



2026 ANNUAL STATE CONFERENCE



THE POWER OF ONE

We're growing NAIFA-Texas one member at a time — have you recruited your **ONE** yet? <https://belong.naifa.org/join>

Sunday March 1, 2026 - Tuesday, March 3, 2026

The Gunter Hotel, San Antonio

205 E. Houston

San Antonio, Texas 78205

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PRESIDENT'S MESSAGE

Joe Neal Kerr

Kerr Financial Services, 2026 NAIFA-Texas President



Welcome to the 2026 NAIFA-Texas Annual State Conference!

On behalf of NAIFA-Texas and our Board of Directors, I am delighted to welcome you to our conference and thank you for being part of this exceptional community of professionals. Your commitment to continuous learning, advocacy, and service is what makes NAIFA strong, and we are honored to have you with us.

This conference is designed to inform, inspire, and connect. Our educational sessions feature industry leaders and experts who will share insights, strategies, and ideas you can take back to your practice immediately. Equally important are our legislative sessions, where we focus on the advocacy work that protects our profession and ensures we can continue to serve our clients with integrity and independence.

Beyond the sessions, this conference is about people. NAIFA has always been built on relationships, and we have intentionally created time and space for meaningful networking, conversation, and friendship-building. Whether you are reconnecting with longtime colleagues or meeting new peers for the first time, we encourage you to engage fully and make the most of these moments together.

Thank you for your dedication to NAIFA-Texas and to the clients and communities you serve every day. I hope you leave this conference energized, informed, and proud to be part of this remarkable association.

Welcome, and enjoy the conference.

Joe Neal Kerr
2026 NAIFA-Texas President



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To learn more about the NAIFA-Texas Board of Directors,
please visit: tx.naifa.org/board or Scan the QR code!

SCHEDULE OF EVENTS

Sunday, March 1, 2026

Conference attendees are responsible for making their own dinner arrangements on Sunday evening.

2:00 p.m. – 4:00 p.m. | Exhibitor Set-Up

International / English

2:00 p.m. - 4:00 p.m. | Leadership Training with Doug Massey

TC Baker

This leadership training is reserved for the NAIFA-Texas Board of Directors, Local Chapter Board of Director teams throughout Texas, Affiliate Leadership teams throughout Texas, and first-time attendees to the NAIFA-Texas conference.

4:00 p.m. - 5:30 p.m. | Welcome Reception

Studio Lounge

All attendees are welcome to participate in the welcome reception to network with one another. Drinks and light appetizers will be served.

5:30 p.m. - 8:30 p.m. | Dinner on your own

All conference attendees are to schedule dinner on their own. Feel free to get a group together and make a reservation at your favorite local restaurant!

5:30 p.m. - 8:30 p.m. | LILI Summit

TC Baker

The 18th Anniversary LILI Alumni Summit is reserved exclusively for LILI graduates only. The LILI Alumni Summit is structured around sharing sales ideas, having great fellowship and most importantly having some fun! There is an additional registration fee required to attend this session.

This session is exclusive to previous LILI graduates ONLY. Additional registration is required.

8:30 p.m. - 11:30 p.m. | Networking Happy Hour

Studio Lounge

All conference attendees are invited to a happy hour session for additional networking opportunities, camaraderie, and drinks. **Please note this is a cash bar event; attendees will be responsible for purchasing their own beverages.**

SCHEDULE OF EVENTS

Monday, March 2, 2026

Conference attendees are responsible for making their own breakfast arrangements on Monday morning.

8:00 a.m. - 4:00 p.m. | Registration & Exhibitor Visits

International / English / Crystal Ballroom

8:00 a.m. - 10:00 a.m. | Exhibitor Set-Up

International / English

8:00 a.m. - 11:00 a.m. | Leadership in Life Institute Class (LILI) 2025-2026

Vance

The Leadership in Life Institute (LILI) is an intensive curriculum for personal growth, designed specifically to develop high-caliber association leaders. This is the final class for the 2025-2026 Leadership in Life Institute (LILI) program. [Learn more about LILI here!](#)

Exclusive session for 2025-2026 LILI class participants ONLY

9:00 a.m. - 10:30 a.m. | NAIFA-Texas Past President's Breakfast

TC Baker

This is an annual gathering that honors the NAIFA-Texas Past President's to thank them for their contributions to our Association. [Find the full list of NAIFA-Texas Past Presidents here!](#)

Exclusive session for NAIFA-Texas Past President's ONLY

10:00 a.m. - 11:00 a.m. | NAIFA-Texas Board of Directors Meeting

Herbert Greene

This is a closed meeting where the 2026 NAIFA-Texas Board of Directors will meet for the first time in person to focus on discussing the Conference and 2026 Business Meeting plans.

