Advanced Planning Group

The Advanced Planning Group consists of a team of over 30 professionals with more than 300 years' combined experience in law, taxation, business, insurance, finance, and philanthropy, with advanced degrees and designations including Chartered Life Underwriter®, Certified Financial Planner®, Chartered Financial Consultant®, AEP®, Juris Doctor, and Certified Public Accountant.

Through your New York Life agent, you have the ability to consult with a nationally-recognized group of knowledgeable professionals, specially trained to listen to your goals and objectives, evaluate your current planning strategies, and offer thoughtful, researched suggestions and solutions to help you optimize your financial goals.

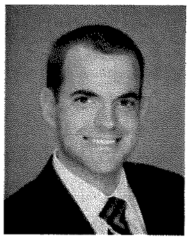
No matter where you are, your New York Life agent can bring you and your advisors together with our consultants by phone, face-to-face, or in a virtual environment.

CAROLINE K. AKERS, J.D., LL.M, is a skilled Advanced Planning Consultant supporting agents of New York Life as a member of the innovative Virtual Consulting team. She has significant legal experience counseling high net worth clients and business owners in the implementation of sound and creative business and estate planning strategies. Caroline collaborates with agents and other professional advisors on all phases of estate, business and wealth transfer planning for affluent individuals. Caroline earned her law degree from Texas Wesleyan University School of Law and her Master of Laws from Western New England University School of Law. She received her Bachelor of Arts degree from the University of Texas at Arlington, graduating magna cum laude.

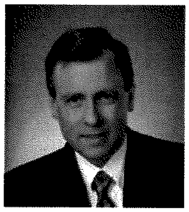
ELIZABETH BAUER CHAND, J.D., is an Advanced Planning Consultant for New York Life Insurance Company, working with the Virtual Consulting team. Elizabeth joined New York Life with impressive credentials and sound professional experience. Her practical and personal approach positions her as a respected consultant collaborating with agents and their high net worth and business owner clients on thoughtful estate and business planning techniques. Elizabeth earned her Bachelor of Arts and Masters of Science degrees from the University of Pennsylvania. She attended Chapman University School of Law on a full merit scholarship, graduating summa cum laude.

ALAN CHEW, J.D., CPA, CLU®, CHFC®, supports the Chinese cultural market in his role as Advanced Planning Consultant. He has been providing tax and consulting services to the financial services industry since 1995 with prestigious private sector companies and the U.S. Merit Systems Protection Board. Serving New York Life since 2004, Alan started as a Case Development Consultant with The Nautilus Group®. Alan earned a Bachelor of Business Administration degree *(with honors)* and a master's degree in professional accounting from The University of Texas at Austin; and, a law degree *(cum laude)* from Southern Methodist University. Alan is fluent in Mandarin and other Chinese dialects.

CHRISTI COTTRELL, J.D., supports New York Life agents as an Advanced Planning Consultant. Christi is a thoughtful consultant, collaborating with agents, their affluent and business owner clients, and other professional advisors in the identification of optimal estate and business planning strategies. She is an energetic presenter and experienced author with an expertise in designing creative, insurance–based planning solutions. Christi received her law degree from Hamline University School of Law, St. Paul, Minnesota, earned her Master of Fine Arts degree from Louisiana State University, Baton Rouge, and her Bachelor of Arts degree from Southwestern University, Georgetown, Texas.

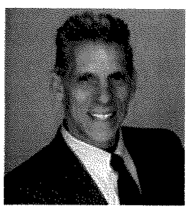


JEREMY CURTIS, J.D., M.S., CFP®, is a skilled Advanced Planning Consultant, collaborating with New York Life agents, their clients and their clients' professional advisors in the identification and implementation of sophisticated, insurance-based estate and business planning solutions as a member of the Case Design Unit. Jeremy is an engaging speaker, prolific writer, and author. He has written significant marketing and training material; and, authored a book focused on estate planning, life insurance, and advanced planning techniques. Jeremy received his law degree *(cum laude)* from Texas Tech University School of Law, Lubbock, Texas; and his Master of Science in Financial Planning from Texas Tech University with an emphasis in retirement planning, life insurance and investments.

