

NAIFA COMMUNITY

MEMBERS IN ACTION

Meet 2025
NAIFA President
Doug Massey

INSIDE

NAIFA Members are...

Advocating for their
Businesses & Clients

Growing as Leaders &
Professionals

Earning the Respect &
Recognition of their peers



2025 NAIFA TRUSTEES



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CLU, ChFC, FSS



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Jan Pinney
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John D. Richardson
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Andrew Rinn
JD, CFP, CLU, ChFC

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 Strong Community With a Vital Purpose

Kevin Mayeux, CAE
NAIFA CEO

The National Association of Insurance and Financial Advisors (NAIFA) is laser-focused on ensuring our members, their businesses, and the broader financial service industry thrive in a rapidly evolving world. The success of insurance and financial professionals is crucial to the financial security of American families and the strength of the U.S. economy. We build a strong professional community to serve the best financial interests of communities across the country.

On the following pages, you will learn how NAIFA works with our members to develop and sustain a vibrant community of highly qualified and dedicated agents, advisors, and other financial professionals. Through profiles of NAIFA members in various career stages, practice specialties, and geographical locations, we aim to demonstrate how NAIFA membership has helped these successful individuals and their colleagues:

- Advocate to policymakers on behalf of their businesses, colleagues, clients, and communities.
- Benefit from foundational and advanced professional learning opportunities that help them survive difficult career transitions and thrive as experienced professionals adhering to a Code of Ethics and working in the best interests of their clients.

- Receive well-deserved recognition and make meaningful connections in their communities.
- Provide life-changing benefits and support to families and small business owners, often under financially dire or emotionally difficult circumstances.
- Connect with other successful NAIFA members to enhance their own professional standing and best serve their clients' needs.

NAIFA leverages our unique strength as the “big tent” association for financial service professionals. We serve a diverse and interdisciplinary membership, including early-career and late-career advisors, as well as attorneys, accountants, and other industry partners. By addressing the needs of professionals at every career stage, NAIFA reinforces its role as a vital partner throughout the lifecycle of a financial service professional.

Together, as the leading association of insurance and financial professionals in the United States, NAIFA members are building a stronger, more resilient industry. We are ready to meet today's challenges and seize tomorrow's opportunities. Thank you for being a part of the NAIFA community and for all you do to make a difference every day.





Doug Massey is sworn in as NAIFA's 2025 President by Past President Tom Cothron at NAIFA's National Leadership Conference.

Get to Know 2025 President Doug Massey

NAIFA 2025 President Doug Massey, LUTCF, FSS, CLU, ChFC, has come a long way since he joined NAIFA, then known as NALU, in 1987. He first attended a local luncheon in San Angelo, Texas, as a guest. It was a nice steakhouse, Massey admits, but he was reluctant and didn't really see the association's appeal.

"It was the craziest thing," he said. "We're all competitors. Why would I want to go have lunch with a bunch of my competitors? But I soon realized they were all really good friends, had great camaraderie, and were there to help each other. It really changed my mindset about NAIFA."

As a new member, he attended local chapter meetings and soon volunteered to fill the chapter's vacant Public Service Committee Chair position. It wasn't the association's most glamorous post.

"We had adopted a stretch of highway west of town and it was probably the trashiest one," Massey said. "So I was in

charge of picking up the trash. It's been quite a journey going from picking up trash on the side of the highway for Life Underwriters to being the national President."

After tidying up NAIFA's section of Highway 67, Massey served in other leadership positions, moving through the committee chairs and eventually becoming President of the local association. There was one year after he left his leadership role that he held no NAIFA volunteer positions. "I was really kind of lost, thinking to myself, 'What am I doing?'" he said. So, he returned to the local Board and began working through the committee chairs again. In 2008, he was elected to join the NAIFA-Texas Board of Directors and served as state President for the 2012-2013 term.

He became a national Trustee in 2021 and was elected Secretary for the 2023 term, putting him on track to serve as the 2025 NAIFA National President.

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A Career Takes Off With LUTCF

Massey started in the insurance business when he was 21 years old. He followed the path of a close friend of his who was an agent. "I saw that he got to go play golf every Friday and work when he wanted to and nobody put a limit on his income," he said. "He could make as much as he wanted. It looked like a good deal."

Massey began in the Medicare supplement market but after a few years switched to life insurance. That was when he joined NAIFA. His early mentors, including Gerald Stewart, Jay Poynor, and Ben Jenkins, were all long-time NAIFA members. A turning point was his decision to enroll in Life Underwriter Training Council Fellow (LUTCF) courses. "I was trying to wing it and figure it out," he said, "and while I had a lot of help from mentors the LUTCF classes really kept me in the business."

"That really turned my career around. I credit it much more than even the CLU or ChFC," Massey said. "The LUTCF classes and earning the LUTCF is probably what kept me in the business. I really learned a lot because I never went through any formal training at a career agency or career company, because I was always an independent."

