

NAIFA COMMUNITY

MEMBERS IN ACTION

**NAIFA President
Christopher Gandy
Reimagines the
NAIFA Experience**



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NAIFA Code of Ethics

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.

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NAIFA is a Community Worth Celebrating

By Kevin Mayeux, CAE
NAIFA CEO

“NAIFA Community: Members in Action” highlights the deeds and achievements of 10 extraordinary NAIFA members and contributors and demonstrates how their participation in the NAIFA experience has boosted their professional success and helped them better serve industry colleagues, clients, and others within their spheres of influence. Each one is a microcosm, representing the ways that thousands of financial professionals also make the most of their NAIFA experiences to bolster their own success and benefit others.

In the pages that follow, you will learn:

- NAIFA President Christopher Gandy’s vision for building on the “NAIFA experience” to energize NAIFA members and maximize the value of membership.
- Ways that NAIFA Past Trustee Dennis Cuccinelli, NAIFA-Utah Grassroots Chair Dori Philips, and NAIFA-Illinois State Executive Sara Decatoire help NAIFA members achieve political advocacy success to benefit their businesses and consumers.
- How the experiences of Jeffrey Klinkhamer (a member of the first graduating class of NAIFA’s modernized LUTCF program), Kathleen Bilderback (a NAIFA trustee and faculty member at the FSP Institute), and John Migliaccio (a regular contributor to the *Journal of Financial Service Professionals*) spotlight the value of NAIFA’s professional education programs.

- How NAIFA members Rick Demko of NAIFA-Texas and Ro Bourne of NAIFA-Georgia differentiate themselves among peers and with clients as NAIFA leaders and award winners.
- The emotional impact of the Real Life Story of NAIFA member Braden Draggoo and his clients, the Pleasants family.

Like these individuals, NAIFA members excel in a variety of practice specialties. As the leading big-tent financial service association in the United States, we boast members who are insurance producers, financial planners, wealth managers, attorneys, CPAs, and numerous other types of professionals. Despite the diversity of their service, they share similar experiences as members of the NAIFA community along with a commitment to providing Americans opportunities to achieve financial security and prosperity. These are ties that bind us as an association and contribute to NAIFA’s 136-year history of success.

Those who help Americans plan for the future, protect their families against inevitable risks, prepare for retirement, and build financial success truly form a noble profession worthy of a top-flight professional association. For every NAIFA member featured in these pages, there are many thousands more advocating for positive political outcomes, educating themselves to best serve the consumers who depend on them, and differentiating themselves through their NAIFA involvement. Each and every one is worth celebrating. ▲

President Christopher Gandy
with NAIFA's Mission Statement at
headquarters in Arlington, Virginia



*Empowering financial professionals
and consumers through
world-class advocacy and education*

2026 President Christopher Gandy Reimagines the NAIFA Experience

By Mark Briscoe

NAIFA 2026 President Christopher Gandy, LACP, approaches his role as an industry leader with drive and determination shaped by competition, community, and conviction. His journey to NAIFA's highest volunteer office did not follow a traditional path. Instead, it began on basketball courts in the United States and Europe, continued through self-discovery and reinvention, and matured into a financial career defined by service, education, and leadership.

Gandy's story resonates because it is not just about professional success. It is about growth through transition, the power of preparation, and the importance of taking responsibility to lift others along the way.

A Foundation Forged in Basketball

Before he was a financial professional, Gandy was an athlete. Basketball was his first career and, he says, his passion career. After college, he played professionally in the United States and Europe, including time with the Chicago Bulls and San Antonio Spurs, as well as with teams in France.

Life as an athlete instilled habits that would later define his business career: discipline, accountability, resilience, and the ability to perform under pressure. It also taught him a difficult truth. Athletic careers, even successful ones, are finite. After injuries put his future in basketball in jeopardy, Gandy faced a transition that many professionals encounter at some point in their lives: the need to redefine his purpose and build a new future.

"I never wanted sports to decide when I left sports. I wanted to leave sports on my own terms," Gandy said. "So, after my injury I did the rigorous rehab and came back but then made the decision that I was done. When you're faced with adversity and don't know where the next door is going to open, you've got to pick yourself up and put yourself back together and keep pushing forward. I said I'm not going to let this define who I'm going to be in the future."

Discovering Purpose in Financial Education

Gandy entered financial services in 1999, not because he planned a second career, but because he wanted answers. He wanted to understand risk, protection, and long-term

financial decision-making. Education became the bridge between uncertainty and confidence, both for him and now for the clients he serves.

"I landed in financial services because, one, I came from a place that didn't have financial services as a track, and, two, my degree from Illinois was in communications and business and I was really good with numbers," he said. "I had three basketball contracts paid out to me within 24 months. So, I could either go to someone who would tell me what to do with this or I could go to someone who would tell me what to do with this *and* show me how to do it. I wanted to learn how to do it, and that's what brought me into this business."

Today, Gandy is the Founder of The Legacy Wealth Group, a member firm of the OneAmerica Financial Network, in the greater Chicago area. His practice focuses on individual and corporate life insurance, disability income insurance, investments, retirement income strategies, tax reduction planning, and pension maximization.

