



NTSA

National Tax-Deferred Savings Association

Part of the American Retirement Association

ADVOCATE. NETWORK. GROW.

2018

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ABOUT THE NATIONAL TAX-DEFERRED SAVINGS ASSOCIATION (NTSA)

The National Tax-Deferred Savings Association (NTSA) is a national organization of retirement plan professionals who provide consulting and administrative services for 403(b) and 457 plans covering millions of American workers. NTSA members are retirement professionals of all disciplines, including consultants, administrators, actuaries, accountants, advisors, broker-dealers, insurance companies, attorneys and more. NTSA is part of the American Retirement Association (ARA), whose total membership of plan professionals is diverse, but united by a common dedication to the employer-based retirement plan system.

Formed in 1989, NTSA represents nearly 5,000 practitioners, agencies and corporate members. For more than a quarter century, NTSA has been nationally recognized for its thought leadership and policy expertise with regard to public-sector retirement plans. NTSA represents its membership in Washington, D.C. and state capitals across the country to address issues and design retirement plans that improve employee outcomes.

NTSA champions advocacy and education for the industry. Its advocacy mission is to work effectively and proactively with state and local governments to advance public employee retirement security; in addition, NTSA coordinates with the ARA in its federal level advocacy on behalf of its Divisions of Membership. NTSA's education mission is to provide high quality, forward-thinking, diverse education opportunities for professional development, as well as technical support and networking forums in its retirement industry space, focusing particularly on the K-12, higher education, governmental and healthcare segments, together with all non-profit organizations.

CONTACT US

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NTSA STATE ADVOCACY

As part of the ARA, NTSA members benefit from ARA's federal lobbying resources and expertise in addition to the work that NTSA's own staff and volunteers do at the state level.

For example, in 2017, ARA successfully opposed harmful retirement-related provisions in early drafts of federal tax reform legislation that included proposals with direct negative implications for 403(b) and 457 plans (e.g., the aggregation of limits, the elimination of the special catch-up contribution, the application of the 10% early withdrawal penalty to 457 plans, etc.).

At the state level, NTSA staff and volunteers worked tirelessly on four primary issues: pension reform, keeping 403(b) and 457 markets open to providers, standard of care requirements, and plan design. The fruits of those 2017 efforts included, but are not limited to, to:

- NTSA successfully fought to preserve local 403(b) and 457 plan options for public school employees in the aftermath of Pennsylvania's long-negotiated adoption of a hybrid DB-DC plan for state employees;
- NTSA closely coordinated with stakeholders and collaborated directly with Texas state regulators to ensure that new 403(b) and 457 fee and registration rules did not render the market there untenable for teachers and providers alike; and
- NTSA laid the groundwork for a 2018 battle in Kentucky to ensure that upcoming efforts to solve the unfunded liability crisis in that state's retirement system will not unfairly limit teachers' choices of local supplemental savings options. Stay tuned!



NTSA MEMBERSHIP BENEFITS

NTSA members and partners benefit from being part of the only national organization for 403(b)/457 professionals. Seize opportunities to:

Advocate To Maintain Teachers' Choices and Fight Provider Consolidation

- Complimentary quarterly government affairs update webcasts

Enhance Your Credibility

- Education, training, certificates, credentials and NTSA Summit
- Industry training via the Retirement Plan Academy
- Elite Advisor Awards

Benefit from Actionable Business Intelligence

- Cutting-edge strategies and exclusive, members-only access to NTSA's online resource center
- Access to technical experts on 403(b) and 457 administration and marketing with "Ask NTSA"

Stay Informed

- NTSA Net website, which offers 24/7 access to research and business intelligence
 - Legislative & Regulatory Information
 - Industry News
 - Sales Process Development
 - Practice Management
 - MarketBeat Analyses
 - Compliance
 - Analysis and Opinion for Industry Thought Leaders
 - Q&As and more
- 403(b) Advisor, e-newsletter; insider commentary and industry news on developments affecting the plan advisor community

Build Your Network

- Technical support and networking forums
- High quality, forward-thinking education focused on the needs of 403(b) and 457 professionals
- Abundant volunteer experiences
- Regional Networking Groups

Save on Conferences, Webcasts and Education Programs

- Credential programs: Tax-Exempt & Government Plan Consultant (TGPC) & Certified Plan Fiduciary Adviser (CPFA)
- NTSA Summit, the industry's premier gathering for 403(b) and 457 plan professionals

ABOUT THE NTSA BOB D. SCHILLER AWARD

The NTSA Bob D. Schiller Award recognizes individuals who have given freely of themselves, their time and resources to NTSA and the 403(b)/457 industry — individuals who have gone above and beyond expectations.

