NAIFA
ARIZONA

WHO's WHO 2025

Membership Directory 2025

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

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

Sunset at Dove Mountain
Cover painting by Diana Maderas©

Price

Member $50.00
Non-member $125.00

Please let us know in writing if any information in this directory needs to be corrected, or if you would like any information added to, or omitted from, your entry in this directory, and we will try to make appropriate changes in the next edition.

Membership Directory can also be found on NAIFA-Arizona website

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

Code of Ethics

PREAMBLE: Helping my clients protect their assets and establish financial security, independence and economic freedom for themselves and those they care about is a noble endeavor and deserves my promise to support high standards of integrity, trust and professionalism throughout my career as an insurance and financial professional. With these principles as a foundation, I freely accept the following obligations:

- To help maintain my clients' confidences and protect their right to privacy.
- To work diligently to satisfy the needs of my clients by acting in their best interest.
- To present, accurately and honestly, all facts essential to my clients' financial decisions.
- To render timely and proper service to my clients and ultimately their beneficiaries.
- To continually enhance professionalism by developing my skills and increasing my knowledge through education.
- To obey the letter and spirit of all laws and regulations which govern my profession.
- To conduct all business dealings in a manner which would reflect favorably on NAIFA and my profession.
- To cooperate with others whose services best promote the interests of my clients.
- To protect the financial interests of my clients, their financial products and my profession, through political advocacy.

Adopted July 2019, Board of Trustees

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PRIDE STARTS HERE

Mission Statement

The Mission of the Chapter is empowering financial professionals and consumers through world-class advocacy and education, and to promote ethical conduct.

NAIFA ARIZONA

It is my honor and privilege to serve as President. I am truly grateful to continue in this leadership role for an organization that is so vital to the insurance and financial services industry.

NAIFA-Arizona will continue its emphasis on advocacy efforts, on your behalf. However, in order to be most effective, membership growth is essential. I am seeking your help. Please urge your colleagues and associates to join NAIFA-Arizona. Reach out to a non-member, someone new to the industry as well as a seasoned professional, and educate them on the importance of our association and the impact NAIFA and NAIFA-Arizona have on the industry, and your clients. Together we can reach new heights!

NAIFA-Arizona will continue its virtual and in-person continuing education programming, which adds so much value to membership.

In the past, we have faced many industry challenges and, no doubt, will experience others along the way. But, again, together we can overcome these challenges and thrive. So, when questions arise, please feel free to reach out to me or any one of our board members.

I look forward to what 2025 has in store for this wonderful organization, that has given so much to me, professionally, and the personal friendships I have made through membership. Thank you for your continued engagement and support.

President 2025

Adam Roth
2025 NAIFA-Arizona President

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"To accomplish great things, we must not only act, but also dream; not only plan, but also believe."

- Anatole France

Leading By Example

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

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

Dwight E. Loeffler
IFAPAC-Arizona Chair

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

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
2021-22-23	Undrea Smith, RICP
2024-25	Adam Roth

NAIFA IFAPAC

"I can think of no more effective agent in advancing our freedom to live as we choose than the insurance sales person. This person knows the economic and human pulse of our country as few people may, for they walk all streets of American life and they sit down and talk with the youth and the mature and the aged.

They know their wants. They help them to help themselves in time of need. They build, for they help others to build. They insure the future. They are respected and they are friends."

—John F. Kennedy

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NAIFA®

NAIFA ARIZONA

2024 Government Relations REPORT


Mike Ford

The 2024 General election made for an interesting and hectic year in the Arizona legislature. Republicans managed to maintain slim control of both the Arizona House and Senate.

During the 2024 Arizona legislative session, there were 1,660 bills introduced and 332 of those bills were sent to the Governor for consideration. She signed 259 of the bills into law and vetoed 73. This was a record for the most vetoes by an Arizona governor. There were 70 bills identified as Key Insurance industry related bills. Of those 70 bills 25 of them passed and became effective on September 14, 2024. Governor Hobbs vetoed 4 bills and 41 of the bills Failed to Pass Legislature.

Once again, Arizona, like several other states throughout the country, saw a number of bills introduced this session targeting the policy of environmental, social, and governance (ESG) investing and diversity, equity and inclusion (DEI) investing; however, unlike last session where the Governor vetoed a number of bills, no ESG and DEI bills reached her desk. We anticipate that this topic will continue to be a hot-button issue in Arizona and around the country.

Of significance to all our members, on July 25th the US District Court for the Eastern District of Texas granted a temporary stay of the DOL Fiduciary rule. Then, a day later July 26th in a challenge led by the American Council of Life Insurers along with **NAIFA** and several other industry groups, Judge Reed O'Connor in the Northern District of Texas agreed and went further by not only halting the effective date for the rule but also halting an amendment to a related prohibited transaction exemption issue along with it. It is anticipated that under the incoming Trump administration that the DOL will not challenge these rulings. These rulings are a resounding win for the industry and a great example of NAIFA and our IFAPAC contributions in action on our behalf.

Some highlights of NAIFA – Arizona activity follow:

- NAIFA Arizona conducted a successful Day on the Hill on February 6th, 2024. We delivered welcome kits to every legislature and visited with as many of our state representatives as were available to meet. Members shared what NAIFA is about and offered to be available for consultations on any insurance related topic or legislation. A huge thank you to Patty Chesebrough for organizing this labor-intensive event. Kudos to our Legislative team and NAIFA members who faithfully support this important annual event.
- We participated in the NAIFA 2025 State Priorities Survey in Sept 2024 which assists NAIFA in keeping in touch with legislative activities that are taking place in each state.
- Your state board is currently in active discussion with Daniel Romm our Arizona Lobbyist representative and are hopeful to retain the services of him and his team. They do an outstanding job of representing your interests and keeping us informed on what is going on in the Legislature.

Thank you to our Legislative team, Phil Solinsky, Dwight Loeffler and Jim Bennett, as well as our State Board and all of the NAIFA volunteers that help to keep NAIFA's interests top of mind with our legislators.