What has fueled his success as a financial professional is not a pursuit of shortcuts or scale for its own sake. Instead, Gandy has built his practice by serving families, business owners, and his fellow successful professionals, earning trust over time and emphasizing education before recommendations. He believes information alone does not change outcomes, applied education does.

This philosophy mirrors the way great coaches teach fundamentals before advanced plays. People gain confidence when they understand the "why" behind decisions, not just the mechanics. That belief has shaped Gandy's

client relationships, his speaking career, and his leadership within NAIFA.

A Leader Shaped by Community and Service

Gandy's rise within NAIFA has been equally intentional. Prior to joining the national Board of Trustees in 2020, he served as President of the NAIFA-Chicagoland chapter. He was a member of NAIFA's Diversity Task Force and the NAIFA 2025 Strategic Planning Committee, earning recognition as NAIFA's Diversity Champion along the way.

Beyond NAIFA, Gandy has been a sought-after national speaker and has been featured in publications such as *Crain's Chicago Business*, *GQ*, *Black Enterprise*, and *InsuranceNewsNet*. His commitment to service extends beyond the profession. He has served on boards supporting youth development, healthcare equity, retired athletes, and community safety initiatives.

These experiences have reinforced a central belief that now anchors his presidency: no one succeeds alone. Community, mentorship, and shared standards matter, especially in a profession built on trust.

"We're going to fail in life at things, whatever it is – basketball, a career – but when you get knocked down you have to have the courage to get back up, face it, and put yourself in a better position," he said. "So, I landed in financial services because of that. And, of course, I saw a need. I saw that there was nobody else in my community doing it."

A Vision Centered on Experience, Growth, and Belonging

As NAIFA President, Gandy's vision is both ambitious and grounded. He speaks often about the "NAIFA experience," not as a slogan, but as a promise. In his view, every interaction with NAIFA should leave members feeling more confident, more connected, and prouder to belong. His vision of the NAIFA experience emphasizes value, relevance, and connection.

Value means that NAIFA's education, advocacy, events, and connections must help members grow better businesses ethically and sustainably. Relevance means NAIFA must meet professionals where they are in a rapidly changing industry, offering practical resources that can be applied immediately. Connection means fostering genuine



Gandy with his team at The Legacy Wealth Group, a NAIFA 100% Agency.

relationships, mentorship, and leadership pathways that ensure members are seen and supported.

“We want to reimagine what NAIFA is for our members as we go about using tools like AI to engage the future,” he said. “We want to reimagine what NAIFA looks like and feels like and also how people perceive who we are. The goal is to ramp up the excitement, enthusiasm, creativity, and collaboration among NAIFA members.”

To turn vision into action, Gandy has launched six presidential task forces designed to strengthen NAIFA from the inside out.

Six Task Forces, One Unified Direction

The Membership Mission Task Force recognizes membership as NAIFA’s lifeblood. Its goal is sustainable, measurable growth paired with deep engagement. By focusing on retention, partnerships, and value-driven outreach, the task force aims to ensure that growth strengthens NAIFA’s influence and future leadership pipeline.

The Membership Experience Task Force is focused on how membership feels. From first contact to long-term leadership, it emphasizes stewardship, energized volunteer engagement, and a consistent, human experience across all NAIFA touchpoints. The aim is simple but powerful: make NAIFA an experience members cannot imagine leaving.

Operation Restoration seeks to reconnect with past NAIFA leaders and volunteers who have drifted away over time. By inviting them back into a revitalized NAIFA experience, this initiative honors legacy while strengthening the association’s present and future.

Operation AI addresses the realities of modern communication and engagement. Its purpose is to responsibly integrate artificial intelligence across NAIFA’s operations, enhancing messaging, advocacy, education, and member experience without losing the association’s human core.

Operation Succession confronts one of the industry’s most overlooked challenges: succession planning. This task force is building a NAIFA-led ecosystem to help advisors prepare for transitions, receive fair valuation for their practices, and protect their clients and legacies. It reflects Gandy’s belief that no professional should work a lifetime without dignity at the finish line.



Gandy presents at NAIFA’s National Leadership Conference.

The Special Events and Conferences Task Force reimagines NAIFA’s gatherings as high-impact experiences rather than obligations. By delivering top-tier education, meaningful engagement, and measurable business value, the task force aims to turn events into investments that deepen commitment and community.

A President Prepared to Lead

Christopher Gandy’s presidency arrives at a moment when NAIFA is redefining itself for the future while honoring its past. His leadership style reflects the lessons of sport and service alike. Preparation matters, fundamentals win championships, and teams thrive when everyone knows they belong.

“We can’t just be reactive. The new NAIFA experience is about being proactive,” he explained. “That means reengaging past leaders, embracing AI, and taking on issues – like succession planning – that are important to our NAIFA community.”

