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.
7100 E. Cave Creek Rd, Ste 124, Bldg 12
Cave Creek, AZ 85331
480-505-2500 * 480-505-2501 Fax
www.brokeragepros.com

Celebrating 38 Years in Brokerage!
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

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.

2021 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 of Contents

PRIDE STARTS HERE

114 Acronyms
117 Advertisers Index
29 Advertisers Section
74-78 Alpha Company Roster
47-71 Alpha Membership Roster
22 APIC/Grassroots
23-25 Arizona Legislators
72 Code of Ethics
86 Event Sponsors
20-21 IFAPAC-Arizona
115 Industry Addresses
44 In Loving Memory
26 LACP/LUTCF 2019/20 Recipients
113 Licensing/Online CE
2 Mission Statement
19 NAIFA-Arizona Advisor of the Year
28 Arizona Diamond Level Sponsors
6-7 NAIFA-Arizona Leadership
9 NAIFA-Arizona Past Presidents
88-99 NAIFA-Arizona Photos
5 NAIFA-Arizona President’s Message
11-13 NAIFA-Arizona 2019/20 Committee Report
100-111 NAIFA Member Benefits
26 NAIFA Quality Award Winners
18 Sentinel Program
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
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
OFFICERs

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

Adam Roth
Vice President
(520) 979-2420
adamhroth1@gmail.com
MEMBERSHIP CHAIR

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

Kenny Ziegler, ChFC
Secretary
(480) 899-6622
kenny@sanmarcosinsurancegroup.com

Barry A. McBride, CLU, AEP
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, LACP
Ohio National
602-790-4365 • tonilamprecht@yahoo.com

IFAPAC-Arizona Committee Member
Connie McAdams
Mutual of Omaha
520-575-9414 • Connie.McAdams@mutualofomaha.com
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

“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
## 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>Years</th>
<th>Name</th>
<th>Years</th>
<th>Name</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. Dougherty, 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. Bomar, LUTCF</td>
<td>2019-20</td>
<td>Julie Jakubek, MBA</td>
</tr>
</tbody>
</table>
Allstate congratulates Julie Jakubek, 2019/2020 President of NAIFA Arizona.
Together, we can make a difference in our community.
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’
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.
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
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.
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
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.
### Advisor of the Year

**— HALL OF FAME MEMBERS —**

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

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

**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 | | |
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>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>Nancy Barto</td>
<td>15</td>
<td>R</td>
<td>Email: NBARTO</td>
<td>Room 302</td>
<td>(602) 926-5766</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>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>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>Kirsten Engel</td>
<td>10</td>
<td>D</td>
<td>Email: KENGEL</td>
<td>Room 315</td>
<td>(602) 926-5178</td>
</tr>
<tr>
<td>Karen Fann</td>
<td>1</td>
<td>R</td>
<td>Email: KFANN</td>
<td>Room 205</td>
<td>(602) 926-5874</td>
</tr>
<tr>
<td>Rosanna Gabaldon</td>
<td>2</td>
<td>D</td>
<td>Email: RGABALDON</td>
<td>Room 308</td>
<td>(602) 926-3424</td>
</tr>
<tr>
<td>Sally Ann Gonzales</td>
<td>3</td>
<td>D</td>
<td>Email: SGNZALES</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 212</td>
<td>(602) 926-5413</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: DLIVINSTON</td>
<td>Room 300</td>
<td>(602) 926-4178</td>
</tr>
<tr>
<td>Christine Marsh</td>
<td>28</td>
<td>D</td>
<td>Email: CMARSH</td>
<td>Room 311</td>
<td>(602) 926-3184</td>
</tr>
<tr>
<td>Juan Mendez</td>
<td>26</td>
<td>D</td>
<td>Email: JMENDEZ</td>
<td>Room 313</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 313</td>
<td>(602) 926-4864</td>
</tr>
<tr>
<td>Lisa Otondo</td>
<td>4</td>
<td>D</td>
<td>Email: LOTOndo</td>
<td>Room 315</td>
<td>(602) 926-3002</td>
</tr>
<tr>
<td>Tyler Pace</td>
<td>25</td>
<td>R</td>
<td>Email: TPACE</td>
<td>Room 303</td>
<td>(602) 926-5760</td>
</tr>
<tr>
<td>Jamescita Peshlakai</td>
<td>7</td>
<td>D</td>
<td>Email: JPSHLKAI</td>
<td>Room 314</td>
<td>(602) 926-5160</td>
</tr>
<tr>
<td>Warren Petersen</td>
<td>12</td>
<td>R</td>
<td>Email: WPETERSEN</td>
<td>Room 304</td>
<td>(602) 926-4136</td>
</tr>
<tr>
<td>Martin Quezada</td>
<td>29</td>
<td>D</td>
<td>Email: MQZEZADA</td>
<td>Room 312</td>
<td>(602) 926-5911</td>
</tr>
<tr>
<td>Rebecca Rios</td>
<td>27</td>
<td>D</td>
<td>Email: RRIOS</td>
<td>Room 213</td>
<td>(602) 926-3073</td>
</tr>
<tr>
<td>Wendy Rogers</td>
<td>6</td>
<td>R</td>
<td>Email: WROGERS</td>
<td>Room 304</td>
<td>(602) 926-3042</td>
</tr>
<tr>
<td>Thomas Shope</td>
<td>8</td>
<td>R</td>
<td>Email: TSHOPE</td>
<td>Room 310</td>
<td>(602) 926-3012</td>
</tr>
<tr>
<td>Victoria Steele</td>
<td>9</td>
<td>D</td>
<td>Email: VSTEELE</td>
<td>Room 213</td>
<td>(602) 926-5683</td>
</tr>
<tr>
<td>Kelly Townsend</td>
<td>16</td>
<td>R</td>
<td>Email: KTownSEND</td>
<td>Room 301</td>
<td>(602) 926-4467</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>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>Brenda Barton</td>
<td>6</td>
<td>R</td>
<td>Email: BBARTON</td>
<td>Room</td>
<td></td>
</tr>
<tr>
<td>Leo Biasucci</td>
<td>5</td>
<td>R</td>
<td>Email: LBIASIUCI</td>
<td>Room</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>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>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>Judy Burges</td>
<td>1</td>
<td>R</td>
<td>Email: JBURGES</td>
<td>Room</td>
<td></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>Joseph Chaplik</td>
<td>23</td>
<td>R</td>
<td>Email: JCHAPLIK</td>
<td>Room</td>
<td></td>
</tr>
<tr>
<td>César Chávez</td>
<td>29</td>
<td>D</td>
<td>Email: CCHADEVZ</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: ROBB</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>Andrea Dalessandro</td>
<td>2</td>
<td>D</td>
<td>Email: ADALESSANDRO</td>
<td>Room</td>
<td></td>
</tr>
<tr>
<td>Domingo DeGrazia</td>
<td>10</td>
<td>D</td>
<td>Email: DDEGARAZIA</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>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: DESPINOZA</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>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>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>Stephanie Hamilton</td>
<td>10</td>
<td>D</td>
<td>Email: SHAMILTON</td>
<td>Room</td>
<td></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>Melody Hernandez</td>
<td>26</td>
<td>D</td>
<td>Email: MHERNANDEZ</td>
<td>Room</td>
<td></td>
</tr>
<tr>
<td>Daniel Hernandez, Jr.</td>
<td>2</td>
<td>D</td>
<td>Email: DHHERNANDEZ</td>
<td>Room 324</td>
<td>(602) 926-4840</td>
</tr>
<tr>
<td>Jake Hoffman</td>
<td>12</td>
<td>R</td>
<td>Email: JAKE.HOFFMAN</td>
<td>Room</td>
<td></td>
</tr>
<tr>
<td>Jennifer Jermaine</td>
<td>18</td>
<td>D</td>
<td>Email: JJERMAINE</td>
<td>Room 124</td>
<td>(602) 926-3199</td>
</tr>
<tr>
<td>Joel John</td>
<td>4</td>
<td>R</td>
<td>Email: JJOHNRoom</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Arizona Legislature - House**
<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>Steve Kaiser</td>
<td>15</td>
<td>R</td>
<td>Email: SKAISER</td>
<td>Room</td>
<td></td>
</tr>
<tr>
<td>John Kavanagh</td>
<td>23</td>
<td>R</td>
<td>Email: JKAVALAGH</td>
<td>Room</td>
<td>(602) 926-5170</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>
</tbody>
</table>

