, Cassidy & Associates

Douglas Richards – Richards Financial Services

Tom Rowland – GoldBook Financial

Eleanor Schroeder – LBL Group

Stacey Schwizer – Sentinel Retirement Services

Ryan Smith – Allstate

William Stevens – WestPac Wealth Partners

Randall Stoltz – Clear Direction Investments

Michael Thomas – GoldBook Financial

Michael Veta – LTCR Pacific Agency

Penny West – East Valley Retirement

Scott Westfall – Covr Financial Technologies

Nick Winters – Independent

Edward Wronski – Paladin Financial

Victor Yates – MS Insentra

Chris Zajdzinski – GoldBook Financial

NAIFA Quality Awards
2022 Industry Award Winners

MULTILINE

Julie Jakubek MBA

FINANCIAL SECURITY ADVOCATE

Jim Bennett
Susan Carlson
Richelle Hopkins
Alan Kifer
Sally Putnam

NAIFA has the Largest Grassroots Program in the Financial Services Industry

We've introduced a new training course for members to gain skills and confidence in the advocacy process. Members who complete all three courses earn NAIFA's Financial Security Advocate badge.

Grassroots Training 101: Starting Your Advocacy Journey
This introductory-level module introduces key concepts and resources to help you get started as a Grassroots Advocate using NAIFA's tools and experience.

Grassroots Training 201: Expanding Your Advocacy Skills
The intermediate-level module helps NAIFA members improve on their advocacy skills by learning how to navigate more challenging relationships with lawmakers, as well as how to build the Grassroots Advocacy program using Site Visits and recruitment strategies.

Grassroots Training 301: Grasstops Strategies
The advanced-level module is for NAIFA members that want to move to the next level of advocacy by becoming "grasstops" contacts, hosting political fundraisers, and potentially even running for office themselves.

NAIFA Past President Dennis Merideth Has Passed Away

By NAIFA on 9/13/22 2:37 PM

NAIFA is sad to learn that association Past President Dennis R. Merideth, CLU, ChFC, of Tucson, AZ, passed away September 10. He was a loyal NAIFA member since 1971.

Merideth began his insurance career at the age of 20 after serving as a helmsman on Polaris nuclear submarines and majoring in insurance at the University of Arizona, according to a November 2000 article in Advisor Today. He served as president of his local chapter and NAIFA-Arizona before moving to national leadership positions. He served six years on the NAIFA National Board of Trustees before becoming President for the 2000-2001 term.

The second NAIFA President after the association changed its name from the National Association of Life Underwriters, Merideth "emphasized the need to expand NAIFA's services to new markets while continuing to serve the needs of its traditional members," according to Advisor Today. Always with a smile, he was a strong, positive, forward-looking NAIFA President at an important time, and a warm and friendly leader to members and staff.

In Loving Memory

It broke our hearts to lose you,
but you didn't go alone;
For part of us went with you,
the day God called you home.

Dennis R. Merideth, CLU, ChFC

NAIFA-Arizona President 1987/88
Past NAIFA National President

Fred E. Chesebrough, CLU

NAIFA-Arizona President 1982/83

Diane M. Wernecke

David M. Ziegler

Donald (Don) Farr

New York Life Recognizes **Seth Krasne**

Seth Krasne, LUTCF, CLTC, New York Life Tucson Office, was recently recognized for becoming a Senior NYLIC, 20 years as an agent. He was also recognized for having achieved Lifetime Counsel Membership, which is attaining Counsel for 20 consecutive years. Having achieved both of these recognitions is very rare – Seth was one of six agents company-wide to be so recognized, over the last three years. Additionally, Seth has qualified for MDRT three times, qualified for Centurion twice and the National Quality Award ten times, and was the initial Political Involvement Leader for the Tucson Office.
In his leisure, Seth enjoys volunteering in his community, playing poker and golfing. He and his wife, Leslie, have one child, Jalissa.

NAIFA-Arizona
Past President 2016-17

How East Valley Retirement leverages its status as an independent financial service consulting firm to better serve clients

As printed in *Las Vegas Inquirer*

UNDREA SMITH, RICP

Reports have consistently shown that the majority of Americans don't have retirement savings and income plans in place. In one recent survey about American behavior towards retirement plans, about 58% say they don't think such things. Digging deeper into the survey, analysts observed that the percentage rises to 70% as the respondents' age moves further from the expected retirement date. Furthermore, the survey shows an overreliance on Social Security to meet their retirement needs when the time comes. About 93% of respondents who have at least 15 years before retirement put all confidence in Social Security.

Many would argue that insufficient or limited income is the primary reason for this planning gap. However, among those with higher incomes, reaching more than $100,000 per annum, 43% don't have a formal retirement plan.

The alarming statistics and figures only stress the importance of working with financial service consulting firms to plan out retirement properly. It makes sense to go for firms backed by multinational investment management companies, but for some people, it's more reasonable to go for independent consulting firms like East Valley Retirement.

Unlike other firms whose loyalty is to its parent company, East Valley Retirement's independence allows it to focus solely on providing holistic services and retirement planning to the community, giving the firm freedom to conduct client-centered approaches. The firm's management is adamant about staying independent and keeping its transparency and steady commitment to its clients' best interests. It has already declined multiple offers from major investment firms.

Because East Valley Retirement is both a registered investment advisor and an independent insurance brokerage, it can work with different brokerage firms and insurance providers to provide a customized portfolio for its clients. This allows the firm to develop unique needs-based solutions and thrive despite the diversity in client demands and goals.

CEO and Founder Undrea Smith leads his team with a vision and a purpose of providing peace of mind to all their clients. Having worked closely with clients they've lost along the way, the knowledge that their work ensures families who are left behind are protected financially keeps the team moving. Under Smith's leadership, East Valley Retirement has trademarked its proprietary process called "Peace of Mind," which custom tailor the plans to address the five key risk areas in retirement--income planning, tax planning, investment management, health and long term care, and estate and legacy planning.

Since its launch in 2011, the firm has serviced hundreds of clients, and it's pegged to serve hundreds more this 2022. Smith hopes to see East Valley Retirement become Arizona's premier wealth management firm specializing in retirement planning, and with its unique and tailored solutions, the firm is on its way to achieving this goal.

Family and Finance

Father-daughter team achieves business, personal dreams

By Justin Liggin

From an early age, Robert "Bob" Wernecke was inspired by his mother to know his worth and then add tax, a message that influenced him to work hard, chase goals and find joy in his craft.

He took that knowledge in 1985 and parlayed it into his ECA Financial. Approaching its 40th anniversary, ECA Financial is focused on financial services, benefits, retirement strategy, and more needs for families and businesses.

While building the business, he also served in several leadership positions within the industry, most notably as president of the National Association of Insurance & Financial Advisors.

For over 35 years, ECA Financial has provided services to clients in the Airpark area. *(Robert Wernecke/Submitted)*

Early start

Wernecke's pursuit for success is one that started 30 miles outside of Titletown in Manitowoc, Wisconsin, where he grew up alongside his three siblings. While he enjoyed his life in Wisconsin, Wernecke looked to break the mold and escape the traditions of his town.

"I came from a town with only two industries: ship manufacturing and aluminum cookware production. You worked in one or the other for your whole career and then you retired — that just wasn't for me," Wernecke says.

Wernecke met his wife, Diane, in high school. Shortly after graduating in 1964, the high school sweethearts chose Chandler as their wedding and honeymoon destination in 1967.

Falling in love with the landscapes and demeanor of Arizona, the couple packed up and moved to the Scottsdale Airpark area in 1968. The area would become home base for life and business.

"Fifty years later and we still have no regrets about moving here, even in August," Wernecke says.

Recalling his mother's encouraging words, Wernecke went headfirst into an industry where he could determine his own worth and help others: insurance.

"My mother told me, 'If you want to get paid what you're worth, go into commission sales,' so I took her advice and made it my goal to go into insurance," Wernecke says.

"And she was right! I quickly learned that you get paid exactly what you put in."

Within a year of living in Arizona, Wernecke landed his first job at MetLife in 1968 at 22 years old as he confidently entered the office and proclaimed his interest in selling insurance.

"I was hired almost as soon as I walked in the door and said I wanted to start selling," Wernecke says. "I was told that no one my age had ever said they wanted to sell insurance. The sheer anomaly of it caught their attention."

He's a financial aficionado now, but Wernecke explains he was a slow burner when it came to mastering the craft.

"I definitely wasn't an overnight success," Wernecke says. "It took me 10 years to truly understand the meaning of my work, which is the client. I also learned more about the meaning of value and found out that if you want to become more valuable, you must give more of yourself and always be willing to help others."

In addition to his role as an insurance sales-

MEET *Your Airpark Neighbor*

man, Wernecke also added the title of father to his resume as he and Diane welcomed their daughters, Lisa and Pamela, in 1970 and 1973, respectively.

As his daughters grew up in the Airpark area, Wernecke joined the team at General American Life Insurance Company in 1978 following his 10-year stint at MetLife — providing another opportunity for him to harness his skills and build the foundation for what would eventually become his own insurance business.

Bob Wernecke and Lisa Martin, the father-daughter duo behind ECA Financial. *(Robert Wernecke/Submitted)*

A family affair

Upon graduating from Saguaro High School in 1988, Wernecke's daughter, Lisa Martin, attended Scottsdale Community College and ASU before heading into a full-time position at Biltmore Insurance Group. She would move into human resources and administration roles — first with Surface Tek in 1994 and then at Mobility Electronics in 1999. Upon departure from Mobility Electronics in 2002, Wernecke offered her an opportunity to join ECA.

"I was hesitant because I didn't even know what my father did for a living, not in a day-to-day way at least," Martin says.

"I told him that I would interview with his office manager under the condition that he removed my name from my resume. I wanted her to hire me for me, not just because I was Bob's daughter."

Wernecke's office manager pops into his office.

"With no knowledge that Lisa was my daughter, she told me that I would be crazy not to hire her. This was the beginning of our partnership at ECA," Wernecke says.

Starting as an executive assistant to her father, Martin quickly picked up the job and within six months had earned her health and life insurance license and began an individual role in 2003. Eventually, she became firm vice president. Along the way, Martin also gave birth to her son, Jackson, in 2006.

"Hiring Lisa was the best choice I have ever made for my business, without a doubt," Wernecke says.

With Martin's strengths in life and health insurance and the administrative side of the business and Wernecke's specialization in life and disability insurance, benefits planning and sales, the duo meets the needs of their wide client base.

"Neither one of us was quite sure how it would work out in the beginning, but I got to learn from my father, and he's the best in the industry. Our background, values, work ethic, outlook and attitude align perfectly for us at ECA," Martin says.

Lisa Martin is the vice president of ECA Financial in Scottsdale. *(Lisa Martin/Submitted)*

The duo has proved to not only make a difference in their clients' lives but in the community as well. The team has served as guest speakers at St. Mary's Food Bank Community Kitchen for seven years to help students learn money management skills.

Martin assists at Scottsdale Bible Church as a budget coach and children's ministry assistant. Martin also volunteered with Gabriel's Dreams, an organization aiding Sudanese refugees in Arizona. Wernecke's community efforts include serving as a lector at St. Patrick's Catholic Church and serving among the initial donors to launch A Stepping Stone Foundation, which helps provide high-quality multigenerational learning to children in Phoenix.

"Life is all about giving, not getting. My dad always made sure we gave back to the community and realized that you can't always take. The farmer always puts back into the field what he gets out, and life is just the same," Wernecke says.

"If you want to grow, then you must meet people who are more intelligent than you and can provide the mentorship you need. If you're not growing, you're dying."

On top of offering world-class service to satisfied clients, 2021 was a special year for Martin as she tied the knot with her husband, Bill. She joins Bill's son, 12-year-old Quinn, her 16-year-old son Jackson, and their two rescue dogs.

"It took me until I found this job to discover that this is not just a career but my life mission. I can help people and make a living — it doesn't even feel like work to me," Martin says.

As for Wernecke, he still finds passion in his work every day.

"I've only being doing this for 54 years, but my retirement plan is to slowly taper off over the next 37 years until I'm out of the business," Wernecke says. "Everyone always laughs at that, but I will do this job until someone tells me I can't do it anymore." ■

Meet Loyal NAIFA Member

Sue Kuraja

Sue Kuraja got her start in financial services at an early age. When she immigrated from Croatia with her family as a young child, she translated financial documents for her parents as they learned English. Her ability to conduct business in a foreign language was sought after and she continued to demonstrate financial aptitude early in her career. Twenty years later, she still serves Main Street USA as a representative and advocate for consumers, while maintaining strong relations with corporate clients and enterprises.

Now a brokerage director representing MassMutual Arizona, Kuraja distributes individual and group insurance products to brokers and firms.

Kuraja is the President of the Phoenix chapter of Women in Insurance and Financial Services (WIFS) and was recently recognized as the 2021 Women in Insurance & Financial Services Woman of the Year.

As a Financial Security Advocate, Kuraja is dedicated to ensuring financial security for all Americans. She has served in several leadership positions within NAIFA and knows the value of NAIFA's political advocacy.

Becoming a NAIFA member has had a big impact on Kuraja, both professionally and personally. For Kuraja, being a NAIFA member is essential for any insurance or financial services professional. "If you're serious about your career and you're serious about helping your clients, you must have representation for your field," she says. "As far as I'm concerned, the only well-rounded representation for our field is NAIFA."

Kuraja is also a graduate of NAIFA's Leadership in Life Institute (LILI). She talks about the impact LILI had on her, personally and professionally, saying, "LILI was fantastic. Thank you, Sue, for your service to our industry and association. We're #NAIFAproud to call you one of our own.

For HealthMarkets insurance agent Scott Gulledge, it's all about problem-solving. He knows that health insurance is one of the biggest expenses for families and business owners and he works every day to find the best price for the coverage his clients need.

Gulledge became a licensed insurance agent in 2018, but it wasn't his first foray into the insurance world. He had worked with a family-owned insurance agency during college but didn't want to compete with them for P&C clients. Instead, he pursued other opportunities until an acquaintance suggested he look into Medicare. He did his research and decided it was the right fit for him.

Now, Gulledge works primarily with small business owners, people in the early stages of their retirement, and anyone eligible for Medicare.

Gulledge has excelled in his time with HealthMarkets. In each of the past 2 years, he has ranked in the top 100 producers nationally and has been the agent of the year in the company's Arizona, New Mexico, and Nevada region. From his first year to now, he has also earned other certificates and awards in his profession. He builds upon his master's degrees in business administration and human resource management by continuing to learn and grow as an insurance agent.

