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**Professionals**

**KRISTI ACREE, CLF, LUTCF**, has a passion for building the future of this everchanging industry. The majority of her 20-year career has been focused on successfully attracting, training, mentoring, and retaining advisors as well as leaders on both a small and large scale. Kristi has a passion for helping, coaching. and attracting diverse talent into the industry to better serve and reflect our diverse clients. Her experience in many roles in the field, involvement in the industry across distribution channels, and ability to build relationships at many levels allows her to be highly effective at driving change and results. As a self-titled “life-long learner,” Kristi also holds her Series 6, 63, 26, 65, L&H license, LUTCF and CLF designations, and is currently working on her RICP designation.

Kristi deeply believes in giving her time to industry associations, advocating for the profession, building successful and profitable firms, and coaching/mentoring the future. She does this specifically through her board seats on; both the newly formed FINSECA association (where she chairs the elevate committee), The Women in Financial Services PA board, and volunteering in multiple committees and events over the years. She has also been featured in multiple training video series’ for both GAMA International and The American College, focusing on recruiting techniques, as well as leadership development. She has contributed to both GAMA and FINSECA magazine/print materials and is a key component in FINSECA’S Women Impact Program. Kristi has most recently spoken internationally to distribution leaders in China for the USCIPA, and in Cancun Mexico for Lamp Latin America. Kristi and with her 3 children; Jason (19), Jack (15), and Logan (10) currently lives in Gilbertsville, PA. Kristi is a lifelong Philadelphia Eagles fan, and in her personal time enjoys live music, traveling, and spending time with her family and loved ones. Contact: (610)573-5587 kristirose2003@gmail.com

**COREY ANDERSON** is the DI GEEK. He is the owner and founder specializing in Disability Insurance. His primary focus is helping advisors and their clients with reviewing and implementing insurance plans. He is a passionate, energetic, experienced agent who brings a different perspective on this business to his clients.  His placement ratio of clients submitted to underwriting continues to be over 95% year after year (industry average is 60%), and he is part agent on numerous individual (disability, long term care or life) insurance applications per year.  His family, wife Stacey and their 4 kids, reside in Albertville, MN.  Corey volunteers regularly in his children’s classrooms and has co-chaired their school’s biggest fundraiser, Bids for Kids. When he is not cheering on his kids’ sports teams you will find him on Lake Minnetonka entertaining family and friends on their wake surf boat. If you are ever in the area, he would love to teach you to surf!

Contact: (612)644-4301 s.anders19@yahoo.com

**DAN BUCHMAN**, CPCU, CLU, ChFC, CASL, MS, Born a Buckeye! Buchman holds a Bachelors Degree from THE Ohio State University with a BS in Administrative Sciences and a Major in Risk Management and Insurance. He furthered his career with several designations in Financial Services from the American College. He started with State Farm in Newark, Ohio in 1966 at age 17 and 66-years later is still a State Farm Agent in Syracuse, Indiana.

Dan has been a member of the “cruise crew” for a number of years and has provided valuable input into the current structure of the program. Contact: (574)457-4807 dan@dan4insurance.com

**APRIL CAUDILL**, J.D., CLU, ChFC, AEP, is a Director of Advanced Solutions at Principal Financial Group, providing tax and legal support for advanced business and estate planning cases. Prior to joining Principal in 2015, April was an advanced planning attorney for two other major carriers, and was the managing editor of *Tax Facts* at the National Underwriter Company, where she worked for 19 years. She was the national president of the Society of Financial Service Professionals in 2012, and the recipient of its Kenneth Black, Jr. Leadership Award in 2014.

April is a prolific author and three-time winner of the Ken Black Jr. Journal Author Award in 2002, 2018, and 2020. In 2023, she was nominated for induction into the National Association of Estate Planners and Counsels (NAEPC) Hall of Fame in the 2024 class.

