



# ELITE ADVISOR AWARD

2017

# WELCOME



Professionalism, integrity and leadership. These are the core qualities all of the 2017 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 2017 NTSA Elite Advisor candidates and today's award recipients! And thank you all for your commitment to our profession and the NTSA.

Best regards,

A handwritten signature in black ink that reads "Chris DeGrassi". The signature is fluid and cursive, with the first name "Chris" and last name "DeGrassi" clearly legible.

Chris DeGrassi  
Executive Director, NTSA

# GREETINGS

for NTSA!

**Hurrah for NTSA Elite Advisors!**

Hurrah for clients, whose financial advisors know the value of always...

- growing and excelling in their value-centered, yet complicated, career of client service from specific expertise;
- being lifelong learners to boost their service with and expertise for their clients;
- espousing the highest ethical standards, where the only answer is what is right for the specific, individual client;
- representing a full range of investment products to meet diverse client needs;
- advocating for effective legislation to forward the best interests of clients, both at the state and federal levels;
- leading clients, school districts, investment providers, states, as well as their community organizations;
- being a role model and mentor for the next generation, leaving a legacy of excellence;



NTSA presents to you the 15 2017 Semi-Finalists, who hail from a large array of nominated financial advisors specializing in the 403(b), 457 and IRA marketplaces. These leaders represent:

- 566 school districts
- 19,706 retirement saving participants
- 53 industry professional designations
- 36 states of insurance licensing
- 144 years of NTSA membership
- 330 years of industry experience

From these committed professionals, NTSA presents to you four extraordinary 2017 NTSA Elite Advisors, joining the 19 Elite Advisors named in 2014-16, bringing this outstanding group of advisors focusing on individual retirement saving clients to 23. Let these Elite Advisors speak for us in the highest halls of state and federal government entities. Let these Elite Advisors be our mentors and role models. Congratulate these Elite Advisors, one and all, with our support and our own commitment to excellence.

As the rapidity of change dawns on each of us, know that the new frontier always poses amazing strategies for success; and we know that the NTSA Elite Advisors will be at the forefront of living out best practices and finding new opportunities to serve clients, no matter what change challenges us.

Best possibilities to you each,

A handwritten signature in black ink that reads "Kristine Coffey". The signature is fluid and cursive, with a large, stylized 'K' and 'C'.

Kristine J. Coffey, CPC, CPFA  
Chair, 2017 Elite Advisor steering committee  
2016-2019 NTSA Leadership Council; Treasurer 2017  
Co-Chair 2016 & 2017 NTSA Masters Summit

# ABOUT THE AWARD

Who most influenced you when you were growing up? When you were starting your career? Who inspires you? One of the things that those individuals share is that for you, they are in a class by themselves — they occupy an elite place in your life.

Now imagine someone who served that role in an even more profound and broader way; someone whose influence benefits this industry and those whom it serves in an exceptional way. They, too, are elite.

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 2017 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.

## 2017 NOMINATION CRITERIA

Nominees for the 2017 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.

## NTSA ELITE ADVISOR AWARD JUDGING

### CHAIR

#### KRISTINE J. COFFEY, CPC

CPE Associates, Ltd. SOUTHWEST, Albuquerque, N.M.  
CPE Associates, Ltd. MIDWEST, Brookfield, Wisc.

#### S. BRUCE ALLEN

RANDY ARANOWITZ, 2014 NTSA Elite Advisor

CATHERINE CAWLEY, 2015 NTSA Elite Advisor

#### REGINA RUDNICK

JILL A. SNYDER, 2014 NTSA Elite Advisor

## MEMBERSHIP MANAGER

ERIKA GOODWIN, CMP, CAPM

# SEMIFINALISTS FOR THE 2017 ELITE ADVISOR AWARD

## **Michael Cayen**

FINRA Series 6 license, FINRA Series 65/Registered Investment Advisor license, CRC Certified Retirement Counselor/Investment Services, Royal Oak, Mich.  
Broker-dealer: Lincoln Investment Nominator: Miralda Gingrich, The Legend Group

## **Peggy Dougherty**

RICP, FINRA Series 6 license Lincoln Investment, Peabody, Mass.; Broker-dealer: Lincoln Investment Nominator: David Blask, LincolnInvestment