NAIFA has modernized and reintroduced the LUTCF program and Massey is an enthusiastic proponent. As NAIFA President, he strongly promotes the LUTCF and encourages anyone who could use a leg up in the business to give the program a try.

The Power of NAIFA Connections

Early on, Massey was a "life insurance guy" and hadn't expanded much beyond his primary practice area. That was until Gerald Stewart, a NAIFA member with a financial planning and investments practice, approached Massey with an idea. Stewart was looking to transition into retirement and asked Massey if he would be interested in buying his practice. They worked together for a couple of years while Massey learned the planning side of the business. When Stewart retired, Massey took over the practice.

Soon, another older NAIFA colleague approached Massey with a similar offer. Then another. Today, Massey's practice, Doug Massey Financial Services, is thriving with a focus on financial and retirement planning.

"This all goes back to NAIFA," Massey said. "Being a member put me in the right place with the right people that ultimately allowed me to purchase their businesses and allowed them to retire when I picked up their book of business. I developed those connections by working my butt off at the local NAIFA level. I think they noticed that and picked up on it."

A Dedication to Advocacy

One evening in 2001, Massey got a call from NAIFA-Texas Executive Director Ken Tooley. The legislature was considering a bill that would protect life insurance policies and annuity contracts from creditors. Would he be able to drive down

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Massey welcomes 2023 NAIFA President Bryon Holz to a NAIFA-Texas Legislative Day at the Texas State Capitol.



to Austin the next morning and speak with his representative, Appropriations Committee Chair Rob Junell, before a vote scheduled for that day?

"I was asked to be at a meeting the next morning at 7 o'clock," Massey said. "Well, I'm three hours away so I left before four o'clock in the morning and drove down to meet with Rob Junell before the bill got to the floor."

Junell came from a family of bankers – his father had been an executive and Board Chair for Citizens National Bank in Lubbock, Texas, as well as a member of the Board of Directors of the Federal Reserve Bank of Dallas – and the banking industry opposed the creditor exemption for life insurance and annuities. The lawmaker's support seemed unlikely.

"But we talked to him, and he understood where we were coming from. He ended up supporting our legislation and it passed and was signed by the Governor," Massey said. "I saw firsthand how advocacy really could make a difference and how I could make a difference. That's really what got me involved with advocacy. I thought, 'Wow! This is pretty cool.'"

Massey has attended every NAIFA-Texas State Legislative Day since 1991 and has been to every NAIFA Congressional Conference in Washington, D.C. He has served on and chaired the state and national IFAPAC Committees. He knows from experience how successful advocacy requires building relationships with lawmakers and how NAIFA makes that possible.

"Over the years you get a little more confidence and a little more knowledge about advocacy," he said. "I've become friends with Senator Cornyn and I meet with him a couple times a year. I've met Senator Cruz and have some friends who work for him. And my state Rep. has become a friend. I was with him election night. And I've gotten to know my congressman, August Pfluger, on a first-name basis and meet with him regularly. I was with him election night, as a matter of fact. He invited me to the victory party. If it wasn't for NAIFA I don't think I'd have relationships with both my Senators and my member of Congress or my state Rep."

Looking Ahead to a Great Year

It's not surprising that advocacy is a priority for Massey as NAIFA President. The industry faces numerous legislative and regulatory challenges at state and federal levels. In what has been dubbed "The Super Bowl of Tax," Congress



Massey receives the NAIFA-Texas Lifetime Achievement Award from state Past President Jason Talley.

is dealing with tax reform as the Tax Cuts and Jobs Act is due to expire. Changes brought by the Trump administration present opportunities for NAIFA to influence policies on issues ranging from Medicare to retirement planning to workplace benefits. The Congressional Conference, state legislative days, summer in-district meetings, and IFAPAC are all crucial to ensuring that NAIFA's voice is heard.

Massey is guiding the first year of the NAIFA 2030 Strategic Plan, which focuses on three critical factors: building NAIFA's Strength, Impact, and Awareness. Key components of each pillar address NAIFA's role in the advocacy arena, growing membership, engaging more professionals, helping recruit the next generation of advisors, and serving all Americans and their communities nationwide.

Strength, impact, and awareness are vital to NAIFA's continued success, and NAIFA is important to the success of tens of thousands of financial professionals like Doug Massey. It's safe to say that Massey understands better than most how a strong association benefits all its members as well as the American families and businesses they serve. He has come a long way from his skepticism over sharing a steak dinner with his "competitors."

"Some of my best friendships and relationships are with NAIFA members," he said. "You can call on a NAIFA member and say, hey I'm struggling here or I don't understand this and most of us who've been around for a while will drop everything to help a fellow NAIFA member. NAIFA members did that for me. It's amazing to have that kind of support." ►

ADVOCACY



NAIFA's advocacy boasts the most effective grassroots network in the insurance and financial service industry with members who are engaged (attending the Congressional Conference and state-level advocacy events), informed and highly trained (benefitting from webinars and the Financial Security Advocate Academy), and influential (sharing the stories of Main Street with our elected officials). With members in every congressional district across the United States, NAIFA is highly influential at the state, interstate, and federal levels.



