WHO's WHO
2021

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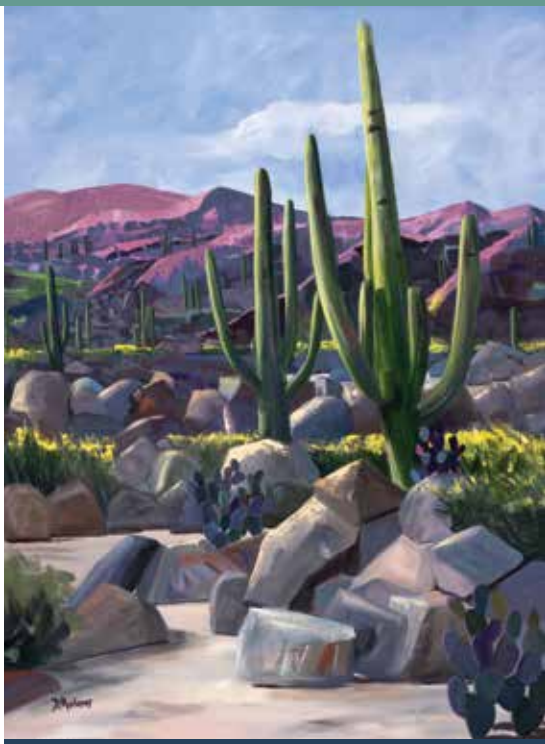
Membership Directory 2020-2021

NAIFA ARIZONA

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



NAIFA-Arizona

Association of Insurance and Financial Advisors

FOUNDED 1957

P.O. Box 4728
Scottsdale, AZ 85261

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

Membership Directory can also be found on NAIFA-Arizona website

Membership Roster is inclusive of members during fiscal year July 2019 – June 2020

PRICE

Member $50.00
Non-member $125.00

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

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MISSION STATEMENT

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

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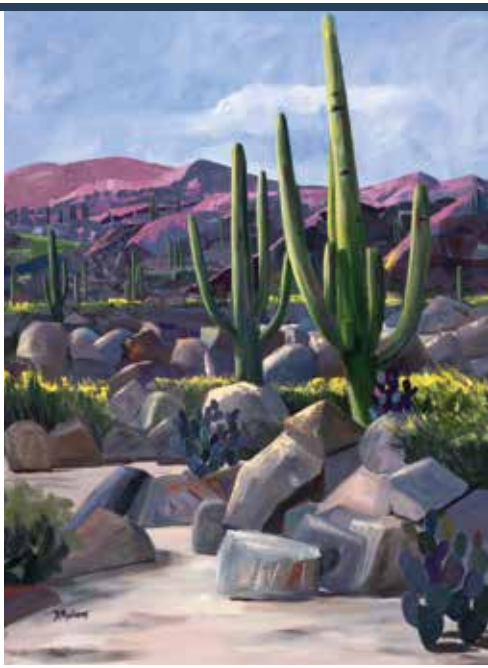

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EAST VALLEY
RETIREMENT

A Relationship Built On Trust

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

Undrea Smith, RICP

207 N. Gilbert Road, #107
Gilbert, Arizona 85234
(480) 525-1839
undrea@eastvalleyretirement.com

NAIFA
ARIZONA

President 2021

Dear NAIFA–AZ Members:

I am honored and excited to serve as President of NAIFA-Arizona for 2021. Thank you for the opportunity to represent all of the hard working, committed Insurance and Financial professionals here in the great state of Arizona.

2020 has proven to be one of the most challenging years we could have ever imagined as a country. I am truly grateful to each and every member of this organization for your nonstop dedication through these unprecedented times. What we do has never been more important to our clients and communities, as they are now. NAIFA has been committed for over a 100 years to make sure our members are not only supported, but also encouraged and empowered to continue to bring much needed, valuable advice and guidance to our communities' year after year.

With the new year comes new opportunities to grow in our practices, personal lives and to serve. Let us all take full advantage of all the resources NAIFA-Arizona has to offer. I encourage you all to familiarize yourself with the NAIFA membership website, and participate in the online education and upcoming events to stay engaged.

On behalf of NAIFA-Arizona, thank you for your continued support and membership, we look forward to being part of your journey and making 2021 the best year yet!

Best Regards,

Undrea Smith, RICP®
Naifa-AZ President

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

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Immediate Past President
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Kenny Ziegler, ChFC
Secretary
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Treasurer
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Bekki Harper Financial
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602-790-4365 • tonilamprecht@yahoo.com

IFAPAC-Arizona Committee Member

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

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

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

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

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

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

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

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

GOOD HANDS HELP
protect
WHAT MATTERS MOST℠

Allstate congratulates Julie Jakubek, 2019/2020 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

Allstate.
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2019/2020 Committee Report

Programs (Professional Development/CE/YAT) *Diana Brettrager, Chair*
Committee Members Include: Adam Roth & Kyle Conroy

In light of current health crisis, peer-to-peer programming has been cancelled and webinar programs offered as follows:

August 2019 – NAIFA LIVE – webinar qualified for Arizona CE – one hour

August 2019 – NAIFA LIVE – Tucson – one hour CE

September 2019 – Main Event/Bowling Program – in person – included One Hour CE –'Reverse Mortgages'

November 2019 – Four Hour Program with Robin Mueller – 'Social Security'

March 2020 – 'Memory Dynamics' – no CE – in person event/Octane Raceway. Presenter: Sean O'Neil

May 2020 – ATI – 'Environmental Claim Handling' (Multi-Line) – 1 Hour CE

June 2020 – 'Safeguarding Income & Retirement' – 1 Hour CE

July 2020 – promoted three webinars provided by Tom Hegna

August 2020 – 'How to Work and Prospect Virtually' – Presenter: Jon Solitori (YAT) – no CE

September 2020 – 'Ethics' – Presenter: Bart Spencer – 1 Hour CE

October 2020 – 'Life Care Planning for Families with Special Needs Children' – Presenter: Karen Starbowski and two additional panelists) – 1 Hour CE

November 2020 – 'Disability Income' – Presenter: Bart Spencer – 1 Hour CE

December 2020 – "Closely Held Business Transfer & Exit Strategies" Presenter: Jessica Cuccarelli – 1 Hour CE

January/February/March – TBD
'Cannabis and the Industry'. One hour CE webinar each of the three months. The Law; P/C Issues; Life/Health/Retirement Plans. Three different presenters.

Other promotions to members included national programs.

Membership *Undrea Smith – Chair*
Barry McBride – Chair, Membership Support Activity

Barry McBride has established the 'Project 10 Committee', with the Mission of having each committee member list 10 people who they know that are not members but should be, and meet with them personally to invite them to membership. Any coffee or breakfast expenses incurred will be reimbursed. A list of member benefits has been created, along with link for easy joining. The committee is intended to complete its service by 12/30/2020. Follow up with committee members will be made weekly.

Also met with National Membership Chair, Dennis Cuccinelli; addressed membership marketing, our progress and ideas on expanding membership.