## **Shane Hall**

RFC, FINRA Series 6 license, FINRA Series 65/Registered Investment Advisor license. Shane Hall Financial, Amarillo, Texas Broker-dealer: PlanMember Services Nominator: Richard Ford, PlanMember Financial Corporation

## **Scott Hayes**

CFPA, CFA, FINRA Series 7 license, FINRA Series 65/Registered Investment Advisor license, TAX-Exempt & Governmental Plan Consultant (TGPC)ISC Group, Inc., Dallas, Texas Broker-dealer: Institutional Securities Corporation Nominator: Susan Diehl, PenServ Plan Services, Inc.

## **Chad Hufford**

FINRA Series 7 license, FINRA Series 66, Dave Ramsey Endorsed SVP. Veritas Wealth Management, Anchorage, Alaska. Broker-dealer, PlanMember Securities Corp. Nominator: Richard Ford, PlanMember Financial Corporation

## **Gary Immink**

CRC, FINRA Series 6 license, FINRA Series 65/Registered Investment Advisor license. Williams & Company Financial Services, Hudsonville, Mich. Broker-dealer: PlanMember Services. Nominator: Richard Ford, PlanMember Financial Corporation

## **Stewart Jacobson**

JD, CFP, FINRA Series 7 license, FINRA Series 65/Registered Investment Advisor license, FINRA Series 6 license. Dearborn & Creggs, Sugarland, Texas. Broker-dealer, Lincoln Investment. Nominator: Jody Detillier, Detillier Financial Advisors

# SEMIFINALISTS FOR THE 2017 ELITE ADVISOR AWARD

## **Gary Lucas**

FINRA Series 6 license, FINRA Series 65/Registered Investment Advisor license, Life and health license. Williams and Company/Plan Member, Holland, Mich. Broker-dealer: PlanMember Services. Nominator: Richard Ford, PlanMember Financial Corporation

## **Kenneth McInerney**

CPFA, MBA, FINRA Series 63, FINRA Series 26, FINRA Series 6 license. Legend Equities, Clay, N.Y. Broker-dealer: Legend Equities. Nominator: Miralda Gingrich, The Legend Group

## **Michael Pesendorfer**

CRC, FINRA Series 7 license, FINRA Series 65/Registered Investment Advisor license, FINRA Series 6 license. M3 Investment Services, Royal Oak, Mich. Broker-dealer: The Legend Group. Nominator: Miralda Gingrich, The Legend Group

## **Eric Peterson**

FINRA Series 7 license, FINRA Series 65/Registered Investment Advisor license, FINRA Series 6 license. Financial Alternatives, Wenatchee, Wash. Broker-dealer: PlanMember Securities. Nominator: Richard Ford, PlanMember Financial Corporation

## **David Rutkowski**

CFP, EA, FINRA Series 7 license, FINRA Series 65/Registered Investment Advisor license, FINRA Series 6 license. The Legend Group, Liverpool, N.Y. Broker-dealer: Legend Equities. Nominator: Miralda Gingrich, The Legend Group

## **Linda Smith**

CLTC, FINRA Series 65/Registered Investment Advisor license, FINRA Series 6 license. Kades-Margolis, West Chester, Penn. Broker-dealer: GWN Securities. Nominator: Kades-Margolis

## **Donald Tiburzi**

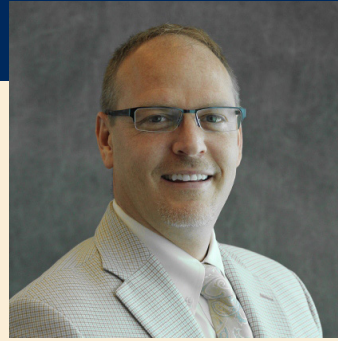
CRC, FINRA Series 65/Registered Investment Advisor license, FINRA Series 6 license. The Legend Group, Getzville, N.Y. Broker-dealer: Legend Equities. Nominator: Miralda Gingrich, The Legend Group