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 2024 Programs

JANUARY

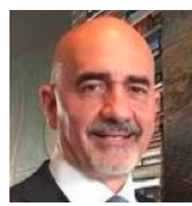
NAIFA National 'Live' Program –Webinar

FEBRUARY - in person event

NAIFA-Arizona 'Capitol Hill Day'

MARCH - 1 hour CE Credit

"Exit Planning for Advisors"



Presenter: Vincent D'Adonna

Sponsor:

Valent Wealth, LLC

APRIL - 1 hour CE Webinar - Virtual

"Understanding Long Term Care"

Presenter: Jamie Thornton, CLTC

Sponsor: SIMPLICITY GROUP

MAY - Spring Break

JUNE - 3 Hours CE Credit - Virtual

"Ethics in Insurance"

Sponsor: Safelite AutoGlass

JULY - Virtual

"Revenues are Vanity, Profit is Sanity, and Cash Flow is King"

Presenter: Larry Tyler

AUGUST - 1 Hour CE Credit - Virtual

"Life Settlements"

Presenter: Daniel Brown

Sponsor: ABACUS LIFE
OPTIONS FOR YOUR LIFE INSURANCE
NASDAQ | ABL

SEPTEMBER - In Person - NAIFA APEX Eevent

OCTOBER - 1 hour CE Credit (in person program)

Tom Hegna

“Certainty in Times of Uncertainty”

Presenter: Tom Hegna

Sales Ideas Panel:

Barry McBride

Steve Goucher

Bill Cassidy

Sponsors:

Andrew Gaitlin

NOVEMBER - 1 hour CE Credit (in person program)

“Succession Planning”

Presenter: Joseph W. Scheid

“The Forgotten Art of Loyalty”

Presenter: Jim Lutz

Sponsors:

MassMutual/Dollarhide

Touchstone Wealth a MassMutual Firm

DECEMBER - Reserved for Holidays

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.

Vijay "Savita" Mohindra

(spouse of 1995/96 NAIFA-Arizona President Vinod Mohindra)

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______________

"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

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Clary, James
Cook, Barry
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Fay, Dianne
Ford, Mike
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Gonzales, Toni
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Hall, Carrie
Hansen, Lars
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Hegna, Thomas
Jakubek, Julie
Jones, Tracy
Kolesar, Charles
Lockard, Dorothy
Loeffler, Dwight
Martin, Lisa
McAdams, Connie
McBride, Barry
Naber, Verl
Nash, Yara
Patent, Linda
Roth, Adam
Sandoval, Michael
Sewell, David
Wilson, Cliff
Wood, Peter
Ziegler, Kenny

NAIFA IFAPAC

TOP 5 REASONS NOT TO GIVE TO IFAPAC

5. Agents and Advisors need more burdensome regulations. It is not complicated enough under the current rules.

4. Taxing the inside buildup on annuities and life insurance products!?! Congress would never dream of such a thing!!

3. I think the federal government would do a better job regulating our industry rather than the states. Look at what they've done with Social Security and the Affordable Care Act.

2. I don't want to defend my chosen profession. I think $200 a year is far too much to protect my career.

1. I prefer to sit on the sidelines, allowing others to do my share of the work.

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NAIFA®

Arizona Legislature - House

Name	District	Party	Email	Room	Phone
Anna Abeytia	24	D	Email: AABEYTIA	Room 121	(602) 926-3501
Cesar Aguilar	26	D	Email: CAGUILAR	Room 122	(602) 926-3953
Lorena Austin	9	D	Email: LAUSTIN	Room 124	(602) 926-3968
Leo Biasiucci	30	R	Email: LBIASIUCCI	Room 110	(602) 926-3018
Walter “Walt” Blackman	7	R	Email: WBLACKMAN	Room 224	(602) 926-3244
Seth Blattman	9	D	Email: SBLATTMAN	Room 125	(602) 926-3996
Selina Bliss	1	R	Email: SBLISS	Room 306	(602) 926-4018
Michael Carbone	25	R	Email: MCARBONE	Room 208	(602) 926-4038
– Majority Leader					
Neal Carter	15	R	Email: NCARTER	Room 204	(602) 926-5761
– Speaker Pro Tempore					
Pamela Carter	4	R	Email: PCARTER	Room 304	(602) 926-3153
Junelle Cavero	11	D	Email: JCAVERO	Room 325	(602) 926-3285
Joseph Chaplik	3	R	Email: JCHAPLIK	Room 312	(602) 926-3436
Janeen Connolly	8	D	Email: JCONNOLLY	Room 118	(602) 926-3300
Lupe Contreras	22	D	Email: LCONTRERAS	Room 331	(602) 926-5284
Patricia Contreras	12	D	Email: PCONTRERAS	Room 126	(602) 926-4057
Quantá Crews	26	D	Email: QCREWS	Room 321	(602) 926-3256
– Minority Whip					
Oscar De Los Santos 11	D		Email: ODELOSSANTOS	Room 320	(602) 926-4098
– Minority Leader					
Lupe Diaz	19	R	Email: LDIAZ	Room 302	(602) 926-4852
Lisa Fink	27	R	Email: LFINK	Room 345	(602) 926-3516
Brian Garcia	8	D	Email: BGARCIA	Room 335	(602) 926-3329
John Gillette	30	R	Email: JGILLETTE	Room 130	(602) 926-4100
Matt Gress	4	R	Email: MGRESS	Room 205	(602) 926-4105
Gail Griffin	19	R	Email: GGRIFFIN	Room 225	(602) 926-5895
Nancy Gutierrez	18	D	Email: NGUTIERREZ	Room 330	(602) 926-4134
– Assistant Minority Leader					
Ralph Heap	10	R	Email: RHEAP	Room 309	(602) 926-3381
Laurin Hendrix	14	R	Email: LHENDRIX	Room 114	(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
Rachel Keshel	17	R	Email: RKESHEL	Room 303	(602) 926-3558
Alexander Kolodin	3	R	Email: AKOLODIN	Room 323	(602) 926-3560
Nickolas “Nick” Kupper	25	R	Email: NKUPPER	Room 318	(602) 926-3512
Sarah Liguori	5	D	Email: SLIGUORI	Room 115	(602) 926-3264
David Livingston	28	R	Email: DLIVINGSTON	Room 222	(602) 926-4178
Chris Lopez	16	R	Email: CLOPEZ	Room 310	(602) 926-3445

