



# Special Sales Leaders Edition

**UNIFI**  
Companies

NEWS AND VIEWS FOR OUR FIELD ASSOCIATES | February 2009

For Field Associate Use Only. Not For Use With Clients.

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## A Message from John Jacobs

### STRONG AND SECURE AFTER A CHALLENGING YEAR

In 2008, UNIFI Companies weathered one of the most challenging years ever experienced in our industry with strength and confidence. Our core indicators of financial strength and resiliency remained strong, with strong capitalization, excellent liquidity, a strong risk-based capital ratio, and strong general account asset returns. With our mutual structure and philosophy and long-range perspective, we are in an enviable position in the industry.

We experienced overall insurance sales growth relative to 2007... an exceptional feat that highlights the wisdom of our diversified business strategy. Group Dental and Eye Care led the way with remarkable sales results. Significant sales gains were also posted by Annuities and DI, and we held our ground in life sales.

A summary of our total 2008 results follows:

UNIFI INDIVIDUAL AND RETIREMENT PLANS DIVISION		AMERITAS GROUP	
Overall, sales were 2% percent above 2007 results. This included:		Overall, sales were 5% over 2007 results. This included:	
Individual Life Insurance	+0%	Dental	+3%
Individual Life Deposits	-38%	Eye Care	+24%
Annuities	+19%	Sales excluding acquisitions & broker blocks were 26% over 2007 results. This included:	
Individual Disability Insurance	+11%	Dental	+27%
Retirement Plans	-4%	Eye Care	+21%
AMERITAS INVESTMENT CORP.		CALVERT	
AIC Revenue	-7%	Gross Sales	-15%
Par Value of Bonds Underwritten	-12%	Net Sales	N/A
RIA Assets Under Management	-20%		

I personally thank each and every one of our field representatives and home office associates for their forbearance and hard work through an extraordinarily challenging year. You remain unsurpassed for skill, knowledge, client service, dedication to this industry, and contributions to the strength of our company.

Our work is not over, however, as 2009 will continue to bring new challenges our way that will make it even more important that we focus and persevere. We move forward into the new business year, as we have for nearly a century and a half, confident in the foundational value and importance of what we do, and committed to our goals, so our strength to deliver on our promises will stand for generations to come.

John H. Jacobs, CLU  
Chairman and Chief Executive Officer,  
UNIFI Mutual Holding Company

Access UNIFI Leaders Spotlight!  
on Producer Workbench under  
Quick Links or on TOOLS  
under My Business

## SALUTING OUR 2008 SALES LEADERS

### AGENCY LEADERS



CRYSTAL TROPHY  
**Northeast  
Planning Group**  
Riaz A. Khokhar  
General Agent



PRESIDENT'S TROPHY  
**Andraos Capital  
Management**  
John E. Andraos  
General Manager



\$500,000 CLUB CUP TROPHY\*  
**David White  
& Associates**  
Christopher D. White  
General Agent



**Northeast  
Planning Group**  
Riaz A. Khokhar  
General Agent

\* Tie

### INDIVIDUAL LEADERS



INDIVIDUAL LEADER TOTAL  
CONFERENCE CREDITS  
**Leo Thomas**  
PRB Financial Group



INDIVIDUAL LIFE  
**Leo Thomas**  
PRB Financial Group



DISABILITY INCOME  
**Gary Baird**  
Dallas DI Center



ANNUITY  
**Dean E. Sanborn**  
Frank J. Walters and  
Associates



GROUP RETIREMENT  
PLANS PRODUCER  
**P. Josh Selzer**  
Tax Favored Benefits



GROUP RETIREMENT  
REGIONAL DIRECTOR  
**Courtney A. Zanghi**  
UNIFI Companies  
Retirement Plans



NEW ORGANIZATION  
ASSOCIATE OF THE YEAR  
**Jarrod F. Hirschfeld**  
Wilcox Financial



AIC TOP  
PRODUCER  
**Christopher B. Warren**  
Lawless, Edwards & Warren



AIC RIA TOTAL  
ASSET LEADER  
**Robert A. Beckett**  
Private Client Group

## TOP 15 AGENCIES BY TOTAL CREDITS


**Northeast  
Planning Group**

Riaz A. Khokhar,  
General Agent  
3,917,375


**Andraos Capital  
Management**

John E. Andraos,  
General Manager  
3,033,645


**PRB Financial Group**

Thomas O. Michel,  
General Manager  
2,720,737


**David White  
& Associates**

Christopher D. White,  
General Agent  
2,310,701


**Luxco & Associates**

Steven Luxenberg,  
Brokerage General Agent  
1,724,488


**Binday Retirement  
Plans & Concepts**

Michael Bindow,  
Brokerage General Agent  
1,616,329


**WPA/Pittsburgh  
Financial Center**

Steven P. Tunink,  
General Agent  
1,431,254


**Wilcox Financial**

Michael R. Wilcox,  
General Agent  
1,404,696


**Tax Favored Benefits**

R. David Wentz,  
David B. Wentz,  
Co-General Agents  
1,404,250


**Atlanta DI Center**

Earl L. Mitchell,  
General Manager  
1,320,862


**New York-Metro Agency**

Kevin M. Brown,  
Ian S. Baker,  
Co-General Managers  
1,206,393


**Horizon Financial  
& Insurance**

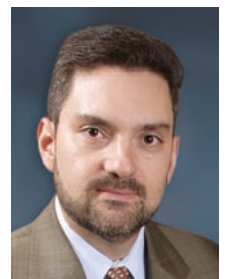
Dee A. Randall,  
General Agent  
1,205,668