From the basketball court to the boardroom, Gandy has learned that success is rarely accidental. It is built through education, discipline, and the courage to step forward when your name is called. NAIFA members have much to look forward to. With a rejuvenated NAIFA experience, they can be sure that their professional association not only leads the industry but feels like home. ▲

Advocacy

NAIFA's advocacy strength is powered by the most robust grassroots network in the insurance and financial service industry. Our members are deeply involved, participating in the Congressional Conference and state-based advocacy efforts. They also are well prepared through ongoing education, such as webinars and the Financial Security Advocate Academy, and highly effective in conveying the real-life experiences of Main Street to policymakers. With member representation in every congressional district nationwide, NAIFA wields meaningful influence across state, interstate, and federal policy arenas.



Dennis Cuccinelli: Defending Advisor Independence in New Jersey

About Dennis:

Dennis Cuccinelli, a NAIFA-New Jersey member and former NAIFA National trustee, is a long-time advocate for independent financial professionals. Through his NAIFA involvement, Dennis brings real-world advisor perspective into policy discussions that directly affect how professionals serve clients across the Garden State.

Why it Matters:

New Jersey's proposed rule to codify the ABC test for worker classification threatened the independent contractor model relied upon by financial advisors. Dennis stepped forward to ensure policymakers understood the unintended consequences this rule could have on advisors, small businesses, and the consumers who depend on personalized financial guidance.

Advocacy in Action:

In addition to testifying before the New Jersey Department of Labor and Workforce Development (DOLWD), Dennis played a central role in a coordinated NAIFA-New Jersey effort, including:

- 30 meetings with legislators, most of whom submitted letters to the DOLWD supporting NAIFA's position



Dennis Cuccinelli (third from left above and in photo below) joins fellow financial professionals in meetings with policymakers.

- 450 public comment letters submitted in opposition to the proposed rule
- Direct meetings with the DOLWD and two meetings with the Governor's office to reinforce advisor concerns

The Impact:

While the proposed ABC rule has not been formally withdrawn, advocacy by NAIFA-New Jersey helped drive concrete legislative action: Identical resolutions were introduced in both the New Jersey Assembly and Senate asserting that the DOLWD's proposed rule conflicts with legislative intent and should be withdrawn. In addition, bipartisan legislation was introduced to protect financial professionals from improper worker reclassification. ▲

"NAIFA gives advisors a seat at the table. Speaking directly to regulators ensures our voices are heard and that policies don't unintentionally harm the professionals and clients they're meant to protect."

– Dennis Cuccinelli

Dori Phillips: Driving a Passion for NAIFA Advocacy

About Dori:

Dori Phillips is NAIFA-Utah's Vice President for Advocacy and Grassroots. She has been a NAIFA member since 2004 and has been involved with state and federal advocacy for 15+ years.

Why it Matters:

NAIFA advocacy is another way that NAIFA members like Dori work in the best interest of clients by promoting legislation and regulations that foster financial security. In Utah, the state chapter's Legislative Engagement Day draws more than 100 attendees and lets NAIFA members get to know their lawmakers.



Left to right, Tim Johnson, Dori Phillips, Rep. Celeste Maloy, and Gary Wall.

Advocacy in Action:

Dori has organized NAIFA-Utah's Legislative Engagement Day for the past six years. Last year's event featured remarks by Reps. Mike Kennedy, Celeste Maloy, Blake Moore (via Zoom), and Burgess Owens, as well as Insurance Commissioner Jon Pike.

"I preach all the time that advocacy is a passion, and nobody does advocacy better than NAIFA. Get involved. Stay involved. And help us make a difference."

– Dori Phillips



NAIFA Utah's Legislative Engagement Day.

Dori has developed relationships with Utah's state and federal lawmakers and their staff members. Each year, she leads a group of NAIFA-Utah advocates at NAIFA's Congressional Conference in Washington, D.C.

The Impact:

Dori has been on the front lines as NAIFA's grassroots efforts have helped defeat potentially harmful legislation, like 2025 tax proposals that would have harmed small businesses, and boost laws that promote financial security, like the SECURE Act and SECURE 2.0. ▲

Sara Decatoire: Turning In-District Meetings into Lasting Advocacy Relationships



About Sara:

Sara Decatoire is Executive Director of NAIFA-Illinois.

Why it Matters:

Sara describes legislative in-district meetings as one of NAIFA's most powerful advocacy tools because they "create meaningful, local, and lasting influence with policymakers." Meeting legislators in their home districts allows NAIFA members to engage as constituents, not lobbyists. In-person conversations also help build trust and credibility.

Bringing Members Together Around One Message:

Members stay engaged when they understand how NAIFA's advocacy directly protects their profession, their clients,

and their livelihoods. In addition, sharing outcomes with members, including legislative victories and key contact relationships, "helps motivate participation with engaged leaders helping to carry the message as determined by NAIFA-National and the NAIFA-Illinois Advocacy Council."

The Impact:

Legislative in-district meetings turn advocacy into relationship-building, reinforce NAIFA's role as the voice of Illinois' financial service professionals, and ensure that members' perspectives are heard where they matter most: at home and by the people elected to represent them. ▲

"When advocacy feels accessible and achievable, member participation increases."

– Sara Decatoire



From left, Camille Tan, Rep. Bill Foster, Aamir Chalisa, and Jim Van Ham.