(From left): Former Acting U.S. Attorney General Matthew Whitaker, Sen. Steve Daines (MT), NAIFA Member Dan Rust, Former HUD Director Ben Carson, Rep. Ryan Zinke (MT), Sen. Tim Sheehy (MT)

Dan Rust: A Voice for Montanans' Financial Security

About Dan:

Dan Rust, a NAIFA-Montana member and State Farm agent, has spent over 40 years advocating for Montanans' financial security while serving his community in Bozeman. A NAIFA member since 1982, Dan currently serves on the National Government Relations Committee and leverages NAIFA's platform to influence policies that directly impact his clients.

Why it Matters:

Dan's leadership roles — including state Government Relations Chairman and NAIFA National Committeeman for Montana — position him at the forefront of advocating for

fair insurance practices at both state and federal levels while protecting consumer rights through meaningful legislative reforms.

Advocacy in Action:

Dan's experience includes testifying before Montana's Business, Labor, and Economic Affairs Committee to push for the repeal of Montana's unique unisex insurance law. The change allowed for tailored, fair insurance rates — particularly benefiting young, married clients currently burdened by higher premiums.

The Impact:

Dan's advocacy reflects his deep commitment to:

- Representing clients' best interests.
- Supporting laws like Montana's new best-interest standard for financial professionals, aligning with NAIFA's national mission to ensure safe retirement planning options.

"Through NAIFA, I'm empowered to be a voice for Montana's insurance and financial planning needs — preserving consumer rights, advocating for fair practices, and helping Montanans achieve financial peace of mind."



EmmaLee Robinson, pictured third from the right, extends her state advocacy efforts to Capitol Hill.

EmmaLee Robinson: Championing Consumer Protections in Idaho

About EmmaLee:

EmmaLee Robinson, a dedicated NAIFA member and State Farm Insurance Agent, serves as the State Advocacy Chair for NAIFA-Idaho. With a proven track record of advocacy leadership in multiple states — including Nevada, Utah, and Arizona — EmmaLee is committed to driving positive change in the insurance industry.

Why it Matters:

For EmmaLee, NAIFA is more than an association; it's a community that fosters deep connections and empowers her to create meaningful impact. She values the collaboration and support NAIFA provides, helping her advance her goals and strengthen the industry.

Advocacy in Action:

EmmaLee testified before the Idaho Legislature in support of the Annuity Consumer Protections Act (HB 79). The bill adopts the NAIC's updated Suitability in Annuity Transactions Model,

emphasizing a "best interest" standard for annuity recommendations. EmmaLee argued this approach strikes the right balance — protecting consumers while ensuring advisors can serve Main Street clients without burdensome restrictions.

The Impact:

EmmaLee's advocacy has helped:

- Elevate consumer protections in the financial service industry.
- Strengthen the ethical standards for advisors, ensuring long-term benefits for clients.
- Develop her advocacy skills, positioning her as an effective voice for both consumers and advisors.

"NAIFA empowers me to advocate for positive change that benefits both consumers and advisors. By championing policies like the Annuity Consumer Protections Act, we're building a stronger, more ethical financial service industry that serves Main Street families."

NAIFA-Dallas' Annual Legislative Reception Puts the Spotlight on Texas

On August 22, 2024, NAIFA-Dallas held its Annual Legislative Reception at The Madison in Addison. The evening brought together several Texas legislators, staff, and candidates running for office, including both Democratic and Republican representatives in contested races. Sponsors of the event included The DI Center, Christi Greene Homes, Plus Group Texas, and 1847 Financial, which also served as the event location host. NAIFA-Texas Past President Lane Boozer presided as the Master of Ceremonies, while Grover Brillhart led interviews with legislators, staff, and candidates on issues vital to NAIFA's mission.



Grover Billhart of NAIFA-Dallas interviews state Representative Mihaela Plesa.

State Advocacy in Focus

Advocacy took center stage at the reception, with NAIFA-Dallas leaders emphasizing the importance of engaging local lawmakers in open discussions about insurance and financial planning. Attendees such as Rep. Benjamin Bumgarner (HD 63), Deputy Regional Director for Senator Ted Cruz Giovanni Catanzaro, Tony Adams (Candidate for HD 61), Hava Johnston (Candidate for HD 106), Rep. Mihaela Plesa (HD 70), Rep. Terry Meza (HD 105), and Rep. Matt Shaheen (HD 66) were among those who participated. This broad representation from various districts and political backgrounds highlighted NAIFA-Dallas' commitment to ensuring that policymakers have direct insights into the industry's challenges and consumer needs.



NAIFA-Dallas Past President Steve Harris (center) welcomes Texas Rep. Ben Bumgarner (left) and his aide, Kalon Melton.