**Nebraska Financial  
Center**

Anthony J. Mazzairelli Jr.,  
General Agent  
1,196,151


**20/20 Financial  
Advisers**

Samir C. Thakkar,  
General Agent  
1,187,406


**The Miami Agency**

John Elias Calles,  
General Agent  
1,151,737



## 2008 GAMA LEADERS

### MASTER AGENCY



**Thomas A. Schirmer**  
Delaware Valley  
Financial Group



**Marc H. Smith**  
Delaware Valley  
Financial Group



**Trevin Panaia**  
Delaware Valley  
Financial Group



**Michael Bree**  
Delaware Valley  
Financial Group



**Riaz A. Khokhar**  
Northeast Planning Group



**John E. Andraos**  
Andraos Capital  
Management



**Thomas O. Michel**  
PRB Financial Group

### PLATINUM



**Christopher D. White**  
David White & Associates



**Dee A. Randall**  
Horizon Financial  
and Insurance



**John Elias Calles**  
The Miami Agency



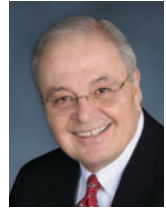
**A. Andra Grava**  
Dallas DI Center



**Ian S. Baker**  
New York-Metro Agency



**Kevin M. Brown**  
New York-Metro Agency



**Anthony J. Mazzarelli, Jr.**  
Nebraska Financial Center

### GOLD



**Gregory S. Jow**  
Cornerstone Financial  
Partners



**Nasir A. Mogul**  
Anchor Financial  
Services



**Thomas M. Robinett**  
Total Asset Planning



**Thomas H. Albers**  
Total Asset Planning



**Earl L. Mitchell**  
Atlanta DI Center



**Steven P. Tunink**  
WPA/Pittsburgh  
Financial Center

### BRONZE



**Ben E. Nordman**  
NorthCentral DI Center



**Betsy P. Forman**  
Forman and Associates



**Dale M. Christensen**  
Charlotte DI Center



**Dominick F. Impastato, Jr.**  
Acacia Financial Group



**Anthony C. DiPaola**  
DiPaola Financial Group



**Brian R. Maser**  
Tri-State Area Disability  
Income Center



**C. Robert Brown**  
UCL Financial Group



**John R. Wrobel**  
Southwest Regional  
Center



**John Cunicella**  
Platinum Financial  
Partners



**Joseph A. Vecchio**  
Platinum Financial  
Partners

## 2009 SUMMIT OF THE INNER CIRCLE QUALIFIERS

(listed in alphabetical order)

*Field associates who elected to be non-published are excluded from this listing.*



**PORTUGAL**

*2009 Summit*

May 14 - 19

**Tariq Abdullah**

Anchor Financial Services

**Kim G. Allen**

United Professional Advisors

**Stephen D. Ambrosini**

20/20 Financial Advisers of San Diego

**John E. Andraos**

Andraos Capital Management

**Ian S. Baker**

New York-Metro Agency

**Glenn Binday**

Binday Retirement Plans and Concepts

**Michael L. Binday**

Binday Retirement Plans and Concepts

**Michael J. Blake**

Olympus Financial Advisors

**Peter Browne**

PRB Financial Group

**Stephen L. Bruneau**

Boston 128 Companies

**Maria C. Cacia**

Delaware Valley Financial Group

**John Elias Calles**

The Miami Agency

**Juan Elias Calles**

The Miami Agency

**Mark A. Cecil**

Wealth Advisors Group

**James R. Christensen**

Christensen Agency

**Julita Quiambao Dela Cuesta**

Andraos Capital Management

**Ali Derakhshanfar**

Andraos Capital Management

**Kirk D. Dobson**

David White & Associates

**David J. Fazzini**

Premier Planning Group

**John C. Flaherty**

John C. Flaherty Inc.

**Keith M. Gillies**

River Parishes Advisors Group

**Raneshwar K. Gupta**

Total Asset Planning

**Frank S. Hennessey**

Premier Planning Group

**S. Patrick Kelley**

David White & Associates

**John C. Kenan**

Southeast Financial Services

**Patrick J. Kenney**

Wilcox Financial

**James K. Kergil**

Binday Retirement Plans and Concepts

**Paul Krupit**

Binday Retirement Plans and Concepts

**Jorge E. Mercado**

The Miami Agency

**Joseph L. Mignogna**

Andraos Capital Management

**Richard Moldenhauer**

Moldenhauer & Associates

**Joseph C. Montz**

Montz Agency

**William C. Moore**

W.C. Moore Financial Services

**Joseph S. Pantozzi**

Alpha & Omega Financial Services

**Arnold J. Price**

PRB Financial Group

**Stuart J. Raffel**

PRB Financial Group

**Mark A. Resnick**

Binday Retirement Plans and Concepts

**Daniel J. Scholz**

Nebraska Financial Center

**Anthony Socci**

Omega Financial Group

**Leo Thomas**

PRB Financial Group

**Christopher B. Warren**

Lawless, Edwards & Warren

**Michael R. Wilcox**

Wilcox Financial

## 2009 LEADERS CONFERENCE QUALIFIERS (listed in alphabetical order)

See December Spotlight for listing in conference credit order.