Gulledge is licensed in over 25 states and embraced the opportunity to be a part of one of the nation's oldest and largest trade organizations in insurance and financial services.

Reprinted from NAIFA Advisor Today.

Bottolfsen is one of 4 people to win

AdvisorToday's

4 Under 40 Award

Eric Bottolfsen, MBA

Bottolfsen, 39, began his career in insurance and financial services as a wholesaler for MassMutual, using his experience in that role to learn about the industry before going into practice himself. Victor Goldman, General Agent and CEO of GoldBook Financial, recruited Bottolfsen to join the firm as a member of its leadership team. He now runs a very busy financial planning practice in addition to serving as Vice President of GoldBook Financial where he helped build their fixed insurance brokerage business from scratch and serves as their in-house Disability Insurance Specialist.

Bottolfsen has been an active NAIFA leader and has served on the Boards of NAIFA-Phoenix and NAIFA-AZ. He also served on the Board of Directors for the Society of Financial Services Professionals. He has been a member of several other industry organizations such as the Central Arizona Estate Planning Council and the Arizona Planned Giving Roundtable. He was a co-chair of the annual Big Brothers and Big Sisters gala and was responsible for raising a record-setting $500,000 for the organization. Bottolfsen currently serves on the Board of Directors for the Greater Phoenix Chamber of Commerce, is the Immediate Past Chair of The Valley Young Professionals (VYP) organization, and is an active member of Phoenix Suns Charities 88 (SC88.)

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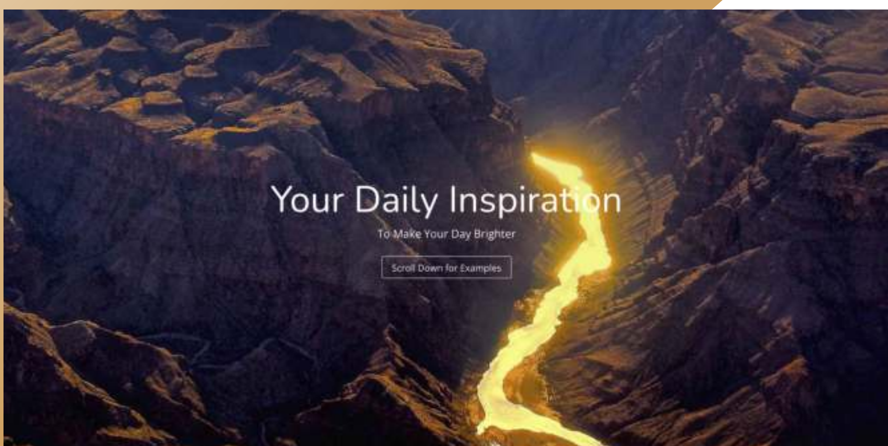

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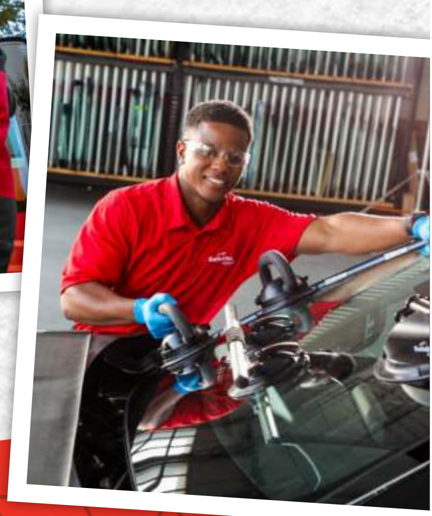

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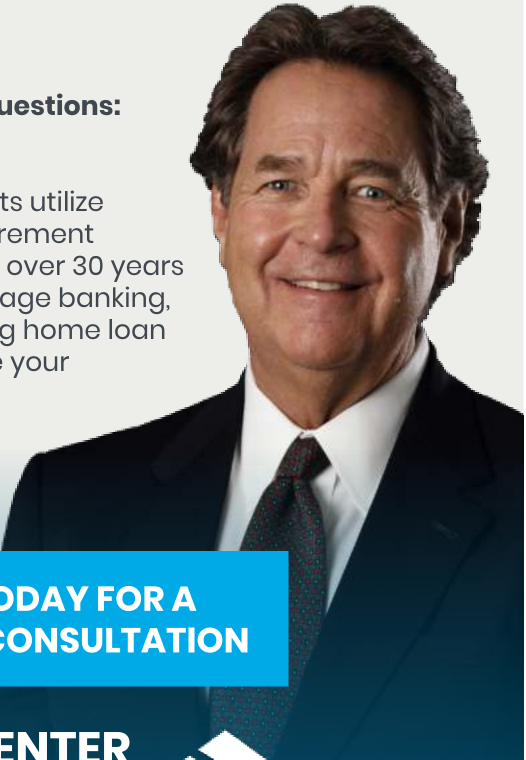

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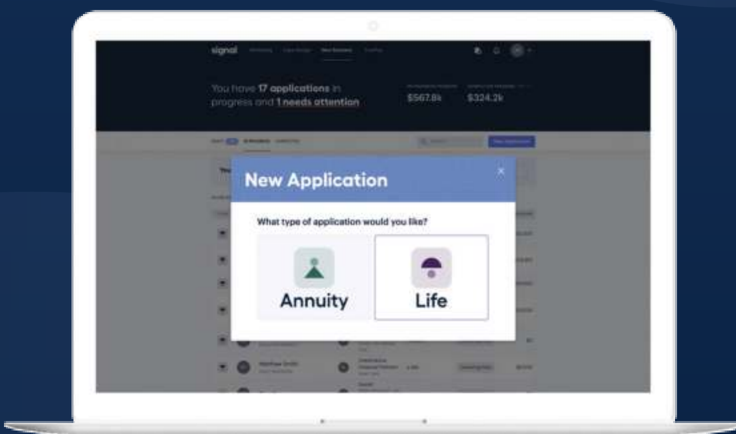

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Darwin, Dewey M., CLU, ChFC • dewey.m.darwin@ampf.com • 480-922-4205
Ameriprise Financial Services, Inc. • 16220 N. Scottsdale Road, Ste. 250 • Scottsdale, Arizona 85254-4196

Dattner, Alvin, CLU • ald10109@yahoo.com • 480-357-0070
10109 E. Morning Star Drive • Scottsdale, Arizona 85255

Davis, Clinton E., CLU, RHU, ChFC • cedavis@dakotacom.net • 520-299-1555
Clinton Davis Fin. Srvcs., Inc • 6890 E. Sunrise Drive, Ste. 120-497 • Tucson, Arizona 85750

Davis, Jerlynne L., CLU, ChFC, LUTCF • jerlynned@scaaz.com • 520-760-0077
Spence, Cassidy Associates • 4401 N. Lason Ln. • Tucson, Arizona 85749-8580

Dawson, Haydee, LUTCF • haydeedawson@allstate.com • 480-383-7532
Allstate • 2544 E. Fairfield Street • Mesa, Arizona 85213

De La RamBelje, Peter D., LUTCF • delarambelje@ft.newyorklife.com • 520-620-5333
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

DeBerry, Tom • tomdeberry@gmail.com • 520-298-7111
State Farm • 7419 E. Tanque Verde Rd. • Tucson, Arizona 85715-3477

DeMarie, Debra • debdemarie@aol.com • 602-369-6636
DeMarie Consulting • 44750 Village Court, #7 • Palm Desert, California 92260

Deo, Lyle A., CLU, ChFC, CLTC • Ldeo@ffec.com • 520-777-2405
First Financial Equity Corporation • 3573 E. Sunrise Drive, Ste. 133 • Tucson, Arizona 85718

Diamond, Michele • michelerps@mail.com • 480-636-7735
Retirement Planning Services • 21001 Tatum Boulevard #1630-617 • Phoenix, Arizona 85050

Diaz, Edward A., Jr. • eadiaz@ft.newyorklife.com • 480-840-2165
New York Life • 14850 N. Scottsdale Rd. • Scottsdale, Arizona 85254-2883

Dimakos, Plato • platodimakos.ohionational@yahoo.com • 312-282-8700
Ohio National • 6521 E. Rose Marie Lane • Phoenix, Arizona 85054

Dollarhide, Jeffrey C., CFP, CLU, ChFC • jdollarhide@financialguide.com • 480-538-2997
MassMutual Arizona • 17550 N Perimeter Dr., Ste. 450 • Scottsdale, Arizona 85255

Doughty, Jan M., CLU, RHU • jmdoughty@msn.com • 602-305-8605
4444 S. 34th St • Phoenix, Arizona 85040

Doyle, Juli J. • julij@fairwaymc.com • 480-206-8742
Fairway Mortgage • 3100 W. Ray Road, Ste. 201 • Chandler, Arizona 85226

Driscoll, Aaron • adriscoll@goldbookfinancial.com • 480-638-2206
GoldBook Financial • 4900 N. Scottsdale Rd., Ste. 4000 • Scottsdale, Arizona 85251

Drybread, Kathleen A. • kmdphx@gmail.com • 602-908-8785
Centaurus Financial, Inc. • 1202 E. Mayland Avenue, #1J • Phoenix, Arizona 85014

Dzurinko, Andrew G., CLU, ChFC • adzurinko@gmail.com • 480-921-9341
American United Life • 2177 E. Warner Road, Ste. 102 • Tempe, Arizona 85284-3511

E

Eagleston, Gerald J., LUTCF • jerryeagleston@gmail.com • 480-998-2292
Eagleston Financial Group • 1333 N. Greenfield Rd., Ste. 103 • Mesa, Arizona 85205

Edge, David S. • edge@ara123.com • 602-281-3898
American Retirement Advisors • 8501 E. Princess Dr., Ste. 210 • Scottsdale, Arizona 85255-5482

Edman, Steven J., RICP, ChFC • steven.edman@horacemann.com • 480-361-3409
The Horace Mann Companies • 1166 E. Warner Rd, Ste. 101 • Gilbert, Arizona 85296

Eibeck, Michael E., CLU, ChFC, LUTCF, FSS • mikeeibeck0@gmail.com • 480-948-9910
Spence, Cassidy Associates • 7521 E. Via Estrella • Scottsdale, Arizona 85258-1121

Evans, Lee E. • lee@phocusfinancial.com • 602-687-9651
Phocus Financial • 7600 N. 16th Street #100 • Phoenix, Arizona 85020

F

Famous, Douglas • drfamous@ft.newyorklife.com • 480-840-2075
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883

Fay, Dianne T., ChFC, CFP, LUTCF • fay@fayassociates.com • 480-998-1723
Fay & Associates, Inc. • 8776 E. Shea Blvd., #106-151 • Scottsdale, Arizona 85260-5687

Feldman, Wendy L., CLU, ChFC, CASL • wendy@thefeldmanagency.com • 480-968-4474
The Feldman Agency/New York Life • 2380 W. Ray Rd., Ste. 2 • Chandler, Arizona 85224-3635

Ford, Mike • mike.ford@simplicitygroup.com • 602-944-2220
Simplicity Glendale • 17235 N. 75th Ave., Ste. G150 • Glendale, Arizona 85308

Ford, Paul E. • paul.ford@simplicitygroup.com • 602-944-2220 ext 108
Simplicity Glendale • 17235 N. 75th Ave., Ste. G-150 • Glendale, Arizona 85308

Ford, Vandy • vandy.ford.prbn@statefarm.com • 480-497-3933
Vandy Ford Insurance & Financial Services • PO Box 550 • Higley, Arizona 85236-0550

Fort, Richard W., LUTCF • rwfort@ft.newyorklife.com • 480-840-2059
New York Life • 14850 North Scottsdale Road, Ste. 400 • Scottsdale, Arizona 85254-2883

Frahm, Michael L., CFP, CLU, ChFC • mfrahm@AmericanSavingsLife.com • 480-420-2531
Amer Savings Life Ins. Co. • 935 E. Main St., Ste. 100 • Mesa, Arizona 85203

Frank, Bruce J., ChFC, CLU • bjfrank@ft.newyorklife.com • 480-840-2057
New York Life • 14850 N. Scottsdale Road, Ste. 400 • Scottsdale, Arizona 85254

Frisby, Maria, CLU, ChFC, CIC • maria@frisbyinsurance.com • 520-622-1595
Frisby Insurance • P. O. Box 369 • Tucson, Arizona 85702

G

Gaboury, Bretton Samuel • brett@teambrettaz.com • 480-508-2000
State Farm • 7373 North Scottsdale Road, Ste. A-240 • Scottsdale, Arizona 85253-3695

Gallegos, Craig • craig.gallegos@fairwaymc.com • 602-783-1529
Fairway Mortgage • 9050 E. Caribbean Lane • Scottsdale, Arizona 85260

Gauzens, Isis • isis.gauzens@fairwaymc.com • 602-301-5543
Fairway Mortgage • 7010 E. Acoma Drive, Ste. 101K • Scottsdale, Arizona 85254

Gibson, W. Craig, CLU • cwgibson@ft.newyorklife.com • 520-620-5312
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Gil, Rodrigo • rodrigo@universalproducersgroup.com • 520-808-5957
Universal Producers Group • 1700 W. Green Thicket Way • Tucson, Arizona 85704

Glass, John F., CLU, ChFC • jfg@glassfinancial.com • 602-952-1202
Glass Financial Group • 4455 E. Camelback Rd., Ste. 260D • Phoenix, Arizona 85018-2865

Goetz, Calvin P., IAR • cgoetz@strategyfg.com • 602-343-9303
Strategy Financial Group • 3200 E. Camelback, Ste. 285 • Phoenix, Arizona 85018-2343

Goldberg, Bert H. • bgoldberg@lifemark.com • 480-991-3911
Lifemark Securities • 10031 S. 49th Street • Phoenix, Arizona 85044

Goldman, Jonathan D. • jgoldman@goldbookfinancial.com • 480-638-2150
GoldBook Financial • 4900 N. Scottsdale Rd., Ste. 4000 • Scottsdale, Arizona 85251

Goldman, Victor, CLTC • vgoldman@goldbookfinancial.com • 480-638-2244
GoldBook Financial • 4900 N. Scottsdale Rd., Ste. 4000 • Scottsdale, Arizona 85251

Gonzales, Toni L., LACP • tonilamprecht@yahoo.com • 602-790-4365
Ohio National • 6134 E. Desert Cove Ave. • Scottsdale, Arizona 85254

Goucher, Stephen R. • stephen.goucher@fbfs.com • 623-979-3842
Farm Bureau Financial Services • 9051 W. Kelton Lane #6 • Peoria, Arizona 85382

