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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.

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Front Cover: “Agave Country”
Artist: Carolyn Schmitz
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.
<table>
<thead>
<tr>
<th>Page Range</th>
<th>Section/Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>110</td>
<td>Acronyms</td>
</tr>
<tr>
<td>151</td>
<td>Advertisers Index</td>
</tr>
<tr>
<td>29-51</td>
<td>Advertisers Section</td>
</tr>
<tr>
<td>143-148</td>
<td>Alpha Company Roster</td>
</tr>
<tr>
<td>135-142</td>
<td>Alpha Membership Roster</td>
</tr>
<tr>
<td>18</td>
<td>APIC</td>
</tr>
<tr>
<td>20-21</td>
<td>IFAPAC-Arizona</td>
</tr>
<tr>
<td>150</td>
<td>Industry Addresses</td>
</tr>
<tr>
<td>6-7</td>
<td>NAIFA-Arizona Leadership</td>
</tr>
<tr>
<td>10</td>
<td>NAIFA-Arizona Past Presidents</td>
</tr>
<tr>
<td>17</td>
<td>NAIFA Quality Award Winners</td>
</tr>
<tr>
<td>8</td>
<td>Sentinel Program</td>
</tr>
</tbody>
</table>

### NAIFA-Arizona Local Associations

<table>
<thead>
<tr>
<th>Page Range</th>
<th>Local Association</th>
</tr>
</thead>
<tbody>
<tr>
<td>53-56</td>
<td>Arizona At-Large</td>
</tr>
<tr>
<td>59-66</td>
<td>East Valley</td>
</tr>
<tr>
<td>69-76</td>
<td>Phoenix</td>
</tr>
<tr>
<td>79-88</td>
<td>Scottsdale</td>
</tr>
<tr>
<td>91-97</td>
<td>Tucson</td>
</tr>
<tr>
<td>101-104</td>
<td>West Valley</td>
</tr>
<tr>
<td>107-109</td>
<td>Yuma</td>
</tr>
</tbody>
</table>

### President’s Letter

5

### Event Photos

111-134
- Capitol Hill Day
- Continuing Education
- Poker Tournament
- Softball Tournament

### Licensing & On-Line Continuing Education Material

26

### NAIFA-Arizona Community Service: “Angel Mamas”

105

### NAIFA-Arizona Website

27

### NAIFA-Arizona Advisors of the Year

12-13

### NAIFA LUTCF

57, 77

### NAIFA Professional Liability Insurance Program

149

### Leadership in Life Institute

14-16

### Arizona Legislators

22-24

### Mission Statement

2

### NAIFA-Arizona Legislative Report

19
The Tucson General Office is proud to congratulate and support

Seth Krasne, LUTCF, CLTC
NAIFA-ARIZONA President 2016-2017

New York Life Insurance Company
Tucson General Office
One South Church Avenue
Suite 2200
Tucson, Arizona 85701
520-620-5300
Dear NAIFA-AZ Members:

First and foremost, thank you for your support and continued membership. Your dedication to your clients, your communities, your industry, and your families is truly what makes this country great. Strong values and dedication is what makes you (our members) stand out in this industry. These character traits are those of not just leaders, but those of good quality people. As such, it is no wonder that I have gained mentors and life-long friends as a result of my involvement with NAIFA.

To recap the past year, I feel it was a continued success. NAIFA-AZ has been on a positive path for several consecutive years now. We achieved Bobo Award status again, and saw positive growth in 4 of our 6 Local Associations. There were also several great community service works completed. All of this was accomplished in an extremely trying time for our Association.

We are in the midst of some major hardships. Legislatively, we continue to deal with the DOL Rule, and the Affordable Care Act. Nationally, we were hit with decreasing numbers, due to a failed pilot program and industry attrition. Locally, the fallout from those hit us too. In spite of all this, NAIFA-AZ continues to step up to the challenge.

Moving forward, I am asking you all to continue to step up. We cannot rest or look back, for if we do, the momentum will be lost. There are many more challenges ahead that look to derail us from our path. Some of these challenges may even be beyond our control. We must do what we are able, and fight to leave things in a better place than we found them. We all need to work harder and smarter to overcome them. I implore you all to do a little more. Many hands lighten the load. Go out and give back! Serve on your local boards and committees. Mentor new colleagues, bring them to events, and urge them to join us. That is the character I mentioned earlier. That is what makes us stand out. That is what makes us successful. Our mission will always be an uphill battle. NAIFA-AZ continues to charge up that hill!

Wishing you all a wonderful and successful year,

Proud to serve,

Seth Krasne, LUTCF, CLTC
NAIFA-AZ President
Seth Krasne, LUTCF, CLTC - President
(520) 620-5314
skrasne@ft.newyorklife.com

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mike@kleinfinancialllc.com

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sandowow@comcast.net

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(623) 979-4140
jim@jimbennettinsurance.com

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

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sentinel program

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

Sentinel Members receive recognition at all NAIFA-Arizona events, the website and in the Who’s Who Membership Directory.

NAIFA-AZ Says “Thank You” to its Sentinel 2015-2016 Members

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Kroll, Dave

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Jones, Tracy
Lashway, Tod
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Krasne, Seth
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McBride, Barry

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Hegna, Tom
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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.
Leading By Example

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NAIFA Political Action Subcommittee

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

Tod D. Lashway, CLU, ChFC, LUTCF
Arizona Guaranty Fund (Life, Disability) Chair

Cliff F. Wilson, CLU, ChFC
Chair, LIFE Happens Board

Tracy L. Jones
NAIFA APIC Committee

Michael P. Klein, CFP, MBA
NAIFA Health Working Group

Patricia A. Chesebrough, CAE
Executive Liaison
NAIFA IFAPAC Committee
NAIFA-ARIZONA Past Presidents

“Leadership is about making others better as a result of your presence and making sure that impact lasts in your absence.”

Unknown

1959-60  Charles A. DeLeeuw  1988-89  Gary A. Bomar, LUTCF
1960-61  Edwin D. McGwire  1989-90  Marvin D. Loos, CLU
1961-62  Rulon Rasmussen, CLU  1990-91  James G. Shaw, CLU, ChFC
1962-63  Howard O. Kemper  1991-92  Cliff F. Wilson, CLU, ChFC
1963-64  Robert E. Pope, Jr., CLU  1992-93  Jan M. Doughty, CLU, CFP
1964-65  Andrew L. Wolf, CLU  1993-94  Tod D. Lashway, CFP, LUTCF
1965-66  Thomas F. Callahan, Jr.  1994-95  Robert T. Bishop, CLU
1966-67  Dilworth C. Brinton, CLU  1995-96  Vinod K. Mohindra, LUTCF, CLU, ChFC
1967-68  J. Lester Shaffer  1996-97  Robert J. Westbrook, LUTCF, CLU, ChFC
1970-71  Tony Ziehler, CLU  1999-00  Myles K. Beck, LUTCF
1972-73  Earl T. Nagel, CLU  2001-02  Jim L. Bennett, LUTCF
1973-74  Robert R. Loftus, CLU  2002-03  Douglas H. McMurry, LUTCF
1974-75  Timothy Ryan  2003-04  Eugene R. Bentley
1975-76  Marshall C. Roberts, CLU  2004-05  Barry A. Cook, CLU, ChFC
1976-77  Ray Lincoln, CLU  2005-06  Henry C. GrosJean
1977-78  Peter Zimmer  2006-07  Lars D. Hansen, LUTCF
1978-79  Robert J. Wernecke, CLU  2007-08  William B. Cassidy, CLU, ChFC
1979-80  Paul M. Sims, CLU  2008-09  Philip L. Solinsky, LUTCF
1980-81  William J. Adler, CLU  2009-10  Robert A. Bryant Sr., LUTCF
1981-82  Robert C. Dougherty, CLU  2010-11  David A. Sewell
1982-83  Fred E. Chesebrough, CLU  2011-12  Diana Brettrager, CIC, FSS, LUTCF
1983-84  John J. Brooking, CFP  2012-13  David R. Kroll, CLU, ChFC, LUTCF
1984-85  Dwight Loeffler  2013-14  Tracy L. Jones
1985-86  Verle F. Naber, CLU, ChFC  2014-15  Michael A. Sandoval, CLU, ChFC
1986-87  Michael Eibeck, CLU, ChFC  2015-16  D. Michael Ford
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.