Arizona Legislature - House

Name	District	Party	Email	Room	Phone
Elda Luna-Nájera	22	D	Email: ELUNA-NáJERA	Room 332	(602) 926-3881
Aaron Márquez	5	D	Email: AMARQUEZ	Room 123	(602) 926-3179
David Marshall, Sr.	7	R	Email: DMARSHALL	Room 313	(602) 926-3579
Teresa Martinez	16	R	Email: TMARTINEZ	Room 129	(602) 926-3158
Christopher Mathis	18	D	Email: CMATHIS	Room 337	(602) 926-3138
Steve Montenegro – Speaker	29	R	Email: SMONTENEGRO	Room 223	(602) 926-3635
Quang H Nguyen	1	R	Email: QNGUYEN	Room 226	(602) 926-3258
Justin Olson	10	R	Email: JOLSON	Room 113	(602) 926-3376
Michele Peña	23	R	Email: MPENA	Room 341	(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
Khyl Powell	14	R	Email: KPOWELL	Room 342	(602) 926-3415
Tony Rivero	27	R	Email: TRIVERO	Room 112	(602) 926-3528
Mariana Sandoval	23	D	Email: MSANDOVAL	Room 326	(602) 926-3740
Stephanie Simacek	2	D	Email: SSIMACEK	Room 120	(602) 926-3083
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James Taylor	29	R	Email: JTAYLOR	Room 344	(602) 926-3564
Stacey Travers – Minority Whip	12	D	Email: STRAVERS	Room 322	(602) 926-3917
Myron Tsosie	6	D	Email: MTSOSIE	Room 339	(602) 926-3157
Betty J Villegas	20	D	Email: BVILLEGAS	Room 324	(602) 926-3027
Kevin Volk	17	D	Email: KVOLK	Room 119	(602) 926-3498
Michael Way	15	R	Email: MWAY	Room 308	(602) 926-3433
Jeff Weninger	13	R	Email: JWENINGER	Room 316	(602) 926-3392
Julie Willoughby – Majority Whip	13	R	Email: JWILLOUGHBY	Room 207	(602) 926-4153
Justin Wilmeth	2	R	Email: JWILMETH	Room 111	(602) 926-5044

Arizona Legislature - Senate

Name	District	Party	Email	Room	Phone
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– Minority Caucus Chair					
Hildy Angius	30	R	Email: HANGIUS	Room 302	(602) 926-5051
Shawnna Bolick	2	R	Email: SBOLICK	Room 307	(602) 926-3314
Flavio Bravo	26	D	Email: FBRAVO	Room 213	(602) 926-4033
– Assistant Minority Leader					
Eva Burch	9	D	Email: EBURCH	Room 314	(602) 926-3374
Frank Carroll	28	R	Email: FCARROLL	Room 212	(602) 926-3249
– Majority Whip					
Eva Diaz	22	D	Email: EVA.DIAZ	Room 313	(602) 926-3473
Timothy "Tim" Dunn	25	R	Email: TDUNN	Room 310	(602) 926-4139
Denise "Mitzi" Epstein	12	D	Email: MEPSTEIN	Room 315	(602) 926-4870
David C. Farnsworth	10	R	Email: DFARNSWORTH	Room 303	(602) 926-3387
Brian Fernandez	23	D	Email: BFERNANDEZ	Room 312	(602) 926-3098
Mark Finchem	1	R	Email: MFINCHEM	Room 304	(602) 926-3631
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
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John Kavanagh	3	R	Email: JKAVANAGH	Room 200	(602) 926-5170
Lauren Kuby	8	D	Email: LKUBY	Room 311	(602) 926-4124
Venden "Vince" Leach	17	R	Email: VLEACH	Room 303	(602) 926-3694
J.D. Mesnard	13	R	Email: JMESNARD	Room 309	(602) 926-4481
Catherine Miranda	11	D	Email: CMIRANDA	Room 313	(602) 926-3413
Analise Ortiz	24	D	Email: ANALISE.ORTIZ	Room 308	(602) 926-3633
Kevin Payne	27	R	Email: KPAYNE	Room 302	(602) 926-4854
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 212	(602) 926-3499
– Majority Leader					
Thomas "T.J." Shope	16	R	Email: TSHOPE	Room 212	(602) 926-3012
– President Pro Tempore					
Priya Sundareshan	18	D	Email: PSUNDARESHAN	Room 213	(602) 926-3437
– Minority Leader					
Carine Werner	4	R	Email: CWERNER	Room 301	(602) 926-3673

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!

NAIFA
ARIZONA

Member Recognition

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
2023	Kenny Ziegler, ChFC, LUTCF
2024	Julie Jakubek, MBA

Advisor of the Year 2024

Julie Jakubek

Julie Jakubek, MBA is a long time resident of Arizona. She began her Allstate Insurance Agency in 1996. She has been a member of the Tempe Chamber of Commerce for over 25 years and is past recipient of the Business Woman of the Year Award.

Additionally, Julie is an extensive award winner with Allstate. Her greatest accomplishment is in 2009 when she was #3 in Allstate out of 10,000 agency owners countrywide! She has a great story about that, including running for Tempe City Council in 2008.

Among a number of other community volunteer activities, Julie serves as Treasurer of the Arcadia Osborn Neighborhood Association, Chair of the Board for the Arizona Council on Economic Education and is Past President of NAIFA-Arizona. She teaches financial classes to: Scouts, Fresh Start Women's Foundation, and church groups. Julie is passionate about the dollar-4-dollar Arizona tax credits to give back to the community.

Her family lives and she works in the Arcadia area of Phoenix with her son, Jacob- age 16 and her daughter, Abby - age 14.

Julie enjoys traveling with her children including their trips to Chateau d'Hauteville, Pepperdine University campus in Switzerland where the picture to the right was taken.

Thank you NAIFA-AZ for all your support for the past 25 years!

I enjoy the rewarding career of owning an Allstate insurance agency and making a positive difference in other lives daily!

NAIFA-Arizona pays tribute to Julie Jakubek as a Member of its 'Hall of Fame' in recognition of her contribution to the insurance industry, the community and this Association.

2024 Recipient of the Richard J. Martinez, CLU Community Service Award

Diana Brettrager

Diana Brettrager moved to Arizona from Illinois back in 1995 to join Country Financial as an agent in Tucson. As soon as their regional meetings began she was introduced to NAIFA-AZ and was told that to be a "Professional" she needed to join --- and join she did! Not only did she join, but she ran for a board position and began as Community Service Programs Chair after her first year. Diana moved up the ranks in her local association and then was recruited to serve on the NAIFA-Arizona board where she became state president in 2011-2012.

Diana's involvement with Community Service extended beyond NAIFA and she began to join up with other causes and donate her time and talents.

She volunteered for over 10 years with The Shyann Kindness Project to gather school supplies for low income students, distributed toy baskets for children at Christmas Eve and helped at the annual party for over 300 children and their families. Diana also worked at Tucson Medical Center at their Children's Emergency Department on Christmas even each year through The Shyann Kindness Project to comfort children and their siblings going through a crisis situation through distributing books, games and plush animals.

Diana spearheaded the annual clothing/toy drive for the Children's Center for Rehabilitation Services at Tucson Medical Center for over 5 years. She collected , wrapped and distributed gifts (4-5 gifts each) for over 150 families each year.

Diana has been a volunteer at Corpus Christi Catholic Church in the greeting/welcoming ministry and also was on the Women's Club where she organized events for children, families and adults.

