



“Simplifying Regulation for Agents and Brokers...”

April 24, 2007

Dear Member of Congress:

Insurance agents and brokers from coast-to-coast and across all lines of insurance support an optional federal charter (OFC) to give both producers and the insurers with whom they do business the option to choose between state or federal regulation.

We continue to hit the same roadblocks: duplicative licensing requirements and a lack of speed to market of products. In order to sell products across state lines we have to navigate differing insurance regulations in each state and obtain separate state insurance licenses. As we struggle to stay ahead of the paperwork, bureaucratic snafus, and excessive costs that go hand-in-hand with the state based regulatory system it is our customers who suffer.

Just as important, the state based regulatory system limits product availability. The current system stifles innovation and prevents the nationwide rollout of products in a timely fashion intended to meet the needs of our customers. A federal regulatory system will facilitate greater competition and ease of entry in the insurance marketplace, resulting in better service and increased product choices for our customers. Very simply, an OFC will promote competition – a bedrock of our economy.

However, the most important reason to support an OFC is not for us -- it is for our customers, your constituents.

The current state based regulatory system limits our ability to serve consumers who have become frustrated with the lack of choice among insurance products and coverage in the current system. They are perplexed to learn that a product that is available in one state is not offered in another. They also don't understand why they are not able to continue their relationship with us -- many of our customers view us as trusted financial advisors -- if they move out of state. As a producer, these barriers are frustrating, time consuming, and costly. For our customers, they are unacceptable. An OFC will allow the insurance marketplace to address these frustrations and allow us to better serve your constituents.

It is important to stress that the first word in OFC is 'optional' -- we are not advocating the abolishment of the state based insurance regulatory system nor would we support a weak federal regulatory system. Currently state regulation is unevenly enforced. We would proudly support a strong national regulator whom consistently enforced high consumer protections across the country.

We are simply asking for the choice to opt into a strong federal regulatory system if it makes sense for our business models and our customers.

In the 109th Congress, bipartisan legislation was introduced in the Senate (S. 2509) by Senators John Sununu (R-NH) and Tim Johnson (D-SD) to create an OFC. Companion legislation was introduced in the House by Representative Ed Royce (H.R. 6225). Please co-sponsor this legislation when it is reintroduced in the 110th Congress.

Insurance agents and brokers will spend less time on paperwork and have more time to better serve our customers. An OFC is a win-win for anybody who buys or sells an insurance product including every one of your constituents.

Insurance is a critical cog in our nation's economy. Support competition in the insurance marketplace, support an OFC.

Sincerely,

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Robert Poli	Insurance Marketing Center	Rockville, MD
Ralph Haffley	Monumental Life Insurance Company	Lexington, KY
Nicole Aschbrenner	Insurance Coverage Specialists, Inc.	Clarksburg, MD
Timothy C. Flanagan, Jr.	Hinrichs Flanagan Financial	Charlotte, NC
Daniel Glusica	The Employee Benefits Group, Inc.	Bethesda, MD
Eric Keffer	Stephens-Matthews Marketing	Beverly, OH
James A. Jacobs	Jacobs Financial Group	Chesterfield, VA
Jim Schlesinger	AXA Advisors	Northbrook, IL
Jonathan Bulman	Lincoln Financial Group	Vienna, VA
Richard C. Loomis	Rocky Mountain Agency/Prudential Financial	Salt Lake City, UT
Matt Phillips	Winged Keel Group	New York, NY
Debbie Judd	Monumental Life Insurance Company	Louisville, KY
Daniel Barry	Principal Financial Group	Charlotte, NC
Paul M. League	League Financial & Insurance Services	Beverly Hills, CA
Charles R. "Chuck" McGrew	The Newport Group	Heathrow, FL
John Passananti	AXA Advisors	Oak Brook, IL
Timothy Braceland	Edward Jones	Newton, MA
Velma L. Prince	Monumental Life Insurance Company	Campbellsville, KY