Field associates who elected to be non-published are excluded from this listing.



**SAN FRANCISCO**

March 17 - 22, 2009

## INNER CIRCLE

**Trent Abbot**  
AIC Retail

**Stephen D. Andersen**  
Midlands Financial Benefits

**Gary Baird**  
Dallas DI Center

**Gilbert J. Baker**  
The AFP Group

**Gary E. Barth**  
Nebraska Financial Center

**Mark S. Batzel**  
Summit Group of Virginia

**Jim Bowman**  
Summit Alliance

**Kevin M. Brown**  
New York-Metro Agency

**Howard J. Buck**  
20/20 Financial Advisers  
of Delaware

**Armen Carapetian**  
20/20 Financial Advisers  
of Los Angeles

**Dale M. Christensen**  
Charlotte DI Center

**Jerrell G. Clay**  
3 Mark Financial Texas

**Francis A. Derby**  
20/20 Financial Advisers  
of San Diego

**Tony C. Dillingham**  
Dillingham and Taylor  
Wealth Management

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Tax Favored Benefits

**Robert V. Donovan**  
Capital Concepts

**Gregory W. Edwards**  
Lawless, Edwards & Warren

**Betsy P. Forman**  
Forman & Associates

**Timothy J. Gaigals**  
Tax Favored Benefits

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20/20 Financial Advisers  
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Carillon Group

**A. Andra Grava**  
Dallas DI Center

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Grunawalt Baer Financial

**Jarrold F. Hirschfeld**  
Wilcox Financial

**William Janssen**  
AIC Retail

**Ivar N. Jones**  
David White & Associates

**Riaz A. Khokhar**  
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Northeast Planning Group

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Lawless, Edwards & Warren

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Atlanta DI Center

**Robert W. Morrow**  
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Walsh & Nicholson Financial

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NorthCentral DI Center

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UNIFI Companies Retirement Plans

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Lyons-Texas

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Moldenhauer & Associates

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Grace/Mayer Insurance Agency

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Dallas DI Center

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Lake Michigan Benefit Association

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Palanov Agency

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The Miami Agency

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Payne Atlanta DI Center

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Alabama Financial Center

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San Francisco Associates

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Millennium Financial Group

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Southwest Financial Planning

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Nebraska Financial Center

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WPA/Pittsburgh Financial Center

**Menachem Simon**  
Northeast Planning Group

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Executive Benefits

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Thompson Hamel Agency

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Vaccaro and Associates

**Timothy J. Vas Dias**  
Ameritas Investment Corp.

**Phil Vetter**  
Arizona Advisors

**Glenn I. Waldman**  
First Insurance Consultants

**Craig S. Walker**  
Sussmann Agency

**Dennis C. Walters**  
Walters Financial Group

**Mark E. Werner**  
Carillon Group

**Kenneth L. Winter**  
The Martinez Agency

**Don Wittler**  
AIC Retail

**John E. Worrel**  
Acacia Financial Group

**Tallie O. Young**  
Dallas DI Center

### VETERANS

**Edward G. Baer**  
Grunawalt Baer Financial

**Raul Febre**  
The Miami Agency

**Edward G. Grunawalt**  
Grunawalt Baer Financial

**Harold J. Leach**  
WPA/Pittsburgh Financial Center

**Dominick Luongo**  
Luongo & Associates

**Robert Kathman Masson**  
Acacia Financial Group

**Herman J. Mikec**  
WPA/Pittsburgh Financial Center

**Kenneth S. Mikulski, Sr.**  
The Miami Agency

**Frank D. Norwood**  
Norwood Insurance

**Charles E. Nowlin**  
Alabama Financial Center

**Rene J. Ojeda**  
Midlands Financial Benefits

**Stanley B. Plocharczyk**  
Plocharczyk Agency

**Arthur H. Thompson**  
Thompson Hamel Agency

**John B. Tickle**  
Houston Agency

### ASSOCIATES

**Jonathan David**  
P C Planning Benefits

**Brian N. Hamel**  
Thompson Hamel Agency

**Jennifer L. Kolde**  
Insurance and Investment Center

**Ronald A. Kramer**  
Andraos Capital Management

**Ryan C. Meredith**  
Nebraska Financial Center

**Moishe Miller**  
New York-Metro Agency

**Brett Morris**  
Acacia Financial Group

**Peter F. Nicolosi**  
Acacia Financial Group

**Arnold N. Pechler**  
United Professional Associates

**Nathan Silva**  
Nebraska Financial Center

**Robert A. Swanson**  
Nebraska Financial Center

### February 2009 • Volume 13/Leaders Edition

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