



NTSA

National Tax-Deferred Savings Association

Part of the American Retirement Association

30th

NTSA Anniversary
Recognitions

2019 NTSA Awards

NTSA-NET.ORG

ABOUT THE NTSA

ADVOCATE. EDUCATE. GROW.

Founded in 1989, the National Tax-Deferred Savings Association (NTSA) champions state and federal advocacy, promoting advice and choice, as well as fostering forward-thinking, diverse education for the 403(b), 457(b) and non-profit plan retirement industry.

NTSA represents nearly 6,000 member retirement plan professionals who provide consulting and administrative services for these retirement plans which cover hundreds of thousands of Americans in the public and private sectors. With client and plan sponsor needs as their focus, NTSA members include financial advisors, plan administrators, attorneys, accountants, broker dealers and investment product providers.

NTSA Strategic Partners forge public policy at the state level and support the NTSA mission. NTSA is part of the American Retirement Association (ARA).



Jerry Adzima, CMFC
Edward J. Crawford
Joanne E. Henderson
Joseph D. Kelly
Edward H. Margolis
Lindsey T. Randolph

NTSA PAST PRESIDENTS

- 2018 • Tamara L. Indianer, CFP®, AIF®
2017 • Adam Pearce, CFP®
2016 • Robert Young
2015 • Kent Schutte, CFP®, ChFC, CLU, TGPC
2014 • David R. Blask, CPC, TGPC
2013 • Susan D. Diehl, CPC, QPA, ERPA
2011 & 2012 • Scott A. Hayes, CFP®, TGPC, CPFA
2009 & 2010 • Christopher M. DeGrassi
2007 & 2008 • Frank R. Owen III, CLU, ChFC
2005 & 2006 • Joanne E. Henderson
2004 • Tom Hendershot
2003 • Michael Pollakowski
2002 • Jerry Adzima, CMFC
2001 • Kevin W. Albritton, CLU, ChFC, CFP®, MCERS
2000 • Randy Aranowitz, CLU, TGPC, CLTC
1999 • James E. Rowley
1998 • Donald E. Wade, CFP®
1997 • William Robertson, CFP®, CLU, ChFC, LUTCF, MSFS
1996 • Lindsey T. Randolph, CFP®
1993-1995 • Team
1992 • Joseph D. Kelly
1991 • Edward H. Margolis
1990 • Edward J. Crawford
1989 • Joseph D. Kelly

ABOUT THE NTSA BOB D. SCHILLER AWARD

The NTSA Bob D. Schiller Award is now a lifetime achievement award, recognizing individuals who have given freely of themselves, their time and resources to the NTSA and to 403(b), 457(b) and the non-profit plan retirement industry — individuals who have gone above and beyond expectations, making a difference for their clients and for the industry.

Named in memory of Bob Schiller, an enthusiastic supporter of the NTSA who devoted his time and energy to its success, the Award is given at the discretion of the NTSA President. 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, first presented posthumously to Bob.

On this 30th NTSA Anniversary we honor past awardees with our gratitude for their service.

NTSA BOB D. SCHILLER AWARD PAST WINNERS

2018 • Paul Indianer, CLU, ChFC, MCRS, TGPC

2016 • Donald E. Wade, CFP®

2013 • Edward H. Margolis

2012 • Susan D. Diehl, CPC, QPA, ERPA

2011 • Frank R. Owen III, CLU, ChFC

2010 • Edward Crawford

2009 • Jill Snyder, TGPC

2006 • Bob D. Schiller

Preceding the Bob D. Schiller Award, the then-NTSAA recognized individuals key to its mission with the NTSAA Meritorious Service Award. We are grateful for their contributions.

NTSAA MERITORIOUS SERVICE AWARD PAST WINNERS

2004 • Michael Webb

2000 • Ellie Lowder

2019 BOB D. SCHILLER AWARD

SUSAN J. JENNINGS, JD, LL.M., CLU, FLMI



"Susan has been a long-standing contributor to the NTSA Government Affairs Committee and a committed champion for public policy that promotes and protects workplace savings solutions."

— NTSA Executive Director Brent Neese

The 2019 Bob D. Schiller Award is presented to Susan J. Jennings for her lifetime achievements and meritorious service.

