NTSA

National Tax-Deferred Savings Association

Part of the American Retirement Association

ELITE ADVISOR AWARD

2016

WELCOME

Professionalism, integrity and leadership. These are the core qualities all of the 2016 NTSA Elite Advisor nominees exhibit. However, the fact of the matter is that thousands of financial professional members of the NTSA awake each day seeking to practice their profession in a way that best advances the interests of each client they serve.

The Elite Advisor Award is more than mere recognition of achievement in a chosen profession. It is the honor of being asked by peers to accept the obligation to represent what is best about the profession. The 2016 NTSA Elite Advisor candidates, finalists and award recipients are called to continue to practice and exemplify those qualities and principles that demonstrate the core commitment and purpose of the NTSA.

While it simply is not possible to recognize all of NTSA's 3,300 members, and there surely are worthy individuals who may never receive the honor of a NTSA Elite Advisor nomination, we all are grateful for the work our NTSA members do every day. It also is true that the actions of each NTSA member reflect upon the whole, and that we all have a duty to conduct ourselves and aspire to the greatest demonstration of professionalism, integrity and leadership in all that we do.

Congratulations to all of the 2016 NTSA Elite Advisor candidates and today's award recipients! And thank you all for your commitment to our profession and the NTSA.

Best regards,

Chris DeGrassi

Chris DeGrassi
Executive Director, NTSA

GREETINGS

Greetings NTSA world and beyond.

For advisors, by advisors ... what better peer review and acclamation ... the NTSA Elite Advisor Award! Now in its third year, the Award is championed by a stellar Award Judging Committee, serving the active NTSA nominators from NTSA Strategic Partners and members.

This year's Elite Advisor Award Semifinalists are a powerful force of industry excellence, promoting the needs of 11,090 participants in 403(b), 457 and IRA plans, totaling $767,000,000 in assets under management. These advisors work with 234 school districts, stretching their influence across 37 states.

Exemplifying their commitment to professionalism, these advisors have qualified for and earned 42 industry designations among themselves, representing the top eight honors in the financial and retirement industry.

With this combined power, we know that the state and federal governments and agencies respect our joint advocacy voice — just as the local families they serve are grateful for their partnership, and we learn from their leadership.

Join your NTSA 2016 Elite Advisor Award Judging Committee in proudly congratulating and supporting these special advisors, listening to their success stories and acting on their role modeling advice.

It is indeed an honor to serve NTSA and our Elite Advisors.

Kris Coffey

Kristine J. Coffey, CPC
Chair, NTSA Elite Advisor Award

NTSA ELITE ADVISOR AWARD JUDGING COMMITTEE

S. BRUCE ALLEN
Old Dominion Insurance/Investments, Inc.,
Winchester, Va.

STEWART JACOBSON
Dearborn & Creggs,
Sugar Land, Texas

MICHAEL PESENDORFER
M3 Investment Services/The Legend Group,
Berkley, Mich.

MICHAEL SCHAEFFER
AXA Equitable,
New York N.Y.

JILL A. SNYDER
National Insurance Services,
Brookfield, Wisc.

CHAIR

KRISTINE J. COFFEY, CPC
CPE Associates, Ltd. SOUTHWEST,
Albuquerque, N.M.
CPE Associates, Ltd. MIDWEST,
Brookfield, Wisc.

STAFF LIAISON

ERIKA GOODWIN, CMP, CAPM
NTSA Membership Manager,
Arlington, Va.

ABOUT THE AWARD

Look around you. Excellence is there — you may see it immediately, or you may see it after taking a closer look at a quiet daily routine pursued conscientiously and effectively. There are people at work, in our communities, in organizations, among our associates who are shining lights inspiring us to achieve and aspire to more.

It's the elite who shine that light.

The NTSA Elite Advisor Award is an annual member recognition program that honors advisors who have helped shape best practices in serving clients in the 403(b) and/or 457 retirement industry, as well as to acknowledge their specific accomplishments and/or contributions.