Gould, William B. • bill.gould@blackgould.com • 602-776-1318
Black, Gould & Associates • 3800 N. Central Ave., 9th Floor • Phoenix, Arizona 85012-1979

Green, Carmen T. • carmen@montoyagroup.com • 928-782-1648
Montoya Group, LLC • 650 S. 4th Avenue • Yuma, Arizona 85364

Griffin, Dixie J. • dixie@eastvalleyretirement.com • 602-491-9186
East Valley Retirement • 366 N. Gilbert Road #205 • Gilbert, Arizona 85234

Grimaldi, John D. • jgrimaldi@massmutual.com • 480-261-4277
MassMutual Financial Group • 14957 W. Cameron Drive • Surprise, Arizona 85379

Gulledge, Scott • sgulledge@healthmarkets.com • 602-909-8424
HealthMarkets Insurance • 18434 N. 99th Ave., Ste 7 • Sun City, Arizona 85373

Gurton, Christopher P., LUTCF, ChFC • chris.gurton@countryfinancial.com • 520-297-1290
Country Financial • 7510 N. La Cholla Blvd. • Tucson, Arizona 85741-2307

H

Hagberg, Donald, CPA, MBA, CASL • don.hagberg.jq3w@statefarm.com • 602-616-1206
State Farm • 3510 N. Miller Road, Ste. 1005 • Scottsdale, Arizona 85251

Hall, Carrie L., CFP, CLU • clhall12@thenautilusgroup.com • 480-840-2039
New York Life • 5628 E. Monterosa St. • Phoenix, Arizona 85018-4646

Hansen, Lars D., RICP, LUTCF, LACP • lars.hansen@american-national.com • 480-924-4750
American National Insurance Company • 4455 E. Broadway Rd., Ste. 108 • Mesa, Arizona 85206-2000

Harmes, Mitch, IBFA • mitch@benefitmarketplacellc.com • 480-747-1705
Benefit Market Place • 14602 E. Corrine Drive • Scottsdale, Arizona 85259-2102

Harper, Rebecca, CCFC • Bekki@bekkiharper.com • 520-312-9797
Bekki Harper Financial • 3732 N. Cherry Ave. • Tucson, Arizona 85719-1451

Harrison, Jeffrey J., CPA, CLU • jeff_harrison@jhancock.com • 303-909-7933
John Hancock • 10195 E. Phantom Way • Scottsdale, Arizona 85255

Hartman, Robert A., CLU, ChFC, CASL • rahartman@ft.newyorklife.com • 480-488-9085
New York Life • 2312 E. Scarlet Burgler Circle • Payson, Arizona 85541

Hegna, Thomas D., CLU, ChFC, CASL • tom@tomhegna.com • 602-549-6653
5094 North 205th Glen • Buckeye, Arizona 85396

Hernandez, Hector • hhernandez@ft.newyorklife.com • 602-912-6721
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883

Hess, Mark • mark@markhessinsurance.com • 623-581-1800
State Farm Insurance Companies • 34406 N. 27th Dr., Ste. 112 • Phoenix, Arizona 85085-7730

Hilkemeier, Chad P. • chad@unkefermail.com • 623-847-9101
Unkefer & Associates • 11225 N. 28th Dr., Ste. C100 • Phoenix, Arizona 85029

Hopkins, Richelle • rhopkins@mutualmortgage.com • 602-312-7801
Mutual of Omaha Reverse Mortgage • 15333 N. Pima Road, Ste. 305 • Scottsdale, Arizona 85260

Horrell, Stephen B., Jr. • shorrell@financialguide.com • 480-538-2927
Mass Mutual • 17550 N. Perimeter Dr., Ste. 450 • Scottsdale, Arizona 85255-7841

I

Iniguez, Vicente, J.A. • viniguez@ft.newyorklife.com • 480-382-4769
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883

J

Jaehnig, Chester H., FIC, MDRT, CLTC • chet.jaehnig@thrivent.com • 480-889-3198
Thrivent Financial • 430 W. Warner Rd., Ste. 124 • Tempe, Arizona 85284-2968

Jajj, Gurkirpal S. • asjinsurance@gmail.com • 623-243-4000
ASJ Insurance & Financial Services • PO Box 11150 • Glendale, Arizona 85318

Jakubek, Julie, MBA • JulieJakubek@allstate.com • 480-949-5670
Allstate • 4650 East Thomas Road • Phoenix, Arizona 85018-7710

James, JoEllen E., CPCU • joellen@myvalleyagent.com • 602-956-1110
State Farm • 4706 N. 44th St. • Phoenix, Arizona 85018-3834

Janson, Clayton M., CFP • clayton@phocusfinancial.com • 602-955-7705
Phocus Financial • 7600 N. 16th St., Ste. 100 • Phoenix, Arizona 85020

Johnson, Nicholas P. • nickj@scaaz.com • 602-230-2995
Spence Cassidy & Associates • 9375 E. Shea Boulevard, Ste 114 • Scottsdale, Arizona 85260

Johnson, Noreen, LUTCF • noreen@crestins.com • 928-282-3615
Crest Insurance Group. • 3095 W. State Route 89A • Sedona, Arizona 86336

Johnson, Pamela A., CPCU, ChFC, CLU • pam@pamjohnson.com • 480-633-0324
State Farm • 1489 S. Higley Rd., Ste. 105 • Gilbert, Arizona 85296-5049

Johnson, Steve • steve.johnson.sedw@statefarm.com • 480-882-2155
Johnson Ins. Agency Inc. • 2510 E. Hunt Hwy., Ste. 25 • San Tan Valley, Arizona 85143-4298

Johnson, Timothy M., CLU • Tim@JohnsonInsAZ.com • 520-247-7558
Physicians Mutual Ins. Co. • 8501 N. Snowdrop Dr. • Tucson, Arizona 85742-4152

Jones, Tracy L. • tracy@ejonesassoc.com • 480-361-1334
Ernest J. Jones Associates, Inc. • 21001 N. Tatum Boulevard, Ste. 1630-645 • Phoenix, Arizona 85050

K

Kanoza, Rebecca A., REBC • becky.kanoza@blackgould.com • 520-290-3051
Black, Gould & Associates • 4516 E. Camp Lowell Dr. • Tucson, Arizona 85712-1282

Kanyur, Rob • robk@fairwaymc.com • 602-361-1587
Fairway Mortgage • 9977 N. 90th Street #150 • Scottsdale, Arizona 85258

Kawar, Tina M., LUTCF • tina.kawar@libertymutual.com • 480-707-0115
Liberty Mutual Insurance Co. • 17207 N. Perimeter Drive, Ste. 100 • Scottsdale, Arizona 85255

Kelly, Christopher S. • chris@azkelly.com • 623-444-7892
AzKELLY Insurance Agency • 9460 W. Peoria Ave., Ste. E • Peoria, Arizona 85345-6300

Kennedy, Tamerlane • Linxtal@hotmail.com • 505-585-5595
Gateway Insurance Group • 6000 Uptown Blvd., Ste. 100 • Albuquerque, New Mexico 87110

Khan, Ishtiaq, LUTCF • ikhan58@yahoo.com • 316-226-7098
Bankers Life • 17880 E. Vista Desierto • Rio Verde, Arizona 85263

Kidder, Stephanie R. • skidder@ft.newyorklife.com • 520-620-5325
New York Life • 1 S. Church Ave., Ste. 2200 Fl. 22 • Tucson, Arizona 85701-1635

Kidwell, Jessica • jkidwell02@ft.newyorklife.com • 602-334-3556
New York Life • 2355 E. Camelback Road, Ste. 750 • Phoenix, Arizona 85016-9045

Kifer, Alan C., CFP, RFC, LTCP • admin@alankifer.com • 800-891-8797
TOP GUN Financial Planning • 15560 N. Frank Lloyd Wright Blvd., B4-435 • Scottsdale, Arizona 85260

Klein, Michael P., CFP, MBA • mike@kleinfinancialllc.com • 480-981-1333
Klein Financial, LLC • 4824 E. Baseline Rd., Ste. 108 • Mesa, Arizona 85206

Knox, Courtney S. • courtknox@outlook.com • 520-444-7000
American National • 7400 N. Oracle Road, Ste. 150 • Tucson, Arizona 85704

Kolesar, Charles R., CLU, ChFC, CSA • chuck@kolesarinsurance.com • 602-586-3882
Spence, Cassidy & Associates, LLC • 9375 E. Shea Boulevard, Ste. 114 • Scottsdale, Arizona 85260

Kolesar, Stephen M., CLU, ChFC, LUTCF • smk11@cox.net • 480-814-7051
Spence, Cassidy & Associates • 9375 E. Shea Boulevard, Ste. 114 • Scottsdale, Arizona 85260

Kolzow, Jeffrey C., CFP, ChFC, RICP, LUTCF, FICF, FIC • jeff.kolzow@thrivent.com • 480-396-5333
Thrivent Financial • 2941 N. Power Rd., Ste. 105 • Mesa, Arizona 85215-1748

Kosnick, Jordan T. • jordan.kosnick@nm.com • 602-522-1191
Northwestern Mutual • 2201 E. Camelback Rd., Ste. 400 • Phoenix, Arizona 85016-3476

Krasne, Seth J., LUTCF, CLTC • skrasne@ft.newyorklife.com • 520-620-5314
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Kraus, Erik • erik@signaladvisors.com • 520-343-1357
Signal Advisors • 711 N. Banff Avenue • Tucson, Arizona 85748

Kroll, David R., CLU, ChFC, LUTCF • dkroll@financialguide.com • 480-538-2964
The Dollarhide Financial Group LLC • 17550 North Perimeter Drive, Ste. 450 • Scottsdale, Arizona 85255-7841

Kuraja, Sue • skuraja@massmutualbrokerage.com • 480-538-2957
MassMutual • 17550 North Perimeter Drive, Ste. 450 • Scottsdale, Arizona 85255-7841

Kyman, Daniel A., LACP • dkyman@hesterheitel.com • 602-875-5382
AssuredPartners • 7500 N. Dreamy Draw Drive, #100 • Phoenix, Arizona 85020

L

Lai-Chan, Yuk-Yi Susan • yslai@ft.newyorklife.com • 520-620-5300
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Lang, John W. • john@jlanginsurance.com • 480-496-9900
State Farm • 995 E. Ocotillo Rd., Ste. 4 • Chandler, Arizona 85249

Laster, Liz • liz.laster@fbfs.com • 928-248-5038
Farm Bureau • 7726 E. 26th Street • Yuma, Arizona 85365-7846

Lindblad, Daniel L., CLU • dlindblad@eaglestrategies.com • 623-583-5940
Lindblad Fin. Group • 10225 W. Thunderbird Blvd., Ste. B • Sun City, Arizona 85351-6104

Lizza, Louis • louis.lizza@mutualofomaha.com • 602-265-8223
Mutual of Omaha • 3200 E. Camelback Road, Ste 190 • Phoenix, Arizona 85018

Lockard, Dorothy R. • Dorothy.Lockard@fbfs.com • 623-935-6209
Farm Bureau Financial Services • 311 North Miller Road • Buckeye, Arizona 85326-1034

Loeffler, Dwight E. • dloeffler@ft.newyorklife.com • 480-556-6262
New York Life • 12453 N 79th Street, Ste. 101 • Scottsdale, Arizona 85260-4858

Low, David A. • david.low@kofc.org • 480-740-7420
Raso Agency • 5101 S. Camellia Drive • Chandler, Arizona 85248

Lucca, Robert A. • lucca.bob@principal.com • 602-957-3200
Lucca Insurance Services • 4927 West Yearling Road • Phoenix, Arizona 85083

Lucero, Cami • cami.lucero.k2wi@statefarm.com • 928-425-4444
State Farm • 905 E. Ash St. • Globe, Arizona 85501-1878

M

Mace, Greg A. • Mace, Greg A. • gmace@fbfs.com • 480-635-3865
Farm Bureau Financial Services • 325 S. Higley Road #100 • Gilbert, Arizona 85296

Maggs, Janice • jmaggs@ft.newyorklife.com • 714-998-6545
New York Life • 385 Zachary Drive • Prescott, Arizona 86301

Markham, Michael E. • michael@markhamgroupaz.com • 480-229-3715
Markham Insurance Group • 3509 E. Morrow Dr. • Phoenix, Arizona 85050

Martin, Lisa M., RHU • lisa@ecafinancial.com • 602-852-5215
ECA Financial Services, Inc. • 7025 N. Scottsdale Road, Ste. 110 • Scottsdale, Arizona 85253

Mattison, Britni • bmattison@goldbookfinancial.com • 480-638-2145
GoldBook Financial • 4900 N. Scottsdale Rd., Ste. 4000 • Scottsdale, Arizona 85251

McAdams, Connie Jo, LUTCF • connie.mcadams@mutualofomaha.com • 520-575-9414
Mutual of Omaha Companies • 2710 W. Appaloosa Road • Tucson, Arizona 85742-8880

McBride, Barry A., CLU, AEP • barrymcbride@suncornerstone.com • 602-808-9008
Sun Cornerstone Group, Inc. • 16622 E. Avenue of the Fountains, #202 • Fountain Hills, Arizona 85268

McBride, Bruce D., CLU • brucedmcbride@gmail.com • 602-330-6350
Independent • 5104 N. 32nd St., Unit 432 • Phoenix, Arizona 85018-1489

McDermid, Aaron • aaron@mcdermidteam.com • 480-984-3311
State Farm • 5722 E. Garnet Circle • Mesa, Arizona 85206-6716

McEvoy, Dennis P., CLU AEP • dennis.mcevoy@nm.com • 520-751-8433
Northwestern Mutual • 11750 E. Exmoor Pl. • Tucson, Arizona 85748-9215

McKearney, Cindy • cmckearney@fairwaymc.com • 520.240.9104
Fairway Mortgage • 6879 N. Oracle Road, #125 • Tucson, Arizona 85704

Meeks, Chance E. • chance.e.meeks@gmail.com • 800-227-0629 ext. 52539
Fidelity Investments • 17520 N. 75th Ave. • Glendale, Arizona 85308-0868

Meyer, Theodore R., III • tmeyer@changepath.com • 480-659-2146
Meyer Financial • 7373 E. Doubletree Ranch Rd., Ste. 200 • Scottsdale, Arizona 85258-2037

Michaels, Kevin J., LUTCF • kevin@michaelsandassociates.com • 480-963-5509
Michaels & Associates • PO Box 1360 • Chandler, Arizona 85244-1360

Micheletti, Barbara • barbara@interruptingaging.com • 480-416-6431
Interrupting Aging • P. O. Box 41062 • Mesa, Arizona 85274-1062

