

SPEAKERS BUREAU



Membership ▲ Advocacy ▲ Bottomline Benefits

The mission of NAIFA-California and NAIFA is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members

Your State Association Staff

Here to serve you!

NAIFA-California

1425 River Park Drive Suite 200
Sacramento CA 95815
(916) 646-8600
(916) 646-8130 Fax
office@naifacalifornia.org
www.naifacalifornia.org

Executive Vice President **David V. Dellinger**

(916) 646-8600 x15
davidd@naifacalifornia.org

Director of Finance & Communications **Carol J. Nicolaysen**

(916) 646-8600 x16
caroln@naifacalifornia.org

Membership Services **Kay A. Nauta**

(916) 646-8600 x14
kayn@naifacalifornia.org

Lobbying Firm

McHugh & Associates
1107 9th Street Suite 701
Sacramento CA 95814
(916) 440-0850
(916) 930-0580 Fax

Legislative Advocate **Shari McHugh**

1107 9th Street Suite 701
smchugh@mchughandassociates.com

Legislative & Grassroots Coordinator **Dawn Sanders Koepke**

1107 9th Street Suite 701
dsanders@mchughandassociates.com

Legislative Coordinator **Kara Bush**

kbush@mchughandassociates.com

Introduction

Providing good programs by interesting, motivating speakers that provide qualitative industry information will bring both new and current members to your association!

This Speakers Bureau is a courtesy of NAIFA-California, intended as a guide for local associations to identify speakers in their area that may be considered for meetings or special events. Use of this resource for any other purpose is strictly prohibited. These speakers have been compiled from the CDI Instructor Qualification forms on file at NAIFA-California, the Speakers Directory 2000 and individuals referred to us by local leaders.

The Speakers Bureau it is not intended as an endorsement of any speaker's personal philosophy or beliefs. NAIFA-California is not an agent for any speaker listed, or an agent for any local association seeking the services of a speaker.

Local associations are responsible for assessing the qualifications of a desired speaker, for seeking their services and for providing any compensation that is requested by the speaker and agreed to by the local association.

Other Important Resources

NAIFA's Successful Meetings handbook (Meeting Logistics)

NAIFA-California's online Education Center's Continuing Education Course Timeline

(necessary CDI forms that MUST BE FILED WITH NAIFA-CALIFORNIA to present CE courses)

To be Featured in the Speakers Bureau

As individual members file their CDI Instructor Qualification form (NAIFA-California's online Education Center's Continuing Education Course Timeline) with NAIFA-California for our CE approved courses, they will be added to the Speakers Bureau accordingly.

Members may also have a complimentary listing as "Other Speaker" by notifying us directly; Non-Members may be listed for \$25 and must supply complete contact information with payment.

NAIFA-California reserves the right, in its sole discretion, to determine whether or not to include any particular individual, and to edit or delete any information about speakers. Participating speakers acknowledge and agree that NAIFA-California shall treat the information such speakers submit as non-confidential and that NAIFA-California may use such information royalty-free in any manner consistent with its purposes.

NAIFA-California shall have no involvement in, no control over and no responsibility or liability for, any communications, arrangements or transactions between speakers' listed and local associations that seek to retain such speakers' services, or that otherwise result from use of this resource. Any communications, arrangements and transactions between speakers listed and those associations that seek to retain such speakers' services shall be solely the responsibility of such speakers and those seeking to retain the speakers' services.

We do not control, review, verify, screen or endorse, and do not assume any responsibility or liability in connection with, the content of any speech or presentation that may be given as a result of use of this resource or the content of any publication or other media a speaker may offer or present. The ideas, materials and information presented by speakers listed do not necessarily reflect the views of NAIFA-California. NAIFA-California disclaims all liability for any claims or damages that may result from use of this resource, from any communication or transaction that may result from use of this resource, or from any presentation that may, or may not, be given as a result of use of this resource.

All those who use the NAIFA-California Speakers Bureau agree to indemnify, defend and hold NAIFA-California harmless from any and all claims arising from such use.

List of Courses Available

Course 153678 : 8 CE **Annuities 101**

11 instructors on file

This course requires a fee of \$35 per attendee due to NAIFA-California with course completion materials

Course Not Approved : 0 CE **Asset Allocations: Putting Your Client's Egg in the Right Basket (PIAB 12)**

Although this course is not approved for CE, if your local members have interest or need for the subject matter, it would benefit your local association to present it. No form filing required to present course.