The 2016 Elite Advisor Award recognizes the advisor members of NTSA who have done the most to help individual plan participants accumulate assets for retirement. It focuses on advisor best practices for advocacy, leadership, practice management and legacy within the 403(b) and/or 457 retirement industry, directly affecting the ability of American workers to build a successful retirement, especially through retirement plans.

2016 NOMINATION CRITERIA

Nominees for the 2016 Elite Advisor Award had to meet the following criteria:

- NTSA Advisor Member for three or more years, including the award year;
- Five or more years as an advisor servicing 403(b) and/or 457 retirement plans;
- $25 million or more in retirement plan assets under management, namely 403(b), 457 and IRAs;
- Advisor licensed for securities and insurance; and
- Advisor in good standing with FINRA and SEC.

SEMIFINALITS FOR THE 2016 ELITE ADVISOR AWARD

Martin Arinaga
Chinen & Arinaga Financial Group, Inc., Mililani, Hawaii; Nominator: Richard Ford, PlanMember Services, Carpinteria, Calif.

Jaclyn Bell
Dearborn & Creggs, Sugar Land, Texas; Nominator: Dearborn & Creggs, Sugar Land, Texas

Josh Decker
EFS Advisors, St. Paul, Minn..; Nominator: Kent Schutte, EFS Advisors, St. Paul, Minn.

Luis Fondevilla
Surety Investment Services, Los Angeles, Calif.; Nominator: Richard Ford, PlanMember Services, Los Angeles, Calif.

Shane Hall
Shane Hall Financial, Amarillo, Texas; Nominator: Richard Ford, PlanMember Services, Carpinteria, Calif.

Thomas Hall
Tax Sheltered Planning, Inc., Fayetteville, N.C.; Nominator: Frank Owen, F.R. Owen & Associates, Charlotte, N.C.

Chad Hufford
Veritas Wealth Management, Anchorage, Alaska; Nominator: Richard Ford, PlanMember Services, Carpinteria, Calif.

Dean Ingvalson
EFS, Eden Prairie, Minn.; Nominator: Kent Schutte, EFS Advisors, St. Paul, Minn.

Phillip Kim
AXA Equitable, Scottsdale, Ariz.; Nominator: Robert Young, PRO Financial Investment Coaching, Glendale, Ariz.

Gary Lucas
Williams and Company, Lake City, Fla.; Nominator: Cynthia Kleymann, The Legend Group, Palm Beach, Fla.

James Mustard
Mustard Financial Services, Portland, Ore.; Nominator: Cynthia Kleymann, The Legend Group, Palm Beach, Fla.

Adam Pearce
Retirement Professionals, Phoenix, Ariz.; Nominator: Cynthia Kleymann, The Legend Group, Palm Beach, Fla.

Erik Peterson
Financial Alternatives, Wenatchee, Wash.; Nominator: Richard Ford, PlanMember Services, Carpinteria, Calif.

Eric Shupe
The Legend Group, Cincinnati, Ohio; Nominator: Cynthia Kleymann, The Legend Group, Palm Beach, Fla.

Laura Thompson
Global Financial Assoc., Lake City, Fla.; Nominator: Cynthia Kleymann, The Legend Group, Palm Beach, Fla.

Don Wade
Legend Group, Oakbrook, Ill.; Nominator: Cynthia Kleymann, The Legend Group, Palm Beach, Fla.

The Finalists are listed on the following pages.

MARTIN ARINAGA

Years Serving Retirement Plans: 32
Assets Under Management: $60 million
Individual Plan Participants Served: 600
School Districts Served: 5

Martin Arinaga has served as a Senior Vice President and Corporate Board Member of Chinen & Arinaga Financial Group, Inc. since 1992. He holds the American College Chartered Financial Consultant (CFC) designation and the College for Financial Planning Certified Financial Planner (CFP®) designation.