Connecting Dallas, Texas, and the Nation

NAIFA's advocacy efforts extend beyond Dallas and the state of Texas. As the only association of insurance and financial professionals with a robust presence in every state capital, NAIFA leverages its national network to advance public policy that benefits members and the consumers they serve. NAIFA's state legislative days offer opportunities for professionals across the country to nurture relationships with local policymakers and reinforce the importance of financial security for families, businesses, and communities nationwide. Members are encouraged to learn about their own state's Legislative Day to stay involved in the grassroots advocacy that defines NAIFA's work.



Members of NAIFA-Dallas, including Board members Robin Skillingberg, Derek True, Staley Shiller, and Pam Thompson.



NAIFA members show their grassroots strength, posing in front of the U.S. Capitol at NAIFA's Congressional Conference.

NAIFA's Annual Congressional Conference

Financial professionals from every U.S. state convene each May in Washington, D.C., for NAIFA's Congressional Conference, the most influential Capitol Hill fly-in in the insurance and financial service industry. The event is part of NAIFA's comprehensive grassroots strategy that provides NAIFA members opportunities to make a meaningful difference by meeting and building relationships with their lawmakers. The conference builds on state chapter legislative days, summer in-district meetings, local events, and focused fly-ins to position NAIFA as the leading voice of financial professionals in Washington and every state capital.

The Congressional Conference is more than a fly-in. It is an opportunity for NAIFA members to network with politically involved colleagues, learn to be effective advocates, receive detailed policy briefings, and hear from high-profile political insiders. Past speakers include Senators Ben Sasse (NE) and Tim Scott (SC) and Representatives Stephanie Murphy (FL), Darin LaHood (IL), Linda Sanchez (CA), and Brad Schneider (IL). The roots of NAIFA's advocacy run deep: Schneider and Scott were financial professionals before they entered politics and are past NAIFA members.

The event leaves a lasting impression on everyone who attends. "Being a political junkie, I love this. I feel right at home at the Congressional Conference," says Ian Escalante, a NAIFA member and repeat Congressional Conference attendee. "Being in the Capitol, in the Senate and House office buildings, talking with the legislators and advocating our positions, that's how democracy works. I got hooked on my very first visit."

The Congressional Conference includes veteran advocates like Escalante and first-timers learning the ins and outs of the political process. NAIFA provides all of the preparation and training financial professionals need to make meaningful impressions on the individuals whose decisions impact the success of the industry and financial security of American families. Congressional Conference attendees are encouraged to attend NAIFA's Financial Security Advocate Academy, a program that provides the training, knowledge, and skills to fully participate in the political process, exert grassroots influence, and amplify NAIFA's advocacy message.

NAIFA's Congressional Conference is a strong example of how the dedicated and politically savvy community of NAIFA members makes our advocacy success second-to-none.



IFAPAC in 2024

Your Business Protection Insurance

\$1.5M RAISED

2,900 CONTRIBUTORS

17% MEMBER PARTICIPATION

The Insurance and Financial Advisors Political Action Committee (IFAPAC) allows contributors to combine their financial support for candidates who understand and support our industry across all 50 states and at the federal level.

In 2024, IFAPAC raised \$1.5 million from 2,900 contributors, a member participation rate of 17%.



Top 2024 PAC Contributions by State

1. Texas	\$139,404.14
2. Iowa	\$132,215.35
3. Florida	\$128,387.92
4. Nebraska	\$114,705.88
5. California	\$102,315.53

States with the Most 2024 PAC Contributors

1. Florida	226
2. Texas	189
3. California	180
4. Iowa	154
5. Georgia	138

PROFESSIONAL LEARNING



NAIFA members are lifelong learners, dedicated to serving the best interests of their clients and continuously increasing their professional knowledge. NAIFA keeps them apace with the rapidly evolving industry by providing designation programs (the LUTCF), personal development and leadership training (LILI and the National Leadership Conference), and highly regarded professional learning resources (the Journal of Financial Service Professionals, FSP Institute, Centers of Excellence, and webinars).



Brandon Scott Smith (center) with leadership team members Andrew Dwan and Charles Arnold.

Brandon Scott Smith: Elevating Financial Planning Standards With LUTCF

About Brandon Scott Smith

Brandon Scott Smith, Executive Vice President at Milestone Financial Solutions and a NAIFA-Virginia member, is a financial consultant and planner based in Chesterfield, Virginia. Brandon credits the Life Underwriter Training Council Fellow (LUTCF) program as the foundation of his success in financial planning.

Why it Matters:

Brandon entered the profession with an MBA and soon earned his Series 7 and Series 66 licenses. However, he quickly realized that his formal education and licensing only

scratched the surface of what it means to be a true financial planner. Technical knowledge wasn't enough. Brandon says he has transformed his approach to financial planning through LUTCF's comprehensive, practical training that goes beyond formal education and certifications.

The LUTCF Difference:

The LUTCF program provided Brandon with a complete framework for ethical practices, financial planning essentials, business structure and tax implications, and client connections and interactions such as handling objections. Inspired by his own experience, Brandon has made LUTCF a requirement for all new advisors joining his firm.