Course 136078 : 1 CE **Business Insurance for Pass Through Entities (PIAB 7)**

9 instructors on file

Course 144598 : 1 CE **Business Insurance for Pass Through Entities (PIAB 7) Part 2**

9 instructors on file

Course 11643 : 3 CE **California Healthy Families**

1 instructor on file

This course requires a fee of \$10 per NAIFA-California Member and \$20 per Non-Member due to NAIFA-California with course completion materials

Course Not Approved : 0 CE **The Do Not Call Opportunity (PIAB 9)**

Although this course is not approved for CE, if your local members have interest or need for the subject matter, it would benefit your local association to present it. No form filing required to present course.

Course 125318 : 1 CE **Educational Funding After the 2001 Tax Act (PIAB 3)**

4 instructors on file

Course 136079 : 1 CE **Elder Care Planning**

Course 92062 : 2 CE **Estate Planning Considerations**

2 instructors on file

Course 92060 : 2 CE **IRA's Traditional & Roth**

Course 3193 : 3 CE **Life Agents Professional Liability Loss Control Seminar**

Course by The American College **Life Underwriters Training Council (LUTC) Moderator**

10 instructors on file

These people have indicated that they have taught LUTC courses in the past. Please contact The American College or the moderator directly for details and availability.
(888) 263-7265 www.theamericancollege.edu

Course Not for CE : 0 CE **LIFE's Products (PIAB 11)**

1 instructor on file

Although this course is not intended for CE, if your local members have interest or need for the subject matter, it would benefit your local association to present it. No form filing required to present course.

Course 130119 : 1 CE **Long Term Care Financial Planning**

2 instructors on file

Course 122038 : 1 CE **Long Term Care Insurance: The Niche in the Executive Marketplace (PIAB 4)**

8 instructors on file

Course 92061 : 2 CE **LTC Insurance: Needs & Solutions**

Course 162699 : 1 CE **Maximizing Health Savings Accounts Opportunities (PIAB 14)**

7 instructors on file

Course 179598 : 1 CE **Maximizing Health Savings Accounts Opportunities Part 2: Consumer-Driven Health Plans (PIAB 18)**
1 instructor on file

Course Not Approved : 0 CE **Recruiting & Retaining the Ideal Sales Assistant (PIAB 2)**

Although this course is not approved for CE, if your local members have interest or need for the subject matter, it would benefit your local association to present it. No form filing required to present course.

Course 110518 : 1 CE **Retirement Planning After the New Tax Law (PIAB 1)**
4 instructors on file

Course 123338 : 1 CE **The Role of Life Insurance in IRA Stretch-Out Planning (PIAB 5)**
12 instructors on file

Course Not Approved : 0 CE **Successful Life Insurance Selling in a Multiline Agency (PIAB 13)**

Although this course is not approved for CE, if your local members have interest or need for the subject matter, it would benefit your local association to present it. No form filing required to present course.

Course 128738 : 1 CE **Understanding Opportunities for Financial Advising in the Multiline Environment (PIAB 6)**
8 instructors on file

Course 92059 : 3 CE **Understanding the Mutual Fund Solution**

Course Not Approved : 0 CE **Use Estate Planning & Improve Your Bottom Line (PIAB 10)**

Although this course is not approved for CE, if your local members have interest or need for the subject matter, it would benefit your local association to present it. No form filing required to present course.

Course 163418 : 1 CE **Values & Ethics: Being Compliant & Profitable (PIAB 15)**
5 instructors on file

Course 137979 : 1 CE **Voluntary Worksite Benefits: A Comprehensive Guide (PIAB 8)**
3 instructors on file

Other Speakers

53 instructors on file

These people have indicated in the past that they are available for speaking engagements. Topics and Fees vary; please contact them directly for details and availability.

List of Speakers by Course then by Local

Annuities 101

NAIFA-Long Beach

Sunderman, Dennis P. Eldercare Insurance Services
CSA (714) 236-8288
(714) 236-4150 Fax
dennis@lbggroup.com

• Moderator & 2002 LILI Alumni

NAIFA-Mt. Diablo

Toole, William C.(Bill) The Annuity Source Inc.
MBA, CLU, CSA Phone # Not Provided
(925) 736-3870 Fax
wctoole@sunrivertoday.com

NAIFA-Orange County

Lee, Larry R. Financial Diligence Partners
CLU, ChFC (949) 453-1100
(949) 453-1105 Fax
larry@4fdp.com

◀ Member since 1972

Rouff, Elliot A.(Tony) MetLife Financial
LUTCF (949) 951-6534
(949) 951-6534 Fax
roufft@aol.com

