GOALS. ACCOMPLISHED.

Solving Your Client Needs Strategically

Life  Annuities  Long Term Care
Critical Illness  Disability  Asset Protection

Life Insurance & Annuities for Foreign Nationals

Foreign Nationals without assets in the United States
Foreign Nationals with assets in the United States
Indexed, Fixed & Immediate Annuities for Foreign Nationals residing outside the United States

Large Case, Estate, Business Planning, Advanced Concepts

Challenging Financial and Medical Cases
Jumbo Cases 100 Million Plus
Pension Max

Large Producer?
Call us for special compensation level & concierge service!

Brokerage Professionals, Inc.
7910 E. Thompson Peak Parkway, Ste 101
Scottsdale, AZ 85255
480-505-2500 * 480-505-2501 Fax
www.brokeragepros.com

Celebrating 37 Years in Brokerage!
The information in this membership directory is protected by copyright and is for use only by members of NAIFA-Arizona for association business. This directory may not be used for any commercial or other purpose, and permission to use this directory is contingent upon compliance with this requirement.

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.

2020 NAIFA-ARIZONA All rights reserved.
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</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>118</td>
<td>Acronyms</td>
</tr>
<tr>
<td>122</td>
<td>Advertisers Index</td>
</tr>
<tr>
<td>25</td>
<td>Advertisers Section</td>
</tr>
<tr>
<td>77-82</td>
<td>Alpha Company Roster</td>
</tr>
<tr>
<td>47-75</td>
<td>Alpha Membership Roster</td>
</tr>
<tr>
<td>20</td>
<td>APIC</td>
</tr>
<tr>
<td>21-23</td>
<td>Arizona Legislators</td>
</tr>
<tr>
<td>46</td>
<td>Code of Ethics</td>
</tr>
<tr>
<td>84</td>
<td>Event Sponsors</td>
</tr>
<tr>
<td>18-19</td>
<td>IFAPAC-Arizona</td>
</tr>
<tr>
<td>119</td>
<td>Industry Addresses</td>
</tr>
<tr>
<td>76</td>
<td>In Memory Page</td>
</tr>
<tr>
<td>16</td>
<td>LACP/LUTCF 2018/19 Recipients</td>
</tr>
<tr>
<td>121</td>
<td>Licensing/Online CE</td>
</tr>
<tr>
<td>2</td>
<td>Mission Statement</td>
</tr>
<tr>
<td>12-13</td>
<td>NAIFA-Arizona Advisor of the Year</td>
</tr>
<tr>
<td>24</td>
<td>Arizona Diamond Level Sponsors</td>
</tr>
<tr>
<td>10-11</td>
<td>NAIFA-Arizona Government Relations 2018/19 Report</td>
</tr>
<tr>
<td>6-7</td>
<td>NAIFA-Arizona Leadership</td>
</tr>
<tr>
<td>14</td>
<td>NAIFA-Arizona Past Presidents</td>
</tr>
<tr>
<td>85-109</td>
<td>NAIFA-Arizona Photos</td>
</tr>
<tr>
<td>5</td>
<td>NAIFA-Arizona President’s Message</td>
</tr>
<tr>
<td>9</td>
<td>NAIFA-Arizona 2018/19 Year in Review</td>
</tr>
<tr>
<td>114</td>
<td>NAIFA Learning Center</td>
</tr>
<tr>
<td>110-111</td>
<td>NAIFA Member Benefits</td>
</tr>
<tr>
<td>116</td>
<td>NAIFA Professional Liability Insurance Program</td>
</tr>
<tr>
<td>17</td>
<td>NAIFA Quality Award Winners</td>
</tr>
<tr>
<td>115</td>
<td>NAIFA Solution Center</td>
</tr>
<tr>
<td>15</td>
<td>Sentinel Program</td>
</tr>
</tbody>
</table>
Allstate congratulates Julie Jakubek, President of NAIFA Arizona.
Together, we can make a difference in our community.

Julie Jakubek
480-949-5670
4650 E. Thomas Rd.
Phoenix, AZ 85018
Dear Members of NAIFA-Arizona:

It is my honor, and privilege, to serve as the President of NAIFA-Arizona. Thank you for your confidence in me and for the opportunity to represent you, the insurance & financial professionals in Arizona. Together, we can accomplish great things, to move our industry forward.

Our careers are extremely important to the individuals, and businesses, we serve. They depend on us when they have a loss; and, we are there as advisors, and trusted friends, to help in their time of need.

So, I would like to thank you for:

- Continuing your NAIFA-Arizona membership
- Assisting in the transition to ONE strong NAIFA-Arizona
- Developing future leaders in our organization
- Attending the outstanding NAIFA educational programs
- Speaking with our legislators to help them understand our industry
- Taking care of the people of Arizona, to protect them every day from the risks they may encounter

If I have not met you, personally, please introduce yourself at one of our NAIFA-Arizona events!

Sincerely,

Julie Jakubek, MBA
NAIFA-Arizona President 2019-20
Julie Jakubek, MBA
President
(480) 949-5670
juliejakubek@allstate.com

Paul Ford
President-Elect (07/2019 - 11/2019)
(602) 944-2220, Ext 108
pford@pfg-inc.com

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

Kenny Ziegler, ChFC
Immediate Past President
(480) 899-6622
kenny@sanmarcosinsurancegroup.com

Barry A. McBride, CLU, AEP
Secretary/Treasurer
(602) 808-9008, x21
barrymcbride@suncornerstone.com
MEMBERSHIP ADVISOR

Jim L. Bennett, LUTCF
National Committee Chair
(623) 979-4140
jim@jimbennettinsurance.com
IFAPAC-ARIZONA

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

Programs Chair/LILI
Diana Brettrager, CIC, FSS, LUTCF
Berwick Himes Insurance Services
520-790-7777 • diana@dianabrettrager.com

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

Young Advisors
Kyle Conroy
Disability Insurance Services
480-600-3531 • kconroy@diservices.com

Social Media
Toni Gonzales, MBA
Ohio National
602-790-4365 • Toni_gonzales@ohionational.com

Programs Committee Member
Adam Roth
Dollarhide/MassMutual
520.979.2420 • Adamroth1@gmail.com

Political Involvement
Philip L. Solinsky, LUTCF
Solinsky Financial Group
520-885-6623 • phil@solinsky-inc.com

Membership Committee Member
Eric T. Bottolfsen, MBA
MassMutual Greater Phoenix
480-638-2205 • ebottolfsen@massmutualbrokerage.com
"The world is moved not only by the mighty shoves of the heroes, but also by the aggregate of the tiny pushes of each honest worker."
- Frank C. Ross

Leading By Example

Seth J. Krasne, LUTCF, CLTC
NAIFA-Arizona Government Relations Chair

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

David A. Sewell
NAIFA-Arizona Social Events Chair

Jim L. Bennett, LUTCF
NAIFA Political Action Committee

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

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

Tracy L. Jones
NAIFA APIC Committee Chair

Michael P. Klein, CFP, MBA
NAIFA APIC Sub-Committee

Patricia A. Chesebrough, CAE
Executive Liaison
NAIFA IFAPAC Committee
Dear NAIFA-Arizona Members:

Thank you for your support and membership! NAIFA-Arizona does not exist without your continued dedication to your clients, your families, and your industry. This past year was a challenging one for NAIFA-AZ, due to changes from national, but your board was quick to adapt, and accept, what would be the future of the association going forward.

While some would consider this a “transitional” year, the board worked diligently to make certain that we wouldn’t miss a beat. We began with a well-received Capitol Hill Day; moving the event outside, on one of the lawns, which allowed us the highest attendance of legislators in years. A joint event with The Phoenix Children’s Hospital, was held, with Joe Jordan as the featured presenter. A phenomenal speaker, he did not disappoint; and the event was well attended and very well received. In March, we scheduled geographical meetings to reach out to members living outside of Maricopa County. In April, we were fortunate to have Lincoln Kennedy speak, at our general membership meeting, providing insight on dealing with high net worth clients. We backed that up with a rare June Summer meeting. Overall, our Programs Committee did a fabulous job putting together a calendar of events in its initial term. You can expect more of these great programs in the year to come!

As always, membership continues to be our biggest focus. I implore all of you: invite a fellow colleague to a meeting; encourage a lapsed member to give NAIFA another chance; ask a board member how you can help the association grow. I truly believe a single NAIFA-Arizona can be one of the most successful associations in the country, but we need your support now!

It has been an honor to serve as your 2018/19 NAIFA-Arizona President. And, I wish each of you success and prosperity in the years ahead!

Sincerely,

Kenny Ziegler, ChFC, LUTCF
NAIFA-AZ President
Happy to report that ALL NAIFA supported bills PASSED and SIGNED!!!!!

SB1008 – Insurance Prohibited Inducement Exemptions – PASSED and Signed by Gov 3/22/19
SB1085 – Assoc Health Plans – PASSED and Signed by Gov 5/08/2019 (in lieu of HB2376)
SB1087 – Vehicle Min Liability Limits – PASSED and Signed by Gov 6/7/19
HB2005 – Moving Violation, Defensive Driving School – PASSED and Signed by Gov 5/10/2019
SB1534 – Fixed-Index Annuities Disclosure – PASSED and Signed by Gov 5/13/19

The House passed the consolidation legislation combining the Department of Insurance and the Department of Financial Institutions into one agency. Insurance Director Schraad was also recently appointed the DFI Superintendent.

HB 2166 Unfair Claims Practices, Cost Sharing (Barto): HB 2166 requires a health plan to include any cost sharing amount paid by either the enrollee or another person on behalf of the enrollee when calculating an enrollee’s contribution to any out-of-pocket maximum or applicable cost sharing requirements.

SB 1008 Insurance; Prohibited Inducements; Exemptions (Livingston): SB 1008 the bill stipulates that ancillary services provided by an insurer to reduce risk to the policy and policyholder are not considered inducements under the statute.

SB 1085 Association Health Plans (Brophy McGee): SB 1085 was signed by the Governor. SB 1085 establishes requirements for association health plans. Under the bill, an association qualifies as a path 1 bona fide association if the association meets currently specified statutory requirements for a bona fide association. An association qualifies as a path 2 bona fide association if the association meets specified requirements of federal law. Barto’s bill HB2376 supported the passing of this bill.
**SB 1087 Vehicle Liability Insurance; Minimum Limits (Brophy McGee):** SB 1087 increases the minimum coverage limits for motor vehicle liability policies. For motor vehicle liability insurance policies that are issued or renewed after July 1, 2020, the minimum amounts of coverage required are increased from $15,000 to $25,000 for one person sustaining bodily injury or death in an accident. The limits are increased from $30,000 to $50,000 for bodily injury or death of two or more persons in any one accident. Finally, the minimum coverage limits for property damage are increased from $10,000 to $15,000.

**HB 2005 Moving Violations; Defensive Driving School (Kavanagh):** HB 2005 requires a court to allow an individual found responsible for a civil traffic moving violation or someone convicted of a violation of excessive speeds to attend a defensive driving school. If that individual successfully completes the defensive driving school course, the court is required to dismiss the finding of responsibility or conviction for the civil or criminal traffic citation.

**SB 1534 Fixed-Index Annuities; Disclosure; Indexing (Brophy McGee):** SB 1534 instructs the Department to adopt the NAIC Annuity Disclosure Model Regulation by March 2020.

**HB 2318 Texting While Driving; Prohibition; Enforcement (Campbell):** Arizona Governor Ducey signed HB 2318. The bill makes operating a vehicle without a hands free device a primary offense. The bill stipulates that a motor vehicle operator is prohibited from operating a motor vehicle while holding in the operator’s hand, typing on or otherwise manually operating a portable wireless communication device unless the vehicle is parked or stopped.
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
2017  Tracy L. Jones
2018  unavailable
2019  David R. Kroll, CLU, ChFC, LUTCF

*Deceased
In November of 1981, my wife Margie and I made the decision to move from Wisconsin to Arizona. Within the first week of arriving in Arizona, I was studying for my Life and Health License. Officially I began my Financial Services Career in January of 1982 with Phoenix Mutual Life Insurance Company. Within weeks of joining Phoenix Mutual I was introduced to (NALU) National Association of Life Underwriters, which at the time was meeting at Oscar Taylors at the Biltmore. Shortly thereafter I became a member of our great Association and have been an active member ever since. The relationships that have been forged out of membership have always been extremely important to me. For many years, I served on various committees for NAIFA-Phoenix, and then became President of NAIFA-Phoenix from 2007 – 2008. I was also presented with the Arizona Achievement Award in 2008. In 2009, I received The Jack E. Bobo Award for contributions to my Association, Industry, and Community. After serving on the State Board for several years, I became President of NAIFA-Arizona for 2012 -2013. I continue to be actively involved with NAIFA-Arizona by working with various NAIFA-Arizona Committees. Today, I am currently a Vice-President with MassMutual Arizona led by another Industry Leader, Jeff Dollarhide, CFP, CLU, ChFC, AIF, CFBS, CLTC.

Being in the Financial Services Industry, has been a very fulfilling Career. Having active roles both in Management and as an Advisor has enabled me to foster strong relationships that I will always value. I am so thankful to those who took both a personal interest in me and mentored me throughout my Career.

I continue to be active in my community. The first Saturday of every month, I take a group of men and women to North Town, a retirement community. We invest our time and talents providing routine services to those who need help. Both Margie and I, are very active in our church where our son, Jonathan, is the Executive Pastor. Both Margie and I also enjoy Ball-Room Dancing, under the instruction of my daughter, Jasmine. My most recent passion has been the creation of the Talentum Group in 2017. The Talentum Group now serves as Arizona’s largest resource group to the faith-based community.

Finally, aside from having three highly talented and gifted children, Melissa, Jonathan, and Jasmine; three beautiful grandchildren, Ruby, Nora, and Kennedy; there is one who stands out among them all, my wife Margie, who has been my biggest Advocate. Through all the peaks and valleys, she has remained my #1 fan.

It has been my greatest pleasure to have served, and to continue to serve. It is truly humbling to have received this honor.

Thank you all!
### NAIFA-ARIZONA Past Presidents

*The morale of an organization is not built from the bottom up; it filters from the top down.*

*Peter B. Kyne*

<table>
<thead>
<tr>
<th>Year</th>
<th>President</th>
<th>Year</th>
<th>President</th>
</tr>
</thead>
<tbody>
<tr>
<td>1959-60</td>
<td>Charles A. DeLeeuw</td>
<td>1990-91</td>
<td>James G. Shaw, CLU, ChFC</td>
</tr>
<tr>
<td>1960-61</td>
<td>Edwin D. McGwire</td>
<td>1991-92</td>
<td>Cliff F. Wilson, CLU, ChFC</td>
</tr>
<tr>
<td>1962-63</td>
<td>Howard O. Kemper</td>
<td>1993-94</td>
<td>Tod D. Lashway, CFP, LUTCF</td>
</tr>
<tr>
<td>1963-64</td>
<td>Robert E. Pope, Jr., CLU</td>
<td>1994-95</td>
<td>Robert T. Bishopp, CLU</td>
</tr>
<tr>
<td>1964-65</td>
<td>Andrew L. Wolf, CLU</td>
<td>1995-96</td>
<td>Vinod K. Mohindra, LUTCF, CLU, ChFC</td>
</tr>
<tr>
<td>1965-66</td>
<td>Thomas F. Callahan, Jr.</td>
<td>1996-97</td>
<td>Robert J. Westbrook, LUTCF, CLU, ChFC</td>
</tr>
<tr>
<td>1967-68</td>
<td>J. Lester Shaffer</td>
<td>1998-99</td>
<td>Barry A. McBride, CLU</td>
</tr>
<tr>
<td>1968-69</td>
<td>Eugene Taylor</td>
<td>1999-00</td>
<td>Myles K. Beck, LUTCF</td>
</tr>
<tr>
<td>1970-71</td>
<td>Tony Ziehler, CLU</td>
<td>2001-02</td>
<td>Jim L. Bennett, LUTCF</td>
</tr>
<tr>
<td>1971-72</td>
<td>H. Gordon Farrar, CLU</td>
<td>2002-03</td>
<td>Douglas H. McMurry, LUTCF</td>
</tr>
<tr>
<td>1972-73</td>
<td>Earl T. Nagel, CLU</td>
<td>2003-04</td>
<td>Eugene R. Bentley</td>
</tr>
<tr>
<td>1973-74</td>
<td>Robert R. Loftus, CLU</td>
<td>2004-05</td>
<td>Barry A. Cook, CLU, ChFC</td>
</tr>
<tr>
<td>1974-75</td>
<td>Timothy Ryan</td>
<td>2005-06</td>
<td>Henry C. Grosjean</td>
</tr>
<tr>
<td>1975-76</td>
<td>Marshall C. Roberts, CLU</td>
<td>2006-07</td>
<td>Lars D. Hansen, LUTCF</td>
</tr>
<tr>
<td>1976-77</td>
<td>Ray Lincoln, CLU</td>
<td>2007-08</td>
<td>William B. Cassidy, CLU, ChFC</td>
</tr>
<tr>
<td>1977-78</td>
<td>Peter Zimmer</td>
<td>2008-09</td>
<td>Philip L. Solinsky, LUTCF</td>
</tr>
<tr>
<td>1978-79</td>
<td>Robert J. Wernecke, CLU</td>
<td>2009-10</td>
<td>Robert A. Bryant Sr., LUTCF</td>
</tr>
<tr>
<td>1979-80</td>
<td>Paul M. Sims, CLU</td>
<td>2010-11</td>
<td>David A. Sewell</td>
</tr>
<tr>
<td>1980-81</td>
<td>William J. Adler, CLU</td>
<td>2011-12</td>
<td>Diana Brettrager, CIC, FSS, LUTCF</td>
</tr>
<tr>
<td>1981-82</td>
<td>Robert C. Doughtery, CLU</td>
<td>2012-13</td>
<td>David R. Kroll, CLU, ChFC, LUTCF</td>
</tr>
<tr>
<td>1982-83</td>
<td>Fred E. Chesebrough, CLU</td>
<td>2013-14</td>
<td>Tracy L. Jones</td>
</tr>
<tr>
<td>1983-84</td>
<td>John J. Brooking, CFP</td>
<td>2014-15</td>
<td>Michael A. Sandoval, CLU, ChFC</td>
</tr>
<tr>
<td>1984-85</td>
<td>Dwight Loeffler</td>
<td>2015-16</td>
<td>D. Michael Ford</td>
</tr>
<tr>
<td>1985-86</td>
<td>Verle F. Naber, CLU, ChFC</td>
<td>2016-17</td>
<td>Seth Krasne, LUTCF, CLTC</td>
</tr>
<tr>
<td>1986-87</td>
<td>Michael Eibeck, CLU, ChFC</td>
<td>2017-18</td>
<td>Judy Aguilar-Woertz, ChFC, RICP, LUTCF</td>
</tr>
<tr>
<td>1987-88</td>
<td>Dennis R. Merideth, CLU, ChFC</td>
<td>2018-19</td>
<td>Kenny Ziegler, ChFC</td>
</tr>
<tr>
<td>1988-89</td>
<td>Gary A. Bornar, LUTCF</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 2019 Members