From left, Joey Davenport and Andrew Goczokowski.

2025: The Super Bowl of Tax

In 2025, NAIFA delivered one of the most consequential advocacy years in recent history, proving once again that when Main Street financial professionals speak, Congress listens. As Capitol Hill prepared for the potential expiration of key provisions from the 2017 Tax Cuts and Jobs Act, national conversation shifted toward what was quickly labeled the “Super Bowl of Tax.” Early frameworks suggested that changes under consideration could have limited Americans’ ability to prepare for retirement, protect their families through life insurance, and invest confidently in their futures.

NAIFA’s advocacy work positioned the association at the center of the national tax debate and brought forward the voices of thousands of advisors working with America’s families and small businesses. Through integrated education and mobilization, including the Tax Talk webinar series, the Advocacy in Action blog, the Financial Security Advocate Academy, and a record-setting Congressional Conference, NAIFA ensured that lawmakers not only heard the profession’s concerns but understood the real-world consequences behind every proposed tax change. Members in every congressional district engaged, wrote, attended, met, and told the stories that shaped policy outcomes.

The results were measurable. By mid-year, Congress introduced tax language mirroring NAIFA’s top priorities, including the protection of Section 199A for small business owners and the preservation of tax-advantaged treatment for life insurance and retirement savings. Lawmakers withdrew harmful proposals that NAIFA members had flagged early in the legislative drafting process, and key congressional leaders publicly recognized NAIFA’s role in strengthening policy outcomes for the American public. These wins were the product of relentless advocacy, strategic communication, and a unified community of professionals who stood up for the families they serve. ▲





NAIFA's PACs in 2025

Your Business Protection Insurance

\$1.5M
RAISED

2,638
CONTRIBUTORS

16%
MEMBER
PARTICIPATION

NAIFA's advocacy strength is powered by the most robust grassroots network and, for 60 years, has been supported by the most powerful network of Political Action Committees (PACs) representing career professionals in the insurance and financial service industry.

Top States by 2025 PAC Contributions:

Iowa	\$153,582
Texas	\$150,377
Florida	\$114,457
Nebraska	\$112,233
California	\$100,318

Top States by 2025 PAC Participation:

Georgia	32%
Washington, DC	31%
North Dakota	29%
Oklahoma	28%
Alaska	27%



Professional Development

NAIFA members are committed professionals who prioritize their clients and embrace continuous learning throughout their careers. To help them stay current in a fast-changing industry, NAIFA offers respected credentialing programs, such as the LUTCF; leadership and personal growth opportunities through LILI and the National Leadership Conference; and trusted educational resources, including the *Journal of Financial Service Professionals*, the FSP Institute, and the Knowledge Centers.



Jeffrey Klinkhamer: A Career Built on Professionalism and Lifelong Learning

About Jeffrey:

Jeffrey Klinkhamer is a State Farm Agent based in Rochester, Indiana, with a 35-year career at State Farm, including 26 years as an agent. A NAIFA member and committed lifelong learner, Jeffrey holds a Bachelor's degree in Insurance, CLU®, ChFC®, and RICP® designations from The American College of Financial Services, and Series 6 and 63 licenses. He credits continuous education, including the Life Underwriter Training Council Fellow (LUTCF) designation, as central to delivering exceptional service and tailored solutions to his customers.

Why it Matters:

Jeffrey pursued the LUTCF designation to deepen his knowledge of insurance and financial planning and to reinforce his commitment to professionalism and continuous improvement. While experience is invaluable, he believes staying current with best practices is essential to serving today's customers. LUTCF provided practical, real-world insights he could immediately apply, strengthening his ability to navigate increasingly complex planning conversations. He found the coursework on special needs trusts especially valuable, enhancing his capacity to support customers with unique and often sensitive needs. Together, these experiences



Jeffrey Klinkhamer approaches professional development with the same discipline that defines his pursuit of competitive water skiing.

sharpened both his technical expertise and his confidence in delivering thoughtful, customer-centered solutions.

The NAIFA Impact:

Jeffrey values NAIFA membership for the education, advocacy, and professional connections that support his ongoing growth and credibility. NAIFA helps him stay informed about industry changes, access meaningful resources, and better serve his customers, making membership an essential part of his business success. ▲



Jeffrey Klinkhamer with his wife Sabrina.

"My advice to early career advisors is to focus on building strong relationships with your customers by listening carefully and understanding their needs. Continuously invest in your education to stay informed about industry trends and regulations. Don't be afraid to seek mentorship and learn from experienced professionals. Lastly, be patient and persistent. Success takes time, but consistent effort will pay off."

– Jeffrey Klinkhamer

Kathleen Bilderback: Facilitating Collaborative Learning at the FSP Institute



NAIFA Trustee Kathleen Bilderback.



Kathleen Bilderback leads a session at the FSP Institute.

About Kathleen:

Kathleen Bilderback, JD, LL.M. (Taxation), AEP, is Counsel of the Business practice group at Sandberg Phoenix in St. Louis, Missouri, where she specializes in estate, business, and executive benefits planning with special emphasis on incorporating and maximizing the benefits of life insurance. She is on the faculty of the 2026 FSP Institute in Orlando, Florida.