Exclusive session for the 2026 NAIFA-Texas Board of Directors ONLY.

11:30 a.m. - 12:30 p.m. | Annual Business Meeting & Swearing in Ceremony

Crystal Ballroom

Annual Business Meeting covering budget, initiatives, and proposed by-law changes, followed by the Swearing-In Ceremony of the 2026 NAIFA-Texas Board and Officers, led by 2026 NAIFA National President Chris Gandy.

Exclusive session for NAIFA-Texas members ONLY

12:30 p.m. - 2:00 p.m. | Lunch and Leadership in Life Institute (LILI) Commencement

Crystal Ballroom

All conference attendees enjoy a buffet lunch that is brought back into the meeting room. LILI graduates will be recognized during this time.

2:00 p.m. - 2:10 p.m. | Refreshment Break & Exhibitor Visits

International / English

SCHEDULE OF EVENTS

Monday, March 2, 2026

Continued from the previous page

2:10 p.m. - 3:10 p.m. | "The Rockefeller Method: How to Create a Lasting Legacy for Your Clients" presented by Garrett Gunderson

Crystal Ballroom

Garrett Gunderson pulls back the curtain on the strategies the Rockefellers used to preserve and grow wealth for generations, and shows how insurance professionals can apply these same principles with their clients today. Attendees will discover how whole life insurance can become more than just a policy, it's a powerful framework for legacy, protection, and prosperity. This approach not only helps clients achieve peace of mind, but also equips advisors with a proven method to deepen relationships, increase premiums, and grow their business.

3:10 p.m. - 3:30 p.m. | Refreshment Break & Exhibitor Visits

International / English

3:30 p.m. - 4:30 p.m. | Sales Ideas from Sponsors

Crystal Ballroom

This session features our most vested sponsors and gives them the opportunity to present sales ideas, principles, concepts, successes, and more!

5:30 p.m. - 6:30 p.m. | Happy Hour

The Rose/Terrace

All conference attendees are invited to a happy hour session for additional networking opportunities, camaraderie, and drinks. **Please note this is a cash bar event; attendees will be responsible for purchasing their own beverages.**

6:30 p.m. - 9:00 p.m. | Annual Awards Dinner

Crystal Ballroom

All conference attendees are invited to attend this plated dinner where the Annual Awards will be presented to deserving individuals. [Learn more about the NAIFA-Texas Awards program here.](#) **Please note this is a cash bar event; attendees will be responsible for purchasing their own beverages.**

9:00 p.m. - 11:30 p.m. | Networking Happy Hour

Bar 414

All conference attendees are invited to a happy hour session for additional networking opportunities, camaraderie, and drinks. **Please note this is a cash bar event; attendees will be responsible for purchasing their own beverages.**

ABOUT THE LILI CURRICULUM

The NAIFA Leadership in Life Institute (LILI) is a six-month program offered exclusively to NAIFA members who are committed to growing intellectually and professionally through deep introspection and discussion.

The intense curriculum creates a unique learning environment that encourages participants to bring out the best in themselves and apply what is learned across every aspect of their lives.

To learn more, please visit: tx.naifa.org/lili



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operational efficiency.



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Plan for tax-efficient
transitions.



SCHEDULE OF EVENTS

Tuesday, March 3, 2026

Conference attendees are responsible for making their own dinner arrangements on Tuesday evening.

8:30 a.m. - 9:30 a.m. | Breakfast & Exhibitor Visits

Crystal Ballroom

Conference attendees are welcome to enjoy a complimentary buffet breakfast before the start of our final day of programming.

9:30 a.m. - 10:45 a.m. | Capitol Update

Crystal Ballroom

Get the latest on Texas politics and legislation with Michelle Wittenburg, NAIFA-Texas lobbyist, and Harvey Kronberg, veteran political journalist and publisher of the Quorum Report. Learn how legislative developments may impact the insurance and financial services industry.