Platinum Sentinel Member
Jakubek, Julie

Premiere Sentinel Member
Bennett, Jim
Kroll, David
Lashway, Tod
McBride, Barry
Wernecke, Bob
Woertz, Judy

Elite Sentinel Member
Krasne, Seth
Naber, Verl
Ziegler, Kenny

Sentinel Member
Dzurinko, Andy
Hegna, Tom
Solinsky, Phil

Honorary Lifetime Sentinel Contributors
David R. Kroll, CLU, ChFC, LUTCF
Tod D. Lashway, CLU, ChFC, LUTCF
Jim L. Bennett, LUTCF
Judy P. Aguilar-Woertz, LUTCF, ChFC, CASL
Philip L. Solinsky, LUTCF

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.
Arizona NAIFA Members receiving a designation for 2018/2019

<table>
<thead>
<tr>
<th>LACP</th>
<th>LUTCF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ryan Pinney</td>
<td>Heather Carvalho</td>
</tr>
<tr>
<td>Charles Olson</td>
<td>Brad Hasenkamp®</td>
</tr>
<tr>
<td>David Beaty</td>
<td>Leigh Schmidbauer</td>
</tr>
<tr>
<td>Brian Ashe</td>
<td>Tim VanDonge</td>
</tr>
<tr>
<td>Shane Westhoelter</td>
<td></td>
</tr>
<tr>
<td>Bassem Beaini</td>
<td></td>
</tr>
<tr>
<td>Robert Canter</td>
<td></td>
</tr>
<tr>
<td>Brett Sause</td>
<td></td>
</tr>
<tr>
<td>Chris Hatton</td>
<td></td>
</tr>
<tr>
<td>Brian Haney</td>
<td></td>
</tr>
<tr>
<td>Keith Dent</td>
<td></td>
</tr>
<tr>
<td>Cindy Moyers</td>
<td></td>
</tr>
<tr>
<td>Martin Culver</td>
<td></td>
</tr>
<tr>
<td>John Lord</td>
<td></td>
</tr>
<tr>
<td>Brock Jolly</td>
<td></td>
</tr>
<tr>
<td>Dan Reisinger</td>
<td></td>
</tr>
<tr>
<td>Ronald Blau</td>
<td></td>
</tr>
<tr>
<td>Alexander Hosey</td>
<td></td>
</tr>
<tr>
<td>William Brown</td>
<td></td>
</tr>
<tr>
<td>Antonio Massenelli</td>
<td></td>
</tr>
</tbody>
</table>
FINANCIAL ADVISING AND INVESTMENTS

Scott F. Bennett, CLF, LUTCF
Richard W. Beyer
Mark A. Bonnett
Teresa L. Robinson

LIFE INSURANCE AND ANNUITIES

Richard W. Beyer
Brian W. Brooks, CFP
Lyle A. Deo, CLU, ChFC, CLTC

Chester H. Jaehnig, FIC, MDRT, CLTC
Jeffrey C. Kolzow, RICP, LUTCF, FICF, FIC

MULTILINE SALES

Julie Jakubek, MBA
“We in America do not have government by the majority. We have government by the majority who participate.”

Thomas Jefferson
McAdams, Connie
McMurry, Douglas
Merideth, Dennis
Montoya, David
Naber, Veri
Nash, Yara
Norgord, David
Patent, Linda
Rios, Marci
Rippinger, John
Sandoval, Michael
Sewell, David
Smith, Gary
Smith, Laverne
Smith, Undrea
Smith, Vicki
Solinsky, Philip
Thomas, Michael
Tomlinson, Andrew
Wilson, Cliff
Wiltse, Debbie
Wise, William
Wood, Peter
Ziegler, Kenny

IFAPAC-Arizona “Top Ten Lifetime Defenders”

Jim Bennett    Jeffrey Dollarhide    Linda R. Patent
William B. Cassidy    Michael E Eibeck    John F. Ripplinger
Barry A. Cook    Dwight E. Loeffler    Philip L. Solinsky
                   Barry A. McBride
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_________________

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.
<table>
<thead>
<tr>
<th>Name</th>
<th>District</th>
<th>Party</th>
<th>Email</th>
<th>Room</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sylvia Allen</td>
<td>6</td>
<td>R</td>
<td>Email: SALLEN</td>
<td>Room 303</td>
<td>(602) 926-5409</td>
</tr>
<tr>
<td>Lela Alston</td>
<td>24</td>
<td>D</td>
<td>Email: LALSTON</td>
<td>Room 311</td>
<td>(602) 926-5829</td>
</tr>
<tr>
<td>Sonny Borrelli</td>
<td>5</td>
<td>R</td>
<td>Email: SBORRELLI</td>
<td>Room 212</td>
<td>(602) 926-5051</td>
</tr>
<tr>
<td>-- Majority Whip</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sean Bowie</td>
<td>18</td>
<td>D</td>
<td>Email: SBOWIE</td>
<td>Room 308</td>
<td>(602) 926-3004</td>
</tr>
<tr>
<td>Paul Boyer</td>
<td>20</td>
<td>R</td>
<td>Email: PBOYER</td>
<td>Room 307</td>
<td>(602) 926-4173</td>
</tr>
<tr>
<td>David Bradley</td>
<td>10</td>
<td>D</td>
<td>Email: DBRADLEY</td>
<td>Room 213</td>
<td>(602) 926-5262</td>
</tr>
<tr>
<td>-- Minority Leader</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kate Brophy McGee</td>
<td>28</td>
<td>D</td>
<td>Email: KBROPHYMC GEE</td>
<td>Room 302</td>
<td>(602) 926-4486</td>
</tr>
<tr>
<td>Heather Carter</td>
<td>15</td>
<td>R</td>
<td>Email: HCARTER</td>
<td>Room 303B</td>
<td>(602) 926-5503</td>
</tr>
<tr>
<td>Lupe Contreras</td>
<td>19</td>
<td>D</td>
<td>Email: LCONTRERAS</td>
<td>Room 305</td>
<td>(602) 926-5284</td>
</tr>
<tr>
<td>-- Assistant Minority Leader</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Andrea Dalessandro</td>
<td>2</td>
<td>D</td>
<td>Email: ADALESSANDRO</td>
<td>Room 312</td>
<td>(602) 926-5342</td>
</tr>
<tr>
<td>Karen Fann -- President</td>
<td>1</td>
<td>R</td>
<td>Email: KFANN</td>
<td>Room 205</td>
<td>(602) 926-5874</td>
</tr>
<tr>
<td>David C. Farnsworth</td>
<td>16</td>
<td>R</td>
<td>Email: DFARNSWORTH</td>
<td>Room 300</td>
<td>(602) 926-3020</td>
</tr>
<tr>
<td>Eddie Farnsworth</td>
<td>12</td>
<td>R</td>
<td>Email: EFARNSWORTH</td>
<td>Room 304</td>
<td>(602) 926-5735</td>
</tr>
<tr>
<td>-- President Pro Tempore</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sally Ann Gonzales</td>
<td>3</td>
<td>D</td>
<td>Email: SGONZALES</td>
<td>Room 314</td>
<td>(602) 926-3278</td>
</tr>
<tr>
<td>David Gowan</td>
<td>14</td>
<td>R</td>
<td>Email: DGOWAN</td>
<td>Room 200</td>
<td>(602) 926-5154</td>
</tr>
<tr>
<td>Rick Gray</td>
<td>21</td>
<td>R</td>
<td>Email: RGRAY</td>
<td>Room 301</td>
<td>(602) 926-5413</td>
</tr>
<tr>
<td>-- Majority Leader</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sine Kerr</td>
<td>13</td>
<td>R</td>
<td>Email: SKERR</td>
<td>Room 302</td>
<td>(602) 926-5955</td>
</tr>
<tr>
<td>Vince Leach</td>
<td>11</td>
<td>R</td>
<td>Email: VLEACH</td>
<td>Room 303</td>
<td>(602) 926-3106</td>
</tr>
<tr>
<td>David Livingston</td>
<td>22</td>
<td>R</td>
<td>Email: DLIVINGSTON</td>
<td>Room 314</td>
<td>(602) 926-4178</td>
</tr>
<tr>
<td>Juan Mendez</td>
<td>26</td>
<td>D</td>
<td>Email: JMENDEZ</td>
<td>Room 301</td>
<td>(602) 926-4124</td>
</tr>
<tr>
<td>J.D. Mesnard</td>
<td>17</td>
<td>R</td>
<td>Email: JMESNARD</td>
<td>Room 309</td>
<td>(602) 926-4481</td>
</tr>
<tr>
<td>Tony Navarrete</td>
<td>30</td>
<td>D</td>
<td>Email: TNAVARRETE</td>
<td>Room 311</td>
<td>(602) 926-4864</td>
</tr>
<tr>
<td>Lisa Otondo</td>
<td>4</td>
<td>D</td>
<td>Email: LOTONDO</td>
<td>Room 213</td>
<td>(602) 926-3002</td>
</tr>
<tr>
<td>-- Minority Whip</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tyler Pace</td>
<td>25</td>
<td>R</td>
<td>Email: TPACE</td>
<td>Room 304</td>
<td>(602) 926-5760</td>
</tr>
<tr>
<td>Jame scita Peshlakai</td>
<td>7</td>
<td>D</td>
<td>Email: JPESHLAKAI</td>
<td>Room 314</td>
<td>(602) 926-5160</td>
</tr>
<tr>
<td>-- Minority Whip</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frank Pratt</td>
<td>8</td>
<td>R</td>
<td>Email: FPRATT</td>
<td>Room 301</td>
<td>(602) 926-5761</td>
</tr>
<tr>
<td>Martin Quezada</td>
<td>29</td>
<td>D</td>
<td>Email: MQUEZADA</td>
<td>Room 303</td>
<td>(602) 926-5911</td>
</tr>
<tr>
<td>Rebecca Rios</td>
<td>27</td>
<td>D</td>
<td>Email: RRIOS</td>
<td>Room 301</td>
<td>(602) 926-3073</td>
</tr>
<tr>
<td>Victoria Steele</td>
<td>9</td>
<td>D</td>
<td>Email: VSTELE</td>
<td>Room 315</td>
<td>(602) 926-5683</td>
</tr>
<tr>
<td>Michelle Ugenti-Rita</td>
<td>23</td>
<td>R</td>
<td>Email: MUGENTI-RITA</td>
<td>Room 306</td>
<td>(602) 926-4480</td>
</tr>
<tr>
<td>Name</td>
<td>District</td>
<td>Party</td>
<td>Email</td>
<td>Room</td>
<td>Phone</td>
</tr>
<tr>
<td>----------------------</td>
<td>----------</td>
<td>-------</td>
<td>---------------</td>
<td>---------</td>
<td>-----------------</td>
</tr>
<tr>
<td>John Allen</td>
<td>15</td>
<td>R</td>
<td>Email: JALLEN</td>
<td>Room 205</td>
<td>(602) 926-4916</td>
</tr>
<tr>
<td>Richard C. Andrade</td>
<td>29</td>
<td>D</td>
<td>Email: RANDRADE</td>
<td>Room 337</td>
<td>(602) 926-3130</td>
</tr>
<tr>
<td>Nancy Barto</td>
<td>15</td>
<td>R</td>
<td>Email: NBARTO</td>
<td>Room 316</td>
<td>(602) 926-5766</td>
</tr>
<tr>
<td>Leo Biasucci</td>
<td>5</td>
<td>R</td>
<td>Email: LBIASIUCCI</td>
<td>Room 341</td>
<td>(602) 926-3018</td>
</tr>
<tr>
<td>Walter Blackman</td>
<td>6</td>
<td>R</td>
<td>Email: WBLACKMAN</td>
<td>Room 345</td>
<td>(602) 926-3043</td>
</tr>
<tr>
<td>Isela Blanc</td>
<td>26</td>
<td>D</td>
<td>Email: IBLANC</td>
<td>Room 334</td>
<td>(602) 926-5187</td>
</tr>
<tr>
<td>Reginald Bolding, Jr.</td>
<td>27</td>
<td>D</td>
<td>Email: RBOLDING</td>
<td>Room 322</td>
<td>(602) 926-3132</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Minority Whip</td>
</tr>
<tr>
<td>Shawnna Bolick</td>
<td>20</td>
<td>R</td>
<td>Email: SBOLICK</td>
<td>Room 113</td>
<td>(602) 926-3244</td>
</tr>
<tr>
<td>Russell “Rusty” Bowers</td>
<td>25</td>
<td>R</td>
<td>Email: RBOWERS</td>
<td>Room 223</td>
<td>(602) 926-3128</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Speaker</td>
</tr>
<tr>
<td>Kelli Butler</td>
<td>28</td>
<td>D</td>
<td>Email: KIBUTLER</td>
<td>Room 119</td>
<td>(602) 926-5156</td>
</tr>
<tr>
<td>Noel Campbell</td>
<td>1</td>
<td>R</td>
<td>Email: NCAMPBELL</td>
<td>Room 304</td>
<td>(602) 926-3124</td>
</tr>
<tr>
<td>Andres Cano</td>
<td>3</td>
<td>D</td>
<td>Email: ACANO</td>
<td>Room 332</td>
<td>(602) 926-3027</td>
</tr>
<tr>
<td>Frank Carroll</td>
<td>22</td>
<td>R</td>
<td>Email: FCARROLL</td>
<td>Room 342</td>
<td>(602) 926-3249</td>
</tr>
<tr>
<td>César Chávez</td>
<td>29</td>
<td>D</td>
<td>Email: CCHAVEZ</td>
<td>Room 333</td>
<td>(602) 926-4862</td>
</tr>
<tr>
<td>Regina E. Cobb</td>
<td>5</td>
<td>R</td>
<td>Email: ROCBB</td>
<td>Room 222</td>
<td>(602) 926-3126</td>
</tr>
<tr>
<td>David L. Cook</td>
<td>8</td>
<td>R</td>
<td>Email: DCOOK</td>
<td>Room 309</td>
<td>(602) 926-5162</td>
</tr>
<tr>
<td>Domingo DeGrazia</td>
<td>10</td>
<td>D</td>
<td>Email: DDEGRAZIA</td>
<td>Room 318</td>
<td>(602) 926-3153</td>
</tr>
<tr>
<td>Timothy M. Dunn</td>
<td>13</td>
<td>R</td>
<td>Email: TDUNN</td>
<td>Room 114</td>
<td>(602) 926-4139</td>
</tr>
<tr>
<td>Kirsten Engel</td>
<td>10</td>
<td>D</td>
<td>Email: KENGEL</td>
<td>Room 323</td>
<td>(602) 926-5178</td>
</tr>
<tr>
<td>Mitzi Epstein</td>
<td>18</td>
<td>D</td>
<td>Email: MEPSTEIN</td>
<td>Room 125</td>
<td>(602) 926-4870</td>
</tr>
<tr>
<td>Diego Espinoza</td>
<td>19</td>
<td>D</td>
<td>Email: DESPINOA</td>
<td>Room 338</td>
<td>(602) 926-3134</td>
</tr>
<tr>
<td>Charlene R. Fernandez</td>
<td>4</td>
<td>D</td>
<td>Email: CFERNANDEZ</td>
<td>Room 320</td>
<td>(602) 926-3098</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Minority Leader</td>
</tr>
<tr>
<td>John Fillmore</td>
<td>16</td>
<td>R</td>
<td>Email: JFILLMORE</td>
<td>Room 303</td>
<td>(602) 926-3187</td>
</tr>
<tr>
<td>Mark Finchem</td>
<td>11</td>
<td>R</td>
<td>Email: MFINCHEM</td>
<td>Room 310</td>
<td>(602) 926-3122</td>
</tr>
<tr>
<td>Randall Friese</td>
<td>9</td>
<td>D</td>
<td>Email: RFRIESE</td>
<td>Room 330</td>
<td>(602) 926-3138</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Assistant Minority Leader</td>
</tr>
<tr>
<td>Rosanna Gabaldón</td>
<td>2</td>
<td>D</td>
<td>Email: RGABALDON</td>
<td>Room 331</td>
<td>(602) 926-3424</td>
</tr>
<tr>
<td>Travis W. Grantham</td>
<td>12</td>
<td>R</td>
<td>Email: TGRANTHAM</td>
<td>Room 302</td>
<td>(602) 926-4868</td>
</tr>
<tr>
<td>Gail Griffin</td>
<td>14</td>
<td>R</td>
<td>Email: GGRIFFIN</td>
<td>Room 225</td>
<td>(602) 926-5895</td>
</tr>
<tr>
<td>Alma Hernandez</td>
<td>3</td>
<td>D</td>
<td>Email: AHERNANDEZ</td>
<td>Room 122</td>
<td>(602) 926-3136</td>
</tr>
<tr>
<td>Daniel Hernandez, Jr.</td>
<td>2</td>
<td>D</td>
<td>Email: DHERNANDEZ</td>
<td>Room 324</td>
<td>(602) 926-4840</td>
</tr>
<tr>
<td>Jennifer Jermaine</td>
<td>18</td>
<td>D</td>
<td>Email: JERMAINE</td>
<td>Room 124</td>
<td>(602) 926-3199</td>
</tr>
<tr>
<td>Name</td>
<td>District</td>
<td>Party</td>
<td>Email</td>
<td>Room</td>
<td>Phone</td>
</tr>
<tr>
<td>---------------------</td>
<td>----------</td>
<td>-------</td>
<td>---------------------</td>
<td>--------</td>
<td>----------------</td>
</tr>
<tr>
<td>John Kavanagh</td>
<td>23</td>
<td>R</td>
<td>Email: JKAVANAGH</td>
<td>Room 226</td>
<td>(602) 926-5170</td>
</tr>
<tr>
<td>Anthony T. Kern</td>
<td>20</td>
<td>R</td>
<td>Email: AKERN</td>
<td>Room 224</td>
<td>(602) 926-3102</td>
</tr>
<tr>
<td>Jay Lawrence</td>
<td>23</td>
<td>R</td>
<td>Email: JLAWRENCE</td>
<td>Room 131</td>
<td>(602) 926-3095</td>
</tr>
<tr>
<td>Aaron Lieberman</td>
<td>28</td>
<td>D</td>
<td>Email: ALIEBERMAN</td>
<td>Room 120</td>
<td>(602) 926-3300</td>
</tr>
<tr>
<td>Jennifer Longdon</td>
<td>24</td>
<td>D</td>
<td>Email: JLONGDON</td>
<td>Room 126</td>
<td>(602) 926-3264</td>
</tr>
<tr>
<td>Robert Meza</td>
<td>30</td>
<td>D</td>
<td>Email: RMEZA</td>
<td>Room 339</td>
<td>(602) 926-3425</td>
</tr>
<tr>
<td>Becky A. Nutt</td>
<td>14</td>
<td>R</td>
<td>Email: BNUTT</td>
<td>Room 207</td>
<td>(602) 926-4852</td>
</tr>
<tr>
<td>-- Majority Whip</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joanne Osborne</td>
<td>13</td>
<td>R</td>
<td>Email: JOSBORNE</td>
<td>Room 112</td>
<td>(602) 926-3181</td>
</tr>
<tr>
<td>Jennifer Pawlik</td>
<td>17</td>
<td>D</td>
<td>Email: JPAWLIK</td>
<td>Room 118</td>
<td>(602) 926-3193</td>
</tr>
<tr>
<td>Kevin Payne</td>
<td>21</td>
<td>R</td>
<td>Email: KPAYNE</td>
<td>Room 110</td>
<td>(602) 926-4854</td>
</tr>
<tr>
<td>Geraldine Peten</td>
<td>4</td>
<td>D</td>
<td>Email: GPETEN</td>
<td>Room 325</td>
<td>(602) 926-4842</td>
</tr>
<tr>
<td>Warren Petersen</td>
<td>12</td>
<td>R</td>
<td>Email: WPETERSEN</td>
<td>Room 208</td>
<td>(602) 926-4136</td>
</tr>
<tr>
<td>-- Majority Leader</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steve Pierce</td>
<td>1</td>
<td>R</td>
<td>Email: SPIERCE</td>
<td>Room 308</td>
<td>(602) 926-5584</td>
</tr>
<tr>
<td>Pamela Powers Hannley</td>
<td>9</td>
<td>D</td>
<td>Email: PPowersHannley</td>
<td>Room 335</td>
<td>(602) 926-4848</td>
</tr>
<tr>
<td>Tony Rivero</td>
<td>21</td>
<td>R</td>
<td>Email: TRIVERO</td>
<td>Room 313</td>
<td>(602) 926-3104</td>
</tr>
<tr>
<td>Bret Roberts</td>
<td>11</td>
<td>R</td>
<td>Email: BROBERTS</td>
<td>Room 344</td>
<td>(602) 926-3158</td>
</tr>
<tr>
<td>Diego Rodriguez</td>
<td>27</td>
<td>D</td>
<td>Email: DRODRIGUEZ</td>
<td>Room 326</td>
<td>(602) 926-3285</td>
</tr>
<tr>
<td>Athena Salman</td>
<td>26</td>
<td>D</td>
<td>Email: ASALMAN</td>
<td>Room 321</td>
<td>(602) 926-4858</td>
</tr>
<tr>
<td>-- Minority Whip</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amish Shah</td>
<td>24</td>
<td>D</td>
<td>Email: ASHAH</td>
<td>Room 123</td>
<td>(602) 926-3280</td>
</tr>
<tr>
<td>Thomas “T.J.” Shope, Jr.</td>
<td>8</td>
<td>R</td>
<td>Email: TSHOPE</td>
<td>Room 204</td>
<td>(602) 926-3012</td>
</tr>
<tr>
<td>-- Speaker Pro Tempore</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lorenzo Sierra</td>
<td>19</td>
<td>D</td>
<td>Email: LSIERRA</td>
<td>Room 121</td>
<td>(602) 926-3211</td>
</tr>
<tr>
<td>David Stringer</td>
<td>1</td>
<td>R</td>
<td>Resigned 3/27/19</td>
<td>Room 121</td>
<td>(602) 926-3211</td>
</tr>
<tr>
<td>Arlando Teller</td>
<td>7</td>
<td>D</td>
<td>Email: ATELLER</td>
<td>Room 115</td>
<td>(602) 926-3069</td>
</tr>
<tr>
<td>Raquel Terán</td>
<td>30</td>
<td>D</td>
<td>Email: RTERAN</td>
<td>Room 117</td>
<td>(602) 926-3308</td>
</tr>
<tr>
<td>Bob Thorpe</td>
<td>6</td>
<td>R</td>
<td>Email: BTHORPE</td>
<td>Room 130</td>
<td>(602) 926-5219</td>
</tr>
<tr>
<td>Ben Toma</td>
<td>22</td>
<td>R</td>
<td>Email: BTOMA</td>
<td>Room 306</td>
<td>(602) 926-3298</td>
</tr>
<tr>
<td>Kelly Townsend</td>
<td>16</td>
<td>R</td>
<td>Email: KTOWNSEND</td>
<td>Room 111</td>
<td>(602) 926-4467</td>
</tr>
<tr>
<td>Myron Tsosie</td>
<td>7</td>
<td>D</td>
<td>Email: MTSOSIE</td>
<td>Room 116</td>
<td>(602) 926-3157</td>
</tr>
<tr>
<td>Michelle Udall</td>
<td>25</td>
<td>R</td>
<td>Email: MUDALL</td>
<td>Room 129</td>
<td>(602) 926-4856</td>
</tr>
<tr>
<td>Jeff Weninger</td>
<td>17</td>
<td>R</td>
<td>Email: JWENINGER</td>
<td>Room 312</td>
<td>(602) 926-3092</td>
</tr>
</tbody>
</table>
Black Gould & Associates
Dutch Baker