    -- Assistant Minority Leader

| 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: JPWLLIK | 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: PPPOWERSHANNLEY| 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: JSCHWIBERT| Room   |                   |
| Amish Shah         | 24       | D     | Email: ASAH    | 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: MTOSOSIE| 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   |                   |
Arizona NAIFA Members receiving a designation for 2020/2021

**LUTCF**

- Greg Mace
- Brien Plaza
- Alison Warner-Colaun

**LACP**

- Toni Gonzales

NAIFA Quality Awards
2020 Industry Award Winners

**FINANCIAL ADVISING AND INVESTMENTS**

- Scott Bennett
- Scott Nasca
- Teresa Robinson

**LIFE INSURANCE AND ANNUITIES**

- Donald Crandell
- Lyle Deo
- Vincente Iniguez
- Stacey Wisman
Jack E. Bobo, CLU, FLMI
Gerald J. Eagleston, LUTCF
F. Edward Sandidge, Jr., CLU
Dwight E. Loeffler
John F. Glass, CLU, ChFC
Dennis R. Merideth, CLU, ChFC
Murray A. Pruett
Robert J. Wernecke, CLU
Dilworth C. Brinton, Jr., CLU, ChFC
Michael E. Eibeck, CLU, ChFC, LUTCF, FSS
Stephen M. Kolesar, CLU, ChFC, LUTCF
Verl F. Naber, CLU, LUTCF, FIC
John F. Rippinger, CLU, ChFC, CFP, RHU, LUTCF, LTCP, CSA
William B. Gould
Robert A. Hartman, CLU, ChFC, CASL
Gregg Fendley
John B. Marshall, LUTCF
Cliff F. Wilson, CLU, ChFC, LUTCF
David P. Chittenden, CLU, ChFC
Lyle A. Deo, CLU, ChFC, CLTC
Theodore J. Thompson
Neil W. Rosenblatt, LUTCF, CLU
Clinton E. Davis, CLU, RHU, ChFC
Bert H. Goldberg
Harry E. Markham, LUTCF
Barry A. McBride, CLU, AEP
David J. Montoya, LUTCF
William G. Coking, CLU
Judy P. Aguilar-Woertz, LUTCF, ChFC, CASL
Allen D. Bress
Andrew G. Dzurinko, CLU, ChFC
Lee E. Evans
W. Craig Berger, CLU, ChFC
Stephen O. Carlson, CLU, ChFC
James M. Clary
Mark E. Rowley
Daniel N. Savard
Wesley W. Stahler
Jan M. Doughty, CLU, RHU
Mark J. Matsock
Paul M. Sabol, CLU
Robert A. Bryant, Sr., LUTCF
Bryan T. Buzzard
Barry A. Cook, CLU, ChFC
Peter R. Kolesar, LUTCF
Sam Post, LUTCF, CLTC
Bruce H. Usher, CLU, ChFC
Bill D. Williams, CLU, ChFC, LUTCF
Dutch Baker
David R. Kroll, CLU, ChFC, LUTCF
Tod D. Lashway, CLU, ChFC, RICP, CLTC, LUTCF
William E. Lewis
Fred Riesgo, Jr.
William J. Wise, CLU, LUTCF
Gregg A. Knudten, CLU, ChFC
Kevin J. Michaels, LUTCF
Timothy J. Stilb
Wendy L. Feldman, CLU, ChFC, CASL
Bruce J. Frank CLU, ChFC
Daryl S. Stern, LUTCF
Robert E. Vest, III
Stephen ‘Bruce’ Barreau, LUTCF, LACP
Charles ‘Chuck’ Kolesar, CLU, ChFC, CSA
Daniel L. Lindblad, CLU
Thomas R. Vetrano, CMFC, LUTCF
W. Craig Gibson, CLU
Christopher P. Gurton, LUTCF, ChFC
Steven T. Mindak
David A. Nash
Everett J. Raines, CLU, ChFC
Joseph B. Rinaldo, CLTC, LACP
Raymond F. Smith, LUTCF
Dwight A. Spence, CFP
Jim L. Bennett, LUTCF
William B. Cassidy, CLU, ChFC, LUTCF
Jerlyne L. Davis, CLU, ChFC, LUTCF
Joy T. Estes
Charles ‘Don’ Hastings
Carrie L. Hall, CFP, CLU
Gary J. Miller
Scott A. Nasca, LUTCF
Linda R. Patent
Scott C. Squires

In Celebration of NAIFA’s 130 Anniversary – NAIFA-Arizona wishes to honor those members who have supported this association for 30 years or more...
NAIFA-Arizona wishes to express its appreciation to the following

Diamond Level Sponsors

Black Gould & Associates
Dutch Baker

Sun Cornerstone Group
Barry A. McBride, CLU, AEP

Jeffrey C. Dollarhide, CFP, CLU, CLTC

MassMutual Arizona

Finance of America
Dirk Vandeventer

All Things Marketing Online
Pam Ostrowski

Berwick Himes
Diana Brettrager, CIC, FSS, LUTCF

Key Exit Advisors
John Byrne

Safelite
Amy Bamford

Slate Restoration
Jason Jarvis

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.