10:45 a.m. - 11:15 a.m. | Refreshment Break & Exhibitor Visits

International / English

11:15 a.m. - 12:00 p.m. | "Death and Taxes: An Estate Planner's Guide to Navigating a Changing World" presented by Zachary Wiewel

Crystal Ballroom

Even well-designed insurance plans can fail without proper estate-planning integration. This session highlights how asset-protection risks, Secure Act changes, special needs beneficiaries, and estate tax exposure can dramatically alter outcomes. This session equips professionals to spot planning opportunities and collaborate more effectively with advisors and attorneys.

12:00 p.m. - 1:15 p.m. | Lunch & Exhibitor Visits

Crystal Ballroom

Conference Attendees are invited to enjoy a buffet lunch in the meeting space. We will recognize the recipients of the NAIFA-Texas Defender Award, offer ample time for attendees to connect with sponsors, and provide brief afternoon announcements.

1:15 p.m. - 2:45 p.m. | "Relationship Marketing: 3 Strategies to Create Exponential Growth" presented by Bill Cates

Crystal Ballroom

In this strategic and tactical session, you will discover how to create messaging that is radically relevant to grab attention and critically compelling to move people into action, differentiate your business in a way that motivates prospects to choose you, narrow your focus to your ideal client persona – to attract just the right clients, and more! You will learn from real-life examples and case studies demonstrating how successful advisors are growing exponentially by applying these critical strategies.

2:45 p.m. - 3:00 p.m. | NAIFA-Texas President's Perspective

Crystal Ballroom

NAIFA-Texas President, Joe Neal Kerr will share his final words with the 2026 NAIFA-Texas Annual State Conference Attendees. We will also share any final announcements and door prize winners at this time.

3:00 p.m. - 5:00 p.m. | Happy Hour

Studio Lounge

Join us for a post-conference happy hour to close out our event! **Please note this is a cash bar event; attendees will be responsible for purchasing their own beverages.**

THE ROCKEFELLER METHOD: HOW TO CREATE A LASTING LEGACY FOR YOUR CLIENTS

presented by **Garrett Gunderson**

Referral Coach, Author



Garrett Gunderson is the author of ten books, including multiple *Wall Street Journal* bestsellers, with *Killing Sacred Cows* hitting number 1 and making the *New York Times* bestseller's list. *What Would the Rockefellers Do?* has been consistently among the top 5 titles in Amazon's Wealth Management category since its publication.

He built and sold an Inc. 500 financial firm dedicated to debunking the many widely accepted myths that undermine the prosperity and joy of millions of hard-working, honest business owners.

Even though his roots are in the world of finance, to test his speaking chops and pursue a lifelong passion, he created a comedy special, "The American Ream," which breaks down all the myths about money.

Garrett enjoys time at his cabin, especially one-on-one through "Cash Cabin" immersions with clients where he builds their Family Office, Family Constitution, and teaches them how to create their richest life.

Garrett Gunderson pulls back the curtain on the strategies the Rockefellers used to preserve and grow wealth for generations, and shows how insurance professionals can apply these same principles with their clients today. Attendees will discover how whole life insurance can become more than just a policy, it's a powerful framework for legacy, protection, and prosperity. This approach not only helps clients achieve peace of mind, but also equips advisors with a proven method to deepen relationships, increase premiums, and grow their business.

TALHI

FINANCIAL SECURITY FOR TEXANS

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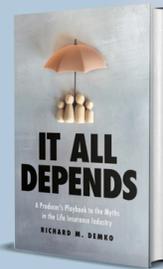


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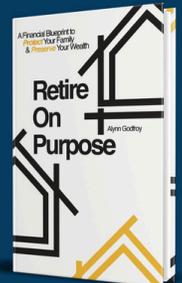
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NAIFA-TEXAS PAC

The NAIFA-Texas PAC, other state IFAPACs, and the NAIFAPAC contribute approximately \$2.5 million to federal and state candidates and committees each election cycle. An important aspect of our work in this industry is through PAC. Being able to contribute to those who understand our association's priorities is crucial. Please remember to develop relationships with your legislators and let us know of those connections!



NAIFA-Texas PAC is the backbone of our advocacy efforts in the Texas State Capitol. Through the PAC, we form and maintain relationships with state legislators, ensuring we have a seat at the table when issues arise that affect our members and their business. Our PAC funds go directly to supporting candidates and hosting advocacy events for our members. We go above and beyond to give our members opportunities to have open dialogues with their legislators and ensure their interests are being protected. At the end of the day, NAIFA-Texas PAC carries weight in our industry and fights for our members.