Sun Cornerstone Group
Barry A. McBride, CLU, AEP

Jeffrey C. Dollarhide, CFP, CLU, CLTC
MassMutual Arizona

All Things Marketing Online
Pam Ostrowski

Finance of America
Dirk Vandeveeter

Key Exit Advisors
John Byrne

Berwick Himes
Diana Brettrager, CIC, FSS, LUTCF

Slate Restoration
Jason Jarvis

Safelite
Amy Bamford

Ohio National
Toni Gonzales
Advertiser’s Section

Please take the time to review advertisers in this directory.

Their support has made the publication possible, which as a member, promotes your professionalism.
Compare other life insurance and annuity companies to our financial strength, product rates and premiums!

➢ **Eagle Series Fixed Deferred Annuities:** Issue ages up to 95. Bailout feature guarantees for 3, 5, 7, or 9 years. Interest plus 10% free withdrawals. No MVA.

➢ **B.E.S.T. Income Annuity:** Single Premium Immediate Annuity with numerous payout options.

➢ **B.E.S.T. FLEX Income Annuity:** Single Premium Immediate Annuity with the flexibility of a Commutation Value Liquidity Feature.

➢ **Youth Life Insurance Plan:** Juvenile whole life insurance starting at $25 a year for $10,000. Issue ages 6 months to 24 years. 4.0% minimum guarantee interest rate Advance Premium Deposit account ($7,000 per $10,000 face amount).

➢ **Remembrance:** Single Premium Whole Life insurance with Chronic Illness (Cognitive Impairments including Alzheimers & Dementia), Terminal Illness, and Return of Premium riders at no additional premium cost. *Coming soon in 2020!*

For current rates & product information visit www.AmericanSavingsLife.com
How long has American Savings Life Insurance Company been in business?
Since 1954 having started in Phoenix and currently located in Mesa, Arizona.

How can American Savings Life pay high interest on its Annuities and offer such competitive Life Insurance?
ASL has a very different business model than the typical life insurance company. We operate with a low overhead. We also have a proven history of profitability that is significantly better than industry averages.

How does American Savings Life invest its assets?
For over 65 years, ASL has maintained the same investment model of investing the majority of its assets in a very conservative yet profitable niche real estate loan product we call Not So Hard Money. The Company has been consistently profitable, even through the 2007-2010 real estate market correction and accompanying “Great Recession.”

How can someone independently verify American Savings Life’s financial strength?
Available upon request is an annual Independent Comparative Report prepared by Standard Analytical Services, Inc. With a Solvency Ratio of $134.10, American Savings Life stands above when compared to the average ratio of the 25 leading life insurance companies of $106.18 (2018 Independent Comparative Report - Standard Analytical Service, Inc.). In addition, the company’s Audited Financial Statements are available on the Stockholders page of our company's website.
I’m proud to support the National Association of Insurance and Financial Advisors - Arizona.

Julie Jakubek
480-949-5670
4650 E. Thomas Rd.
Phoenix, AZ 85018
www.juliejakubek.com

Giving back to your community is good for everyone.
Want to Double Your Production?

Contact LifeBrokers and learn how agents are doubling or even tripling their life and annuity sales with our Specialist Assistance™ programs.

Here’s How

LifeBrokers has developed a series of instructional workshops that take you from identifying, approaching, fact finding and presenting to your existing and potential clients.

These seminars include everything you need to double or even triple your sales. The best part is that you’re not alone. Each workshop is presented by our team of specialists with years of experience within their discipline. In addition to teaching the workshop concepts, they assist within the entire sales process including gathering facts, determining a need, case and concept design, point of sale and presentation support. Don’t let your customers go elsewhere for markets you can now offer. Join the LifeBrokers team of professionals and become the “go to” advisor for ALL your customers’ needs.

2633 E. Indian School Road, Suite 410, Phoenix, Arizona 85016-6759
(602) 494-9500 (800) 516-0283 Fax (602) 494-0500 www.LBIUSA.com
Diana Brettrager has joined the BerwickHimes Insurance Services Team!

- 35 years of EXPERIENCE
- Unmatched customer SERVICE
- TRUST in the 2016 NAIFA Arizona Advisor of the Year

BerwickHimes Insurance Services offers over 30 insurance carriers, competitive rates and coverage for personal or commercial needs.

Offering:
- Auto & Motorcycle
- Home
- Commercial
- Recreational Vehicles
- Mexican Auto

Contact Us Today!
Diana Brettrager, CIC, FSS, LUTCF
520-790-7777 or 520-360-2349
dbrettrager@berwickhimes.com

www.berwickhimes.com
BerwickHimes Insurance Services
3561 E. Sunrise Dr. Suite 135, Tucson, AZ 85718
SightCare has significant experience in contracting!

SightCare is an exceptional value to Plan Sponsors.

SightCare encourages you to compare plans, benefits and price.

We are confident that you will conclude - that for the quality, benefits, and cost - no better vision plan is available than SightCare.

Our Features:
- Routine exam and eyeglasses / contact lenses
- Dual / Advantage vision plan design
- Capitation arrangements
- Fully insured vision plans
  - Employer plans
  - Voluntary
- Self-funding agreements
- Provider networks
- Diabetic management programs

Contact SightCare today and learn more!
Vince Hayes, President of SightCare, Inc.
(480) 835-4470 vince.hayes@sightcareaz.com
As NAIFA-Arizona’s Vice President, I’m proud to support and serve an organization like NAIFA whose support for our Industry and best interests of our clients is second to none!

Undrea Smith, RICP
207 N. Gilbert Road, #107
Gilbert, Arizona 85234
(480) 525-1839
undrea@eastvalleyretirement.com
Find out if a Reverse Mortgage is right for your client.

Your client will have questions: Are You Prepared?

Let Dirk Vandeventer at Finance of America Mortgage help utilize your home equity in the retirement planning process. With over 30 years of experience in mortgage banking, Dirk can assist in finding home loan financing that will suit your client’s needs.

Contact Dirk today for a no obligation consultation

Dirk Vandeventer
Branch Manager | NMLS-177999 | (602) 228-7799

©2019 Finance of America Mortgage LLC | NMLS ID #1071 (www.nmlsconsumeraccess.org). Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. AZ Mortgage Banker License #0910184. This is not a commitment to lend. Prices, guidelines and minimum requirements are subject to change without notice. The reverse mortgage borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the borrower does not meet these loan obligations, then the loan will need to be repaid. This document is provided by Finance of America Mortgage. Any materials were not provided by HUD or FHA. It has not been approved by FHA or any Government Agency.
Every true career professional should be informed and involved in issues relating to their profession.

NAIFA is the conduit by which a true career professional can be informed and involved. We do more. We also educate, motivate and elevate.

You know this, but how will others learn? Please invite your colleagues to the experience!

Barry A. McBride, CLU, AEP
Sun Cornerstone Group, Inc.
What’s important to YOU is important to US.

A proud sponsor of the NAIFA Arizona

Safelite AutoGlass® takes care to make your glass repair or replacement stay stronger and last longer so that you, and your family, can enjoy the road ahead.

safelite.com | 800-800-2727
A better fit, together

Your business reflects your passion and unique vision. You own it, you shape it. We’ll help you build your business your way with:

- Flexible contract options and liberal vesting built on a foundation of independence
- Expertly designed products with a long-term perspective, built to be resilient and deliver value in a wide range of economic conditions
- One of the 10 fastest-growing independent broker/dealers¹
- Dedicated personal support, from your orientation to your ongoing sales and business needs
- Financial strength and long-term focus guided by policyholder interest

Toni Gonzales, MBA
Regional Sales Director
480.415.7979
toni_gonzales@ohionational.com

¹ As named by InvestmentNews as of 4/23/2019

When it’s time to let go, we show you the way...

Our Business is Selling Your Business.

Do see yourself soaring after the sale of your business? I can help you get there. We make it an easy process with a proven method that works toward a seamless sale. I am John M Byrne, a CPA and business valuation expert. I understand business value drivers and how to position your company to obtain the financial security and peace of mind you deserve. A 30 minute discussion with me will explain how our process works. No hard sell. No pressure. No obligation. Call to discuss your options today.

480.389.5845
john.byrne@keyexitadvisors.com

John Michael Byrne, PLLC

When it’s time to let go, we show you the way...

Our Business is Selling Your Business.

Do see yourself soaring after the sale of your business? I can help you get there. We make it an easy process with a proven method that works toward a seamless sale. I am John M Byrne, a CPA and business valuation expert. I understand business value drivers and how to position your company to obtain the financial security and peace of mind you deserve. A 30 minute discussion with me will explain how our process works. No hard sell. No pressure. No obligation. Call to discuss your options today.

480.389.5845
john.byrne@keyexitadvisors.com

John Michael Byrne, PLLC

When it’s time to let go, we show you the way...

Our Business is Selling Your Business.

Do see yourself soaring after the sale of your business? I can help you get there. We make it an easy process with a proven method that works toward a seamless sale. I am John M Byrne, a CPA and business valuation expert. I understand business value drivers and how to position your company to obtain the financial security and peace of mind you deserve. A 30 minute discussion with me will explain how our process works. No hard sell. No pressure. No obligation. Call to discuss your options today.

480.389.5845
john.byrne@keyexitadvisors.com

John Michael Byrne, PLLC

When it’s time to let go, we show you the way...

Our Business is Selling Your Business.

Do see yourself soaring after the sale of your business? I can help you get there. We make it an easy process with a proven method that works toward a seamless sale. I am John M Byrne, a CPA and business valuation expert. I understand business value drivers and how to position your company to obtain the financial security and peace of mind you deserve. A 30 minute discussion with me will explain how our process works. No hard sell. No pressure. No obligation. Call to discuss your options today.

480.389.5845
john.byrne@keyexitadvisors.com

John Michael Byrne, PLLC

When it’s time to let go, we show you the way...

Our Business is Selling Your Business.

Do see yourself soaring after the sale of your business? I can help you get there. We make it an easy process with a proven method that works toward a seamless sale. I am John M Byrne, a CPA and business valuation expert. I understand business value drivers and how to position your company to obtain the financial security and peace of mind you deserve. A 30 minute discussion with me will explain how our process works. No hard sell. No pressure. No obligation. Call to discuss your options today.

