



## NAIFA-TEXAS YOUNG ADVISOR TEAM LEADER OF THE YEAR AWARD RECIPIENTS

The NAIFA-Texas YAT Leader of the Year Award recognizes an advisor's commitment to NAIFA including service on local and state and committees as well as participation in the Leadership in Life Institute (LILI); involvement with state and/or federal legislative efforts; participation in external service work such as charities; and an ability to inspire others.

**2021** Richard Demko II, CLU, ChFC, RICP,  
LUTCF, LACP  
(Cypress, Texas 77429-7617)

**2023** Michele L. Guzman  
(Corpus Christi, Texas 78411-4654)

**2022** David P. Tucker, RICP  
(Austin, Texas 78730)