Visit tx.naifa.org/ifapac
or Scan the QR code to learn more!

CAPITOL UPDATE

Michelle Wittenburg & Harvey Kronberg

Get the latest on Texas politics and legislation with Michelle Wittenburg, NAIFA-Texas lobbyist, and Harvey Kronberg, veteran political journalist and publisher of the Quorum Report. Learn how legislative developments may impact the insurance and financial services industry.



Michelle Wittenburg

*Governmental Affairs Consultant & Attorney at Law
President, KK125 Ovarian Cancer Research Foundation*

Michelle Wittenburg brings more than 30 years of experience across all three branches of Texas state government, including service in the Texas Senate, as Executive Assistant to the first female and first Republican Texas Comptroller, and as General Counsel to the first Republican Speaker of the House since Reconstruction, where she helped advance landmark tort reform, ethics, and government reorganization legislation. A highly regarded attorney and lobbyist, she has deep policy expertise spanning healthcare, education, utilities, energy, insurance, elections, budgeting, and administrative law, and has consulted on and managed successful legislative and statewide campaigns. Michelle earned her bachelor's degree from Texas Tech University and her law degree cum laude from South Texas College of Law, clerked for appellate and Supreme Court justices, practiced at Holland & Knight LLP, and later founded Wittenburg & Associates, where she provides governmental affairs and advocacy services. Consistently ranked among the top 30 lobbyists in Texas, she was named the 2025 Best in Government Affairs Top Hired Gun by USLEGE. Beyond her professional work, Michelle is a nonprofit leader and prominent health policy advocate, helping pass Texas and federal "Right to Try" legislation and pioneering stem cell access laws, while also being recognized for her philanthropic leadership and volunteer service across Texas.



Harvey Kronberg

Journalist, Reporter

Veteran Capitol reporter Harvey Kronberg began covering Texas politics in 1989 and is the publisher of Quorum Report, the state's oldest political insiders' newsletter and leading subscription-based source for real-time political news and analysis. Widely respected for his sharp insight into the inner workings of Texas government, Kronberg has been called "the Capitol's most astute observer" by former Lt. Gov. Bob Bullock and was named one of the 25 most powerful people in Texas politics by Texas Monthly in 2005.

After purchasing Quorum Report in 1998, he pioneered online political publishing in Texas, transforming the publication into a real-time political authority, and he also publishes the Texas Energy Report. A longtime political analyst for Spectrum News, Kronberg has delivered his weekly "On the Agenda" segment for more than a decade, offering deeper context behind the stories shaping state policy. A University of Texas at Austin honors graduate, entrepreneur, and civic leader, he serves on multiple nonprofit boards and is a trained auctioneer who leads several premier charity wine and food auctions each year.

DEATH AND TAXES: AN ESTATE PLANNER'S GUIDE TO NAVIGATING A CHANGING WORLD

presented by **Zachary B. Wiewel, JD, LL.M.**

Licensed Attorney in Texas



Zach Wiewel is a licensed Texas attorney practicing estate planning and probate at Texas Trust Law. Born and raised in Austin, he graduated from St. Michael's Catholic Academy. Zach, his father, and both of his brothers are all Eagle Scouts. Zach earned his bachelor's degree in Marketing from Texas A&M University, graduating with honors.

After college, Zach moved to Washington, D.C. to attend Georgetown Law School where he graduated in the top 10% of his class and worked on Capitol Hill for the then-Ranking Member of the Ways & Means Committee, Congressman Kevin Brady. Next, Zach moved to New York City where he earned his LL.M. in Taxation from NYU School of Law. Zach is an avid traveler, having been to over forty nations on six continents. Most recently, Zach completed a 3-week trek to Everest Base Camp.

Even well-designed insurance plans can fail without proper estate-planning integration. This session highlights how asset-protection risks, Secure Act changes, special needs beneficiaries, and estate tax exposure can dramatically alter outcomes. This session equips professionals to spot planning opportunities and collaborate more effectively with advisors and attorneys.

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NAIFA Quality Award

The NAIFA Quality Award provides advisors at any career stage the opportunity to demonstrate a commitment to excellence. This includes:

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Advisors specializing in Life & Annuities, Financial Advising & Investments, Health & Employee Benefits, Multiline Sales, or any combination of these specialties have the opportunity to demonstrate the quality that is the mark of a true professional. NAIFA-Texas is proud to share the 2024 NAIFA Quality Award recipients selected from the state of Texas. To learn more about this award, please visit: <https://tdc.naifa.org/nqa>.