Named the 2008 Hawaii Insurance & Financial Advisor Professional of the Year, Arinaga has been a member of the National Association of Insurance and Financial Advisors (NAIFA) since 1997; he has served as the NAIFA Hawaii State Membership Chair, President and Treasurer, and as a member of its Board of Directors. He also has served as NAIFA's Honolulu chapter President and Chairperson, Professional Development, and twice was named that chapter's chairman of the year. Arinaga also has been a member of the Financial Planning Association since 1998.

JACLYN BELL

Years Serving Retirement Plans: 6
Assets Under Management: $30 million
Individual Plan Participants Served: 1,200
School Districts Served: 6

Jaclyn Bell has worked as a financial advisor with Dearborn & Creggs, a firm specializing in retirement and focusing in particular on the needs of non-profit organizations' educators and employees, since 2009. She holds FINRA Series 6, 63 & 65 securities registrations, as well as a Texas Life & Health Insurance license. In 2010, she completed the Certified Financial Planner™ Certification Education Program through Rice University's School of Continuing Studies.

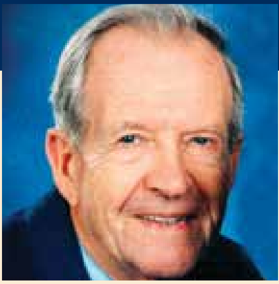
Understanding the important role a financial advisor plays in helping individuals and families achieve financial well-being, Bell seeks to develop long-term working relationships with clients, and takes pride in listening to clients and helping them achieve their individual goals.

JOSH DECKER

Years Serving Retirement Plans: 15
Assets Under Management: $175 million
Individual Plan Participants Served: 800
School Districts Served: 6

Josh Decker has been in the financial services industry since 1995, and joined EFS Advisors in 2000. He has developed a core set of specialized skills in financial and retirement planning, asset allocation and investment advice. Most often, he counsels members within five years of retirement, helping them make the financial transition from working life to retired life.

In 2004 Decker earned the Certified Financial Planner® designation. He also holds is FINRA Series 63, 65 and 7 registrations, as well as a Life and Health Insurance license. He has been recognized as a 'Five Star' Wealth Manager by the Minneapolis-St. Paul Magazine and Twin Cities Business for 2011-2014 and 2016.



THOMAS HALL

Years Serving Retirement Plans: 47
Assets Under Management: $44 million
Individual Plan Participants Served: 970
School Districts Served: 15

Thomas Hall began his work as an advisor by teaching insurance courses at a local community college. He sat for the Series 1 exam and went on to attain the CLU and ChFC designations, enabling him to "preach" in the classroom to students and to "practice" in the private arena with clients. Hall found supervising insurance pre-licensing and insurance continuing education and the CLU/ChFC exam preparation courses very rewarding.

In the 1990s, his client base and assets under management became such that he became a full-time financial advisor, became associated with the then-NTSAA and established his independent status. In 2015, he qualified for the Million Dollar Round Table (MDRT). Hall was named a finalist for the 2015 NTSA Elite Advisor Award.

PHILLIP KIM

Years Serving Retirement Plans: 13
Assets Under Management: $119 million
Individual Plan Participants Served: 2,100
School Districts Served: 29

Philip Kim is a Senior Vice President with the Southwest Branch of AXA Advisors, and the Director of the Retirement Benefits Group in Arizona and New Mexico. Since 2003, he has been dedicated to helping individuals and businesses build their financial futures.

For clients who have accumulated wealth over their lifetimes, Kim provides extensive planning and guidance on building wealth and protecting assets. As a member of the Retirement Benefits Group (RBG) within AXA Equitable, his focus has been working with employees and employers for non-profit organizations and public schools. In his role as Director, Kim oversees the growth and development of the RBG Arizona and New Mexico. Under Kim's guidance, his team has been nationally ranked in the top 10% among his peers every year since 2010. His advisors and team have received numerous accolades from the Southwest Branch, AXA Advisors, and the financial planning industry.