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Gregory Olsen	Lenox Advisors	New York, NY
Stephen B. Miller	Creative Benefit Solutions	Rockville, MD
Lee Martin	Lee Martin & Associates	Waco, TX
Elliott Weir	South Texas Agency	Austin, TX
Jack Brooks	Monumental Life Insurance Company	Whitley City, KY
David N. Jones	AXA Advisors	Fort Collins, CO
Joe Scheid	Strategic Financial Concepts	Phoenix, AZ
Benita Burress	Monumental Life Insurance Company	Campbellsville, KY
Dale Davids	Financial Consultant	Jamaica, NY
Mike Alexander	ABM Insurance & Benefit Services, Inc	Houston, TX
Leslie Kaplan	Independent Insurance Agent	Encino, CA
Richard Mortberg	Stoneking Mortberg Associates	Louisville, KY
Gail E. Underwood	Monumental Life Insurance Company	Campbellsville, KY
James Ison	AXA Advisors	Wausau, WI
Bob Fortsch	Prudential Financial	Paramus, NJ
Tom Segrave	State Farm Insurance	Cheyenne, WY
Kenneth R. Childers	Monumental Life Insurance Company	Edmonton, KY
Shad Robertson	Johnson Financial Group	Dallas, TX
Steve Johnston	Boone, Brandon, Johnston & Evans, Inc.	Nashville, TX
David Bath	Independent Insurance Agent	Gold Canyon, AZ
Philip R. Zeigler	AXA Advisors	Wilmington, OH
Harmon Taylor, Jr.	Monumental Life Insurance Company	Stearns, KY
Tyler Malone	Hinrichs Flanagan Financial	Charlotte, NC
G. Edward Kalbaugh	Allegent Consulting Group	Holbrook, NY
Mendel Jaroslawicz	Lee Nolan Associates, LLC	Brooklyn, NY
Milton L. Knowlton	Lewis and Knowlton Financial Group, Inc.	Memphis, TN
Cheryl A. Little	Independent Insurance Agent	Castle Rock, CO
Mary Grodin	Grodin Financial Services	San Leandro, CA
Debra Walker	Independent Insurance Agent	Orem, UT
Donald G. Olsen	River Bend Financial Group	Davenport, IA
Edward B. Loomis	Rocky Mountain Agency/Prudential Financial	Salt Lake City, UT
Paul Foley	Lee Nolan Associates, LLC	Little Falls, NJ
Richard A. Starkey	Monumental Life Insurance Company	Pompton Plains, NJ
Donel C. Smith	Robert Burke Agency	Southern Shores, NC
Christopher Fines	AXA Advisors	Richmond, VA
Joseph Cappello	Center for Wealth Preservation	Syosset, NY
Thomas Queri	AXA Advisors	Rochester, NY
Harold E. Foster	Financial Supermarkets, Inc.	Paterson, NJ
David Jacobson	MassMutual Financial Group	North Palm Beach, FL
Martin Upchurch	Upchurch Insurance and Financial Services, Inc.	Monticello, KY
Darby Austen	Independent Insurance Agent	Duluth, GA
George P. Becknell	South Texas Agency	San Antonio, TX

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Richard Landsberg	Nationwide	Columbus, OH
Judith M. Webb	Monumental Life Insurance Company	Shephardsville, KY
David Tornetto	AXA Advisors	St. Louis, MO
George Nolen	MassMutual Financial Group	Birmingham, AL
David L. Lyon	Southeastern Financial Group	Birmingham, AL
Michael A. Biordi	AXA Advisors	Cincinnati, OH
Jeffrey Mohlman	Seymour & Associates	Maumee, OH
Paul W. Rold	AXA Advisors	Denver, CO
David B. Goldfarb	Estate & Pension Plans, Inc.	Jackson, MI
Darryl E. Angelico	Prudential Financial	Mt. Prospect, IL
Brian Urie	AXA Advisors	Salt Lake City, UT
Pat Byrne	Principal Financial Group	Des Moines, IA
George Edd Gilreath	Monumental Life Insurance Company	Pine Knot, KY
Marc Seymour	Seymour & Associates	Stow, OH
Brandon O. Jordan	Brill Financial Group	Atlanta, GA
John R. Chandler	AXA Advisors	Milwaukee, WI
Scott Fitzpatrick	MassMutual Financial Group	Lexington, KY
Judith Weld-Cooper	Seymour Gill Financial	Southfield, MI
Robert M. Smith	Fraser Financial Group	Los Angeles, CA
Robert F. Boeck	MassMutual Financial Group	Racine, WI
Nicole May	AXA Equitable	Denver, CO
Paul G. Stappas	Lee Nolan Associates, LLC	Neshanic Station, NJ
Dean J. Rosko	Dean J. Rosko and Associates	Largo, FL
B. Michael Brenneman, Jr.	The Dollarhide Financial Group, LLC	Phoenix, AZ
Timothy S. Turbeville	Independent Insurance Agent	San Diego, CA
Tresa Cornachia	CBIZ, Inc.	Columbia, MD
Dave Weeks	AXA Advisors	Naperville, IL
Jeff Robertson	Monumental Life Insurance Company	Somerset, KY
Lynda Sussman	C.O.B., Inc.	Towson, MD
Phillip Hartweg	AXA Equitable	Glen Ellyn, IL
Lamar Ratcliffe	Skylight Financial Group	Cleveland, OH
Catherine Triplitt	Independent Insurance Agent	Carrizo Springs, TX
Jay Poulignot	State Farm Insurance	Cheyenne, WY
Theodore Odendahl	Ferguson Financial Group, Inc.	Freeport, IL
Bryan Ladrow	AXA Advisors	Colorado Springs, CO
Merl Miller	Independent Insurance Agent	Bellevue, OH
John Panaro	Center for Wealth Preservation	Syosset, NY
Ray J. May	AXA Advisors	Denver, CO
Robert R. Williams	The Josen Company	Columbia, MD
Linda R. Katz	First Financial Group	Bala Cynwyd, PA
Tom Kana	Yellow Pad Financial Solutions	Monument, CO
Angel Rivera	Sequene Financial Group	Meriden, CT

