

The Life and Health Insurance Foundation for Education (LIFE) names new officers, members to board of directors

Arlington, VA – January 4, 2012 – The Life and Health Insurance Foundation for Education (LIFE) has announced the appointment of four new officers and four new board members to its board of directors, effective January 1, 2012.

Debra C. Newman, CLU, ChFC, LTCP, of Minneapolis, Minn, serves as chair of the board of directors, replacing Michael L. Weintraub of Walnut Creek, Calif. who remains on LIFE's executive committee in the role of immediate past chair. Stephen O. Rothschild CLU, ChFC, CRC, RFC, of Scottsdale, Ariz. and Naples, Fla., serves as chair-elect, and Cindy V. Gentry, CLU, ChFC, LUTCF, of Corpus Christi, Tex., as secretary. These officers serve a one-year term beginning the first of the year. Brian H. Ashe, CLU, of Lisle, Ill., continues as treasurer, serving an indefinite term. Marvin H. Feldman, CLU, ChFC, RFC, of Clearwater, Fla. is LIFE's President/CEO.

The chair, chair-elect, treasurer and secretary are volunteer positions held by members of the LIFE Foundation's board, which is comprised of representatives of its six producer organizations whose counsel and financial support are essential to helping LIFE carry out its public education mission. These organizations include the Association for Advanced Life Underwriting (AALU), GAMA International (GAMA), Forum400, Million Dollar Round Table (MDRT), the National Association of Independent Life Brokerage Agencies (NAILBA), and the National Association of Insurance and Financial Advisors (NAIFA).

New Board Members:

Douglas A. Mishkin has been selected to serve as a member of the LIFE Foundation's board of directors. Mishkin is president and CEO of Algren Associates, Inc., New York, N.Y., with whom he had been affiliated since joining the firm in 1997. Previously, he was an agent with MassMutual Financial Group and The Guardian Life Insurance Company, and brokerage manager for Bufkin, Hefferon & Siegel.

Mishkin was the 2008 chairman of the National Association of Independent Life Brokerage Agencies (NAILBA), and had previously served as board member and as chair of its membership committee. He is also an active member of NAIFA, LifeMark Partners, SubCenters, Professional Life Advisors Network (PLAN), MDRT and TYGERS, and has sat on many insurance carrier field advisory councils including Genworth, United of Omaha, ING, and currently Met Life. The 2009 recipient of the Stephen A. Kramer Humanitarian Award from UJA-Federation of New York. Frequently quoted in many financial publications, Mishkin has addressed national industry meetings and international agent groups. He holds a bachelor's degree in business management from Franklin & Marshall College in Pennsylvania.

Nathan M. Perlmutter, CLU®, ChFC®, has been selected to serve as a member of the LIFE Foundation's board of directors. The president and CEO of New York state-based Forest Hills Financial Group, Inc., Perlmutter founded the agency in 1980 as a General Agent of The Guardian Life Insurance Company of America, New York City, N.Y. He

has served an unprecedented three terms as chairman of Guardian's prestigious Field Advisory Board, and his agency is a Master Agency award winner and one of the leading agencies representing Guardian. He received his Chartered Life Underwriter® (CLU®) designation in 1978, and his Chartered Financial Consultant® (ChFC®) designation in 1996 from the American College in Bryn Mawr, Pa.

In addition to serving as past NAIFA (National Association of Insurance and Financial Advisors) Trustee and the Past President of the New York State and New York City Life Underwriters Association, Perlmutter is the Immediate Past President of AALU, (Association for Advanced Life Underwriting) and a Platinum contributor to its Legislative Circle. He is also an Emissary IFAPAC contributor, an associate member of the American Society of Pension Actuaries, and has served numerous times on the boards of many local insurance organizations. Perlmutter is the recipient of both the Spencer McCarty and the Julian Myrick awards, the Torch of Liberty Award from the Life Insurance Division of the Anti-Defamation League, and the "Citation of Honor" from the Borough of Queens.

Matt McAvoy, CLU, ChFC, MSFS has been selected to serve as a member of the LIFE Foundation's board of directors. The president and second-generation family member of Kansas-based Target Insurance Services, Inc., McAvoy joined his father's company, Louis J. McAvoy and Associates, Inc., in 1981, and together with his father, founded Target Insurance Services as its successor company the following year.

In 2006, McAvoy participated in meetings with the Treasury Department on behalf of the life insurance industry, discussing the benefits of permanent life insurance and the concepts of life insurance tax-deferred build-up inside annuities and permanent life insurance. While president of the National Association of Independent Life Brokerage Agencies (NAILBA), McAvoy was involved in the integration of American Council of Life Insurance (ACLI) anti-money laundering testing as an accepted testing benchmark for life insurance agents to satisfy their anti-money laundering thresholds under The Patriot Act with multiple insurers.

In addition to his role as past president of NAILBA, McAvoy has served as a board member and Treasurer of Brokerage Resources of America since 1991. In 2005, he was awarded the Herbert A. Hedges Award as from the Kansas Association of Life Insurance and Financial Advisors as its "Man of the Year."

McAvoy completed his Chartered Life Underwriter, Chartered Financial Consultant, and Master of Science, Financial Services degrees from the American College, and his Long Term Care Professional designation from The Health Insurance Association of America, and is Series 6, 7, 24, and 26 securities licensed. He also earned a bachelor's degree in economics from Benedictine College.

Robert N. Garneau, CLU, ChFC has been selected to serve as a member of the LIFE Foundation's board of directors. A Corporate Registered Investment Advisor with MassMutual, Garneau has been in the insurance industry since 1977, focusing on the

individual and business market, primarily in retirement and estate planning. Garneau is the past state president of the New Hampshire Society of Financial Service Professionals and past state president of NAIFA-New Hampshire, and in 2003 was the recipient of the NAIFA-NH Distinguished Insurance and Financial Advisor of the Year. A 28-year life and qualifying member of the Million Dollar Round Table and trustee of the Million Dollar Round Table Foundation, he has served on numerous committees, and is currently assistant chair of the Program Development Committee for the Focus Sessions in Anaheim in June 2012. Previously, he had served as a Divisional Vice President of the Strategic Relations Division in 2006-2007. In 2004, Garneau received the MDRT Foundation Quality of Life Award.

A graduate of Southern New Hampshire University, where he earned his Bachelor of Science degree, Garneau is a founder of its Penmen Club and has served as a member of the university's Board of Trustees. He is also co-founder of the New Hampshire Chapter of the Make-A-Wish Foundation.

About LIFE

The Life and Health Insurance Foundation for Education (LIFE) was founded in 1994 in response to the public's growing need for information and education on life, health, disability and long-term care insurance. LIFE also seeks to remind people of the important role insurance professionals perform in helping families, businesses and individuals find the insurance products that best fit their needs. To learn more about these topics, please visit www.lifehappens.org.

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