Kim holds FINRA registrations for the Series 7, Series 66 and Series 24, as well as a license for Life, Accident and Health insurance in multiple states. He has also been awarded the title of Retirement Planning Specialist from AXA Advisors. In 2014, Kim was recognized by the University of Arizona, Eller College of Management, as an inductee into Beta Gamma Sigma, a national honorary society for high-achieving students and business members. In June 2013, he was the first advisor within AXA Advisors to be awarded the RICP® (Retirement Income Certified Planner) designation by The American College.

GARY LUCAS

Years Serving Retirement Plans: 13
Assets Under Management: $34 million
Individual Plan Participants Served: 440
School Districts Served: 21

Gary Lucas entered the financial services field in 2002 after a 30-year career in education. He is a registered representative for the Legend Equities Corporation, a member of the NASD and SPIC and of the Williams and Carroll Financial Services branch office in Grandville, Mich., and Western Michigan Regional Manager for Williams and Company Financial Services.

Serving more than 440 clients and 20 school districts, Lucas's activity centers on investing in securities and offering insurance products with his emphasis primarily in the 403(b) educational market. He is a Certified Senior Advisor and presents retirement seminars for school employees throughout Michigan in conjunction with the Michigan Association of Retired School Personnel. He is a member of The Legend Group Advisory Council.

JAMES MUSTARD

Years Serving Retirement Plans: 31
Assets Under Management: $31 million
Individual Plan Participants Served: 300
School Districts Served: 15

James Mustard is an independent insurance agent with Legend Equities Corporation agency based in Portland, Ore. He has 30 years' experience as an insurance agent and is licensed to write life, health and annuities insurance policies in Oregon.

Helping educators and non-profit employees in achieving their financial goals is Mustard's specialization. In 1990, he began offering additional services such as long-term care, life insurance, college funding and general financial planning. In 1996, Mustard earned the Chartered Financial Consultant (ChFC) designation.

ADAM PEARCE

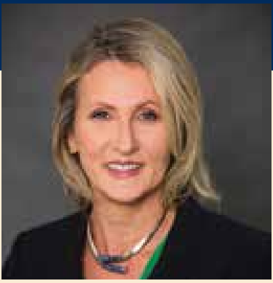
Years Serving Retirement Plans: 17
Assets Under Management: $40 million
Individual Plan Participants Served: 500
School Districts Served: 9

Adam Pearce has 17 years experience in the financial services industry and is a fourth generation financial services professional. He earned the Certified Financial Planner™ certification in April 2010. Pearce has been a financial advisor specializing in retirement plans since 1997, and is licensed in Arizona, California, Colorado, Massachusetts, New Mexico, Nevada, Pennsylvania and Texas.

The specialty services Pearce offers include financial planning, retirement planning, investing in individual stocks and bonds, and life and long-term care insurance and planning. He particularly enjoys working with families and professionals and having a positive impact.

FINALIST

LAURA THOMPSON



Years Serving Retirement Plans: 22
Assets Under Management: $16 million
Individual Plan Participants Served: 150
School Districts Served: 6

Laura L. Thompson has worked in the financial planning industry for 22 years. She is a Certified Financial Planner™ practitioner, a National Social Security Advisor (NSSA) and is currently earning her Certified Wealth Strategist Designation. She works in north and central Florida, primarily with State of Florida employees in K-12, higher education and municipalities.

Taking a comprehensive, holistic approach, Thompson believes in educating her clients while crafting fluid, customized financial solutions. Holding a Bachelor of Science degree in Public Relations from the School of Journalism at the University of Florida, Thompson feels that one of the most satisfying aspects of her career is taking a complicated subject and breaking it down to be understood and applied by others. Financial plans play a major role in her practice and helping clients to not miss opportunities to coordinating Social Security benefits state retirement pensions, long term care insurance, Medicare and other such plans.

AND HERE THEY ARE ...