APIC – Political Involvement *Phil Solinsky – Chair*

'Capitol Hill Day' – January 2020. 26 members participated. 40 appointments with various State Representatives and Senators. The primary bills discussed with these legislators were SB 1040 Notices and Methods of Delivery, SB 1041 Travel Insurance, SB 1038 Insurance Policies; Affiliated Insurers and SB 1062 Insurance Transactions; Discrimination: Exceptions. All of these bills were put forth by Senator Livingston. These appointments assisted us in getting to know the legislators and letting them know they could rely on us as a source for Insurance Legislation. Also, as Chair, participated in various APIC Regional Calls.

IFAPAC-Arizona *Jim Bennett, Chair*

'Capitol Hill Day' is an IFAPAC Annual Event sponsored, promoted and supported by IFAPAC-Arizona. Committee works with APIC Chair (see above).

Developed personal video IFAPAC contribution appeal that was e-mailed out to our members.

June 12, 2020, IFAPAC-Arizona was invited to attend a book signing, "Dare to Fly", by Senator Martha McSally. President Julie Jakubek, Tracy Jones and Jim Bennett attended.

August 20, 2020, Jim Bennett attended a virtual meeting to meet, and hear from, the new DIFI Director, Evan Daniels.

September 8, 2020, we were invited to a roundtable discussion with Congressman Schweikert and Newt Gingrich. I attended. Notice was very short for others to attend.

Continue to encourage board members to contribute at leader levels.

Immediate plans currently on hold due to COVID-19.

Community Service/Outreach *Bekki Harper – Chair*

September 2019 – 'Habitat for Humanity' – Tucson

September 2019 – 'Money Matters' class – teaching financial literacy

January 2020 – 'Money Matters' class – teaching financial literacy

October 2020 – promotion of 'First Place' – teaching those with neurological needs how to become independent – due to COVID – requesting financial contributions in promotion of the October 'special needs' program

Pending: Drive-By Dinner event to raise funds for a selected project.

Also held, "Money Matters" Classes in August, October and December.

LILI (Leadership in Life Institute) *Mike Ford, Moderator*

LILI Institute has been postponed to begin in January 2021 – believing that this program is best when conducted "in person".

Sponsorships *David Kroll, Chair*

Due to postponement of programs due to COVID – sponsorships will be honored in 2021 for those who sponsored and were unable to have a table at a 'peer-to-peer' event. Additionally, Who's Who Advertisers will be invited to become sponsors after January 2021 for events during the calendar year, when programs can be held 'in person'.

Government Relations *Seth Krasne, Chair*

Worked with National and NAIFA-Arizona membership involvement in the passage of Annuities Bill. Governor Ducey signed SB 1557, Annuities; SB 1062 Implementation Credits and SB 1041 Travel Insurance…"a clean sweep" reported Michael Low, our lobbyist. Note: Governor Ducey only signed 90 bills with no vetoes this session; however, more than a third of those bills were continuations (19) or budget bills (12) leaving only 59 other pieces of legislation that became law this year.

"There have been several significant changes in the Arizona Department of Insurance. These include legislation that was passed during the 2020 session which merged the Department of Insurance with the Department of Financial Institutions (formerly the Banking Department), effective July 1, 2020. The new agency will be called the Department of Insurance and Financial Institutions (DIFI)."

Governor Ducey announced the appointment of new Insurance Director: Evan Daniels. Lobbyist suggested a deputy director with a strong insurance background, further recommending a former member of NAIFA-Arizona, David Livingston.

Nominating Committee *Jim Bennett, Chair*

Committee met to develope leadership/board slate for new Calendar Year, January – December 2021.

Social Media *Toni Gonzales, Chair*

Articles regularly posted on Facebook, Twitter, LinkedIn

Programs also promoted on Facebook, LinkedIn, Twitter

Social Events (i.e. Picnic) *David Sewell, Chair*

Due to COVID, April Picnic Event had to be cancelled. Will determine when next can be held.

Seth J. Krasne, LUTCF, CLTC

NAIFA ARIZONA

2019-2020 Government Relations REPORT

COVID-19 RECESS

On Monday March 23, 2020, in response to dangers surrounding the coronavirus outbreak, the Legislature motioned to recess the session until a time that the President of the Senate and the Speaker of the House determined that it would be safe to reconvene.

As the outbreak continued, the Senate eventually made the decision to conclude the legislative session without working on any additional bills, due to safety concerns. However, House Republicans disagreed with the Senate's decision to shut down the session and leadership reconvened the chamber on May 18th.

Without the Senate hearing any bills, the House was only able pass legislation without making any amendments. After four days of work, the House was able to send 32 additional Senate bills to the Governor before making their official motion to Sine Die on May 21st.

On Tuesday, May 26th, the Senate returned and officially made their motion to end the session.

Bills of interest:

SB 1397 Insurance; Preexisting Condition Exclusions; Prohibition (*Mesnard*): Stipulates that every "health care insurer" that offers an "individual health plan" (both defined) in Arizona is required to provide guaranteed availability of coverage to an eligible individual who desires to enroll in health insurance coverage and is prohibited from declining to offer that coverage to, or denying enrollment of, that individual. Every health care insurer that offers an individual health plan in Arizona is prohibited from imposing any "preexisting condition exclusion" (defined) with respect to the issuance, renewal or scope of benefits provided in such coverage. A health care insurer is permitted to restrict enrollment in individual health plans to open enrollment periods and special enrollment periods to the extent the periods are not inconsistent with applicable federal law. Some exceptions. Conditionally enacted on a court of competent jurisdiction ruling that the federal Patient Protection and Affordable Care Act is unconstitutional and the judgment of that court becoming final and definitive on or before June 30, 2023. **Chapter 80, Laws 2020**

SB 1038 Insurance Policies; Transfers; Affiliated Insurers (*Livingston*): SB 1038 allows for an insurer to transfer a policy to an affiliate within the same corporate structure without having to send a cancellation and renewal notice. This provision already existed within the personal lines auto statute, ARS 20-1631 (L). **Chapter 9, Laws 2020**

HB 2398 Insurance Producer; Licensing; Exceptions (*Weninger*): HB 2398 would have modernized the producer licensing statute to allow for more insurance options to be sold at traditional retail locations without requiring the retailer to obtain a producer license. The bill exempted a person who provides a website for insurers or insurance producers and a person who processes insurance premium payments from insurance producer licensing requirements. HB 2398 2020 Legislative Session Report – Property, Casualty, Life & Health Insurance Industry failed to move forward as a result of the legislative shutdown due to the COVID-19 outbreak; however, we will bring the bill back next session. **Failed to Pass Legislature**

SB 1557 Annuity Transactions; Requirements (*Livingston*): SB1557 bill is reworked model legislation developed by the National Association of Insurance Commissioners (NAIC) and represents strong and important consumer protections for annuity purchasers in Arizona. The bill updates Arizona's existing law governing annuity sales practices to incorporate changes that have been developed by the NAIC after two years of debate. SB 1557 provides that financial sales professionals must act in the best interest of annuity purchasers and not put their own financial interests ahead of the consumers' interests. It sets forth clear obligations that when met are deemed to satisfy the best interest standard of care. The bill makes sure consumers receive additional, user-friendly disclosure materials that will help them make informed decisions, all while preserving access to valuable financial advice and products. It also safeguards the ability of small and moderate savers to access the financial guidance they want to plan for their own financial futures. **Chapter 90, Laws 2020**

NAIFA
ARIZONA

Get Involved…
Volunteer!