Advertiser websites can be found at http://www.naifa-az.org/advertisers/
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.
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

1-800-279-3115
SightCareAZ.com

Contact SightCare today and learn more!

Vince Hayes, President of SightCare, Inc.
(480) 835-4470  vince.hayes@sightcareaz.com
Dare to Compare!

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

- **B.E.S.T. FLEX Income Annuity**
  SPIA with the flexibility of a Liquidity Feature.

- **Youth Life Insurance Plan**
  Starting at $25 a year for $10,000 with a 2.50% minimum Advance Premium Deposit savings account.

- **Remembrance Single Premium Whole Life**
  With Chronic Illness (including Alzheimers & Dementia cognitive impairments), Terminal Illness, and Return of Premium riders at no additional premium cost.
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
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.
A better fit, together

We believe you should have every opportunity to your business your way. That’s why we embrace the entrepreneurial spirit of today’s financial professionals by offering:

- A mutual company heritage focused on our policyholders
- Flexible contract options built on a foundation of independence with liberal vesting and compensation with long-term richness
- A broad mix of life and disability income (DI) insurance products focused on achieving long-term policyowner value
- One of 2019’s 10 fastest-growing independent broker/dealers

If this sounds like the relationship you’ve been looking for in a carrier, let’s discuss how Ohio National can help you take your business and vision to the next level.

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

Your business. Your vision. We’ll help.®

TERM | WHOLE LIFE | UL | IUL | DI | ANNUITIES

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

Products issued by The Ohio National Life Insurance Company and Ohio National Life Assurance Corporation. Registered products distributed by Ohio National Equities, Inc., Member FINRA. Product, product features and rider availability vary by state. Companies are not licensed to do business in New York. Disability income insurance is not available in California. ©2019 Ohio National Financial Services, Inc. D-586000 10-20
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  | (602) 228-7799
Branch Manager | NMLS-177999

©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.
Our tools will help your business thrive.

COMPETITIVE PRODUCTS

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

• Long-Term Care Solutions

Sue Kuraja, CFBS
Agency Brokerage Director
480-845-0814
skuraja@massmutualbrokerage.com
arizona.massmutual.com

Life Insurance

• A comprehensive product portfolio, including Whole Life, Universal Life, Variable Universal Life1, Term Life and Survivorship Life


MassMutual
Arizona
“Creating Debt Free Retirements through Foundation Planning”

Training insurance agents on an innovative insurance process called Your Family Bank. We are helping families get on the path to a Debt Free Retirement for most in under 9 years. If you would like to add this tool to your toolbelt, give us a call and learn all the details.

480-797-7843 • Mike Maloney
mmaloney@twsfinancial.com
www.twsfinancial.com www.debtisheavy.com

Affordable Estate Planning, with comprehensive Education. Let us be your back office for your clients Estate Planning Needs. Our Successor Education Process is invaluable to your book of business and the clients you serve.

480-748-3974 • Stephanie Maloney
smaloney@premieraz.net
www.premieraz.net
The value of life insurance with Guardian

At Guardian, our track record of financial success spans 160 years. With a diversified product portfolio, sound risk management and prudent investment strategy — our stability is your opportunity. We work closely with producers like yourself to help:

- Grow your book of business
- Provide compelling planning solutions
- eSuite for fast and easy case submission
- Access to attorneys for advanced planning strategies and case design
- Competitive analysis

Contact Jessica Ciccarelli at Jessica.ciccarelli@westpacwealth.com to learn more!

Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS). OSJ: 4275 Executive Square #800 La Jolla, CA 92037 619.684.6400. Securities products and advisory services offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is a wholly owned subsidiary of Guardian. WestPac Wealth Partners, LLC is not an affiliate or subsidiary of PAS or Guardian. Insurance products offered through WestPac Wealth Partners and Insurance Services, LLC, a DBA of WestPac Wealth Partners, LLC. CA Insurance License #0M80206 The Guardian Network® is a network of preferred providers authorized to offer products of The Guardian Life Insurance Company of America (Guardian), New York, NY and its subsidiaries. WestPac Wealth Partners is an independent agency and not an affiliate or subsidiary of Guardian. Financial information concerning Guardian as of December 31, 2019, on a statutory basis: Admitted Assets = $62.2 billion; Liabilities = $54.6 billion (including $46.5 billion of reserves); and Surplus = $7.6 billion.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.
© Copyright 2020 The Guardian Life Insurance Company of America.
2020-112276 (Exp. 11/21)
AVS Capital Solutions is committed to assisting companies and individuals:

- Generate business value
- Sell and acquire businesses
- Raise equity and debt capital
- Evaluate strategic alternatives

We work with you to choose the strategy that best fits your personal and business objectives. We provide senior-level industry experience combined with proprietary knowledge and systems, research, and a global network of financial partners, to deliver results.

Call us to discuss your options today. 480.579.4688
LET US RUN A REVERSE MORTGAGE CASE STUDY FOR YOU!

(We value your clients’ privacy, and will not ask for their contact information when providing a case study)

WE WILL PROVIDE YOU WITH:
A COMPLETED CASE DESIGN WITH ANALYSIS
A FREE BOOK ON REVERSE MORTGAGES

YOUR INFORMATION:
Your Age: 1st Mortgage Balance:
Home Value: Current Monthly Payment:
Approx. Net Worth:

CINDY MCKEARNLEY
Certified Reverse Mortgage Professional | NMLS #404760
Direct: 520-240-9104
cmckeaney@fairwaymc.com
5210 E. Williams Circle, Suite 700, Tucson, AZ 85711
Put Cindy’s 30 years of mortgage lending experience to use!

ROB KANYUR
Reverse Mortgage Planner | NMLS #204420
Direct: 602-REVERSE / 602-738-3773
robk@fairwaymc.com
9977 N. 90th Street #150, Scottsdale, AZ 85258
Tune in to Retire Right with Reverse Rob on KFNN
1510AM / 105.3FM every Thursday at noon!