The award is named in memory of Bob Schiller, an enthusiastic supporter of the NTSA who devoted his time and energy to its success. Bob, a member of the Lincoln Investment team, was a mentor to many in NTSA. His untimely passing in 2006 led NTSA to create this award. The Bob D. Schiller Award is given at the discretion of the NTSA President.

Past Winners

Past Winners of the NTSA Bob D. Schiller Award include:

- 2009 Jill Snyder, TGPC
- 2010 Ed Crawford
- 2011 Frank Owen, CLU, ChFC
- 2012 Sue Diehl, CPC, QPA, ERPA
- 2013 Ed Margolis
- 2016 Donald Wade

2018 BOB D. SCHILLER AWARD



Paul Indianer,
CLU, ChFC, MCRS, TGPC

The 2018 NTSA Bob D. Schiller Award is presented to Paul Indianer for his lifetime achievements and meritorious service. Paul was an NTSA pioneer, a recruiter extraordinaire, a passionate advisor, a meaningful manager and a most successful professional.

Often referred to as the Willie Mays of TSAs, Paul Indianer started in the insurance industry in the mid-1950s with Prudential. After taking some time off in the late 1950s to build bomb shelters due to the geopolitical environment, he soon returned to his passion.

He joined Franklin Life and established their 403(b) business; he spent most of his career at Northern Life/ReliaStar/ING/Voya, from which he retired in 2016. He became a part of the Million Dollar Round Table by 1967, and held the CLU, ChFC, MCRS, and TGPC designations.

In 1966, Paul produced his first point of sale media — Teacher's Tax Sheltered Program, a vinyl album — which he used to teach agents about the industry. This grew to a large business, Financial Education Systems, which was quick to adapt and employ emerging media to educate and inform in new and innovative ways. It began by using records, 8 track tapes, VHS videos and then DVDs.

It is said that Paul recruited hundreds, if not thousands, of people into the industry over the years.

One very successful advisor said, "I owe my career to Paul, as do many other people. He would fly across the country opening school slots and training advisors on 403(b)s." When access was tough, Paul would figure out ways to overcome the obstacle. For instance, when one large Florida school system would not allow any advisors on campus, Paul bought a mobile home and would park it right across the street from a school, and potential clients would meet him in his "mobile office." Air conditioning and a cold soda always brought the teachers in from the hot schools in the Sunshine State.

Paul was very supportive of the founding of the NTSA and instrumental in its success. He and his wife, Nina, could be found at almost every NTSA Summit. He served on the board for years, and is credited with establishing NTSA's close working relationship with the IRS. He not only opened the door to the IRS, he also opened access to its experts and helped others establish these critical relationships — giving leaders and advisors in the industry a source to find answers to the most critical and complex 403(b) questions.

Paul believed so much in his work that four of his six children joined the industry, and a fifth wrote software for it. His youngest daughter, Tamara Indianer, is NTSA's 2018 President.

ABOUT THE NTSA ELITE ADVISOR AWARD

The word “elite” evokes a variety of visions. It denotes quality, superiority, a special status reserved for those with unique gifts and abilities.

All of which certainly apply to the individuals named as NTSA Elite Advisors. But all those appellations, while well-deserved and accurate, are missing a key ingredient that also denotes those whom the NTSA honors each year: excellent service.

For that also is an unmistakable hallmark of the NTSA Elite Advisors: A commitment to serving not only clients but also others and their community. NTSA Elite Advisors are givers.

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 2018 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.