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

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

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

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

How do I get involved?

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

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

NAIFA-Arizona Working For You:

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

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

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

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

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

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

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

NAIFA - ARIZONA

sentinel program

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

NAIFA-AZ Says "Thank You" to its Sentinel 2020 Members

Platinum Sentinel Member

Jakubek, Julie
Tod Lashway

Premiere Sentinel Member

Jim Bennett
Barry McBride
Bob Wernecke
Judy Woertz
Kenny Ziegler

Elite Sentinel Member

Naber, Verl

Sentinel Member

Dzurinko, Andy
Hegna, Tom

Honorary Lifetime Sentinel Contributors

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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.

Advisor of the Year

— HALL OF FAME MEMBERS —

**Deceased*

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

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

NAIFA IFAPAC

IFAPAC | ARIZONA

INSURANCE & FINANCIAL ADVISORS POLITICAL ACTION COMMITTEE

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

Jim L. Bennett, LUTCF
Chair

Lars D. Hansen, LUTCF
Treasurer

Douglas H. McMurry, LUTCF
Vice Chair

Patricia Chesebrough, CAE
Committee Administrator

INSURANCE & FINANCIAL ADVISORS POLITICAL ACTION DEFENDERS

Alspaugh, Jack
Barker, Michael
Barteau, Stephen
Bennett, Jim
Brinton, Dilworth
Bryant, Robert
Burr, Bradley
Cassidy, William
Chesebrough, Patricia
Clary, James
Cook, Barry
Davis, Jerlynne
Deo, Lyle
Dzurinko, Andrew
Eibeck, Michael
Ford, Mike
Frisby, Maria
Goucher, Stephen
Green, Carmen
Hall, Carrie
Hansen, Lars
Hartman, Robert
Hegna, Thomas
Jones, Tracy
Kolesar, Charles
Kroll, David
Loeffler, Dwight
Lovato, Archie
Martin, Lisa
McAdams, Connie
McMurry, Douglas
Merideth, Dennis
Michaels, Kevin
Montoya, David

Naber, Veri
Nash, Yara
Patent, Linda
Rios, Marci
Rippinger, John
Sabol, Paul
Sandoval, Michael
Sewell, David
Smith, Laverne
Smith, Undrea
Smith, Vicki
Solinsky, Philip
Thomas, Michael
Wilson, Cliff
Winter, Sam
Wood, Peter
Ziegler, Kenny

IFAPAC-Arizona "Top Ten Lifetime Defenders"

Jim L. Bennett	Michael E. Eibeck	John F. Rippinger
William B. Cassidy	Mike Ford	Philip L. Solinsky
James M. Clary	Dwight E. Loeffler	Cliff F. Wilson
	Dennis R. Merideth	

Advisors Political Involvement Committee

APIC

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

MISSION STATEMENT

The Mission of APIC

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

The Objectives of APIC

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

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

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PHONE:_____EMAIL:_____FAX_____

Arizona Legislature - Senate

Name	District	Party	Email	Room	Phone
Lela Alston	24	D	Email: LALSTON	Room 311	(602) 926-5829
Nancy Barto	15	R	Email: NBARTO	Room 302	(602) 926-5766
Sonny Borrelli	5	R	Email: SBORRELLI	Room 212	(602) 926-5051
-- Majority Whip					
Sean Bowie	18	D	Email: SBOWIE	Room 308	(602) 926-3004
Paul Boyer	20	R	Email: PBOYER	Room 307	(602) 926-4173
Lupe Contreras	19	D	Email: LCONTRERAS	Room 305	(602) 926-5284
-- Assistant Minority Leader					
Kirsten Engel	10	D	Email: KENGEL	Room 315	(602) 926-5178
Karen Fann	1	R	Email: KFANN	Room 205	(602) 926-5874
-- President					
Rosanna Gabaldon	2	D	Email: RGABALDON	Room 303B	(602) 926-3424
Sally Ann Gonzales	3	D	Email: SGONZALES	Room 314	(602) 926-3278
David Gowan	14	R	Email: DGOWAN	Room 200	(602) 926-5154
Rick Gray	21	R	Email: RGRAY	Room 212	(602) 926-5413
-- Majority Leader					
Sine Kerr	13	R	Email: SKERR	Room 302	(602) 926-5955
Vince Leach	11	R	Email: VLEACH	Room 303	(602) 926-3106
-- President Pro Tempore					
David Livingston	22	R	Email: DLIVINGSTON	Room 300	(602) 926-4178
Christine Marsh	28	D	Email: CMARSH	Room 311	(602) 926-3184
Juan Mendez	26	D	Email: JMENDEZ	Room 313	(602) 926-4124
J.D. Mesnard	17	R	Email: JMESNARD	Room 309	(602) 926-4481
Tony Navarrete	30	D	Email: TNAVARRETE	Room 313	(602) 926-4864
Lisa Otondo	4	D	Email: LOTONDO	Room 315	(602) 926-3002
Tyler Pace	25	R	Email: TPACE	Room 303	(602) 926-5760
Jamescita Peshlakai	7	D	Email: JPESHLAKAI	Room 314	(602) 926-5160
Warren Petersen	12	R	Email: WPETERSEN	Room 304	(602) 926-4136
Martin Quezada	29	D	Email: MQUEZADA	Room 312	(602) 926-5911
-- Minority Whip					
Rebecca Rios	27	D	Email: RRIOS	Room 213	(602) 926-3073
-- Minority Leader					
Wendy Rogers	6	R	Email: WROGERS	Room 304	(602) 926-3042
Thomas Shope	8	R	Email: TSHOPE	Room 310	(602) 926-3012
Victoria Steele	9	D	Email: VSTEELE	Room 213	(602) 926-5683
-- Minority Whip					
Kelly Townsend	16	R	Email: KTOWNSEND	Room 301	(602) 926-4467
Michelle Ugenti-Rita	23	R	Email: MUGENTI-RITA	Room 306	(602) 926-4480