ROBERT T. BISHOPP, CLU
NAIFA-TUCSON
NAIFA-ARIZONA PRESIDENT 1994/95

LYLE HALVORSON
NAIFA-TUCSON

MARVIN PRICE
NAIFA-PHOENIX

RICHARD THANIG, LUTCF
NAIFA-TUCSON
NAIFA-ARIZONA PRESIDENT 2000-01
Advisor of the Year

— HALL OF FAME MEMBERS —

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. Bishop, 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

*Deceased

12
Diana jumped into the insurance industry by accident in August 1984 – Literally – the funding for the University of Illinois Community Outreach program ended and Diana needed to find employment elsewhere. She talked with her insurance agent about a “temporary” job and before she knew it she was hooked. In October 1984 Diana was in a very serious car accident that left her unable to work for 8 months. The agent she had been working with wanted her back and the rest is history. Diana was an licensed assistant for an agent with COUNTRY Financial in Illinois for 11 years before she moved to Arizona in 1995 and opened her own COUNTRY Financial office in Tucson. She retired from COUNTRY Financial in 2016.

Diana has earned her Certified Insurance Counselor designation, her Life Underwriting Training Fellows designation, her Financial Specialist Designation and her series 6 and 64 licenses.

In Illinois Diana developed the junior college classroom syllabus for the students who were studying to get their property insurance license. She taught property insurance classes in both Illinois and Arizona. Diana made several presentations to the Financial Services Professionals in Tucson as well as the Tucson Association of Realtors, Pima Community College Money classes, and NAIFA-Tucson.

Diana worked her way up the from Community Service Chair in NAIFA-Tucson to President and then went on to serve at the state level and became State President for 2011-2012. She is currently serving as Professional Development Chair for NAIFA-AZ.

The most rewarding aspects of her 32 year career in insurance has been the friendships she has made, the lasting closeness among her clients, and her contributions to the insurance industry.

Diana and her husband have been guardians of a grandson with special needs for the past 21 years. They are active in the sponsorship and activities of the Special Olympics athletic teams in both Tucson and Phoenix. They were supporters of the Therapeutic Riding of Tucson, for those with special needs, for over 15 years. They also volunteer for The Shyann Kindness Project.

Being an active member of society is important to Diana.
What Does LILI Mean to Me?

Despite our group’s obvious differences, I remember feeling confident from the beginning we were all blazing a new trail together. A trail that would eventually branch off in each of our own, new directions. But a trail that will always trace its roots back to the deep personal relationships forged in that conference room together.

LILI brings a serious undertone to all of the ‘life purpose’ questions. Some of the personal benefits of LILI for me, include: a deeper sense of self, our interdependence (my new favorite word) and the true revelation of how I view things. Not only do I realize that one person can make a difference, I see how you go about it. I have been challenged, rattled, disturbed, overjoyed and truly changed. Walking away each month with a deeper level of understanding of the world around me and my place in it was very rewarding. LILI awakens your core. By choosing to commit to LILI you effectively choose self-awareness, purpose and commitment.

Personal vision, personal mission and eulogy. Since putting these three things on paper, my life seems to flow so much smoother as I keep in perspective what is truly important. This combined with an organized business plan, it’s no wonder why my blue notebook says “I feel like Bradley Cooper in Limitless . . . when he is on his way UP.”

I value the knowledge shared and friendships gained during this experience. I saw a statistic that stuck with me in one of the sessions: Geese flying in a V fly 71% further than if flying alone. All I can say is, I’m excited to always be flying in a V with all of you.
Graduation
LILI is truly a life changing experience! During the six month sessions, you will clarify so much in both your professional and personal life! It’s amazing!

Judy Aguilar-Woertz, ChFC, LUTCF, CASL
FINANCIAL ADVISING AND INVESTMENTS
Richard W. Beyer
Mark Derrico
Tracy L. Jones
Teresa Robinson

LIFE INSURANCE AND ANNUITIES
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MULTILINE SALES
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Mark Derrico
Julie Jakubek, MBA
Tom A. Tatro, FSS, ChFC
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 local, 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 local association members in federal legislative issues per the direction of the NAIFA Government Relations Committee.
• To encourage local association members to participate in national, state and local campaign organizations.
• To communicate with and educate NAIFA local 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_________________________
2015 – 2016
Legislative Report

Arizona State Legislature

With one day to go Governor Ducey signed the bills for the 2016 session. Below is a list of all bills that we have been paying particular interest in and the results of those bills:

**HB2002 Premium Tax Reduction** – Passed in both House and Senate; Signed by the Governor 5/19/2016. Legislation will reduced the premium tax using a phase out from 10 to 6 yrs.

**HB2129 Uninsured/Underinsured Motorist** – Passed in both House and Senate; Signed by the Governor 5/11/2016

**HB2445 Motor vehicle insurance, non-renewal** – Passed in both House and Senate; Signed by the Governor 5/19/2016.

**SB1441 Long Term Care** - Passed both the House and Senate with the attached Strike Everything Amendment. The Governor lifted the moratorium on regulations and allowed the current LTC reg language revert back to the NAIC model language. Signed by the Governor 5/17/2016

**SB1494 Insurance, prohibited inducements** – Passed in both the House and Senate; Signed by the Governor 5/6/2016. (NAIFA State Board was opposed to this bill).

The auto theft authority funds were swept and given to the border strike force. $3.1m was swept, the language for application is very general. It would be ideal if the funds were used to curb auto theft over the border in some way.