◀ Member since 1985

Storey, Victoria H. Allstate Insurance
CLU, ChFC, LUTCF (949) 582-5922
(949) 582-5586 Fax
vickis@3flags.com

NAIFA-Palomar

Tyler, Terry A. ISN Network
(760) 930-9191
(760) 930-9495 Fax
ttyler@teamisn.com

NAIFA-San Gabriel Valley

Moore, Timothy F.(Tim) New York Life
CLU, ChFC (909) 869-0104
(909) 594-4892 Fax
TFMoore@ft.newyorklife.com

◀ Member since 1985

NAIFA-Sequoia

Baum, John C. John Baum Ins
(559) 587-9340
(559) 585-1270 Fax
johnbaumins@hotmail.com

Macaulay, Edward W.(Ted) NSE Insurance Agencies Inc.
(559) 592-9411
(559) 592-5059 Fax
tmacaulay@nseinsurance.com

◀ Member since 1999

Annuities 101

NAIFA-Shasta

D'Amato, Vincent A. Sun America Securities
ChFC (530) 244-5723
(530) 243-8841 Fax

NAIFA-South Bay/Westside

Reline, Donald E.(Don) Reline Insurance Services
CLU, ChFC, CFP® (310) 643-9381
(310) 643-1169 Fax
dmr0697@aol.com

Business Insurance for Pass Through Entities (PIAB 7)

NAIFA-Inland Empire

Crumbaker, Timothy D. New York Life
CLU, LUTCF (909) 888-1315
(909) 888-1315 Fax
tcrumbaker@ft.newyorklife.com

◀ *Member since 1982*

Scribner, James B.(Jim) Associated Securities Corp.
CLU, ChFC, CFP® (909) 342-3342
(909) 342-3338 Fax
jscrib3@aol.com

NAIFA-Long Beach

Bryson, Trent Dana Bryson Financial Group
CFP® (562) 435-7726
(562) 435-5639 Fax
trent@bryfi.com

◀ *Member since 2002*
● *2004 LILI Alumni*

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

Meyers, John T. New York Life
CLU, ChFC (760) 433-2637
(760) 433-8221 Fax
jmeyers416@aol.com

◀ *Member since 1966*

NAIFA-San Fernando Valley

Davidson, John A. Davidson Insurance & Financial Services, Inc.
LUTCF (805) 495-6434
(805) 495-7224 Fax
arrowsjd@msn.com

◀ *Member since 1982*

Business Insurance for Pass Through Entities (PIAB 7)

NAIFA-Santa Barbara

Peters, David L. Peters and Milam Insurance Services
(805) 687-3225
(805) 687-3247 Fax
dave@petersmilam.com

◀ *Member since 1993*

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ *Member since 2001*

Business Insurance for Pass Through Entities (PIAB 7) Part 2

NAIFA-Inland Empire

Crumbaker, Timothy D. New York Life
CLU, LUTCF (909) 888-1315
(909) 888-1315 Fax
tcrumbaker@ft.newyorklife.com

◀ *Member since 1982*

Scribner, James B.(Jim) Associated Securities Corp.
CLU, ChFC, CFP® (909) 342-3342
(909) 342-3338 Fax
jscrib3@aol.com

NAIFA-Long Beach

Bryson, Trent Dana Bryson Financial Group
CFP® (562) 435-7726
(562) 435-5639 Fax
trent@bryfi.com

◀ *Member since 2002*

● *2004 LILI Alumni*

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

Meyers, John T. New York Life
CLU, ChFC (760) 433-2637
(760) 433-8221 Fax
jmeyers416@aol.com

◀ *Member since 1966*

NAIFA-San Fernando Valley

Davidson, John A. Davidson Insurance & Financial Services, Inc.
LUTCF (805) 495-6434
(805) 495-7224 Fax
arrowsjd@msn.com

◀ *Member since 1982*

Business Insurance for Pass Through Entities (PIAB 7) Part 2

NAIFA-Santa Barbara

Peters, David L. Peters and Milam Insurance Services
(805) 687-3225
(805) 687-3247 Fax
dave@petersmilam.com

◀ *Member since 1993*

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ *Member since 2001*

California Healthy Families

NAIFA-Los Angeles

Colburn, Gordon T. Colburn Ins. Services, Inc.
(909) 592-7766
(909) 592-1910 Fax
GColb@aol.com

◀ *Member since 1982*

Educational Funding After the 2001 Tax Act (PIAB 3)

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ *Member since 2001*

NAIFA-Shasta

Duff, Andrew J. The MONY Group
(530) 246-4333
(530) 246-4330 Fax
Andy.Duff@axa-advisors.com