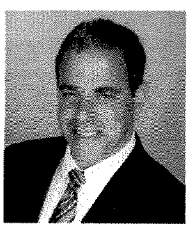


DALE T. FACEY, J.D., leads the Compliance and Marketing efforts for New York Life's Advanced Planning Group and oversees compliance on major projects of The Nautilus Group®, a service of New York Life. Dale collaborates with agents and staff on solutions that address their goals and objectives, meet regulatory requirements, and protect the Company's clients and their interests. He earned a Bachelor of Science in Business Administration in Human Resources Management from Western New England University in Springfield, MA, and his law degree from Villanova University School of Law in Villanova, Pennsylvania. Dale holds Series 6, 7, 24, 26 and 66 FINRA registrations.

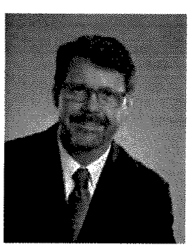
FILKA FORKIN, J.D., is a skilled and thoughtful consultant supporting agents working in the Latino cultural market. Filka joined New York Life as a dynamic and disciplined professional, collaborating with agents and their clients on sophisticated estate, business and insurance planning cases. As a practicing attorney with a concentration in estate planning, Filka helps clients realize their overall financial goals by implementing optimal estate planning strategies for wealthy individuals and business owners. Filka earned his law degree from Barry University School of Law, Orlando, Florida and his Bachelor of Science degree in Criminal Justice from Florida International University. Filka served in the United States Air Force and is fluent in English and Spanish.



GERRY GAETA, J.D., MSFS®, support the agents of New York Life as an Advanced Planning Consultant. Gerry is an engaging presenter and sought-after platform speaker, conducting seminars and educational programs for affluent clients, business owners, agents and advisors around the country on popular advanced planning topics. Gerry is known for explaining complex business and estate planning concepts clearly and concisely. Gerry earned his law degree from New York Law School; and, his Master of Science in Financial Services from The American College.

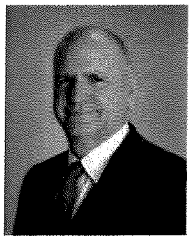


DAVID GREBBER, J.D., LL.M, LUTCF, is an Advanced Planning Consultant with over 30 years' experience in the financial services industry. David's education and experience positions him as a skilled and respected specialist in the identification and implementation of sophisticated business and personal wealth transfer strategies. He handles complex tax issues with ease, advising on individual case design for agents working with affluent individuals and business-owners. David earned his Master of Laws from Boston University School of Law; his law degree from Western New England University School of Law, Springfield, Massachusetts; his Bachelor of Arts degree in English from the University of Rochester, New York; and, attended the University of London, London, England.

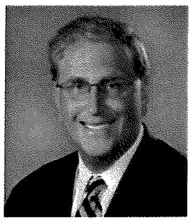


J.D. HARNESS, J.D., supports the agents of New York Life as an Advanced Planning Consultant on the Case Design Unit. J.D. is a skilled consultant coaching agents on the identification and presentation of sophisticated insurance-based advanced planning solutions for affluent individuals and business owners. J.D. applies his experience and expertise in the areas of business and estate planning; and, executive benefit arrangements. J.D. started with New York Life as a Case Development Consultant with The Nautilus Group® in 2000; and, later helped manage the Coaching Series. Earlier in his career, J.D. was a Tax Auditor for the Internal Revenue Service. J.D. earned his law degree from the University of Houston and his Bachelor of Business Administration in finance from the University of Texas at Austin.