480.389.5845
john.byrne@keyexitadvisors.com

John Michael Byrne, PLLC
Did you know that you can use the Tax Cuts and Jobs Act of 2017 to reduce or eliminate your tax? We can help you keep more of what you earned!

“My prior accountant had prepared my year 2019 tax returns and had me owing over $160,000.

I contacted Culpepper & Associates and they re-worked my taxes, and using the new tax laws, I only owe $28,000.” - George C., Scottsdale, AZ

For an initial consultation, phone Chris (480) 478-2973

Offices in Downtown Phoenix and Scottsdale

11445 E Via Linda, Scottsdale, AZ 85259 (480) 478-2973 Ofc (480) 452-0753 Fax

www.culpepper-associates.com

Financing of our fees O.A.C.
FIND Top Real Estate Agents Fast!

Download on the App Store
GET IT ON Google Play

Contact me for Free Home Valuation
(602) 705-5768
CJ.VINSON@AGENTRATED.COM
Need help with these?

✔ Attracting new clients and staying in touch with current and past clients.

✔ Executing on a compelling, compliant digital marketing strategy that helps you stand out online and expresses your unique value.

✔ Engaging leads through your website and making them curious about how they can work with you.

✔ Using your social media presence to demonstrate your unique brand, beliefs, knowledge and core values.

As a 30+ year Marketing veteran for the high-tech Fortune 1000 and Small Business, I'm here to help you build your online visibility and communications so that you can help more clients.

Reach out to Pam Ostrowski at Pam@MyMarketingWingman.com
Casino Theme Parties For All Occasions

Perfect for Corporate events, Birthdays, Graduations or client/employee events. You name the occasion and we make it the ONE to remember!

Let’s plan your next party!!

Vegas 2 U

623.205.7184

www.Vegas2U.net
MassMutual is here for you. Our broad portfolio and proven expertise will give your business the tools to help it thrive – today and for the long-term.

COMPETITIVE PRODUCTS

- **Life Insurance**
  - A comprehensive product portfolio, including Whole Life, Universal Life, Variable Universal Life¹, Term Life and Survivorship Life

- **Disability Income Insurance**
  - Individual DI Insurance or Multi-Life
  - BOE and Buy Sell
  - Protect ability to save for retirement

- **Long-Term Care Insurance**

- **Annuities**
  - Offering two Fixed Deferred Annuities
  - Single Premium Immediate Annuity (SPIA)
  - Flexible Premium Deferred Income Annuity

INDUSTRY EXPERTISE

- **Estate Analysis & Business Planning**
- **Charitable Gifting Plans**
- **Business Succession Planning**
- **Executive Benefit Plans**

Jeff Dollarhide is a proud sponsor of NAIFA Phoenix, NAIFA Scottsdale, Southwest Autism Research & Resource Center (SARRC), The Greater Southwest Chapter (CMAA), Arizona Latin-American Association (ALMA), The Hispanic Chamber of Commerce, Central Arizona Estate Plan Council, Junior Achievement, International Disability Society, and Easter Seals.

Brokerage is more than business. It’s personal.

To learn more, contact:
Sue Kuraja
Agency Brokerage Director
17550 N. Perimeter Drive, Suite 450
Scottsdale, AZ 85255
Cell: 480-707-8725
Office: 480-538-2957
skuraja@massmutualbrokerage.com
ALEXANDRA MILLER, CPA
www.alexandramiller CPA.com
alexmillercpa@mindspring.com
Cellular: 520-241-5384

ALEXANDRA L. MILLER, CPA, P.C.

7403 East Tanque Verde Road
Tucson, Arizona 85715
Phone: 520-721-5000
Fax: 520-721-5044

It’s simple.

LET OUR OFFICE
BE AN EXTENSION OF YOURS.

- Case Design
- Marketing Assistance
- Lead Generation
- 25 Years of Expertise

800.523.5851
www.unkefer.net

ARIZONA’S BEST SERVICE & COMMISSIONS FOR ANNUITY & LIFE INSURANCE SALES
Serving AZ Agents, Agencies & Marketing Firms Since 1994!
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
MEMBERSHIP

Abbate, Michael  •  michael@mabbate.com  •  602-957-3200 ext 4023
Caduceus Financial Services  •  2355 E. Camelback Rd., Ste. 600  •  Phoenix, Arizona  85016-9040

Adams, Ronald P., JD  •  radams@halaw.com  •  480-345-8845
Hoopes, Adams & Alexander, PLC  •  2410 W. Ray Road, Suite 1  •  Chandler, Arizona  85224-3549

Adamson, Scott  •  scott@sadamson.com  •  602-859-0496
22001 N. 80th Dr.  •  Peoria, Arizona  85383-2165

Aguilar Polzin, Angela L.  •  angela@judywoertz.net  •  480-598-0544
State Farm Insurance  •  8601 S. Priest Drive, #101  •  Tempe, Arizona  85284

Aguilar-Woertz, Judy P., LUTCF, ChFC, CASL  •  judy@judywoertz.net  •  480-598-0544
State Farm Insurance  •  8601 S. Priest Dr., Ste. 101  •  Tempe, Arizona  85284-1919

Alexander, Nancy M., ChFC, CLU, LUTCF  •  nancy.alexander@americannational.com  •  630-485-1266
American National Insurance Company  •  2503 E. Elk Run Ct.  •  Payson, Arizona  85541

Allen, Byron F.  •  byronallen@aslic.com  •  480-835-5000
Amer Savings Life Ins. Co.  •  935 E. Main St., #100  •  Mesa, Arizona  85203

Alspaugh, Jack G.  •  jga@garyinsurancegroup.com  •  361-232-4717
Gary Insurance Group  •  5922 Yorktown Blvd., Bldg 2  •  Corpus Christi, Texas  78414-5852

Anastos, Michael A., LUTCF, CLU, ChFC  •  anasmic@cox.net  •  480-332-9970
Farmers Insurance Group  •  1435 E. Guadalupe Rd.  •  Tempe, Arizona  85283-3933

Argabright, Jennifer  •  jargabright@ft.newyorklife.com  •  602-750-4398
New York Life  •  5135 E. Ingram Street, Suite 8  •  Scottsdale, Arizona  85254
Anderson, Gary  •  andersongary@comcast.net  •  520-906-2301
3084 W. Corte Olivia  •  Tucson, Arizona  85741

Armenta, Christopher  •  carmenta@ft.newyorklife.com  •  623-606-5320
New York Life  •  14850 N. Scottsdale Rd., Ste. 400  •  Scottsdale, Arizona  85254

B

Bader, William A.  •  wealthcreate11@gmail.com  •  602-510-8099
Bader Consultants  •  5640 East Dell Rd., Unit 1034  •  Scottsdale, Arizona  85254

Baker, Dutch  •  dutch.baker@blackgould.com  •  602-776-1323
Black, Gould & Associates  •  3800 N. Central Ave., 9th Fl  •  Phoenix, Arizona  85012

Baker, Keith A., FICF  •  keith.baker@kofc.org  •  480-213-8333
Raso Agency  •  9124 E. Auburn St.  •  Mesa, Arizona  85207

Bakshi, Supriya  •  sbakshi@ft.newyorklife.com  •  520-620-5319
New York Life  •  1 South Church Ave., Suite 2200  •  Tucson, Arizona  85701-1635

Bankston, Roslyn  •  Roz.bankston.b2us@statefarm.com  •  480-897-6500
State Farm  •  6900 E. Camelback Road #820  •  Scottsdale, Arizona  85251

Barbanell, Jeffrey S., CLU, LUTCF, CLTC  •  jsb@plannedbrokerage.com  •  480-429-4733
Planned Brokerage Solutions  •  5052 N. 83rd St.  •  Scottsdale, Arizona  85250-7302

Bargery, Brett, CLU  •  bbarg4@gmail.com  •  817-733-2104
3541 N. Jasper Mountain Circle  •  Mesa, Arizona  85207

Barker, Michael P., LUTCF  •  pbarker@amfam.com  •  520-625-2166
American Family Ins.  •  512 E. Whitehouse Canyon Rd., Ste. 130  •  Green Valley, Arizona  85614-0552

Barteau, Stephen B., LUTCF, LACP  •  sbbarteau@qwestoffice.net  •  928-634-2306
American National Insurance Company  •  682 BlueSky Dr.  •  Cottonwood, Arizona  86326-5570

Bean, Ann M.  •  ann@aimmarketing-az.com  •  480-353-2601
AIM Marketing & Insurance Services of AZ, Inc.  •  13840 N. Northsight Blvd., Ste. 101  •  Scottsdale, Arizona  85260-3665

Bearden, David V.  •  dvbearden@ft.newyorklife.com  •  520-620-5364
New York Life  •  1 S. Church Ave., 22nd Fl.  •  Tucson, Arizona  85701-1635
Beck, Myles K., LUTCF  •  poeck01@aol.com  •  520-577-2711
PO Box 13069  •  Tucson, Arizona  85732-3069

Bell, Kristi  •  kristi@wbassoc.com  •  602-381-8600
Bell & Associates Consulting  •  14425 N. 7th Street, Ste. 101  •  Phoenix, Arizona  85022

Bell, Ward T.  •  ward@wbassoc.com  •  602-381-8600
Ward T. Bell & Assoc. Inc.  •  14425 N. 7th Street, Ste. 101  •  Phoenix, Arizona  85022-2507

Ben-Dov, Ronen, LUTCF  •  rbendov@ft.newyorklife.com  •  520-620-5360
New York Life  •  1 South Church Ave, Ste. 2200  •  Tucson, Arizona  85701-1635

Bennett, Jim, LUTCF  •  jim@jimbennettinsurance.com  •  623-979-4140
Bennett Insurance Group, Inc.  •  24654 N. Lake Pleasant Pkwy., Ste. 103-575  •  Peoria, Arizona  85383-1359

Bennett, Scott F., CLF, LUTCF  •  scott.bennett@countryfinancial.com  •  480-998-8209
Country Financial  •  7100 E. Cave Creek Road, Suite 116  •  Cave Creek, Arizona  85331

Berger, W. Craig, CLU, ChFC  •  craig_berger@glic.com  •  602-957-7155
Guardian  •  5080 N. 40th St., Ste. 400  •  Phoenix, Arizona  85018-2150

Beyer, Richard W.  •  richard.beyer@nm.com  •  480-739-3400
Northwestern Mutual  •  9841 E. Bell Rd., Ste. 110  •  Scottsdale, Arizona  85260-2357

Biro, Jeffrey J., CEP, RFC  •  jeff@familywealthadvisors.com  •  480-969-5667
Family Wealth Advisors  •  6900 E. Camelback Rd., Ste. A39  •  Scottsdale, Arizona  85251-2459

Black, Roland D.  •  daleblack1@cox.net  •  602-920-2614
1520 E. Helena Dr.  •  Phoenix, Arizona  85022-2025

Boals, Maryglenn K., CLTC, LACP  •  mgboals@mgboals.com  •  602-418-5069
MgBoals & Associates, LLC  •  PO Box 44858  •  Phoenix, Arizona  85064-4858

Bobo, Jack E., CLU, FLMI  •  jbobo11@cox.net  •  602-544-5038
New York Life  •  1660 W. Glendale Ave., Apt. 1218  •  Phoenix, Arizona  85021-8984

Bonnett, Mark A.  •  mark.bonnett@corepathwealth.com  •  480-448-0334
CorePath Wealth Partners  •  7114 E. Stetson Dr., Ste. 205  •  Scottsdale, Arizona  85251

Bottolfsen, Eric T., MBA  •  ebottolfsen@massmutualbrokerage.com  •  480-638-2205
Mass Mutual Greater Phoenix  •  4900 N. Scottsdale Rd., Ste. 4000  •  Scottsdale, Arizona  85251

Braden, Marc S.  •  mbraden@ft.newyorklife.com  •  480-840-2003
New York Life  •  14850 North Scottsdale Road, Suite 400  •  Scottsdale, Arizona  85254-2883
MEMBERS

Brandon, Jason  •  jason.brandon@fbfs.com  •  480-268-0448
Farm Bureau Financial Services  •  2201 N. 19th Ave., Ste. 106  •  Phoenix, Arizona  85009

Brekan, Joseph R.  •  jbrekan@ft.newyorklife.com  •  480-922-2830
New York Life  •  7537 E. McDonald Dr.  •  Scottsdale, Arizona  85260-6062

Bress, Allen D.  •  allen@aimmarketing-az.com  •  480-353-2600
Aim Marketing & Ins. Svrs. Of AZ, Inc.  •  15025 E. Mira Vista  •  Fountain Hills, Arizona  85268

Brettrager, Diana, CIC, FSS, LUTCF  •  dbrettrager@berwickhimes.com  •  520-790-7777
Berwick Himes Insurance Services  •  3561 E. Sunrise Drive, Ste. 135  •  Tucson, Arizona  85718-3227

Brinckerhoff, Mary  •  mary.brinckerhoff@fbfs.com  •  623-587-8491
Brinckerhoff Agency LLC  •  22601 N. 19th Avenue, Ste. 106  •  Phoenix, Arizona  85027

Brinton, Dilworth C., Jr., CLU, ChFC  •  dbrintonjr@yahoo.com  •  480-890-1590
New York Life  •  PO Box 324  •  Mesa, Arizona  85211-0324

Brock, Brittney  •  brittneybrock111@gmail.com  •  760-590-3246
Brittney Brock Insurance  •  11004 E. Abilene Avenue  •  Mesa  85208

Brooks, Brian W., CFP, ChFC, FIC, FICF  •  brian.brooks@thrivent.com  •  480-563-1367
Thrivent Financial  •  17015 N. Scottsdale Rd., Ste. 335  •  Scottsdale, Arizona  85255-5894

Bryant, Robert A., Sr., LUTCF  •  BearBryant48@yahoo.com  •  623-583-1800
Longevity Planners, LLC  •  12315 W. Wildwood Dr.  •  Sun City West, Arizona  85375-5138

Burr, Bradley B., CFP  •  brad.burr88@gmail.com  •  602-385-7086
4703 E. Hearn Rd.  •  Phoenix, Arizona  85032-5567

Burt, Chris  •  Chris.burt.F25L@statefarm.com  •  480-986-1611
State Farm  •  11344 E. Apache Trail  •  Apache Junction, Arizona  85120

Buzzard, Bryan T.  •  bbuzzard@ft.newyorklife.com  •  480-922-0066
Cypress Strategies/New York Life  •  3311 E. Dartmouth  •  Mesa, Arizona  85213-7046

Capp, Dennis A.  •  denniscapp@gmail.com  •  623-328-5279
Physicians Mutual Ins. Co.  •  15926 W. Banff Ln.  •  Surprise, Arizona  85379-5013

Carlson, Stephen O., CLU, ChFC  •  carlsons@financialnetwork.com  •  480-831-5645
1507 W. Knowles Circle, Ste. 27  •  Mesa, Arizona  85202
Conroy, Kyle T.  •  kconroy@diservices.com  •  480-600-3531
Disability Insurance Services  •  19219 N. 92nd Way  •  Scottsdale, Arizona  85255-5543

Cook, Barry A., CLU, ChFC  •  bacook@ft.newyorklife.com  •  602-547-3200
New York Life  •  509 W. Fellars Dr.  •  Phoenix, Arizona  85023-3560

Cook, Tyson H., LUTCF  •  tcook@metlife.com  •  480-834-6630
Cook Financial Group  •  Metlife  •  2915 E. Baseline Rd., Ste. 119  •  Gilbert, Arizona  85234-2475

Couch, J.R.  •  jrcouch12@yahoo.com  •  480-839-4300
Farmers Insurance Group  •  2111 E. Baseline Rd., Ste. F2  •  Tempe, Arizona  85283-1519

Cox, Christopher S., CSA  •  ccoxfinancial@yahoo.com  •  520-318-5505
Smith & Cox, LLC  •  10371 North Oracle Road, Ste. 1-203  •  Oro Valley, Arizona  85737

Cramer, Emily R.  •  emily@unkefermail.com  •  623-847-9101
Unkefer & Associates  •  11225 N. 28th Drive, C-100  •  Phoenix, Arizona  85029-5648

Crandell, Don, CFP, LUTCF  •  don.crandell@countryfinancial.com  •  480-649-9699
Country Financial  •  1423 S. Higley Rd., Bldg. 3, Ste. 106  •  Mesa, Arizona  85206-3449

Cummings, Chadrick, LUTCF  •  chad@stinsonandassociates.net  •  480-855-3216
Stinson & Associates  •  3115 S. Price Road  •  Chandler, Arizona  85248

Cunningham, Kevin  •  kevin.m.cunningham.my05@statefarm.com  •  480-785-0700
State Farm Insurance Companies  •  8601 S. Priest Dr., Ste. 101  •  Tempe, Arizona  85248

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

Dattner, Alvin  •  Ald10109@yahoo.com  •  480-357-0070
10109 E. Morning Star Drive  •  Scottsdale, Arizona  85255

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

Davis, Gary A.  •  gdavis@farmersagent.com  •  480-963-4541
Farmers Insurance  •  PO Box 847  •  Chandler, Arizona  85244-0847
Davis, Jerlynne L., CLU, ChFC, LUTCF • jerlynned@scaaz.com • 520-760-0077
4401 N. Lason Ln. • Tucson, Arizona 85749-8580

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

Deal Carter, Donita • dealcarterinsurance@gmail.com • 623-776-0588
SD Insurance Services, LLC • 34406 N. 27th Drive, Ste. 140 • Phoenix, Arizona 85085-6079

