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2023 e³ AGENDA, SESSION DESCRIPTIONS, AND SPEAKER BIOS

WEDNESDAY, OCTOBER 4TH

9:00am	Golf Tournament *Additional registration required.*	Riverwalk Golf Club
4:00pm	Registration Desk Opens	
6:00–7:30pm	Welcome Reception **Sponsored by WestPac Wealth Partners**	Fireside Terrace
7:00pm	Special YAT Event **Sponsored by Petersen International Underwriters**	Humphrey's Marina

THURSDAY, OCTOBER 5TH

7:00am	Registration Desk Opens	
7:30–8:30am	Breakfast with Exhibitors	Harborview Room

Visit all vendors to add stamps to your Vendor Passport. Upon collection of all stamps, return the card to the Registration Desk for entry into a raffle!

8:30–9:00am	Opening Ceremony	Marina Ballroom

Pledge of Allegiance, National Anthem, Invocation

Invocation led by NAIFA Past President, John Davidson

9:00–9:10am	Opening Remarks	Marina Ballroom

Welcome, Opening Announcements

NAIFA-CA President, Marc Bregman & NAIFA-CA President-Elect, Jason Foster

9:10–10:10am	Opening General Session	Marina Ballroom

"Shift Your Mindset"

Today, the health insurance industry is filled with "noise" making it very difficult for advisers to stand up and stand out. Broker presentations and strategies all sound the same. Everyone is regurgitating the same statistics and anecdotes in an attempt to win business. Your clients and prospects deserve better. In his Keynote talk, The Insurance Agent Sales Playbook, Neary explores the keys to standing out in a crowded market. As an undersized Pitcher, Neary had to "play bigger" every time he took the mound. Your business is no different. Sales is a game of who knows you, likes you, and trusts you. Andy will show your audience how to craft a message and marketing strategy that will have you playing bigger than your competition. Knowledge isn't enough. You must be able to communicate your knowledge effectively. Fun, bold, yet highly insightful, The Insurance Agent Sales Playbook will delight your audience and help them make the necessary mindset shifts to win in today's market!

Keynote Speaker: Andy Neary

Andy is a former professional baseball player turned insurance advisor and business coach. As an undersized pitcher in the Milwaukee Brewers organization, Andy saw, first-hand, what it took to excel at the sport's highest level. Lacking the ideal measurements for a pitcher, Andy leveraged an unshakeable work ethic and set of consistent daily habits to become a professional athlete.

Today, Andy utilizes the lessons he learned on the mound to help insurance advisors build the mindset, skills, and habits needed for success.

He routinely advises insurance advisers and agencies on marketing and branding strategy and is a sought-after keynote speaker for events and podcasts dedicated to helping young professionals reach their potential.

Andy is the host of the Bullpen Sessions, a podcast dedicated to helping athletes and business professionals make the successful transition to "Chapter 2" in life. Each week, Andy interviews current and former pro athletes to uncover the mindset needed to excel on and off the field.

In 2017, Andy was a contributing author to the Amazon Best Seller, Breaking Through the Status Quo.

Andy lives in Fort Collins, CO with his girlfriend, Amy and 4-legged child, Maisy.

10:15–11:10am Morning Breakout Sessions

Breakout Session 1 Marina Ballroom

“Helping Your Clients Achieve Tax-Avoidance”

Speaker: Steve Zadeh, Kansas City Life

Steve joined Kansas City Life Insurance Company in 2003 as the Company’s first internal product wholesaler, which during the years has expanded to his present position as manager, Sales Development. Steve has 30 years of experience in the insurance and financial services industry beginning with Prudential Ordinary agencies in Houston, Texas. Steve was affiliated with Prudential for 12 years during which he held the position of producer, sales manager and training manager, earning multiple company citations and awards. After leaving Prudential, Steve worked for CNA as their long-term care product wholesaler before joining Kansas City Life.

Steve’s support to Kansas City Life’s field force members includes case design, training, seminars, presentation techniques, development of sales concepts and assisting with sales and marketing-related collateral. Steve also authors a quarterly publication, Competitive Advantage, which highlights Kansas City Life’s products, sales concepts and the Company’s competitive positioning.

Breakout Session 2 Backstage Live Lounge

“An Integrated Approach to Estate Planning”

How financial professionals can increase their revenue and build their business through a coordinated, team approach with an estate planning attorney.

Speaker: Anthony Celaya, Celaya Law Group

Anthony Celaya is the founding attorney at Celaya Law based in the Napa Valley where he’s been practicing exclusively in the wealth-planning field since 2004. His personal mission is to protect clients, their families, and their wealth from loss. He understands that every family has unique challenges and considers dealing with such differences one of his most valuable areas of expertise. He is fluent in both English and Spanish and has thoroughly enjoyed working the Spanish-speaking communities in both Northern and Southern California. Anthony tries to make himself as accessible as possible to his clients, something that he has found particularly unique among otherwise elusive, or reclusive, attorneys. He has found that in wealth and estate planning, it is better to have an attorney for life rather than for a momentary case, and he runs his practice accordingly. In addition to his practice, Anthony spends his time with his wife and six active children.