Why the FSP Institute Matters:

The Institute brings together advisors who want more than “check-the-box” continuing education. It creates space for rigorous, real-world conversations that stretch thinking and strengthen judgment. The mix of attorneys, CPAs, insurance professionals, and advisors, many of them active practitioners, creates an environment where learning flows in every direction, reinforcing the real impact thoughtful planning can have on clients’ lives.

Sharing Her Knowledge:

Unlike traditional programs, the FSP Institute emphasizes strategic thinking over volume and dialogue over lectures. Faculty and participants share what they are working on

with real clients, and participants learn as much from one another as they do from the faculty. The result is an experience that feels more like a professional retreat than a classroom: immersive, energizing, and immediately applicable.

The Impact:

For those attending the Institute, Kathleen encourages them to come ready to engage – ask questions, share perspectives, and build connections. Attendees will leave with stronger planning skills, practical strategies they can use immediately, and access to an elite network of financial professionals. The relationships formed at the Institute often lead to long-term collaborations, referral partners, and trusted peers who become part of a lifelong professional support system. ▲

“The Institute attracts advisors who want to go beyond ‘check-the-box’ continuing education and instead engage in conversations that truly stretch their thinking.”

– Kathleen Bilderback

John Migliaccio: A Valuable Contributor to an Award-Winning Journal

About John:

John Migliaccio, PhD, RFG, FGSA, MEd, is president of Maturity Mark Services Co., LLC, and a columnist for the award-winning *Journal of Financial Service Professionals* (JFSP) whose work focuses on the connection between an aging population, individual aging, and financial services. While he is not a practicing financial professional, John views *JFSP* as an invaluable resource to support the expertise of NAIFA members and organizations serving clients.

Why it Matters:

Helping his father negotiate retirement revealed how “complex and idiosyncratic” the process could be and set John on a career path exploring aging and financial services. He points to the origins of financial gerontology in the 1980s, created by leaders in financial services and academia who understood the vast potential of the demographic impact of the baby boom and subsequent generations. In John’s perspective, this work involves financial advisors with the knowledge, tools, and vision to respond to an immense market.

“We see NAIFA members as our clients. So in helping them improve their skills and understanding, our aim is to enable them to improve and expand their services and their business.”

– John Migliaccio

The Journal’s Role:

According to John, *JFSP* is “the only publication that I’m aware of that directly connects financial gerontology to financial professionals in multiple disciplines,” reflecting an effective response to an increasingly complex and multidisciplinary financial environment for both advisors and clients. He describes how the *Journal’s* breadth clarifies



John Migliaccio covers the intersection of finance and aging.

and ties together the product side with the market side in a single issue, pointing to long-term care insurance as a prime example. Additionally, John has noticed increasing attention in NAIFA member communications to long-term care insurance and related products, tied to the growing older-adult marketplace and their families. Several recent financial gerontology columns have addressed related issues focusing on comparative costs, availability, and family caregiving from the client perspective.

What He Values Most:

Overall, John finds the financial content helpful for tracking trends and issues that can be tied to a financial gerontology perspective. *JFSP* “generates questions” that he takes to his own financial advisor, and he and his other fellow columnists “see NAIFA members as [their] clients.” His aim in writing for *JFSP* is to enable readers and financial service professionals to improve and expand their services and their business. Contributing to *JFSP* and engaging in conversations at regional meetings and the FSP Institute have been “instrumental in reinforcing” his appreciation of NAIFA and its members as dedicated financial professionals. ▲

Member Recognition

NAIFA members rank among the most distinguished professionals in the insurance and financial service field. NAIFA elevates their achievements by sharing member stories through its publications, digital platforms, and the Life Happens community's Real Life Stories. Excellence is further recognized through a suite of highly competitive national honors, including the NAIFA Quality Award, Advisor Today 4 Under 40, Diversity Champion, Young Advisor Team Leader of the Year, the Terry Headley Lifetime Defender Award, the John Newton Russell Memorial Award, and induction into the NAIFA Hall of Fame.



NAIFA Award Winners Are a Cut Above

NAIFA's annual awards differentiate the best of the best among NAIFA members. They recognize and honor NAIFA members doing great work in the profession, within our association, and in their communities. NAIFA is proud to present the 2025 winners in these six categories.

John Newton Russell Memorial Award



Robert A. Miller

The John Newton Russell Memorial Award is the highest honor accorded by the insurance industry to a living individual who has rendered outstanding service to the institution of life insurance. The selection committee consists of representatives of the leading organizations in the life insurance and financial service industry. NAIFA serves as the award's custodian.

Terry Headley Lifetime Defender Award



Shane Westhoelter

The Terry Headley Lifetime Defender Award honors a NAIFA member who shows exemplary service to their profession, colleagues, clients, and community through political advocacy and contributions to NAIFA's political action committees.

Diversity Champion Award



Danny O'Connell



Christopher Potts

The Diversity Champion Award recognizes exceptional efforts to promote the full and equal participation of diverse people within the insurance and financial advising profession.