Miller, Cole • cole.miller21@yahoo.com • 602-501-4841
Independent • 6134 E. Desert Cove Avenue • Scottsdale, Arizona 85254

Miller, Gary J. • gmiller@gjmillerassoc.com • 602-980-7329
Gary J. Miller & Associates, LLC • 1211 E. Nicolet Avenue • Phoenix, Arizona 85020

Mindak, Steven T. • smindak@ft.newyorklife.com • 480-840-2019
New York Life Ins Co. • 14850 N. Scottsdale Road, Ste. 400 • Scottsdale, Arizona 85254-2883

Minehart, Matthew J., LUTCF • mjminehart@ft.newyorklife.com • 520-620-5603
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Mitchell, Thomas G., LUTCF • tom@mitchellplans.com • 916-676-0396
Mitchell & Associates • 28801 N. 129th Avenue • Peoria, Arizona 85383

Modjeski, Clarence, CPA, CLU, ChFC • moe.modjeski@nm.com • 770-612-4626
Northwestern Mutual • 2201 E. Camelback Road, Ste. 400 • Phoenix, Arizona 85016

Moore, Laurie • lauriemoore@fairwaymc.com • 928-308-1723
Fairway Mortgage • 2971 Willow Creek Road #2 • Prescott, Arizona 86301

Moore, Lydia • lydiamoore@suncornerstone.com • 602-808-9008
Sun Cornerstone Group • 15113 E. Marathon Drive • Fountain Hills, Arizona 85268-1336

Moore, Shawna M., RICP, FSCP, LUTCF • shawna@mckinneymoore.com • 480-935-9955
Moore Wealth Management • 11201 N. Tatum Boulevard, #300 • Phoenix, Arizona 85028

Moore, Thomas A., FICF, LACP, MDRT • thomas.moore@kofc.org • 480-307-1170
Raso Agency • 2188 E. Powell Pl. • Chandler, Arizona 85249-3269

Morris, Joseph A., CLU, ChFC, CFP • joseph.morris@nm.com • 480-722-7999
Northwestrn Mutual • 111 East Rivulon Blvd., Ste. 101 • Gilbert, Arizona 85297-0034

Morrison, Jessica • jmorrison@allstate.com • 623-455-5645
Allstate • 28421 N. Vistancia Boulevard #101 • Peoria, Arizona 85383

Morrison, William G., ChFC • Bill@benefitandfinancial.com • 928-774-0695
Benefit and Financial Strategies • 6 E. Aspen Ave., Ste. 200 • Flagstaff, Arizona 86001-5224

N

Naber, Verl F., CLU, LUTCF, FIC • nabersplace@cox.net • 623-512-7452
Farm Bureau Fin Services • 13506 W. Medlock Drive • Litchfield Park, Arizona 85340-4065

Nasca, Scott A., LUTCF • scott.nasca@countryfinancial.com • 520-797-0100
Country Financial • 3295 W. Ina Road, Ste. 100 • Tucson, Arizona 85741-2194

Nash, Yara T. • ynash@nyl.com • 928-782-6959
New York Life • 2044 S. 6th Ave. • Yuma, Arizona 85364-6413

Nelson, Deana M. • deana.nelson.nnrk@statefarm.com • 928-681-8000
Deana M Nelson Ins Agcy Inc • 3880 Stockton Hill Rd., Ste. 106 • Kingman, Arizona 86409

Nemger, Michael A., CLU, ChFC, MSFS, CASL, RICP, CLTC • mnemger@newyorklife.com • 480-840-2108
New York Life • 2355 E. Camelback Rd., Ste. 750 • Phoenix, Arizona 85016

Nitchen, Michael L., LUTCF, CLTC, FSS • m.nitchen@cox.net • 480-231-8788
11445 E Via Linda, Ste. 2-137 • Scottsdale, Arizona 85259-2655

Nix, Joe P., LUTCF • joe.tcfg@gmail.com • 480-326-9214
The Carpenters' Financial Group • 1664 E. Florence Blvd., #4-427 • Casa Grande, AZ 85122

O

O'Neal, Jon, CLU, ChFC, LUTCF • jon.oneal@americannational.com • 602-740-6265
American National • 20423 N. Desert Glen Drive • Sun City West, Arizona 85375

P

Palma, Albert R. • A.Palma@american-national.com • 480-497-3832
Palma Insurance Agency • 4259 E. Elmwood St. • Mesa, Arizona 85205-5131

Parker, Jackson D. • Jackson.parker@horacemann.com • 929-243-6826
Horace Mann • 45 N. Main Street • Snowflake, Arizona 85937-5041

Pasic, Stefany • Stefany.pasic@fairwaymc.com • 480-739-1600
Fairway Mortgage • 9977 N. 90th Street, Ste. 150 • Scottsdale, Arizona 85258

Patent, Linda R. • Linda@lrpatent.com • 928-639-0015
L.R. Patent Financial Services • 141 S. McCormick St., Ste. 201 • Prescott, Arizona 86303-4731

Pinter, Mark M. • mark.pinter@countryfinancial.com • 480-636-1811
Country Financial • 2470 W. Ray Rd., Ste. 3 • Chandler, Arizona 85224-3557

Plemons, James, LUTCF • jim@theplemonsgroup.com • 480-676-5721
The Plemons Group • 10559 N. 99th Avenue, #4 • Peoria, Arizona 85345

Porro, Drew L., LUTCF • dlporro@ft.newyorklife.com • 480-840-2080
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883

Pruetz, Murray A. • mpruetz@ft.newyorklife.com • 602-237-3390
New York Life • 2626 W. Walatowa St. • Phoenix, Arizona 85041-9626

Putnam, Sally, CFP, CDFA • putnam.sally@nowfinancialaz.com • 480-245-6829
NOW Financial • 2450 S. Gilbert Road, Ste. 205 • Chandler, Arizona 85286

Pyles, Eric D., CAP, CASL, CFP, ChFC, CLU, LUTCF, MBA, REBC, RHU • epyles@htk.com • 480-219-8522
Cambridge Financial Services • 2450 South Gilbert Road, Ste. 100 • Chandler, Arizona 85286-1594

R

Rafal, Andrew • arafal@bayntree.com • 480-494-2750
Bayntree Wealth Advisors • 6720 N. Scottsdale Rd., Ste. 340 • Scottsdale, Arizona 85253-4428

Raines, Everett J., CLU, ChFC • everett@rainesinsurance.com • 623-393-8222
Raines Insurance Services Inc. • PO Box 219 • Tonopah, Arizona 85354-0219

Ramazanoglu, Kuddusi D. • kramazanogl@ft.newyorklife.com • 520-620-5317
New York Life Tucson G. O. • 1 South Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Ray, Mark, CLU • mark.ray.t5g7@statefarm.com • 602.405.7502
State Farm • 600 E. Rio Salado Parkway, Bldg 5 • Tempe, Arizona 85281

Redaelli, Richard V., IAR, LUTCF • reddman1215@gmail.com • 480-248-8980
Redaelli Financial LLC • 14301 N. 87th St, Ste. 216 • Scottsdale, Arizona 85260-3690

Reeves, James M. • jmreeves@aguafriafinancialgroup. • 623-777-1774
Agua Fria Financial Group • 14850 N Scottsdale Rd Ste 400 • Scottsdale, Arizona 85254-2883

Reiff, Regina • regina.reiff@westpacwealth.com • 619-684-6296
WestPac Wealth Partners • 5280 Carroll Canyon Rd., Ste. 300 • San Diego, California 92121

Reithmann, Tracie • tracier@scaaz.com • 602-301-6040
Spence, Cassidy Associates • 9375 E. Shea Blvd., Ste. 114 • Scottsdale, Arizona 85260

Richards, Douglas • doug@richardsfinancialservices.com • 520-792-0436
Richards Financial Services • P. O. Box 2722 • Tucson, Arizona 85702

Rickert, Alec • alrick05@aol.com • 480-347-0286
Truluma • 3876 E. Melinda Drive • Phoenix, Arizona 85050

Riesgo, Fred, Jr. • fred.riesgo@equitable.com • 520-512-5934
Equitable • 7560 N. La Cholla Boulevard • Tucson, Arizona 85741

Rinaldo, Joseph B., CLTC, LACP • josephrinaldo@q.com • 480-926-3343
Minnesota LifeMinnesota Mutual • 899 S. Paradise Dr. • Gilbert, Arizona 85233-7427

Rios, Marci R. • marcirios13@gmail.com • 928-317-1797
New York Life • 2929 S. Avenue A • Yuma, Arizona 85364-7902

Rippinger, John F.,CLU, ChFC, CFP, RHU, RFC, LUTCF, REBC, LTCP, CSA • john@rippinger.com • 480-248-9744
Rippinger Financial Group, Inc. • 12253 N. 115th Street • Scottsdale, Arizona 85259

Roark, Lynne M., CES • lmroark@cox.net • 480-556-1184
9393 N. 90th St., Ste. 102, PMB 175 • Scottsdale, Arizona 85258-5073

Robinson, Teresa L. • teresa.robinson@countryfinancial.com • 480-998-0179
TL Robinson Financial Services, LLC • 8715 W. Union Hills Drive, Ste. 110 • Peoria, Arizona 85382

Rosalez, Donald F., CFS • masgroup@yahoo.com • 928-774-9091
M.A.S Group • 121 E. Birch Street, Ste. 404 • Flagstaff, Arizona 86001-4610

Rose, Sherrin L. • sherrin@therosefinancial.com • 928-778-3053
Rose Financial Services, LLC • 4890 Antelope Drive • Prescott, Arizona 86301

Rosenblatt, Neil W., LUTCF, CLU • admin@rosenblattins.com • 602-279-5677
Rosenblatt Ins. Svcs, Inc. • 8080 E. Gelding Dr., Ste. 103 • Scottsdale, Arizona 85260-6983

Roth, Adam • Adamhroth1@gmail.com • 520-979-2420
Spence Cassidy Associates • 3520 N. Pantano Road • Tucson, Arizona 85750

Rowland, Tom • trowland@goldbookfinancial.com • 480-638-2118
GoldBook Financial • 4900 N. Scottsdale Road, Ste. 4000 • Scottsdale, Arizona 85251

S

Sabol, Paul M., CLU • paul@plusgroupaz.com • 480-661-7800
The Sabol Agency, Inc. • 10105 E. Via Linda #103-398 • Scottsdale, Arizona 85258

Sandidge, F. Edward, Jr., CLU • fesandidge@yahoo.com • 480-538-2955
Mass Mutual • 11839 N. 80th Pl. • Scottsdale, Arizona 85260-5645

Sandoval, Michael A., CLU, ChFC • michael.sandoval@mutualofomaha.com • 520-572-1156
Mutual of Omaha Companies • 8208 N. Freshwater Ln. • Tucson, Arizona 85741-4078

Savard, Daniel N. • dan@corpens.com • 480-632-2293
Corporate Pensions Company • 2487 S. Gilbert Rd., Ste. 106-621 • Gilbert, Arizona 85295-2836

Schaal, Nicole, LUTCF • nikki.schaal@fbfs.com • 480-279-1874
Farm Bureau Financial Services • 2509 South Power Road, Ste. 106 • Mesa, Arizona 85209

Schaeffer, David • david@ara123.com • 602-281-3898
American Retirement Advisors • 8501 E. Princess Dr, Ste. 210 • Scottsdale, Arizona 85255-5482

Scheid, Joe W., Jr. AIF, CFBS • jscheidjr@financialguide.com • 480-538-2956
Strategic Financial Concepts • 17550 N. Perimeter Dr., Ste. 450 • Scottsdale, Arizona 85255

Schroeder, Eleanor • eleanor@lblgroup.com • 440-263-8709
LBL Group • 3130 S. Harbor Blvd., Ste. 140 • Santa Ana, California 92704

Schwizer, Stacey • staceyschwizer@gmail.com • 520-900-2299
Sentinel Retirement Services • P. O. Box 69160 • Oro Valley, Arizona 85737

Sewell, David A. • david.sewell@fbfs.com • 602-997-6633
Farm Bureau Financial Services • 9051 W. Kelton, Ste. 6 • Peoria, Arizona 85382-3533

Shkapich, Dan, ChFC, CLU, RICP • dan.shkapich.qgf2@statefarm.com • 480-322-3653
State Farm Insurance • 400 E. Rio Salado Parkway • Tempe, Arizona 85281

Shone, Matthew T. • matt.shone@countryfinancial.com • 480-592-0309
Country Financial • 275 E. Rivulon Blvd., #208 • Gilbert, Arizona 85297

Shultz, Thomas C., LACP • thomasshultz@lyfebeast.com • 480-626-0296
Lyfebeast, LLC • 7400 E. McCormick Ranch Pkwy., Ste. A-100 • Scottsdale, Arizona 85258

Simpson, William M. • mike.simpson@fbfs.com • 425-299-1260
Farm Bureau Financial Services • 5400 University Ave. • West Des Moines, Iowa 50266

Skellan, Daniel E. • dskellan@ft.newyorklife.com • 480-840-2029
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883

Smith, Denny • denny@onefarmers.com • 602-373-6841
Farmers • 5350 W. Bell Road, Ste. 105 • Glendale, Arizona 85308

Smith, Gordon, M. • gmsmith@ft.newyorklife.com • 520-275-0704
New York Life • 1 S. Church Ave., 22nd Fl. • Tucson, Arizona 85701-1635

Smith, Julianne • julianne@eastvalleyretirement.com • 480-525-1839
East Valley Retirement • 366 N. Gilbert Road, #205 • Gilbert, Arizona 84234

Smith, Michael P. • mpsmithjazz@gmail.com • 602-793-1925
Physicians Mutual • 6263 N. Scottsdale Road #335 • Scottsdale, Arizona 85250

Smith, Raymond F., LUTCF • ray@azpremierinsurance.com • 480-633-8884
Arizona Premier Insurance Agency, LLC • 2824 N. Power Rd., Ste. 113-476 • Mesa, Arizona 85215-1672

Smith, Ryan • ryansmith4@allstate.com • 480-946-6543
Allstate • 34225 N. 27th Drive, Ste 108 • Phoenix, Arizona 85085

Smith, Undrea, RICP • undrea@eastvalleyretirement.com • 480-525-1839
East Valley Retirement • 366 N. Gilbert Rd., Ste. 205 • Gilbert, Arizona 85234-5812

Solinsky, Philip L., LUTCF • phil@solinsky-inc.com • 520-885-6623
Solinsky Financial Group, Inc. • 11240 E. Calle Vaqueros • Tucson, Arizona 85749