April is a graduate of the University of Cincinnati and the Salmon P. Chase College of Law, and licensed to practice law in Ohio. Contact: (515)452-4091 aprilcaudill@gmail.com

**DR. REUBEN CHEN,** CFP, CLU, RFC, in both business and life, Dr. Chen firmly believes in the philosophy of “balance.” He believes in maintaining a well-balanced life – and he extends this principle to his clients by incorporating life coaching with proactive financial planning and wealth strategies. Balance brings both wealth accumulation and happiness in life.

He is not only dedicated to his practice, he’s also very active in his community. He founded the Silicon Valley Lions Foundation where he serves as Charter President. He also served as the Chairman of the Northern California Chapter of the Asian American Insurance Financial Professional Association (AAIFPA) and member of the Worldwide Chinese Life Insurance Congress, and Financial Planning Association (FPA). He also founded Shower of Blessing Evangelistic Ministry and the Chinese American Christian Business. In recognition of his outstanding achievements and contributions to the community, in 2007, Mayor Jose Esteves from the City of Milpitas proclaimed September 18 to officially be “Dr. Reuben K. Chen Day.” With his wealth of experience and international recognition as an industry leader, Dr. Chen has been featured in both local and national TV and radio shows, podcasts and financial publications around the world. He is a frequent speaker at industry and community events.

Contact: (408)313-6693  reubenchenphd@gmail.com

**CURTIS CLOKE** CLTC, LUTCF, RICP is an award-winning financial professional and retirement income expert, trainer, and speaker with over 30 years of experience in income distribution planning. Recognized in 2009 as a top-five finalist for Advisor of the Year by *Senior Market Advisor* magazine, Curtis provides educational workshops, seminars, and presentations on advanced retirement income-planning strategies and techniques for financial professionals.

Curtis actively engages all his audiences with his personable character and genuine care for clients' retirement needs and concerns. Through his extensive experience, he has perfected the ability to quickly and accurately identify the income needs of all his clients. He's developed a system-based sales approach that he teaches to advisors. Beyond using annuities to create guaranteed income for life, he shows advisors how to generate the maximum inflation-adjusted income for their clients using the least amount of the portfolio.

With a track record of spot-on media commentary, Curtis Cloke’s expertise has been featured in *Senior Market Advisor, InsuranceNewsNet, Retirement Income Journal, NAFA Annuity Outlook, The Wealth Channel magazine,*DepositAccounts.com, LifeHealthPro.com, and many more. He is a frequent guest on radio and TV stations, has appeared as a guest on NAIFA ClientCast by *Real Wealth®* and as a guest presenter on their webinar series, Power Session LIVE by *Real Wealth®.*

Contact: (319)759-2518 ccloke@thriveincome.com

**CHERYL CANZANELLA**, CLU, ChSNC, LUTCF, With over 25 years of experience in the financial services industry, Cheryl brings a unique perspective connecting two critical subjects, expanding client conversations beyond traditional financial discussions.  As a Retirement Solutions Partner with Movement Mortgage, Cheryl remains dedicated to her passion for assisting individuals in reaching their retirement goals. Her primary focus is collaborating with financial professionals on strategies that incorporate home equity into the financial planning conversation, leveraging Reverse Mortgage as a financial planning tool. As the owner of Coastal Life Strategies, Cheryl spearheads advocacy efforts to raise awareness of the opioid epidemic within the financial industry connecting the human elements that shape the lives of clients. After tragically losing her husband to accidental overdose, she sheds light on the financial challenges of this crisis and how it not only disrupts families emotionally but also inflicts financial hardship through diminishing careers and draining financial assets. Her initiatives aim to foster understanding within the financial community and contribute to a more comprehensive and compassionate approach to client well-being.

She is the founding President of WIFS Northeast Florida, where she played a pivotal role in fostering professional growth and collaboration among women in the industry. Her contributions were recognized when she was awarded the WIFS National Member of the Year in 2014. Additionally, Cheryl has been an active participant in NAIFA, serving as the incoming President of NAIFA Florida and past president of NAIFA Northeast Florida. Her dedication to the field earned her the NAIFA Florida President’s Award in 2014, and she was honored as the NAIFA National’s 2019 Young Advisor Team Leader of the Year.