Jennings is Assistant General Counsel, Director of Government Relations at National Life Group, a company with which she has been associated for almost 30 years. She works with trade associations and state and federal governmental entities promoting National Life Group's legislative and regulatory needs, and she advises on 403(b), 457(b), 401(a) and IRA questions and concerns from the field and from the home office.

Past chair of the Corporate Counsel Committee of the American Bar Association/TIPS Section, Jennings currently serves on the West Publications Advisory Committee, the Standing Committee to the Law Student Division, and the Membership Committee. She also is a Fellow of the American Bar Endowment, and past chair of the Corporate Counsel Section. Jennings is also a member of the House and History Committee of the Dallas Bar Association.

Jennings works to assist college and law students in career planning, and recently spoke at Vanderbilt University and Southern Methodist School (SMU) of Law on career networking. She serves as a welcome ambassador at SMU, assisting international students upon their arrival to Dallas. An author of numerous articles on insurance topics, she recently co-authored with her daughter "Become Actively Engaged: Social Media Is Here To Stay," published in the ABA's *TortSource*.

Service to the community is also a hallmark of Jennings' activity. She is a member of La Fiesta De Las Seis Banderas (a fund-raising group for the schools and other community organizations in the Park Cities, TX), Lone Star Masters Swimming, the Dallas Symphony Orchestra League and the Dallas Opera Guild.

Jennings graduated from Indiana University, Bloomington, with a Bachelor of Arts in Journalism and Political Science; she received her law degree (J.D.) from Texas Tech School of Law, and her Advanced Law Degree (LL.M.) in Taxation from Southern Methodist University School of Law. She also holds the CLU and FLMI designations. She is licensed to practice in Texas state courts, the U.S. District Courts in the Northern and Eastern District of Texas, the U.S. Supreme Court and the U.S. Tax Court.

On NTSA's 30th anniversary, we honor and are grateful to these NTSA Elite Advisors.

2018 ELITE ADVISORS

- Shane Hall, RFC; *Shane Hall Financial*, Amarillo, TX
- Kent Schutte, CFP®, ChFC, CLU, TGPC; *EFS Advisors*, Cambridge, MN
- Christina Winters Gears, AIF®; *Creating and Managing Wealth, LLC*, Irving, TX

2017 ELITE ADVISORS

- Michael Cayen, CRC®; *M3 Investment Services*, Royal Oak, MI
- Scott Hayes, CFP®, 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, CFP®, ChFC, RICP; *AXA Equitable*, Scottsdale, AZ
- Adam Pearce, CFP®; *Retirement Professionals*, 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, LUTCFR, 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 E. Aranowitz, CLU, TGPC, CLTC; *US Kades-Margolis*, Wayne, PA
- Charles "Sonny" Detillier; *Sonny Detillier Agency*, Litcher, LA
- Richard Dobson; *American Financial Management, Ltd.*, Cedar Falls, IA
- Frank R. Owen, III, CLU, ChFC; *F.R. Owen and Associates*, Charlotte, NC
- Bruce Smith; *CalPro Network*, San Diego, CA
- Jeffrey J. Smith (d); *Lincoln Investment Planning, Inc.*, Lombard, IL
- Jill Snyder, TGPC; *National Insurance Services*, Brookfield, WI

ABOUT THE NTSA ELITE ADVISOR AWARD

What springs to mind when you hear the word “elite”? Probably someone distinguished, learned, talented and expert, and whose contributions and achievements make them outstanding role models of service and giving.

The NTSA Elite Advisor Award recognizes such NTSA financial advisor members, who are among the ‘best of the best’ in the areas of advocacy, leadership, practice management and legacy within the 403(b) and 457(b) retirement industry — directly affecting the ability of American workers to build a successful retirement, especially through retirement plans.

NOMINATION CRITERIA

Nominees for the 2019 Elite Advisor Award met the following quantitative criteria:

- NTSA Advisor Member for three or more years, including the award year (for 2019: 2017 or before);
- Five or more years as a financial advisor servicing 403(b) and/or 457(b) retirement plans;
- \$26,552,500 or more in retirement plan assets under management, namely 403(b), 457(b) and IRAs (in 2017 for 2018 nomination), (\$25 million with 3% annual escalation);
- Advisor licensed for securities and insurance; and
- Advisor in good standing with FINRA and SEC.