Copyright © 2020 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Distribution to general public is prohibited. This is not considered an advertisement as defined by 12 CFR 226.2(a)(2). All rights reserved. Fairway AZ License #BK-0904162 & Arizona License Number #BK-0927240.
ALEXANDRA MILLER, CPA
www.alexandramillercpa.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!
In Loving Memory

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

Jodi Ford
Ron Safford
Guy Wolf
Global Legal Solutions for Visionary Clients

Patent & Trademarks
Cannabis, FDA, and Other Regulatory Compliance
Deals
Litigation

Chicago • Los Angeles • New York • Phoenix • Silicon Valley

zuberlawler.com
NAIFA-Arizona wishes to welcome its newest members.

Mary Brinckerkoff
Kelly Cathcart
Corey Burns
Stephen Clifford
Michele Diamond
Verna Fischer
Michael Frahm
Craig Gallegos
Margie Garrett
Dixie Griffen
Lucia Guzman
Kayla Haas
Michael Harmes
Rob Kanyur
James Kesl
Margaret Kurtz
Scott Larson
Edward Lozano
Greg Mace

Sherice Mangum
Cindy McKearney
Karen Moon
Laurie Moore
Jessica Morrison
Ted Overton
Brien Plaza
Alec Rickert
Daniel Rondberg
Thomas Seals
Jacqueline Shelbourn
Matthew Shone
Denny Smith
Michael Smith
Alison Warner
Sherri Swan
Joshua Waits
Alison Warner
Beverly White
ABATE, 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

AGUILAR-WOERTZ, Judy P., LUTC, 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, LUTC • 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., LUTC, 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 • Mesa, Arizona 85205
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

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

Bearden, David V.  •  dvbearden@ft.newyorklife.com  •  520-620-5364
New York Life  •  1 S. Church Ave., 22nd Fl.  •  Tucson, Arizona  85701-1635

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.  •  rbeyer@goldbookfinancial.com  •  480-739-3400
GoldBook Financial  •  9841 E. Bell Rd., Ste. 110  •  Scottsdale, Arizona  85260-2357

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

Bobo, Jack E., CLU, FLMI  •  jbobol1@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
Braden, Marc S.  •  mbraden@ft.newyorklife.com  •  480-840-2003  
New York Life  •  14850 North Scottsdale Road, Suite 400  •  Scottsdale, Arizona 85254-2883

Brekan, Joseph R.  •  jbrekan@ft.newyorklife.com  •  480-922-2830  
New York Life  •  7537 E. McDonald Dr.  •  Scottsdale, Arizona 85250-6062

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  •  1905 E. Fountain Street  •  Mesa, AZ 85203

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

Burns, Corey  •  corey@jissedona.com  •  928-282-3615  
Johnson Insurance Services  •  309 W. State Route 89A  •  Sedona, Arizona 86336

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

C

Carlson, Stephen O., CLU, ChFC  •  carlsons@financialnetwork.com  •  480-831-5645  
1507 W. Knowles Circle, Ste. 27  •  Mesa, Arizona 85202

Carreon, Marcus D.  •  mdcarreon@ft.newyorklife.com  •  520-620-5393  
New York Life  •  1 S. Church Ave., Ste. 2200  •  Tucson, Arizona 85701-1635

Carrillo, Andy T.  •  andy.carrillo.b7ib@statefarm.com  •  602-426-8088  
State Farm Insurance Companies  •  4713 E. Southern Ave.  •  Phoenix, Arizona 85042-4150
Cassidy, William B., CLU, ChFC, LUTCF • billc@scaaz.com • 602-230-2995
Spence, Cassidy & Associates, LLC • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258

Cathcart, Kelly S. • kcathcart@qwestoffice.net • 928-301-8043
American National • 780 Cove Parkway • Cottonwood, Arizona 86326

Cesnor, Marilyn • jane@janeceasor.com • 480-488-7870
Cesnor Insurance • PO Box 2764 • Carefree, Arizona 85377-2764

Ceschin, Daniel A. • dceschin@financialguide.com • 480-538-2989
MassMutual Financial Group • 17550 N. Perimeter Drive, Ste. 450 • Scottsdale, Arizona 85255

Chan, Peter P., CLU, MBA • ppchan@ft.newyorklife.com • 520-620-5309
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Chavez, Gabriel R., CLF, CLU, LUTCF • gchavez@ft.newyorklife.com • 520-620-5310
New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635

Chittenden, David P., CLU, ChFC • dave@thechittendens.com • 602-955-4773
The Chittendens • 3821 E. Indian School Road • Phoenix, Arizona 85018

Chittenden, Dale L. • dale@thechittendens.com • 602-955-4773
The Chittendens • 3821 E Indian School Rd • Phoenix, Arizona 85018-5234

Clarke, J. Brandon • bclarke@htk.com • 480-219-8522
Cambridge Financial Services • 2450 South Gilbert Road, Ste. 100 • Chandler, Arizona 85286-1594

Clary, James M. • jim.clary@claryeb.com • 480-757-5529
Clary Executive Benefits, LLC • 17470 N Pacesetter Way • Scottsdale, Arizona 85255

Clements, Daniel F., CLU • danielc@scaaz.com • 602-586-3879
True Wealth Advisors, LLC • 10450 N. 74th Street, Suite 110 • Scottsdale, Arizona 85258

Clifford, Stephen • stephen@winfieldgrouponline.com • 480-638-2123
The Winfield Group • 14850 N. Scottsdale Road #385 • Scottsdale, Arizona 85254

Coking, William G., CLU • 480-768-0228
1979 E. Sunburst Ln. • Tempe, Arizona 85258

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

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

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

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

Davis, Jerlynne L., CLU, ChFC, LUTCF  •  jerlynned@scaaz.com  •  520-760-0077
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

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

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

Diaz, Edward A., Jr.  •  eadiaz@ft.newyorklife.com  •  480-840-2165
New York Life  •  14850 N. Scottsdale Rd.  •  Scottsdale, Arizona  85254-2883
Dollarhide, Jeffrey C., CFP, CLU, ChFC  •  jdollarhide@financialguide.com  •  480-538-2997
MassMutual Arizona  •  17550 N Perimeter Dr., Ste. 450  •  Scottsdale, Arizona  85255

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

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@gmail.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  •  480-948-9910
Spence, Cassidy Associates  •  7521 E. Via Estrella  •  Scottsdale, Arizona  85258-1121