Our thanks to all of you who were attentive to emails and both acted, as well as encouraged your members to act, on all issues we requested. Without you NAIFA-AZ would not be able to do what we do. You ARE the GRASSROOTS and are truly appreciated!!
“We in America do not have government by the majority. We have government by the majority who participate.”
Thomas Jefferson

Arizona At-Large
Stephen B. Barteau
Patricia A. Chesebrough
Larry M. Lambert
Michael J. McAndrew
Deborah Jill Miller
Laverne W. Smith
Andrew D. Tomlinson

Phoenix
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Daniel G. Anstett, Jr.
Paul Beckis
Jack E. Bobo
Bradley B. Burr
Susan Carlson
Jeffrey D. Carter
William B. Cassidy
James M. Clary
Scott P. Craddock
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Gerald J. Eagleston
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W. Andrew Unkefer

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Reed Lohrenz
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<table>
<thead>
<tr>
<th>Name</th>
<th>District</th>
<th>Party</th>
<th>Email</th>
<th>Room</th>
<th>Phone (602)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sylvia Allen</td>
<td>6</td>
<td>R</td>
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<td>926-5409</td>
</tr>
<tr>
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<td>15</td>
<td>R</td>
<td><a href="mailto:NBARTO@azleg.gov">NBARTO@azleg.gov</a></td>
<td>Room 307</td>
<td>926-5766</td>
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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 and/or local association gives you the perfect opportunity to take the lead when you work closely with others towards 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 and local 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.

Your volunteering adds to others’ lives as well, as you take responsibility for something bigger than yourself. Is supporting your local community your passion? Many associations have active community service programs. By volunteering for your local association, know that you are doing something to further your career and to make the business a better place to work.

How do I get involved?

You can participate in your state and or local association without giving your life over to it. You can say yes to the amount of work that fits your schedule. Call your local association president or executive and tell them you would like to get involved. Let them know your interests, your skills and talents, share your ideas and opinions of the issues that affect you and your business, and most importantly let them 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!

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ARIZONA

Jobs
- The life insurance industry generates approximately 36,000 jobs in Arizona, including 15,000 direct employees and 21,000 non-insurance jobs.
- 485 life insurers are licensed to do business in Arizona and 27 are domiciled in the state.

Protection
- Arizona residents have $481 billion in total life insurance coverage.
- State residents own 2 million individual life insurance policies, with coverage averaging $76,000 per policyholder.
- Group life insurance coverage amounts to $177 billion.
- Individual life insurance coverage purchased in 2014 in Arizona totaled $26 billion.
- $8 billion was paid to Arizona residents in the form of death benefits, matured endowments, policy dividends, surrender values, and other payments in 2014.
- Annuity benefits paid in the state in 2014 totaled $2 billion.

Investments
- Life insurance companies invest approximately $93 billion in Arizona's economy.
- About $74 billion of this investment is in stocks and bonds that help finance business development, job creation, and services in the state.
- Life insurers provide $7 billion in mortgage loans on farm, residential, and commercial properties, and own $697 million in real estate in Arizona.

Across America
- 75 million American families depend on life insurers' products to protect their financial and retirement security.
- More than 16 percent of Americans' long-term savings is in permanent life insurance and retirement annuities.
- Life insurers pay out $1.6 billion to families and businesses every day.
- 80 percent of full-time workers have access to a workplace retirement plan, and more than 80 percent of workers with access participate.¹
- IRAs and individual annuities are available for all workers without access to employer-sponsored plans as well as to supplement retirement savings.
- The life insurance industry generates approximately 2.5 million jobs in the U.S.
- Life insurers invest $5.8 trillion in the U.S. economy—90 percent of the industry's total assets.
- Life insurers are a major source of bond financing for American businesses, holding 20 percent of all U.S. corporate bonds.

Service to our Members today and Leadership for those who will follow tomorrow is a joyful obligation that we all must actively pursue.

Service and Leadership in action?

1. Reflect excellence in personal and professional performance
2. Be involved and informed within our profession’s governance and our profession’s role in government.
3. Guide, lead and educate our young colleagues

I am truly thankful for all of our State and Local Arizona Leaders who live these action points on our behalf. I consider them the finest in the land, and it is an honor to serve among them. Please join us in Service and Leadership today, it truly is a joyful obligation!

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Course Two – Insurance and Investment Products
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- Annuities and Mutual Funds
- Disability Income Insurance
- Long Term Care Insurance
- Property & Casualty Insurance
- Health Insurance
- Group Insurance Products
- Study, Review, and Exam

Course Three – Risk Management Applications
- Retirement Planning
- Estate Planning
- Applications for Individuals
- Special Family Situations
- Applications for Business Owners
- Case Study 1 – Individual Client Scenario
- Case Study 2 – Business Owner Scenario
- Study, Review, and Exam

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Babcock, Dwight
Beck, Myles
Brettrager, Diana
Cox, Christopher
Davis, Clinton
Davis, Jerlynne
Ekman, Allen
Frisby, Maria
Gietl, Jeffrey
Gomez, Ricardo
Harper, Rebecca ‘Bekki’
Hellebuyck, Shawn
Integlia, Mojca
Leed, Michael
Limmer, Justin
Magoch, Jon
Mayfield, William
McNeely, Stephen
Scalpone, Dennis
Schaper, Kenneth
Schimke, David
Solinsky, Philip
Stilb, Timothy
Youdelman, Frank

AFLAC
Montoya, Daniel

Allstate Life Insurance
Cooper, Steve
Galindo, Julio

American Family Life Ins. Co.
Barker, Michael
Hamr, Robert

Apps Paramedical Services
Rasnake, Allen

AXA Advisors, LLC
Riesgo, Fred

Black, Gould & Associates
Kanoza, Becky

Country Financial
Gurton, Christopher
Halliday, Michael
Nasca, Scott
Neidich, Lawrence

Farm Bureau Financial Services
Adams, Luke
Hyde, Joshua
Johnsen, Colby

Farmers Insurance
Brown, Timothy
Cohen, Chelsea
Cox, Don
Elsten, Chaz
Roth, Adam

Lovitt & Touche, Inc
Toal, Daniel
Touche, Steven

Mendenhall Insurance & Investments
Veres, Andre

MetLife Financial Services
Merideth, Dennis
Zaring, Margaret ‘Peggy’

Mutual of Omaha Companies
McAdams, Connie
Sandoval, Michael

NAIFA Tucson
Schwartz, Luann

New York Life
Aldaghi, Omid
Antelo, Omar
Bakshi, Supriya
Bearden, David
Ben-Dov, Ronen
Benson, Mathew
Campbell, Robert
Carreon, Marcus
Castro, Aida
Chan, Peter
Charbonneau, Diana
Chavez, Gabriel
De La RamBelje, Peter
Early, Mitchell
Eschenbrenner, Sarah
Gibson, W.
Golseth, Ryan
Jones, Ryan
Kidder, Stephanie
Krasne, Seth
Lai-Chan, Yuk-Yi Susan
Leifeld, Kevin

Northwestern Mutual Financial Network
Jones, Doug
McEvoy, Dennis
Pierson, J.
Robinson, Jason
Stein, Brett

NOVA Financial
Deo, Lyle

Physicians Mutual
Johnson, Timothy
Ketchum, Donald

Principal Financial Group
Vetrano, Thomas

State Farm Insurance Companies
Anderson, Kristen
Beardshear, Scott
DeBerry, Tom
Stokes, Doyle
Tatro, Tom
Wise, Wendy

Thrivent Financial
Eyer, Rob
Lonbeck, Diana
Schultz, Scott
Wischki, Ottmar

Williams & Associates
Sharp, Ginger
The Tucson General Office is proud to congratulate and support

Seth Krasne, LUTCF, CLTC
NAIFA-ARIZONA President 2016-2017

New York Life Insurance Company
Tucson General Office
One South Church Avenue
Suite 2200
Tucson, Arizona 85701
520-620-5300
Randy Rasnake, II
3964 East Pima
Tucson, 85712
520.324.0055
randy@appstucson.com
PFG Marketing Group, Inc.

