NTSA
National Tax-Deferred
Savings Association

2020 NTSA AWARDS STORIES

NTSA-NET.ORG

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 promoting forward-thinking, diverse education for the 403(b), 457(b) and non-profit plan retirement industry.

NTSA has nearly 7,000 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).

Clients, Legislators, Advisors, Administrators, Consultants, Leadership Council, Strategic Partner Council and Government Affairs, to… NTSA AWARDEE STORIES… from you to our world.

How do we make a difference? Understand the value of what we do.

NTSA honors those who lead us forward by example and activity, into a future of possibility and promise. Join us in honoring:

- **NTSA BOB D. SCHILLER AWARD:**
  Lifetime Achievement, with NTSA and the retirement plan industry
- **NTSA RICHARD FORD VOLUNTEER SERVICE AWARDS:**
  Extraordinary NTSA Volunteerism & Community Service
- **NTSA ELITE ADVISOR AWARDS:**
  Best of the Best Financial Advisors, in Advocacy, Leadership, Practice Management and Legacy

We stand on the shoulders of our forebears of thirty years, and pledge to forge forward reaching new heights, as we create, deliver and monitor diverse opportunities and challenges. Together with you, NTSA World, NTSA commits to

- **ADVOCATE** proactively on legislation and regulation from the state capitals to the hill;
- **EDUCATE,** engage and expand, in all corners of the NTSA mission: from traditional k-12 to Nonprofits,
  Higher Education and Healthcare, Churches, ERISA 403(b), and Taft Hartley;
- **GROW,** dedicated to the needs and wants of NTSA World.

Congratulations, Awardees. Thanks, Nominators. We reach new heights together.

Best,

Kristine J. Coffey, CPC, CPFA, CRES
NTSA 2019 President
Chair, NTSA 2014 – 2020 Awards Committee

Brent P. Neese
NTSA Executive Director
ARA Director of State Affairs

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.

RICHARD H. FORD

The NTSA 2020 Bob D. Schiller Award is presented to Richard H. Ford for his lifetime achievements and meritorious service.

Richard Ford was the first employee of NTSA Strategic Partner PlanMember Financial Corp., in 1985, and went on to become its Chief Marketing Officer. He was a staunch supporter of the NTSA from its beginnings in 1989.

Ford died suddenly March 14, 2019. He led in word and action, and all his suggestions were soundly based in a commitment to NTSA success, increasing industry value, achieving growth for advisors and fulfilling clients' needs.

NTSA President and NTSA Awards Committee Chair Kris Coffey: "Richard Ford… who was not encouraged by him? … his support, his joie de vive, his commitments, his engaging smile, his love for others, his passion for the industry, his ability to forge forward and to think outside the box, his sense of community, his wholistic approach… we have lost a leader, a friend, a torch bearer and a valiant gentleman."

ABOUT THE AWARD

The NTSA Bob D. Schiller Award recognizes individuals who have given freely of themselves, their time and resources to the NTSA and to the 403(b)/457 industry — individuals who have gone above and beyond expectations. It is named in memory of Bob Schiller, an enthusiastic supporter of the NTSA who devoted his time and energy to its success.

The NTSA Richard Ford Volunteer Service Award was established in 2019, NTSA's 30th anniversary year, in honor of the unique, lifelong volunteer efforts of Richard Ford, a lively and dedicated volunteer with and for the NTSA ever since its establishment. Ford also was an extraordinary community volunteer and promoter.

To continue his legacy, the Ford Volunteer Service Award demonstrates to the retirement industry, tax-exempt and nonprofit communities – as well as to clients and their interests they support – that the excellence and social responsibility, which NTSA members evidence, enhances their unique partnerships.

The Award recognizes NTSA members' works in two key areas, key elements that Richard Ford exemplified in his life:

1. **Volunteerism:** Activity with NTSA standing committees and projects, through the NTSA member's donation of time and talent, beyond the norm and with innovative excellence.
2. **Service:** Local and/or national community and/or governmental works, through the NTSA member's donation of time, talent and/or treasure.

An Eligible Nominee for the Award is an individual who:

- is a member of good standing with the NTSA for at least three years, including the Award year;
- if a licensed representative or advisor, is in good standing with FINRA and/or the SEC as applicable;
- is in compliance with the ARA Code of Conduct;
- has provided at least 10 hours of volunteer service with NTSA and local governmental or community service from Sept. 1, 2018 - August 31, 2019; and
- has provided at least 20 hours of volunteer service with a local governmental or non-profit organization during the last one (1) to five (5) years, including the nomination year.