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  •  dfamous@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
Fay & Associates, Inc.  •  8776 E. Shea Blvd., #106-151  •  Scottsdale, Arizona  85260-5687

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

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, Verna  •  verna.fischer@fairwaymc.com  •  623-239-0270
Fairway Mortgage  •  25 Massal Circle  •  Sedona, Arizona  86351

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

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

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

Fort, Richard W., LUTCF  •  rwoff@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

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

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

Garrett, Margie  •  margie.garrett.vaavgq@statefarm.com  •  480-433-5261
State Farm  •  3165 S. alma School Road #27  •  Chandler, Arizona 85248

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

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

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

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

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

Griffin, Dixie J.  •  dixie@eastvalleyretirement.com  •  602-491-9186
East Valley Retirement  •  207 N. Gilbert Road #207  •  Gilbert, Arizona 85234

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, 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  •  3980 E. Robin Lane  •  Phoenix, Arizona 85050

Hagberg, Donald, CPA, MBA, CASL  •  don.hagberg.jc3w@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

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

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

Harmer, Mitchell  •  mitch@benefitmarketplacellc.com  •  480-747-1705
Benefit Market Place  •  3751 E. Palo Verde Street  •  Gilbert, Arizona 85296

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  •  2312 E. Scarlet Burgler Circle  •  Payson, Arizona 85541

Hastings, C. Don  •  c.don.hastings@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
5094 North 205th Glen  •  Buckeye, Arizona 85396

Hernandez, Hector  •  hherandez@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

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

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

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

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. 44th St. • Phoenix, Arizona 85018-3834

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

Johnson, 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

K

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

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

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

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

Kennedy, Tamerlane • Linxtal@hotmail.com • 505-585-5595
Gateway Insurance Group • 6000 Uptown Blvd., Ste. 100 • Albuquerque, New Mexico 87110
Kesl, James C. • jameschristopherkesl@aol.com • 602-930-2779
7601 E. Kierland Boulevard #410 • Scottsdale, Arizona 85254

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

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

Klandrud, Matthew J., ChFC, RICP, CLTC • matthew.klandrud@thrivent.com • 480-237-3669
Thrivent Financial • 2222 S. Dobson Road, Ste. 700 • Mesa, Arizona 85202

Klein, Michael P., CFP, MBA • mike@kleinfinancialllc.com • 480-981-1333
Klein Financial, LLC • 4824 E. Baseline Rd., Ste. 135 • Mesa, Arizona 85206

Knudten, Gregg A., CLU, ChFC • Gregg.Knudten@Thrivent.com • 480-563-1502
Thrivent Financial • 17015 N. Scottsdale Rd., Ste. 200 • Scottsdale, Arizona 85255-5894

Kolesar, Charles R., CLU, ChFC, CSA • chuck@kolesarinsurance.com • 602-586-3882
Spence, Cassidy & Associates, LLC • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258-1048

Kolesar, Peter R., LUTCF • kolesarpete@gmail.com • 480-209-7060
Spence, Cassidy & Associates, LLC • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258

Kolesar, Stephen M., CLU, ChFC, LUTCF • smk11@cox.net • 480-814-7051
Spence, Cassidy & Associates, LLC • 10450 N. 74th Street, Ste. 110 • Scottsdale, Arizona 85258

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

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

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

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

Kurtz, Margaret A.  •  Margaret.kurtz@countryfinancial.com  •  480-284-0946
Country Financial  •  20860 N. Tatum Boulevard #190  •  Phoenix, Arizona 85050

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

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

Lane, Lance, CLU, ChFC, RICP  •  Lance.lane.biib@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  •  tdl749019@gmail.com  •  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
Loeffler, Dwight E.  •  dloeffler@ft.newyorklife.com  •  480-556-6262
New York Life  •  12453 N 79th Street, Ste. 101  •  Scottsdale, Arizona 85260-4858

Lovalto, Archie, Jr., LUTCF  •  alovato.agency@gmail.com  •  602.554.1382
Independent  •  8271 E. Apache Plumb Drive  •  Gold Canyon, Arizona 85118

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

Lozano, Edward  •  Edward.lozano@kofc.com  •  406-422-2393
Knights of Columbus  •  10201 S. 51st Street #265  •  Phoenix, Arizona 85044

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

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

M

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

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

Mangum, Sherice A.  •  smangum@ffpartners.net  •  602-772-2517
Family First Life  •  1523 W. Juanita Avenue  •  Mesa, Arizona 85202

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

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

Mazon Rubalcava, Sonja  •  sonja.mazonrubalcava.mlzn@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 McAndrewFinancial  •  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

McKearney, Cindy  •  cmckearney@fairwaymc.com  •  520.240.9104
Fairway Mortgage  •  5210 E. Williams Circle #700  •  Tucson, Arizona 85711