Congratulates

Paul E. Ford

President

NAIFA West Valley

PFG is proud to recognize Paul Ford as President of West Valley NAIFA Arizona 2015-16. Paul is an asset to the insurance industry. We are proud of his dedication to his clients and peers.
OFFICERS
President
Paul Ford
Immediate Past President
Paul Ford
Secretary
Don Hastings
Treasurer
Steve R. Goucher
National Committee Chair
Robert A. Bryant, Sr., LUTCF

DIRECTORS
Christopher S Kelly
Frank Thomas
Aaron Borders

NAIFA-West Valley
Paul Ford
Phone: 602-944-2220, ext. 108
Email: pford@pfg-inc.com

COMMITTEE CHAIRPERSONS
IFAPAC
Robert A. Bryant, Sr., LUTCF
Membership
Timothy "Aaron" Borders
Programs
Christopher S. Kelly
APIC / Government Relations
Frank Thomas
Community Service
Open
A

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Lindblad Financial Group
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Dorothy Lockard
Farm Bureau Financial Services
311 N. Miller Rd.
Buckeye, 85326 / 623-935-6209
drlinsurance@aol.com
WEST VALLEY

ALPHABETICAL COMPANY LISTING

Independents
Adamson, Scott
Bates, Deborah
Bennett, Jim L.
Bivona, James
Bryant, Robert A.
Coking, William G.
Deal, Donita
Henderson, George
Lindblad, Daniel L.
Maiefski, Timothy
Raines, Everett J.
Simon, Nelson N.
Unkefer, W. Andrew

American Family
O’Nele, Susan G.
Salvione, Vincent L.

Country Insurance & Financial
Word, Matthew C.

Farm Bureau Financial Services
Goucher, Stephen R.
Hastings, Charles D.
Lockard, Dorothy R.
Naber, Verl F.
Rowe, George J.
Sewell, David A.
VanDonge, Timothy

Farmers Insurance Group
Homsey, Brian
Kelly, Christopher S.
Moehring, Paul
Warda, Ashur
Zaporowaki, Jeanie

Financial Initiatives
Crerand, Constance M.
Crerand, Joseph E.

Nationwide
Lamb, Robert

PFG Marketing Group
Ford, D. Michael
Ford, Paul
Riccio, Ron
Stafford, Hugh
Stahl, Mary
Stahl, Michael
Watkins, Jack H.

State Farm
Fanelli, Michele
Knaack, Yvonne

Thrivent Financial
Funk, Mark
Ginter, Brian
Jeffers, Gary
Kreuger, Clark A.
Logan, Ross
Schmidt, Preston

Thomas Auto Glass
Thomas, Frank
No parent wants to believe their child could have a life-threatening illness or disease and could never prepare adequately for such an event. In addition to the emotional devastation families face, they also struggle with the physical hardships of painful treatments, unrelenting trips to medical facilities and stressful regimens instead of blissful play. This can exhaust a family’s finances, resources and lifelines.

Through Wings of Love, angel mamas works with caring social workers to find local families in need of products and services they can’t afford or don’t have access to. Our program structure allows families to tell us what they need so we can fulfill their most urgent requests. Families can request assistance with urgent medical and living expenses, crucial child and parent development needs and even extra-curricular activities to restore a sense of normalcy back into their lives.

Thank you for being a part of our program and for changing the lives of children by showing them that people in their community care about their stories and are supporting their recovery. You are our symbol of compassion and our uplifting “wings of love.”

~ angel mamas
NAIFA Membership Terms & Conditions  Updated 8/2016

MEMBERSHIP COMMITMENT

As a condition of your membership in NAIFA, you agree to be governed by association bylaws and to conform to the Code of Ethics printed below. You will be informed of NAIFA programs and services via mail, fax, email, social media, text message or other forms of communication. Remittance of your membership renewal shall constitute your certification to the above.

NAIFA 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.
- 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.

PAYMENT BY MONTHLY BANK DRAFT/CREDIT CARD

NAIFA’s monthly payment program provides members with the convenience of paying their membership dues on a monthly basis through monthly drafts from their bank account or monthly charges to their credit card. Members using the monthly payment program are committing to pay full annual dues in 12 monthly payments. Program participants who fail, for whatever reason, to complete their full membership dues obligation are liable for the balance owed.

NAIFA will debit or charge a participant’s account on the 5th of every month (or the first business day following the 5th when the 5th falls on a weekend or holiday). Debts and charges will begin the month following receipt of authorization. Monthly payments will be notified in advance of any adjustments to their monthly debit or charge. There is a $1.00 per month non-refundable transaction fee, which will be added to the monthly debit or charge amount. If enrollment into the monthly payment program is received after the beginning of a member’s anniversary year, then the first debit or charge will reflect the amount due for delinquent months. If a participant has insufficient funds in their account to cover a monthly draft, NAIFA will charge a $15.00 fee on the next monthly debit. If there are insufficient funds or a declined credit card for two consecutive months, or twice within six months, a participant will be removed from the program and invoiced for the remaining dues balance. The member will not be eligible to receive benefits again until payment has been made.

SINGLE / ANNUAL PAYMENT

Members who choose to join or renew with a single payment must submit payment in full before their membership will be recognized. Renewing members must submit payment in full before their membership anniversary date to avoid having their membership suspended. NAIFA will process all payments as soon as possible, please allow appropriate time for processing. Returned checks or declined credit cards will be subject to a $15.00 fee in addition to the dues payment.
**OFFICERS**

President
Reed Lohrenz
928-317-2920

Secretary
Katie Figueroa

Treasurer
David M. Schuman, CLU, LUTCF
Gary L. Smith, CLU, ChFC, LUTCF

Past President
Reed Lohrenz

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Gary L. Smith  
Financial Design Group  
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Yuma, 85364 / 928-344-0403  
gary.smith@fdgonline.com
ALPHABETICAL COMPANY LISTING