Breakout Session 3 Dockside

“Critical advice for small and large business owners and wealthy clients: Employee Healthcare”

Differentiate yourself by offering a client advice on how appropriately managing employee healthcare can directly impact their own financial planning. You don’t have to be a healthcare expert, you just need to have these core tips.

Speaker: Kibuchi Banfield, Southern California Sales Leader, Centivo

15-year veteran of the health insurance space from NYC to CA. Kibuchi focuses on providing solutions to business leaders (small companies to Fortune 500) that enable them to grow their business faster and deliver strong financial performance. It’s all about EBITDA.

11:10–11:30am Networking Break with Exhibitors — Harborview Room

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11:30–12:55pm DSA Award Luncheon — Marina Ballroom

Keynote Speaker: Bryon Holz, NAIFA Board of Trustees President

Bryon Holz has served in leadership on various professional boards including as state and local president, two-time national trustee, and current NAIFA President. He was additionally feted with both his local and state association's distinguished service awards and honored to be both a graduate and two-time moderator of NAIFA's prestigious Leadership in Life Institute (LILI).

Bryon and his team of associates in Tampa Bay, Florida have been building brighter tomorrows for their clients since 1983, specializing in asset protection, income planning, and wealth conservation strategies.

A business graduate and Presidential Scholar of the University of Tampa and graduate of the Professional Management Institute in Insurance Marketing Management at Purdue University, Bryon has complimented his industry education with numerous designations, certifications, and credentials.

A life, qualifying, and Top of the Table member of the Million Dollar Round Table, Bryon has served on numerous MDRT and MDRT Foundation committees and has been a featured presenter at three MDRT Annual Meetings.

Holz believes in serving his community and actively supports numerous civic and charitable causes including Instruments of Change, Epilepsy Services Foundation, Scouting, and the Nativity Food Bank among many others. He supports diversity, equity, and inclusion in his profession and is a supporting member of Women in Financial Services.

1 :00–1:55pm Afternoon Breakout Session: ROUND 1

Breakout Session 1 — Marina Ballroom

"The Great Retirement Income Gap"

Understand what clients think of long-term care planning and long-term care insurance. Utilize this knowledge to help clients fill the gap in income during their retirement years.

Speakers: Marc Miller, Managing Partner, Team Financial Partners & Jen Wagoner, Regional Sales Director, OneAmerica

Breakout Session 2 — Backstage Live Lounge

"Unlocking Growth-Digital Marketing & AI Essentials for Financial Advisors & Insurance Agents"

Discover cutting-edge strategies and tactics to scale your firm with Digital Marketing & Artificial Intelligence. Between Social Media, Advertising, SEO, & Lead Generation we'll show you how to increase your leads and revenue. Whether you're a seasoned professional or just starting, this presentation will provide you with the knowledge & insight to dominate the market and stay ahead in today's digital-driven economy. Don't miss this opportunity to unlock new skills & experience growth.

Speaker: Kyle Onstott, Marketing Empire Group

Kyle Onstott is an Entrepreneur, Investor, & Business Consultant. He's the Co-Founder of Marketing Empire Group, A Digital Marketing Agency and he's an investor in multiple companies ranging from real estate, education, accounting, & most recently ranching. To date, *he's consulted with over 2,500+ business owners spanning from California to New York. Kyle's business acumen & insight came from the 7 years of experience at Paychex, one of the largest tech giants in the World. He became a top producer in the nation within his first years there and set record numbers while consistently finishing year over year in the top 1% of the company.*

Breakout Session 3 — Dockside

"Variable Annuities"

Speaker: Brighthouse Financial

2:00–2:55pm Afternoon Breakout Session: ROUND 2

Breakout Session 1 — Marina Ballroom

"Asset Conservation – Money In…Money Out?? Preventing the Whirlpool Effect!"

Business and Estate Planning begins with income planning. Assets are built from income. A severe disability can create a whirlpool effect in which the assets that have been built must be liquidated unless a lifeline has been attached using various forms of Income Protection insurance. Partnerships, business empires, and families all rely on cash flow to exist. Risk Assessment in Income planning (for both personal and business needs) cannot be done without an adequate Income Protection program. Jump in bed and cover up your head and vow not to spend any more money! You cannot do it! Exploring the reasons why people should have Income Protection insurance and armed with information and statistics will assist insurance professionals understand why Income Protection insurance is so crucial! We will also explore numerous uses of Income Protection insurance plans…Beyond the Traditional!

Speaker: Tom Petersen, Partner, Petersen International Underwriters

Tom has written numerous articles and taught numerous programs on the subject of disability insurance and special risks. He has been a speaker to MDRT, NAIFA, NAHU and IDIS as well as numerous local and State associations. In addition, he has taught college financial programs at UCLA and CSUN.