She was a supporter of the Sahuaro High School Cross Country Team for 4 years as a parent/volunteer. Diana helped at 3-4 fundraising events each year and hosted Pasta Night dinners for the athletes and coaches each year.

Diana Brettrager

Diana was the volunteer/administrator for CLEAR (Creative Leads, Exchanges and Referrals) for over 20 years. This was a business networking referral group whose sole business was to build business through their members. She also coordinated and organized 2-3 social events each year for the members and their spouse/significant.other.

In 2014, she became a volunteer through MOCHA (Mentors of Challenged Adults) through Special Olympics where she still supports their events and teams. Diana helps in organizing the athletes in bowling, basketball, tennis and track and field at the local, regional and state levels. She volunteers and supports law enforcement events that promote Special Olympics through the Law Enforcement Torch Runs, Tip-a-Cop events, Fuel of Dreams the Breakfast of Champions.

Since 2022 Diana has devoted her time to Southern Arizona Book Heroes -- a non-profit whose mission is to soothe, distract and comfort children in a crisis situation with our First Responders through duffle bags of books, blankets and small stuffed animals. This past year she organized over 25 book drives in the community and was responsible for the coordination of 15 informational booths at community events. She is the community liaison with local business groups such as Better Business Bureau, Local First, The Group, Community Foundation for Southern Arizona, Tucson Business Networking and Southern Arizona Volunteer Management Association. She is instrumental in being a liaison between Southern Arizona Book Heroes and border patrol, police, fire and child centric agencies. This past September, Diana was presented the Annual Volunteer of the year for 2024.

Diana's work with NAIFA gave her the confidence, ability and committment to make her community a better place.

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 2024 Members

Platinum Sentinel Member

Julie Jakubek

Undrea Smith

Premiere Sentinel Member

Judy Aguilar-Woertz
Kenny Ziegler

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Jim Bennett
Mike Ford
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David Kroll
Barry McBride
Adam Roth

To become a Sentinel Member, call 480-661-6393

Disclaimer - Contributions or gifts to NAIFA-AZ are not tax deductibles as charitable contributions for Federal income tax purposes. However, they may be tax deductibles under other provisions of the internal revenue code.

NAIFA Quality Awards

2024 Industry Award Winners

MULTILINE

Heather Guzman

Julie Jakubek, MBA

FINANCIAL ADVISING & INVESTMENTS

Scott F. Bennett, CLF, LUTCF

Scott Nasca

Teresa Robinson

LIFE INSURANCE & ANNUITIES/EMERITUS

Lyle A. Deo, CLU, ChFC, CLTC

WOMEN of SCOTTSDALE

2024 Woman of the Year

Julie Jakubek, MBA

"Businesswomen and women from all walks of life attend Women of Scottsdale for career and personal development. Women who live, work or play in Scottsdale are members. Members develop relationships which enhance their business, social and community endeavors. Networking engages members to establish friendships, promote advocacy, share information and opportunities to exchange ideas, strengthen friendships, build up community and enhance the true Spirit of Scottsdale."

NAIFA-Arizona is pleased to share this story with you, featuring William B. Cassidy, CLU, ChFC, LUTCF, CLTC – Past NAIFA-Arizona President 2007-08

Being a small-business owner is rewarding. It gives you the freedom to do what you love and to control your destiny. This appealed to Mike Jaap, who took a wealth of experience and built a metal recycling business. It paid off with exponential growth and profits. His insurance professional Bill Cassidy was there to offer him advice—unique advice he hadn't heard from his other advisors. Bill recommended that Mike put a whole life insurance policy in place to protect his family and build cash value.

Then came the economic crisis of 2008. His business took a huge blow when markets contracted and several major oversees clients were unable to pay their bills. Mike thought it was the death knell of his business. That is until he called Bill. Distraught, Mike laid out the facts. His bank had withdrawn his line of credit. Without it, he wouldn't be able to keep his business afloat, which would mean laying off a few dozen employees as well.

Bill had a simple question for him: "How much money do you need to keep your business going right now?" Perplexed, Mike gave him a figure. "No problem," said Bill. "We can have that money in your account in two days." What Mike had forgotten was the power of his whole life policy and the cash value it had accumulated over the dozen years he had had it. The infusion of money from a loan against the cash value in his policy allowed Mike to regroup and keep his business going, and in the process, it protected his family financially as well as his employees. Once things were stabilized, Bill and Mike set up a plan to repay the loan, so the money would be there if outside forces again came to bear on his business.

Mike is thankful for these living benefits of life insurance that help him weather the financial storm. "There were a lot of sleepless nights, but my whole life insurance policy allowed me to stop worrying and keep my business," he says.

NAIFA ARIZONA

Making Success Accessible with Peter Wood

Peter Wood is an accomplished financial advisor and active member of NAIFA with over a decade of experience in the industry. Starting as a multi-line captive agent, he now co-owns a multi-state firm that spans over 12 states and runs a mastermind coaching program for insurance agents. Apart from insurance, Peter coaches competitive bands and drumlines, matching his passion for mentorship in music with his professional endeavors. As a NAIFA member, he is dedicated to growing membership and inspiring the next generation of financial professionals.

NAIFA's Impact and the Future of Advisors With Cliff Wilson

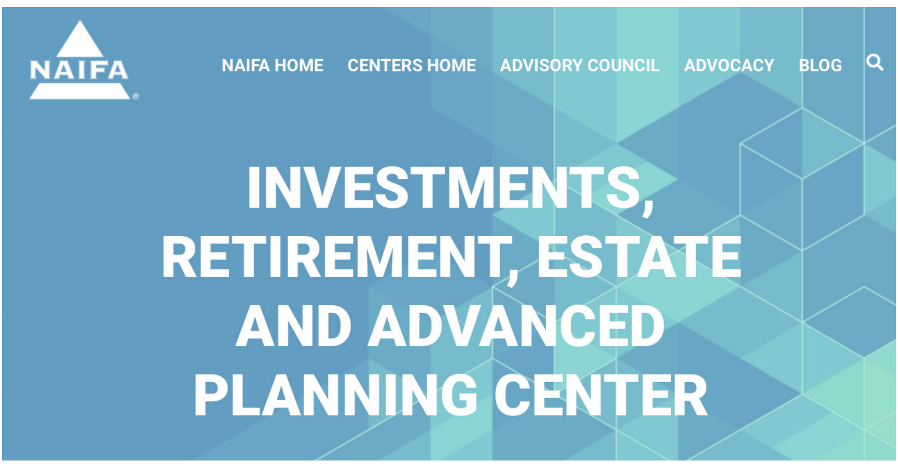
Cliff Wilson is an industry veteran and past National President of NAIFA with a wealth of experience, having served in various leadership roles, including building and leading a general agency. With his roots in rural Idaho, he has spent over 50 years in the financial services industry, championing the importance of ethics, education, and advocacy. Cliff has left a lasting legacy mentoring young advisors, demonstrating a deep commitment to the growth and development of professionals in the field. His passion for the industry is evident in his dedication to serving clients, training new agents ethically, and advocating for the financial services sector both locally in Arizona and on a national level.