**Independents**
Lohrenz, Reed

**Farm Bureau Financial Services**
Kelly, Brett
Laster, Liz

**Farmers Insurance Group**
Schuman, David M.

**FDG Financial Design Group**
Smith, Gary L.

**Montoya Group**
Green, Carmen T.
Montoya, David J.

**New York Life**
Nash, Yara T.
Rios, Marci

**State Farm**
Figueroa, Katie
Herrera, Zeke M.
Jauregui, Lillian
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AALU</td>
<td>Association for Advanced Life Underwriting</td>
</tr>
<tr>
<td>ACLI</td>
<td>American Council of Life Insurance</td>
</tr>
<tr>
<td>ALHA</td>
<td>Association of Life &amp; Health Administrators</td>
</tr>
<tr>
<td>CAP</td>
<td>Chartered Advisor in Philanthropy</td>
</tr>
<tr>
<td>CASL</td>
<td>Chartered Advisor for Senior Living</td>
</tr>
<tr>
<td>CIC</td>
<td>Certified Insurance Counselor</td>
</tr>
<tr>
<td>CEBS</td>
<td>Certified Employee Benefits Specialist</td>
</tr>
<tr>
<td>CFP</td>
<td>Certified Financial Planner</td>
</tr>
<tr>
<td>ChFC</td>
<td>Chartered Financial Consultant</td>
</tr>
<tr>
<td>CLF</td>
<td>Chartered Leadership Fellow</td>
</tr>
<tr>
<td>CLU</td>
<td>Chartered Life Underwriter</td>
</tr>
<tr>
<td>CLTC</td>
<td>Certified Long Term Care</td>
</tr>
<tr>
<td>CPCU</td>
<td>Chartered Property &amp; Casualty Underwriter</td>
</tr>
<tr>
<td>CSA</td>
<td>Certified Senior Advisor</td>
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<tr>
<td>FINRA</td>
<td>Financial Regulatory Authority</td>
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<tr>
<td>FLMI</td>
<td>Fellow Life Management Institute</td>
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<td>FSS</td>
<td>Financial Services Specialist</td>
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<tr>
<td>GAMA</td>
<td>General Agents and Managers Association/International</td>
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<tr>
<td>HIAA</td>
<td>Health Insurance Association of America</td>
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<tr>
<td>IAFP</td>
<td>International Association for Financial Planning</td>
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<tr>
<td>LIMRA</td>
<td>Life Insurance Marketing and Research Association</td>
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<tr>
<td>LOMA</td>
<td>Life Office Management Association</td>
</tr>
<tr>
<td>LTCP</td>
<td>Long Term Care Professional</td>
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<tr>
<td>LUTC</td>
<td>Life Underwriters Training Council</td>
</tr>
<tr>
<td>LUTCF</td>
<td>Life Underwriters Training Council Fellow</td>
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<tr>
<td>MDRT</td>
<td>Million Dollar Round Table</td>
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<tr>
<td>MSFS</td>
<td>Masters of Science in Financial Services</td>
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<tr>
<td>NAHU</td>
<td>National Association of Health Underwriters</td>
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<tr>
<td>NAIC</td>
<td>National Association of Insurance Commissioners</td>
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<tr>
<td>NAIFA</td>
<td>National Association of Insurance and Financial Advisors</td>
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<tr>
<td>NAIFAPAC</td>
<td>NAIFA Political Action Committee</td>
</tr>
<tr>
<td>NQA</td>
<td>National Quality Award</td>
</tr>
<tr>
<td>NSAA</td>
<td>National Sales Achievement Award</td>
</tr>
<tr>
<td>REBC</td>
<td>Registered Employee Benefits Consultant</td>
</tr>
<tr>
<td>RFC</td>
<td>Registered Financial Consultant</td>
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<tr>
<td>RHU</td>
<td>Registered Health Underwriter</td>
</tr>
<tr>
<td>RIA</td>
<td>Registered Investment Advisor</td>
</tr>
<tr>
<td>RICP</td>
<td>Retirement Income Certified Professional</td>
</tr>
<tr>
<td>SEC</td>
<td>Securities and Exchange Commission</td>
</tr>
<tr>
<td>TOT</td>
<td>Top of the Table (MDRT)</td>
</tr>
</tbody>
</table>
Who’s Who in photos
Were You There?
Capitol Hill Day
Were You There?

Poker Tournament
SPONSORS

New York Life (Tucson)
Randy Rasnake/APPS
Bob Wernecke
Mike Ford
Mike Klein
Jeff Dollarhide/MassMutual
Were You There?

Softball Tournament
Were You There?

Serious Work, Fun Times & Special Moments
Member
Alphabetized Section
Abbate, Michael ..........................Phoenix  
Adams, Ronald ............................East Valley  
Adams, Luke .................................Tucson  
Adamson, Scott ...............................West Valley  
Aguilar-Woertz, Judy .......................East Valley  
Aldaghi, Omid ...............................Tucson  
Allen, Byron ....................................Scottsdale  
Alspaugh, Jack ...............................Phoenix  
Alvarez, JoAnn ...............................East Valley  
Alvarez, Carmelo .............................East Valley  
Anastos, Michael ............................East Valley  
Anderson, Mark ............................East Valley  
Anderson, Gregory .........................Scottsdale  
Anderson, Kristen ...........................Tucson  
Anderson, Gary ................................Tucson  
Antelo, Omar ..................................Tucson  
Arzter, Dana ................................ Scottsdale  
Aspegren, Lyle ...............................Scottsdale  
Aussprung, Rick .............................East Valley  
Ayers, Donald ...............................Scottsdale  
Babb, William ..............................At-Large  
Babcok, Dwight .............................Tucson  
Baggot, Traci .................................East Valley  
Bagnall, Mark ...............................East Valley  
Baker, Dutch .................................Phoenix  
Baker, Keith .................................East Valley  
Bakshi, Supriya .............................Tucson  
Balisteri, Alicia .............................East Valley  
Ball, James ..................................Scottsdale  
Bankston, Roslyn ..........................Phoenix  
Barbanell, Jeffrey .........................Scottsdale  
Barker, Michael ............................Tucson  
Barra, Jeff ....................................Scottsdale  
Barteau, Stephen ............................At-Large  
Bates, Deborah ..............................West Valley  
Bean, Ann ..................................Scottsdale  
Bearden, David .............................Tucson  
Beardshear, Scott ..........................Tucson  
Beck, Myles ..................................Tucson  
Beckis, Paul .................................Phoenix  
Beebe, Brad .................................West Valley  
Bell, Ward .................................Phoenix  
Bell, Kristi .................................Phoenix  
Ben-Dov, Ronen ............................Tucson  
Bendel, Verity ..............................Scottsdale  
Bennett, Scott ...............................Scottsdale  
Bennett, Jim .................................West Valley  
Benson, Mathew .............................Tucson  
Berger, W. Craig ...........................Phoenix  
Bertoncino, Ginny ..........................Scottsdale  
Beyer, Richard ..............................Scottsdale  
Bicket, John ..................................Scottsdale  
Bilger, Walter ...............................Phoenix  
Bird, Heidi ....................................Scottsdale  
Biro, Jeffrey ..................................Scottsdale  
Bivona, Jim .................................West Valley  
Black, Roland ..............................Phoenix  
Blau, Ronald ...............................Scottsdale  
Boals, Maryglen ............................Phoenix  
Bobo, Jack .................................Phoenix  
Boone, Neil ..................................Scottsdale  
Borders, Timothy ...........................West Valley  
Borst, Raymond .............................Tucson  
Bradeford, Jeffrey ..........................Scottsdale  
Brekan, Joseph .............................Scottsdale  
Bress, Allen .................................Scottsdale  
Brettger, Diana .............................Tucson  
Brinton, Dilworth ..........................East Valley  
Brooking, John .............................East Valley  
Brooks, Brian ..............................Scottsdale  
Brown, Timothy .............................Tucson  
Bryant, Robert .............................West Valley  
Bryson, Katinka ............................East Valley  
Buchanan, Patric ..........................East Valley  
Bugbee, Thomas ............................Scottsdale  
Burr, Bradley ..............................Phoenix  
Burt, Chris .................................East Valley  
Buzzard, Bryan .............................Scottsdale  
Cacioppo, Robert ..........................Scottsdale  
Campbell, Robert ..........................Tucson  
Carlson, Susan ..............................Phoenix  
Carlson, Stephen ..........................Phoenix  
Carreon, Marcus ...........................Tucson  
Carrillo, Andy ...............................East Valley  
Carter, Jeffrey ..............................Phoenix  
Casaus, Wes .................................Scottsdale  
Casella, Thomas ..........................East Valley  
Cassidy, William ..........................Phoenix  
Castellani, Robert ........................Phoenix  
Castro, Francisco ..........................Phoenix  
Castro, Aida .................................Tucson  
Ceasar, Marilyn ..........................Phoenix  
Ceschin, Daniel ............................Phoenix  
Chan, Peter .................................Tucson  
Charbonneau, Diana ........................Tucson  
Chavez, Gabriel ............................Tucson  
Chesebrough, Patricia ........................At-Large  
Chittenden, Dale ..........................East Valley  
Chittenden, David ........................Phoenix
<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christensen, Jenessa</td>
<td>Scottsdale</td>
</tr>
<tr>
<td>Chymych, Andrew</td>
<td>Phoenix</td>
</tr>
<tr>
<td>Cipolletti, Michael</td>
<td>Scottsdale</td>
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<tr>
<td>Clarke, J. Brandon</td>
<td>East Valley</td>
</tr>
<tr>
<td>Clarke, Von</td>
<td>Scottsdale</td>
</tr>
<tr>
<td>Clary, James</td>
<td>Phoenix</td>
</tr>
<tr>
<td>Clemente, Sharon</td>
<td>East Valley</td>
</tr>
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Lamb, Robert .............................................. Phoenix
Lucero, Cami ............................................. East Valley
Mabry, Corey .............................................. At-Large
Mack, Joseph .............................................. East Valley
Madine, John ............................................... Scottsdale
Magoch, Jon .................................................. Tucson
Maięski, Timothy ........................................... West Valley
Mann, David .................................................. Scottsdale
Markham, Harry ............................................ Scottsdale
Markham, Michael ........................................ Scottsdale
Marquez, Clarissa .......................................... Tucson
Marshall, John ............................................ Scottsdale
Marsillo, Dino .............................................. Phoenix
Martin, Lisa .................................................. Scottsdale
Matlock, Mark .............................................. Phoenix
Mattison, Britt .............................................. Phoenix
Mayfield, William ............................................. Tucson
Mazon Rubalcava, Sonja ................................ Phoenix
Mazzella, Michael ........................................ Scottsdale
McAdams, Connie ......................................... Tucson
McAndrew, Michael ...................................... At-Large
McBride, Barry ............................................. Phoenix
McBride, Bruce ............................................. Phoenix
McBride, Debra ............................................. Scottsdale
McCloud, Jason ............................................ Scottsdale
McDaniel, Jan .............................................. Phoenix
McDermid, Aaron ......................................... East Valley
McEvoy, Dennis ............................................ Tucson
McGraw, Lance ............................................ East Valley
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McNeely, Stephen .......................................... Tucson
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Merideth, Dennis .......................................... Tucson
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Miller, Deborah ............................................ At-Large
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Miller, Gary .................................................. Scottsdale
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Minehart, Matthew ....................................... Tucson
Moehring, Paul ............................................. West Valley
Mohindra, Vinod .......................................... West Valley
Molder, Henry .............................................. Phoenix
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Monaco, Nancy ........................................... Scottsdale