The Impact:

Brandon sees NAIFA as a cornerstone of professional growth and ethics, providing ongoing resources that:

- Support his career development.
- Empower him to advocate for higher standards in the industry.

"If every new agent went through the LUTCF program, you'd see fewer complaints and issues in the industry. It would move us as an industry to a new level."



From left: Kacy, Michelle, and Ashley in the Leawood, Kan., Whole Story Planning offices. Michelle achieved supported employment with their offices this year where her office duties include filing, organizing, cleaning and greeting guests. Kacy partnered with Down Syndrome Innovations, a local non-profit that serves families in the Kansas City area.

Kacy Seitz: Championing Special Needs Financial Planning

About Kacy Seitz

Kacy Seitz combines her personal experience as a special needs parent to two children with disabilities alongside NAIFA's resources to serve families navigating complex financial planning needs. Her book, "It Just Depends on How You Handle Things," tells the story of her journey with her daughter, Hudsyn, and can be found on Amazon.

Why it Matters:

Through her practice, Whole Story Planning, Kacy delivers holistic, compassionate solutions for special needs families nationwide. NAIFA's programs and network have been pivotal in advancing her expertise and expanding her impact.

Sharing Her Knowledge:

In August, Kacy led a NAIFA Live webinar on "Financial Planning for the Special Needs Family," offering advisors critical insights into planning for children and adult dependents with long-term support needs.

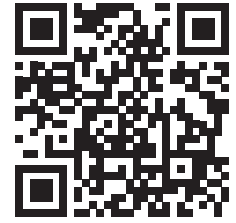
NAIFA also recognized her expertise by inviting her to contribute to the LUTCF program as a subject matter expert, specifically for the Special Needs Planning module within the Wealth Management and Estate Planning course. This empowers other advisors to better serve this underserved community.

The Impact:

Kacy credits NAIFA for:

- Enhancing her industry knowledge through programs like LUTCF.
- Connecting her with a network of advisors interested in serving the huge need for 2nd generational planning for a long-term dependent.
- Supporting her advocacy to improve outcomes for special needs families nationwide.

"NAIFA's programs and community have empowered me to grow as a leader and provide inclusive, personalized financial planning that helps educate and support families like mine."



The Journal of Financial Service Professionals

The Journal, which began publication in 1946, presents groundbreaking applied research across all aspects of the financial planning field. Leading authorities on life insurance, retirement planning, tax strategies, long-term care, financial gerontology, estate planning, practice management, and every other aspect of holistic financial planning offer their insights and thought leadership in the pages of this prestigious peer-reviewed journal.

A publication of NAIFA's Society of Financial Service Professionals community, the Journal is available to all NAIFA members as an online benefit. It is a valuable resource for financial professionals across the full spectrum of practice specialties. The Journal is soliciting submissions from NAIFA members and other financial service professionals. Visit the Journal website for more information and the "Author's Guide."

The FSP Institute

Financial professionals from a broad range of practice specialties who share an interest in advanced planning gather each year at the FSP Institute. First held in 1946, the Institute combines established tradition with a thoroughly modern professional learning opportunity. Instructional faculty include leading academics and practitioners. Attendees are

highly successful individuals. The Institute brings them all together for an unparalleled, highly interactive learning and networking experience.

"If you want to up your game in financial services, this educational extravaganza is the place to be."

Andrew Rinn, JD, CFP, CLU, ChFC
NAIFA Trustee and FSP Institute Faculty Member



MEMBER RECOGNITION



John Newton Russell Memorial Award

NAIFA members are some of the most accomplished professionals in the insurance and financial service industry. We amplify their success by featuring their stories in NAIFA publications and online content, as well as our Life Happens community's Real Life Stories. Highly competitive awards honoring NAIFA members on a national stage include the NAIFA Quality Awards, Advisor Today's 4 Under 40, Diversity Champion, Young Advisor Team Leader of the Year, Kenneth Black Jr. Leadership Award, Terry Headley Lifetime Defender Award, John Newton Russell Memorial Award, and the NAIFA Hall of Fame.

NAIFA Elevates Members in the Competitive Insurance and Financial Service Market

Membership in NAIFA shows that financial professionals are committed to their professional success. Numerous NAIFA programs highlight the great work our members and their companies are doing.

Volunteer and Leadership Opportunities

NAIFA encourages volunteerism among members and an overwhelming number of members serve as leaders in the industry, their association, other organizations and charities, and their communities. NAIFA offers many opportunities for members to distinguish themselves by:

- Serving in national or chapter leadership roles.
- Authoring articles for NAIFA publications.
- Appearing on NAIFA webinars or podcasts.
- Speaking at NAIFA events.
- Speaking on behalf of NAIFA in front of other organizations, legislators, or regulators.

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. Many NAIFA chapters offer awards to exemplary NAIFA members at the state and local levels.

John Newton Russell Memorial Award

The John Newton Russell Memorial Award is the highest honor accorded by the insurance industry to a living individual who has rendered outstanding services to the institution of life insurance.