NTSA 2016 ELITE ADVISORS

MARTIN ARINAGA
Financial Group, Inc., Mililani, Hawaii

"NTSA served as a fountain of ideas and an oasis to gather and collaborate with experienced professionals in the TSA industry. Much of what we do today is a result of these mentors in our formative years. Many of these relationships continue to today. First, I do. Then, we do together. Then, you do and I watch."

JACLYN BELL
Dearborn & Creggs, Sugar Land, Texas

"I focus my business on relationship building and client education, often at the expense of selling a high-commission product. I am placing client investment flexibility and reduced cost ahead of my desire to make the most money."

JOSH DECKER
EFS Advisors, St. Paul, Minn.

"At the heart of our business is integrity and knowledge, and attainment of that mark signifies to the client you are both competent and transparent in all aspects of our business."

THOMAS HALL
Tax Sheltered Planning, Inc., Fayetteville, N.C.

"The legacy that I will be leaving for our business is very simple...it's that of always keeping our clients' best interests first. By so doing, our interest will take care of itself. Being straight forward and honest will maintain our persistency. My rather old-fashioned method of dealing with clients will hopefully make my practice a role model for others to follow. I stay available for discussing with newcomers and my 'bottom line' advice is always, 'If you don't look forward to getting up and going to work every day — then get another job!'"

PHILLIP KIM
AXA Equitable, Scottsdale, Ariz.

"My hope is that my team will do bigger and better things than I have accomplished in 13 years. I am witnessing this right now as I have been fortunate to see three of my advisors mature into Vice Presidents with their own teams. My number one advisor is in the top 5% with AXA every year."

ADAM PEARCE
Retirement Professionals, Phoenix, Ariz.

"We hold ourselves and participating providers to higher levels of professional standards."

PAST WINNERS

NTSA 2015 ELITE ADVISORS *(Listed left to right)*

RICHARD WILLIAMS
Williams & Company Financial Services, Grandville, Mich.

KATHRYN CAWLEY
The Voyager Group, Ltd., Joliet, Ill.

JODY DETILLIER
Detillier Financial Advisors, LLC, New Orleans, La.

LYLE UYEDA
Chinen & Arinaga Financial Group, Mililani, Hawaii

LOUIS DEPPAS *(Not pictured)*
The Legend Group, Lakewood, N.Y.

NTSA 2014 ELITE ADVISORS *(Listed left to right)*

FRANK OWEN
F.R. Owen and Associates, Charlotte, N.C.

RICHARD DOBSON
American Financial Management, Ltd., Cedar Falls, Iowa

JILL SNYDER
National Insurance Services, Brookfield, Wis.

BRUCE SMITH
CalPro Network/PlanMember Securities, San Diego, Calif.

RANDY ARANOWITZ
Kades-Margolis Corporation, Wayne, Pa.

CHARLES "SONNY" DETILLIER
Sonny Detillier Agency, Lutcher, La.

S. BRUCE ALLEN
Old Dominion Insurance and Investments, Winchester, Va.

JEFFREY J. SMITH *(Not pictured)*
Lincoln Investment Planning, Inc., Lombard, Ill.

STRATEGIC PARTNERS

NTSA

ABMM financial

ADMIN PARTNERS

redefining / standards® AXA

CommonWealth Annuity
CommonWealth Annuity and Life Insurance Company

EFS Advisors
Navigating Your Financial Future.

Great American Insurance Group

GWN Securities, Inc.
Where Independence Is Valued℠

Kades-Margolis

The Legend Group®

Lincoln Investment
Embrace the Future®

National Benefit Services, LLC
Customer Care • Knowledge and Expertise • Organizational Excellence

National Life Group®

OFG Financial Services, Inc.
Specializing in Retirement and Investment Planning
Member FINRA/SIPC

OppenheimerFunds®
The Right Way to Invest

PlanMember Securities Corporation
Planning your future...today.®

PenServ Plan Services

TSA Consulting Group

Security Benefit®
To and Through Retirement

US Retirement Partners

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