ACEE

ARIZONA COUNCIL ON ECONOMIC EDUCATION

"The mission of ACEE is to reach and teach every Arizona student to become financially and economically responsible in work and life."

NAIFA-Arizona is proud to have contributed to ACEE as its Community Outreach program in 2024.



IREAP offers content, events, and direct access to experts and thought leadership in retirement, wealth, legacy, and business planning, advanced practice topics and concepts. IREAP ensures that agents and advisors have the most up-to-date information and access to leading experts for the most complex cases.

For more information Contact Carroll Golden, executive director of the Center at cgolden@naifa.org and share your thoughts on how to grow the Center.

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Life insurance helps ensure FINANCIAL SECURITY

3 out of 5

Americans own some type of life insurance.

On average, people

Overestimate the Cost

of life insurance to be more than three times the actual price.1

42% of Americans

say their household would face financial hardship within six months should a wage earner die unexpectedly.

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Whole life has the potential to receive dividends that can be used to purchase additional will increase the total death benefit and cash value over time.3

It's portable — you can take it with you even if you leave the company.

Whole life provides convenient access to available cash value for any reason.4

CHRONIC CARE BENEFITS

Ability to receive an advance, or acceleration, of a portion of the death benefit, paid in a lump sum. This can help reduce financial stress if the insured becomes Chronically Ill.

1.LIMRA, Facts About Life, 2021 Assuming premiums are paid on time and no loans or surrenders are taken. 2.Dividends are not guaranteed. The certificate is eligible to earn dividends beginning on the second anniversary. 3. Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase 4. The chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured. 5.The acceleration of the death benefit is intended to be tax advantaged under §101(g)) of the Internal Revenue Code.The insured must be chronically ill, as defined in 26 USC 7702B. Certificate owners should seek tax advice from their tax advisor regarding an acceleration of their death benefit. Receipt of accelerated death benefits may be taxable. There is no premium required for this benefit, however, there is a fee if the provision is exercised. Accelerating the payment of the certificate death benefit may affect eligibility for public assistance programs, including MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI"). Contact the Medicaid Unit of the local Department of Public Welfare and the Social Security Administration Office for more information. An acceleration of the death benefit will reduce the certificate's death benefit, any cash value and any loan values. The certificate's premium payments will be based on the reduced amount of insurance at the current rate. Please carefully read the accelerated death benefit disclosure provided at application. Restrictions and limitations will apply. The product and/or certain features may not be available in all states. State variations will apply. Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM-GCWL-2014, and MM-GPWL-2014 (NC) and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life Insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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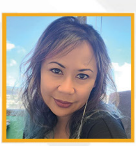

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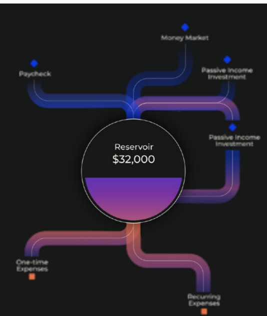

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Give clients more confidence to make choices that will improve their financial position with Currence. This will save you both a tremendous amount of time, with a common language and clearly defined rules of engagement.

By The Numbers

6x
Higher savings rate than the national average*

5,000+
Users who have trusted Currence with their finances

300+
Financial professionals using Currence

75%
Reduction in client meeting time

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*The claim that some Currence clients' savings rate can be up to 6x the national average is based on a comparison between the average savings rate of certain Currence clients meeting specific criteria and the national average savings rate as reported by the Federal Reserve Economic Data (FRED) site. For more visit https://livecurrence.com/disclosure.

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The Spirit of the Association

Who's Who in photos

APEX


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2024 Federal Wins

DOL Fiduciary-Only Proposal

In July 2024, the U.S. District Court for the Northern District of Texas granted a stay on the Department of Labor's fiduciary-only proposal, following a request by NAIFA and others. NAIFA also submitted comments and testimony opposing the rule, prompting Members of Congress to send letters of opposition and introduce disapproval resolutions under the Congressional Review Act. Additionally, a rider blocking enforcement funding was added to the FY 2025 House Labor-HHS appropriations bill.

Reauthorization of NFIP

In December 2024, Congress passed a temporary spending bill that funded the government through March 2025, including NAIFA-backed reauthorization of the National Flood Insurance Program (NFIP).

ABLE Accounts

The Senate passed legislation to extend the expiring ABLE provisions, which NAIFA supported since 2014 enactment. ABLE gives individuals with disabilities and their families expanded opportunities to save for their futures.

529 Plans

The House Ways and Means Committee approved H.R. 8915, which included NAIFA- supported provisions to expand the use of Section 529 plan funds for licensing and other professional expenses.

Corporate Transparency Act

After a series of court decisions the Beneficial Ownership Information reporting rule is on hold.

ERISA Industry Council

NAIFA-Missouri member Craig Wright was appointed by the Department of Labor to the ERISA Industry Council following NAIFA's recommendation.

403(b) Plans

The House passed H.R. 2799, amending federal securities laws to allow 403(b) plans to invest in collective investment trusts (CITs) and insurance contracts, aligning them with 401(k)s. NAIFA advocated for this provision alongside trade associations, with the required tax changes already enacted under SECURE 2.0.

Paperwork Burden Reduction Act

Signed into law in December 2024, employers are no longer required to automatically provide Forms 1095 to individuals for the 2024 tax year, provided they adequately inform individuals of their right to request a copy.

Employer Reporting Improvement Act

For 2024 reporting, employers may use names and dates of birth instead of Social Security numbers on Form 1095-C, Part III. Beginning in 2025, the response deadline for IRS Letter 226-J will be extended to 90 days. Additionally, employer mandate penalties are now subject to a six-year statute of limitations. Electronic delivery consents for Form 1095 remain valid until revoked.