YAT Leader of the Year



Rick Demko

The Young Advisor Team Leader of the Year is a NAIFA member who has shown extraordinary commitment to serving NAIFA and the insurance and financial service industry in leadership positions.

Advisor Today 4 Under 40 Award Winners

Advisor Today 4 Under 40 Awards recognize advisors who have achieved professional excellence and shown outstanding commitment to serving their clients, colleagues, and communities.



Nicholas Limongelli



Grayson Owen



Carson Porter



Rachel Sayyad

Kenneth Black Jr. Leadership Award



James B. Lammers

FSP established the Kenneth Black Jr. Leadership Award in 2006 to honor members who demonstrate exemplary leadership qualities and have made significant contributions toward fulfilling FSP's core values of relationships, education, and ethics.

Rick Demko: Standing Out Through Service and Leadership

About Rick:

For NAIFA-Texas Immediate Past President Rick Demko, CLU, ChFC, RICP, AEP, LUTCF, LACP, professional success has always been tied to service. Currently serving as Managing Director at Summit Legacy Strategies, Rick's career trajectory has mirrored his deepening commitment to NAIFA since he joined the association in 2015.

Why it Matters:

Rick is guided by two missions that shape both his practice and his leadership. First, to help families and businesses prepare for life's inevitable transitions "when they die, kind of die, or do not die at all." Second, to invest his time and experience in helping fellow advisors grow with integrity, competence, and confidence.

Rising Above the Crowd:

- Rick joined the NAIFA-Houston Board just one year after becoming a member and has remained actively engaged ever since. His leadership roles include

President of NAIFA-Houston, President and Treasurer of NAIFA-Texas, and Chair of NAIFA's National Young Advisors Team.

- His leadership has been recognized by peers at every level of the association with honors such as the 2025 NAIFA YAT Leader of the Year, 2021 NAIFA-Texas YAT Leader of the Year, 2020 Advisor Today 4 Under 40, and induction into the NAIFA-Houston Hall of Fame.
- Rick has shared his perspective from NAIFA stages nationwide, including the Congressional Conference, Performance + Purpose, NAIFA Live, and the Advisor Today Podcast.

The Impact:

Through NAIFA, Rick has built lasting relationships with leading professionals across the industry while strengthening his reputation as a thoughtful advisor, mentor, and connector. His involvement has not only elevated his own practice but also helped advance the professional standards of those around him. ▲



"NAIFA gave me more than education or opportunity. It gave me people who cared enough to challenge me, invest in me, and remind me that this business is about service before success."

– Rick Demko

Rick Demko (third from left) receives the YAT Leader of the Year award from 2025 President Doug Massey. Also pictured, from left, are former YAT winners Cheryl Canzanella, 2026 NAIFA Secretary Carina Hatfield, and Brian Haney.

Ro Bourne: Service, Strategy, and Community Impact in Financial Planning



About Ro:

Ro Bourne is a Tax Advisor and Finance & Wealth Consultant with Bourne Alliance Group, LLC. A dedicated and active NAIFA member, Ro was recognized as one of NAIFA-Georgia's Top Women Advisors for 2025, as well as a NAIFA-Georgia Top Advisor Under 40.

Why it Matters:

In 2025, NAIFA-Georgia recognized Ro as among the "Top Women Advisors of Georgia," an experience she called "both humbling and deeply meaningful," while reinforcing her belief that doing the right thing for clients and staying actively engaged in the industry truly matters.

"NAIFA has provided a connection with like-minded professionals who are committed to elevating our profession. Being part of that community has challenged me to continuously grow, lead, and serve not just my clients, but the broader financial services industry as well."

– Ro Bourne

Ro's Experience:

Ro focuses on tax strategy, cash flow planning, and long-term wealth building, helping clients move from short-term problem solving to sustained financial progress. Beyond one-on-one client work, she regularly shares her financial knowledge in local and online forums, emphasizing practical steps that everyday families can take to improve their financial positions.

The Impact:

Ro describes her role as a financial advisor as being a steady, trusted advocate for her clients, particularly during times of uncertainty. She emphasizes that building financial security starts with understanding each client's goals, values, and concerns. From there, she focuses on comprehensive strategies that not only grow wealth, but also protect it through proper risk management, tax planning, and long-term planning. She also notes that preserving financial security means staying proactive, reviewing plans regularly, adjusting when necessary, and ensuring clients feel supported every step of the way. ▲

Life Happens

If you've heard of Life Insurance Awareness Month, then you know about Life Happens. This consumer-education powerhouse created LIAM and coordinates it each September. But what you may not know is that, as a NAIFA member, you get exclusive access to their amazing marketing content. Why? Because Life Happens is part of NAIFA.



Life Happens: Your Marketing Partner

Life Happens was created more than 30 years ago as the brainchild of NAIFA and several other industry producer organizations. Now, because it is part of NAIFA, it delivers that marketing power directly to you as an exclusive member benefit.

We want to make sure that this gem doesn't stay hidden. As a member, you can access a wide library of marketing and educational resources that can set you apart from the competition. Plus, only NAIFA members are listed in the Find a Financial Pro directory on lifehappens.org.