JEANMARIE HOLM, J.D., is a manager at the Advanced Planning Group. She oversees the team of advanced planning professionals on the Case Design Unit. Jeanmarie joined New York Life in 2009 with more than 23 years' experience in estate planning, business planning, executive benefits, qualified plans and charitable planning. Jeanmarie has been a featured speaker at industry-sponsored meetings and has been published in The Journal of Financial Service Professionals. She received her Bachelor of Arts degree in Political Science *(cum laude)*, from Ramapo College in Mahwah, NJ, and earned her law degree from Western New England University School of Law in Springfield, MA, where she served as the Research Editor of the Law Review.

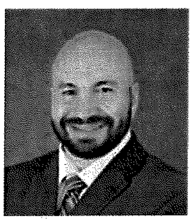


JOHN IRVIN, CLU®, CHFC®, CPA, is a manager at the Advanced Planning Group. He is dedicated to helping agents understand complex legal and financial techniques that may help clients accomplish personal and financial goals. John has an extensive professional background in corporate and personal taxation and debt restructuring. With more than 23 years at New York Life, he has had the opportunity to work closely with the best agents in the industry. John graduated from Mississippi State University.

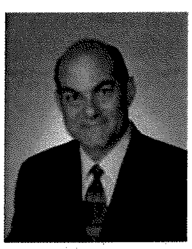


MARK JANSEN, J.D., CPA, CLU®, CHFC®, is the Advanced Planning Consultant for New York Life Insurance Company. With 23 years in the financial services industry, Mark brings a creative and comprehensive approach to using insurance products in estate and business planning. He is known for his insightful teachings and conversational-style presentations. Mark graduated from the University of Minnesota Law School *(cum laude).*

AUSTIN JARVIS, J.D., MBA is an Advanced Planning Consultant supporting New York Life agents as a member of the unique Virtual Consulting Team. Austin supports working with high net worth individuals and business owners in the areas of estate and business planning. Austin joined New York Life as a tax, estate and business planning specialist with experience working with a prominent accounting firm, a major trust company and the Internal Revenue Service. Austin received his law degree from Texas A&M University School of Law, Fort Worth, Texas; and, his Bachelor of Arts and Master of Business Administration degrees from the University of Texas at Arlington.



Sergio Jimenez, J.D., is an Advanced Planning Consultant working with agents and clients in the Latino cultural market. Sergio is a seasoned professional with solid credentials, blending knowledge and experience with planning and practice. He collaborates with select producers and Council agents in the Latino market across the United States, developing and coordinating insurance-based estate and business planning strategies for their clients. Sergio earned a Bachelor's Degree in Business Administration from the University of Phoenix and his law degree from Concord Law School. Sergio is a member of the State Bar of California and holds a California life insurance license. He is proficient in Spanish and English.

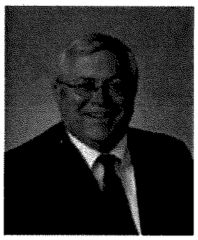


BRUCE P. KARDON, J.D., CLU®, CHFC®, supports New York Life agents with the creation and delivery of educational and training resources; and, as editor of the Advanced Planning Library. Bruce joined the Advanced Planning Group in 2005, collaborating with New York Life agents and other professional advisors in the identification and implementation of sophisticated, insurance-based planning solutions; and, managed the Coaching Series when he was with The Nautilus Group®. Bruce began his financial services career as a producing agent, then went on to create and manage a number of advanced planning resources for several prominent financial institutions. Bruce received his bachelor's degree in political science from the University of California, Los Angeles and his law degree from Southwestern University School of Law, Los Angeles.

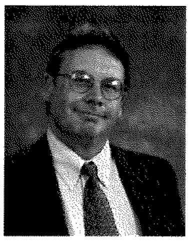
LYNN R. KING, J.D., is an Advanced Planning Consultant for New York Life Insurance Company. As a member of the unique Virtual Consulting team, Lynn collaborates with agents and their high net worth and business owner clients on actionable estate and business planning strategies. Lynn joined New York Life as a seasoned professional with solid credentials. She specializes in succession planning, asset preservation and wealth transfer techniques. Lynn received her Bachelor of Arts degree in Finance and Political Science at the University of Illinois at Urbana-Champaign; and, received her law degree from The John Marshall Law School, Chicago, Illinois.