To view the list of NAIFA-Texas Quality Award Recipients, please visit: tx.naifa.org/awards or Scan the QR code!



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RELATIONSHIP MARKETING: 3 STRATEGIES TO CREATE EXPONENTIAL GROWTH

presented by **Bill Cates, CSP, CPAE**

Best Selling Author, Coach, Acclaimed Podcast Host, Relationship Marketing Expert



Bill Cates, CSP, CPAE, President of Referral Coach International, is the author of *Get More Referrals Now*, *Beyond Referrals*, and *Radical Relevance*. Bill's newest book, *The Language of Referrals* was released in March of 2024 to rave reviews. Bill is the founder of The Cates Academy for Relationship Marketing™, as well as the host of the acclaimed Top Advisor Podcast – now ranked in the Top 5% of podcasts worldwide.

For over 30 years, Bill has helped financial professionals move from incremental growth to exponential growth by: communicating more compelling value, balancing digital and human engagement and marketing strategies, multiplying their best clients through personal introductions, and targeting profitable niches.

Bill Cates' client-acquisition system has been featured in *Success Magazine*, *Entrepreneur Magazine*, and *The Wall Street Journal*. His own success has been featured in *Money Magazine*. In 2024, Bill was named the #7 Influencer for Financial Advisors in a survey by Indigo Marketing. Bill was inducted into the Professional Speakers Hall of Fame in 2010 (with the likes of Ronald Regan and General Colin Powell).

Bill is also somewhat of an adventurer. He has trekked through the Himalayas of Nepal and the Andes of Peru. He has lived on a houseboat in Kashmir India, climbed Machu Pichu, reached the summit of Mt. Kilimanjaro, camped in the Arctic Circle, cycled through Vietnam... and Bill has toured the country as the drummer in a rock and roll band.

In this strategic and tactical session, you will discover how to, create messaging that is radically relevant to grab attention and critically compelling to move people into action, differentiate your business in a way that motivates prospects to choose you, narrow your focus to your ideal client persona – to attract just the right clients, and more! You will learn from real-life examples and case studies demonstrating how successful advisors are growing exponentially by applying these critical strategies.

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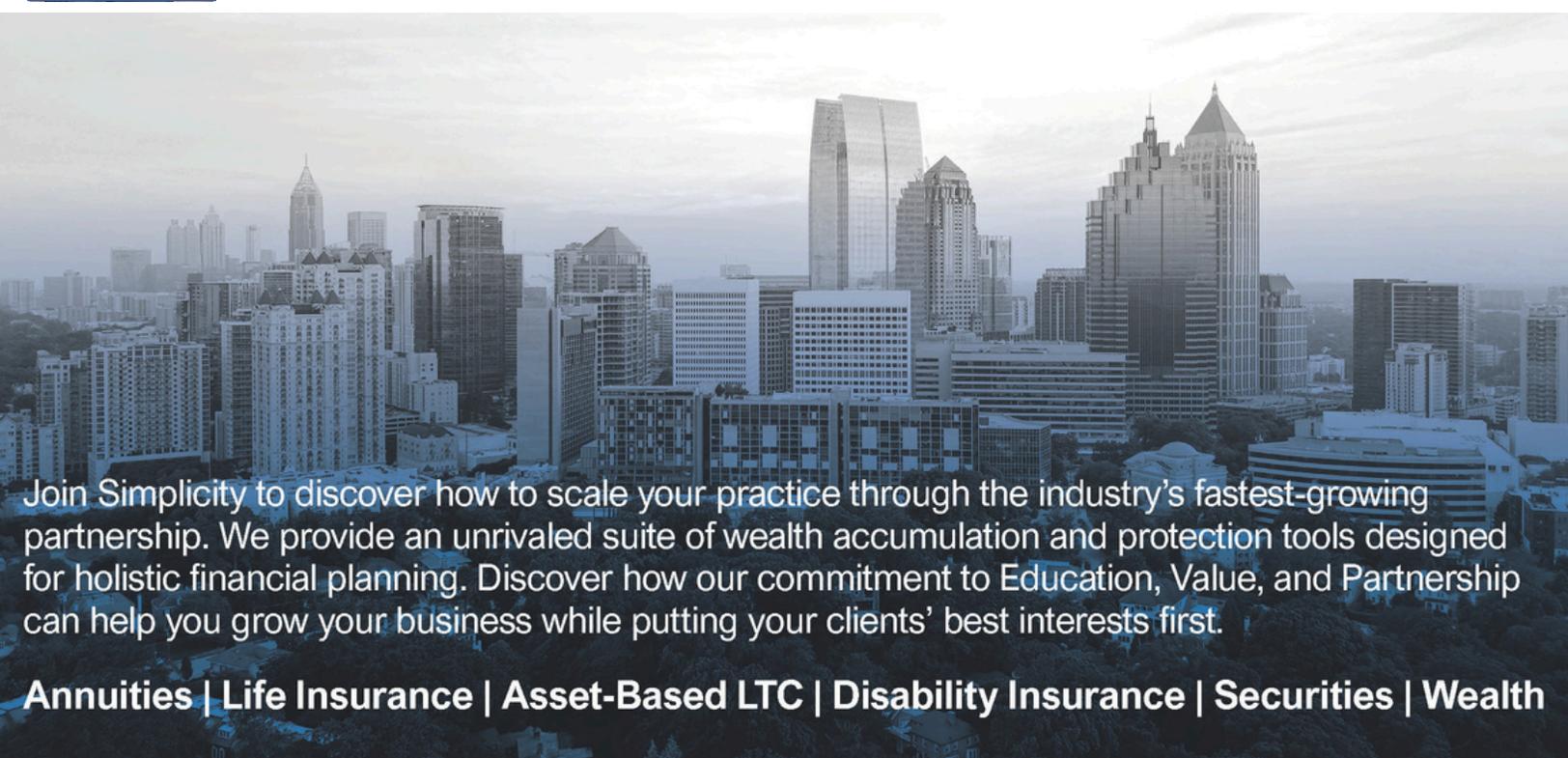