Arizona Legislature - House

Name	District	Party	Email	Room	Phone
Richard C. Andrade	29	D	Email: RANDRADE	Room 337	(602) 926-3130
Brenda Barton	6	R	Email: BBARTON	Room	
Leo Biasiucci	5	R	Email: LBIASIUCCI	Room	(602) 926-3018
-- Majority Whip					
Walter Blackman	6	R	Email: WBLACKMAN	Room 345	(602) 926-3043
Reginald Bolding, Jr.	27	D	Email: RBOLDING	Room 322	(602) 926-3132
-- Minority Leader					
Shawnna Bolick	20	R	Email: SBOLICK	Room 113	(602) 926-3244
Russell "Rusty" Bowers	25	R	Email: RBOWERS	Room 223	(602) 926-3128
-- Speaker					
Judy Burges	1	R	Email: JBURGES	Room	
Kelli Butler	28	D	Email: KBUTLER	Room 119	(602) 926-5156
Andres Cano	3	D	Email: ACANO	Room 332	(602) 926-3027
Frank Carroll	22	R	Email: FCARROLL	Room 342	(602) 926-3249
Joseph Chaplik	23	R	Email: JCHAPLIK	Room	
César Chávez	29	D	Email: CCHAVEZ	Room 333	(602) 926-4862
Regina E. Cobb	5	R	Email: RCOBB	Room 222	(602) 926-3126
David L. Cook	8	R	Email: DCOOK	Room 309	(602) 926-5162
Andrea Dalessandro	2	D	Email: ADALESSANDRO	Room	
Domingo DeGrazia	10	D	Email: DDEGRAZIA	Room 318	(602) 926-3153
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Timothy M. Dunn	13	R	Email: TDUNN	Room 114	(602) 926-4139
Mitzi Epstein	18	D	Email: MEPSTEIN	Room 125	(602) 926-4870
Diego Espinoza	19	D	Email: DESPINOZA	Room 338	(602) 926-3134
Charlene R. Fernandez	4	D	Email: CFERNANDEZ	Room 320	(602) 926-3098
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Mark Finchem	11	R	Email: MFINCHEM	Room 310	(602) 926-3122
Randall Friese	9	D	Email: RFRIESE	Room 330	(602) 926-3138
Travis W. Grantham	12	R	Email: TGRANTHAM	Room 302	(602) 926-4868
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Gail Griffin	14	R	Email: GGRIFFIN	Room 225	(602) 926-5895
Stephanie Hamilton	10	D	Email: SHAMILTON	Room	
Alma Hernandez	3	D	Email: AHERNANDEZ	Room 122	(602) 926-3136
Melody Hernandez	26	D	Email: MHERNANDEZ	Room	
Daniel Hernandez, Jr.	2	D	Email: DHERNANDEZ	Room 324	(602) 926-4840
Jake Hoffman	12	R	Email: JAKE.HOFFMAN	Room	
Jennifer Jermaine	18	D	Email: JJERMAINE	Room 124	(602) 926-3199
Joel John	4	R	Email: JJOHNRoom		

Arizona Legislature - House

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Aaron Lieberman	28	D	Email: ALIEBERMAN	Room 120	(602) 926-3300
Jennifer Longdon	24	D	Email: JLONGDON	Room 126	(602) 926-3264
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Robert Meza	30	D	Email: RMEZA	Room 339	(602) 926-3425
Quang Nguyen	1	R	Email: QNGUYEN	Room	
Becky A. Nutt	14	R	Email: BNUTT	Room 207	(602) 926-4852
Joanne Osborne	13	R	Email: JOSBORNE	Room 112	(602) 926-3181
Jacqueline Parker	16	R	Email: JPARKER	Room	
Jennifer Pawlik	17	D	Email: JPAWLIK	Room 118	(602) 926-3193
Kevin Payne	21	R	Email: KPAYNE	Room 110	(602) 926-4854
Beverly Pingerelli	21	R	Email: BPINGERELLI	Room	
Pamela Powers Hannley	9	D	Email: PPOWERSHANNLEY	Room 335	(602) 926-4848
Frank Pratt	8	R	Email: FPRATT	Room	
Bret Roberts	11	R	Email: BROBERTS	Room 344	(602) 926-3158
Diego Rodriguez	27	D	Email: DRODRIGUEZ	Room 326	(602) 926-3285
Athena Salman	26	D	Email: ASALMAN	Room 321	(602) 926-4858
Judy Schwiebert	20	D	Email: JSCHWIEBERT	Room	
Amish Shah	24	D	Email: ASHAH	Room 123	(602) 926-3280
Lorenzo Sierra	19	D	Email: LSIERRA	Room 121	(602) 926-3211
Arlando Teller	7	D	Email: ATELLER	Room 115	(602) 926-3069
Raquel Terán	30	D	Email: RTERAN	Room 117	(602) 926-3308
Ben Toma	22	R	Email: BTOMA	Room 306	(602) 926-3298
-- Majority Leader					
Myron Tsosie	7	D	Email: MTSOSIE	Room 116	(602) 926-3157
Michelle Udall	25	R	Email: MUDALL	Room 129	(602) 926-4856
Jeff Weninger	17	R	Email: JWENINGER	Room 312	(602) 926-3092
Justin Wilmeth	15	R	Email: JWILMETH	Room	

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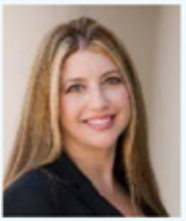

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NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

Code of Ethics

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

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

Adopted July 2019, Board of Trustees

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Stop Asking for Referrals.
Do These Three Things Instead!

By Guest Author & NAIFA-Arizona Member: Daniel Rondberg - Top of the Table

Asking for referrals does not work no matter how creative you get. Even if you say things like; "Hey, if you feel that I have done a great job for you, please don't keep me a secret. I may be able to help your family and friends."

I work for an agency that spends less than 3% of its gross revenue on marketing. We are 90% referral based. To date, I still have not asked for a referral. So how do we do it? Well, the answer is simple. We focus way more on solving problems for the clients we are in front of rather than the next client we want to meet. See, by asking clients for a referral, you are wasting an opportunity to go the extra mile for that client while you're sitting there with them. Instead of bugging them to send you a family member or friend, that energy and time could have been transferred into creating one more amazing interaction for them.