NTSA 2019 ELITE ADVISOR AWARD JUDGING COMMITTEE

- Martin Arinaga, CFC, CFP®, 2016 Elite Advisor; *Chinen & Arinaga Financial Group, Inc.*, Mililani, HI
- Michael Cayen, CRC®, 2017 Elite Advisor; *M3 Investment Services*, Royal Oak, MI
- Joshua R. Decker, CFP®, 2016 Elite Advisor; *EFS Advisors*, St. Paul, MN
- Michael A. Pollakowski; *GWN Securities*, Kansas City, MO
- Richard E. Williams, CRC®, 2015 Elite Advisor; *Williams & Company Financial Services*, Grandville, MI
- CHAIR: Randy E. Aranowitz, CLU, TGPC, CLTC, 2014 Elite Advisor; *US Kades-Margolis*, Wayne, PA
- VICE CHAIR: Joshua R. Decker, CFP®, 2016 Elite Advisor; *EFS Advisors*, St. Paul, MN
- OF ADVICE: Kristine J. Coffey, CPC, CPFA; Executive Vice President, *CPE Associates, Ltd. SOUTHWEST*, Albuquerque, NM and *MIDWEST*, Brookfield, WI

2019 ELITE ADVISORS



GARY IMMINK

Williams & Co. Financial Solutions
Grandville, MI

BROKER DEALER: PlanMember Securities

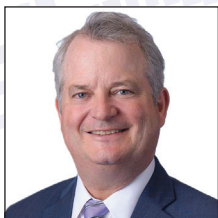
Gary Immink believes in putting clients first. "It seems so cliché, so simple, but it works," he says. Immink says he has discovered the value of spending extra time with clients, as well as extra time to explain the intricate differences between annuities and mutual fund portfolios, and help them fully understand their choices within their different retirement plans.

Not only has Immink experience in the financial industry, he also has more than 30 years of experience as a Michigan public school teacher and basketball coach, which gives him firsthand experience with the existing public school retirement system and expertise to assist other school employees with retirement planning, investment options and wealth-building strategies. That experience as an educator and advocate for the education sector has colored his whole approach, and his practice has evolved into a source of financial education for both potential and existing clients. "In trying to grow my practice I find great advantage in being willing to take time to educate, rather than sell, my prospective clients," he says.

Michigan is one of many states where pension reform is a hot topic, and Immink has been right there in the thick of it. "During the recent Michigan Pension Reform I presented more than 20 seminars, educating school employees on crucial choices facing them," he says. In addition, at the Southwest Michigan School Business Officials conference, he presented details of the Michigan Public School pension and the importance of working with an advisor for successful retirement planning.

Immink believes in building the industry for the future, which he lives out by mentoring and reaching out to students. He says that he would like his legacy to be "Committing Extra Time to Educate." That, he says, has resulted in great client loyalty and much success in this business. "Those succeeding me will have the same success if they also are willing to commit the time to educate," he adds.

2019 ELITE ADVISORS



WALTER KEYS, CFP®, CRPS

CAPTRUST

Raleigh, NC

BROKER DEALER: CAPFINANCIAL
SECURITIES, LLC

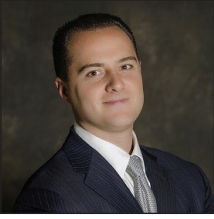
Walter Keys has served retirement plans for nearly 30 years. Keys is not only committed to the industry and those whom it serves, he also is committed to promoting the strong professional standard he lives by. "Daily, I promote the benefits of advisor best-practice professionalism with my clients, prospects, and associates," he reports. Not only that, Keys says, "I continually educate committees, HR executives, headmasters, and CFOs to clarify the importance of a professional process to manage fiduciary duties while increasing plan participation, deferral rates, income replacement ratios, and employee understanding/appreciation."

Helping CAPTRUST launch a new service package for 403(b) and 457(b) plans, Keys serves as the advisor for this pioneering model, which provides full 3(38) fiduciary investment services in the small/medium 403(b) market. "This model has proven to be extremely popular, with assets under management growing to more than \$1.5 billion, and the momentum continues to be strong," Keys reports. "We've leveraged technology, experience, and our passion for exceptional proactive client service to offer a unique package that brings substantial improvements to the investment lineup, while reducing fiduciary liability for the sponsor institution," he adds.