McMurry, Douglas H., LUTCF, FSS  •  dcmcmurryic@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 Pineria 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.  •  gmill@gjmillerrassoc.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
<table>
<thead>
<tr>
<th>Name</th>
<th>Title, Email, Phone</th>
<th>Company, Address</th>
<th>City, State, Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minehart, Matthew J., LUTCF</td>
<td><a href="mailto:mjminehart@ft.newyorklife.com">mjminehart@ft.newyorklife.com</a> • 520-620-5603</td>
<td>New York Life • 1 S. Church Ave., Ste. 2200 • Tucson, Arizona 85701-1635</td>
<td></td>
</tr>
<tr>
<td>Moehring, Paul</td>
<td><a href="mailto:paul@district09.com">paul@district09.com</a> • 623-412-8050</td>
<td>Farmers Insurance Group • 6677 W. Thunderbird Rd., Ste. K180 • Glendale, Arizona 85306-0902</td>
<td></td>
</tr>
<tr>
<td>Montagnino, Tony S., LUTCF</td>
<td><a href="mailto:anthony.montagnino@libertymutual.com">anthony.montagnino@libertymutual.com</a> • 623-203-5106</td>
<td>Liberty Mutual Insurance • 14050 N. 83rd Ave., Ste. 100 • Peoria, Arizona 85381</td>
<td></td>
</tr>
<tr>
<td>Montoya, David J., LUTCF</td>
<td><a href="mailto:dave@montoyagroup.com">dave@montoyagroup.com</a> • 928-782-1648</td>
<td>Montoya Group LLC • 650 S. 4th Ave. • Yuma, Arizona 85364-3075</td>
<td></td>
</tr>
<tr>
<td>Moon, Karen</td>
<td><a href="mailto:karen.moon@fairwaymc.com">karen.moon@fairwaymc.com</a> • 602-292-2239</td>
<td>Fairway Mortgage • 11811 N. Tatum Boulevard #2700 • Phoenix, Arizona 85028</td>
<td></td>
</tr>
<tr>
<td>Moore, Laurie</td>
<td><a href="mailto:lauriemoore@fairwaymc.com">lauriemoore@fairwaymc.com</a> • 928-308-1723</td>
<td>Fairway Mortgage • 2971 Willow Creek Road #2 • Prescott, Arizona 86301</td>
<td></td>
</tr>
<tr>
<td>Moore, Thomas A., FICF, LACP, MDRT</td>
<td><a href="mailto:thomas.moore@kofc.org">thomas.moore@kofc.org</a> • 480-307-1170</td>
<td>Raso Agency • 2188 E. Powell Pl. • Chandler, Arizona 85249-3269</td>
<td></td>
</tr>
<tr>
<td>Morris, Joseph A., CLU, ChFC, CFP</td>
<td><a href="mailto:joseph.morris@nm.com">joseph.morris@nm.com</a> • 480-722-7999</td>
<td>Northwestern Mutual • 111 East Rivulon Blvd., Ste. 101 • Gilbert, Arizona 85297-0034</td>
<td></td>
</tr>
<tr>
<td>Morrison, Jessica</td>
<td><a href="mailto:jmorrison@allstate.com">jmorrison@allstate.com</a> • 623-455-5645</td>
<td>Allstate • 28421 N. Vistancia Boulevard #101 • Peoria, Arizona 85383</td>
<td></td>
</tr>
<tr>
<td>Morrison, William G., ChFC</td>
<td><a href="mailto:Bill@benefitandfinancial.com">Bill@benefitandfinancial.com</a> • 928-774-0695</td>
<td>Benefit and Financial Strategies • 6 E. Aspen Ave., Ste. 200 • Flagstaff, Arizona 86001-5224</td>
<td></td>
</tr>
<tr>
<td>Mosier, Francisco J.</td>
<td><a href="mailto:frank@qualityfinancialgroup.com">frank@qualityfinancialgroup.com</a> • 602-225-9595</td>
<td>Quality Financial Group, LLC • 4045 E. Palm Lane, Ste. 5 • Phoenix, Arizona 85008-3126</td>
<td></td>
</tr>
<tr>
<td>Naber, Verl F., CLU, LUTCF, FIC</td>
<td><a href="mailto:nabersplace@cox.net">nabersplace@cox.net</a> • 623-512-7452</td>
<td>Farm Bureau Fin Services • 13506 W. Medlock Drive • Litchfield Park, Arizona 85340-4065</td>
<td></td>
</tr>
<tr>
<td>Nanni, John N., CFP, MBA</td>
<td><a href="mailto:jnanni@cox.net">jnanni@cox.net</a> • 480-314-7526</td>
<td>Certified Financial Planner • 15225 N. 100th St., Unit 2192 • Scottsdale, Arizona 85260-8802</td>
<td></td>
</tr>
<tr>
<td>Nasca, Scott A., LUTCF</td>
<td><a href="mailto:scott.nasca@countryfinancial.com">scott.nasca@countryfinancial.com</a> • 520-797-0100</td>
<td>Country Financial • 3295 W. Ina Road, Ste. 100 • Tucson, Arizona 85741-2194</td>
<td></td>
</tr>
</tbody>
</table>
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@nyl.com  •  928-782-6959
New York Life  •  2044 S. 6th Ave.  •  Yuma, Arizona 85364-6413

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

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

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
1445 E Via Linda, Ste. 2-137  •  Scottsdale, Arizona 85259-2655

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

O

Overton, Ted  •  ted.overton@fairwaymc.com  •  602-432-1171
Fairway Mortgage  •  2325 E. Camelback Road #370  •  Phoenix, Arizona 85016

P

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

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

Pineda, Jesus  •  jipineda@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

Plaza, Brien  •  brien.plaza@fbfs.com  •  520-870-2072
Farm Bureau Financial  •  325 S. Higley Road  •  Mesa, Arizona 85296

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

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

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

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

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.  •  marcarios13@gmail.com  •  928-317-1797
New York Life  •  2929 S. Avenue A  •  Yuma, Arizona 85364-7902

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

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

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

Rondberg, Daniel  •  danielr@nationsfirstfin.com  •  480-981-7557
Nation’s First Financial  •  6402 E. Superstition Springs Blvd., Ste. 110  •  Mesa, Arizona 85206

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  •  jeff@ronstadtonline.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
MEMBERS

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

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

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

Rowley, Mark E. • mrowley@ft.newyorklife.com • 480-497-0000
New York Life • 2102 E. Oasis Street • Mesa, Arizona 85213

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

S

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

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

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

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

Scalpone, Dennis R. • drisinsco@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

Seals, Thomas R.  •  ssc.co.rusty@gmail.com  •  720-688-0964
Independent  •  P. O. Box 1262  •  Show Low, Arizona 85902

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

Shaw, Jon C., CLU, ChFC  •  jon.c.shawl@gmail.com  •  602-999-8253
Guardian Life Insurance Company of America  •  4555 E. Mayo Blvd., #53101  •  Phoenix, Arizona  85050

Shelbourn, Jacqueline D.  •  Jackie.shelbourn@physiciansmutual.com  •  402-533-3952
Physicians Mutual  •  9514 E. Jerome Avenue  •  Mesa, Arizona  85029

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

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

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

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

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

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

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

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

Smith, Raymond F., LUTCF  •  ray@azpremierinsurance.com  •  480-633-8884
Arizona Premier Insurance Agency, LLC  •  2824 N. Power Rd., Ste. 113-476  •  Mesa, Arizona  85215-1672
Smith, Undrea, RICP • undrea@eastvalleyretirement.com • 480-525-1839
East Valley Retirement • 207 N. Gilbert Rd., Ste. 107 • Gilbert, Arizona 85234-5812

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

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

T

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

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

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

U

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

V

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

VanDongen, Timothy B. • timothyvandongen@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

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

W

Waits, Joshua A.  •  arizonainsuranceguru@gmail.com  •  520-762-0477
Walker Insurance Agency  •  6416 E. Tanque Verde Road  •  Tucson, Arizona 85715

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

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, Beverly J.  •  bjwhite@gmail.com  •  602-230-2995
Spence,Cassidy & Associates  •  10450 N. 74th Street #110  •  Scottsdale, Arizona 85258