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Robert Paul Mc Artor	Independent Insurance Agent	Sparks, NV
Merih Alpan	MassMutual Financial Group	Pittsburgh, PA
Norm Wright, Jr	MassMutual Financial Group	West Des Moines, IA
Sueihua Pan	AXA Advisors	Northbrook, IL
Ricky L. Martin	Monumental Life Insurance Company	Edmonton, KY
Surpris P. Cherazard	Strategic Financial Group	Houston, TX
Frank Liston	Horizon Financial Services	Madison, WI
Paul Ogilvie	Independent Insurance Agent	St. George, UT
Brittany D. Hooper	Brill Financial Group	Atlanta, GA
Ryan Beck	AXA Equitable	Salt Lake City, UT
Darryl L. Coffey	Monumental Life Insurance Company	Leitchfield, KY
Steven Allred	Independent Insurance Agent	Provo, UT
Robert Koski	Wienken & Associates	Exton, PA
David Harris	AXA Advisors	New Hartford, NY
Rex Mauch	State Farm Insurance	Cheyenne, WY
Sandy Miller	Independent Insurance Agent	Louisville, KY
William Bouton	MassMutual Financial Group	Greenville, SC
Hiep Nguyen	Independent Insurance Agent	Houston, TX
Lisa Weir	AXA Advisors	Northbrook, IL
Richard Ruppert	Independent Insurance Agent	Cumming, GA
James D. Marshall	Monumental Life Insurance Company	Pocomoke, MD
W. Scott Gons	Ohio Seymour	Findlay, OH
Gregory Padgitt	AXA Equitable	Madison, WI
Dennis Kistner	MassMutual Financial Group	Peoria, IL
Alana S. Haselwood	Monumental Life Insurance Company	Hodgenville, KY
David J. Babcock	AXA Advisors	Lebanon, PA
Sally Hsieh	Independent Insurance Agent	Houston, TX
David Brain	Karr Barth Associates Inc.	Bala Cynwyd, PA
Arun Kulkarni	AXA Advisors	Collierville, TN
Alan Rohde	Genworth Financial	Flint, MI
Lynda Lenz	State Farm Insurance	Wheatland, WY
J. Keith Pellerin	Banc of America Insurance Services, Inc.	Charlotte, NC
R. Ross Elliot	State Farm Insurance	Buffalo, WY
Christopher MacLennan	AXA Advisors	Minneapolis, MN
Ida Snead	Ida Snead Insurance Agency, Inc.	Gillette, WY
C. Jennings Snider	Planning Consultants, Inc.	Hilton Head, SC
Anthony Raia	AXA Advisors	Oak Brook, IL
Jim Hill	Monumental Life Insurance Company	Helenwood, TN
John B. Bennett	Principal Financial Group	Richmond, VA
Cindy Mayeron	Minnesota Business Center	Minnnetonka, MN
Troy Randall	Principal Financial Group	Des Moines, IA
Charles E. McDaniels	McDaniels Financial Services, LLC	Atlanta, GA