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

cltc™ | 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.**

RSSA

NAIFA®

Your Trusted Social Security Partner

Unlocking Growth for Advisors, Institutions, FMO/IMOs, Unions, PEOs, Brokers, Carriers, Consumers, and more

Trends Across the Entire Aging Ecosystem*

- 12,000 Baby Boomers turn 65 every day, underscoring the importance of Social Security.
- 1M-10M average monthly Google searches for Social Security.
- 3 in 4 Americans are concerned that Social Security will run out of funds during their lifetime.
- Baby Boomers to pass down $75 trillion by 2045, the largest wealth transfer ever.
- 1 in 3 Americans rely on Social Security for at least 50% or more of their income during retirement.
- According to a 2020 Nationwide survey, 4/5 consumers said they would switch their financial advisor if they can't help maximize their Social Security.

Don't miss out on this opportunity with current and prospective clients.

Who We Are

RSSA® is at the forefront of providing Social Security education and technology solutions to professionals and institutions. RSSA® empowers you to help your clients maximize their Social Security benefits while building a robust lead funnel to drive future opportunities.

Our Portfolio of Services

- ☑ Education & Credential
- ☑ RSSA Roadmap® Software
- ☑ Lead Generation & Marketing Solutions
- ☑ Turnkey Financial Wellness
- ☑ Dedicated Support

This disruptive paradigm shift has been successfully implemented at agencies and IMOs/FMOs across the country leading to increased sales opportunities of Medicare, Life Insurance, Annuities and Assets Under Management.

Learn More:
RSSA.COM/NAIFA

LUTCF Designation

Why you should earn the LUTCF Designation

- If you are a new agent or advisor, the LUTCF® program is the perfect way to kick-start your career.
- The LUTCF® designation is recognized as the industry benchmark for insurance credentials and is endorsed by the top financial firms and insurance agencies.
- You'll develop fundamental prospecting, selling, and practice-management skills, plus working knowledge of insurance and investment products available to help clients manage risk.
- Graduates of the LUTCF® program report increases in their earnings, client base, and even their job satisfaction after completing their studies.
- Develop the skills that the top insurance agencies demand that agents need to know while advancing your own financial career.

The National Association of Insurance and Financial Advisors (NAIFA) is the sole owner of the Life Underwriter Training Council Fellow and LUTCF trademark.

About the LUTCF Designation

NAIFA's LUTCF® is the training program that has prepared more than 70,000 insurance and financial advisors to survive and thrive in the industry.

Since 1984, the LUTCF® Designation Program has been considered the first designation any insurance professional should earn. When you earn the LUTCF® designation, you receive so much more than a recognized designation. You gain fundamental, yet critical prospecting, selling, and practice-management skills, along with a thorough working knowledge of life and multi-line products and services.

The curriculum integrates four practice specialties – life insurance and annuities, health and employee benefits, multi-line, and financial advising and investments – providing both an overview of each but also addressing their interdependencies, which are critical for agents and advisors to understand when advising clients. Topics cover the real-life issues of today, from multigenerational homes to single-parent households and special needs planning.

Get NAIFA's Advisor Today in Your Inbox

80,000 People Currently Subscribe to Advisor Today to Find Out Who's Doing What and What Keeps Advisors Motivated.

The Advisor Today platform is a rich source of entertaining stories and practical information featuring NAIFA members. Learn how the best insurance and financial advisors have achieved success, what inspires and motivates them, and what they've done to take their careers and practices to a higher level.

Read articles written by NAIFA members who provide insights into their areas of expertise within the insurance and financial services business, from sales tips and techniques to practice management strategies, and from client service ideas to explorations into ethical service.

Advisor Today is the platform where you can learn from and about the best insurance and financial professionals in the business. Our most popular articles include:

- Member Spotlights
- Firm and Agency Profiles
- Member-to-Member Tips and Best Practices
- Highlights of NAIFA Member Achievements

The Advisor Today brand also includes a podcast and webinar series. As a blog subscriber, you'll stay informed of all of the content AT provides its subscribers. We're dropping a new podcast nearly every week. Plus you can listen on your favorite podcast platform.

Sign up today to receive a weekly email featuring the top Advisor Today stories. And if you are a NAIFA member who would like to contribute to Advisor Today, we would love to hear from you.

LEADERSHIP IN LIFE INSTITUTE

Developing Top Leaders for More than 20 years

The Leadership in Life Institute (LILI) is a six-month leadership development program devoted to advancing your personal growth and professional success.

Online LILI Classes Now Forming!

Experience LILI Your Way! NAIFA has launched Online LILI. You'll receive the same curriculum but with the flexibility to participate virtually. Classes will form each month, allowing you to choose when the timing is right.

Mission

The NAIFA Leadership in Life Institute (LILI) develops leaders by fostering personal growth, enhancing business practices and developing skills necessary for effective leadership.

The course offers:

- The best in leadership and personal-development thinking
- Tools to improve your practice and create a business plan
- Increased understanding of self and improved interpersonal relationships
- Expanded professional network and opportunities for growth through LILI alumni programs
- Leadership opportunities in NAIFA
- The One Page Business Plan® by Jim Horan
- The Kolb Learning Style Inventory
- Emotional Intelligence (EQ) – the #1 predictor of success in business and leadership. Learn what your EQ is and how to increase it.
- Credibility by James Kouzes and Barry Posner – all new and revised edition with sharpened focus on how leaders earn and sustain credibility
- Study of Jim Collins' entire body of work on Good to Great companies, what drove some to fail, and others to thrive in uncertain times

Taking the course is an investment in oneself and the returns on the investment can be infinite. Graduates consistently report that LILI gives them the tools to succeed and 70% report a measurable increase in the growth of their business since graduating.

The LILI program is only available for NAIFA members.

Together We Grow!

According to National Mentoring Day, which is celebrated on October 27th each year, 97% of those who have a mentor find the relationship to be immensely valuable, and entrepreneurs are twice as likely to succeed if they have a mentor.

That is why we launched the NAIFA Mentor Loop in 2023, our exclusive member benefit that matches mentors and mentees while providing a structured and supportive framework.

In the initial roll-out phase, 25 pairs of mentors and mentees were matched, utilizing a carefully curated set of criteria to ensure their success. After a successful launch, we have now expanded the program and are seeking new pairs!

While anyone in NAIFA is eligible, mentors should have at least 10-15 years of experience in the industry, while preference will be given to mentees who are the newest to the business. Best of all, there is no additional cost to this NAIFA member benefit.

Once you have completed the sign-up form through our Mentorloop system, our team will work to match mentors and mentees and keep you appraised of our progress. As we have a limited number of seats available and need to have sufficient mentors and mentees available, it is possible that not everyone desiring to be matched will be. By signing up to be a mentor or mentee, you are agreeing to abide by the terms of our NAIFA Mentor Loop User Agreement. However, we pledge to do our very best to find mentors/mentees for all of those interested as the program continues to expand.