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YOUNG ADVISOR TEAM (YAT) LEADER OF THE YEAR AWARD



LEADER of the YEAR AWARD

This award honors rising stars in our profession—members age forty and under—who are actively shaping NAIFA's future through leadership, service, and inspiration. These advisors embody the energy and purpose that will carry our association forward.

Qualified nominees must be a current NAIFA-Texas member in good standing, age 40 or younger by December 31, and have a minimum of five (5) years of experience in the insurance or financial services industry and demonstrate significant contributions to the association, including but not limited to:

- Serving in leadership positions at the Local Chapter, Affiliate, and/or State Chapter levels
- Active committee work
- Participation in the Leadership in Life Institute (LILI) program
- Involvement in state and/or federal legislative efforts
- Consistent engagement in NAIFA; and
- Commitment to the success and growth of the association

Bailey Baker, ChFC

Bailey Baker State Farm, Agent



Bailey Baker opened her State Farm agency in San Antonio, TX on New Year's Day 2018. Since then, she has married her husband, Brandon, had her beautiful daughter, Maeve, and grown her business, earning multiple achievements through State Farm such as Ambassador Club Travel and Chairman's Circle.

Bailey is passionate about helping people through career development and teaching financial literacy to people who wouldn't otherwise have access to professional help.

Bailey has been a member of NAIFA since the start of her agency and developed a deep appreciation for the LILI program. After graduating from LILI in 2020, Bailey has been an apprentice moderator, co-moderator, and lead moderator now for the 2026 Graduating Class.

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(2/26)



UPCOMING EVENTS

Around the State

Stay connected with NAIFA members across the state of Texas by attending in-person and virtual events this year.



tx.naifa.org/state-event-calendar

1847Financial

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TOM CURREY LOCAL LEADER OF THE YEAR AWARD

This award celebrates exceptional leadership and service within a local or affiliate NAIFA chapter. Recipients are deeply involved in their communities, make a positive impact on their peers, and help build stronger, more engaged local associations.

Qualified nominees must be a NAIFA-Texas member in good standing and demonstrate significant contributions to NAIFA, including but not limited to:

- Active service and leadership at the Local Chapter and/or Affiliate Level
- A positive impact on the insurance and financial services industry
- Consistent engagement in NAIFA; and
- Commitment to the success and growth of the association



Carrie D. Sayre

Emogene.org, NAIFA Dallas, NAIFA-Fort Worth, NAIFA-Texas



Carrie has supported our industry with style, commitment, and passion at the local, state and national level.