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Michael Thomas	Monumental Life Insurance Company	Pine Knot, KY
Cody Wojdyla	AXA Advisors	Clifton Park, NY
Justin C. Frisco	Principal Financial Group	San Diego, CA
Gordon Robert Moore	AXA Advisors	Longmont, CO
Susie J. Allen	The Wisconsin Business Center	Milwaukee, WI
Bryan Dewberry	Principal Financial Group	Mobile, AL
Bobby Strunk	Monumental Life Insurance Company	Stearns, KY
Pierre Pajak	AXA Advisors	Oak Brook, IL
James F. Pieper	Principal Financial Group	Clear Lake, IA
Jonathan Wilson	Monumental Life Insurance Company	Columbia, KY
Dana Cutlip	Cutlip Financial Services, Inc.	Spring Hill, FL
Mitch Maurer	AXA Advisors	Bellevue, WA
Frederick B. Walters	Principal Financial Group	San Antonio, TX
John C. Dickinson	MassMutual Financial Group	Williamsburg, MA
Matthew Shipman	MWS Financial Services	La Jolla, CA
Zach Youngblood	The Murphy Group	Bloomington, IL
Rick Corder	Monumental Life Insurance Company	Somerset, KY
Edward Silverman	AXA Advisors	Deerfield, IL
Brad S. Ashinoff	Lee Nolan Associates, LLC	New York, NY
Isaiah Super	Monumental Life Insurance Company	Somerset, KY
Thomas J. Fogerty	AXA Advisors	Oak Brook, IL
Charles A. Majors	Cowan Financial Group	New York, NY
Matthew Meeker	Shaw-Wyse, Inc.	Sylvania, OH
John Clay	Monumental Life Insurance Company	Somerset, KY
John Hoschouer	Independent Insurance Agent	Orem, UT
Jonathan E. Hume	AXA Equitable	Denver, CO
Matt Stout	Integrity Financial Planning, Inc.	Newport Beach, CA
Chad Banks	Monumental Life Insurance Company	Stanford, KY
Marcia H. Lowe	Selective Benefits Group	New York, NY
Bhavesh D. Patel	AXA Advisors	Tampa, FL
Gary Murley	Monumental Life Insurance Company	Oneida, TN
Julie Johnson	Independent Insurance Agent	Wilsonville, OR
Michael A. Pezza	Principal Financial Group	Overland Park, KS
Kathy Brogli	Monumental Life Insurance Company	Somerset, KY
Paul A. Lankau, Jr.	Principal Financial Group	Charleston, SC
John L. Nelson	Minnesota Business Center	Minnnetonka, MN
Maricel Blackwell	Principal Financial Group	Honolulu, HI
Roger E. Cammon	Bryant Group, Inc.	St. Louis, MO
James G. Palma, Jr.	Mullane Enterprises, LLC.	West Hartford, CT
Peggy O. Vukasin	NorCal Wealth Management Group	Roseville, CA
William F. Simmons	Group Benefit Services, Inc.	Hunt Valley, MD
Steven Dowell	Monumental Life Insurance Company	Science Hill, KY

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Jeffery A. Tolliver	Monumental Life Insurance Company	Elizabethtown, KY
Ron Sussman	CPI Companies	Voorhees, NJ
Gerald Foster	Monumental Life Insurance Company	Greensburg, KY
Heather S. Furdyna	AXA Advisors	Albany, NY
Samuel Moran	Independent Insurance Agent	Portland, OR
Lynne H. Murray	MassMutual Financial Group	Greensboro, NC
Michael B. Spivak	RubinGoldman and Associates	Bala Cynwyd, PA
William Ploeger	Pollakov Financial	Palm Desert, CA
Jim Bates	Monumental Life Insurance Company	Danville, KY
Wayne Landesman	MassMutual Buffalo Agency	Orchard Park, NY
Roseann Murray	AXA Advisors	Denver, CO
David R. Van Ahn	Van Ahn Insurance Services, LLC.	Ankeny, IA
Carl J. Weinfurter	Carl J. Weinfurter & Associates	Waterloo, NE
Laura A. Hayes	Monumental Life Insurance Company	Falls of Rough, KY
Herschel Balkin	Skylight Financial Group	New Albany, OH
David Loew	Loew Insurance & Financial Solutions	Los Angeles, CA
Tracy L. Reieron	Principal Financial Group	Wausau, WI
Charles Booker	Great Southern Agency/Prudential Financial	Baton Rouge, LA
Mike Bertollette	AXA Advisors	Fort Collins, CO
Kathleen Novotny	Independent Insurance Agent	Santee, CA
Michael J. Dieter	Prudential Financial	Lancaster, PA
Harold R. Bryant	Monumental Life Insurance Company	Taylorsville, KY
V. Anthony Quercia	AXA Advisors	Rochester, NY
Richard Neely	Michel Financial Group	Los Angeles, CA
Jeffrey C. Dollarhide	The Dollarhide Financial Group, LLC	Phoenix, AZ
Walter Anderson	Independent Insurance Agent	Norcross, GA
Larry Nold	Seymour & Associates	Findlay, OH
Cindy Austen	Independent Insurance Agent	Duluth, GA
Robert W. Boykin	AXA Equitable	Zelienople, PA
Ferdinand Dalisay	Independent Insurance Agent	Burlingame, CA
Marcey D. Milby	Monumental Life Insurance Company	Hodgenville, KY
William A. Mays, Jr.	Independent Insurance Agent	Youngstown, OH
Michael J. McDermid	MassMutual Financial Group	Buffalo, NY
Gilberto Mario Chavez	Independent Insurance Agent	McAllen, TX
Dan Jadwisiak	Prudential Financial	Port Clinton, OH
Luis G. Chiappy	AXA Advisors	Miami, FL
Stephen Rowbury	Independent Insurance Agent	Provo, UT
Patrick N. Nunnally	Leisure Werden & Terry Agency	Pasadena, CA
David Singleton	Prudential Financial	Wichita, KS
Todd Thompson	Monumental Life Insurance Company	Bardstown, KY
Clinton Kersting	AXA Equitable	Cincinnati, OH
John Brady	MassMutual Financial Group	Pittsburgh, PA