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Morris, Joseph .................................. East Valley
Mosbach, Adam .................................. Phoenix
Mosier, Francisco ................................ Phoenix
Muir, Greg ....................................... Phoenix
Mwansa, Regeanna .............................. Scottsdale
Naber, Verl ...................................... West Valley
Nabity Stitt, Amber .............................. Scottsdale
Nanni, John ...................................... Scottsdale
Nasca, Scott ...................................... Tucson
Nash, David ...................................... Phoenix
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Nash, Yara ........................................ Yuma
Navarro, Amy .................................... East Valley
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Ramazanoglu, Kuddusi ...................... Tucson
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Rinaldo, Joseph ................................ Phoenix
Rios, Marci ..................................... Yuma
Ritchie, Susan .................................. Phoenix
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Roark, Lynne .................................. Phoenix
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Rowan, Robby .................................. West Valley
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Ryan, R. Keith .................................. Tucson
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Saldivar, Richard ............................. At-Large
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140
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Bivona, James
Black, Roland
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Boals, Maryglenn
Bopp, Paul
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Fendley, Greg
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<td>Lewis, Nelson</td>
</tr>
<tr>
<td></td>
<td>Pyles, Eric</td>
</tr>
<tr>
<td></td>
<td>Rucker, Jason R.</td>
</tr>
<tr>
<td>Capital Services, Inc.</td>
<td>Rosenberg, Seth</td>
</tr>
<tr>
<td>Country Financial</td>
<td>Bennett, Scott</td>
</tr>
<tr>
<td></td>
<td>Derrico, Mark</td>
</tr>
<tr>
<td></td>
<td>Fisher, Pat</td>
</tr>
<tr>
<td></td>
<td>Gurton, Christopher</td>
</tr>
<tr>
<td></td>
<td>Guzman, Heather</td>
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<tr>
<td></td>
<td>Halliday, Michael</td>
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<tr>
<td></td>
<td>Krize, Joshua</td>
</tr>
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<td></td>
<td>Nasca, Scott</td>
</tr>
<tr>
<td></td>
<td>Neidich, Lawrence</td>
</tr>
<tr>
<td>Farmers Ins. Group</td>
<td>Anastos, Michael</td>
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<td>Brown, Timothy</td>
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<td>Elsten, Chaz</td>
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<td>Hoffer, Jayson</td>
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<td>Mann, Horace</td>
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<td>Salido, Eduardo</td>
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<td>Winters, Rich</td>
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<td>Wise, William J.</td>
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<td>Zaporowaki, Jeanie</td>
</tr>
<tr>
<td>AAA Arizona</td>
<td>Wall, Eric</td>
</tr>
<tr>
<td>Allstate</td>
<td>Cooper, Steve</td>
</tr>
<tr>
<td></td>
<td>Galindo, Julio</td>
</tr>
<tr>
<td></td>
<td>Ibbara, Steve</td>
</tr>
<tr>
<td></td>
<td>Jukubek, Julie</td>
</tr>
<tr>
<td>American Family Insurance</td>
<td>Barker, Michael</td>
</tr>
<tr>
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<td>Beckus, Paul</td>
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<tr>
<td></td>
<td>Hamm, Robert</td>
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<td></td>
<td>O’Nele, Susan G.</td>
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<td></td>
<td>Salvione, Vincent L.</td>
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<td>Schraufnagel, Gary</td>
</tr>
<tr>
<td></td>
<td>Shisler, Bryan</td>
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<td></td>
<td>Vineyard, D. Winston</td>
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<td></td>
<td>Willan, Steve</td>
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<td>Wisniewski, Daniel</td>
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<td>American National</td>
<td>Barteau, Stephen B.</td>
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<td></td>
<td>Hansen, Lars D.</td>
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<td></td>
<td>Heath, Chuck</td>
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<td>McGraw, Lance</td>
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<td></td>
<td>Palma, Albert R.</td>
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<td>Poppe, Donald W.</td>
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<td></td>
<td>Schneider, Kevin</td>
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<td>Sherman, Paul</td>
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<tr>
<td></td>
<td>Squires, Scott</td>
</tr>
<tr>
<td></td>
<td>Wilson, Cliff F.</td>
</tr>
<tr>
<td></td>
<td>Wood, Peter</td>
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<tr>
<td></td>
<td>Woods, Mark</td>
</tr>
<tr>
<td></td>
<td>Pinter, Mark M.</td>
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<tr>
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<td>Reyes, Mindy S.</td>
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<tr>
<td></td>
<td>Robinson, Teresa L.</td>
</tr>
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<td></td>
<td>Word, Matthew C.</td>
</tr>
<tr>
<td></td>
<td>Zavagli, Thomas</td>
</tr>
<tr>
<td>Crump Life Ins. Svcs</td>
<td>Carlson, Susan</td>
</tr>
<tr>
<td></td>
<td>Poppe, Steven C.</td>
</tr>
<tr>
<td>ECA Financial Services</td>
<td>Martin, Lisa</td>
</tr>
<tr>
<td></td>
<td>Wernecke, Robert J.</td>
</tr>
<tr>
<td>Farm Bureau</td>
<td>Adams, Luke</td>
</tr>
<tr>
<td></td>
<td>Baker, Wendy</td>
</tr>
<tr>
<td></td>
<td>Goucher, Stephen R.</td>
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<tr>
<td></td>
<td>Hastings, Charles D.</td>
</tr>
<tr>
<td></td>
<td>Hoag, Doug</td>
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<tr>
<td></td>
<td>Hyde, Joshua</td>
</tr>
<tr>
<td></td>
<td>Johnsen, Colby</td>
</tr>
<tr>
<td></td>
<td>Kasian, Evan</td>
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<tr>
<td></td>
<td>Kelly, Brett</td>
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<tr>
<td></td>
<td>Laster, Liz</td>
</tr>
<tr>
<td></td>
<td>Lockard, Dorothy R.</td>
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<td>Naber, Verl F.</td>
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<td>Phares, Douglas B.</td>
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<td>Rowe, George J.</td>
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<td>Schaal, Nicole</td>
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<td>Sewell, David A.</td>
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<td>Simpson, William</td>
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<td>Tousley, Christopher M.</td>
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<td>Valenzuela, Victor R.</td>
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<td>VanDonge, Timothy</td>
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<td>Farmers Ins. Group</td>
<td>Anastos, Michael</td>
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<td>Wise, William J.</td>
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<td>Zaporowaki, Jeanie</td>
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</tbody>
</table>
FDG Financial Design Group
Smith, Gary L.