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

Del Re, Monica A. • monica@monicadedle.com • 480-991-0000
Financial Solutions for Senior America, LLC • 8711 E. Pinnacle Peak Rd., Ste. 197 • Scottsdale, Arizona 85255-3517

DeMarie, Debra A. • debdemarie@aol.com • 602-369-6636
DeMarie Consulting, Inc. • 209 W. Marconi • Phoenix, Arizona 85023

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

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

Dietrich, Dominique, RD • dominique.23@gmail.com • 480-206-4960
Medicare Edu. Of AZ • 21116 E. Tierra Grande Dr. • Queen Creek, Arizona 85142-6766

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

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

Driscol, John M., CLU • john_driscoll@jdriscollco.com • 602-957-7155
John Driscoll & Company, Inc. • 5080 North 40th Street, Ste. 400 • Phoenix, Arizona 85018

Drybread, Kathleen A. • kmdphx@gmail.com • 602-957-2448
Centaurus Financial, Inc. • 1747 E. Northern Ave., Ste. 144 • Phoenix, Arizona 85020-3987

Dzurinko, Andrew G., CLU, ChFC • dzurinko@juno.com • 480-921-9341
American United Life • 2177 E. Warner Road, Ste. 102 • Tempe, Arizona 85284-3511
Eagleston, Gerald J., LUTCF  •  jerryeagleston@gmail.com  •  480-998-2292
Eagleston Financial Group  •  1333 N. Greenfield Rd., Ste. 103  •  Mesa, Arizona  85205

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

Edman, Steven J., RICP, LUTCF  •  steven.edman@horacemann.com  •  480-361-3409
Steve Edman Agency  •  1166 E. Warner Rd, Ste. 101  •  Gilbert, Arizona  85296

Eibeck, Michael E., CLU, ChFC, LUTCF, FSS  •  mikeeibeck0@gmail.com  •  602-230-2995
Spence, Cassidy Associates  •  7521 E. Via Estrella  •  Scottsdale, Arizona  85258-1121

Elms, Tom  •  telms@ttgi-usa.com  •  877-284-5131
The Thomas Group Insurance LLC (TTGI)  •  511 S. 2nd. Ave.  •  Safford, Arizona  85546-2335

Emerson, Fedelyne  •  lyne@envisioninsuranceagency.com  •  520-909-9537
Envision Insurance Agency

Estes, Joy T.  •  joy@joyestes.net  •  480-946-5489
State Farm  •  8111 E. Thomas Rd., Ste. 110  •  Scottsdale, Arizona  85251-5876

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

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

Farkash, Howard A., CLTC, LACP  •  hafbenefits@yahoo.com  •  602-909-8433
Howard Farkash Agency  •  4301 N. 21st St., Ste. 36  •  Phoenix, Arizona  85016-5575

Fay, Dianne T., ChFC, CFP, LUTCF  •  fay@fayassociates.com  •  480-998-1723

Feldman, Wendy L., CLU, ChFC, CASL  •  wendy@thefeldmanagency.com  •  480-968-4474
The Feldman Agency/New York Life  •  2380 W. Ray Rd., Ste. 2  •  Chandler, Arizona  85224-3635
Fendley, Gregg  •  gregg@fendleybenefits.com  •  928-779-4107  
Gregg Fendley Benefits Inc.  •  940 N. Switzer Canyon Dr.  •  Flagstaff, Arizona  86001-4852

Fillman, Sharon, CLU, ChFC  •  sharon.fillman.b8zw@statefarm.com  •  480-988-4260  
Sharon Fillman Insurance  •  3364 E. Williams Field Rd., Ste. 102  •  Gilbert, Arizona  85295-6504

Fischer, Scott M.  •  scott@optionsfsl.com  •  602-501-5175  
Options for Senior Living  •  18731 E. Superstition Dr.  •  Queen Creek, Arizona  85142-7999

Ford, Mike  •  mford@pfg-inc.com  •  602-944-2220  
PFG Marketing Group, Inc  •  17235 N. 75th Ave., Ste. G150  •  Glendale, Arizona  85308

Ford, Paul E.  •  pford@pfg-inc.com  •  602-944-2220 ext 108  
PFG Marketing Group Inc  •  17235 N. 75th Ave., Ste. G-150  •  Glendale, Arizona  85308

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

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

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

Frank, Bruce J., ChFC, CLU  •  bjfrank@ft.newyorklife.com  •  480-477-7618  
New York Life  •  14850 N. Scottsdale Road, Ste. 400  •  Scottsdale, Arizona  85254

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

G

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

Galindo, Julio A.  •  Julio@allstate.com  •  520-624-2400  
Allstate - Galindo Family Agency  •  1955 W. Grant Road, Ste. 185  •  Tucson, Arizona  85745-1475

Garcia, Charles J.  •  Dcnchuckie@gmail.com  •  480-242-7029  
Raso Agency  •  1410 E. Flint St.  •  Chandler, Arizona  85225

Gibson, W. Craig, CLU  •  cwgibson@ft.newyorklife.com  •  520-620-5312  
New York Life  •  1 S. Church Ave., Ste. 2200  •  Tucson, Arizona  85701-1635
Glass, John F., CLU, ChFC  •  jfg@glassfinancial.com  •  602-952-1202  
Glass Financial Group  •  4455 E. Camelback Rd., Ste. 260D  •  Phoenix, Arizona  85018-2865

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

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

Goldman, Victor  •  vgoldman@financialguide.com  •  480-421-8618  
MassMutual – Phoenix  •  4900 N. Scottsdale Road, Ste. 4000  •  Scottsdale, Arizona  85251

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

Goucher, Stephen R.  •  stephen.goucher@fbfs.com  •  623-979-3842  
Farm Bureau Financial Services  •  18301 N. 79th Ave., D146  •  Glendale, Arizona  85308

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

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

Greene, Ted  •  tedgreene@legalshieldassociate.com  •  480-220-5712  
Ted Greene Enterprises  •  1628 E. Southern Ave., Ste. 9-230  •  Tempe, Arizona  85282

Grimco, Kathryn  •  kgrimco@firstguarantyfinancial.net  •  480-284-6393  
First Guaranty Financial  •  4140 E. Baseline Dr., Ste. 101  •  Mesa, Arizona  85206

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

Guzman, Heather, ChFC, LUTCF  •  heather.guzman@countryfinancial.com  •  480-456-1427  
Country Financial  •  9835 E. Bell Road, Ste. 120  •  Scottsdale, Arizona  85260

Guzman, Lucia  •  Lucyguz1@gmail.com  •  602-741-5878  
8334 W. Monte Vista Road  •  Phoenix, Arizona  85037
Haas, Kayla  •  khaas@unitedlife.com  •  480-353-1477
United Life  •  Phoenix, Arizona

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

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

Hall, Michael  •  mthall01@ft.newyorklife.com  •  602-750-8427
New York Life  •  14850 North Scottsdale Rd., Ste. 400  •  Scottsdale, Arizona  85254-2883

Halliday, Michael  •  michael.halliday@countryfinancial.com  •  520-298-6700
Country Financial  •  3295 W. Ina Road, Ste. 100  •  Tucson, Arizona  85741-2194

Hamm, Robert  •  rhamm@amfam.com  •  520-820-6037
American Family Life Insurance Company  •  10132 N. Oracle Rd., Ste. 160  •  Tucson, Arizona  85704-7603

Hansen, Lars D., RICP, LUTCF, LACP  •  lhansen@sazagency.com  •  480-924-4750

Hardin, Denise, J., CLU  •  denise.hardin.gyb9@statefarm.com  •  480-293-7854
State Farm Insurance Companies  •  400 E. Rio Salado Parkway  •  Tempe, Arizona  85281

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

Hartman, Robert A., CLU, ChFC, CASL  •  rahartman@ft.newyorklife.com  •  480-488-9085
New York Life  •  PO Box 1360  •  Carefree, Arizona  85377-1360

Hasenkamp, Brad  •  brad.hasenkamp@fbfs.com  •  480-848-1732
Farm Bureau Financial Services  •  325 S Higley Rd., Ste. 100  •  Gilbert, Arizona  85296

Hastings, Charles D.  •  chastings@fbfs.com  •  623-878-2491
Farm Bureau Financial Services  •  9051 W. Kelton Ln., Ste. 6  •  Peoria, Arizona  85382

Hegna, Thomas D., CLU, ChFC, CASL  •  tom@tomhegna.com  •  602-549-6653
PO Box 20589  •  Fountain Hills, Arizona  85269-0589

Heller, Rob, CLTC, LUTCF, ChFC  •  rheller@metlife.com  •  480-638-2217
Heller Financial Services  •  60 East Rio Salado Parkway, Ste. 610  •  Tempe, Arizona  85281-9131

57
Henderson, Martin F., CLU • fickenterprises@cox.net • 480-946-5108
Fick Enterprises Inc • 8780 E. McKellips Rd., Ste. 292 • Scottsdale, Arizona 85257-4820

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

Herrera, Zeke M. • zeke.herrera.b9st@statefarm.com • 928-344-1727
State Farm Insurance Companies • 2811 S. 4th Ave., Ste. C • Yuma, Arizona 85364-8257

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

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

Holland, Eric G. • eric.holland@physiciansmutual.com • 480-947-4896
Physicians Mutual Ins. Co. • 8777 E. Via De Ventura, Ste. 300 • Scottsdale, Arizona 85258-3371

Hopkins, Richelle • rhopkins@rfs lends.com • 602-312-7801
Retirement Funding Solutions • PO Box 12333 • Scottsdale, Arizona 85267

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

Horst, Barb, CPCU, CLU, MBA • barb.horst.c9us@statefarm.com • 303-519-1553
State Farm • 1042 Willow Creek Rd., Ste. A101-416 • Prescott, Arizona 86301

Hyde, Joshua • joshua.hyde@fbfs.com • 520-885-3083
Farm Bureau Financial Services • 10355 N. La Canada Dr., Ste. 197 • Oro Valley, Arizona 85737-7309

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

Iorio, Jeff • jeff@mooreFS.com • 520-296-4464
Moore Financial Services • 6711 E. Camino Principal • Tucson, Arizona 85715-3905

Itami, Christine R. • chris.itami@gmail.com • 480-694-7753
Senior Life Ins. Solutions • PO Box 17563 • Fountain Hills, Arizona 85268
J

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

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

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

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

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

Johnson, Linda  •  desertclanlj@gmail.com  •  480-695-8369
OneAmerica  •  9474 E. Topeka Dr.  •  Scottsdale, Arizona  85255

Johnson, Nicholas P.  •  nickj@scaaz.com  •  602-230-2995
Spence Cassidy & Associates  •  10450 N. 74th St., Ste 110  •  Scottsdale, Arizona  85258

Johnson, Noreen, LUTCF  •  noreen@jissedona.com  •  928-282-3615
Johnson Insurance Services, LLC.  •  PO Box 1630  •  Sedona, Arizona  86339

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

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

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

Jones, Ryan  •  rmjones@ft.newyorklife.com  •  520-891-2636
New York Life  •  500 Liberty Street SE, Ste. 500  •  Salem, Oregon  97301-3899

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

Jorgensen, Larry S., CLU  •  larry@legacyfinancial.us  •  480-545-1261
Legacy Financial  •  5416 E. Southern  •  Mesa, Arizona  85206-3622

Junior, Jeff B.  •  jeff@trajanwealth.com  •  480-214-9835
Trajan Insurance and Wealth  •  9375 E. Shea Blvd., Ste. 100  •  Scottsdale, Arizona  85260-6986
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Email</th>
<th>Phone</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kanoza, Rebecca A., REBC</td>
<td></td>
<td><a href="mailto:becky.kanoza@blackgould.com">becky.kanoza@blackgould.com</a></td>
<td>520-290-3051</td>
<td>Black, Gould &amp; Associates • 4516 E. Camp Lowell Dr. • Tucson, Arizona 85712-1282</td>
</tr>
<tr>
<td>Kawar, Tina M., LUTCF</td>
<td></td>
<td><a href="mailto:tina.kawar@libertymutual.com">tina.kawar@libertymutual.com</a></td>
<td>480-707-0115</td>
<td>Liberty Mutual Insurance Co. • 17207 N. Perimeter Drive, Ste. 100 • Scottsdale, Arizona 85255</td>
</tr>
<tr>
<td>Kelly, Brett</td>
<td></td>
<td><a href="mailto:brett.kelly@fbfs.com">brett.kelly@fbfs.com</a></td>
<td>928-782-0012</td>
<td>Catalina Sunrise • 661 E. 32nd Street #A • Yuma, Arizona 85365</td>
</tr>
<tr>
<td>Kelly, Christopher S.</td>
<td></td>
<td><a href="mailto:chris@azkelly.com">chris@azkelly.com</a></td>
<td>623-444-7892</td>
<td>AzKELLY Insurance Agency • 9460 W. Peoria Ave., Ste. E • Peoria, Arizona 85345-6300</td>
</tr>
<tr>
<td>Kennedy, Tamerlane</td>
<td></td>
<td><a href="mailto:Linxtal@hotmail.com">Linxtal@hotmail.com</a></td>
<td>505-585-5595</td>
<td>Gateway Insurance Group • 6000 Uptown Blvd., Ste. 100 • Albuquerque, New Mexico 87110</td>
</tr>
<tr>
<td>Kidd, Ryan S., CRC</td>
<td></td>
<td><a href="mailto:ryan.kidd@lfg.com">ryan.kidd@lfg.com</a></td>
<td>623-825-1020</td>
<td>Validus Financial Associates • 8877 W. Union Hills Dr., Suite 540 • Peoria, Arizona 85379</td>
</tr>
<tr>
<td>Kidder, Stephanie R.</td>
<td></td>
<td><a href="mailto:skidder@ft.newyorklife.com">skidder@ft.newyorklife.com</a></td>
<td>520-620-5325</td>
<td>New York Life • 1 S. Church Ave., Ste. 2200 Fl. 22 • Tucson, Arizona 85701-1635</td>
</tr>
<tr>
<td>Kifer, Alan C., CFP, RFC, LTCP</td>
<td></td>
<td><a href="mailto:admin@alankifer.com">admin@alankifer.com</a></td>
<td>800-891-8797</td>
<td>TOP GUN Financial Planning • 15560 N. Frank Lloyd Wright Blvd., B4-435 • Scottsdale, Arizona 85260</td>
</tr>
<tr>
<td>Kinney, Mark</td>
<td></td>
<td><a href="mailto:mark@mooreFS.com">mark@mooreFS.com</a></td>
<td>520-296-4464</td>
<td>Moore Financial Services • 6711 E. Camino Principal • Tucson, Arizona 85715-3905</td>
</tr>
<tr>
<td>Klandrud, Matthew J., ChFC, RICP, CLTC</td>
<td></td>
<td><a href="mailto:matthew.klandrud@thrivent.com">matthew.klandrud@thrivent.com</a></td>
<td>480-237-3669</td>
<td>Thrivent Financial • 2222 S. Dobson Road, Ste. 700 • Mesa, Arizona 85202</td>
</tr>
<tr>
<td>Klein, Michael P., CFP, MBA</td>
<td></td>
<td><a href="mailto:mike@kleinfinancialllc.com">mike@kleinfinancialllc.com</a></td>
<td>480-981-1333</td>
<td>Klein Financial, LLC • 4824 E. Baseline Rd., Ste. 135 • Mesa, Arizona 85206</td>
</tr>
<tr>
<td>Knudten, Gregg A., CLU, ChFC</td>
<td></td>
<td><a href="mailto:gregg.knudten@thrivent.com">gregg.knudten@thrivent.com</a></td>
<td>480-563-1502</td>
<td>Thrivent Financial • 17015 N. Scottsdale Rd., Ste. 200 • Scottsdale, Arizona 85255-5894</td>
</tr>
<tr>
<td>Kolesar, Charles R., CLU, ChFC, CSA</td>
<td></td>
<td><a href="mailto:chuck@kolesarinsurance.com">chuck@kolesarinsurance.com</a></td>
<td>602-586-3882</td>
<td>Spence, Cassidy &amp; Associates, LLC • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258-1048</td>
</tr>
<tr>
<td>Kolesar, Peter R., LUTCF</td>
<td></td>
<td><a href="mailto:kolesarpete@gmail.com">kolesarpete@gmail.com</a></td>
<td>480-209-7060</td>
<td>Spence, Cassidy &amp; Associates, LLC • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258</td>
</tr>
</tbody>
</table>
Kolesar, Stephen M., CLU, ChFC, LUTCF • smk11@cox.net • 480-814-7051
Spence, Cassidy & Associates • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258

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

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

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

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

Kroll, Jonathan D. • jkroll@financialguide.com • 480-538-2964
MassMutual Financial Group • 17550 N. Perimeter Dr., Ste. 450 • Scottsdale, Arizona 85255-7841

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

Kyman, Daniel A., LACP • dkyman@hesterheitel.com • 602-230-7726
Hester, Heitel & Associates • 6122 N 7th St • Phoenix, Arizona 85014-1859

Ladd, Heather A., CLU, RICP, LUTCF • heather.ladd.iya7@statefarm.com • 309-766-2682
State Farm Insurance • 1 State Farm Plaza • Bloomington, Illinois 61741

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

Lance, Lane, CLU, ChFC, RICP • Lance.lane.bihb@statefarm.com • 480-433-1925
State Farm • Maricopa, Arizona 85139

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

Larson, Scott • scott@scottleolarson.com • 928-645-3330
State Farm Insurance Companies • P. O. Box 1627 • Page, Arizona 86040
Lashway, Tod D., CLU, ChFC, RICP, CLTC, LUTCF  •  tlash0151@cox.net  •  602-803-5674
OneAmerica  •  6176 E. Greenway Ln.  •  Scottsdale, Arizona  85254-2541