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Todd J. Henderson	AXA Advisors	Worthington, MN
Andrew Wadsworth	Independent Insurance Agent	Pocatello, ID
ShihYin Chen	Independent Insurance Agent	Alviso, CA
Mark Olinger	Monumental Life Insurance Company	Orlando, FL
Philip V. Ganci	Philip V. Ganci Insurance	Ridgefield, NJ
Jerry J. Eaker	Independent Insurance Agent	Portland, OR
Lawrence W. Foster	Monumental Life Insurance Company	Campbellsville, KY
Kristina Kolata	Independent Insurance Agent	Portland, OR
Kevin Lockard	AXA Advisors	Seattle, WA
Robert D. McDougale	Monumental Life Insurance Company	Bardstown, KY
Hans A. Kaufmann	Hans Kaufmann Agency	Baton Rouge, LA
Marcilene Sheeran	Leisure Werden & Terry Agency	San Francisco, CA
Edwin R. Kerley	Lincoln Financial Advisors	Overland Park, KS
Dan Halos	AXA Advisors	Bellevue, WA
Sandra Erickson	Dexheimer-Erickson Corp.	Los Angeles, CA
Vickie L. Morton	Monumental Life Insurance Company	Shephardsville, KY
Frank Sheahan	Frank Sheahan Insurance	San Luis Obispo, CA
Grace Antares	Independent Insurance Agent	Portland, OR
Michael R. Cohen	MRC Financial Services	Brookline, MA
Edward T. Hardin	Monumental Life Insurance Company	Taylorsville, KY
Phil Mabini	Independent Insurance Agent	Fairview, OR
Gary Raymond	South Texas Agency	San Antonio, TX
John Cotter	Cotter Insurance Agency	Needham, MA
Melissa McConville	Kiselis Brokerage Services, Inc.	San Antonio, TX
Douglas A. Mishkin	Algren Associates, Inc.	New York, NY
R. Michael Young	Driesbach Financial Group, Inc.	Indianapolis, IN
Edward E. Archey, Jr.	Comprehensive Planning, Inc.	Troy, MI
Roland E. Arnold, Jr.	Monumental Life Insurance Company	Perryville, KY
George R. Vay	Budget Term Agency	Willoughby, OH
Paul M. Harrington	Highland Capital Brokerage	Indianapolis, IN
Aaron D. Palmer	AXA Advisors	Bellevue, WA
Angela Allen	Monumental Life Insurance Company	Brandenburg, KY
Daniel E. Rosenberg	The Rosenberg Agency	Woodbridge, CT
Darlene Muters	Independent Insurance Agent	Portland, OR
Thea A. Johns	Leisure Werden & Terry Agency	Pasadena, CA
Jerome Czajkowski	Lincoln Financial Advisors	Amherst, NY
Greg Muncillo	Insurance Designers of Kansas City	Overland Park, KS
Charles W. Ralls	Monumental Life Insurance Company	Campbellsville, KY
Lindsey Martin Bass	AXA Advisors	Bellevue, WA
Jerry Hraban	Premier Insurance Partners, LLC.	Omaha, NE
William Manevich	The Manevich Agency	Youngstown, OH
J. Tyler Braaksma	Independent Insurance Agent	Mesa, AZ