Spar, William E. • wmspar@arptaxpro.com • 623-889-3403
ARP Tax & Estate Planning • 34975 North Valley Parkway, #152 • Phoenix, Arizona 85086

Spivak, Stuart J., LUTCF • stu@spivakfinancial.com • 480-556-9931
Spivak Financial Group • 8753 E. Bell Road, #101 • Scottsdale, Arizona 85260

Stahl, Mary M. • mary.stahl@simplicitygroup.com • 602-944-2220
Simplicity Glendale • 17235 N. 75th Avenue, Ste. G150 • Glendale, Arizona 85308

Stahl, Michael P. • michael.stahl@simplicitygroup.com • 602-944-2220
Simplicity Glendale • 17235 N. 75th Avenue, Ste. G150 • Glendale, Arizona 85308

Stern, Daryl S., LUTCF • dstern@sterninsgroup.com • 480-767-8500
Stern Insurance Group, Inc. • 11445 E. Via Linda, Ste. 2611 • Scottsdale, Arizona 85259

Stevens, William J., CLU, ChFC, MSFS • william.stevens@westpacwealth.com • 215-385-1222
WestPac Wealth Partners • 7047 E. Greenway Pkwy, Ste. 460 • Scottsdale, Arizona 85254

Stilb, Timothy J. • stilb_timothy@nlgroupmail.com • 520-296-8481
National Life Insurance Company • 6300 E. El Dorado Plaza, Ste. B350 • Tucson, Arizona 85715-4672

Stitt, Amber • amber@crispadvisory.com • 480-707-2771
Ameritas • 4447 E. Thorn Tree Drive • Cave Creek, Arizona 85331

Stoltz, Randall B. • randy@cleardirectioninvestments.com • 602-481-3434
Clear Direction Investments • 8390 E. Via de Ventura, Ste. F205 • Scottsdale, Arizona 85258

Story, Mike, CSA CLTC • dmomaha@yahoo.com • 480-947-4896
Physicians Mutual Ins. Co. • 6263 N. Scottsdale Rd., Ste. 335 • Scottsdale, Arizona 85250-5417

Swan, Sherri • sherri@sanmarcosinsurancegroup.com • 602-362-3360
San Marcos Insurance Group • 584 W. Chandler Boulevard • Chandler, Arizona 85225-7531

Swanson, Dondrell, MBA • dondrell.swanson.pmk6@statefarm.com • 480-926-4384
Swanson Insurance and Financial Services • 2401 E. Baseline Rd., Ste. 100 • Gilbert, Arizona 85234

T

Tatro, Tom, ChFC • tom@tomtatroinsurance.com • 520-323-2253
Tom Tatro State Farm • 4759 E. Camp Lowell Dr. • Tucson, Arizona 85712

Thomas, Michael J. • mthomas@goldbookfinancial.com • 480-638-2189
GoldBook Financial • 4900 N. Scottsdale Road, Ste. 4000 • Scottsdale, Arizona 85251

Thompson, Theodore J. • ted@tedthompsoninsurance.com • 480-860-1604
Thompson Agency • 9712 E. Corrine Dr. • Scottsdale, Arizona 85260-4620

Tousley, Christopher M., LUTCF • ctousley@fbfs.com • 480-483-8787
Farm Bureau Financial Services • 7650 E. Redfield Road, Ste. D3-4 • Scottsdale, Arizona 85260-2230

Trautman, Reed P. • rptrautman@ft.newyorklife.com • 480-654-8221
New York Life • 3719 E. Huett Lane • Phoenix, Arizona 85050-8375

Trucksess, George • georgetrucksess@gmail.com • 602-679-9953
George Trucksess Insurance & Financial Services • PO Box 12664 • Scottsdale, Arizona 85267-2664

Tucker, Charles A. • catucker@eaglestrategies.com • 480-371-3365
Eagle Strategies • 6710 N. Scottsdale Rd., Ste. 160 • Scottsdale, Arizona 85253-4406

U

Usher, Bruce H., CLU, ChFC • busher@eaglestrategies.com • 480-922-7044
Usher & Associates • 8134 E. Cactus Road, Ste. 600 • Scottsdale, Arizona 85260-5320

V

Van Houten, Timothy T. • tvh@vanhouteninc.com • 602-279-0929
Van Houten & Associates, Inc. • 1702 E. Highland Ave., Ste. 130 • Phoenix, Arizona 85016-4694

Vazirani, Anil B., IAR, LUTCF, LACP • vazirani1968@aol.com • 602-361-0093
Secured Financial Solutions • 14301 N. 87th Street, Ste. 216 • Scottsdale, Arizona 85260

Vecchi, Meg R. • meg_vecchi@glic.com • 602-312-8134
Guardian Life • 21614 N. 38th Way • Phoenix, Arizona 85050-4921

Velez, Maria A. • mvelez@ft.newyorklife.com • 520-620-5344
New York Life • 1 South Church Avenue., Ste. 2200 • Tucson, Arizona 85701-1635

Vest, Robert E., III • rvest@ft.newyorklife.com • 602-617-5410
New York Life • 5335 E. Shea Boulevard, Ste. 2039 • Scottsdale, Arizona 85254

Veta, Michael L., CLTC • vetainsgroup@outlook.com • 805-558-9051
LTCR Pacific Agency • 3717 E. Thousand Oaks Blvd., Ste. 125 • Westlake Village, California 91362

Vetrano, Thomas R., CMFC, LUTCF • vetrano.tom@principal.com • 520-544-7919
Vetrano Financial Services • 7498 N. La Cholla Blvd. • Tucson, Arizona 85741-2306

W

Wallace, James D. • dwallace@WildOliveIFS.com • 480-641-6190
Wild Olive Ins. & Financial Services • 15290 N. 78th Way, Ste. D204 • Scottsdale, Arizona 85260-2623

Wernecke, Robert J., CLU • Bob@ECAFinancial.com • 602-852-5208
ECA Financial Services, Inc. • 7025 N. Scottsdale Road, #110 • Scottsdale, Arizona 85253

West, Penny L. • penny@eastvalleyretirement.com • 602-491-9184
East Valley Retirement • 207 N. Gilbert Road, Ste. 107 • Gilbert, Arizona 85234-5814

Westfall, Scott • scott.westfall@covrtech.com • 208-383-5851
Covr Financial Technologies • 1015 E. Myrtle Avenue • Phoenix, Arizona 85020

Weston-Smart, Anthony • tonysmart48@gmail.com • 480-330-7550
Independent • 2609 S. Stewart Street • Mesa, Arizona 85202

Whitehurst, Carin • carin.whitehurst@mutualofomaha.com • 602-265-8223
Mutual of Omaha • 3200 E. Camelback Rd., Ste. 190 • Phoenix, Arizona 85018-2326

Wiebers, Gerald, LACP • gerry@wiebersfinancial.com • 602-494-7779
Wiebers Financial Group LLC • PO Box 13086 • Scottsdale, Arizona 85267-3086

Williams, Bill D., CLU, ChFC, LUTCF • bill@freedompointinc.com • 602-264-4833
Freedom Point Fin. Svcs, Inc. • 1240 E. Missouri Ave. • Phoenix, Arizona 85014-2912

Williams, Lynn R., CSA • lynnw@fairwaymc.com • 602-321-0001
Fairway Mortgage • 55 N. Arizona Place #103 • Chandler, Arizona 85225

Wilson, Cliff F., CLU, ChFC, LUTCF • cwilson@sazagency.com • 480-969-2725
1458 W. Bahia Court • Gilbert, AZ 85233

Wiltse, Debbie, FLMI, CLU, RICP • debbie@debbiewiltse.com • 480-792-9468
Debbie Wiltse, CLU, Agency • 4980 S. Alma School Rd., Ste.-A6 • Chandler, Arizona 85248

Winters, Nick • nicholas.winters1@gmail.com • 650-464-4713
Independent • 3304 S. Hazelton Lane • Tempe, Arizona 85282-5962

Wise, Pamela • pkwise@ft.newyorklife.com • 520-620-5351
New York Life • One South Church Avenue, Ste. 2200 • Tucson, Arizona 85701-1635

Wisniewski, Daniel B. • dwisnie1@amfam.com • 480-785-1515
Daniel B. Wisniewski Agcy., Inc. • 4905 S. Alma School Rd., Ste. 3 • Chandler, Arizona 85248-5503

Wood, Peter, LACP • Peter.wood@american-national.com • 480-926-3950
American National Insurance Company • 1490 S. Price Rd., Ste. 109-D • Chandler, Arizona 85286-6606

Woods, Mark H. • woodsmkm@aol.com • 480-607-7775
M. H. Woods & Associates • 7845 E. Evans Rd., Ste. D • Scottsdale, Arizona 85260-6929

Wronski, Edward P. • ewronski@paladinfn.com • 520-365-1150
Paladin Financial • 12112 N. Rancho Vistoso Blvd., Ste 150-732 • Oro Valley, Arizona 85756

Y

Yates, Victor, CLTC • victory@msinsentra.com • 480-563-2026
MS Insentra • 23350 N. Pima Road • Scottsdale, Arizona 85255

Z

Zajdzinski, Chris • czajdzinski@goldbookfinancial.com • 480-638-2207
GoldBook Financial • 4900 N. Scottsdale Road, Ste. 4000 • Scottsdale, Arizona 85251

Ziegler, Kenny, ChFC, LUTCF • kenny@sanmarcosinsurancegroup.com • 480-899-6622
San Marcos Insurance Group • 584 W. Chandler Blvd. • Chandler, Arizona 85225-7531

COMPANY
Alphabetized Section

Company Member Roster

Independents
Abbate, Michael
Abella, Melissa
Alspaugh, Jack G.
Bennett, Jim L.
Bonnett, Mark A.
Brettrager, Diana
Bryant, Robert A.
Carlson, Stephen
Ceasor, Marilyn
Clary, James
Coking, William G.
Cook, Tyson
Dattner, Alvin
Davis, Clinton
DeMarie, Debra
Doughty, Jan
Drybread, Kathleen A.
Eagleston, Gerald
Edge, David
Fay, Dianne
Frisby, Maria
Glass, John F.
Goetz, Calvin P.
Goldberg, Bert H.
Harper, Rebecca 'Bekki'
Hegna, Thomas D.
Jajj, Gurkirpal S.
Jones, Tracy L.
Kifer, Alan
Klein, Michael
Kyman, Daniel A.
Lindblad, Daniel L.
Markham, Michael E.
McBride, Bruce
Meyer, Theodore R., III
Michaels, Kevin J.
Miller, Cole
Miller, Gary J.
Mitchell, Thomas G.
Moore, Shawna M.
Morrison, William
Nitchen, Michael L.
Nix, Joe P., Jr.
Patent, Linda
Plemons, James
Rafal, Andrew
Raines, Everett J.
Redaelli, Richard V.
Reeves, James M.
Richards, Douglas
Rippinger, John F.
Roark, Lynne
Rose, Sherrin L.
Rosenblatt, Neil
Sabol, Paul
Savard, Daniel
Schaeffer, David
Shultz, Thomas
Smith, Raymond
Solinsky, Philip
Spivak, Stuart J.
Stern, Daryl
Thompson, Theodore
Trucksess, George
Usher, Bruce H.
Van Houten, Timothy
Vazirani, Anil
Wallace, James D.
Weston-Smart, Anthony
Wiebers, Gerald
Williams, Bill
Wilson, Cliff F.
Wiltse, Debbie
Winters, Nick
Woods, Mark H.

AIM Marketing & Insurance Services
Bress, Allen D.

Allstate
Dawson, Haydee
Jakubek, Julie
Morrison, Jessica
Smith, Ryan

American Family Insurance
Barker, Michael
Wisniewski, Daniel

American National
Alexander, Nancy M.
Barteau, Stephen B.
Cathcart, Kelly S.
Hansen, Lars D.
Knox, Courtney S.
O'Neal, Jon
Palma, Albert R.
Wood, Peter

American Savings Life
Frahm, Michael L.

American United Life
Dzurinko, Andrew G.

Ameriprise Financial Services
Darwin, Dewey

Ameritas
Stitt, Amber

ARP Tax & Estate Planning
Spar, William E.

Bankers Life
Khan, Ishtiaq

Benefit Market Place
Harmes, Mitch

Black Gould & Associates
Baker, Dutch
Gould, William B.
Kanoza, Becky

Clear Direction Investments
Stoltz, Randall B.

Cornerstone Retirement Resources
Cox, Christopher

Cambridge Financial Center
Clarke, J. Brandon
Pyles, Eric

The Chittendens
Chittenden, David P.

Country Financial
Bennett, Scott
Crandall, Don
Gurton, Christopher
Nasca, Scott
Pinter, Mark M.
Robinson, Teresa L.
Shone, Matthew T.

COVR Financial Technologies
Westfall, Scott

Disability Insurance Services
Conroy, Kyle T.

East Valley Retirement
Griffin, Dixie
Smith, Julianne
Smith, Undrea
West, Penny L.

ECA Financial Services
Martin, Lisa M.
Wernecke, Robert J.

Equitable
Riesgo, Jr., Fred

Fairway Mortage
Atkinson, John
Baltazar, Michael
Cotten, Jan
Doyle, Juli J.
Gallegos, Craig
Gauzens, Isis
Kanyur, Rob
McKearney, Cindy
Moore, Laurie
Pasic, Stefany
Williams, Lynn R.

Farm Bureau Financial Services
Goucher, Stephen R.
Laster, Liz
Lockard, Dorothy R.
Mace, Greg A.
Naber, Verl F.
Schaal, Nicole
Sewell, David A.
Simpson, William
Tousley, Christopher M.

Farmers Insurance Group
Couch, JR
Kelly, Christopher S.
Smith, Denny

Fidelity Investments
Meeks, Chance E.

Company Member Roster

First Financial Equity Corporation
Deo, Lyle

Gateway Insurance Group
Kennedy, Tamerlane

Guardian
Berger, W Craig
Vecchi, Meg R.

Guardian - WestPac Wealth Partners
Reiff, Regina
Stevens, William J.

Health Markets Insurance Agency
Gulledge, Scott

Horace Mann
Edman, Steven J.
Parker, Jackson D.

Interrupting Aging, LLC
Micheletti, Barbara, MS

John Hancock
Harrison, Jeffrey

Johnson Insurance Services/ Crest Insurance Group
Johnson, Noreen

Knights of Columbus
Low, David
Moore, Thomas A.

LBL Group
Schroeder, Eleanor

Liberty Mutual
Kawar, Tina

LTCR Pacific Agency
Veta, Michael L.