Terry Headley Lifetime Defender Award

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 IFAPAC.

YAT Leader of the Year

The Young Advisor Team Leader of the Year is a NAIFA member under the age of 40 who has shown extraordinary commitment to serving NAIFA and the industry.

Advisor Today 4 Under 40 Award Winners

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

Kenneth Black Jr. Leadership Award

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.



Matt Tassey receives the 2024 John Newton Russell Memorial Award



4 Under 40 winners for 2024 are Chris Roper, Padric Scott, Kevin Tostado, and Peter Winovich (not pictured)



2024 YAT Leader of the Year Kathleen Owings with previous recipients



Kathleen Owings: Leading the Way for Young Advisors

About Kathleen:

Kathleen Owings, co-founder of Westbilt Financial Group and a dedicated NAIFA member, is NAIFA's 2024 Young Advisor Team Leader of the Year, recognized for her leadership, advocacy, and mentorship in the financial service industry.

Why it Matters:

Kathleen's journey — from West Point graduate and Army officer to award-winning financial advisor — reflects her unwavering commitment to service and empowering clients, particularly women, to take control of their financial futures.

Kathleen's Experience:

- **Military to financial services:** Kathleen served in the Army Corps of Engineers, earning the Bronze Star for meritorious service before transitioning to financial advising in 2007.

- **NAIFA leadership:** A graduate of NAIFA's Leadership in Life Institute (LILI) program, she exemplifies the organization's principles of leadership, advocacy, and professional growth.
- **Advocacy in Action:** Kathleen has testified before Colorado lawmakers to protect seniors from financial exploitation, showcasing her dedication to policies that benefit clients and communities.

The Impact:

- As Past President of NAIFA-Colorado, Kathleen has worked to support young advisors and elevate industry standards.
- Her recognition as Young Advisor Team Leader of the Year highlights her role as a mentor, inspiring the next generation of financial professionals.

"Through NAIFA, I've been able to advocate for my clients, grow as a leader, and empower others to achieve financial security and success."

Securities offered through J.W. Cole Financial, Inc. (JWC) Member FINRA/SIPC. Advisory services offered through J.W. Cole Advisors, Inc. (JWCA). Westbilt Financial Group and JWC/JWCA are unaffiliated entities.



Sandra Bailey (far right) participates in the Walk to End Alzheimer's.

Sandra Bailey: Championing Financial Literacy and Empowerment

About Sandra Bailey:

Sandra Bailey, a 2024 NAIFA-Tennessee Leadership Board member, is on a mission to empower her community through financial literacy and independence. As the principal owner of Women Financial Power, Sandra brings over 40 years of experience to individuals, families, and business owners, helping them navigate the path to financial security.

Why it Matters:

Financial education is key to long-term stability yet many individuals lack access to clear guidance. Sandra fills this gap by teaching essential financial strategies through her practice and volunteer work, helping people plan for a stable future.

How Sandra Connects With Her Community:

- Sandra leads workshops and seminars to promote financial literacy, working closely with organizations like the Alzheimer's Association to provide tools for confident, resilient planning.

- Sandra advocates for financial security statewide, bringing NAIFA's resources and expertise to residents.
- Through Women Financial Power, Sandra delivers comprehensive solutions, including retirement planning, non-qualified plans, annuities, long-term care, and Medicare strategies.

The Impact:

Sandra believes in more than just "what" financial planning entails – she emphasizes the "why," empowering clients to make informed, confident decisions.

"NAIFA enhances my ability to serve clients and amplify financial literacy across Tennessee. Financial literacy is about empowerment—it gives people the confidence to plan for their future and achieve peace of mind."

LIFE HAPPENS



Life Happens.
A NAIFA Community

NAIFA's Life Happens community offers unparalleled consumer education campaigns and resources. Life Insurance Awareness Month (September), Insure Your Love Month (February), and Disability Insurance Awareness Month (May) were created and are managed by Life Happens. The Real Life Stories program engages and educates the public on the importance of insurance and financial professionals and products. NAIFA members have access to an impressive suite of marketing tools and content to help them engage with the public.

The goal of Life Happens' Real Life Stories program is to educate consumers about the importance of life insurance, disability insurance, long-term care insurance, and annuities through authentic, real-world experiences. By sharing the personal stories of individuals and families who have benefitted from proper insurance planning, the program helps people understand the tangible impact these products can have. It aims to inspire action by making financial protection relatable and accessible.

Christopher Gandy Tells a Real Life Story on Long-Term Care

In his Real Life Story, NAIFA 2025 President-Elect Christopher Gandy shares his experience working with the Saban family whose story showcases how long-term care gave a couple what they valued most: choice. Their planning safeguarded the assets they had worked a lifetime to build, ensuring their financial legacy could be passed down to their children and their grandchildren. The video can be viewed at www.lifehappens.org/saban.