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

Wilcoxson, Carter  •  carter@csfg.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

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

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

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

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

Wood, Peter, LACP  •  Peter.wood@american-national.com  •  480-926-3950

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

Z

Ziegler, Kenny, ChFC, LUTCF  •  kenny@sanmarcosinsurancegroup.com  •  480-899-6622
San Marcos Insurance Group  •  584 W. Chandler Blvd.  •  Chandler, Arizona  85225-7531
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
Independents
Abbate, Michael
Alspaugh, Jack G.
Bennett, Jim L.
Black, Roland
Brock, Brittney
Bryant, Robert A.
Carlson, Stephen
Ceasor, Marilyn
Clary, James
Coking, William G.
Cox, Christopher
Davis, Clinton
Deal Carter, Donita
Doughty, Jan
Drybread, Kathleen A.
Eagleston, Gerald
Edge, David
Farkash, Howard
Faye, Dianne
Fendley, Gregg
Frisby, Maria
Glass, John F.
Goetz, Calvin P.
Goldberg, Bert H.
Grimco, Kathryn
Guzman, Lucia
Harper, Rebecca ‘Bekki’
Hegna, Thomas D.
Itami, Christine R.
Jaij, Gurkirpal S.
Johnson, Noreen
Johnson, Pamela
Jones, Tracy L.
Jorgensen, Larry S.
Kesl, James C.
Kifer, Alen
Klein, Michael
Kymar, Daniel A.
Lewis, William
Lindblad, Daniel L.
Lovato, Archie
Markham, Michael E.
Matsock, Mark
McMurry, Douglas H.
Meyer, Theodore R., III
Michaels, Kevin J.
Miller, Gary J.
Morrison, William
Mosier, Francisco
Nanni, John N.
Nitchen, Michael L.
Nix, Joe P., Jr.
Patent, Linda
Pilvinis, Phillis S.
Rafal, Andrew
Raines, Everett J.
Redaelli, Richard V.
Reeves, James M.
Rippinger, John F.
Ritchie, Susan
Roark, Lynne
Ronstadt, Jeffrey
Rose, Sherrin L.
Rosenblatt, Neil
Sabol, Paul
Sawdar, Daniel
Scalpone, Dennis
Schaeffer, David
Seals, Thomas R.
Shultz, Thomas
Smith, Raymond
Solinsky, Philip
Stern, Daryl
Thompson, Theodore
Toth, Ferenc
Trucksess, George
Usher, Bruce H.
Van Houten, Timothy
Vazirani, Anil
Wallace, James D.
Wiebers, Gerald
Wilcoxson, Carter
Williams, Bill
Wilson, Cliff F.
Wiltse, Debbie
Woods, Mark H.
AIM Marketing & Insurance Services
Bress, Allen D.

Allstate
Jukubek, Julie
Morrison, Jessica

American Family Insurance
Barker, Michael
Wiszewski, Daniel
American National
Alexander, Nancy M.
Barteeau, Stephen B.
Cathcart, Kelly S.
Hansen, Lars D.
Palma, Albert R.
Squires, Scott
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.

Benefit Market Place
Harmes, Mitch

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
Halliday, Michael
Kurtz, Margaret A.
Nasca, Scott
Pinter, Mark M.
Robinson, Teresa L.
Shone, Matthew T.

Disability Insurance Services
Conroy, Kyle T.

East Valley Retirement
Griffin, Dixie
Smith, Undrea

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

Fairway Mortgage
Fischer, Verna
Gallegos, Craig
Kanyur, Rob
McKearney, Cindy
Moon, Karen
Moore, Laurie
Overton, Ted
Williams, Lynn R.

Family First Life
Mangum, Sherice A.

Farm Bureau Financial Services
Brinckerhoff, Mary
Goucher, Stephen R.
Hastings, C. Don
Hyde, Joshua
Laster, Liz
Lockard, Dorothy R.
Mace, Greg A.
Naber, Verl F.
Plaza, Brien
Schaal, Nicole
Sewell, David A.
Simpson, William
Tousley, Christopher M.
VanDonge, Timothy B.
Warner, Alison
Farmers Insurance Group
Anastos, Michael
Couch, JR
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
Shawl, Jon C.

Heartland LTC
Scheel, Jon

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

Horace Mann
Edman, Steven J.

Johnson Insurance Services
Burns, Corey

Knights of Columbus
Baker, Keith
Low, David
Lozano, Edward
Moore, Thomas A.
Pickard, Thomas
Raso, Nathan

Liberty Mutual
Kawar, Tina
Montagnino, Tony

LifeBrokers
Valentine, Daniel S.

Lovitt & Touche
Toal, Daniel P.

M.A.S. Group
Rosalez, Donald

MassMutual
Beyer, Richard W.
Ceschin, Daniel A.
Dollarhide, Jeffrey C.
Horrell, Jr, Stephen B.
Kroll, David R.
Kroll, Jonathan D.
Kuraja, Sue
Merideth, Dennis R.
Post, Sam
Roth, Adam
Sandidge, Jr, F. Edward
Scheid, Joe W.
Wisman, Stacey

MetLife
Cook, Tyson H.

Minnesota Life/Minnesota Mutual
Rinaldo, Joseph B.

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

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

National Life Insurance Company
Stilb, Timothy J.

Nation's First Financial
Rondberg, Daniel
Rondberg Randy T.

New York Life
Argabright, Jennifer
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  
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.  
Skellan, Daniel E.  
Smith, Gordon M.  
Trautman, Reed P.  
Tucker, Charles A.  
Velez, Maria  
Vest III, Robert L.  
Vogel-Ham, Scarlett  
Wise, Pamela

**Northwestern Mutual**  
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**  
Johnson, Timothy  
Sauers, Gail  
Shelbourn, Jacqueline D.  
Smith, Michael P.  
Story, Mike

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

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

**Prudential Financial**  
McBride, Bruce D.

**Retirement Planning Services**  
Diamond, Michele

**San Marcos Insurance Group**  
Swan, Sherri  
Ziegler, Kenny

**Spence, Cassidy & Associates, LLC**  
Cassidy, William B.  
Clements, Daniel F.  
Davis, Jerlyne  
Eibeck, Michael E.  
Johnson, Nicholas P.  
Kolesar, Charles R.  
Kolesar, Peter R.  
Kolesar, Stephen M.  
Spence, Stephen A.  
White, Dwight A.