As a native Floridian, she enjoys spending time with her husband and son, the beach, flag football, CrossFit and volunteering. She can often be heard cheering and/or possibly weeping for her beloved Miami Dolphins & Jacksonville Jaguars.

Contact: (561)386-0537 cheryl.canzanella@movement.com

**ROSE DARENSBERG** was born to a loving family and raised in Southern New Jersey. Her first introduction to finance issues in educational and non-profit organizations started at age 15 when she served as her High School's Black History Club Treasurer. After high school graduation, she decided the military was more suited for her life goals of traveling the world and getting a free education. She spent 9 years as a combat medic.

After completing her military obligations she opted to pursue her education full-time, ultimately graduating from the illustrious Fayetteville State University with a Bachelor in Banking and Finance and Management Information Systems with a minor in Social Work. During her matriculation with FSU, she earned the title of Miss Social Work, Treasurer of the Honor Society, and Treasurer of the Social Work student organization. Rose went on to earn her Master’s in Quantitative Management with a concentration in Health Analytics from Duke University. During grad school she served as a math teacher for the city of Philadelphia, STEM instructor for the city of Atlanta and most recently a math and science teacher for Baltimore Collegiate School for Boys.

Thanks to the connections made on the Cruise in 2017, Rose is currently pursuing her Certified Financial Planner and Chartered Financial Consultant designations after earning a scholarship with the Center for Military and Veterans Affairs at the College of Financial Services. Since starting, Rose has continued to develop her technical and practical knowledge of the financial services industry. Her long-term goals are to complete her CFP and ChFC and ultimately earn her PhD in Personal Financial Planning from Texas Tech.

Contact: (470)753-9412  roseycapricorn@gmail.com

**ROCCY DEFRANCESCO, JR.**, JD, CWPP™, CAPP™, CMP™ received his B.S. degree from Embry Riddle Aeronautical University (where he also received his commercial pilot’s license) and his J.D. from Valparaiso University School of Law. Roccy is licensed to practice law in Michigan (inactive license in Indiana). He is the founder of The Wealth Preservation Institute, the creator of the Certified Asset Protection Planner (CAPP™), Certified Medicaid Planner (CMP™) designations and is also the co-founder of the Asset Protection Society. He is also the founder of the OnPointe Suite of software which included OnPointe Risk Analyzer, OnPointe Retirement Planner, OnPointe Email, OnPointe Landing Pages, and OnPointe CRM. Roccy has also authored numerous asset protection and wealth preservation books and articles (The Doctor’s Wealth Preservation Guide©, Retiring Without Risk©, Bad Advisors: How to Identify Them; How to Avoid Them©, Peace of Mind Planning: Losing Money is No Longer an Option©, The Home Equity Acceleration Plan, H.E.A.P.© (*with accompanying software program*), The Home Equity Management Guidebook: How to Achieve Maximum Wealth with Maximum Security©, Asset Protection—The Wedge©, 21st Century Advisor©, 21st Century Attorney © (Co-Author), The Divorce Planning Guidebook© (Co-Author), Editor: The Medicaid Planning Guidebook©) and is a frequent speaker on the subject.