◀ *Member since 1997*

Estate Planning Considerations

NAIFA-Orange County

Lugo, Michael A. The Rule Group
LUTCF, RHU (949) 419-1604
(949) 474-2054 Fax
mlugo@therulegroup.com

◀ *Member since 1981*

Estate Planning Considerations

NAIFA-Shasta

D'Amato, Vincent A. Sun America Securities
ChFC (530) 244-5723
(530) 243-8841 Fax

Life Underwriters Training Council (LUTC) Moderator

NAIFA-Central Coast

Smith, Jack R. Inwest Insurance
CLU, ChFC, MSFS (805) 361-7455
(805) 481-3672 Fax

◀ *Member since 1975*

NAIFA-Central Valley

Cox, Jerry L. Northwestern Mutual Fin. Network
CLU, ChFC (209) 574-2600
(209) 575-0394 Fax

◀ *Member since 1981*

NAIFA-Inland Empire

Crumbaker, Timothy D. New York Life
CLU, LUTCF (909) 888-1315
(909) 888-1315 Fax
tcrumbaker@ft.newyorklife.com

◀ *Member since 1982*

Huguenin, Barbara D.(Babs)

CSA, LUTCF, LTCP (888) 582-4968
(951) 696-0304 Fax
Barbara.Huguenin@CoachingDivision.com

◀ *Member since 2000*
● *2002 LILI Alumni*

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Orange County

Rouff, Elliot A.(Tony) MetLife Financial
LUTCF (949) 951-6534
(949) 951-6534 Fax
roufft@aol.com

◀ *Member since 1985*

NAIFA-Palomar

Fortin, Craig S. CRAIG S. FORTIN, L.U.T.C.F.
LUTCF (619) 890-8866
(858) 484-6177 Fax
cfortin@san.rr.com

NAIFA-Peninsula

Hilgeman, Suzanne W.(Suzie) State Farm Insurance Companies
CLU, LUTCF, ChFC, CASL (650) 851-3276
(650) 851-4029 Fax
suzie.hilgeman.b8eh@statefarm.com

◀ *Member since 1983*

Life Underwriters Training Council (LUTC) Moderator

NAIFA-Sacramento

- Atha, Richard L.** Transamerica Financial Advisors Inc. ◀ *Member since 1998*
MBA, CSA, IAR (916) 686-7685
(916) 686-4218 Fax
rlatha@surewest.net
- Dobbs, William D.** Sacramento Agency ◀ *Member since 1982*
CLU, ChFC (916) 641-0186 x128
(916) 641-0385 Fax
wdobbs@metlife.com

LIFE's Products (PIAB 11)

NAIFA-Peninsula

- Olson, Rae Lee** The Vita Companies ◀ *Member since 1984*
(650) 968-8811
(650) 961-2285 Fax
rl@vitamail.com

Long Term Care Financial Planning

NAIFA-Inland Empire

- Huguenin, Barbara D.(Babs)** ◀ *Member since 2000*
CSA, LUTCF, LTCP (888) 582-4968
(951) 696-0304 Fax
Barbara.Huguenin@CoachingDivision.com
● *2002 LILI Alumni*

NAIFA-Long Beach

- Sunderman, Dennis P.** Eldercare Insurance Services
CSA (714) 236-8288 ◀ *Moderator & 2002 LILI Alumni*
(714) 236-4150 Fax
dennis@lblgroup.com

Long Term Care Insurance: The Niche in the Executive Marketplace (PIAB 4)

NAIFA-Fresno

- Henderson, Sandra E.(Sandy)** Health Guard
RHU, CSA (559) 226-2221 ◀ *2002 LILI Alumni*
(559) 226-2223 Fax
sandhendy@hotmail.com

NAIFA-Inland Empire

- Huguenin, Barbara D.(Babs)** ◀ *Member since 2000*
CSA, LUTCF, LTCP (888) 582-4968
(951) 696-0304 Fax
Barbara.Huguenin@CoachingDivision.com
● *2002 LILI Alumni*

NAIFA-Long Beach

- Sunderman, Dennis P.** Eldercare Insurance Services
CSA (714) 236-8288 ◀ *Moderator & 2002 LILI Alumni*
(714) 236-4150 Fax
dennis@lblgroup.com

Long Term Care Insurance: The Niche in the Executive Marketplace (PIAB 4)

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Orange County

Rouff, Elliot A.(Tony) MetLife Financial ◀ *Member since 1985*
LUTCF (949) 951-6534
(949) 951-6534 Fax
roufft@aol.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