Christopher's willingness to share his story and be featured in Life Happens' Real Life Stories helps advance financial literacy and education for consumers by illustrating the essential role insurance plays in safeguarding families' futures. By sharing real-world examples, Christopher and Life Happens help demystify the often-complex world of insurance, making it more relatable and accessible to individuals who may not otherwise understand its value. Life Happens' commitment to producing these stories empowers and motivates consum-



ers to take proactive steps toward protecting their loved ones by working with trusted professionals to make informed decisions that benefit their families and communities.

Calling All Agents: Share Your Real Life Story

Share your own story or a client's story to advance our efforts to educate consumers about the importance of getting insurance or annuities. Any financial professional, client, or home office employee can submit a story. Please visit lifehappens.org/reallife for more information and to submit your story.



Christopher, founder of Midwest Legacy Group and a NAIFA member since 2003, served as NAIFA's 2024 Secretary. He is 2025 President-Elect and will become President in 2026. As a top-ranked producer for OneAmerica, Christopher not only has built a successful practice but also continuously advocates for greater diversity within the industry. His dedication to this cause earned him the 2022 NAIFA Diversity Champion Award, recognizing his exceptional efforts to create a more inclusive environment.

Build Connections. Drive Growth. Lead the Industry.

NAIFA is the premier professional association for financial advisors and insurance professionals who serve Main Street America. Companies choose to partner with NAIFA to gain unparalleled access to a powerful network of financial leaders, industry influencers, and trusted advisors — all while aligning their brand with NAIFA's mission to protect and enhance the financial well-being of families, businesses, and communities across America.

Why Partner With NAIFA?

Access Highly Engaged, Interdisciplinary Financial Professionals

By connecting with the NAIFA network, partners position their products and services in front of a high-impact interdisciplinary set of financial professionals who are:

- Financial advisors, insurance agents, industry leaders, attorneys, and certified public accountants.
- Professionals specializing in life insurance, retirement planning, annuities, investments, and employee benefits.

Amplify Brand Visibility

As a NAIFA corporate partner, companies benefit from exclusive opportunities to showcase their brand, thought leadership, and solutions across multiple channels:

- National and Local Events: Prominent sponsorship opportunities at marquee events like the Congressional Conference and the FSP Institute
- Digital Marketing: Targeted exposure through webinars, podcasts, social media, and NAIFA's robust email campaigns.

- Publications: Reach NAIFA members through the FSP Journal, Advisor Today, and other print and digital platforms.

Align With a Mission That Matters

NAIFA's mission is clear: to advocate for the financial professionals who serve Main Street America.

- By partnering with NAIFA, companies are demonstrating their commitment to advancing the financial service profession, promoting financial literacy, and empowering advisors to help individuals, families, and businesses achieve financial security.

Influence the Future Through Advocacy

NAIFA is the leading voice for financial advisors in Washington, D.C., and in state capitals across the country. Our advocacy efforts protect the interests of the industry and the clients it serves. Partnerships with NAIFA offer companies:

- Exclusive insights into legislative and regulatory changes impacting financial professionals and the industry.
- An influential role in advancing policies that strengthen the financial service sector.
- Build relationships with policymakers and industry influencers to advance shared goals.

Connect. Collaborate. Grow.

NAIFA creates exclusive opportunities to build relationships with financial professionals and foster long-term growth and collaboration for their companies. Sponsorship benefits include:

- Networking events to develop meaningful business connections.
- Insights into advisor challenges, trends, and opportunities.
- Direct engagement with decision-makers in the field.

Partners Are Positioned as Industry Thought Leaders

NAIFA Partners enjoy customized benefits designed to maximize their exposure and meaningful ROI, with:

- Speaking opportunities at high-visibility industry events.
- Content collaboration through NAIFA webinars, podcasts, and articles.

“NAIFA Partners are placed front and center with the professionals shaping financial futures every day.”

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

Visit naifa.org or contact Brian Steiner at bsteiner@naifa.org.

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 services industry.

Let's work together to strengthen the industry and empower the professionals who serve Main Street America.

Corporate Partners

GOLD



SILVER



BRONZE



CENTERS OF EXCELLENCE

Harness NAIFA's expanded reach and power

NAIFA Centers of Excellence

Elevating Your Career and Advocacy Impact

Through NAIFA's Centers of Excellence, members gain access to networking opportunities, expert insights, cutting-edge research, and training resources to ensure they stay ahead in a rapidly evolving market.

What the Three Centers Offer:

- **Expertise and Insights:** Engage in focused study groups led by carefully selected subject matter experts offering fresh perspectives and innovative solutions that cover the full continuum of financial needs.
- **Advocacy in Action:** Join the Legislative Working Groups (LWG) that harness the power of NAIFA's seasoned staff and volunteer advocates to influence policy and regulations at local, state, and federal levels.
- **Community and Growth:** Expand your professional network, foster meaningful connections, and grow your expertise within a vibrant member community.

Discover how NAIFA's Centers of Excellence can help you grow, connect, and lead in today's ever-changing financial landscape.