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

Lewis, William E.  •  lewisw@cableone.net  •  928-428-0729
Lewis Investments  •  839 Stirrup Drive  •  Safford, Arizona  85546-3537

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

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

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

Logan, Ross E., FIC  •  ross.logan@thrivent.com  •  928-581-1656
Thrivent Financial  •  2155 S. 14th Ave., Unit 47  •  Yuma, Arizona  85364

Lohrenz, Reed  •  rlohrenz@ifgrr.com  •  928-317-2920
3437 E. Seca Ln.  •  Yuma, Arizona  85365-4644

Lovato, Archie, Jr., LUTCF  •  archie.lovato@ensurian.com  •  602.554.1382
Ensurban

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

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

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

M

Mai, Phuong H.  •  pmai@ft.newyorklife.com  •  480-840-2000
New York Life  •  14850 N. Scottsdale Rd., Ste. 400  •  Scottsdale, Arizona  85254

Maiiefski, Timothy A.  •  tim@vigilarewealth.com  •  480-788-2607
Vigilare Wealth Managment, LLC  •  8585 East Hartford Drive, Ste. 104  •  Scottsdale, Arizona  85255
Markham, Harry E., LUTCF  •  hmarkham.insurance@gmail.com  •  480-951-1014
Bankers Life Insurance Company  •  10002 N. 77th Pl.  •  Scottsdale, Arizona  85258-1152

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

Marshall, John B., LUTCF  •  johnbmarshall@netzero.com  •  402-975-0101
Transamerica  •  2610 S. 46th St.  •  Lincoln, Nebraska  68506-2520

Marsillo, Dino  •  Azinsnet@aol.com  •  602-953-7778
Arizona Insurance Network, Inc.  •  4848 E. Cactus Rd., Ste. 505-213  •  Scottsdale, Arizona  85254

Martin, Lisa M., RHU  •  lisa@ecafinancial.com  •  602-852-5215
ECA Financial Services, Inc.  •  10105 E. Via Linda, Ste. 103-300  •  Scottsdale, Arizona  85258

Matsock, Mark J.  •  jim@matsock.com  •  602-955-0200
Mark J. Matsock & Associates  •  2400 E. Arizona Biltmore Cir., Ste. 1100  •  Phoenix, Arizona  85016-2134

Mattison, Britni L.  •  bmattison@financialguide.com  •  480-638-2145
MassMutual Greater Phoenix  •  4900 N. Scottsdale Rd., Ste. 4000  •  Scottsdale, Arizona  85251

Mazon Rubalcava, Sonja  •  sonja.mazonrubalcava.m1zn@statefarm.com  •  480-215-4743
State Farm Insurance  •  4140 West Post Rd.  •  Chandler, Arizona  85226

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

McAndrew, Michael J.  •  mike@springbergmcandrew.com  •  928-855-9421
Springberg McAndrew Financial  •  430 El Camino Way  •  Lake Havasu City, Arizona  86403-4626

McBride, Barry A., CLU, AEP  •  barrymcbride@suncornerstone.com  •  602-808-9008
Sun Cornerstone Group, Inc.  •  9929 N. 95th Street, Ste. Q110  •  Scottsdale, Arizona  85258-4592

McBride, Bruce D., CLU  •  bruce.mcbride@prudential.com  •  602-330-6350
Prudential Financial  •  5104 N. 32nd St., Unit 432  •  Phoenix, Arizona  85018-1489

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

McMurry, Douglas H., LUTCF, FSS  •  dmcmurryiic@msn.com  •  602-540-4394
Integrated Insurance Concepts, LLC  •  1506 E. Gable Ave.  •  Mesa, Arizona  85204-5916

Meeks, Chance E.  •  chance.e.meeks@gmail.com  •  800-227-0629 ext. 52539
Fidelity Investments  •  17520 N. 75th Ave.  •  Glendale, Arizona  85308-0868
Merideth, Dennis R., CLU ChFC • dennismerideth3@gmail.com • 520-293-9300
MassMutual • 6210 N. Camino Pimeria Alta • Tucson, Arizona 85718-3609

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

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

Miller, Gary J. • gmiller@gjmillerassoc.com • 602-980-7329
Gary J. Miller & Associates, LLC • 14850 N. Scottsdale Road, Ste. 400 • Scottsdale, Arizona 85254

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

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

Moehring, Paul • paul@district09.com • 623-412-8050
Farmers Insurance Group • 6677 W. Thunderbird Rd., Ste. K180 • Glendale, Arizona 85306-0902

Moloney, Michael P., Sr. • mmoloney@premieraz.net • 602-371-8898
Premiere Documents • 14985 W. Bell Road, Ste. 125 • Surprise, Arizona 85374-3232

Montagnino, Tony S., LUTCF • anthony.montagnino@libertymutual.com • 623-203-5106
Liberty Mutual Insurance • 14050 N. 83rd Ave., Ste. 100 • Peoria, Arizona 85381

Montoya, David J., LUTCF • dave@montoyagroup.com • 928-782-1648
Montoya Group LLC • 650 S. 4th Ave. • Yuma, Arizona 85364-3075

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

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

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

Mosier, Francisco J. • frank@qualityfinancialgroup.com • 602-225-9595
Quality Financial Group, LLC • 4045 E. Palm Lane, Ste. 5 • Phoenix, Arizona 85008-3126
Naber, Verl F., CLU, LUTCF, FIC • nabersplace@cox.net • 623-512-7452
Farm Bureau Fin Services • 13506 W. Medlock Drive • Litchfield Park, Arizona 85340-4065

Nabby Stitt, Amber D. • ambernabstitt@gmail.com • 480-707-2771
Crisp Financial Solutions, LLC • 4447 E. Thorn Tree Drive • Cave Creek, Arizona 85331

Nanni, John N., CFP, MBA • jnanni@cox.net • 480-314-7526
Certified Financial Planner • 15225 N. 100th St., Unit 2192 • Scottsdale, Arizona 85260-8802

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

Nash, Christopher D. • cdnash@ft.newyorklife.com • 480-840-2144
New York Life • 14850 North Scottsdale Road, Ste. 400 • Scottsdale, Arizona 85254-2883

Nash, David A. • dnash@ft.newyorklife.com • 928-779-1380
New York Life • 2501 N. 4th St., Ste. 14 • Flagstaff, Arizona 86004-3701

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

Nefzer, Richard W., CLU, ChFC, CLTC • rnefzer@ipg-us.com • 480-488-0599
Independent Planners Group • 20645 N. Pima Road, Ste. 150 • Scottsdale, Arizona 85255

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

Nemger, Michael A., CLU, ChFC, MSFS, CASL, RICP, CLTC, • mnemger@ft.newyorklife.com • 480-840-2108
New York Life • 14850 N. Scottsdale Rd, Ste. 400 • Scottsdale, Arizona 85254-2883

Newman, David • David.newman@westpacwealth.com • 520-429-7786
WestPac Wealth Partners • 7047 E. Greenway Pkwy., Ste. 250 • Scottsdale, Arizona 85354

Nguyen, Chinh D. • cdnguyen@ft.newyorklife.com • 480-840-2164
New York Life • 14850 N. Scottsdale Rd., Ste. 205 • Scottsdale, Arizona 85254-2816

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

Nix, Joe P., LUTCF • joenixjr@ingfp.com • 480-857-7826
The Carpenters’ Financial Group • 23815 S. Vacation Way • Sun Lakes, Arizona 85248-6011

Norgord, David J. • David101@cox.net • 480-229-4606
Bulwark Insurance Solutions • 6250 S. Sawgrass Drive • Chandler, Arizona 85249
O'Brien, Thomas E. • tomo@scaaz.com • 602-230-2995
Spence, Cassidy & Associates • 10450 N. 74th St., Ste. 110 • Scottsdale, Arizona 85258-1048

O'Neale, Susan G. • sonele@amfam.com • 602-375-9106
American Family Life Insurance Company • 42104 N. Venture Dr., Ste. C114 • Phoenix, Arizona 85086-3833

Overstreet, Scott • scottoverstreet@yahoo.com • 480-425-5100
Sagicor Life Insurance Company • 650 S. Alba Court • Mesa, Arizona 85204

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

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

Pfaff, Sid, LUTCF • sid@taginsuranceservices.com • 480-553-5252
TAG Insurance & Financial Services, Inc • 1255 W. Baseline Road, Ste. D-172 • Mesa, Arizona 85202

Pickard, Thomas E. • tom.pickard@kofc.org • 480-390-1355
Knights of Columbus • 4743 E. Elena Ave. • Mesa, Arizona 85206-2707

Pilvinis, Phillis S., CRPC • phillis@pspassoc.com • 623-544-3424
P.S.P. & Associates • 9220 W. Union Hills Dr., Ste. 101 • Peoria, Arizona 85382-8212

Pineda, Jesus • jpineda@ft.newyorklife.com • 480-840-2136
New York Life • 14850 N. Scottsdale Road, Ste. 400 • Scottsdale, Arizona 85254

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

Plemons, James, LUTCF • jplemons@farmersagent.com • 480-251-5212
Farmers Insurance & Financial Services • 8989 E. Via Linda, Ste. 213 • Scottsdale, Arizona 85258-5409

Porro, Drew L., LUTCF • dlporro@ft.newyorklife.com • 480-840-2080
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883
Post, Sam, LUTCF, CLTC • sampost@financialguide.com • 602-274-5493
MassMutual • 17550 N. Perimeter Dr., Ste. 450 • Scottsdale, Arizona 85255-7841

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

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

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

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

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

Raso, Nathan, FICF, LACP • nate.raso@kofc.org • 480-422-8452
Raso Agency • 10201 S. 51st St., Ste. 265 • Phoenix, Arizona 85044-5236

Ray, Mark • mark.ray.t5g7@statefarm.com • 602-405-7502
State Farm Insurance Companies • 9805 S. 44th St. • Phoenix, Arizona 85044-5595

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

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

Riedy, Justin • justin.riedy@prudential.com • 480-505-6283
Prudential Financial • 16260 N. 71st , MS 153 • Scottsdale, Arizona 85254

Riesgo, Fred, Jr. • fred.riesgo@axa-advisors.com • 520-572-5934
AXA Advisors, LLC • 5151 E. Broadway, Ste. 1200 • Tucson, Arizona 85711-3785

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

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

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

Ritchie, Susan, CLTC, CSA • suephx@cox.net • 480-759-5955
Ritchie Financial/The LTC Store • 3536 E. Brookwood Ct. • Phoenix, Arizona 85048-7328

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

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

Rondberg, Randy T. • agent@nationsfirstfin.com • 480-981-7557
Nation's First Financial • 6402 E. Superstition Springs Blvd., Ste. 110 • Mesa, Arizona 85206

Ronstadt, Jeffrey • jeffr@ronstadtinsurance.com • 520-721-4848
Ronstadt Insurance, LLC • 6775 E. Camino Principal • Tucson, Arizona 85715-3905

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

Rose, Paul M. • paul@westernassetprotection.com • 602-955-5353
Western Asset Protection • 4550 E. Bell Rd., Bldg. Ste. 118 • Phoenix, Arizona 85032-9306

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

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

Roth, Adam • Adamroth1@gmail.com • 520-979-2420
MassMutual • 3520 N. Pantano Road • Tucson, Arizona 85750

Rowan, Robby, Jr., CLU, ChFC • Robert.rowan.hu5n@statefarm.com • 480-327-7604
State Farm Insurance Companies • 503 N. Tatum Ln. • Gilbert, Arizona 85234

Rowley, Mark E. • mrowley@ft.newyorklife.com • 480-497-0000
New York Life • 1320 E. Broadway, Ste 110 • Mesa, Arizona 85204-2353

Rucker, Jason R., CFP • jrucker@htk.com • 480-988-2065
Cambridge Financial Center • 2450 S. Gilbert Rd., Ste. 100 • Chandler, Arizona 85286-1594

Rulon, Terry J. • trulon@brighthealthplan.com • 480-653-5053
Bright Health • 4222 E. Thomas Rd., Ste. 400 • Phoenix, Arizona 85018
Sabol, Paul M., CLU • paul@plusgroupaz.com • 480-661-7800
The Sabol Agency, Inc. • 10635 E. Arabian Park Drive • Scottsdale, Arizona 85258-6021

Saldivar, Richard F. • richard@mynueva.com • 520-296-5810
NUEVA Benefits Group Inc • 8825 E. Speedway, Ste. 104 • Tucson, Arizona 85710

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

Sandoval, Michael A., CLU, ChFC • sandowow@comcast.net • 520-572-1156
Mutual of Omaha Companies • 8208 N. Freshwater Ln. • Tucson, Arizona 85741-4078

Sapakie, Alan • goblueals@cox.net • 480-629-4411
6915 E. Pasadena Ave. • Paradise Valley, Arizona 85253-7047

Sauers, Gail L. • gail.sauers@cox.net • 602-571-9523
Physicians Mutual Ins. Co. • 6116 E. Danbury Road • Scottsdale, Arizona 85254

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

Scalpone, Dennis R. • drsinco@gmail.com • 520-290-6100
DRS Insurance Services, Inc. • 9154 E. Magdalena Rd. • Tucson, Arizona 85710-6649

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

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

Scheel, Jon • jon@heartlandltc.com • 602-381-8500
Heartland LTC • 2415 E. Camelback Rd., Ste. 700 • Phoenix, Arizona 85016

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

Schimke, David • gdschimke@msn.com • 520-240-8060
Schimke Ins & Financial Services • 1687 W. Silver Berry Pl. • Tucson, Arizona 85737-7255

Schmaltz, Daniel • daniel.schmaltz@thrivent.com • 480-563-1502
Thrivent Financial • 17015 N. Scottsdale Rd., Ste. 200 • Scottsdale, Arizona 85255-5894
<table>
<thead>
<tr>
<th>Name</th>
<th>Contact Information</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schmidbauer, Leigh</td>
<td><a href="mailto:leigh.schmidbauer@fbfs.com">leigh.schmidbauer@fbfs.com</a> • 602-541-9422</td>
<td>Farm Bureau Financial Services 325 S. Higley Rd. Gilbert, Arizona 85296</td>
</tr>
<tr>
<td>Schuman, David</td>
<td><a href="mailto:schumanins@aol.com">schumanins@aol.com</a> • 928-726-0300</td>
<td>Schuman Insurance P. O. Box 1367 Yuma, Arizona 85365</td>
</tr>
<tr>
<td>Sewell, David A.</td>
<td><a href="mailto:david.sewell@fbfs.com">david.sewell@fbfs.com</a> • 602-997-6633</td>
<td>Farm Bureau Financial Services 9051 W. Kelton, Ste. 6 Peoria, Arizona 85382-3533</td>
</tr>
<tr>
<td>Shawl, Jon C., CLU, ChFC</td>
<td><a href="mailto:jon.c.shawl@gmail.com">jon.c.shawl@gmail.com</a> • 602-957-7155</td>
<td>Guardian Life Insurance Company of America PO Box 6422 Scottsdale, Arizona 85050</td>
</tr>
<tr>
<td>Shisler, Bryan, LUTCF</td>
<td><a href="mailto:bshisler@amfam.com">bshisler@amfam.com</a> • 623-878-6155</td>
<td>American Family Insurance 225 N. 45th St. Phoenix, Arizona 85034</td>
</tr>
<tr>
<td>Shkapich, Dan, ChFC, CLU, RICP</td>
<td><a href="mailto:dan.shkapich.qgf2@statefarm.com">dan.shkapich.qgf2@statefarm.com</a> • 480-322-3653</td>
<td>State Farm Insurance 400 E. Rio Salado Parkway Tempe, Arizona 85281</td>
</tr>
<tr>
<td>Shultz, Thomas C., LACP</td>
<td><a href="mailto:thomashultz@lyfebeast.com">thomashultz@lyfebeast.com</a> • 480-626-0296</td>
<td>Lyfebeast, LLC 7400 E. McCormick Ranch Pkwy., Ste. A-100 Scottsdale, Arizona 85258</td>
</tr>
<tr>
<td>Simcox, Gerald D.</td>
<td><a href="mailto:gdsimcox@ft.newyorklife.com">gdsimcox@ft.newyorklife.com</a> • 480-840-2047</td>
<td>New York Life 14850 N. Scottsdale Rd., Ste. 400 Scottsdale, Arizona 85254-2883</td>
</tr>
<tr>
<td>Simon, Nelson N.</td>
<td><a href="mailto:nelsonsimon38@gmail.com">nelsonsimon38@gmail.com</a> • 856-231-4729</td>
<td>Nelson Simon Insurance 9602 W. Granada Dr. Sun City, Arizona 85373-2240</td>
</tr>
<tr>
<td>Simpson, Jennifer</td>
<td><a href="mailto:jennifer.simpson@american-national.com">jennifer.simpson@american-national.com</a> • 602-833-8833</td>
<td>Jennifer Simpson Insurance Agency 1955 W. Baseline Road #113-645 Mesa, Arizona 85202</td>
</tr>
<tr>
<td>Simpson, William M.</td>
<td><a href="mailto:mike.simpson@fbfs.com">mike.simpson@fbfs.com</a> • 425-299-1260</td>
<td>Farm Bureau Financial Services 5400 University Ave. West Des Moines, Iowa 50266</td>
</tr>
<tr>
<td>Skellan, Daniel E.</td>
<td><a href="mailto:dskellan@ft.newyorklife.com">dskellan@ft.newyorklife.com</a> • 480-840-2029</td>
<td>New York Life 14850 N. Scottsdale Rd., Ste. 400 Scottsdale, Arizona 85254-2883</td>
</tr>
<tr>
<td>Smith, Denny</td>
<td><a href="mailto:denny@onefarmers.com">denny@onefarmers.com</a> • 602-373-6841</td>
<td>Farmers 5350 W. Bell Road, Ste. 105 Glendale, Arizona 85308</td>
</tr>
<tr>
<td>Smith, Emory J.</td>
<td><a href="mailto:emory@ejsfinancial.net">emory@ejsfinancial.net</a> • 602-370-8743</td>
<td>EJS Financial Management LLC 7814 N. 6th St. Phoenix, Arizona 85020-4012</td>
</tr>
<tr>
<td>Smith, Gordon, M.</td>
<td><a href="mailto:gmsmith@ft.newyorklife.com">gmsmith@ft.newyorklife.com</a> • 520-275-0704</td>
<td>New York Life 1 S. Church Ave., 22nd Fl. Tucson, Arizona 85701-1635</td>
</tr>
</tbody>
</table>
Smith, Raymond F., LUTCF • ray@azpremierinsurance.com • 480-633-8884
Arizona Premier Insurance Agency, LLC • 2824 N. Power Rd., Ste. 113-476 • Mesa, Arizona 85215-1672