The Award Judging Committee for the Ford Volunteer Service Award is representative of NTSA; its members show significant NTSA volunteerism and personal commitment to community and/or governmental service. The 2020 members include:

- **Randy Aranowitz:** NTSA 2014 Elite Advisor and

DAVID BLASK

CPC, TGPC, AIF®

David Blask has been a faithful NTSA volunteer in diverse ways for decades. He has been:

- NTSA President
- Summit Chair
- Professional Education Committee member
- Awards nominator
- Supporter and promoter of CRES designation
- Involved in advocacy and mentoring

David also is engaged in decades-long service as treasurer of his temple, Congregation Beth Tikvah, which has significant community service outreach focused now with migrants.

DONNA CALOIA

Donna Caloia has served the NTSA through the NTSA Summit Steering Committee. She is this year's NTSA Summit Chair. She has been immersed in every aspect of Summit life for several years, leading, encouraging and mentoring dozens of volunteers, and giving back by drawing from her broad and deep experience. She also evinces a keen ability to discern topics and matters that are important to members and that will enhance their skills and address their concerns and interests.

Beyond NTSA, Donna has:

- Led women's support and outreach initiatives at Lincoln Investment
- Been active with the Christ Fellowship Church
- Served disabled children through therapeutic horse riding with the Hand of Hope Center in Palm Beach Gardens for more than a decade

LISA D. STUBBS

Lisa Stubbs has served NTSA through her many years of leadership and astute follow-through, which contributed to excellent summits. She has served as:

- NTSA Summit Chair
- CRES Committee member
- Business Intelligence Committee member

Lisa also has been supported substantively by Security Benefit's own commitment to encouraging employee volunteer work in the communities they serve.
In her community, Lisa has been involved in a wide range of community service activities:

- Kansas Children's Service League
- Junior Achievement of Kansas
- Downtown Topeka, Inc.
- Kansas Foundation for Excellence
- Metropolitan Topeka Airport Authority

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 2020 Elite Advisor Award met the following quantitative criteria:

- NTSA Advisor Member for three or more years, including the award year (2020: 2018 or before);
- Five or more years as a financial advisor servicing 403(b) and/or 457(b) retirement plans;
- $27,318,175 or more in retirement plan assets under management (in 2019 for 2020 nomination), namely 403(b), 457 and IRAs ($25 million with 3% annual escalation);
- Advisor licensed for securities and insurance; and
- Advisor in good standing with FINRA and SEC.

NTSA 2020 ELITE ADVISOR AWARD JUDGING COMMITTEE

- Martin Arinaga, CFC, CFP®, 2016 Elite Advisor; *Financial Group, Inc.*, Mililani, HI
- Jody Detillier, ChFC®, RICP®, TGPC, CLTC, LUTCF, CPFA, 2014 Elite Advisor; *Detillier Financial Advisors*, Lutcher, LA
- Wat Keys, CFP, CRPS, 2019 Elite Advisor; *CAPTRUST*, Raleigh, NC
- Randal Lupi, 2019 Elite Advisor; *AXA Equitable*, Cleveland, OH
- **Chair:** Michael A. Pollakowski; *GWN Securities*, Kansas City, MO
- **Vice Chair:** Kent Schutte, 2018 EA, TGPC; *EFS Advisors*; Cambridge, MN
- **Of Advice:** Kristine J. Coffey, CPC, CPFA; *CPE Associates, Ltd.* SOUTHWEST, Albuquerque, N.M. and MIDWEST, Brookfield, WI

HONORED NOMINEES

- **Joseph Avallone**
  US Retirement Planning Associates
  Winter Springs, FL

- **Leasa Huffman**, CRES, CLU, FMLI
  OFG Financial
  Wakarusa, KS

- **Jason Levine**
  Lincoln Investment
  Swamscott, MA

- **Gary Lucas**
  Williams and Company Financial Services
  Holland, MI

- **Sara E. McGrath**, AIF®
  Clifford & Rano Associates, Inc.
  Worcester, PA

- **Rian A. Steinbiss**, AIF®, CFP, CRES
  Lincoln Investment
  Marlton, NJ

- **David Wolfe**, CRES
  Educators Financial Services
  Coon Rapids, MN

- **Donna L. Wren**, CLTC
  Lincoln Investment
  Gibsonia, PA

JOSEPH AVALLONE

US Retirement Planning Associates
Winter Springs, FL
Broker Dealer: U.S. Retirement Partners

Joseph Avallone began his career in the financial services industry in 1990. He holds a life, health, and variable annuity license, as well as Series 6, 63, and 65 securities licenses.