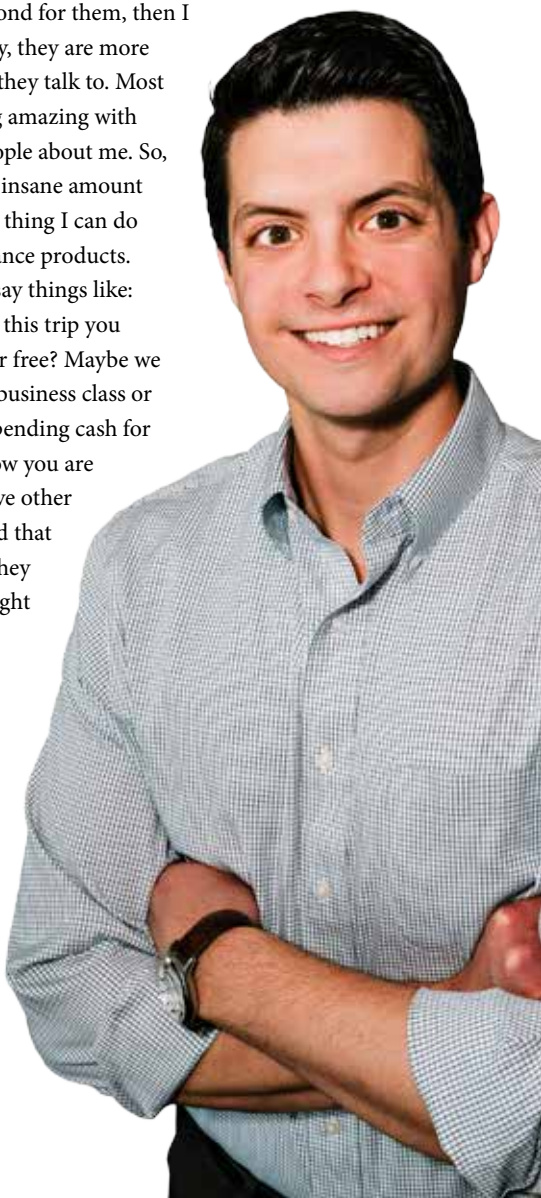
Think about it like this: What business have you been to where you had a good, but average experience, and then they asked you for a referral? You may have politely said sure; however, by the time you got to your car you had already forgotten. Now, think about a business you visited and they went way above and beyond your expectations. They not only solved your problem, but they made an impression on you by exceeding your expectations to the point where you were excited to tell as many people as you could about your experience! There have probably been businesses that you were excited to tell your family and friends about. What made them so exciting to communicate what they could do to help your loved ones? How can you emulate some of those qualities in what you do for your clients?

Here are three things that immediately increase referrals:

One: Call your clients. This seems obvious, but think about how many times you call each client per year? Unless you have business to discuss with them or a business-related update, you are probably not calling them enough about what matters to them. Believe it or not, I do not think clients are thinking about us all the time; therefore the more frequently you call them, the more you stay on their minds. Birthdays, anniversaries, surgeries, holidays, big events for their children, and economic events are all crucial times to call. I would rather calendar my client is having surgery three months from now and call to check on them, then ask them for a referral any day of the week. This is how you

take your WOW factor to another level. Oh, and do not sleep on the annual reviews. I used to think they should be kept to no more than 30 minutes, now I look forward to them and spend as much quality time there as I can.

Two: Focus on solving all of their problems, their children's problems, and their parent's problems. This is probably the most important thing you can do to get referrals quickly. I have spent a tremendous amount of time studying mortgages, travel, online business, college tuition, and a handful of other subjects that frankly don't fall into my job description of an Insurance agent. Why? Well if I can solve more problems for my clients and go above and beyond for them, then I demonstrate my value. If I can blow them away, they are more likely to share their experience with everyone they talk to. Most people want to share a great deal or something amazing with their network. Now, they are excited to tell people about me. So, in my initial meetings with people, I spend an insane amount of time learning and asking about every single thing I can do for them to add value, and not just with insurance products. I get enthusiastic and they get excited when I say things like: "We will get to your annuity, but tell me about this trip you take to Italy every year. Are you flying there for free? Maybe we can build in a strategy to help you upgrade to business class or fly for pennies on the dollar to free up some spending cash for a tour of the Colosseum when you arrive?" Now you are distinguishing yourself in a different class above other financial professionals they work with. Oh, and that couple they go to Italy with every year, when they are planning their next trip with them, you might come up in that conversation now!



Or I'll find out if they have young adult children just starting out and they love Dave Ramsey, I'll say, "Boy, I love getting a chance to help people just starting out. I try to help them get housing under control as soon as possible so they can have a better chance of achieving financial freedom. I may be able to show them how to pay off that first home they just bought in the next five

years so they can have more freedom and less stress. I'd love to share with them how to do that." They will say, "I need my daughter to come talk to you."

The name of the game is consistently conducting yourself at the highest professional level possible by sharing their interests to give away as much as you can to impact their lives!

Three: Cheat! I said we were 90% referral based, I never said all of those referrals were from clients. Get a referral source commonly known as a center of influence. Skip the business referral clubs and stop carrying your business card into other people's businesses, and instead, try forming one genuine relationship with a CPA or attorney.

Find one that your clients use and have your assistant call their office to schedule a time for you to come by. Let them know you have a mutual client that raves about them and you'd like to come in to interview them for some more clients to send to them. Go learn about their business to find out their focus, their beliefs, and what they want to accomplish in their business. Do not talk about yourself or ask for referrals. Learn everything you can about how they can help your clients and what matters to them personally. Then start referring your clients and follow up with them regularly. Take them out to lunch and share some ideas that matter to them and their business. Eventually, the time will come when they ask what you can do for their clients? Don't dive right into explaining how a paid up adds rider works on a whole life policy, instead focus on all of the problems you can solve and not the products you offer. When done correctly you can again distinguish yourself above all of the other financial professionals constantly bugging them for referrals by asking them. Once you have a great working relationship you can offer to throw a client appreciation event for their clients. By the way, that is the single greatest thing I have ever done for the business I work for. One third of our current business comes from those events.

So, the message here is simple, the more value you bring by consistently showing an interest in others and solving their biggest problems, and the less you ask them for things, the more and more referrals you get!

Daniel Rondberg is author of the International Bestselling Book:
"No Stone Left Unturned"

Loyal Member Profile: Rick Beyer

By Kamber Henson on Sep 28, 2020

Rick Beyer is CEO and Founder of **GoldBook Financial North Scottsdale** benefits company, Managing Director with MassMutual and a loyal NAIFA member since 2007.

Beyer relocated to Scottsdale, AZ, early on in his career. After spending several years in the mergers & acquisitions investment world, Beyer contacted each managing partner of the top mutual life insurers in town looking for a professional insurance role that would turn into a financial advisor role. He was highly interested in finding an agency with like-minded interests and values in the emerging marketplace. Eventually, he landed a position with Northwestern Mutual. He said, "I'm from Northern Wisconsin, and ironically, I found out that Northwestern Mutual was based in Wisconsin too." Working with this company would allow him to fly back for business and get to see family too. He said, "It just seemed to fit."

Within 15 years in the business, Beyer received Northwestern Mutual's Master Achievement Award, Lives Policies Leader and Top Individual and Group Disability Insurance recognition. He was a recipient and qualifier for the **Million Dollar Round Table** Top of Table as well. In fact, he first became involved with NAIFA because of MDRT. He says, "I noticed that NAIFA had a local Scottsdale chapter, so I went to the first meeting and thought 'I like these people, and they're advocates working to defend and protect our business.'" He quickly decided this was an association he wanted to be part of.

After much success and looking to expand his efforts in the market continuing to emerge before him, Beyer left Northwestern Mutual. Beyer partnered with MassMutual Managing Partners, Michael Book and Victor Goldman, to establish GoldBook Financial. They specialize in high net worth insurance, executive compensation, employee benefits and disability coverage.