2018 NOMINATION CRITERIA

Nominees for the 2018 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 (with automatic annual escalation of 3%, beginning with the 2017 nomination period), namely 403(b), 457 and IRAs
- Advisor licensed for securities and insurance
- Advisor in good standing with FINRA and SEC

In addition to providing certain quantitative information, the NTSA Advisor Application consists of thoughtful qualitative responses judged for the ‘best of the best.’

NTSA 2018 ELITE ADVISOR AWARD JUDGING COMMITTEE

- Chair: Kristine J. Coffey, CPC, CPFA, CPE Associates, Ltd. SOUTHWEST, Albuquerque, NM and MIDWEST, Brookfield, WI
- Randy Aranowitz, CLU, TPGC, CLTC, 2014 Elite Advisor, Kades-Margolis Corporation, Wayne, PA (GWN)
- Martin Arinaga, CFC, CFP®, 2016 Elite Advisor, Financial Group, Inc., Mililani, HI (PlanMember)
- Michael Cayen, CRC, 2017 Elite Advisor, M3 Investment Services, Royal Oak, MI (Lincoln)
- Joshua R. Decker, CFP®, 2016 Elite Advisor, EFS Advisors, St. Paul, MN (EFS)
- Richard E. Williams, CRC, 2015 Elite Advisor, Williams & Company Financial Services, Grandville, MI (PlanMember)

JOHN GOLLIOZO, CRS
*Oldham Resource Group,
Norwalk, CT*
*Broker Dealer: GWN
Securities, Inc.*



John Gollio of Oldham Resource Group, Norwalk, CT, broker-dealer GWN Securities, Inc., has served retirement plans for 32 years and has been an NTSA member for 15 years. He works with 2,000 participants and 10 school districts.

“When I first started in the 403(b) business, it involved going to each school, getting permission to either sit in the teachers’ lounge, or place a flyer in their mail boxes,” says Gollio. He also had to “make appointments in the evening to meet in their home to talk about either starting a 403(b) or why my plan is different or better than their present plan.”

But times have changed. Says Gollio, “Since then, after all the years of persistence and long hours of creating relationships, we have evolved to a business model where 80% of my clients and referrals come to our office to meet and discuss their future retirement plans.”

Gollio has a Bachelor of Arts degree in Communications and a Masters Degree in Education. He has earned the designation of Certified Retirement Specialist and is licensed in securities, annuities, life and health. He also has participated in the drafting of IRS letter rulings and has co-authored requests for proposals and plan documents pertaining to 403(b) and 457 programs and product design.

Gollio also is an advocate for Save the Sound and serves on the Board of Governors of Wilson Cove Yacht Club in Rowayton, CT.



SHANE HALL, RFC

*Shane Hall Financial,
Amarillo, TX*

*Broker Dealer: PlanMember
Services*

Shane Hall of Shane Hall Financial, Amarillo, TX, broker-dealer, PlanMember Services, has served retirement plans for 18 years and has been an NTSA member for 10 of them. He works with 700 plans and 35 school districts.

"I am a strong advocate of promoting financial literacy among my employer groups of public education institutions and county governments," says Hall. He continues, "I find that far too many employers do not understand their role in providing education to their staff and their employees do not understand how to manage their dollars."

"Our mission," says Hall, "is to educate those employees to be good stewards of their earnings and provide the opportunity for them to retire with dignity on their own terms and not their employer's. I also work with employer groups to help them understand the rules and regulations of their employer plans."

Hall is a graduate of West Texas A&M. He has earned the RFC designation as well as FINRA Series 6 and Series 65/Registered Investment Advisor licenses.

KENT SCHUTTE, CFP®
CHFC, CLU, TGPC
*EFS Advisors, Cambridge,
MN*
*Broker Dealer: Advanced
Advisor Group (AAG)*



Kent Schutte of EFS Advisors, Cambridge, MN, broker-dealer, Advanced Advisor Group, has served retirement plans for 32 years and has been an NTSA member for a quarter century. He serves 200 plan participants and 50 school districts.