Financial Initiatives
Crerand, Constance M.
Crerand, Joseph E.

Foresters
Doyle, Nicholas

Futurity First
Bugbee, Thomas
Dunn, Jody
Monaco, Nancy
Shultz, Thomas

Guardian
Driscoll, John M.
Klarfeld, Michael B.
Shawl, Jon C.
Stern, Daryl S.

Guardian/John Driscoll & Co.
Berger, W Craig

Humana
Holt, Karen

Independent Health Insurance
Lessard, Nicole

ING
Vora, Dharmesh

Knights of Columbus
Baker, Keith
Casaus, Wes
Clarke, Von Hilton
Del Villar, Daniel
Jones, Matthew
Kupitz, Thomas
Moore, Thomas
Pickard, Thomas
Raso, Nate
Sanchez, Javier V.
White, Louis
Zeltins, Brian

Lafayette Life
Petruzella, Salvatore V.

Liberty Mutual
Kosse, Michael

LifeBrokers
Valentine, Daniel S.

Lincoln Financial Network
Franks, David
Mosbach, Adam H.

Lovitt & Touche
Burr, Brad
Toal, Daniel
Touche, Steven

M.A.S. Group
Rosalez, Donald

Mass Mutual
Boone, Neil
Christensen, Jenessa
DeLuca, Nick
Dollarhide, Jeffrey C.
Goldman, Victor
Groth, Annie
Horrell, Jr, Stephen
Kroll, David R.
Kuraja, Sue
Mattison, Britni
McBride, Bruce
Sandidge, Jr, F Edward
Scheid, Joseph
Thomas, Diane
Wisman, Stacey
Wright, Darren J.
Yates, Victor

MassMutual Southwest Pacific
Clements, Daniel
Thomas, Michael

Mendenhall Insurance & Investments
Veres, Andrea

MetLife
Cook, Tyson
Heller, Rob
Hickson, David
Merideth, Dennis
Tiani, William
Zaring, Margaret ‘Peggy’

Midland National
Redaelli, Richard

Minnesota Life/Minnesota Mutual
Rinaldo, Joseph B.

Modern Woodmen of America
Hernandez, Hector
Riedel, Susan

Montoya Group
Green, Carmen T.
Montoya, David J.

Morgan Stanley
Barra, Jeffrey D.

Mutual of Omaha
Ceschin, Dan
McAdams, Connie
Petty, Brendan
Sandoval, Michael
Whitehurst, Carin

Nationwide
Lamb, Robert

Nation’s First Financial
Rondberg, Daniel
Rondberg, Randy

National Wide
Ben Bates

New York Life
Aldaghi, Omid
Antelo, Omar
Bakshi, Supriya
Bearden, David
Ben-Dov, Ronen
Benson, Mathew
Bobo, Jack
Braden, Marc S.
Bradford, Jeffrey
Brekan, Joseph R.
Brinton Jr, Dilworth
Buzzard, Bryan T.
Cacioppo, Robert
Campbell, Robert
Carreon, Marcus
Castro, Aida
Chan, Peter
Charbonneau, Diana
Chavez, Gabriel
Cipolletti, Michael
Cook, Barry A.
De La RamBelje, Peter
Diaz, Jr., Edward
Dierken, Thomas
Duval, Jamie
Early, Mitchell
Eschenbrenner, Sarah
Feldman, Wendy L.
Fort, Richard
Frank, Bruce J.
Garcia, Kim
Gibson, W.
Glass, John
Golseth, Ryan
Goodman, Dean R.
Company Member Roster

Northwestern Mutual
Beyer, Richard W.
Clinch, A. Nicole
Erst, Dan
Fagan, Jonathan
Hubbard, Thomas
Hunt, John
Jones, Doug
Kosnick, Jordan
McEvoy, Dennis
Miller, Ben
Morris, Joseph A.
Patterson, Lee
Pierson, J.
Robbins, Neil
Robinson, Jason
Stein, Brett
Strati, Michael
Welborn, Michael

NOVA Financial
Deo, Lyle

NOVA Home Loans
Marquez, Clarissa
Smart, Glen

NUEVA Benefits Group
Saldivar, Richard

Penn Mutual Life Ins. Co.
Lashway, Tod D.