M.A.S. Group
Rosalez, Donald

MassMutual
Beyer, Richard W.
Bottolfsen, Eric
Danzy, Jabari
Dollarhide, Jeffrey C.
Driscoll, Aaron
Goldman, Johnathan D.
Goldman, Victor
Grimaldi, John D.
Horrell, Jr, Stephen B.
Kroll, David R.
Kuraja, Sue
Mattison, Britni
Rowland, Tom
Sandidge, Jr, F. Edward
Scheid, Joe W.
Thomas, Michael J.
Zajdzinski, Chris

Minnesota Life/Minnesota Mutual
Rinaldo, Joseph B.

Montoya Group
Green, Carmen T.

MS Insentra
Yates, Victor

Mutual of Omaha Companies
Lizza, Louis
McAdams, Connie
Sandoval, Michael
Whitehurst, Carin

Mutual of Omaha Reserve Mortgage
Hopkins, Richelle

National Life Insurance Company
Stilb,Timothy J.

New York Life
Argabright, Jennifer
Bakshi, Supriya
Bearden, David V.
Ben-Dov, Ronen
Bonvicini, Joan
Braden, Marc S.
Brinton Jr., Dilworth
Carreon, Marcus
Chan, Peter
Cook, Barry A.
De La RamBelje, Peter

Diaz, Jr., Edward
Famous Douglas
Feldman, Wendy L.
Fort, Richard
Frank, Bruce J.
Gibson, W. Craig
Hall, Carrie
Hartman, Robert A.
Hernandez, Hector
Iniguez, Vincent
Kidder, Stephanie R.
Kidwell, Jessica
Krasne, Seth J.
Lai-Chan, Yuk-Yi Susan
Loeffler, Dwight E.
Maggs, Janice
Mindak, Steven T.
Minehart, Matthew
Nash, Yara T.
Nemger, Michael A.
Porro, Drew Lucien
Pruetz, Murray
Ramazanoglu, Kuddusi D.
Rios, Marci R.
Skellan, Daniel E.
Smith, Gordon M.
Trautman, Reed P.
Tucker, Charles A.
Velez, Maria
Vest III, Robert L.
Wise, Pamela

Northwestern Mutual
Ceschin, Dan
Kosnick, Jordan T.
McEvoy, Dennis P.
Modjeski, Clarence
Morris, Joseph A.

NOW Financial
Putnam, Sally

Ohio National
Dimakos, Plato
Gonzales, Toni L.

Paladin Financial
Wronski, Edward P.

Phocus FSG
Evans, Lee E.
Janson, Clayton M.

Physicians Mutual Insurance
Johnson, Timothy
Smith, Michael P.
Story, Mike

Principal Financial Group
Lucca, Robert A.
Vetrano, Thomas R.

Retirement Planning Services
Diamond, Michele

San Marcos Insurance Group
Swan, Sherri
Ziegler, Kenny

Sentinel Retirement Services
Schwizer, Stacey

Signal Advisors
Kraus, Erik

Simplicity Glendale
Ford, D. Michael
Ford, Paul E.
Stahl, Mary M.
Stahl, Michael P.

Spence, Cassidy & Associates, LLC
Cassidy, William B.
Clements, Daniel F.
Davis, Jerlynne
Eibeck, Michael E.
Johnson, Nicholas P.
Kolesar, Charles R.
Kolesar, Stephen M.
Reithmann, Tracie
Roth, Adam

Company Member Roster

State Farm
Aquilar-Woertz, Judy
Carillo, Andy T.
Cunningham, Kevin
DeBerry, Tom
Ford, Vandy
Gaboury, Brett S.
Hagberg, Donald
Hess, Mark
James, JoEllen E.
Johnson, Pam
Johnson, Steven M.
Lang, John W.
Lucero, Cami
McDermid, Aaron
Nelson, Deana M.
Ray, Mark
Shkapich, Dan
Swanson, Dondrell
Tatro, Tom

Sun Cornerstone Group
McBride, Barry A.
Moore, Lydia

Thrivent Financial for Lutherans
Brooks, Brian W.
Jaehnig, Chester H.
Kolzow, Jeffrey C.

Truluma
Rickert, Alec

Universal Producers Group
Gil, Rodrigo

Unkefer Associates
Hilkemeier, Chad P.

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ARIZONA
National Association of Insurance and Financial Advisors - ARIZONA
Advocate
Educate
Motivate

Leadership Involvement *continued*






Programs Participation


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NAIFA
ARIZONA


SafeliteAdVantage
The best replacement technology
Safelite


MassMutual
GoldBook
Work Better.
What Solutions the C-Suite is really looking for!
Rick Beyer, Managing Director
18-YEAR NAIFA Member
480-739-3400
rbeyer@goldbookfinancial.com

Programs Participation *continued*


NAIFA
ARIZONA
National Association of
Insurance and Financial
Advisors - ARIZONA
Advocate
Educate
Motivate

Political Engagement


Mark Kelly


NAIFA


Debbie Lesko
1214
THANK YOU

Political Engagement *continued*


2022 NAIFA Congressional Conference
Powered By Whova

Community Outreach

NAIFA ARIZONA

FAIRWAY INDEPENDENT MORTGAGE CORPORATION

KANYUR REVERSE TEAM
FAIRWAY INDEPENDENT MORTGAGE CORPORATION

Member Benefits

NAIFA | Membership

ADVOCATE.
EDUCATE.
DIFFERENTIATE.

Jeffrey Chernoff, MS, LUTCF, LACP
Tampa, FL
LOYAL MEMBER SINCE 2011

BELONG TO YOUR

Professional Association

Belonging to your professional association sets you apart from the competition by ascribing to a Code of Ethics, voluntarily investing & participating in a performance-driven networking group, and serving your industry through advocacy and community service.

NAIFA offers a business-friendly membership fee model based on years of licensure.

Year 1	Year 2	Year 3	Year 4	Year 5
$10/month	$20/month	$30/month	$40/month	$67/month

Your fee is based on the number of years in the industry as a producer. One fee provides you membership at the local or affiliate level, state level, and national association. Take advantage of programs & networking at all three levels for one fee. Young advisors will benefit by making it in the business. Seasoned members benefit from learning new ways to expand their book of business & influence.

Additionally, NAIFA offers an Associate Member category. Associate members receive many of the same benefits of membership but are limited in the ability to hold certain leadership roles.

Industry Professional	Administrative Professional	Student
$500/year	$20/month or $240/year	$50/year

QUICK FACTS:

One fee covers membership at the local,state and national levels

Opportunities to meet & represent NAIFA with your state & federal policymakers with full training provided

Listed & promoted to consumers with opportunities to be profiled direct to consumers

Opportunities to speak, write & volunteer at the local, state & national levels

www.naifa.org/join

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2901 Telestar Ct. Falls Church, VA 22042
Phone: 877-866-2432
Email: recruitment@naifa.org

Advocate.

Since 1890, NAIFA is the only professional association that advocates at the state, interstate, and federal levels on behalf of financial services professionals.

- **Grassroots Training:** A self-paced series guides you through the basics of advocacy through to advanced concepts to earn your digital badge
- **Legislative Action Center:** Learn about the bills that NAIFA is monitoring and access tools and resources for contacting your legislators
- **Congressional Conference**: Insurance and financial advisors come together for the industry's largest fly-in to advocate on behalf of their businesses, clients, consumers, and the industry
- ***GovTalk:*** A monthly newsletter that summarizes the latest activity on Capitol Hill and other legislative activities impacting the industry
- **Take Action Notices:** NAIFA sends alerts to members when there is an opportunity to inform their legislator about a particular issue
- **Advocacy in Action Blog:** Stay current on the latest legislative action in our industry
- **IFAPAC:** NAIFA has a political action committee within every state and at the federal level

Educate.

Invest in your education and build your network with NAIFA so you can reach your potential and guide your clients to financial security. NAIFA offers professional development opportunities for you to elevate your knowledge, your confidence, your skills, and your productivity.

- **NAIFA Live:** NAIFA's monthly membership meeting featuring top industry speakers
- **LACP Certification & LUTCF Designation:** For agents and advisors to demonstrate industry and product knowledge
- ***Advisor Today***: NAIFA's lifestyle brand with the tagline "Live + Work + Give" provides content through the AT Blog, quarterly print magazine, webinar series, and a podcast
- **NAIFA Centers of Excellence:** Specialized content to meet the vast needs of our membership. Each Center offers webinars, blog articles, case studies, research, and access to subject matter experts
  - Advanced Practice Center
  - Business Performance Center
  - Employee & Executive Benefits Center
  - Limited & Extended Care Planning Center
  - Talent Development Center

Differentiate.

NAIFA provides members with ample opportunities to stand out from the crowd. Whether through volunteer leadership, as a thought leader by contributing content, gaining visibility by earning an award, or being involved in one of our specialty groups.

- **NAIFA Quality Awards:** Receive recognition for quality of client care in the following categories: Life Insurance, Multi-Line, Financial Advising, and Health & Employee Benefits
- **4 Under 40 Awards:** Recognizing the next generation of industry all-stars and NAIFA leaders
- **Young Advisor Team (YAT):** Consisting of members who are aged 40 or younger, this group is committed to bringing more young advisors into the industry and supporting their journey
- **Volunteer Opportunities:** From leadership roles at the national level to micro-volunteerism at the affiliate level, there are dozens of ways to be recognized for serve to the association
- **Profile Listing:** Only NAIFA members are listed in the consumer-facing directory found on NAIFA's consumer site, financialsecurity.org
- **Diversity, Equity & Inclusion Program:** Since 2017, the DEI program has offered content, an annual symposium, and an award

About

Errors and Omissions Insurance

NAIFA Endorsed Options for your Errors and Omissions needs!

NAIFA Members have a wide variety of E&O needs given the diverse nature of the business in today's changing landscape. Whether you are an individual agency or an entity with multiple professionals, the NAIFA E&O program is suited to deliver competitive options. The NAIFA Plan offer three different options:

Individual Agent Coverage
Agency or Firm Based Coverage
RIA Based Coverage

For more information, contact CalSurance at:

S. Parker Street

Suite #300

Orange, CA 92868

800-745-7189

info@calsurance.com

calsurance.com

NAIFA | Affinity PARTNERS

NAIFA Member Discounts

NAIFA partners with a diverse group of organizations to provide additional benefits to our members. Members are able to access these partners through the member portal to get discounts, special rates, and participate in programs that were designed for NAIFA.

EDUCATION

AARP BANKSAFE: After 60 minutes of training, NAIFA members are eligible to receive the receive the BankSafe seal of verification. This is of no cost to NAIFA members.

ADVISOR SOLUTIONS: Led by coach Daniel Finley, NAIFA members have access to coaching packages and archived materials that address common challenges in financial services.

WEBCE: NAIFA and WebCE have partnered to offer NAIFA members a discount on a wide variety of courses--from pre-licensing to continuing education credits. The discount is automatically applied at check-out!

MARKETING

LIFE HAPPENS: Life Happens Pro helps NAIFA members spend less time planning communications and more time helping the clients and prospects who need your expertise. NAIFA members can get access to a Life Happens Pro subscription for 20% off.

REAL WEALTH MARKETING: With a core mission to Educate, Inspire, and Motivate Americans to make smart decisions with their money, Real Wealth® is built for busy advisors who want to maintain a strong personal relationship with their clients and prospects. Complimentary basic membership is a available for NAIFA Members

REMINDERMEDIA: The creation of digital and marketing services including personalized magazines that can be used to promote your practice. NAIFA members receive a significant discount on the program.

WHITE GLOVE: Providing introductions, not just leads. White Glove is Marketing Done For Advisors that focuses on virtual and in-person events with no risk and no upfront costs for the advisor.

INSURANCE & COMPLIANCE PROGRAMS

CALSURANCE: NAIFA endorsed options for your E&O needs. The NAIFA plan offers coverage for Individual Agents, agencies and firms, and registered investment advisors.

KELSEY: NAIFA members now have access to quality dental, health and disability insurance with our partnership.

TASC: Key benefits of the Universal Benefit Account for your clients include: integrated benefit account options, mobile, configurability to create custom plans.

TOTAL HIPAA COMPLIANCE: Total HIPAA Compliance prepares health insurance agents, HR professionals, Privacy and Security Officers, healthcare professionals and subcontractors of Business Associates to meet federally mandated HIPAA compliance regulations. NAIFA Members are eligible for 10% off all products.

TECHNOLOGY AND BUSINESS SERVICES

NAIFA partners with a variety of companies to provide business discounts for members.

members.naifa.org

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2901 Telestar Court
Falls Church, VA 22042-1205
partners@naifa.org

NAIFA | Membership

KEEPING PACE WITH NAIFA NATION

NAIFA publications keep you connected and in the know

STAY INFORMED WITH

NAIFA Publications

NAIFA publications cover the full scope of our association and membership. From *Advisor Today* – "The lifestyle magazine for today's modern advisor" – to our Advocacy in Action blog and the specialty blogs of the NAIFA Centers for Excellence, NAIFA publications offer content to educate and differentiate NAIFA members.

- **The Advisor Today Platform** – NAIFA members' success stories, the value of NAIFA membership, and its contribution to professional growth. at.naifa.org
- **Advocacy in Action blog** – NAIFA's advocacy work at the federal, interstate, and state levels; updates on issues that impact advisors' businesses, and clients; NAIFA members' advocacy success stories. advocacy.naifa.org/news
- **The FinancialSecurity.org blog** – Consumer content to help with basic insurance and financial principles, improve financial literacy, and highlight the important work advisors do. financialsecurity.org
- **NAIFA's Business Performance Center blog** Practice management, entrepreneurship, growing your business, exploring new markets, etc. bpc.naifa.org/blog
- **NAIFA's Employee & Executive Benefits Center blog –** For advisors serving the needs of employers.
- **NAIFA's Limited and Extended Care Planning Center blog –** Long-term care insurance and other limited and extended care planning options. lecp.naifa.org
- **NAIFA's Talent Development Center blog –** Recruiting new advisors; providing young advisors with resources to succeed; promoting diversity, equity, and inclusion in the industry. tdc.naifa.org/blog
- **NAIFA and Society of FSP Advanced Practice Center blog** – Thought leadership from experts in advanced markets providing insights into serving clients with complex cases. apc.naifa.org/blog

www.naifa.org

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Email: communications@naifa.org

NAIFA | Members

MEMBER ORIENTATION

YOUR ROADMAP OF YOUR PROFESSIONAL HOME

John D. Richardson, RICP, LACP
2019 YAT Leader of the Year
Franklin, TN
Loyal Member Since 2003

Membership Orientation Overview

On January 1, 2019, a new NAIFA was formed with the implementation of the Quality Member Experience bylaw changes. Membership orientation provides participants the tools and resources to make the most of their NAIFA experience. Many members are not even aware of all of the programs available through NAIFA and all the programs that you can take advantage of at the national, state, and local/affiliate levels.