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Gary W. Milby	Monumental Life Insurance Company	Hodgenville, KY
Charles L. Bryson	Independent Insurance Agent	Huntersville, NC
Pete Caneer	Carrol & Associates, Inc.	Spokane, WA
Kathleen P. Steele	AXA Advisors	Bellevue, WA
Tom Schmelzer	Independent Insurance Agent	Spokane, WA
Lynda F. Collins	Monumental Life Insurance Company	Campbellsville, KY
Robert R. Hutchinson	Comprehensive Insurance Solutions, LLC	Tigard, OR
John A. Schram	Linsco/Private Ledger	Spokane, WA
Tvrtko Kujundzic	Monumental Life Insurance Company	Louisville, KY
Craig B. Berson	Berson-Sokol Agency, Inc	Beachwood, OH
Jeffrey W. Shaw	Jeff Shaw Agency	Peoria, IL
John F. Ritchie	Insurance Central	Carpinteria, CA
Jim Bedard	Bedard & Associates	Spokane, WA
Sharlon D. Redmon	Monumental Life Insurance Company	Columbia, KY
Jack MacIntyre	Carrol & Associates, Inc.	Bellevue, WA
Peter A. Raskin	Lincoln Financial Group	Boston, MA
Ronald D. Palm	Mutual of Omaha	Spokane, WA
Wayne Underwood	Monumental Life Insurance Company	Campbellsville, KY
David Hamilton	Hamilton Associates	Gorham, ME
Roy D. Boley	Roy D. Boley Agency	Topeka, KS
M. Carl Heintzelman	Heintzelman Agency	Warwick, RI
Garry R. M. Payne	Lincoln Financial Advisors	Syracuse, NY
Lynn Richards	The Richards Company	San Antonio, TX
Michael E. Jackson	MassMutual Financial Group	Baltimore, MD
David C. Fournier	AXA Advisors	Bellevue, WA
Dallas Payton	Monumental Life Insurance Company	Campbellsville, KY
Lynne Rosenberg Kidd	Innovative Solutions Insurance Services, LLC	El Segundo, CA
Wyatt Jones	W.S. Jones & Associates, Inc.	Duluth, GA
Ann W. Hartmann	Lincoln Financial Advisors	Toledo, OH
Steve Bradshaw	Monumental Life Insurance Company	Campbellsville, KY
Nawang Lhautara	Lhautara Financial and Insurance Services, Inc.	Ojai, CA
Mark J. Napolin	Mark J. Napolin & Associates, Inc.	Albuquerque, NM
Donna H. Bryson	Independent Insurance Agent	Huntersville, NC
Dean Whitman	Carrol & Associates, Inc.	Spokane, WA
Julie Brashears	Capital Resources and Insurance	Huntington Beach, CA
Irwin L. Gross	Lincoln Financial Group	Deerfield Beach, FL
Gary R. Scott	Monumental Life Insurance Company	Hardyville, KY
Andrew R. Truitt	Lincoln Financial Advisors	Eugene, OR
Judy Watson	Independent Insurance Agent	Foster City, CA
Cliff Dompier	Carrol & Associates, Inc.	Bellevue, WA
Gail Hill	AXA Advisors	Covington, WA
Benita L. Penick	Monumental Life Insurance Company	Greensburg, KY

<u>Name</u>	<u>Affiliation</u>	<u>City/State</u>
Robert T. Boling	Robert T. Boling & Associates	Lake Charles, LA
Lisa Skinner	Brokerage Services, Inc.	Omaha, NE
Timothy M. O'Shea	Sagemark Consulting	Rochester, NY
Shane Richolson	Lincoln Financial Group	Houston, TX
Jennifer L. Thomsen	MassMutual Financial Group	Seattle, WA
Neal Thomas	Brokerage Services, Inc.	Lincoln, NE
Robert Hinkel	AXA Advisors	Los Angeles, CA
Thomas L. Braciak	FourSquare Financial Group	Grand Rapids, MI
Beth Fortenberry Tannenbaum	Independent Insurance Agent	Woodland Hills, CA
Ivan C. Hinrichs	Hinrichs Flanagan Financial	Charlotte, NC
Matt Robertson	Daines Insurance & Financial Services, LLP	Texarkana, TX
Charles E. Anderson	Sagemark Consulting	Chesapeake, VA
Milca Padilla	Lincoln Financial Group	Philadelphia, PA

For more information, please log onto our website at www.agents4change.net or contact Peter Ludgin at peter@agents4change.net or 202-589-1929