Beyer says he is grateful for the "ability to have a lifelong impact on families, businesses, and frankly generations by asking honest and candid questions regarding the 'what ifs' in life. It's romantic to talk about wealth accumulation but not always risk management." When approaching client relationships, Beyer says, "I just always ask what they need and how they feel about their current approach to insurance. I don't always provide solutions and ideas immediately. I continue by asking more questions. It sounds unsophisticated, but we've always kept it simplistic." He says, "the same questions still resonate with someone who makes $100,000 a year vs. $1,000,000. Asking more and listening more has been the key to our success."

Beyer also shares an incredible nugget of wisdom for those at the very start of their careers. He says one of the most important lessons he's learned is the importance of "commitment to consistency." He says, "I watch young advisors looking for an exceptional case or a great prospect, but I've learned that if you can have a string of good days, years, and decades of consistency in this business, you'll have built an amazing business."

Beyer has undoubtedly experienced much success throughout his career in this industry, but he says his proudest accomplishment is "my family. I have a remarkable wife and five kids. This business has afforded me the time to spend raising our kids together and coach them on the field and off. I believe my clients respect that." He says, "I lead with it. For example, 'I can meet with you between a 10:00 or 2:00, because at 3:00 I'll be coaching on the basketball court or baseball field.'" He says, ultimately, "the scorecard for him is "the impact we have on the communities we serve."

When asked why he recommends NAIFA to others in the industry, Beyer says, "It's a bi-partisan group of advocates who are passionate about our complex business and put the needs of their clients first. He says, "that's a pretty respectable group of people to be surrounded by in this industry, regardless of the company, carrier, or any of the above."

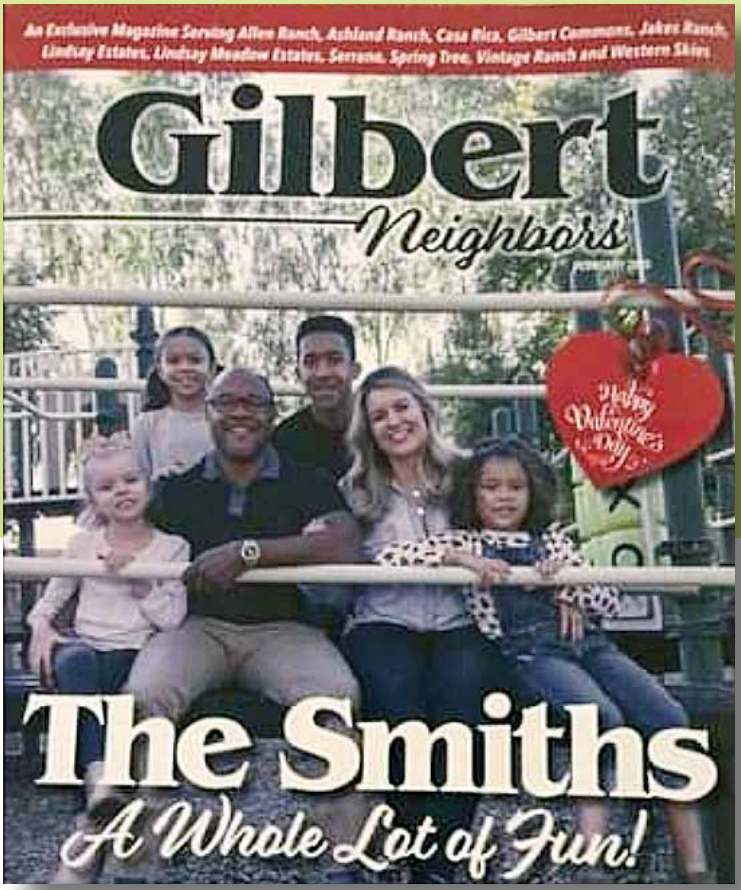
Thank you, Rick, for your continuous commitment to the growth of NAIFA and positively impacting the lives of those you serve.

A shout out to our very own

Undrea Smith

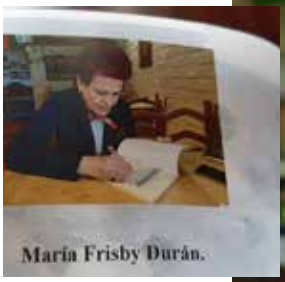
East Valley Retirement

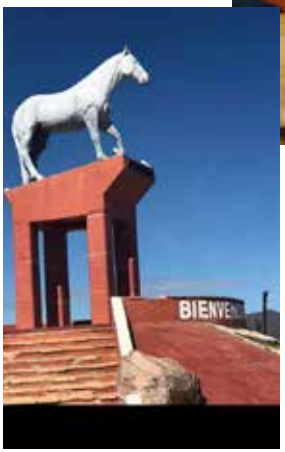
Undrea and his family were shown on the cover of, and featured in, the February 2020 issue of 'Gilbert Neighbors' Magazine'.



Congratulations Maria Frisby

NAIFA-Arizona Member and Author





This book is about a very famous race horse owned by Maria's father, who never lost a race, until one that took place on March 17, 1957 in the border town of Agua Prieta, Sonora, bordering with Douglas, Arizona. A ballad, or corrido in Spanish, was actually composed describing the details of that event. The song won first place in a national contest in Mexico City and remains one of the most popular in the Ranchero Mariachi playlist. Ten years later, a movie was made about the song and the race, which also became number one that year. There is a statue in honor of the horse in Maria's hometown and at the Rillito Race Track in Tucson, and in Sonoita, there is a special race in honor of the horse every year.

NAIFA ARIZONA

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Who's Who in photos

Program Involvement

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Capitol Hill Day & Political Involvement *continued*

Additional Member Benefits

Through the NAIFA Preferred Provider Program, NAIFA members are eligible for a variety of member discounts. NAIFA selectively partners with companies to provide financial advisors and insurance agents access to discounts on products and services to enhance their business and promote top line growth.