Since he started marketing 403(b) plans in 1985, Schutte has trained more than 100 advisors to become professionals and currently has 43 advisors actively marketing 403(b)/457 plans. "We have worked with Education Minnesota, the teachers' union in Minnesota, to educate their members on holistic retirement planning issues," he notes. Schutte adds that he has presented at several NTSA conferences on implementing employer matches into bargaining agreements.

"Our belief and culture is that public educators are underpaid, under-appreciated and yet expected to sculpt the future of America," Schutte says. "The best teachers are sometimes the worst personal planners, commonly because they care for the children more than themselves," he adds.

Schutte is the President of EFS Advisors, LLC & Educators Benefit Consultants (EBC). He has earned the CERTIFIED FINANCIAL PLANNER™ (CFP®), ChFC and CLU designations, as well as FINRA Series 6, Series 7 and Series 65/Registered Investment Advisor licenses. He also is an SEC Registered Investment Advisor and a Tax-Exempt & Governmental Plan Consultant (TGPC).



**CHRISTINA WINTERS
GEARS, AIF®**

*Creating and Managing
Wealth, LLC, Irving, TX
Broker Dealer: Lincoln
Investment*

Christina Winters Gears of Creating and Managing Wealth, LLC, Irving, TX, broker-dealer, Lincoln Investment, has served retirement plans for 39 years and has been an NTSA member for 15 of them. She serves 386 individual plan participants and 40 school districts.

Winters Gears served as a Vice President of the national financial planning firm United Resources for a decade. Her unit of 16 agents produced more than those in any other region; seven of them went into business for themselves, and one is now a sitting member of the U.S. House of Representatives — and he attributes his success to her leadership training.

“During my tenure owning my own firm for the last 28 years, I have trained over 30 financial planners and have guided 10 of them to create incomes of over \$250,000 annually,” Winters Gears notes. Winters Gears is an Accredited Investment Fiduciary, and holds FINRA Series 6, Series 7 and Series 65/Registered Investment Advisor licenses.

2017 ELITE ADVISORS

- Michael Cayen, CRC, M3 Investment Services, Royal Oak, MI
- Scott Hayes, CFA, TGPC, CPFA, ISC Group, Inc., Dallas, TX
- Chad Hufford, Veritas Wealth Management, Anchorage, AK
- Stewart Jacobson, JD, CFP®, Dearborn & Creggs, Sugar Land, TX

2016 ELITE ADVISORS

- Martin Arinaga, CFC, CFP®, Chinen & Arinaga Financial Group, Inc., Mililani, HI
- Jaclyn Bell, Dearborn & Creggs, Sugar Land, TX
- Joshua R. Decker, CFP®, EFS Advisors, St. Paul, MN
- Thomas Hall, Tax Sheltered Planning, Inc., Fayetteville, NC
- Phillip Kim, AXA Equitable, Scottsdale, AZ
- Adam W. Pearce, CFP®, Lincoln Investment, Phoenix, AZ

2015 ELITE ADVISORS

- Kathryn Cawley, The Voyager Group, Ltd., Joliet, IL
- Louis Deppas, The Legend Group, Lakewood, NY
- Jody Detillier, ChFC, RICP, TGPC, LUTCF, CLTC, CPFA, Detillier Financial Advisors, LLC, New Orleans, LA
- Lyle Uyeda, Chinen & Arinaga Financial Group, Mililani, HI
- Richard E. Williams, CRC, Williams & Company Financial Services, Grandville, MI

2014 ELITE ADVISORS

- S. Bruce Allen, Old Dominion Insurance and Investments, Winchester, VA
- Randy Aranowitz, CLU, TGPC, CLTC, Kades-Margolis Corporation, Wayne, PA
- Charles "Sonny" Detillier (r), Sonny Detillier Agency, Litcher, LA
- Richard Dobson, American Financial Management, Ltd., Cedar Falls, IA
- Frank Owen, F.R. Owen and Associates, Charlotte, NC
- Bruce Smith, CalPro Network, San Diego, CA
- Jeffrey J. Smith (d), Lincoln Investment, Lombard, IL
- Jill Snyder, National Insurance Services, Brookfield, WI

AND HERE THEY ARE... 2018 NTSA ELITE ADVISORS

SHANE HALL, RFC

"My legacy is that I am helping people improve their financial lives, and they, in turn, will improve their own children's financial lives. I take great pride in helping people retire in comfort and not be burdens on the next generation. My goal is to develop a team of younger advisors to continue to carry the torch to helping our clients achieve financial independence. We are also implementing repeatable processes to help the next generation of advisors duplicate our work and carry out our mission. We also help existing clients' adult children eliminate debt and save for college."