NAIFA-Sacramento

Atha, Richard L. Transamerica Financial Advisors Inc. ◀ *Member since 1998*
MBA, CSA, IAR (916) 686-7685
(916) 686-4218 Fax
rlatha@surewest.net

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave) ◀ *Member since 2001*
(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

Maximizing Health Savings Accounts Opportunities (PIAB 14)

NAIFA-Long Beach

Papacalos, George N. Kaiser Permanente
CLU (800) 789-4661 x2186
(800) 369-8010 Fax
george.n.papacalos@kp.org

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

Maximizing Health Savings Accounts Opportunities (PIAB 14)

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ Member since 2001

NAIFA-Shasta

Beck, Margaret R. AXA Financial

CLU, ChFC, CEBS (530) 225-8583

(530) 225-8581 Fax

margaret.beck@axa-advisors.com

◀ Member since 1979

NAIFA-South Bay/Westside

Reline, Donald E.(Don) Reline Insurance Services

CLU, ChFC, CFP® (310) 643-9381

(310) 643-1169 Fax

dmr0697@aol.com

NAIFA-Stockton

Bregman, Marc A. Bregman Financial & Ins Svc

(209) 367-0930

(209) 367-0463 Fax

mabregman@ft.newyorklife.com

◀ Member since 1997

● 2003 LILI Alumni

Maximizing Health Savings Accounts Opportunities Part 2: Consumer-Driven Health Plans (PIAB 18)

NAIFA-Fresno

Henderson, Sandra E.(Sandy) Health Guard

RHU, CSA (559) 226-2221

(559) 226-2223 Fax

sandhendy@hotmail.com

● 2002 LILI Alumni

Retirement Planning After the New Tax Law (PIAB 1)

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group

CLU, ChFC, LUTCF (707) 252-2733

(707) 252-1390 Fax

dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions

CLU, ChFC (760) 435-9702

(760) 435-9703 Fax

undsolutions@cs.com

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ Member since 2001

Retirement Planning After the New Tax Law (PIAB 1)

NAIFA-Shasta

D'Amato, Vincent A. Sun America Securities
ChFC (530) 244-5723
(530) 243-8841 Fax

The Role of Life Insurance in IRA Stretch-Out Planning (PIAB 5)

NAIFA-Central Coast

Framberger, Michael G. Michael G. Framberger Seminars, Inc. ◀ *Member since 1980*
CLU, ChFC, LUTCF, RHU, REBC (805) 440-2100
(805) 781-2149 Fax
framberger@charter.net

NAIFA-Central Valley

Cox, Jerry L. Northwestern Mutual Fin. Network ◀ *Member since 1981*
CLU, ChFC (209) 574-2600
(209) 575-0394 Fax

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Orange County

Lugo, Michael A. The Rule Group ◀ *Member since 1981*
LUTCF, RHU (949) 419-1604
(949) 474-2054 Fax
mlugo@therulegroup.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

Fortin, Craig S. CRAIG S. FORTIN, L.U.T.C.F.
LUTCF (619) 890-8866
(858) 484-6177 Fax
cfortin@san.rr.com

NAIFA-Sacramento

Dobbs, William D. Sacramento Agency ◀ *Member since 1982*
CLU, ChFC (916) 641-0186 x128
(916) 641-0385 Fax
wdobbs@metlife.com

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave) ◀ *Member since 2001*
(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

The Role of Life Insurance in IRA Stretch-Out Planning (PIAB 5)

NAIFA-Sequoia

Watkins, James M. New York Life
CLU, ChFC, LUTCF (559) 584-7926
(559) 582-6884 Fax
jmwatkins@ft.newyorklife.com

◀ *Member since 1980*

NAIFA-Shasta

Duff, Andrew J. The MONY Group
(530) 246-4333
(530) 246-4330 Fax
Andy.Duff@axa-advisors.com

◀ *Member since 1997*

NAIFA-South Bay/Westside

Bradshaw, Wayne W. Farmers Financial Services
CEP, CSA (310) 543-9393
wayne@waynebradshaw.com

◀ *Member since 1975*

Fuoco, Frank Frank Fuoco Ins. Agency
(310) 325-3994
(310) 325-1046 Fax
fuocof@aol.com

Understanding Opportunities for Financial Advising in the Multiline Environment (PIAB 6)

NAIFA-Central Coast

Smith, Jack R. Inwest Insurance
CLU, ChFC, MSFS (805) 361-7455
(805) 481-3672 Fax

◀ *Member since 1975*

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group
CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