Lifetime Healthcare Planning Center (LHC)

NAIFA's diverse membership and collaborative structure unite professionals specializing in areas such as limited and extended care, Medicare, small group health insurance, and more. Through the LHC, participants gain direct access to industry leaders who share insights, strategies, and best practices to navigate an ever-evolving marketplace.

Investments, Retirement, Estate and Advanced Planning Center (IREAP)

IREAP provides valuable content, events, and direct access to top experts to address the evolving needs of today's clients and markets. It equips agents and advisors with the latest information and expert insights to handle even the most complex cases confidently.

Business Performance Center (BPC)

The BPC supports advisors ready to transition from solo practice to business ownership. It offers tools and resources, including articles, webinars, and sessions, to help you grow your practice and achieve entrepreneurial success.

A Proud History. A Bright Future.

Mission Statement

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

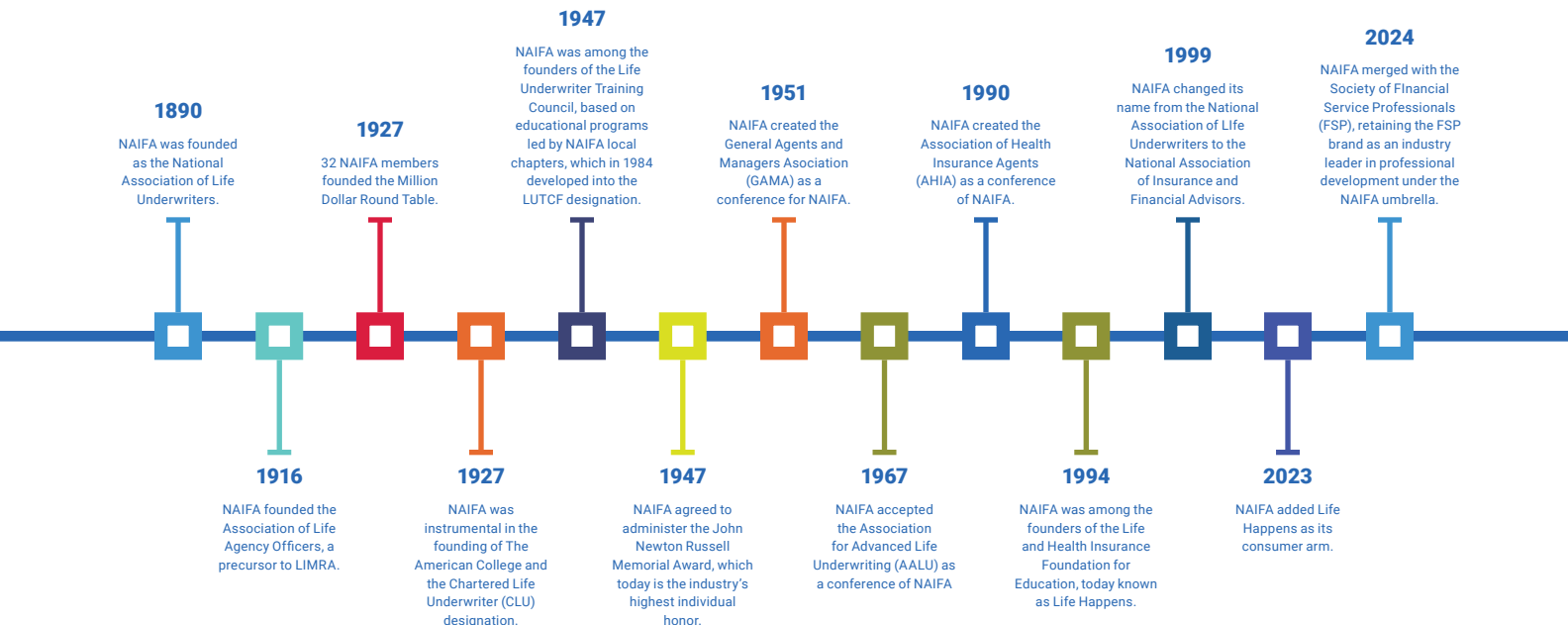
About NAIFA

Founded in 1890, the National Association of Insurance and Financial Advisors is the preeminent association for financial service professionals in the United States of America. NAIFA members, in every Congressional district and every state house, subscribe to a strong Code of Ethics and represent a full spectrum of practice specialties to promote financial security for all Americans. Complimented by its professional development and consumer divisions, the So-

ciety of Financial Service Professionals and Life Happens, the association delivers value through advocacy, service, and education.

A Leader Through the Years

NAIFA has served the needs of insurance and financial service professionals and worked to protect consumers since 1890. Nearly all of the institutions serving the industry can trace their roots back to NAIFA.



NAIFA'S CONGRESSIONAL CONFERENCE



Make your voice heard at the
most influential grassroots event
for financial professionals.



NOT A NAIFA MEMBER? JOIN TODAY.

Need help? Call our Member Experience Team at 877-866-2432.
belong.naifa.org/join