Her mission: "Embracing Excellence Everyday"

Her motto: "Be The Change Means Doing Something"

Years of experience, observation, and research convinced Carrie to begin a non-profit for Financial Literacy and Etiquette focused mainly on Middle School-Aged students (Emogene.org—named after her Mother).

She is determined to affect change and leave the industry she loves better than she found it. Carrie spreads a little whimsy wherever she goes —no wonder her students say she lights up the room!

NAIFA-TEXAS BRUCE MURRAY TALL TEXAN AWARD PAST HONOREES

2003	Don Ladewig	2012	R. Keith White
2004	Jack M. Morris, LUTCF	2013	Stephen Ehlers, LUTCF
2005	John M. Ruckel, LUTCF	2014	Stephen L. Harris, CLU, ChFC
2006	Alan Carl, RHU, REBC, LUTCF	2015	Edward F. Tate, Jr., CLU, ChFC, LUTCF
2007	H. Dan Smith	2016	Charles Matejowsky, CIC, LUTCF
2008	Martha Hall, RHU	2017	Jack Knight, LUTCF
2009	Doug Aycock, CLU, ChFC	2018	Tallie O. Young, RFC, LUTCF, CLTC
2010	Suzanna Powell, LUTCF	2022	Frank Correa, LUTCF, FSCP
2011	Randy T. Robertson	2023	Mark R. Warren, LUTCF
		2024	Hollie Gandy Donohue, CSA, CLTC

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BRUCE MURRAY TALL TEXAN AWARD

This award recognizes members who demonstrate exemplary service to their profession, colleagues, and clients through political advocacy and contributions to IFAPAC. Recipients have made a significant impact by engaging with policymakers, strengthening industry relationships, and amplifying the voice of NAIFA through action.

Qualified nominees must be a NAIFA-Texas member in good standing and demonstrate significant contributions to NAIFA's advocacy mission and political engagement, including but not limited to:

- Participation in grassroots political advocacy (IFAPAC contributions, legislative engagement, advocacy)
- Building and maintaining relationships with elected officials and policymakers
- Serving in leadership positions in the local, state, and/or national levels, especially those focused on advocacy, PAC, or government relations
- Active committee involvement supporting NAIFA's political and legislative priorities
- Support and participation in advocacy-related events and initiatives
- Consistent engagement in NAIFA's mission and advocacy programs; and
- Commitment to the success and growth of the association through advocacy and political action



A. Andra Grava, CLU, RHU

The DI Center, Founder and Chief Innovation Officer



Andra is the Founder of and Chief Innovation Officer for The DI Center, LLC, a Brokerage General Agency in Allen, Texas that Makes Disability Insurance EasierSM for producers nationwide.

The DI Center traces its roots back to 1996, when Andra became one of the country's first individual DI focused General Agents. Since then, the agency's growth has included making life insurance, annuities, retirement planning, and group benefits easier.

Andra is an active member of several industry associations, including FPA, Finseca, IDIS, NABIP (formerly NAHU), NAIFA, and SFSP. He does more than just pay his dues though as he is a Past President of NAIFA-Texas and a Past President of multiple DFW associations. Active in political advocacy for our industry, he is also a PAC Contributor to IFAPAC, Finseca's PAC, and NABIP's PAC (formerly HUPAC).

Andra has been honored as the International DI Society's Harold Petersen Lifetime Achievement Award winner, NAIFA-Dallas's O.C. Jackson Hall of Fame Award winner, and the Dallas Association of Health Underwriter's (NABIP-Dallas') Henry Dawson Award winner. His widespread involvement and expertise have made him a national speaker on the topics of sales, practice management, financial literacy/planning, and insurance.

Andra is a member of the Allen-Fairview Chamber of Commerce and is active in his local community and church activities. He and his wife, Kathy, are avid sports fans. They have two grown children and three grandchildren.

Andra Grava is an Investment Advisor Representative. Securities and investment advisory services offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC.

JOHN M. RUCKEL LIFETIME ACHIEVEMENT AWARD

This award honors members who have dedicated their lives to outstanding leadership, advocacy, and integrity at every level of NAIFA. It celebrates careers that have made a lasting impact on our profession and our association.