Keys also has been active as a member of the American Society of Pension Professionals and Actuaries (ASPPA) for more than 20 years, the Financial Planning Association, the North Carolina Financial Planning Association including a year as president of the Carolinas' Chapter, and the Field Advisory Cabinet while a retirement plan wholesaler at Union Central.

"For me, it comes down to that 8th grade teacher, that museum director, that research scientist, whose institution has trusted me to manage their family nest egg. Bringing a robust, pioneering service package downstream to the smaller, not-for-profit market means that those families can have top-shelf investment management. I see that as my greatest legacy to my industry," says Keys. "I still pop out of bed excited that I have found my calling and am thankful I'm in a position with a powerful team to bring meaningful change," he adds.

2019 ELITE ADVISORS



RANDAL LUPI, RPS

AXA Advisors

Novelty, OH

BROKER DEALER: AXA Equitable

For 14 years, Randal Lupi has served the retirement industry. "I have taken a proactive approach to a client's personal financial situation. I help my clients gain a better understanding of the financial concepts behind investing, insurance, retirement, estate planning strategies and wealth preservation. Most importantly, my passion is working with skilled professionals to pursue their financial goals," says Lupi. And he offers some insight into how he goes about it all: "I take an educational approach that is easy to understand, solely focused on my client's financial success."

Lupi puts a premium on working together to increase retirement security. "During our work with great organizations like the Ohio Association of School Business Officials (OASBO), administrators, and teachers unions, we helped build financial wellness and financial awareness campaigns." And that work has yielded results: "Our partnership with OASBO helped us to create a customized 457(b) plan which is used across the state of Ohio. We have seen a tremendous growth in 457(b) plan enrollments and created a new awareness of an under-utilized plan," Lupi reports.

Addressing student loan debt, Lupi has worked closely with administrators and unions. "We have worked closely with these groups to run seminars on public service loan forgiveness options and teaching how to enroll correctly," he notes. Lupi is an active mentor as well. He reports, "Over the course of my career, I have mentored numerous advisors. It has always been my goal to lead by example." And, he adds, "Commitment to the process, hard work and doing what is right for the client is the bedrock of molding strong successful advisors."

Lupi sees the collaborative systems he has established as his greatest legacy. "In establishing solid relationships with administrators, local government offices and union leadership, we have been able to deliver a message of financial wellness and education. Truly partnering with these groups individually and many times in conjunction with each other, we have been able to deliver a cohesive message on the urgency and importance of planning for retirement," he says.

2019 ELITE ADVISORS



ROBERT YOUNG

One2One Wealth Strategies
Glendale, AZ

BROKER DEALER: PlanMember Securities

Robert Young has served the retirement industry for 13 years. Young strives to be client-centered. He moved his practice to a fee-based model, which he believes better serves that purpose; he also believes in legacy planning and has put policies and processes in place to ensure there is no disruption in service with transitions.

Heading a group of 10 advisors, including himself, Young hired, trained and put them in their own districts to work. "This includes ongoing formalized weekly training, mentoring and oversight, as well as goal setting. I have helped them build a great book of clients and, more importantly, how to truly focus on helping the client first," says Young. "More importantly, we have focused on holistic planning and financial literacy before and after investing their money," says Young. "Over eight years ago we began doing monthly education meetings so our clients could continue to understand what we do for them and help put their minds at ease during good and bad markets. This is a staple of our practice," he adds.

Young works to increase understanding of the importance of retirement plans and is committed to increasing access to 403(b) and 457(b) plans. "I have also worked with some political groups to help keep the 403b and 457(b) retirement marketplace open to multiple providers," he says, adding that he also spearheaded the Arizona networking group that now has 10 companies cooperating to improve access for all companies. Most importantly, this allows employees more access to quality financial advisors.

"I just think of myself as doing as much as I can to improve the lives of everyone I come into contact with. That means my employees, our clients and even advisors with other companies. Much of the reason I set up our group was so we would have a set of standards for everyone in our business to adhere to. I feel by doing this I am affecting the lives of employees that I will never meet but that makes me feel great knowing that," says Young.

STRATEGIC PARTNERS



NTSA expresses its gratitude to its Strategic Partners, whose support is key to the accomplishment of our mission and to serving our members, our industry and ultimately the plan participants and their dependents and beneficiaries.



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