NAIFA, FSP, and Life Happens have united to form a powerhouse organization focused on empowering financial professionals and consumers with top-tier advocacy and education. Through the Centers of Excellence, members gain access to networking opportunities, expert insights, cutting-edge research, and training resources—ensuring they stay ahead in a rapidly evolving market. NAIFA's Centers of Excellence: Elevating Your Career and Advocacy Impact

Lifetime Healthcare Center (LHC)

NAIFA's diverse membership and collaborative structure unite professionals specializing in areas such as limited and extended care, Medicare, small group health insurance, and more. Through the LHC, participants gain direct access to industry leaders who share insights, strategies, and best practices to navigate an ever-evolving marketplace.

Investment Retirement Estate and Advanced Planning Center (IREAP)

IREAP provides valuable content, events, and direct access to top experts, addressing the evolving needs of today's clients and markets. It equips agents and advisors with the latest information and expert insights to handle even the most complex cases confidently.

Business Development Center (BDC)

The BDC supports advisors ready to transition from solo practice to business ownership. It offers tools and resources, including articles, webinars, and sessions, to help you grow your practice, enhance established businesses, and achieve entrepreneurial success.

For more information on the Centers contact:

Carroll Golden, CLU, ChFC, CLTC, CASL, LECP, FLMI, LACP
Executive Director – NAIFA Centers for Excellence cgolden@naifa.org
817-709-6859

Explore the NAIFA Marketplace.

We've done the heavy lifting for you.

Gain exclusive access to best-of-need products and services.

Advisor Websites and Marketing Solutions

We help financial advisors attract their ideal client and skyrocket conversions with personalized websites and targeted digital marketing solutions by Advisor Websites - all set up to keep compliance happy and seamlessly meet archiving requirements.

15% Off Subscriptions

Paychex Group Health Insurance

Exclusive access and pricing on group health insurance, payroll, HR, 401(k) and benefits. Your alternative to private and exchange plans. Receive rates and coverage identical to Fortune 500 companies, even as a business of one.

Save Up to 45%

Small Business Lending

Complete your application for financing in as little as 15 minutes. Review your options, choose your best offer, and you can be funded as fast as 24 hours after your approval.

Free App - No Hard Inquiry

TIFIN Wealth

TIFIN Wealth is a personalized investment proposal generation platform that uses advanced risk alignment as its foundation and can enhance an advisor's client view through simple goal-based planning and a financial personality assessment.

Free Platform

1-800 Accountant

Receive a free tax savings analysis with 1-800Accountant. They'll give you personalized recommendations to lower your tax burden based on your business, industry, and state.

Free Tax Analysis

AARP BankSafe Training

Previously created for employees of banks and credit unions, AARP has adapted the program to agents & advisors understanding that we're often the first line of protection to spot financial exploitation and adhere to the highest code of ethics.

Free for Members

Advise "Held Away" 401k Accounts

Fintech allowing you to offer your unique advice and management to "held away" 401k accounts while remaining ERISA compliant. We want you to build a relationship with ALL your client's assets, even those held at the employer.

30% Discount

BILL Spend & Expense

BILL Spend & Expense, formerly Divvy, is the all-in-one expense management solution that combines free software with corporate cards (credit limits from $500-$5M*) to provide you with real-time visibility and customizable control over your business finances.

Free Software + Credit Card

Branded Magazines & Postcards

Get up to 65% off activation on your very own magazine! Connect with past clients, present clients, and prospects regularly by sending them a free bimonthly subscription to your personally branded magazine.

65% Discount

Brooks Brothers

Classic American Style, Quality Craftsmanship & Timeless Designs. Established in 1818, Brooks Brothers® Offers A Wide Range Of Exceptional Clothing. Types: Suits, Dress Shirts, Trousers, Casual Pants, Dresses, Outerwear, Blazers, Dress Pants, Ties, Skirts, Dresses.

15% off regularly priced items

CPA Site Solutions Website

First impressions are now made online. Stand out from your competitors with a modern website and get complimentary setup. Plus $0 for the first two months.

Free Website

CalSurance

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.

Competitive Pricing Options

Client Intelligence Platform

You know that you should survey your clients, NEXA Insights Client Intelligence Platform helps you get the most out of the process.

15% Discount

Compliance Strategy & Technology Solutions

Ensure your business has a solid compliance foundation and safeguard your reputation. Our compliance solutions are time- and resource-efficient and come with a 20% savings or more.

Save 20% or More

CopyTalk

Designed specifically for the insurance and financial services industry, Copytalk's Mobile Scribe is a mobile dictation service that allows you to document client meetings faster and easier than ever before.

15% Discount

Digital Signature & Doc Management Software

dealcloser is an electronic signature platform that can do more than just electronic signing. Manage your contracts and other documents and store them for the long term. Start your free trial today.

50% Discount & Free Trial

Discount & Reward Platform

Access to real and relevant deals every day for everyone! Access over 300,000 offers and incredible savings of up to 60% on hotels, 30% on movie tickets, 60% on apparel and many more!

$5,328 in Annual Savings

Educational Marketing Systems for Financial Advisors

For more than two decades, we've helped growth-minded fiduciary advisors build their business and acquire new clients through our FINRA-reviewed financial education platform. Through in-person and virtual courses, we connect you with highly qualified prospects who pay to attend your courses.

30% Discount

Fast and Simple Business Financing

Rapid Finance offers a wide range of business financing options to meet each business's unique needs. With flexible funding options, easy application process, and speedy approval times, they are sure to find a solution for your business.

Free Application

GE Appliances Store

Save up to 25% off of MSRP on high-quality appliances with members-only access to the GE Appliances Store! Shop your favorite GE®, GE Profile™ Series, Café, HotPoint®, Haier, and Monogram® appliance brands.

Up to 25% off MSRP

Group Insurance Plans

Group Insurance Plans offer a curated suite of insurance benefits for NAIFA members.

Special Member Pricing

InsurTech Express Bookshelf

NAIFA Members can promote their books on the IE Bookshelf to an expansive network of insurance and financial services professionals.

Promote Your Book

LegalShield Affordable Legal Services

Protect your business and assets with accessible and affordable legal representation. We offer full-service coverage and identity theft protection that saves hundreds compared to onsite counsel.

30% Off Select Plans

Lenovo

As safer-at-home measures start to relax and we focus on rebuilding, our Lenovo Savings Program is here to help you 'get back to business' with confidence.

Member Savings

Life Happens Pro

It's time to minimize your time and maximize your impact. Life Happens Pro helps NAIFA members spend less time planning communications and more time helping the clients and prospects who need your expertise.