## **Don Wade**

CFP, FINRA Series 7 license, FINRA Series 6 license. The Legend Group, Oakbrook, Ill. Broker-dealer: Legend Equities. Nominator: Miralda Gingrich, The Legend Group

## MICHAEL CAYEN

**Michael Cayen of M3 Investment Services Royal Oak, Mich., broker dealer Legend Equities, has served retirement plans for 18 years.**



Cayen earned a Bachelor of Arts degree with an emphasis on business from Michigan State University in 1993. In 1998, he began his career as a financial advisor for M3 Investment Services where he became a registered representative with Legend Equities Corporation. He then became registered as an investment adviser representative with Legend Advisory Corporation in 2009. In 2013, he earned the accredited Certified Retirement Counselor designation.

“My practice management has evolved over the past several years with a mindset of constant learning through continual education that enables me to provide enhanced guidance to my clients. Early in my financial services career, I concentrated on securing new clients, accumulating assets, and self-marketing. Now, my primary focus is on my current clients and performing optimal service for them and their families. This involves more face-to-face meetings and frequent knowledge-sharing through social media. The growth of my practice now is based primarily on referrals. The end result is the more prosperous my clients are, the greater my practice flourishes,” says Cayen.



## SCOTT HAYES, TPGC

**Scott Hayes, President and CEO of ISC Group, Inc., Dallas, broker dealer Institutional Securities Corporation, has spent 22 years serving plans.**

Scott joined ISC in 1997 as Director of Operations and became President

and CEO when he acquired the firm from the founder at the end of 2012. He holds a Bachelor of Arts from Baylor University, an MBA from Southern Methodist University, and he is a CFA Charterholder. He also holds several FINRA registrations including Series 4, 7, 8, 24, 53, 55, 63 and 65. He started his career in 1993 at the predecessor firm to Ameriprise and then worked at Fidelity Investments for three years before joining ISC.

Mr. Hayes is past president of the NTSA, he has served on the Board of Directors for ASPPA and currently is a Director and Treasurer of the American Retirement Association. He is a founding member of 403(b) Advisor magazine and is a contributing author whose material was published on multiple occasions.

ISC Group corporately focuses on the pension plan and other retirement plan markets such as 401(k) for corporations and 403(b) plans for non-profit employer groups. Through ISC's network of advisers around the country, they offer their clients a wide spectrum of financial services.

"We have a diverse practice and some reps are more affected than others, but all of them are looking to me for direction and leadership to help them make the necessary adjustments to their practices. I accomplish that through frequent communication, involving outside expertise when needed and involving the advisors in the decision making process when possible," says Hayes, who also continues to serve his own clients.



## CHAD HUFFORD

**Chad Hufford of Veritas Wealth Management, Anchorage, Alaska, broker dealer PlanMember Securities Corp., has served retirement plans for nine years**



Hufford began his career in the financial services industry in 2008. He is a graduate of University of Alaska with a degree in chemistry and holds FINRA Securities licenses 7 and 66, as well as life and health insurance licenses. In 2015, he opened Veritas Wealth Management and became a PlanMember Financial Center. Veritas Wealth Management is an experienced group of professionals serving the retirement planning and investment needs of those whose mission is to serve others. Through education, guidance and choice, Veritas Wealth Management and PlanMember Securities help champion the financial goals of clients throughout Alaska.

A lifelong resident of Alaska, Hufford has detailed knowledge of the teachers' retirement system as well as the public employees retirement system, as he has worked with both of these systems for many years. He is a firm believer in education and sticking to a disciplined plan. Much like building a home where the plan is your blueprint, Hufford helps his clients identify their specific needs and find suitable tools and materials to build their financial dream home.

It is Hufford's objective to bring a service-oriented, goal-focused planning model to individuals and help them build a customized financial roadmap based on their own goals and desires. With the heart of a teacher, he strives to educate investors and assist them in making the best use of available resources.

"Not only do we have a multi-generational succession plan for advisors, but have multi-generational clients, helping them provide for heirs as we deepen the relationships between our family and theirs," says Hufford



## STEWART JACOBSON, CFP

Stewart Jacobson of Dearborn & Creggs, Sugar Land, Texas, broker dealer Lincoln Investment, has served retirement plans for 31 years.