Phocus FSG
Evans, Lee
Janson, Clayton

Physician Advisors, LLC
Nabity, Amber
Story, Michael

Physicians Mutual Insurance
Artzer, Dana
Ball, James
Gorbutt, Paula
Holland, Eric
Itami, Christine R.
Johnson, Timothy
Ketchum, Donald
Nabity Stitt, Amber
Nanni, John
Smith, Vicki S.
Story, Mike

PFG Marketing Group
Ford, D. Michael
Ford, Paul
Riccio, Ron
Stafford, Hugh
Stahl, Mary
Stahl, Michael
Watkins, Jack H.

Principal Financial Group
Abbate, Michael
Castellani, Robert
Lucca, Robert
Vetrano, Thomas

Protective Life
Heller, Robert C.

Prudential Financial
Danoff, Troy
Pope, Marilyn J.
Riedy, Justin
Weiner, W. David

Realty Executives International
Rivers, Deborah

Retirement Funding Solutions
Hopkins, Richelle

Revere Financial Services
Jackson, Elayne

Spence, Cassidy & Associates, LLC
Cassidy, William
Kolesar, Charles
Kolesar, Peter
Kolesar, Stephen
O’Brien, Thomas
Spence, Dwight

Springberg McAndrew Financial
McAndrew, Michael J.
Nygren, John R.
Springberg, Brian
Company Member Roster

**State Farm**
Aguilar-Woertz, Judy P.
Alvarez, Carmelo
Alvarez, JoAnn
Anderson, Kristen
Anderson, Mark
Balistreri, Alicia
Bankston, Rosalyn
Beardshear, Scott
Burt, Chris
Carillo, Andy T.
Cunningham, Kevin
Daniels, Jeffrey
Darby, Keith
Estes, Joy T.
Fanelli, Michele
Figueroa, Katie
Fillman, Sharon
Ford, Vandy
Gaboury, Brett
Garielson, Glen
Hagberg, Donald
Herrera, Zeke M.
Holmes, Regina R.
Horst, Barb
Iudiciani, Gretchen
James, JoEllen
Jauregui, Lillian
Johnson, Jeremy
Johnson, Steven M.
Kiernan, Kristi D.
Knaack, Yvonne
Kohlhase, Donna
Kunewa, Laura
Ladd, Heather
Lane, Lance
Lang, John
Langhofer, Erik
Layman, Sharon
Lucero, Cami
McCloud, Jason
McDaniel, Jan
McDermid, Aaron
Miller, Deborah J.
Nelson, Deana M.
Ordway, Joey
Perdomo, Gunther
Pico, Robert
Ray, Mark
Robinson, Sonya
Roos, Sharmen
Shambrook, Suzanne
Shkapich, Dan
Stahler, Wesley
Stokes, Doyle
Summ, Shauna
Swanson, Dondrell
Tatro, Tom
Taylor, Cie
Taylor, Mattie D.
Torres, Severiano
Trent, Cathy, CLU, ChFC
White, Tammy
Wiltse, Debbie
Wing, Christopher
Winter, Sam S.
Wise, Wendy

**Strategic Financial Partners**
Escarcega, David

**Strategic Partners Group**
Mack, Joseph A.
Schoneberger, N. Laine

**Strategy Financial Group**
Olson, Anthony
Rafal, Andrew

**Sun Cornerstone Group**
McBride, Barry

**The Thomas Group**
Elms, Tom

**Thrift Financial for Lutherans**
Aussprung, Rick
Bird, Heidi
Buchanan, Patric
Eyer, Rob
Funk, Mark
Gallagher, Michael Lynn
Ginter, Brian
Hamer, Brenda L.
Jaehnig, Chet
Janckila, Eva
Jeffers, Gary
Johnson, Mark W.
Klanrud, Matthew
Knudten, Gregg A.
Kolzow, Jeffrey C.
Kreuger, Clark A.
Larson, Mark D.
Larson, Steven
Logan, Ross
Lonbeck, Diana
Meier, Paul W.
Rodemeyer, Jeffrey R.
Schmaltz, Daniel
Schmidt, Preston
Schultz, Scott
Shaw, Andrew M.
Sparks, Brandon
Stearnes, Jerrod
Thompson, Brad A.
Wischki, Ottmar

**Thomas Auto Glass**
Thomas, Frank

**Trajan Insurance & Wealth Services**
Junior, Jeffrey B.

**Transamerica**
Marshall, John

**Union Central**
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## Index of Advertisers

<table>
<thead>
<tr>
<th>Advertiser</th>
<th>Page(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexandra Miller, CPA</td>
<td>49</td>
</tr>
<tr>
<td>American Savings Life</td>
<td>30-31</td>
</tr>
<tr>
<td>APPS of Tucson</td>
<td>99</td>
</tr>
<tr>
<td>Arizona Benefits Plans</td>
<td>37</td>
</tr>
<tr>
<td>Arizona Fire &amp; Water Restoration, Inc.</td>
<td>41</td>
</tr>
<tr>
<td>Berwick Himes Insurance</td>
<td>43</td>
</tr>
<tr>
<td>Black, Gould &amp; Associates</td>
<td>Outside Back Cover</td>
</tr>
<tr>
<td>Brokerage Professionals</td>
<td>Inside Front Cover</td>
</tr>
<tr>
<td>Cambridge Financial Services</td>
<td>33</td>
</tr>
<tr>
<td>Country Insurance &amp; Financial Services</td>
<td>39, 58</td>
</tr>
<tr>
<td>C &amp; R Auto</td>
<td>38</td>
</tr>
<tr>
<td>DeConcini McDonald Yetwin &amp; Lacy, PC Attorneys</td>
<td>49</td>
</tr>
<tr>
<td>EHS Restoration</td>
<td>42</td>
</tr>
<tr>
<td>Ernest J. Jones Associates</td>
<td>50</td>
</tr>
<tr>
<td>Finance of America Mortgage</td>
<td>48</td>
</tr>
<tr>
<td>Fred Astaire Dance</td>
<td>46</td>
</tr>
<tr>
<td>LILI / Judy Aguilar-Woertz</td>
<td>16</td>
</tr>
<tr>
<td>Life Brokers</td>
<td>32</td>
</tr>
<tr>
<td>Mass Mutual - Arizona</td>
<td>Inside Back Cover</td>
</tr>
<tr>
<td>Mutual of Omaha</td>
<td>44</td>
</tr>
<tr>
<td>New York Life</td>
<td>4, 78, 90, 98</td>
</tr>
<tr>
<td>PFG Marketing Group</td>
<td>47, 100</td>
</tr>
<tr>
<td>Premier Documents</td>
<td>45</td>
</tr>
<tr>
<td>Reiff Imagery</td>
<td>51</td>
</tr>
<tr>
<td>Reliable Glass</td>
<td>50</td>
</tr>
<tr>
<td>Sheila Switzer &amp; Associates / ExamOne</td>
<td>152</td>
</tr>
<tr>
<td>SightCare</td>
<td>35</td>
</tr>
<tr>
<td>State Farm</td>
<td>40</td>
</tr>
<tr>
<td>Sun Cornerstone Group</td>
<td>68</td>
</tr>
<tr>
<td>The Law Office of Nathan A. Skinner, PLC</td>
<td>36</td>
</tr>
<tr>
<td>Unkefer &amp; Associates</td>
<td>34</td>
</tr>
</tbody>
</table>
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• Annuities
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