Wells, Daniel J.(Dan) Farmers Financial Services
LUTCF (858) 485-1604
(858) 485-9817 Fax
dw995648@aol.com

NAIFA-Peninsula

Hilgeman, Suzanne W.(Suzie) State Farm Insurance Companies
CLU, LUTCF, ChFC, CASL (650) 851-3276
(650) 851-4029 Fax
suzie.hilgeman.b8eh@statefarm.com

◀ *Member since 1983*

Yim, Sammy C. State Farm Insurance Companies
(650) 344-2541
(650) 344-2542 Fax
sammy.yim.gryd@statefarm.com

◀ *Member since 1996*

Understanding Opportunities for Financial Advising in the Multiline Environment (PIAB 6)

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ *Member since 2001*

NAIFA-South Bay/Westside

Murray, Pamela G. State Farm Insurance Companies

LUTCF (310) 318-6199
(310) 376-8511 Fax
mmurr@adelphia.net

◀ *Member since 1992*

Values & Ethics: Being Compliant & Profitable (PIAB 15)

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group

CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions

CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

NAIFA-Santa Cruz County

Brooke, Paul Robert Brooke & Associates

(831) 477-1730
(408) 425-6539 Fax
rbrooke@pacbell.net

◀ *Member since 1994*

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ *Member since 2001*

NAIFA-Shasta

Maxwell, Judy L. Mutual of Omaha

(530) 221-0441
(530) 221-0725 Fax
judymaxwell@sbcglobal.net

Voluntary Worksite Benefits: A Comprehensive Guide (PIAB 8)

NAIFA-Napa Solano Counties

Britton, Delford G.(Del) MassMutual Financial Group

CLU, ChFC, LUTCF (707) 252-2733
(707) 252-1390 Fax
dgbritton@finsvcs.com

Voluntary Worksite Benefits: A Comprehensive Guide (PIAB 8)

NAIFA-Palomar

Berger, Fredric A.(Fred) Underwriting Solutions
CLU, ChFC (760) 435-9702
(760) 435-9703 Fax
undsolutions@cs.com

NAIFA-Santa Cruz County

Candelario, David Xavier(Dave)

(408) 393-2877
(831) 768-1865 Fax
dcandelario@lisibroker.com

◀ *Member since 2001*

Other Speakers

Petersen, Thomas R. Petersen International Underwriters
MBA, RHU (661) 254-0006
((66) 1) -254- Fax0604
PIU@piu.org

NAIFA-Alameda County

Sitzmann, Gary R. Sitzmann, Morris & Lavis, Inc.
CLU (510) 452-0458
(510) 452-1613 Fax
gsitzmann@smlins.com

◀ *Member since 1966*

NAIFA-Central Coast

Framberger, Michael G. Michael G. Framberger Seminars, Inc.
CLU, ChFC, LUTCF, RHU, REBC (805) 440-2100
(805) 781-2149 Fax
framberger@charter.net

◀ *Member since 1980*

NAIFA-Fresno

Henderson, Sandra E.(Sandy) Health Guard
RHU, CSA (559) 226-2221
(559) 226-2223 Fax
sandhendy@hotmail.com

● *2002 LILI Alumni*

Sullivan, Barbara A. Principal Financial Group
CLU, ChFC (559) 437-3560
(559) 437-3563 Fax

◀ *Member since 1986*

NAIFA-Inland Empire

Bush, David A. LoanOrganizers.com
(951) 296-5117
(951) 346-3685 Fax
dbush@loanorganizers.com

◀ *Member since 2003*

NAIFA-Long Beach

Lambert, Larry M. The LBL Group - Larry Lambert & Assocs
CLU, CFP®, RFC (714) 236-8270
(714) 236-4150 Fax
larryl@lblgroup.com