20% Discount

LifeYield

Join the industry-leading firms saving clients 33% on taxes. Our tax-efficiency analysis clearly shows the tax impact on a portfolio and helps you recommend more tax-efficient strategies.

20% Discount

Linq Digital Business Cards

With the Linq app and smart products, you can share customized pages with all of your contact info in just one tap. Discover the future of networking. Join the 200,000+ others who have experienced modern networking.

15% Discount

Nitrogen Growth Platform

Nitrogen is the world's first growth platform for wealth management firms. Our powerful suite of tools enables you to confidently navigate the journey from prospect to meeting, and from meeting to loyal client, while staying true to your fiduciary duty.

10% Discount

Office Depot Savings Program

Save up to 55% on office supplies and essentials that you're already buying, including technology products and services. It's time to make your operation run more efficiently, for less.

Save Up to 55%

Outsourced CFO & Accounting Services

The industry leader in outsourced CFO, accounting services, and trusted advice for the wealth management industry. Members save up to 20% on services available.

Save Up to 20%

QuickBooks Accounting Software

Gain access to the best-in-class accounting software that 4.3M businesses use to simplify and easily manage financial reporting – best of all, it's at a 30% savings.

30% Discount

ROL Advisor

ROL Advisor puts your client's life at the center of the conversation. The use of our digital tools and training allows you to shift your focus from return on investment to a focus on Return on Life (ROL).

10% Discount

Redtail CRM for Financial Advisors

Better manage and maintain client relationships while ensuring a consistent experience for all parties. Our easy-to-use, cost-effective CRM is designed for today's wealth advisor – save 25%.

25% Discount

Snappy Kraken Marketing Automation

Deemed "The most innovative marketing platform for advisors" by Investment News, & ranked as the "Best Overall Content Marketing Company", Snappy Kraken helps advisors accelerate growth and improve client engagement through automation.

15% Discount

Streamlined Alternative Investments

Access a wide variety of alternative investments from well-known sponsors. Altigo streamlines the subscription process, helps reduce errors and saves you valuable time—available to you at no cost.

Complimentary - No Cost

TE+A Marketing Agency

Impress your clients and prospects with a high impact logo, tagline and corporate materials. By working together, we define your mission, vision and values, getting to the heart of what makes your brand special. Take advantage of exclusive pricing.

$500 Credit

Total Administrative Services Corporation

TASC's Universal Benefit Account can also help your business flourish and stand out. Attract, engage, retain, and grow your clients by providing them with a one-of-a-kind benefits solution that grows and adapts right along with their business.

Member Discount

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.

10% Discount

TravNow

The TravNow Membership Card provides access to one of the most unique memberships available.

20-50% Savings on Hotels

Trendrating

Trendrating delivers an unbiased, objective, disciplined "reality check" about the strength and quality of trends necessary to achieve superior performance on a consistent basis.

Free Trial + 15% Discount

Turnkey Public Relations for Advisors

We get financial advisors in the news. Showcase your financial expertise as a trusted media resource. Proven public relations programs that secure the media attention you deserve.

Bonus Media Placements

Turo Car Rental

Why pay more to rent a car? Book a better car at a better value than Enterprise with Turo, the world's largest car sharing marketplace.

Save Up to 35%

UPS Savings Account

Enjoy savings of up to 50% on UPS ground, air, and international express services. Plus, save time and avoid waiting in lines with free UPS Smart Pickup service. Available for new and existing customers.

20-50% Discount

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.

Membership Discount

Weekly Market Commentary Videos

Provide your clients with the only fully white-labeled video commentary designed to cover all aspects of the investment markets for the lowest price possible.

25% Discount

White Glove

Get introductions, not just leads. Marketing Done-For-Advisors. We do all the work; you focus on showcasing your authenticity, building trust and credibility to better win new clients or generate referrals.

6:1 Return on Marketing Spend

Winestyr Wine Club

Taste your way through America's best wines with sommelier curated shipments from America's top artisanal wineries automatically delivered to your door.

$40 Off First Shipment

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.

BUILDING FINANCIAL SECURITY IN ARIZONA

FINANCIAL SECURITY FOR EVERY STAGE OF LIFE

Life insurers pay out **$4.5 billion** each year in life insurance and annuity benefits to Arizona families. That's **$12.4 million every day**.

In Arizona, **1.8 million** individual life insurance policies were in force in 2022, averaging **$224,000** in death benefit protection.

Here's how our products support employers and their workers and protect residents in Arizona:

- **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 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 **65,000** jobs
- Invests **$137 billion** in Arizona's economy, including in commercial, residential and agricultural mortgages, stocks, bonds and more

COMPANIES IN ARIZONA

Arizona's life insurers protect families, businesses and communities:

- **454** licensed to do business in Arizona
- **26** domiciled in Arizona

IMPACT ACROSS AMERICA

Life insurers deliver protection and certainty to middle-income Americans. In fact, the median household income among annuity owners is $76,000. The life insurance industry:

- Protects **90 million** American families
- Generates **2.8 million** jobs
- Invests **$7.5 trillion** in the U.S. economy

AMERICAN COUNCIL OF LIFE INSURERS
WWW.ACLI.COM | Published 2024

ACLI
Financial Security for Life

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)

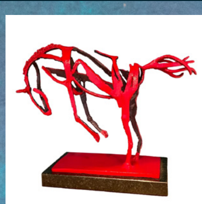
VOTED BEST GALLERY

madaras Gallery

Artist Diana Madaras says, "Painting fills me with joy."
She is equally well known for her bold, colorful Southwest art
as for her generous charitable giving.

The 2,800 square-foot Gallery showcases the largest
collection of Tucson art, including 26 guest artists' work.
Featured are paintings, canvas reproductions, prints,
sculpture, ceramics, hand-blown glass, gourd masks, jewelry,
and carved mesquite by renowned Arizona artists.

The Gallery is a must-see for Arizonans and visitors alike.



Visit the Gallery or shop online at madaras.com

3035 N. Swan Road • Tucson, AZ 85712 • 520.615.3001

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Why is Simplicity Financial Group one of the fastest growing Financial Services Companies in the US?

Everything we do is about helping Independent Advisors build, scale and capitalize their businesses.

We are not a good fit for every practice, but we would welcome the opportunity to learn about you and your business to determine if we can help you achieve your goals.

Growth-minded advisors who are joining us are seeing significant growth in their businesses.

Give me a call and let's talk.

Mike Ford
Partner, Simplicity Glendale
800-944-1831 ext. 104

2929 N. Central Ave. Ste. 1400. Phoenix, AZ 85012
www.simplicityglendale.com