Contact: (269)449-4922 sandie@strategicmp.net

**GARY L. FLOTRON**, MBA, CLU®, ChFC®, AEP® principal of G. L. Flotron & Associates specializes in the areas of trust-owned life insurance, estate and business planning, and executive and employee benefit plans.  He is also the Associate Director Financial Planning Programs and an Adjunct Faculty member at the College of Business Administration, University of Missouri - St. Louis. An author and frequent national speaker, Gary has spoken to numerous professional associations and groups, including the Heckerling Institute On Estate Planning, the NAEPC Annual Conference, The Federal Tax Institute of New England, and, the LISI Webinar Programs.  In April 2020 the American Bar Association Real Property, Trust and Estate Law published Gary’s book Understanding Life Insurance and Rethinking Policy Management and Evaluation:  Explaining the Unexplainable.   Mr. Flotron has been an active member in various professional associations.  He is Chair Emeritus and a Member of the Executive Committee for the Synergy Summit, an organization and think tank composed of representatives from ten major national legal and financial services professional organizations involved in estate planning. He is a Past President of the National Association of Estate Planners & Councils (NAEPC) and The NAEPC Education Foundation, as well as past Chair of several NAEPC committees. A past Member of the National Board of Directors of the Society of Financial Service Professionals (FSP), Mr. Flotron, in addition to having served on numerous National Committees and Task Forces, is the current Editor of the Estate Planning quarterly publication for FSP.  He is also a former member of the University of Missouri – St. Louis Planned Giving Advisory Committee, a past President of the National Association of Insurance and Financial Advisors St. Louis Chapter, and a past Regional Chair for the National Council of The American College.  Mr. Flotron has also served as a Member of the Chartered Financial Consultant (ChFC®) Curriculum Advisory Board for The American College of Financial Services.

Contact: (314) 308-9428 flotrong@umsl.edu

**TERRI TASSELL-GETMAN**, JD, CLU, ChFC, RICP, AEP (Distinguished) is an attorney who has spent her entire 40+ years career in the insurance profession helping clients and financial advisors with some of the more technical areas of life insurance planning. Terri works for Diversified Brokerage Services (DBS) an independent life insurance only brokerage general agency. Prior to joining DBS in 2011 Terri held various positions in advanced marketing with insurance carriers. In addition, early in her career she helped establish a financial planning firm recognized by *Money* as one of the most respected firms in the United States by legal and tax professionals. Terri is a frequent speaker at industry meetings and contributor to financial publications. Since 2011 she has been the author of a monthly publication on technical life insurance planning concepts entitled *Counselor’s Corner*. Terri previously served on the national board of the Society of Financial Service Professionals (FSP) and is the recipient of its 2015 Kenneth Black Leadership award. She is a member of Finseca and NAEPC (National Association of Estate Planners and Councils) where she received the “distinguished” honor in 2010 for her contributions to the field of estate planning.

On the personal side Terri is often introduced as an “Iowa farm girl,” primarily because of her Iowa farm ancestors and the large backyard vegetable garden her spouse, Bruce, grows every year (Terri enjoys eating its bounty, as do many of the neighbors). Terri loves to travel, especially to historic places. This love was cultivated at an early age having either lived in or visited every U.S. continental state by the time she was in high school. This influenced her decision to acquire a dual undergraduate degree in History & Russian Studies from the College of William & Mary in Williamsburg VA. Terri is one of the founding “cruise crew” members – a group where membership seemed to require a last name stating with G (Gasaway, Getman, Gilliam).

Contact: (952)232-8095 tgclu@comcast.net

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| **BONNIE GODSMAN**, CPBC joined GAMA International 19 years ago, where she rose through the ranks to become vice president for corporate and business development. In this role, she oversaw all revenue departments at the association, including Membership, LAMP, Communications and PMG Corporate Relations. Since her promotion to that position in 2012, GAMA has seen dramatic growth in revenue, membership, membership retention and LAMP attendance.In June 2014, Godsman took the helm as GAMA’s first, and youngest, female CEO. Today, Godsman lead the charge to take the historic endeavor to merge GAMA & AALU to form Finseca: Financial Security for All. Godsman remains the CEO of GAMA Global, Finseca’s international arm operating in 22 countries worldwide. Additionally, as President of Finseca she sits as the President of the Finseca Foundation. Before joining GAMA, Godsman held political appointments under the administrations of Suffolk County (N.Y.) Executive Robert J. Gaffney as liaison to the offices of both New York Mayor Rudy Giuliani and President George W. Bush. She is also founder of Bliss, LLC, a restaurant group based in New York City. In addition, Godsman is a member of the American Society of Association Executive and the National Association of Professional Women. Godsman was recently recognized as the 2018 Finance CEO of the Year by CEO Monthly magazine.Born and raised on the south shore of Long Island, Godsman is a proud New York native. Having been bitten by the political bug at a young age, she attended the American University in Washington, D.C., receiving a B.A. in political science.Godsman divides her professional and personal living in both Washington, DC weekly and enjoying her weekends in Mount Joy, Pennsylvania with her husband Mike and yorkie-poo Lincoln.Contact: (571)499-4311 bgodsman@finseca.org |