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For more information on these benefits go to the
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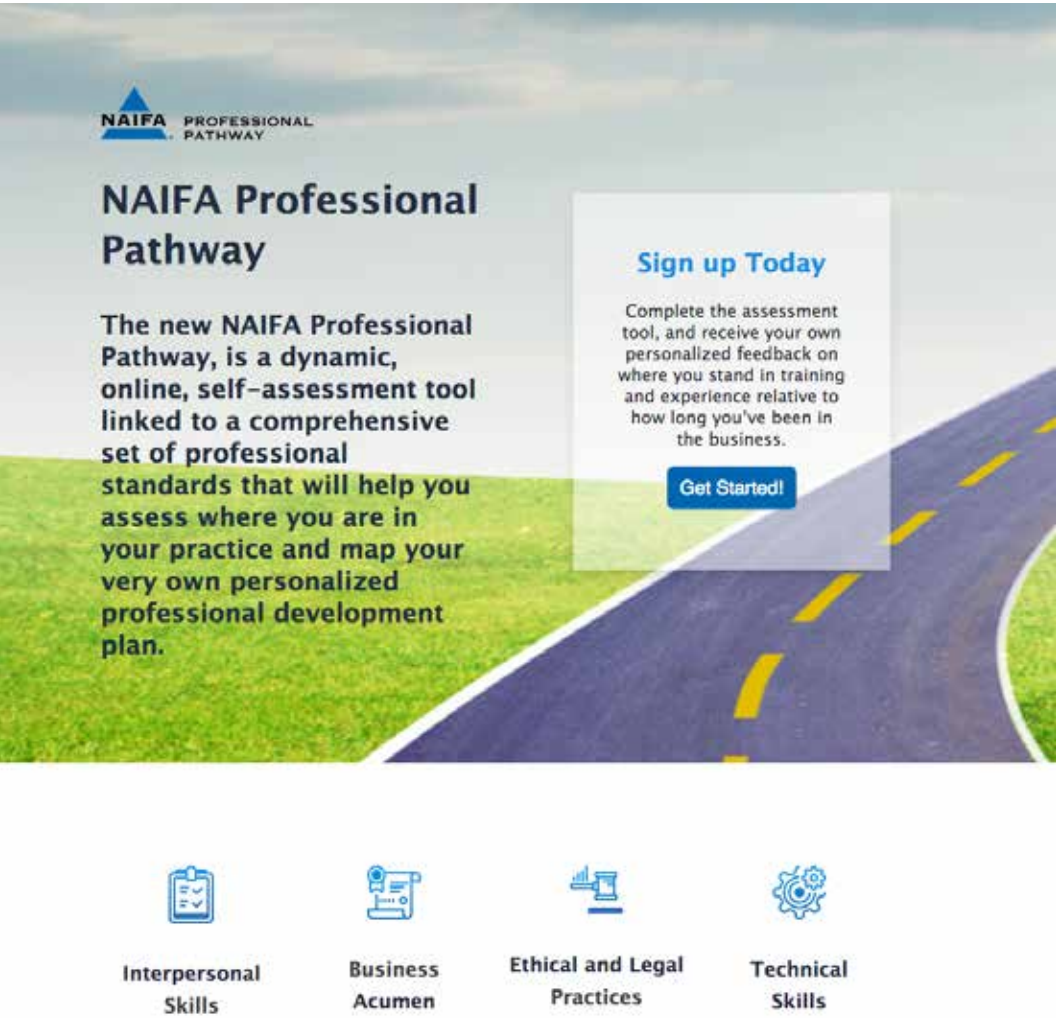

https://solutions.naifa.org/professonalpathway

cltc | Certification for Long-Term Care

The Certified Long Term Care Designation

Offered through our partnership with special pricing for NAIFA members.

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

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

The BankSafe Initiative

Free Training for NAIFA Members

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

The total training time is only 60 minutes and includes five modules:

1. Understanding Exploitation
2. Recognize the Red Flags
3. Stand Up and Speak Out
4. Reporting and Activating a Network of Support
5. Next Steps

Once you have completed the training, you can apply for yourself (independent) or your firm/company to receive a seal of verification.To maintain your verification, you will need to repeat the training on an annual basis.

Again, this is of no cost to NAIFA members.

AARP BANKSAFE CUSTOMER SUPPORT

(800) 216-4910

AARP PROGRAM CONTACT

Jilenne Gunther
National Director, Bank*Safe*
202-434-3869
jgunther@aarp.org

NAIFA PROGRAM CONTACT

Suzanne Carawan
VP, Marketing & Communications
703-770-8402
scarawan@naifa.org

The BankSafe Initiative

The BankSafe Initiative helps the financial industry better meet consumers' financial needs and safeguard their assets. The initiative focuses on four key areas:

- Preventing financial exploitation
- Empowering family caregivers
- Helping those with dementia
- Making banking tools and environments easier to access

With the average victim losing $120,000, prevention of financial exploitation is critical to AARP's mission to empower people to choose how they live as they age. BankSafe meets this need by conducting research into consumer insights, facilitating partnerships between the aging network and the financial industry, and developing the innovative BankSafe training platform to help financial professionals identify and stop suspected exploitation.

Empower Staff and Fight Financial Exploitation

AARP's BankSafe training combines industry knowledge and experience with a state-of-the-art, online learning experience. AARP worked with more than 2,000 financial industry professionals to develop the training platform's content and interactive scenarios. The platform is one of few designed specifically for frontline staff, supervisors, financial advisors and compliance officers.

Users learn how to identify potential financial exploitation and take the right actions to stop it. In fact, researchers from Virginia Tech Center for Gerontology found that employees trained with AARP BankSafe were able to save an average of 12 times more money per employee from financial exploitation than employees trained with other methods. To learn more, please read the full report or report summary.

NAIFA | LACP

ABOUT THE

LACP Program

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

Lawrence Holzberg, LUTCF, LACP
Smithtown, NY
LOYAL MEMBER SINCE 1990

"I attained my LACP when it was first available and have successfully used it for several years as a way to differentiate myself," explained Lawrence Holzberg, LUTCF, LACP of 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

https://tdc.naifa.org/lacp-certification-rke

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NAIFA | 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

   Or

   Industry designation (CLU, CFP, ChFC, FIC, FLMI, FSCP, LUTCF) or others to be approved as appropriate

   Or

   Two (2) years (equivalent to 4,000 hours) of additional experience for a total of five (5) years (equivalent to 10,000 hours) of experience as an active life insurance agent
5. In addition to completing the above requirements, the successful candidate must achieve a passing score on the LACP examination.

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.

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.

https://tdc.naifa.org/lacp-certification-rke

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NAIFA ARIZONA LUTCF

NAIFA's Life Underwriter Training Council Fellow

LUTCF courses are online and available in OnDemand self-study or live interactive classes. A productive activity in a time of social distancing.

LUTCF® Designation Program - often considered the first designation any insurance professional should earn - has delivered value to more than 70,000 professionals since 1984. When you earn the LUTCF® designation, you receive so much more than a recognized designation. You gain fundamental, yet critical prospecting, selling, and practice management skills, along with a thorough working knowledge of life and multi-line products and services.

Why Enroll?

- The LUTCF® is the **industry-benchmark** for insurance credentials and there are currently more than 62,000 designation holders.
- 50% of the students enrolled in the LUTCF® program **made a sale** as a result of a homework assignment in the very first course.
- Develop essential skills for new agents and advisors that can **make or break your career.**
- The program **qualifies for state insurance CE** as well as CE for other industry credentials.

Curriculum Highlights

The curriculum combines classroom learning and field training to equip agents and financial advisors with the knowledge and skills to put them on the path to career success. The content integrates four practice specialties, life insurance and annuities, health and employee benefits, multiline, and financial advising and investments providing both an overview of each but also addressing their interdependencies—critical for agents and advisors to understand when advising clients. Topics cover the real life issues of today, from multigenerational homes, to single parent households and same sex marriages.

The curriculum consists of three, nine-week courses, consisting of eight weeks of instruction followed by a week of study and review for the exam, making it feasible for students to complete the LUTCF® program in one year or less.

- **Part One: Introduction to Practice Management and Life Insurance** includes developing a business plan, ethics, financial planning and risk management, introduction to life insurance products, and life insurance prospecting and selling skills.