◀ *Member since 1965*

Other Speakers

NAIFA-Los Angeles

- Davidson, Alan C.** MassMutual ◀ *Member since 1964*
CLU, ChFC (562) 945-5485
 (562) 945-4617 Fax
 acdavidson@finsvcs.com
- Davis, David R.(Dave)** Structured Capital & Ins. Services ◀ *Member since 1976*
CLU, ChFC (310) 479-1904
 (310) 479-1434 Fax
 dave@variable1.com
- Foudy, William J.(Bill)** Foudy Ins. Agencies, Inc ◀ *Member since 1977*
LUTCF (310) 207-5206
 (310) 820-3517 Fax
 billfoudy@aol.com
- Gallo, Jon Joseph** Greenberg Glusker Fields ◀ *Member since 1996*
Esq. (310) 553-3610
 (310) 553-0676 Fax
- Kraus, Arthur D.(Art)** Capital Intelligence Associates ◀ *Member since 1962*
CLU, ChFC (310) 820-9797
 (310) 820-9792 Fax
 akraus@capintelligence.com
- Linsday, Richard H.(Rich)** MetLife Financial Services ◀ *Member since 1973*
CLU, ChFC, AEP, RFC (805) 379-4400
 (805) 557-4966 Fax
 rlinsday@metlife.com
- Oliver, John A.** Transamerica Occidental ◀ *Member since 1996*
CLU, ChFC (213) 742-2893
 (213) 742-3877 Fax
 john.oliver@transamerica.com
- Petersen, W. Harold(Pete)** Petersen International Underwriters ◀ *Member since 1967*
 (800) 345-8816
 (661) 254-0604 Fax
 WHP@piu.org
- Shoff, Karen S.** Shoff & Shoff Ins. Agcy. ◀ *Member since 2001*
MSW, MSG, LUTCF (310) 396-3413
 (310) 399-5518 Fax
 shoffandshoff@earthlink.net

NAIFA-Marin

- Bramon, Gary A.** Alders Financial Solutions ◀ *Member since 1967*
CLU, ChFC (415) 892-7766
 (415) 898-6072 Fax
 gbramon@aldersfinancial.com

NAIFA-Mt. Diablo

- Lichtenberg, Bruce C.** Gallagher Benefit Services ◀ *Member since 1973*
LUTCF (925) 251-5900
 (925) 460-0820 Fax
 bruce_lichtenberg@ajg.com

Other Speakers

O'Neal, Kevin C. Travel Insurance Services
LUTCF (925) 932-1387
(925) 932-2857 Fax
kevin.oneal@travelinsure.com

Shaw, Stephen C.(Steve) Sitzmann, Morris and Lavis ◀ *Member since 1966*
CLU (510) 452-0458
(510) 452-1378 Fax
sshaw@smlinsurance.com

NAIFA-Napa Solano Counties

McManigal, Morland G.(Mac) ◀ *Member since 1959*
CLU, LUTCF, CPCU (707) 863-8534
(707) 429-2985 Fax
mac.mcmanigal@sbcglobal.net

NAIFA-North Orange County

Gascon, Robert S. Penn Mutual Life Insurance ◀ *Member since 1979*
CLU, ChFC (714) 695-3600
(714) 695-3616 Fax
gascon.robert@pmlmail.com

NAIFA-Orange County

Baker, Guy E. BTA Advisory Group ◀ *Member since 1970*
CLU, ChFC, MSFS, RHU (949) 900-0099
(949) 900-0096 Fax
guy@btagroup.net

Brown, David Allen Brown & Streza ◀ *Member since 1979*
(949) 453-2900
(949) 453-2916 Fax
d.brown@brownandstreza.com

Chandik, Mark A. Financial Diligence Partners ◀ *Member since 1984*
CLU, ChFC (949) 453-1100
(949) 453-1105 Fax
mc@4fdp.com

Shaw, Melissa Jones Associates Financial & Insurance ◀ *Member since 1983*
Services, Inc.
CFP® (949) 699-1660
(949) 699-1069 Fax
melissa@fcn.com

NAIFA-Sacramento

Dellinger, David V. NAIFA-California ◀ *Member since 1977*
(916) 646-8600 x15
(916) 646-8130 Fax
david@naifacalifornia.org
● *Primary Moderator LILI Alumni*

NAIFA-San Diego

David, James H. MassMutual Financial Group ◀ *Member since 1981*
CLU, ChFC (619) 230-8850
(619) 230-8860 Fax
jhdavid@finsvcs.com

Other Speakers

Kelly, Riley J.(R. J.) Sagemark Consulting ◀ *Member since 1977*
CLU, ChFC, MSFS (858) 550-2894
(858) 552-1023 Fax
rj@rjkelly.biz

Lontok, Bienvenido O.(Ben) Financial Concepts Int'l Group ◀ *Member since 1980*
(760) 480-1396
(760) 480-6437 Fax
blontok@aol.com

Lopez, Leroy M. Pension & Insurance Agency ◀ *Member since 1977*
(619) 521-2100
(619) 521-2114 Fax
lee@pensioninsagency.com

NAIFA-San Fernando Valley

Craig, Steven R.(Steve) Structured Financial Partners ◀ *Member since 1984*
CLU, ChFC, MSFS (818) 888-9037
(818) 999-4012 Fax
steve@sfparkers.net