Smith, Undrea, RICP • undrea@eastvalleyretirement.com • 480-525-1839
East Valley Retirement • 207 N. Gilbert Rd., Ste. 107 • Gilbert, Arizona 85234-5812

Smith, Vicki S. • vicki.sue@cox.net • 602-571-0309
Physicians Mutual Ins. Co. • 6010 E. Winchcomb Drive • Scottsdale, Arizona 85254

Snyder, Rex W. • rsnyder@agentsmarketingcenter.com • 602-246-2999
AMC Life Marketing, Inc. • 2221 W. Baseline Rd., Ste. 101 • Tempe, Arizona 85283-1093

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

Spence, Dwight A., CFP • dwights@scaaz.com • 602-230-2995
Spence, Cassidy & Associates, LLC • 10450 N. 74th St., Ste. 110 • Scottsdale, Arizona 85258-1048

Squires, Scott C. • thesquiresgroup@american-national.com • 480-483-3204
Squires Group • 9832 N. Hayden Road, Ste. 217 • Scottsdale, Arizona 85258-1235

Stahl, Mary M. • mstahl@pfg-inc.com • 602-944-2220
PFG Marketing Group • 17235 N. 75th Avenue, Ste. G150 • Glendale, Arizona 85308

Stahl, Michael P. • mpstahl@pfg-inc.com • 602-944-2220
PFG Marketing Group, Inc • 17235 N. 75th Avenue, Ste. G150 • Glendale, Arizona 85308

Stahler, Wesley W. • wes.stahler.b7jk@statefarm.com • 602-997-7300
State Farm Insurance Companies • 1820 W. Northern Ave., Ste. 100 • Phoenix, Arizona 85021-5292

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

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

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

Swan, Sherri • sherri@sanmarcosinsurancegroup.com • 602-362-3360
San Marcos Insurance Group • 1490 S. Price Rd., Ste. 107 • Chandler, Arizona 85286

Swanson, Dondrell, MBA • dondrell.swanson.pmk6@statefarm.com • 480-926-4384
Swanson Insurance and Financial Services • 2401 E. Baseline Rd., Ste. 100 • Gilbert, Arizona 85234
Tatro, Tom, ChFC  •  tom@tomtatroinsurance.com  •  520-323-2253
Tom Tatro State Farm  •  4759 E. Camp Lowell Dr.  •  Tucson, Arizona  85712

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

Toal, Daniel P., CLU, LUTCF  •  dtoal@lovitt-touche.com  •  520-722-7183
Lovitt & Touche, Inc  •  7202 E. Rosewood Dr., Ste. 200  •  Tucson, Arizona  85710

Tomlinson, Andrew D.  •  tomlinson.andy@hotmail.com  •  928-776-1031
Andy Tomlinson & Associates  •  934 Apache  •  Prescott, Arizona  86303-3504

Toth, Ferenc  •  president@securemgmt.com  •  480-515-6280
Secure Estate Mgt  •  11811 N. Tatum Blvd., Ste. 3031  •  Phoenix, Arizona  85028

Touche, Steven D.  •  dbesser@lovitt-touche.com  •  520-722-3000
Lovitt & Touche  •  PO Box 32702  •  Tucson, Arizona  85751-2702

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

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

Trent, Cathy, CLU, ChFC, CASL  •  cathy@cathytrent.com  •  928-445-2061
State Farm Ins. Co.  •  233 N. Alarcon St.  •  Prescott, Arizona  86301-3101

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

Tucker, Charles A.  •  catucker@ft.newyorklife.com  •  480-371-3355
New York Life  •  6710 N. Scottsdale Rd., Ste. 160  •  Scottsdale, Arizona  85253-4406

Turner, Jamie  •  jtt26895@gmail.com  •  520-544-7919
Vetrano Financial Services  •  7498 N. La Cholla Blvd.  •  Tucson, Arizona  85741
Uhlhorn, Martin L., CIC LUTCF • marty@strongtowerig.com • 480-926-9011
Strong Tower Insurance Group • 3325 E. Baseline Rd. • Gilbert, Arizona 85234-2633

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

Valentine, Daniel S. • dvalentine@lbiusa.com • 602-494-9500
Life Brokers • 2633 E. Indian School Road, Ste. 410 • Phoenix, Arizona 85016-6763

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

VanDonge, Timothy B. • timothyvandonge@fbfs.com • 480-273-7605
Farm Bureau Financial Services • 22601 N. 19th Ave., Ste. 106 • Phoenix, Arizona 85027-1324

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

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

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

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

Vineyard, D. Winston, LUTCF • lvineyar@amfam.com • 480-951-8890
American Family Life Insurance Company • 9280 East Raintree Drive, Ste. 103 • Scottsdale, Arizona 85260-7518

Vogel-Ham, Scarlett R. • svogelham@ft.newyorklife.com • 520-620-5347
New York Life • 1 South Church Avenue, Ste. 2200 • Tucson, Arizona 85701-1635

Voithofer, Chad C., CLU, LUTCF • cvoithofer@ft.newyorklife.com • 602-751-4236
New York Life • 4242 E. Spur Dr. • Cave Creek, Arizona 85331-2641
Waldrip, Dani S. • Dani.S.Waldrip@examone.com • 602-867-0227
ExamOne • 7227 N. 16th Ste. 150 • Phoenix, Arizona 85020

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

Walters, Dale A., CPA, PFS, CFP • dawalters@beachfleischman.com • 602-792-5961
BeachFleischman, CPAs • 2201 E. Camelback Road, Ste. 200 • Phoenix, Arizona 85016

Warner, Alison • Alison.warner@fbfs.com • 928.486.4135
Farm Bureau Financial • 1600 McCulloch Blvd., Ste. 85 • Lake Havasu City, Arizona 86403

Welborn, Michael K., CLU, ChFC, CFP • kent.welborn@nm.com • 602-808-3458
Northwestern Mutual Financial Network • 2201 E. Camelback Rd., Ste. 400 • Phoenix, Arizona 85016-3476

Wernecke, Robert J., CLU • Bob@ECAFinancial.com • 602-852-5208
ECA Financial Services, Inc. • 10105 E. Via Linda, Ste. 103-300 • Scottsdale, Arizona 85258-5367

White, Glen, CLU • glen.white.jvob@statefarm.com • 480-293-6826
Agent Development Center • 10602 E. Meseto Ave. • Mesa, Arizona 85209

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

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

Wilcoxon, Carter • carter@csifg.com • 888-316-6040
CSI Financial Group • 11225 N. 28th Drive, Ste. C100 • Phoenix, Arizona 85029-5648

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

Wilson, Cliff F., CLU, ChFC, LUTCF • cwilson@sazagency.com • 480-969-2725, ext 207
Southeast Arizona Insurance Services, LTD • 1490 S. Price Rd., Ste. 105 • Chandler, Arizona 85286-6606

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

Winter, Sam S. • sam.winter.cffx@statefarm.com • 480-704-2004
State Farm Ins. Co. • 3636 E. Ray Rd., Ste. 8 • Phoenix, Arizona 85044-7115
Wise, Pamela  • pkwise@ft.newyorklife.com • 520-620-5351
New York Life • One South Church Avenue, Ste. 2200 • Tucson, Arizona 85701-1635

Wise, William J., CLU, LUTCF  • wisebubba@aol.com • 480-620-6244
Farmers Insurance Group • 310 W. San Pedro Avenue • Gilbert, Arizona 85233

Wisman, Stacey M., CLU, ChFC  • swisman@financialguide.com • 602-628-1507
MassMutual • 131 W. Fellars Dr. • Phoenix, Arizona 85023-7479

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

Wolf, Guy R.  • guyrwolf@gmail.com • 480-768-9090
1955 W. Baseline Rd., Ste. 113-333 • Mesa, Arizona 85202-9016

Wood, Aaron  • awood03@ft.newyorklife.com • 480-322-5148
New York Life • 14850 N. Scottsdale Rd., Ste. 400 • Scottsdale, Arizona 85254-2883

Wood, Peter, LACP  • Peter.wood@american-national.com • 480-926-3950
American National Insurance Company • 1490 S. Price Rd., Ste. 105 • Chandler, Arizona 85286-6606

Woods, Mark H.  • woodsmkm@aol.com • 480-607-7775

Word, Matthew C., AAI  • matt.word@countryfinancial.com • 623-587-7290
Country Financial • 20430 N. 19th Ave., Ste. 100 • Phoenix, Arizona 85027-3589

Z

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

Zorne, Alan T.  • alan.zorne@mutualofomaha.com • 1-800-224-1120, ext. 228
Mutual of Omaha • 3200 E. Camelback Rd., Ste. 190 • Phoenix, Arizona 85018
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.

In Loving Memory

Dean Butler
(Member)

Kathie Chittenden
(Member Dale Chittenden’s Spouse)

Dennis M. Ham
(Member)

Ron Hartnett
(Betty Hartnett Spouse)

Marvin D. Loos, CLU
(Member & 1989/90 NAIFA-Arizona President)
COMPANY

Alphabetized Section
 Independents
Abbate, Michael
Adamson, Scott
Alspaugh, Jack G.
Anderson, Gary
Bader, William A.
Bargery, Brett
Beck, Myles
Bennett, Jim L.
Black, Roland
Boals, Maryglenn
Brock, Brittney
Bryant, Robert A.
Burr, Bradley
Carlson, Stephen
Carter, Jeffrey D.
Ceasor, Marilyn
Clary, James
Coking, William G.
Cox, Christopher
Cummings, Chadrick
Dattner, Alvin L.
Davis, Clinton
Davis, Jerlynne
Deal Carter, Donita
Del Re, Monica
DeMarie, Debra
Dietrich, Dominique
Doughty, Jan
Drybread, Kathleen A.
Eagleton, Gerald
Edge, David
Emerson, Fedelyne
Farkash, Howard
Faye, Dianne
Fendley, Gregg
Fischer, Scott M.
Frisby, Maria
Glass, John F.
Goetz, Calvin P.
Goldberg, Bert H.
Greene, Ted
Grimco, Kathry
Guzman, Lucia
Harper, Rebecca ‘Bekki’
Hegna, Thomas D.
Henderson, Martin F.
Itami, Christine R.
Jajj, Gurkirpal S.
Johnson, Noreen
Johnson, Pamela
Jones, Tracy L.
Jorgensen, Larry S.
Junior, Jeff B.
Kidd, Ryan S.
Kifer, Alen
Klein, Michael
Lewis, William
Lindblad, Daniel L.
Lohrenz, Reed
Maiefksi, Timothy A.
Markham, Michael E.
Marsillo, Dino
Matlock, Mark
McMurry, Douglas H.
Meyer, Theodore R., III
Michaels, Kevin J.
Miller, Gary J.
Moloney, Sr., Michael P.
Montejo, Alanna
Morrison, William
Mosier, Francisco
Nabity Stitt, Amber D.
Nanni, John N.
Nefzer, Richard W.
Nelson, Deana M.
Nitchen, Michael L.
Nix, Joe P., Jr.
Norgord, David J.
Patent, Linda
Pfaff, Sid G.
Pilvinis, Phillis S.
Rafal, Andrew
Raines, Everett J.
Redaelli, Richard V.
Reeves, James M.
Rippinger, John F.
Ritchie, Susan
Roark, Lynne
Rondberg, Randy T.
Ronstadt, Jeffrey
Rose, Paul M.
Rose, Sherrin L.
Rosenblatt, Neil
Sabol, Paul
Sapakie, Alan
Savard, Daniel
Scalpone, Dennis
Schaeffer, David
Schimke, David
Schuman, David M.
Shultz, Thomas
Simon, Nelson N.
Smith, Emory
Smith, Raymond
Smith, Undrea
Snyder, Rex W.
Solinsky, Philip
Stern, Daryl
Thompson, Theodore
Tomlinson, Andrew D.
Toth, Ferenc
Trucksess, George
Turner, Jamie
Uhlhorn, Martin
Usher, Bruce H.
Van Houten, Timothy
Vazirani, Anil
Wallace, James D.
Walters, Dale
Wiebers, Gerald
Wilcoxon, Carter
Williams, Bill
Wiltse, Debbie
Wise, William
Wolf, Guy R.
Woods, Mark H.

AIM Marketing & Insurance Services
Bean, Ann M.
Bress, Allen D.

Allstate
Galindo, Julio
Jukubek, Julie

American Family Insurance
Barker, Michael
Hamm, Robert
O’Nele, Susan G.
Shisler, Bryan
Vineyard, D. Winston
Wisniewski, Daniel

American National
Alexander, Nancy M.
Barteau, Stephen B.
Hansen, Lars D.
Palma, Albert R.
Simpson, Jennifer
Squires, Scott
Wilson, Cliff F.
Wood, Peter

American Savings Life
Allen, Byron
Frahm, Michael L.

American United Life
Dzurinko, Andrew G.

Ameriprise Financial Services
Darwin, Dewey

AXA Advisors
Riesgo, Jr., Fred

Bankers Life
Markham, Harry E.

Ward Bell & Associates
Bell, Kristi
Bell, Ward T.

Berwick Himes Insurance Services
Brettrager, Diana

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

Bright Health
Rulon, Terry

CorePath Wealth Partners
Bonnett, Mark A.

Cambridge Financial Center
Clarke, J. Brandon
Pyles, Eric
Rucker, Jason R.

The Chittendens
Chittenden, David P.
Chittenden, Dale L.

Country Financial
Bennett, Scott
Crandall, Don
Gurton, Christopher
Guzman, Heather
Halliday, Michael
Nasca, Scott
Pinter, Mark M.
Robinson, Teresa L.
Word, Matthew C.

Disability Insurance Services
Conroy, Kyle T.

ECA Financial Services
Martin, Lisa M.
Wernecke, Robert J.
Ensurian
Lovato, Jr., Archie

ExamOne
Waldrip, Dani S.

Family Wealth Advisors
Biro, Jeffrey J.

Farm Bureau Financial Services
Brandon, Jason
Brinckerhoff, Mary
Goucher, Stephen R.
Hasenkamp, Brad
Hastings, Charles D.
Hyde, Joshua
Kelly, Brett
Laster, Liz
Lockard, Dorothy R.
Naber, Verl F.
Schaal, Nicole
Schmidbauer, Leigh
Sewell, David A.
Simpson, William
Tousley, Christopher M.
VanDonge, Timothy B.
Warner, Alison

Farmers Insurance Group
Anastos, Michael
Couch, JR
Davis, Gary A.
Kelly, Christopher S.
Moehring, Paul
Plemons, James
Smith, Denny
Wise, William J.

Fidelity Investments
Meeks, Chance E.

First Financial Equity Corporation
Deo, Lyle

Gateway Insurance Group
Kennedy, Tamerlane

Guardian
Berger, W Craig
Driscoll, John M.
Shawl, Jon C.

Heartland LTC
Scheel, Jon

Hester, Heitel & Associates
Kyman, Daniel A.

Hoopes, Adams & Alexander, PLC
Adams, Ronald P., JD

Horace Mann
Edman, Steven J.

Knights of Columbus
Baker, Keith
Casaus, Wes
Garcia, Charles J.
Low, David
Moore, Thomas A.
Pickard, Thomas
Raso, Nathan

Liberty Mutual
Kawar, Tina
Montagnino, Tony

LifeBrokers
Valentine, Daniel S.

Lovitt & Touche
Toal, Daniel P.
Touche, Steven D.

M.A.S. Group
Rosalez, Donald

MassMutual
Bottolfesen, Eric T.
Ceschin, Daniel A.
Dollarhide, Jeffrey C.
Goldman, Victor
Horrell, Jr, Stephen B.
Kroll, David R.
Kroll, Jonathan D.
Kuraja, Sue
Mattison, Britni
Merideth, Dennis R.
Post, Sam
Roth, Adam
Sandidge, Jr, F. Edward
Scheid, Joe W.
Wisman, Stacey

MetLife
Cook, Tyson H.
Heller, Rob

Minnesota Life/Minnesota Mutual
Rinaldo, Joseph B.
Montoya Group
Green, Carmen T.
Montoya, David J.

Moore Financial Services
Iorio, Jeff
Kinney, Mark

Mutual of Omaha Companies
McAdams, Connie
Sandoval, Michael
Whitehurst, Carin
Zorne, Alan

National Life Insurance Company
Stilb, Timothy J.