Through orientation, you will:

- Understand NAIFA's history, where we came from, and where we are today
- Gain insights into how NAIFA is the only organization that advocates for our industry and Main Street USA at the federal, interstate, and state levels
- Learn what it means to be a good NAIFA citizen
- Explore your professional home--education and promotional opportunities available only to members
- Discover how to leverage NAIFA to help market yourself to consumers
- Identify ways to network and engage with other NAIFA members across the country
- Speaking, writing, & volunteer opportunities

Quick Facts

- More than 150 orientation sessions have been held since 2019
- Orientation is open to all NAIFA Members--you don't have to be new!
- Often times Boards use Orientation as an onboarding for new leaders
- Orientation is available live or on-demand

You'll Learn:

- The basic structure of NAIFA Nation
- How National, State and Local form a membership trifecta
- Why advocacy is the cornerstone of everything we do
- Ways to get involved and differentiate yourself from other advisors

belong.naifa.org/orientation

NAIFA
2901 Telestar Court
Falls Church, VA 22042
Email: membernews@naifa.org

NAIFA QUALITY AWARDS

THE HALLMARK FOR OUTSTANDING CLIENT CARE

Laurie Adams, CFP, CLU, LUTCF
NQA Task Force Member & Recipient
Peoria Heights, IL
Loyal Member Since 1982

ABOUT THE NAIFA Quality Awards

The NAIFA Quality Award was created in 1947, focusing on recognizing outstanding performance by life insurance agents. Today, the award has expanded to include not only life insurance, but also multiline, financial advising, health, and employee benefits. In addition to questions about personal production, the application provides additional points based on NAIFA involvement, designations, and leadership roles.

Ike Trotter, CLU, ChFC
Greenville, MS
Loyal Member Since 1970

The NAIFA Quality Award recognizes the best of the best in our industry. It celebrates outstanding advisors and agents who provide quality care, adhere to ethical standards, and is not solely based on annual production numbers."

How to Apply

- You don't need to be a NAIFA member to apply for the award, but must join to accept the award if you meet the qualifications
- Criteria differ based on award for each practice area

Exclusive to NAIFA Members:

- Listed in online NQA directory
- Recognition as an NQA recipient in *Advisor Today* digital edition & within industry press release
- Digital badge to use on social
- Recognition during annual National Leadership Conference

Differentiate Your Team

- Use NQA as an incentive program for your team
- Group blocks of awards available

tdc.naifa.org/nqa

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2901 Telestar Court
Falls Church, VA 22042
Email: tdc@naifa.org

NAIFA | Advocacy

Show up. Speak up.
Be the difference.

- Individuals who engage in grassroots advocacy report greater professional success and personal satisfaction.
- Gain understanding of the political, regulatory, and legislative processes that affect the financial services industry.
- Develop confidence in your role as a constituent and advocate for your business and industry.
- Develop skills in building relationships with elected and appointed leaders.
- Understand the importance of reporting relationships and participating as a representative of your state NAIFA and a representative of NAIFA Nation.

FINANCIAL SECURITY ADVOCATE

NAIFA'S GRASSROOTS ENGAGEMENT TRAINING SERIES

Very few people have an in-depth understanding of how bills become law, how regulations are developed and enacted, and how leaders actually become elected. If you can relate to this description, then NAIFA's Grassroots Engagement Training Series course is for you.

The three-part series will take you from the fundamentals of advocacy and step you through an at-your-own-pace series to allow you to graduate to advanced concepts and develop skills that you can put into action with confidence.

Grassroots Engagement 101

The first course will teach you the basics of advocacy, including how to identify and communicate with your state and federal leaders, how to use the most effective ways to interact, and how to make positive and lasting impressions with your leaders.

Grassroots Engagement 201 and 301

The next two modules in the series take you further down your advocacy journey, teaching advanced techniques in advocacy communications and relationship building. You will learn how to strengthen relationships and create an ongoing dialogue with elected officials. The 301 class will take you to the next level and explain how to run for elected office. Completion of the series results in being rewarded with the Financial Security Advocate badge to display on social media.

advocacy.naifa.org/grassroots

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS
2901 Telestar Ct. Falls Church, VA 22042
Phone: 877-866-2432
Email: advocacy@naifa.org

NAIFA | Advocacy

NAIFA MEMBERS HELP CLIENTS ACHIEVE THE AMERICAN DREAM

The National Association of Insurance and Financial Advisors (NAIFA) surveyed its members to determine who their clients are and how those clients are served. Of particular interest was how NAIFA members serve middle-market households as well as those with lower or moderate incomes.

You don't have to be wealthy to benefit from insurance and financial services and products provided by NAIFA members.

90%

of NAIFA members serve middle-income clients

FAMILY

NINE OUT OF TEN NAIFA members reported that they serve middle-income individuals and families, while 42% say they have at least some lower-income individuals and families among their clients.

A typical client's annual household **INCOME FALLS BELOW** $150,000 for 82% of advisors and below $100,000 for 49% of advisors.

A TYPICAL CLIENT has liquid financial assets (excluding real estate, vehicles and other fixed assets) of less than $250,000 for 67% of advisors and less than $100,000 for 43% of advisors.

Learn more about NAIFA members at www.financialsecurity.org

About NAIFA: Founded in 1890 as The National Association of Life Underwriters (NALU), NAIFA is the oldest, largest and most prestigious association representing the interests of insurance professionals from every Congressional district in the United States. Our mission – to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members – is the reason NAIFA has consistently and resoundingly stood up for agents and called upon members to grow their knowledge while following the highest ethical standards in the industry.

NAIFA is the advocacy partner of choice for a number of specialty associations. When NAIFA advocates, it does so on behalf of a network of associations who rally together to protect the financial professionals' business and their clients. NAIFA's Government Relations team advocates at both the state and federal levels on behalf of its partner network to ensure that policymakers hear directly from advisors and agents that serve Main Street USA.

FSP NAAIA WIFS

Members Only Online Community & Profile Powers "Find an Advisor" Search on FinancialSecurity.org

ABOUT NAIFAConnect

NAIFA's private, online community is called NAIFAConnect and allows you to update your profile for easy search by consumers on financialsecurity.org.

Connect with Peers

For over 130 years, NAIFA has been the pre-eminent association for producers. Now more than ever, reputation is everything. NAIFA members want to partner with other NAIFA members and solve cases together. NAIFAConnect allows members to find other members to partner together on casework, share ideas, create a study group, and/or just have a few good laughs together as peers in the financial services industry.

Find an Advisor Search

As an active producer member, you are automatically listed in the "Find an Advisor" search on financialsecurity.org. You can add to your profile through updating your profile in NAIFAConnect.org!

Quick Facts:

- Create one-to-one connections within NAIFA's community
- Create your own study group or discussion group on various topics.
- Compete for getting listed on the homepage of the "Find an Advisor" search through online engagement.

The Value to You:

- Your profile shown in "Find an Advisor" is partially based on your profile in NAIFAConnect. Update your bio, headshot, and add in unique differentiators so that consumers will choose you!

www.naifaconnect.org

NAIFA
2901 Telestar Court
Falls Church, VA 22042
recruitment@naifa.org

advisortoday

THE LIFESTYLE MAGAZINE
FOR TODAY'S
MODERN ADVISOR

ABOUT
NAIFA's *Advisor Today*

NAIFA's premier publication provides insights into how NAIFA members perform at the highest level and achieve professional success.

Insights from Experts

For over 115 years, NAIFA has provided *Advisor Today*, the leading publication in the life and health insurance and financial services industries. *Advisor Today* print editions compliment online content provided on the NAIFA website and *Advisor Today* platform. *Advisor Today* provides sales ideas, product information, business strategies, case studies, and profiles of successful agencies and financial professionals to help insurance and financial advisors grow their businesses.

Member Profiles

One of the many ways NAIFA differentiates our members is by providing them highly visible profiles on *Advisor Today*. What make NAIFA members tick? What drives them to succeed? Learn on *Advisor Today*.

Quick Facts:

- NAIFA's *Advisor Today* reaches more than 50,000 industry professionals with online content nd print editions
- The publication's editorial focus is NAIFA members and their drive to succeed. Content highlights their motivation and achievement

The Value to You:

- *Advisor Today* provides valuable content that is practical, motivational, and inspirational.
- *Advisor Today* provides a platform for NAIFA members to highlight their success and differentiate themselves in the industry and among their peers.

at.naifa.org

NAIFA
2901 Telestar Court
Falls Church, VA 22042
advisortoday@naifa.org

Certification for Long-Term Care

The Certified Long Term Care Designation

Offered through our partnership with special pricing for NAIFA members.

CLTC is one of the founding sponsors of our **Limited & Extended Care Planning Center** (LECP). Our partnership allows NAIFA members to study for and sit for the CLTC designation at a preferred price. Additionally, the CLTC pairs wonderfully with the LACP to create an advisor who is the most well-versed on how to best fund long term care needs balanced with retirement and personal goals.

If you're a member, visit the member event calendar to get your discount codes. If you are not a member, **consider joining NAIFA.**

NAIFA. | LUTCF

The Industry Benchmark for Insurance Designations

Mark Acre, LUTCF
NAIFA Board of Trustee
Ozark, Missouri
Loyal Member Since 2009

ABOUT THE **LUTCF® Program**

For nearly 40 years, NAIFA has provided the LUTCF designation as the program for advisors to gain a fundamental understanding of the product knowledge, prospecting and selling skills, and practice management basics necessary to make it in the industry.

LUTCF courses are administered by the College for Financial Planning, part of Kaplan Financial Education.

Daniel McGeehan, LUTCF, CRPC
Toms River, New Jersey
Loyal Member Since 2020

"I think the number one thing I got was confidence and credibility from having these designations and people seeing it on my business card and asking me about it."

Quick Facts:

- 50% of the students enrolled in the LUTCF® program made a sale as a result of a homework assignment in the very first course
- NAIFA Members receive a 15% discount
- The curriculum consists of three, nine-week courses

The Value to You:

- The LUTCF® is the industry-benchmark for insurance credentials
- Develop essential skills for new agents and advisors
- The program qualifies for state insurance CE.

tdc.naifa.org/lutcf

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Email: tdc@naifa.org

NAIFA | LACP

The LACP GIVES YOU VERIFIED CREDIBILITY

Christopher Gandy, LACP
NAIFA Board of Trustee
Lisle, Illinois
Loyal Member Since 2003

ABOUT THE **LACP Program**

The NAIFA Life and Annuity Certified Professional (LACP) certification serves consumers by recognizing financial professionals with a mark of distinction for their product knowledge, consultative sales process and compliance with ethical, legal, and regulatory requirements. The NAIFA Certification Commission received accreditation for the LACP certification from the National Commission for Certifying Agencies (NCAA).

Lawrence Holzberg, LUTCF, LACP
Smithtown, NY
Loyal Member Since 1990

"I attained my LACP when it was first available and have successfully used it for several years as a way to differentiate myself," explained Lawrence Holzberg, LUTCF, LACP of FortisLux. "It certifies that you truly understand the interplay of life insurance & annuities to provide consumer confidence."

Quick Facts:

- Eligibility based on years of full-time work/education combo
- Renews every 3 years
- Exam testing windows are in January, July, and October of each year

The Value to You:

- Differentiate yourself from the competition
- Grain trust faster with prospects
- Provide more comprehensive planing to clients

www.naifa.org/lacp

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Email: tdc@naifa.org

NAIFA | LILI

LEADERSHIP IN LIFE INSTITUTE:

ADVANCING THE STANDARD OF LEADERSHIP THINKING

2021 LILI Chair
Brad Tapscott, CFP, ChFC, CRCP
Daniel Island, SC
LOYAL MEMBER SINCE 2000

ABOUT THE **LILI Curriculum**

The NAIFA Leadership in Life Institute is a six-month program offered exclusively to NAIFA members who are committed to growing intellectually and professionally through deep introspection and discussion. The intense curriculum creates a unique learning environment that encourages participants to bring out the best in themselves and apply what is learned across every aspect of their lives.

Cheryl Canzanella, LUTCF, CLU
Jacksonville, FL
LOYAL MEMBER SINCE 2010

“This class was so much more than I expected...[it] was more about personal growth. LILI pushed me out of my comfort zone and helped direct my path towards self-discovery...Everyone has greatness inside them, sometimes we just need the right environment to tap into it and then see how deep we can dig to uncover it.

Quick Facts:

- Six sessions over the course of six months
- Required assignments to engaged in discussions each session
- Apply LILI principals in everyday life to grow intellectually and professionally

The Value to You:

- Enhanced personal vision and mission statements and guiding principles
- Increased understanding of self
- Improved professional and personal relationships

tdc.naifa.org/lili

NAIFA
2901 Telestar Court
Falls Church, VA 22042
Email: programs@naifa.org

NAIFA | Society of FSP Financial Service Professionals | Advanced Practice CENTER

CONNECTING MEMBERS WITH EXPERTS

Andrew Rinn, JD, CFP, ChFC, CLU
Advanced Practice Center Subject Matter Expert
Lincoln, Nebraska
Loyal Member Since 2018

ABOUT THE **Advanced Practice Center**

The Society of Financial Service Professionals and the National Association of Insurance and Financial Advisors have come together to create a Center of Excellence that offers content, events, and direct access to experts to provide thought leadership in advanced markets topics and concepts. The Advanced Practice Center of Excellence (APC) is supported by the two organizations to ensure that agents and advisors have the most up-to-date information and access to leading experts for complex cases.

The APC is a thought leadership hub for topics in advanced markets. In addition to hosting its inaugural Impact Week, the Center offers webinars, blog articles, and additional content designed to provide insurance and financial professionals with case studies, research, and access to leading experts.

Quick Facts:

- The APC provided several webinars during 2021 that are available on-demand
- Contributions from top industry experts and leaders
- 2022 will include in-person events

The Value to You:

- Access to a network of experts to turn to when complex cases arise
- Insight into how legislation may affect your business and HNW clients
- Sales ideas for expanding your book of business through partnership

apc.naifa.org

National Association of Insurance and Financial Advisors
2901 Telestar Court , Falls Church, VA 22042-1205
Phone: 877-866-2432
Email: **apc@naifa.org**

NAIFA | Business Performance CENTER

EXPANDING YOUR BUSINESS

Lawrence Holzberg, LUTCF, LACP
2022 National President
Smithtown, New York
Loyal Member Since 1990

ABOUT THE **Business Peformance Center**

The Business Performance Center (BPC) provides tools and resources to build your agency or firm. Designed for those that have set off on their own to expand their agency or firm, the Center focuses on how and when to expand your practice, as well as when it's time to look towards succession planning.