Davidson, John A. Davidson Insurance & Financial Services, Inc. ◀ *Member since 1982*
LUTCF (805) 495-6434
(805) 495-7224 Fax
arrowsjd@msn.com

Flynn, Michael M. Flynn Associates ◀ *Member since 1963*
CLU (818) 521-2024
(818) 501-5512 Fax
mflynn@socal.rr.com

Frank, Steven M.(Steve) American General Financial Group/Agency ◀ *Member since 1969*
Building Group
CLU (818) 390-1211
(818) 787-7676 Fax
smfclu@yahoo.com

Gendein, Bruce K. The Senex Group ◀ *Member since 1977*
CLU, ChFC (818) 593-3535
bruce@senexgroup.com

Greenwood, Steven M.(Steve) Steven M. Greenwood, Prof. Corp. ◀ *Member since 2003*
JD (805) 777-7240
(805) 777-7252 Fax
sgreenwood@lkslaw.com

LaVine, Mark L. Professional Planning Corp. ◀ *Member since 1961*
CLU, ChFC (818) 702-0889
(818) 995-1502 Fax
MarkLav@adelphia.net

Mahn, Gene L. MassMutual Financial Group ◀ *Member since 1966*
CLU, ChFC, LUTCF (805) 497-9905
(805) 497-2007 Fax
genemahn@earthlink.net

Other Speakers

McCaffrey, Michael S.(Mike) New York Life ◀ Member since 1988
LUTCF (805) 520-4120
(805) 520-4182 Fax
mccaffrey1@aol.com

Taylor, Linda P. Creative Financial Group
CCPS, RFC (818) 991-6171
(818) 597-9780 Fax
lindaptaylor2002@hotmail.com

NAIFA-Sequoia

Korsgaden, Troy L. Farmers Financial Solutions ◀ Member since 1990
LUTCF (559) 625-4926
(559) 625-1603 Fax
troy@tkinsurance.com

NAIFA-Shasta

Dorffi, William E.(Bill)
CLU, LUTCF, RHU (209) 536-1722
(209) 536-0417 Fax

NAIFA-Silicon Valley

Elman, Bradford L.(Brad) Northwestern Mutual ◀ Member since 1987
CLU (408) 535-5747
(408) 535-5788 Fax

Engel, Ronald L. The Principal Financial Group ◀ Member since 1979
CLU, ChFC (408) 437-7255
(408) 437-7254 Fax
cheng.maggio@principal.com

Ferguson, Michael J.(Mike) Independent Planners Group ◀ Member since 1989
CFP®, CLU (530) 432-7390
(530) 432-7393 Fax
mikeferg@ipg-us.com

Geno, Richard E.(Dick) The Socratic Coach ◀ Member since 1965
CLU, ChFC, CFP®, MSFS (408) 551-2289
(408) 248-2622 Fax
richard@richardegeno.com

Lindstrom, Frank Guardian ◀ Member since 1973
CLU, RHU (408) 918-1700
(408) 918-1725 Fax

Rice, Stephen M.(Steve) Integrated Financial & Insurance Services ◀ Member since 1982
CFP®, CLU, ChFC, CAP™ (408) 487-9900 x252
(408) 487-9902 Fax
srice@integratedplan.com

Silva, Ray A. Guardian ◀ Member since 1964
CLU, ChFC (408) 998-3232
(408) 998-2626 Fax
RASCLU@aol.com

Other Speakers

Stratton, Steven M. Capital Planning Partners, LLC
LUTCF, CSA (408) 999-0696
(408) 999-0697 Fax
sstratton@cap-plan.com

◀ *Member since 1985*
● *2002 LILI Alumni*

NAIFA-Stockton

Anzaldo, Oscar A. Anzaldo OP, LLC Insurance & Financial Services
LUTCF (209) 835-2110
(209) 836-1750 Fax
oanzaldo@ft.newyorklife.com

◀ *Member since 1984*

Kocir, Elizabeth A.(Liz) Blue Cross of California
(209) 931-3479
(209) 931-6355 Fax
elizabeth.kocir@wellpoint.com

◀ *Member since 1992*

Paulsen, Richard R.(Rick) New York Life
(209) 956-2800
(209) 956-1001 Fax
rpaulsen@ft.newyorklife.com

◀ *Member since 1983*



NAIFA-California
1425 River Park Drive Suite 200
Sacramento, CA 95815-4513
(916) 646-8600
(916) 646-8130 Fax
office@naifacalifornia.org
www.naifacalifornia.org

Proudly Serving California's Professional Insurance and Financial Advisors since 1934