Jacobson earned a bachelor of science in advertising from the University of Illinois, and a JD from the University of Texas. He holds FINRA Series 7, 24, and 63 securities registrations and has Texas life and health insurance licenses. He is a Certified Financial Planner™ certificant who has been dedicated to helping individuals with all aspects of financial planning. For 20 years he has been servicing clients from diverse backgrounds and specializes in retirement planning for public and educational employees.

Jacobson provides lifetime needs analysis, personalized strategies and solutions designed to help diverse clients achieve their financial goals, objective investment and risk management advice and financial planning services.

Jacobson also has been involved in civic activities, including chamber of commerce chairmanship, service club presidency, non-profit organization leadership and political activism. He strives to model the type of demeanor and professionalism that holds the profession in good stead with decision makers, including local and state leaders and U.S. Congressmen and Senators — relationships he reminds are invaluable in times of economic and regulatory turmoil.

“The standard for being a true professional in the financial services industry is very high. Simply stated, it means always doing what is right for your client at all times, period,” says Jacobson. Nonetheless, he says, the standard for professionalism “is startlingly simple. Always doing what is right for your client at all times is not complicated. It may get your career off to a slower start than you would like. It almost

# WINNERS

## AND HERE THEY ARE ...

### NTSA 2017 ELITE ADVISORS

#### MICHAEL CAYEN

M3 Investment Services Royal Oak, Mich.

*"I attribute my success in my career as a financial advisor to the knowledge and work ethic I have gained from my mentors. Therefore, it is critical that I am a valued role model to fellow advisors, both experienced and new, so they can achieve similar success in their practice. My principles that will have an ongoing positive effect on those I mentor in this business include being honest and upfront with clients, putting the clients' interest first, providing first-class service and exhibiting a strong work ethic, all while enjoying the grind."*

#### SCOTT HAYES

ISC Group, Inc., Dallas

*"I hope that my legacy will be that everyone touched from our plan sponsors and advisors to the individual clients will be better off because they knew us than they would have achieved on their own or by working with someone else. I seek to achieve this by leading with strong principles and a top down culture of ethics and compliance that permeates my practice and our entire organization. I believe this framework is critical not only for the future success of my clients and my firm, but also for our industry as a whole."*

#### CHAD HUFFORD

Veritas Wealth Management, Anchorage, Alaska

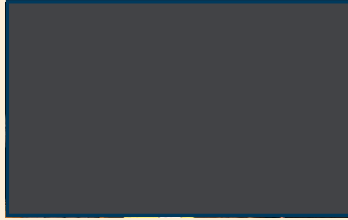
*"My father started financial planning and investment advising for educators in the mid '70s, so I am taking the torch of financial planning in educator markets and beyond. I learned from my dad to focus on the person, not the product. As modeled by my father, I strive to be involved in the lives of the clients we serve to develop an intimate knowledge of their families."*

#### STEWART JACOBSON

Dearborn & Creggs, Sugar Land, Texas

*"For me, the idea of sharing my professional life and nurturing others to success was paramount. To that end we built our firm as a family where the success of one is the success of all. We created a coaching and mentoring environment where we currently employ two professional coaches. We believe that successful human beings are the ones who are best equipped to make a difference in not only their clients' lives but in their personal relationships as well."*

# PAST WINNERS



## NTSA 2016 ELITE ADVISORS

### MARTIN ARINAGA

Chinen & Arinaga Financial Group, Inc., Mililani, Hawaii

### JACLYN BELL

Dearborn & Creggs, Sugar Land, Texas

### JOSH DECKER

EFS Advisors, St. Paul, Minn.

### THOMAS HALL

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

### PHILLIP KIM

AXA Equitable, Scottsdale, Ariz.

### ADAM PEARCE

Retirement Professionals, Phoenix, Ariz.



## NTSA 2015 ELITE ADVISORS

### 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

### 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, Lutchter, La.

### S. BRUCE ALLEN

Old Dominion Insurance and Investments, Winchester, Va.

### JEFFREY J. SMITH *(Not pictured)*

Lincoln Investment Planning, Inc., Lombard, Ill.





[www.nts-net.org](http://www.nts-net.org)