Twenty-nine years ago, Avallone founded Retirement Planning Associates, a small agency consisting of four representatives based in Orlando. Today, his goal of building a statewide organization has been realized and his firm has established itself as a leader in retirement planning for the educational community in Florida.

His agency now has 60 advisors serving the K-12 market in all 67 counties in Florida, with more than $2 billion in assets under management. He and his two additional divide the state by counties, and provide individual service to each school district. Avallone has worked closely with their offices to ensure that all their employees are educated on how they can retire with confidence given their financial situation. He and his firm have been honored to sponsor and speak at school board retirement meetings, as well as meetings in which new educators are welcomed.

"We communicate with all of our clients monthly with our client management CRM program. We do turn-key planning from income planning to debt management. From the start, we try to educate our clients on saving for their retirement even if it is one paycheck at a time…it all adds up in the end!" says Avallone. "By adhering to a disciplined service model and active client interaction, I work with clients to construct personalized planning and investment strategies designed to help them realize a financially secure future," he adds.

Through his partnership with USRP, BENCOR and PlanMember, Avallone provides the following services to employees of public schools, universities and nonprofit organizations:

SARA E. MCGRATH

AIF®
Clifford & Rano Associates, Inc.
Worcester, MA
Broker Dealer: Lincoln Investment

For 15 years, McGrath has helped create financial plans, personalized "roadmaps" that solve financial problems and has worked toward achieving short- and long-term financial goals. She works one-on-one with clients to understand their current financial situation and goals, and designs and helps implement customized financial plans. She holds FINRA Series 7 and 66 securities registrations, as well as and life and health insurance licenses.

McGrath says that experience has taught her and her associates that effective retirement planning encompasses careful life-stage planning as well. "We have learned that every decision our clients make prior to retirement directly impacts the quality of that retirement. For this reason, we believe that no decision is inconsequential, and no question should remain unanswered," she says. Further, says McGrath, "I understand the important role a financial representative plays in helping individuals and families achieve their life goals."

Over the course of her career, McGrath has helped mentor and educate new advisors, but she also educates clients. "Over the last 15 years, I have found that many of our clients just want to be educated and not just told what to do. I have built my practice on just that," she says.

"My legacy in this business is education," says McGrath. "My clients believe their futures are clear and their goals are defined because of the guidance I have provided them along the way through individual meetings/reviews and group presentations," she says. Over the years, she has made educational presentations and passed along the presentations to the advisors she mentors for their use, and also makes them available on a database for all of their office reps to use.

McGrath also serves as one of 11 advisors on the

DAVID WOLFE, CRES

Educators Financial Services Advisors
Coon Rapids, MN
Broker Dealer: Advanced Advisor Group

For over 27 years, David Wolfe has been a well-respected financial advisor in the Minneapolis-St. Paul area. He specializes in working with individuals who are at different stages of retirement planning. Wolfe has been one of the top two advisors every year he has been in the retirement at all of the firms for which he has worked.

Wolfe assists those who are approaching retirement age or are already retired, as well as investors who are just starting to plan their retirement needs. Believing that everyone's situation is unique, Wolfe listens carefully to understand their objectives before implementing strategies to help them pursue these goals effectively.

Wolfe believes in taking care of clients. "They are not customers, they are clients," he says, adding, "I have worked hard on teaching other advisors how you need to care. If you don't care, people will eventually see this. I try to lead by example."

Wolfe advocates increased application of technology." We definitely have improved our carbon footprint," he says, adding that he is always trying to add efficiency through technology. "We have learned to use it to better our practice so we can see more clients," he says, adding, "Younger clients especially are wanting this more and more."

Born and raised in the Minneapolis area, Wolfe has served the community by participating on many committees and boards. He volunteers his time to an organization called Best Prep, which teaches financial literacy classes in high schools and also to educate teachers. Wolfe also is a member of the National Tax Shelter Accounts Association. And he serves on the Board of Directors of one of the largest 403(b) companies in the industry.

Says Dean Ingvalson, "David demonstrates daily the

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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