KENT SCHUTTE, CFP®, CHFC, CLU, TGPC

"I have worked with Minnesota professional organizations and school boards to negotiate 403(b) match language into bargaining agreements. Currently over 70% of Minnesota schools have some form of match. I have assigned thousands of clients and millions of dollars to new advisors, helping them to get started and grow their practices. I do not believe in minimums and it is more important to help employees get started. Online and auto enrollments must be implemented for future growth in our profession."

CHRISTINA WINTERS GEARS, AIF®

"We are now working with three generations. We have reached back and talked to the parents of our clients and also are looking forward, talking to the children of our clients. We engage them by sending them our monthly newsletter and we invite them in for personal financial planning sessions of their own. This especially gives the children an opportunity to understand our process of financial planning. With our guidance, they discover their own shortfalls. We work closely with them to help ensure that they will be good fiduciaries when they inherit their parents' money."

2018 NTSA OFFICERS AND LEADERSHIP COUNCIL



President: Tamara Indianer, AIF®, CFP®, Lincoln Investment
Tamara Indianer is dedicated to helping individuals with all aspects of financial planning, focusing on non-profits, colleges and the K-12 marketplace. She has spent 23 years helping people plan their financial future, 18 of which have been with Lincoln Investment. Tamara is a frequent speaker at Massachusetts Association of School Business Officials (MASBO), NTSA, the Financial Planning Association (FPA), as well as local school districts, non-profits, and corporations, focusing on 403(b)/457 regulations and general financial literacy. Tamara is a two-time recipient of the Friend of MASBO Award, and serves as the Chair of their Vendor Advisory Committee. Tamara has collaborated with NTSA and other 403(b) companies to create the New England Retirement Education Group, bringing financial education to employees of public schools. Serving on the NTSA Leadership Council since 2012, Tamara has worked extensively on the NTSA Summit and co-chairs the 2018 event.

Having graduated with a Bachelor's Degree from Emory University in Atlanta, GA and a Master's Degree from Brandeis University in Waltham, MA, Tamara holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) professional designation and Accredited Investment Fiduciary® (AIF®) designation. She is a General Securities Principal, supervising the financial planning activities of 30 financial advisors. Tamara is a financial representative of Lincoln Investment and the Regional Vice President of Lincoln Investment's New England Office, where she is committed to nurturing the next generation of financial professionals, as well as contributing significantly to community service. Tamara, her partner and their five-year-old son live outside Boston, MA.

President-Elect: Kristine J. Coffey, CPC, CPFA, CPE Associates, Ltd.,
SOUTHWEST, Albuquerque, NM and MIDWEST, Brookfield, WI

Treasurer: Thomas Granger, CLU, CPC, REBC, CPFA,
Security Benefit, Topeka, KS

Secretary: Cynthia Kleymann, American Computer Services, Inc.,
Des Moines, IA

Executive Director: Brent Neese

Immediate Past President: Adam W. Pearce, CFP®, Lincoln
Investment, Phoenix, AZ

AT-LARGE LEADERSHIP COUNCIL MEMBERS

Joshua R. Decker, CFP®, EFS Advisors, St. Paul, MN

William J. Fisher, PenServ PlanServices, Inc., Horsham, PA

Jim Kelleher, CPFA, Carruth Compliance Consulting, Tigard, OR

Douglas B. Massey, CLU, ChFC, FSS, OFG Financial Services, Inc.,
San Angelo, TX

Richard E. Williams, CRC, Williams & Company Financial Services,
Grandville, MI