Your NAIFA membership gives you access to Life Happens marketing resources, including:

- ▶ Turnkey marketing campaigns and resources for:
 - Life Insurance Awareness Month
 - Insure Your Love
 - Disability Insurance Awareness Month
 - Hispanic Heritage Month
 - Long-Term Care Awareness Month
- ▶ Monthly social media calendars with prewritten posts, graphics, and videos ready to go
- ▶ Real Life Stories videos, flyers, social media graphics, and email templates
- ▶ Special collections of marketing resources to target specific demographics such as:
 - Small business
 - Spanish-language
 - LGBTQ+
 - Single moms
 - Financial literacy
 - Back to Basics
 - Living benefits of life insurance, and more!



Campaigns

Insure Your Love

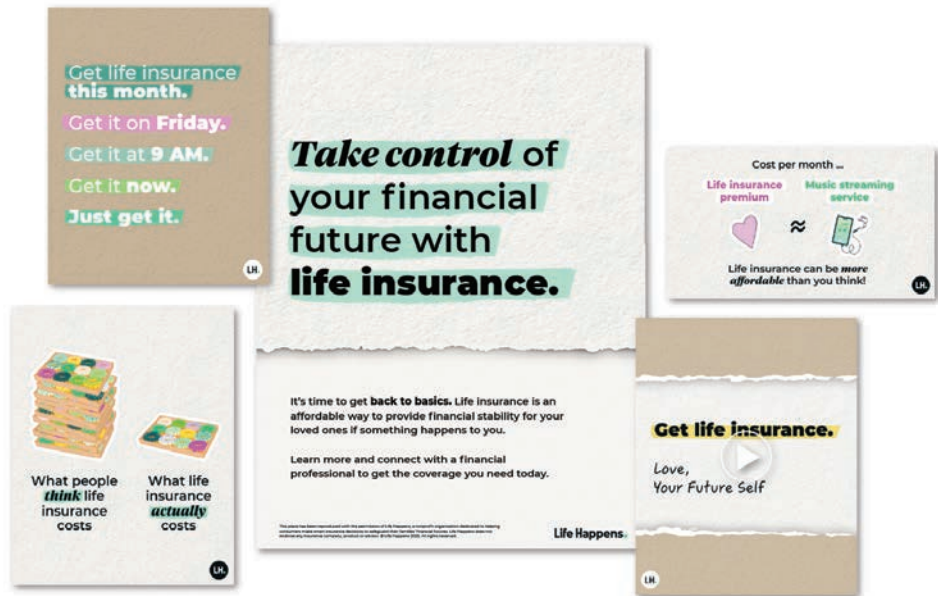
The year starts off strong with the Insure Your Love campaign in February. It's a time when the industry comes together to share the message that life insurance is, at its heart, love insurance. It's the perfect time to reach out to clients and prospects with a more lighthearted message via a full suite of resources.



Life Insurance Awareness Month

The other major campaign focusing on life insurance is September's Life Insurance Awareness Month. It's another great rallying point in the year for us to shine the spotlight on the importance of this product.

The campaign makes it easy to reach out to folks and start a conversation about life insurance. And again, there is a full suite of resources—from videos, to email templates, to social media posts—to help you do all the outreach.



DIAM and LTCI

If you work in the disability insurance or long-term care insurance space, then Life Happens is there to support you as well. May's Disability Insurance Awareness Month puts DI front and center, and November's Long-Term Care Insurance Awareness Month shines a spotlight on both standalone and hybrid products.

Social Media

Six in 10 people—of all ages—say that they use social media when they are searching for information about financial and insurance products, according to the 2025 Insurance Barometer Study by Life Happens and LIMRA. And we are here to help you create and grow your presence on social media.

Each month, you get a calendar of prewritten social media posts, with graphics, animations, and videos to post on every workday. Plus, the library of Life Happens content offers hundreds of additional resources, so you can customize your social media approach. No one else in the industry is offering you this benefit.

Braden Draggoo: NAIFA Member Spotlight

Life Happens' Real Life Stories program spotlights the great work that NAIFA members do, while educating Americans about the importance of the products we sell. Braden Draggoo, a Washington-State NAIFA member, was there for the Pleasants family in their time of greatest need. He had helped Ryan and Raquel put a sound life insurance plan in place—above and beyond the coverage they had through work.

Tragedy struck for the family when Ryan, a dedicated firefighter, died while on duty. He was just 41, leaving Raquel a widow with two small children. Ryan's life insurance was there to help his family financially, allowing them to stay in their home and acreage and for Raquel to take a leave of absence from work. Life insurance did all that it was supposed to, thanks to Braden's careful work with the Pleasants early on.



“Life insurance can **prevent families** from having to **turn to public assistance programs or crowd funding** if a loved one dies.”

BRADEN DRAGGOO,
financial professional



LH.

At Home and on The Hill

These stories serve many purposes. They remind us of why we do what we do. They also educate the public, helping them understand, as in this case, that they probably need life insurance, or more than they have through work.