**Spence, Cassidy & Associates, LLC**  
Cassidy, William B.  
Clements, Daniel F.  
Davis, Jerlyne  
Eibeck, Michael E.  
Johnson, Nicholas P.  
Kolesar, Charles R.  
Kolesar, Peter R.  
Kolesar, Stephen M.  
Spence, Stephen A.  
White, Dwight A.
Company Member Roster

**Springberg McAndrew Financial**
McAndrew, Michael J.

**State Farm**
Aquilar-Woertz, Judy
Carillo, Andy T.
Cunningham, Kevin
DeBerry, Tom
Estes, Joy T.
Fillman, Sharon
Ford, Vandy
Gaboury, Brett S.
Garrett, Margie
Hagberg, Donald
Hardin, Denise J.
Herrera, Zeke M.
Hess, Mark
James, JoEllen E.
Johnson, Steven M.
Ladd, Heather A.
Lane, Lance
Lang, John W.
Larson, Scott
Lucero, Cami
Mazon-Rubalcava, Sonja
Nelson, Deana M.
Ray, Mark
Shkapich, Dan
Stahler, Wesley
Swanson, Dondrell
Tatro, Tom
Trent, Cathy
Winter, Sam S.

**Sun Cornerstone Group**
McBride, Barry A.

**The Winfield Group**
Clifford, Stephen

**Thrivent Financial for Lutherans**
Brooks, Brian W.
Jaehnig, Chester H.
Klandrud, Matthew
Knudten, Gregg A.
Kolzow, Jeffrey C.

**Transamerica**
Marshall, John B.

**Truluma**
Rickert, Alec

**United Life**
Haas, Kayla

**Unkefer Associates**
Hilkemeier, Chad P.

**Walker Insurance Agency**
Waits, Joshua A.
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.

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 bipartisan 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’.
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.
Event Supporters

2020 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.
The Spirit of the Association

Who’s Who in photos
Program Involvement
Celebrating NAIFA-AZ
Capitol Hill Day & Political Involvement
Capitol Hill Day & Political Involvement continued
Capitol Hill Day & Political Involvement continued
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.

**Additional Member Benefits**

- Printing, cleaning and office supplies
- Training and Communication Tools
- E&O Insurance - Errors and Omissions Insurance Coverage
- Mobile Dictation Service
- Shipping Services and Discounts
- Private hotel booking platform
- Car Rental
- High Quality Appliances
Additional Member Benefits

- Car Rentals
- Disability Insurance - Disability Insurance Coverage
- Health Insurance - Health Insurance Coverage
- Dental Insurance - Dental Insurance Coverage
- Health Screening Packages
- Global Leader in Virtual Event Space – 15% discount to members
- 3rd Party Integrated Automated Solutions
- Laptops, Tablets, Desktops, Computer Stations

For more information on these benefits go to the NAIFA website at www.naifa.org
NAIFA Professional Pathway

The new NAIFA Professional Pathway, is a dynamic, online, self-assessment tool linked to a comprehensive set of professional standards that will help you assess where you are in your practice and map your very own personalized professional development plan.

Sign up Today
Complete the assessment tool, and receive your own personalized feedback on where you stand in training and experience relative to how long you’ve been in the business.

Get Started!

https://solutions.naifa.org/professionalpathway
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 BANSAFE CUSTOMER SUPPORT
(800) 216-4910

AARP PROGRAM CONTACT

Jilienne Gunther
National Director, BankSafe
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.
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).

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

Lawrence Holzberg, LUTCF, LACP
Southaven, 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.

https://tdc.naifa.org/lACP-certification-rke
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 Industry designation (CLU, CFP, ChFC, PIC, FLMI, FSOP, LUTCF) or others 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 to be approved as appropriate
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
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 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.
BELONG TO YOUR
Professional Association
NAIFA offers a career-friendly membership fee model based on your industry experience. Learn more at www.naifa.org/join

“\[I\] 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
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)
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
“First Light” by Diana Madaras

Painings • Prints • Sculpture • Jewelry • Unique Southwest Gifts

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
Index of Advertisers

Allstate ................................................................. 10
Alexander Miller, CPA ............................................. 43
American Savings ...................................................... 33
AVS Capital Solutions ............................................. 41
Berwick Himes Insurance ........................................ 34
Black, Gould & Associates .................................. Outside Back Cover
Brokerage Professionals ....................................... Inside Front Cover
Culpepper & Associates .......................................... 35
Disability Insurance Services .............................. 118
East Valley Retirement ........................................... 4
Fairway Mortgage .................................................... 42
Finance of American Mortgage .......................... 37
Gateway ................................................................. 44
Guardian ............................................................... 40
Mandaras Gallery .................................................... 116
MassMutual – Arizona ............................................ 38
Ohio National ........................................................... 36
Reiff Imagery ........................................................... 32
SightCare ................................................................. 31
Simplicity Glendale .................................................. Inside Back Cover
Sun Cornerstone Group ....................................... 30
Unkefer & Associates ............................................ 43
Wealth Store / Premier Estate Planning .................. 39
Zuber Lawler ........................................................... 45
Sell More.

With some of the highest commissions and persistency rates in the industry, IDI can take your earnings to the next level.

DIS takes your earnings even higher by helping you ensure that a higher percentage of your quotes become policies.

We offer:

• Access to top carriers
• Advanced quoting technology
• Comprehensive training
• Client handouts & presentation tools
• Advisor coaching & support

Contact me to learn more!

Kyle Conroy
Regional Brokerage Manager
Disability Insurance Services
480.600.3531 Lic: # 1149387

diservices.com

©2020 Disability Insurance Services, Inc.
Do you use FIAs in your practice? We would love the opportunity to assist you with your next case.

Dedicated Fixed Indexed Annuity experts since 1995.

Staff with average of 26 years experience helping agents choose the right product for their clients.

**Turn-key retirement plan** based on agent's selling strengths and client's customized needs.

Social Security expertise that will **separate you from the competition**.

Backing of an IMO that will place **more than $3 billion** in FIA premium in 2020.

If you're looking to market an annuity, look no further.

**FOR MORE INFORMATION**
**CALL US AT 800-944-1831**
At BGA, technology is at the heart of ensuring we meet the Brokerage Industry’s rapidly changing needs; but only combined with our more than 40 years of industry experience and analytical resources do we ensure that our solutions provide the best outcomes for you and your clients.

As your LOCAL, FULL-SERVICE General Agency, come and find out what the thousands of employer groups and individuals served by our Brokers already know:

“When it comes to choosing the best resources for you, we’re already there”


Our solutions.

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

Marketing @blackgould.com