**ALLISON ANNE HOYT**, JD, CLU. Allison is an attorney who has been in the financial services industry for nearly 12 years, and has worked for two different Fortune 500 companies. She excels at building and enhancing relationships between financial professionals, their firms, and home offices which improves the reputation and sales results of the companies she works for. Allison consults with financial professionals and offers her expertise in the use of life insurance, long-term care insurance, and annuities to craft one of a kind, tailored financial solutions for their clients. She incorporates these financial products into the personal financial plans, estate plans, charitable plans, business plans, as well as executive benefit plans for end-clients. She is a sought after speaker and travels around the country educating financial, legal, and accounting professionals on these topics. Alongside these focus areas, she has also developed an expertise in student loan debt repayment strategies, and has written and lectured extensively on the topic. She recently founded ConquerYourStudentLoanDebt.com to provide one on one counseling as well as speaking engagements on the topic of student loan debt repayment strategies. She has served in multiple capacities on the local boards of the Society of Financial Service Professionals (FSP) and previously served on the national board of the Society of FSP.

On the personal side Allison was born and raised on Long Island, New York but more recently moved out to the midwest. Her prior careers were in education (high school English teacher) and the law (criminal defense attorney). She was an NCAA Division II athlete, playing volleyball and softball at Long Island University's Southampton College.

Contact: (614) 249-0211  allison@conqueryourstudentloandebt.com

**DAVID HYNES**, CFP, CLU, ChFC is a financial advisor and shareholder at Focus Financial in Minneapolis, Minnesota. David graduated from University of St Thomas, MN with a degree in marketing and an emphasis on economics. In 1991 David began his career in financial services with the Mass Mutual Life Insurance Company. In 2001 David started his own independent financial planning firm and affiliated with Focus Financial and Broker-Dealer Osaic, remaining with them today. David’s practice focuses on families and small businesses, and he has many multi-generational clients.

He initially was attracted to the life insurance and risk management aspect of financial planning because his father was a General Agent with Indianapolis Life Insurance Co. His father remains his number one inspiration today because of his integrity, work ethic, and sense of humor. David’s son Charles recently joined the firm after several years in public accounting. David has been an active member in the Society of Financial Services Professionals and the National Association of Insurance and Financial Advisors. David believes the professional friendships and business connections he made by being an active part of these associations are a critical part of his success.

David and his wife Renee enjoy an active, outdoor Minnesota life that includes biking skiing, and golfing and walking their black lab, Rosie.

Contact: (612) 747-8664 dhynes@focusfinancial.com

**ANTHONY JOHNSON**, CLTC has been in the financial services industry since 2007. Prior to his current role, he spent 6 years with Ameriprise Financial as an Associate Financial Advisor where he focused on comprehensive financial planning and creating long-term client relationships. Anthony Joined RiverSource Distributors in 2015 as a National Sales Consultant then quickly transitioned to a Regional Sales Director working in the Pacific Northwest. In 2019, Anthony was promoted to the Regional Sales Specialist role where he was successful in developing new relationships and assisting advisors with growing their practices through insurance sales achieving RiverSource Insurance Top sales Territory in 2018, 2019, and 2020. He was also voted 2019 MVP of RiverSource Insurance.  Anthony then partnered with Heritage Wealth Advisors (HWA), a financial advisory practice of Ameriprise Financial based out of Mercer Island, WA in 2021. In his current role, Anthony provides individualized solutions to affluent clients involving protection planning and wealth transfer strategies. In his short time with the firm, Anthony has helped HWA become the largest producing insurance practice within Ameriprise Financial. He has also set the record for policies placed in a single year within the history of Ameriprise Financial.