Qualified nominees must be a NAIFA-Texas member in good standing, have at least twenty (20) years of continuous membership in NAIFA-Texas and demonstrate significant contributions to the association, including but not limited to:

- Serving in leadership positions at the local, state, and/or national levels
- Consistent engagement in NAIFA
- Commitment to the success and growth of the association
- Active and ongoing support of the NAIFA-Texas PAC and advocacy initiatives
- Engagement in political efforts that strengthen the industry's voice
- Advancing the insurance and financial services profession through professional excellence
- Mentoring and developing future leaders; and
- Building a career marked by integrity, service, and dedication that reflects the prestige of the award.



NAIFA-TEXAS JOHN M. RUCKEL LIFETIME ACHIEVEMENT AWARD PAST HONOREES

2002	Charlie Flowers Oscar Newton Tyson Payne E. Kenneth Tooley	2012	Dee K. Carter, CLU, ChFC, CSA
2003	C. Dean Davis, JD	2013	Glen Baecker, CLU R. Keith White
2004	Robert A. Ehlers	2014	Ron Mullen, CLU, ChFC, CWC
2005	O. C. Jackson, CLU	2015	Alan Carl, RHU, REBC, LUTCF
2006	John N. Neighbors, CLU, LUTCF	2017	Mark Warren, LUTCF
2007	John M. Ruckel, LUTCF	2018	Stephen Ehlers, LUTCF
2008	Rosalie L. Kuntz, LUTCF H. Dan Smith, CLU, LUTCF	2019	Charles Matejowsky, CIC, LUTCF
2009	Jim H. Benjamin, CLU	2021	Russell Donohue, CLU, ChFC Douglas Massey, CLU, ChFC, FSS
2010	Thomas D. Currey, CLU, ChFC, LUTCF	2022	Joey Ussery, CLU, ChFC, LUTCF
		2023	Randy T. Robertson, LUTCF
		2024	T. Leslie Littleton, CLU, LUTCF

2026 JOHN M. RUCKEL LIFETIME ACHIEVEMENT AWARD RECIPIENT

Jason B. Talley, LUTCF

Talley Benefits Insurance Group, LLC



Jason B. Talley, LUTCF, is a graduate of Southwest Texas State University and a distinguished leader in the insurance and financial services profession. As a member of the National Association of Insurance and Financial Advisors (NAIFA) since 1995, Jason's career reflects a lifetime commitment to service, advocacy, and the advancement of both the profession and the people it serves.

Throughout his decades of involvement, Jason has held numerous leadership roles at the state and national levels. He served as President of NAIFA-Texas from 2015 to 2016 and has chaired and moderated NAIFA's Leadership in Life Institute (LILI). Jason is a member of the inaugural LILI graduating class of 2000 and was inducted into the NAIFA-San Antonio Hall of Fame in 2015. In recognition of his continued leadership and impact, he received the NAIFA Presidential Citation in 2025. He currently serves on the NAIFA National Grassroots Committee and the NAIFA National Candidate Selection Committee.

Jason has long been a tireless advocate for the insurance and financial services profession. Deeply committed to protecting consumers and advisors alike, he has worked diligently to address government overreach and regulatory challenges facing the industry. Through regular engagement with federal and state lawmakers, Jason has built trusted relationships that help ensure the voice of NAIFA members is heard and respected in the legislative process.

In addition to his association leadership, Jason is an independent advisor and co-founder of Talley Benefits Insurance Group, LLC, based in Floresville, Texas. He and his wife, Michelle, founded the firm in 1996, growing it into a full-service agency serving individuals and businesses across South Texas. Their work reflects a philosophy rooted in integrity, personal relationships, and long-term client advocacy.

Jason's commitment to service extends beyond the profession into his community. He currently serves as President of the Wilson County Economic Development Corporation and as a board member of the Kash for Kids Organization. He and Michelle are active supporters of youth livestock programs, education foundations, healthcare initiatives, and faith-based organizations throughout the region.

Above all, Jason values family. He and Michelle have been married for 38 years and live on their family ranch in Floresville. They are the proud parents of two daughters, Ashlyn and Mikaela, both graduates of Texas A&M University, and proud grandparents of Preslyn Pearl. Jason Talley's legacy is defined by principled leadership, unwavering advocacy, and a lifelong dedication to NAIFA, the profession, and the communities he serves. The NAIFA Texas Lifetime Achievement Award honors not only his accomplishments, but the lasting impact of his service.



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