The Center will include a set of experts, as well as a set of events that will highlight pertinent issues in recruitment, training, expansion, operations, and valuation of the firm/practice over time.

Whether you're looking for new tech tools to optimize your practice, the latest thinking in how to expand your business' footprint, or new ways to partner to expand your book of business, the Center is for you. Members can serve in advisory capacities, as well as content contributors and speakers. Companies and service providers can look to sponsor and provide thought leadership.

Quick Facts:

- The Center focuses on how to build, expand, and sell off your firm or agency
- Topics focus on how to expand your firm/agency's footprint to expand your book of business

The Value to You:

- Opportunities to buy/sell agencies and firms
- Opportunities to serve as a mentor, author, speaker on topics in practice management
- Opportunities to expand your circle of influence in the agency/firm owner space

bpc.naifa.org

National Association of Insurance and Financial Advisors
2901 Telestar Court , Falls Church, VA 22042-1205
Phone: 877-866-2432
Email: **bpc@naifa.org**

NAIFA | Members

MEMBER LOGI

BENEFITS ADVOCATE EDUCATE DIFFERENTIATE CALENDAR GROUPS & CHAPTERS

100% AGENCIES & CHAMPIONS BENEFIT PARTNERS VOLUNTEER

CHALICE CONNECT

CHALICE CONNECT

CONTACT INFORMATION

Chalice Connect
930 S. Harbor City Blvd.
Suite 302
Melbourne, FL 32901
877-424-2542
www.chalicenetwork.com

About

Empowering NAIFA Members

NAIFA now offers best-in-class, business related benefits to members. All featured solutions have been pre-vetted and pre-negotiated to save you time and money. Access fortune 500 group health insurance, corporate level savings on back office-related services, and so much more.

WHAT IS THE CHALICE CONNECT?

Chalice Connect is the place to get hundreds of services and products at significant discounts. All designed to help you start, run, grow, protect and sell your business. Access benefits that offer you thousands of dollars in savings on services and programs from top companies.

SAVE YOUR TIME AND MONEY

Capitalize on a range of perks in categories including:

- Investments
- Insurance
- Technology
- Marketing
- Lifestyle
- Back Office
- and more!

READY TO GET STARTED?

Take advantage of these exclusive benefits and get more out of your NAIFA membership.

Visit Marketplace

We Are Open for Business!

NAIFA is pleased to announce the launch of our newest Center, the Employee and Executive Benefits Center (EBC). The EBC will be loaded with tools and resources to help NAIFA members beat the competition. Today's smaller benefit firms need to be able to pull things off the shelf to work better and see more people. The EBC will gather information in real-time to help you navigate the marketplace, create efficiencies, offer information about the latest trends while you are busy growing your business. We will look for ideas that are scalable, benefit delivery, and touch points that make you efficient and user friendly.

Today's environment is all about benefits and that includes executive benefits. This Center will look at how executive benefits play into retirement security, preparing to sell a business or to buy one, and much more! Contact our Executive Director of EBC, Carroll Golden, at cgolden@naifa.org and share your thoughts on how to grow the Center.

BUILDING FINANCIAL SECURITY IN ARIZONA

The life insurance industry helps Arizona families secure the things that matter most through all stages of life.

FINANCIAL SECURITY FOR EVERY STAGE OF LIFE

Each day, life insurers pay out **$30.3 million** in life insurance and annuities to Arizona families and businesses.

Here's how that and our other products protect Arizona residents:

- **Life insurance:** safeguards families.
- **Retirement savings and personal pensions:** provides critical income in retirement.
- **Long-term care and disability income insurance:** provides income when work is no longer possible.
- **Supplemental benefits:** fills gaps and covers what health plans don't.
- **Paid family and medical leave:** provides income during time off to care for family.

ECONOMIC INVESTMENT INTO ARIZONA

The life insurance industry provides good jobs and long-term investment capital that spurs economic growth. In Arizona, the life insurance industry:

- Generates **64,300** jobs
- Invests **$129 billion** in Arizona's economy
- Provides **$12 billion** in mortgage loans on farms, residential, and commercial property
- Makes **$100 billion** of its investments in stocks and bonds that help finance business development and job creation

COMPANIES IN ARIZONA

- **460** licensed to do business in Arizona
- **25** domiciled in Arizona

IMPACT ACROSS AMERICA

We are a critical safety net in American life. The life insurance industry:

- Pays out **$2.4 billion** in benefits every day
- Protects **90 million** American families
- Generates **2.6 million** jobs
- Invests **$7.4 trillion** in the U.S. economy

NAIFA ACLI

NAIFA | Advocacy

NAIFA Advocacy Action Center

NAIFA is the only association for insurance and financial professionals advocating on behalf of members, their clients, consumers, and the industry on the federal, interstate, and state levels. Membership participation in advocacy is crucial and is part of being a "Good NAIFA Citizen." It is vital to our success in Washington, D.C., and every state capital. **NAIFA's Advocacy Action Center** provides tools and resources that help NAIFA members be the best advocates they can be.

Take Action!

The Advocacy Action Center's Take Action! section provides tools to contact legislators on state and federal issues that NAIFA's Government Relations is monitoring. It includes action alerts with suggested language crafted to make a strong impression on policymakers and convey NAIFA's advocacy message with a unified voice. NAIFA members can log in to drill down on issues important in their states. Agents and advisors who are not yet NAIFA members may also take action.

Grassroots

Nothing matters more to a member of Congress than how his or her constituents feel about issues. That gives you a lot of clout! NAIFA members represent not only themselves, but also their Main Street clients and communities. There is no better spokesperson for our industry than a concerned NAIFA member who can explain how an issue will impact his or her business. The Center provides fact sheets and other materials for grassroots meetings with legislators. It also provides access to **NAIFA's Grassroots Training Sessions**, which help NAIFA's Grassroots Advocates gain skills and confidence in the advocacy process.

IFAPAC

IFAPAC is a leading insurance political action committee with associated PACs in every state supporting selected candidates for legislative office. Participation in advocacy initiatives is one of the ways that association members are "good NAIFA citizens." The Center provides information on IFAPAC and how NAIFA members can participate.

Your Voice

NAIFA's advocacy is at its best and most influential when NAIFA members develop personal relationships with state and federal lawmakers. The Advocacy Action Center allows NAIFA members to update their membership profiles and record their relationships with legislators so NAIFA may better coordinate advocacy efforts.

advocacy.naifa.org/center

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS
2901 Telestar Ct. Falls Church, VA 22042
Phone: 877-866-2432
Email: advocacy@naifa.org

NAIFA | Advocacy

NAIFA Federal Legislative Priorities

NAIFA members are financial professionals who generally operate small businesses, providing products and services to Main Street families. Our members are subject-matter experts on everything from healthcare to retirement to a multitude of insurance products and services. Advocacy is a primary mission of our non-partisan organization, and we are eager to assist government officials in the development of policies, laws and regulations that promote financial literacy, ensure access and choices for consumers, and help all Americans achieve financial security.

HOW NAIFA IS WORKING FOR A BETTER FUTURE:

PROFESSIONAL ADVICE. NAIFA's goals have been and continue to be ensuring affordable insurance coverage and financial guidance for all Americans. NAIFA supports bipartisan efforts to improve affordability and sustainability of private insurance choices, and to ensure that consumers have access to personalized services provided by licensed and regulated insurance agents and financial professionals.

TAX REFORM. Americans need public tax policy that continues to encourage them to plan ahead, protect their families' financial security, and adequately save for retirement. Well-prepared families have sufficient life, medical, long-term care and disability insurance, retirement savings, and guaranteed-income annuities. Small business owners also provide employee benefits, including insurance and savings programs that help their workers achieve this financial security.

RETIREMENT SAVINGS. Public policy should encourage employer-provided retirement plan rules to make it easier for workers to save adequately for retirement. We urge Congress to protect and continue tax policy that encourages individuals to save for retirement and that provides incentives for employer-sponsored retirement savings plans for workers. Eliminating or reducing pre-tax funding of retirement plans would have a negative impact on overall retirement savings.

HEALTH REFORM. Individuals need policy that improves access to affordable health coverage in a sustainable, competitive insurance market. Licensed, fairly compensated insurance agents offer a cost-effective means of achieving personal and professional assistance in the selection of insurance coverage for individuals and employers of all sizes in all markets.

CONSUMER PROTECTION. NAIFA supports consumer protection efforts to prevent financial exploitation of the elderly and to shield client data breaches through efficient cybersecurity policy.

STANDARD OF CARE. NAIFA members serve the best interests of their clients every day. Our focus is on ensuring that all Americans have access to the education and information they need when saving and investing and that complex regulations do not interfere with education for and advice to consumers, especially middle market families.

INSURANCE PRODUCTS. Collectively, NAIFA's members offer a wide range of insurance products, including life insurance, disability income insurance, long-term care insurance, annuities, health insurance, and property-casualty insurance products. Legislative and regulatory policies that protect and improve the tax treatment, distribution, and innovation of these products are necessary to help families establish and achieve their financial goals.

For More Information:

Diane Boyle
Senior Vice President
Government Relations
(703) 770-8252
Dboyle@naifa.org

Michael Hedge
Director
Government Relations
(703) 770-8158
mhedge@naifa.org

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS
2901 Telestar Ct. Falls Church, VA 22042
Phone: 877-866-2432
Email: advocacy@naifa.org

NAIFA-ARIZONA

Licensing Preparation & Continuing Education

NAIFA-ARIZONA is pleased to offer self study for those interested in becoming licensed agents in Arizona. See www.naifa-az.org for interactive online training or to purchase study manuals.

Established agents can get continuing education through 360 Training. Go to www.naifa-az.org and click on Continuing Education, then click on Virtual University. For any questions call 480-661-6393.

NAIFA-Arizona Working For You:

Government Relations Committee:
Examines proposed legislation and regulations affecting life and health insurance and related financial services introduced in this state and by the federal government. NAIFA-Arizona retains a professional lobbyist to assist in this important effort.

IFAPAC-Arizona Committee (Political Action):
Develops programs and activities that promote contributions to the Association's PAC and NAIFAPAC. The committee seeks to enhance awareness of the purposes and opportunities of NAIFAPAC and IFAPAC-Arizona.

APIC Committee (Political Involvement):
Promotes the involvement in the election of candidates for local, state and national office. The committee attempts to identify and foster the creation of member relationships with elected officials.

Membership Committee:
Develops, coordinates and implements a campaign of membership recruitment and retention.

Professional Development & Education Committee (includes YAT, LILI & CE):
Provides support for professional career development, educational and other benefit programs.

Community Service:
Selects programs/projects in an effort to 'give back' to communities.

Social Media:
Promotes NAIFA-Arizona events and activities on social media outlets.

acronyms

AALU	Association for Advanced Life Underwriting
ACLI	American Council of Life Insurance
ALHA	Association of Life & Health Administrators
CAP	Chartered Advisor in Philanthropy
CASL	Chartered Advisor for Senior Living
CIC	Certified Insurance Counselor
CEBS	Certified Employee Benefits Specialist
CFP	Certified Financial Planner
ChFC	Chartered Financial Consultant
CLF	Chartered Leadership Fellow
CLU	Chartered Life Underwriter
CLTC	Certified Long Term Care
COT	Court of the Table
CPCU	Chartered Property & Casualty Underwriter
CSA	Certified Senior Advisor
FINRA	Financial Regulatory Authority
FLMI	Fellow Life Management Institute
FSS	Financial Services Specialist
GAMA	General Agents and Managers Association/International
HIAA	Health Insurance Association of America
IAFP	International Association for Financial Planning
LIMRA	Life Insurance Marketing and Research Association
LACP	Life and Annuity Certified Professional
LOMA	Life Office Management Association
LTCP	Long Term Care Professional
LUTC	Life Underwriters Training Council
LUTCF	Life Underwriters Training Council Fellow
MDRT	Million Dollar Round Table
MSFS	Masters of Science in Financial Services
NAHU	National Association of Health Underwriters
NAIC	National Association of Insurance Commissioners
NAIFA	National Association of Insurance and Financial Advisors
NAIFAPAC	NAIFA Political Action Committee
NQA	National Quality Award
NSAA	National Sales Achievement Award
REBC	Registered Employee Benefits Consultant
RFC	Registered Financial Consultant
RHU	Registered Health Underwriter
RIA	Registered Investment Advisor
RICP	Retirement Income Certified Professional
SEC	Securities and Exchange Commission
TOT	Top of the Table (MDRT)

Industry Association Addresses and Telephone Numbers

AMERICAN COUNCIL OF LIFE INSURERS (ACLI)
101 Constitution Ave., N.W.
Washington, D.C. 20001 (202) 624-2000
www.acli.org

SOCIETY OF FINANCIAL SERVICE PROFESSIONALS
3803 west Chester Pike
Newtown Square, PA 19073 (610) 526-2500
www.societyoffsp.org

ASSOCIATION FOR ADVANCED LIFE UNDERWRITING (AALU)
101 Constitution Avenue
Washington, D.C. 20001 (703) 641-9400
www.aalu.org

GAMA INTERNATIONAL
3112 Fairview Park Drive
Falls Church, VA 22042 (800) 345-2687
www.gamaweb.com

LIMRA INTERNATIONAL
300 Day Hill Road
Windsor, CT 06095 (860) 285-7789
www.limra.com

MILLION DOLLAR ROUND TABLE (MDRT)
325 W. Touhy
Park Ridge, IL 60068 (847) 692-6378
www.mdrt.org

NAIFA POLITICAL ACTION COMMITTEE (NAIFAPAC)
2901 Telestar Court
Falls Church, VA 22042 (703) 770-8152
www.naifa.org/advocacy/ifapac

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (NAIFA)
2901 Telestar Court
Falls Church, VA 22042 (703) 770-8100
www.naifa.org

THE AMERICAN COLLEGE
270 Bryn Mawr Avenue
Bryn Mawr, PA 19010 (610) 526-1000
www.theamericancollege.edu

Arizona Department of Insurance
2910 N. 44th St., Suite #210
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Marketing@blackgould.com

Phoenix Office (602) 277-2144
3800 N. Central Ave., 9th Floor
Phoenix, AZ 85012-1979

Tucson Office (520) 290-8822
4516 E. Camp Lowell Drive
Tucson, AZ 85712-1282