Breakout Session 2 — Backstage Live Lounge

"Recruiting in Today's Market"

Speaker: Pacific Advisors

Breakout Session 3 — Dockside

"Value of Income Planning"

Only 33% of financial professionals have completed a formal retirement income strategy for their retiree clients. A formal retirement income plan helps clients feel more confident in their retirement futures and helps to address the transition needed from accumulation to income. This course introduces an income planning process that will help the financial professional provide additional value by helping their clients transition to retirement more easily, set realistic expectations of income and expenses, potentially enhance their Social Security benefits, uncover any income gaps, and build trust with their clients.

Speaker: Joe Wambach, Allianz

Regional Vice President, Retirement Consultant, Joe Wambach of Allianz Life Financial Services, LLC markets products offered by Allianz Life Insurance Company of North America

	(Allianz). Planning for retirement today is different than it used to be. Joe, with more than 12 years of financial services industry experience, guides financial professionals in creating retirement strategies that help clients meet their long-term financial objectives in a variety of market conditions. *Prior to becoming an RVP-RC, Joe worked at Prudential Financial as a Sales Director covering the RIA market and wirehouse channels. Joe started his career at John Hancock and has worked for other financial services firm over the last 12 years wholesaling annuities.* *Joe received his B.S. and B.A. in Marketing from Western Carolina University. Joe holds his Certified Financial Planner (CFP®) designation and his FINRA Series 7, 6, and 63 securities registrations. In his free time, Joe enjoys golfing, scuba diving, surfing, and running – he completed the Boston Marathon in 2007. Joe and his family reside in Laguna Niguel, CA.*	
2:55–3:15pm	Networking Break with Exhibitors Visit all vendors to add stamps to your Vendor Passport. Upon collection of all stamps, return the card to the Registration Desk for entry into a raffle!	Harborview Room
3:20-3:30pm	General Session Honoring R. Jan Pinney, CLU ChFC CPCU	Marina Ballroom
3:30–4:30pm	Closing General Session **Keynote Speaker: Chris Gandy, Associate General Agent, Midwest Legacy Group** *Christopher L. Gandy is the Founder and Chief Executive Officer of Midwest Legacy Group (OneAmerica) in Lisle, IL. Gandy is member of NAIFA's National Board of Trustees, he has served as President of NAIFA's Chicagoland chapter and has been a NAIFA member since 2003. He entered the insurance and financial services industry in 1999 after playing professional basketball for the Chicago Bulls and the San Antonio Spurs as well as in L'Hermaine, France.* *Gandy serves on NAIFA's Diversity, Equity, and Inclusion Task Force and is a member of the NAIFA 2025 Strategic Planning Committee. He is a highly sought after speaker for industry events and has been a speaker at NAIFA's Performance+Purpose annual conference and published in Advisors Magazine, GQ, Advisor Today and InsuranceNewsNet among other publications.* *Gandy is also an active volunteer in the community. He serves on the Board of the Chicago Concussion Coalition, which strives to make amateur sports safer for children, and on the Board of Directors of the Urban League. He is part of the United Way's Young Community Leaders and volunteers for the Big Brothers/Big Sisters organization.*	Marina Ballroom
5:00–6:00pm	IFAPAC Reception Honoring R. Jan Pinney *IFAPAC Contributors Only*	Bali Hai Restaurant
6:00–7:00pm	LILI Graduate Reunion *LILI Graduates Only*	Bali Hai Restaurant
7:00–9:00pm	Presidents Dinner *Invitation Only*	Bali Hai Restaurant
9:00–11:30pm	NAIFA & WIFS Make It Loud Social	The Westin Downtown San Diego

FRIDAY, OCTOBER 6TH

7:00am	Registration Opens	
7:00–8:30am	Breakfast with Exhibitors *Visit all vendors to add stamps to your Vendor Passport. Upon collection of all stamps, return the card to the Registration Desk for entry into a raffle!*	Harborview Room
7:30–8:30am	Presidents Breakfast *Invitation Only*	SoCal Dining Room
8:45–9:15am	General Session **State Legislative Update** **Presented by Shari McHugh**	Marina Ballroom
9:15 – 9:45am	General Session **“Unlocking Success: Business Owners and the Expertise of Financial Advisors”** *A Panel Discussion led by Moderator, Jason Foster* **Panelists: Rod Roberto, VP Advanced Markets; Chad Wilson, Financial Advisor; and Cory Morrison**	Marina Ballroom
9:45–10:30am	General Session **“Finding Success by Overcoming Fear”** **Keynote Speaker: Jon Pritikin**	Marina Ballroom
10:30–10:50am	Networking Break with Exhibitors *Visit all vendors to add stamps to your Vendor Passport. Upon collection of all stamps, return the card to the Registration Desk for entry into a raffle!*	Harborview Room
10:50–11:20am	NAIFA-CA Annual Business Meeting	Marina Ballroom
11:20–11:30am	Exhibitor Raffle Drawing *Must be present to win.*	Marina Ballroom
11:30–12:30pm	Closing General Session **“Energize, Engage & Build Rock Star Teams”** **Keynote Speaker: Mark Kamp AKA Marvelless Mark**	Marina Ballroom
12:30pm	Closing Remarks	Marina Ballroom

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