On the personal side, Anthony is native of the Twin Cities of Minneapolis/St. Paul and currently resides in Savage, MN. He and his wife, Katy, just celebrated their fifth anniversary and share a home with their 16-year son, Isaac, and 9-year-old pup, Jackson (Puggle). In addition to being an avid sports fan, Anthony has an eclectic taste in music and loves spending his weekends with friends smoking meats and relaxing by the pool.

Contact: (612)816-6875 anthony.johnson@ampf.com

**Richard Linsday**, AEP, ChFC, CLU, APMASince 1973, Richard Linsday has worked with accounting, legal and trust advisors in the design and implementation of sophisticated tax and investment strategies for his clients. This interest in strategic planning has allowed Rich to integrate family wealth and life planning, into creative financial and estate strategies for individuals and business owners alike, with Signet Strategic Wealth, an office of LPL Financial.  Rich is active in The Society for Financial Services Professionals (FSP), the Los Angeles Estate Planning Council and the National Association of Insurance and Financial Advisors, West Los Angeles Chapter. Rich has served as the national President of FSP and the Chairman of the Board of the Forum 400, representing the top life insurance producers throughout the world and some of the best minds in the industry. He also has been a Board Member of the Life and Health Insurance Foundation for Education (LIFE).

Rich graduated from Northern Illinois University for Undergraduate work and National Defense University for graduate work. He served as an Adjunct Professor of Finance at California State University Northridge.  In the community, Rich is active in planned giving with the Alliance for the Arts, the American Heart Association and is currently President & CEO of Devil Pups Youth Program for America. Richard lives in San Clemente, California with his wife, Laura, of 40 years.

Contact: (805) 431-9589 rl@signetstrategicwealth.com

**STEWART MANGES** graduated from Olivet College in 2020, majored in Financial Planning and Risk Management & Insurance. While at Olivet, Stewart competed in and came in first place in the Career Exploration Competition alongside Andrew Todd. Upon graduation, Stewart began working remotely for Diversified Brokerage Services as a Licensing and Commission Specialist after learning about the company through the Career Exploration Competition. While at Diversified Brokerage services he dedicated himself to be a true "swiss army knife" to assist in all manner of commission compensation, licensing and appointment, and policy service inquiries. Stewart has since gone on to work for James River Insurance Company where he currently works as an Associate Underwriter in the General Casualty division which provides commercial general liability insurance for risks in the excess and surplus lines market.

In his free time, Stewart enjoys spending time with friends, playing video games, and being at his vacation home at Bois Blanc Island in Michigan in the summers.

Contact: (804)289-2125 stewart.manges@jamesriverins.com

**JOHN RICHARDSON**, RICP, LACP, graduated with a Bachelor of Arts in Political Science, with a minor in Spanish from the University of Tennessee, Knoxville.  John strongly believes in the importance of protecting the promises he makes his clients as an advocate for his clients, and for that reason he is very active in politics at the federal, state, and local levels. As an active leader with the National Association of Insurance and Financial Advisors (NAIFA), John has served in several leadership roles at the local, state, and national levels. In 2018, John was the recipient of the NAIFA Young Advisors Team (YAT) Leader of the Year award which recognizes the top financial professional in the nation, based on service to his clients, his community, and his fellow financial professionals. In 2022, John was elected to a four-year term of office as the State Executive Committeeman for Senate District 21 (Nashville, TN) with the Tennessee Republican Party. In 2023, John was the recipient of the NAIFA Presidential Citation award which recognizes the top volunteer leader in the nation who has shown extraordinary dedication to NAIFA and performed services to the association above and beyond expectations. The NAIFA Office of the President may select one Presidential Citation recipient each year. Prior to his career in the financial services industry, he was a traveling live events promoter and advisor for nationally syndicated talk radio host Dave Ramsey’s company, The Lampo Group (Ramsey Solutions).