NAIFA also uses these stories on Capitol Hill, helping Congress members understand that the work we do and the products we sell help Main Street USA continue to prosper, despite what life circumstances may hand them.

Use this story, or the many others Life Happens has created to help your clients understand their need for life insurance. If you would like to submit your own client's Real Life Story for consideration, go to lifehappens.org/reallife. ▲

NAIFA Knowledge Centers: Uniting the Industry Through Expertise and Impact

NAIFA's Knowledge Centers exist to bring the insurance and financial service profession together around the most critical practice areas, empowering advisors with timely expertise, collaborative networks, and a unified voice in the marketplace. The Knowledge Centers are:

- **The Lifetime Healthcare Knowledge Center (LHC)** helps professionals navigate the full spectrum of healthcare planning, whether preparing for long-term and extended care, understanding Medicare complexities, or aligning health strategies with financial goals. The LHC offers curated resources, expert insights, advocacy engagement, and strategic events that address real-world client needs.

Within LHC, the Limited and Extended Care Planning Collective (LECP) was created to foster best-practice sharing and thought leadership on long-term care solutions and financial security. A second Collective focuses on Medicare: The Medicare Collective connects ad-

visors with trusted resources, regulatory updates, and advocacy efforts to ensure consumers have access to informed Medicare guidance and that professionals remain effective advocates in policy discussions.

- **The Investments, Retirement, Estate and Advanced Planning Knowledge Center (IREAP)** serves as a hub for complex planning topics, including retirement strategies, legacy planning, wealth transfer, and advanced financial solutions, giving advisors direct access to thought leaders and specialized content that elevates expertise and enhances client outcomes.

Together, these Centers unify NAIFA members and industry partners around shared goals of professional excellence, consumer protection, and market innovation. They strengthen the profession's ability to serve clients, influence policy, and grow the business of financial planning and insurance. ▲

Medicare Collective Members Advocate for Brokers, Agents, and Consumers in Challenging Times

In the fall of 2025, members of NAIFA's Medicare Collective met with officials from the Centers for Medicare and Medicaid Services (CMS) to discuss the role of brokers and agents in providing vital guidance, services, and protections to consumers in the Medicare space.

The members presented the Collective's plan to work with CMS and insurance carriers to ensure Medicare beneficiaries receive the best possible coverage and care in these challenging times. They also addressed rising concerns that the failure to adequately compensate agents for their work would harm consumers by leaving them vulnerable to misinformation or without competent, personalized assistance as they navigate complex coverage options, plans, and regulations.

"Brokers and agents are often the only trusted, human guide Medicare beneficiaries have as they navigate increasingly complex choices," said Carroll Golden, executive director of NAIFA's Knowledge Centers. "When com-



Representing NAIFA at the CMS meeting were (from left): Stephen Kaplan of HealthPlanOne, LLC; Craig Ritter of Ritter Insurance Marketing, an Integrity Company; Dr. Darwin Hale of Advocate Health Advisors; Carroll Golden of NAIFA; Chris Houlihan of AmeriLife; and Diane Boyle of NAIFA.

pensation fails to reflect the real work agents do, such as education, compliance, and ongoing service, it's consumers who ultimately pay the price. The Medicare Collective is committed to working with CMS and carriers to protect beneficiary access to qualified, personalized guidance, especially in times of disruption and uncertainty."

Support the Producers: Protecting Main Street Americans

The NAIFA Corporate Partner Network offers organizations a strategic opportunity to connect with our members by aligning with the three pillars of our Membership Promise: Advocate, Educate, Differentiate. Through a customized partnership framework, we tailor each engagement to support organizations' strategic goals while enhancing NAIFA's ability to deliver exceptional value to our members.

Why Partner with NAIFA?

Organizations' support directly contributes to strengthening the financial service profession by helping us equip financial professionals with the tools, education, and advocacy they need to thrive. NAIFA members are better informed, more engaged, and more connected, which translates to longer career tenures and higher satisfaction compared to their non-member peers.

Corporate Partners also play a vital role in supporting our advocacy initiatives at the federal, interstate, and state levels, helping more professionals receive grassroots training and build critical relationships with policymakers and regulators.

A Diverse and Growing Membership

NAIFA represents professionals across the entire financial service industry. While our foundation lies in licensed producers, our membership also includes home office professionals, industry leaders and executives, students pursuing careers in financial services, and career-changers entering the field.

Partnership with NAIFA helps us expand access to the profession, increase consumer awareness and demand for financial guidance, and provide educational opportunities that span the entire career lifecycle, from aspiring students to seasoned professionals.

Interested in a NAIFA Partnership? Join Us in Shaping the Future

NAIFA is where financial professionals come together to learn, grow, and lead. As a corporate sponsor, your company will build connections, drive innovation, and be positioned as a key player in the financial service industry.

For more information visit naifa.org or contact Brian Steiner at bsteiner@naifa.org.

GOLD



SILVER



BRONZE





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The skills that created success in the past are not necessarily the same ones that will define success in the future.

That is why we created Protectors – to bring together the people, the companies and the ideas shaping the future of income and financial security.