New York Life
Argabright, Jennifer
Amenta, Christopher
Bakshi, Supriya
Bearden, David V.
Ben-Dov, Ronen
Bobo, Jack
Braden, Marc S.
Brekan, Joseph R.
Brinton Jr., Dilworth
Buzzard, Bryan T.
Carreon, Marcus
Chan, Peter
Chavez, Gabriel
Cook, Barry A.
De La RamBelje, Peter
Diaz, Jr., Edward
Famous Douglas
Feldman, Wendy L.
Fort, Richard
Frank, Bruce J.
Gibson, W. Craig
Hall, Carrie
Hall, Michael
Hartman, Robert A.
Hernandez, Hector
Iniguez, Vincent
Jones, Ryan
Kidder, Stephanie R.
Krasne, Seth J.
Lai-Chan, Yuk-Yi Susan
Loeffler, Dwight E.
Mai, Phuonh H.
Mindak, Steven T.
Minehart, Matthew
Nash, Chris D.
Nash, David A.
Nash, Yara T.
Nemger, Michael A.
Nguyen, Chinh D.
Pineda, Jesus
Porro, Drew Lucien
Pruetz, Murray
Ramazanoglu, Kuddusi D.
Rios, Marci R.
Rowley, Mark E.
Simcox, Gerald D.
Skellan, Daniel E.
Smith, Gordon M.
Trautman, Reed P.
Tucker, Charles A.
Velez, Maria
Vest III, Robert L.
Vogel-Ham, Scarlett
Voithofer, Chad C.
Wise, Pamela
Wood, Aaron

Northwestern Mutual
Beyer, Richard W.
Kosnick, Jordan T.
McEvoy, Dennis P.
Morris, Joseph A.
Welborn, Michael

NUEVA Benefits Group
Saldivar, Richard

Ohio National
Gonzales, Toni L.

OneAmerica
Johnson, Linda
Lashway, Tod D.

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

Physicians Mutual Insurance
Capp, Dennis A.
Holland, Eric
Johnson, Timothy
Sauers, Gail
Smith, Vicki S.
Story, Mike

PFG Marketing Group/
Simplicity Glendale
Ford, D. Michael
Ford, Paul E.
Stahl, Mary M.
Stahl, Michael P.
Company Member Roster

Planned Brokerage Solutions
Barbanell, Jeffrey S.

Premiere Documents
Moloney, Sr., Michael P.

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

Prudential Financial
McBride, Bruce D.
Riedy, Justin

Retirement Funding Solutions
Hopkins, Richelle

Sagicor Life Ins. Co.
Overstreet, Scott L.

San Marcos Insurance Group
Swan, Sherri
Ziegler, Kenny

Spence, Cassidy & Associates, LLC
Cassidy, William B.
Clements, Daniel F.
Eibeck, Michael E.
Johnson, Nicholas P.
Kolesar, Charles R.
Kolesar, Peter R.
Kolesar, Stephen M.
O’Brien, Thomas E.
Spence, Dwight A.

Springberg McAndrew Financial
McAndrew, Michael J.

State Farm
Aguilar-Polzin, Angela
Aguilar-Woertz, Judy
Bankston, Rosalyn
Burt, Chris
Carillo, Andy T.
Cunningham, Kevin
DeBerry, Tom
Estes, Joy T.
Fillman, Sharon
Ford, Vandy
Gaboury, Brett S.
Hagberg, Donald
Hardin, Denise J.
Herrera, Zeke M.
Hess, Mark
Horst, Barb
James, JoEllen E.
Johnson, Steven M.
Ladd, Heather A.
Lance, Lane
Lang, John W.
Larson, Scott
Lucero, Cami
Mazon-Rubalcava, Sonja
Nelson, Deana M.
Ray, Mark
Rowan, Jr., Robby
Shkapich, Dan
Stahler, Wesley
Swanson, Dondrell
Tatro, Tom
Trent, Cathy
White, Glen
Winter, Sam S.

Sun Cornerstone Group
McBride, Barry A.

The Thomas Group
Elms, Tom

Thrivent Financial for Lutherans
Brooks, Brian W.
Jaehnig, Chester H.
Klandrud, Matthew
Knudten, Gregg A.
Kolzow, Jeffrey C.
Logan, Ross E.
Schmaltz, Daniel

Transamerica
Marshall, John B.

United Life
Haas, Kayla

Unkefer Associates
Cramer, Emily R.
Hilkemeier, Chad P.

WestPac Wealth Partners
Newman, David
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 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!
2019 programs were made possible by the support received from the following sponsors. We are grateful for their commitment to NAIFA-Arizona and it’s members.
Who’s Who in photos
Program Involvement continued
Capitol Hill Day & Political Involvement
Capitol Hill Day & Political Involvement continued
## Additional Member Benefits

<table>
<thead>
<tr>
<th>Company</th>
<th>Benefit Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalSurance</td>
<td>E&amp;O Insurance – Errors and Omissions Insurance Coverage</td>
</tr>
<tr>
<td>Copytalk</td>
<td>Mobile Dictation Service</td>
</tr>
<tr>
<td>UPS</td>
<td>Hotel Engine - Private hotel booking platform</td>
</tr>
<tr>
<td>Dollar Rent A Car</td>
<td>Car Rentals</td>
</tr>
<tr>
<td>GE Appliances Store</td>
<td>High Quality Appliances</td>
</tr>
<tr>
<td>Hertz</td>
<td>Car Rentals</td>
</tr>
<tr>
<td>Thrifty Car Rental</td>
<td>Car Rentals</td>
</tr>
<tr>
<td>Kelsey National</td>
<td>Disability Insurance – Disability Insurance</td>
</tr>
<tr>
<td>Kelsey National</td>
<td>Dental Insurance – Dental Insurance Coverage</td>
</tr>
</tbody>
</table>
## Additional Member Benefits

**Kelsey National**
*Health Insurance - Health Insurance Coverage*

**Lenovo**
*Laptops, Tablets, Desktops, Computer Stations*

**LifeLine Screening**
*Health Screening Packages*

**TASC**
*3rd Party Integrated Automated Solutions*

For more information on these benefits go to the NAIFA website at www.naifa.org
ABOUT THE LACP Program

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

“...I attained my LACP when it was first available and have successfully used it for several years as a way to differentiate myself,” explained Lawrence Holzberg, LUTCF, LACP of Wealth Advisory Group, LLC, an agency of The Guardian Life Insurance Company of America.

Quick Facts:
- Eligibility based on years of full-time work/education combo
- Renews every 3 years
- Multiple exam testing windows each year

The Value to You:
- Differentiate yourself from the competition
- Gain trust faster with prospects
- Provide more comprehensive planning to clients

www.naifa.org/lacp
EARNING THE LACP Certification

NAIFA Life and Annuity Certified Professional (LACP) are agents with knowledge and experience beyond the requirements for industry licensure. Certification exemplifies excellence in the following areas:

Product Knowledge
Professionals who wish to become a LACP must possess a depth of product knowledge in order to deliver thorough and competent advice to consumers seeking financial services and solutions in life insurance and annuities. Candidates must demonstrate expertise in the following areas: Life Insurance (permanent, term); Annuities (immediate, deferred); Annuity/long-term care hybrid; Riders (life, annuity); General Policy Provisions; Concepts and Uses, among others.

Consultative Sales Process
LACP holders are agents and advisors who have developed an effective consultative selling approach by applying the skills, techniques and best practices to the sales process. They establish trust and rapport with clients using appropriate communications strategies while employing a fact-finding process to understand a client’s situation, including goals, needs, tolerance for risk, and perceptions about their circumstances. They present solutions and initiate execution of the plan as agreed upon by clients using appropriate resources, applications, and follow up to ensure the solution is implemented.

Ethical, Legal and Regulatory Requirements
LACP holders agree to adhere to a high standard of ethics in accordance with prevailing standards to protect client interests. They monitor industry legislative and regulatory changes to ensure compliance, and they observe good business practices in accordance with the law and professional expectations to safeguard client interests.

LACP EXAM ELIGIBILITY CRITERIA
To become an LACP, practitioners will meet the eligibility criteria and successfully complete the LACP examination.

1. Licensure as a life insurance agent in the jurisdiction(s) of practice
2. Attestation of compliance with the NAIFA Code of Ethics
3. Three (3) years (equivalent to 6,000 hours) of full-time experience as an active life insurance agent. Full-time employment is generally equated to 2,000 hours of work annually. Agents who have worked part-time may achieve eligibility by completing 6,000 hours of work over more than three (3) years.
4. Bachelor’s or higher degree granted by a college or university that is accredited by an entity approved by the United States Department of Education, or the equivalent
5. In addition to completing the above requirements, the successful candidate must achieve a passing score on the LACP examination.

Fees and How to Apply
Application and examination fees are $500 for NAIFA members, $700 for Non-NAIFA Members, and $500 for non-U.S. candidates. Visit www.naifa.org/lacp for exam schedule and registration.

These requirements must be completed prior to submitting your application for the examination. Once compliance with the eligibility requirements has been verified, candidacy lasts for 366 days.

www.naifa.org/lacp
EMPOWERS YOU TO LEARN ANYWHERE, EVERYWHERE, 24/7

This product is high-impact, engaging, and cutting-edge education that will boost your knowledge, skills and productivity, no matter how long you've been in the business. When you log in to the on-demand, video-based platform, you'll have access to hundreds of video sessions that average just eight minutes, and you can watch them on any computer, Smartphone, Tablet, or even on an X-Box – anywhere you have Internet. You can't afford not to continue your education with the NAIFA Learning Center.

naifalc.org
SOLUTION CENTER

SUPPORTS YOU EVERY STEP OF THE WAY

Your mission is to grow your business. Our mission is to support you in every step of your career. Investing in your education, earning professional designations and building your network result in advisors that retain higher net-worth clients and earn substantially higher incomes. Visit the Solution Center every day for the latest updates and insights on the industry.

solutions.naifa.org
The NAIFA Endorsed Professional Liability Insurance Program has been providing a competitive and comprehensive insurance solution for more than 25 years. As NAIFA and the insurance profession has changed over time, so has the NAIFA Endorsed Professional Liability Insurance Program.

NAIFA and CalSurance Associates are pleased to offer the updated NAIFA Endorsed Professional Liability Insurance Program. The goal of the updated program is to provide an updated program for existing members as well as new participants to the program. New participants do not have to be a current NAIFA member. NAIFA staff is contacting these new participants with the hope of converting them to a member.

We have developed three insurance solutions for NAIFA members and other insurance professionals.

**Individual Agent Solution** - CalSurance is pleased to introduce an exclusive group master policy insurance program. This program is designed for individual life & health agents only and offers excellent coverage at very competitive rates.

Features Include:
- First Dollar Defense – You pay no deductible on defense costs
- Deductibles as Low as $500 per claim
- Multiple Coverage Options – Purchase only the coverage you need
- Regulatory Defense Extension / Personal Data Compromise (Cyber) Extension
- Flexible Payment Plans – 4 pay & 10 pay options available

**Agency / Firm Based Coverage** – In conjunction with CITA Insurance Services, we are pleased to offer you access to an E&O program designed for:
- Individual Life & Health agents who are also licensed to sell and service Property & Casualty insurance
- Life and Health agency entities and firms that have coverage needs beyond just that of an individual (i.e. employees, corporate or entity Named Insured’s etc.)
- Professional who have been involved in a claim

**Registered Investment Advisors** – RIA’s have different insurance needs. We have a solution.

Program Advantages Include:
- Premiums as low as $1,250
- Individual firm limits, no sharing limits with other firms
- Life Insurance Agent coverage at no additional costs
- Coverage for Prior Acts as a Registered Representative available

For additional details on coverage, enrollment and pricing please visit www.naifaeo.com.
Revolutionize yourself, your business, your community.

Save the Date
October 1-4, 2020
<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 Professional</td>
</tr>
<tr>
<td>COT</td>
<td>Court of the Table</td>
</tr>
<tr>
<td>CPCU</td>
<td>Chartered Property &amp; Casualty Underwriter</td>
</tr>
<tr>
<td>CSA</td>
<td>Certified Senior Advisor</td>
</tr>
<tr>
<td>FINRA</td>
<td>Financial Regulatory Authority</td>
</tr>
<tr>
<td>FLMI</td>
<td>Fellow Life Management Institute</td>
</tr>
<tr>
<td>FSS</td>
<td>Financial Services Specialist</td>
</tr>
<tr>
<td>GAMA</td>
<td>General Agents and Managers Association/International</td>
</tr>
<tr>
<td>HIAA</td>
<td>Health Insurance Association of America</td>
</tr>
<tr>
<td>IAFP</td>
<td>International Association for Financial Planning</td>
</tr>
<tr>
<td>LIMRA</td>
<td>Life Insurance Marketing and Research Association</td>
</tr>
<tr>
<td>LACP</td>
<td>Life and Annuity Certified Professional</td>
</tr>
<tr>
<td>LOMA</td>
<td>Life Office Management Association</td>
</tr>
<tr>
<td>LTCP</td>
<td>Long Term Care Professional</td>
</tr>
<tr>
<td>LUTC</td>
<td>Life Underwriters Training Council</td>
</tr>
<tr>
<td>LUTCF</td>
<td>Life Underwriters Training Council Fellow</td>
</tr>
<tr>
<td>MDRT</td>
<td>Million Dollar Round Table</td>
</tr>
<tr>
<td>MSFS</td>
<td>Masters of Science in Financial Services</td>
</tr>
<tr>
<td>NAHU</td>
<td>National Association of Health Underwriters</td>
</tr>
<tr>
<td>NAIC</td>
<td>National Association of Insurance Commissioners</td>
</tr>
<tr>
<td>NAIFA</td>
<td>National Association of Insurance and Financial Advisors</td>
</tr>
<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>
</tr>
<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>
AMERICAN COUNCIL OF LIFE INSURERS (ACLI)
101 Constitution Ave., N.W.
Washington, D.C. 20001
(202) 624-2000
www.acli.org

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

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

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

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

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

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

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

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

Arizona Department of Insurance
2910 N. 44th St., Suite #210
Phoenix, AZ 85018
(602) 364-2499
www.insurance.az.gov
Advocate.
The protective advisor.

NAIFA’s advocacy success is second to none in insurance and financial services.

According to research by the National Journal, Policymakers view NAIFA as the most credible, valued and respected voice in the industry. With a NAIFA member in every Congressional District, no other organization comes close to rivaling NAIFA’s grassroots efforts.

NAIFA’s PAC is the largest among all insurance and financial-services groups. That ranking doesn’t include the work IFAPAC and our state PACs do to help represent advisors and the industry in all 50 state capitals.

The NAIFA Congressional Conference is the largest advocacy event in insurance and financial services. Every spring, hundreds of NAIFA members educate lawmakers about the value of the products and services they provide to Main Street Americans.

Educate.
The thinking advisor.

Your mission is to grow your business. NAIFA’s mission is to support you in every step of your career. NAIFA creates programs to elevate your knowledge, your confidence, your skills and your productivity.

- NAIFA Live presents high-quality speakers and programming during virtual and in-person monthly educational and networking events hosted by state chapters.
- The NAIFA Limited & Extended Care Planning Center is a virtual center to equip agents and advisors with information, designation and resources on trends affecting the care industry and consumers.
- The Talent Development Center houses all of NAIFA’s programs for driving your personal & professional growth. From certifications to leadership programs, the Talent Development Center offers programs for every stage of your career.

Differentiate.
The trusted advisor.

NAIFA members adhere to a code of ethics that’s about honesty and integrity, and we’re proud to tell consumers that our members are advisors they can trust.

As a NAIFA member, you belong to an organization that’s been advising Americans for more than 125 years. You stand out as a thought leader in your business, and an innovator in providing solutions to your clients.

You also are featured on NAIFA’s website, www.AdvisorsYouCanTrust.org, where the news media and consumers go for the latest news, tips and trends on strategies and products that will help secure America’s financial futures.

Join NAIFA today.

#NAIFAProud

www.NAIFA.org
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.
Index of Advertisers

Agent Rated...................................................................................................................................... 39
Allstate .................................................................................................................................................. 4, 28
Alexander Miller, CPA ......................................................................................................................... 45
American Savings ......................................................................................................................................... 26-27
Berwick Himes Insurance ......................................................................................................................... 30
Black, Gould & Associates ...................................................................................................................... Outside Back Cover
Brokerage Professionals ......................................................................................................................... Inside Front Cover
Culpepper & Associates ......................................................................................................................... 38
East Valley Retirement ............................................................................................................................. 32
Finance of American Mortgage ............................................................................................................... 33
LifeBrokers ............................................................................................................................................... 29
LINK/Key Exit Advisors ......................................................................................................................... 37
Marketing Wingman ............................................................................................................................... 40
MassMutual – Arizona ............................................................................................................................... 44
Ohio National ............................................................................................................................................... 36
PFG Marketing/Simplicity Glendale ......................................................................................................... Inside Back Cover
Reiff Imagery ............................................................................................................................................. 42
Safelite Auto Glass ..................................................................................................................................... 35
SightCare .................................................................................................................................................. 31
Slate Restoration ....................................................................................................................................... 41
Sun Cornerstone Group ............................................................................................................................. 34
Unkefer & Associates .................................................................................................................................. 45
Vegas2U ..................................................................................................................................................... 43
"Mike Ford and his team are a great addition to the Simplicity Platform. PFG has a strong track record of providing financial professionals with some of the best strategies for their practice using both traditional and Innovative Insurance products."

- Bruce Donaldson, CEO, Simplicity Holdings
Our Brokers’ Serve Hundreds Of Thousands Seeking To Navigate The Health Care System — Let Us Serve YOU!

As your LOCAL, FULL SERVICE general agency, we now provide benefits administration as we continue to augment our range of services.


Contact Black, Gould & Associates, Inc. today, we’re here to help.

Marketing@blackgould.com

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

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