John, his wife Kelly, and their fun-loving rescue dog Piper live in Brentwood, TN.  For fun, John and Kelly aka “Team Jolly” enjoy traveling and spending quality time with friends and family.  John’s hobbies include playing tabletop strategy board games, attending live comedy events, and taking fun selfie photos with new friends.

Contact: (615)419-4140 JohnRichardson@financialguide.com

**ABBY SANTIAGO**, CFP, CLU has been in the financial services industry for nearly 34 years. Currently owns a franchise with Ameriprise Financial LLC and is a Managing Parntner for Gratium Wealth Planning, a Private Advisory Practice of Ameriprise Financial LLC.She achieved success right out of the gate when she started with Ameriprise in 1991, breaking all records for rookie advisors.Soon thereafter she began her journey in training and developing new advisors. Her career began in California, with an earthquake relocating her to Florida in 1994. She quickly discovered the power of a TEAM practice.

In 2007 Abby sold her practice with the intention to retire from her career and begin something new. As it turned out, she reinvented herself in the financial planning world and helped to take a small one-person practice managing 40MM to 240K AUM. In 2017 she set out to accomplish the impossible - take a 240MM AUM to 1-billion in assets within 2 years. The goal was not accomplished but assets were tripled!

Today Abby spends her time training and encouraging new talent, caring for her 2 grandchildren, and as always looking to laugh, dance and enjoy life’s little moments. Her personal goal is to see people achieve financial freedom, to allow them to give generously of their time, talent, and resources and to develop the next generation of financial advisors. Abby says the key is behavioral coaching, loves to focus on tax planning, and always engages clients in comprehensive planning.

Contact: (386) 437-1883 abigail.x.santiago@ampf.com

**ROB SHARP**, JD, has been in the insurance industry for over 25 years with experience on all sides of the sales and distribution spectrum. After starting his career as a personal producer with Prudential and winning several selling awards he made a transition to brokerage (representing many carriers) and turning towards more advanced planning concepts and business clients in Southern California. Following some key regulatory changes Rob established a bank consulting organization with key client Bank of America. After selling this agency, Rob turned back to the carrier/manufacturing side where he spent much of his career working on building/expanding/fine tuning distribution, strategic development and partnerships, and designing developing and mentoring of sales teams.

Rob had opportunity to work with startups and build outs with Prudential Brokerage, MONY/AXA, as well as carrier distribution rehabilitation with AIG after the 2008 crash. He later moved from the carrier side opportunity to lead a national distribution IMO in Southern Cal expanding via conceptual selling and recruitment. Rob headed Independent Distribution for Amertias Insurance Co in Lincoln NE. Developing all aspects of the division build up including strategic development of non-traditional distribution opportunities (FinTech/InsurTech) as well as build out in sales presence and recruitment and mentoring of sales force. Presently Rob is managing principal with Meritage Advisory in helping insurance manufacturers and distributors with sales, distribution design, evaluation, and expansion. Also, Rob is a professor of financial services and Executive in Residence for West Virginia University.

Graduate of West Virginia University with BS in Economics & Finance and later Juris Doctor. Service in the USAF JAG corps. Rob has served on many industry, educational, and charity boards. He is married to wife Pamela and has two sons Spencer (18) and Alec (16) and lives in Lincoln NE. In 2006 Rob and Pam established Sharp’s Hill vineyards in Paso Robles CA. Additionally, in 2010 he was awarded the “Orderu Zaslugi” ODM (Order of Diplomatic Merit) from the Republic of Poland.

Contact: rsharp@meritageadvisory.com