- **Part Two: Insurance and Investment Products** focuses on life insurance and annuities, mutual funds, disability income, long-term care, health and group insurance, and property and casualty insurance.
- **Part Three: Risk Management Applications** addresses retirement and estate planning, special family situations, and presenting basic plans to individuals and business owners.

Course Sessions

LUTCF self-study courses are available, so you can enroll and begin at any time using the OnDemand prerecorded course lectures. Courses also are taught in live, interactive online classes. Please contact our enrollment team at 1.800.237.9990 x3 to learn more. Be sure to identify yourself as a NAIFA member to receive a 15% discount on your LUTCF registration or any of a variety of Kaplan Financial Education courses and products.

NAIFA members can register online and receive your 15% member discount at this NAIFA member LUTCF registration link. Non-members can use this LUTCF registration link to register online.

Benefits of Earning the LUTCF® Designation

If you are a new insurance agent, the LUTCF® program is the perfect way to kick-start your career.

Industry Recognition
The LUTCF® designation is recognized as the industry-benchmark for insurance credentials and is endorsed by the top financial firms and insurance agencies.

Gain Applicable Skills
Develop skills that apply directly to your current position. More than half of students in the class typically attribute a sale as a result of their first LUTCF® homework assignment.

Tangible Career Benefits
Graduates of the LUTCF® program report increases to their earnings, client base, and even their job satisfaction after completing their studies.

Skills That Benefit You and Your Clients
Develop the skills that the top insurance agencies demand that agents need to know while advancing your own financial career.

Life Happens' mission is to inspire the public to take personal financial responsibility through the ownership of life insurance and related products.

Life Happens' awareness campaigns have extensive industry support and are the ideal platform to help companies and agents educate people on the importance of securing insurance coverage.

Partnership with Life Happens Pro

NAIFA members can grow their business, meet more customers and close more sales with Life Happens Pro.

Life Happens Pro is a subscription that includes print materials, videos, four national ad campaigns, and TV/radio commercials, all available at substantial discounts to NAIFA members. This full suite of marketing tools and resources can help you generate new leads, conduct sales seminars, or even educate your community on the importance of life and health insurance. It's like having a marketing department at your fingertips!

NAIFA Members save 15% off your Life Happens Pro subscription. Enter code NAIFA15 when you you subscribe at https://lifehappenspro.org/

About Life Happens

Life Happens, formerly the LIFE Foundation, is a nonprofit organization dedicated to helping Americans take personal financial responsibility through the ownership of life insurance and related products, including disability and long-term care insurance.

Life Happens also seeks to remind people of the important role insurance professionals perform in helping families, businesses, and individuals find the insurance products that best fit their needs. Life Happens does not endorse any product, company or insurance advisor. Its only interest is seeing that consumers get the coverage they need to protect themselves and their loved ones.

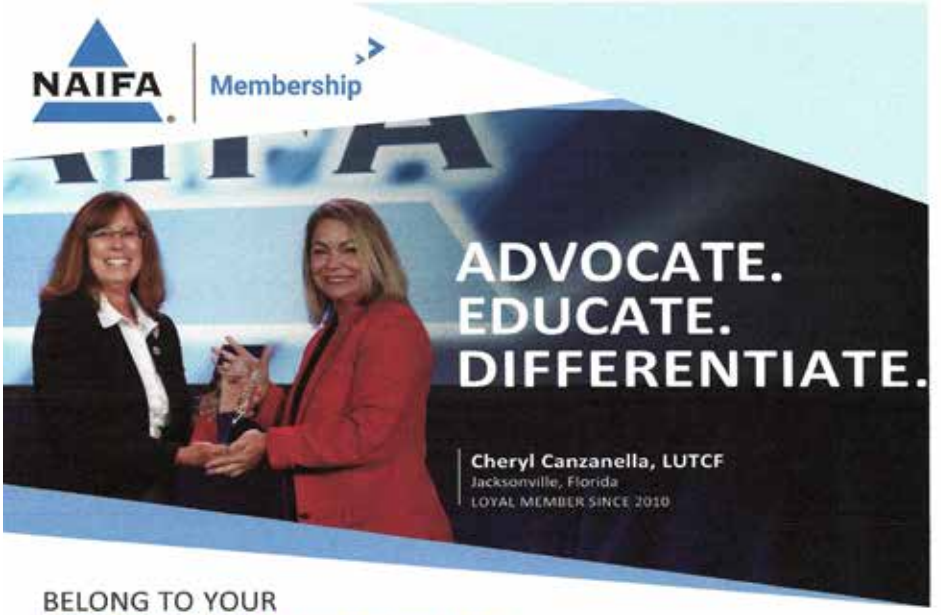
To educate the public, Life Happens employs a wide range of communications tactics including advertising, consumer-media outreach, educational programs in high schools and colleges, public-service announcements, informational flyers and videos, and a wide range of online and social-media communications. In addition, Life Happens coordinates three industry-wide awareness campaigns: Insure Your Love (observed in January/February) Life Insurance Awareness Month (observed in September) and Disability Insurance Awareness Month (observed in May).

Life Happens was formed in 1994 (as the LIFE Foundation) by NAIFA and six other leading insurance producer organizations, which recognized the need to better educate the public about important insurance planning topics. To help Life Happens deliver its educational messages, it receives financial support from more than 140 of the nation's leading insurance and financial services organizations

Life Happens Virtual Tool Kit

Life Happens has created a virtual toolkit to help you with some virtual resources when working with your clients.

NAIFA | Membership



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"I never would have become Young Advisor Team Leader of the Year without the support and advice that I've gained through my network at NAIFA. No matter the challenge, NAIFA has always supported me personally & professionally."

https://belong.naifa.org

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NAIFA-ARIZONA

Licensing Preparation & Continuing Education

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

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

acronyms

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

Industry Association Addresses and Telephone Numbers

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

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

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

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

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

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

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

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Arizona Department of Insurance
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Diana Madaras

"Painting fills me with joy," says artist Diana Madaras. She is a colorist who celebrates the subtle beauty of ordinary scenes in a way that is both intense and dramatic. Her diverse portfolio ranges from brilliant desert landscapes to expressionistic animal portraits. Madaras has completed paintings for Westin, Loews, and Miraval Resorts. Her art has appeared on the covers of 6 other magazines, including Art Book of the West and Tucson Lifestyle.

See over 200 paintings and work from 26 guest artists at
madaras.com

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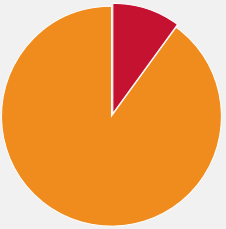
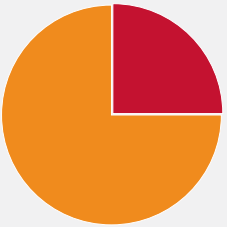
The DI Industry



10%

1 out of 10 quotes become policies. That means you get paid for 1 out of 10 submissions.

DIS



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