JEFF KLEIN, CFP®, provides agent development resources, services and training as a member of Agent Development. A skilled and thoughtful project manager, Jeff shepherds major sales and marketing initiatives from creation to implementation. Jeff joined New York Life with 27 years' technical and practical experience. He managed a variety of business units including recruiting and marketing for a prominent financial services firm; and, as a licensed life insurance agent, worked exclusively with affluent individuals and business owners. Jeff is a graduate of Southern Methodist University, Dallas, Texas, where he earned his bachelor's degree in economics; and, is a Certified Financial Planner®.

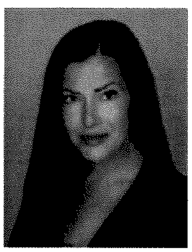
TONY LI is an Advanced Planning Consultant working with agents and clients in the Chinese cultural market. Tony's broad advanced planning experience and product expertise position him as a knowledgeable and skilled resource for agents working with high net worth individuals and business owners. Tony collaborates with agents on the use, selection and presentation of life insurance products; and, designs customized proposals offering advanced and popular insurance-based solutions. Tony received his Bachelor of Arts degree in finance from Baruch College, New York, New York; and, holds a Series 6 FINRA registration.



JACK LONEY, J.D., CLU®, CFP®, is an Advanced Planning Consultant working with agents as a member of the Advanced Planning Group's Virtual Consulting team. His training, education and experience in the areas of estate, business, charitable and retirement planning -- including an extensive knowledge of insurance and investment products -- provide him with a strong foundation to conduct continuing education classes for financial planners and insurance agents. Jack earned his Bachelor of Science degree in education from Northwest Missouri State University where he majored in social sciences; and, his law degree from Drake University Law School in Des Moines, Iowa.



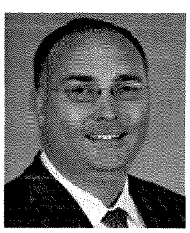
BRIAN MCKENNA, J.D., CLU®, CHFC®, is an engaging Advanced Planning Consultant supporting the agents of the New York Life Insurance Company. In this role, Brian collaboratres with agents on sophisticated business succession and wealth tranfser strategies for high net worth individuals and business owners. Brian's thirty years' experience and technical knowledge position him as a skilled and respected specialist. Brian earned his Bachelor of Science in Accounting from the University of Connecticut; and, received his law degree from the University of Tennessee. He also earned the Chartered Life Underwriter® and Chartered Financial Consultant® designations from The American College.



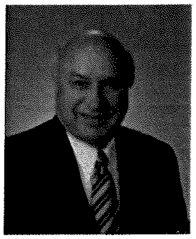
SARAH L. MURPHY, J.D., MBA, supports the agents of the New York Life Insurance Company as an Advanced Planning Consultant on the Case Design Unit. Recognized as a thoughtful and skilled specialist, Sarah collaborates with agents and other professional advisors to identify and implement sophisticated, insurance-based planning strategies for affluent individuals and business owners. Sarah has worked with the probate court reviewing estate plans and other legal documents; and, handled complex estate settlement matters as a trust officer for a prominent trust company. Sarah is a valuable resource for agents working with high net worth individuals and closely-held business owneers in the areas of estate preservation and business succession planning. Sarah earend her law degree from Texas A&M University, Fort Worth, Texas and is a member of the State Bar of Texas.

LILLIE NKENCHOR, J.D., is an Advanced Planning Consultant working with agents serving the African American cultural market. She has written articles for various insurance and legal publications. Lillie serves on several committees dedicated to trust and tax planning. She is currently the President of the National Bar Association's Tax Section. Lillie obtained her Bachelor of Science in Public Health/Biology from Rutgers University, New Brunswick, New Jersey; and, her law degree from Seton Hall University School of Law, New Jersey.

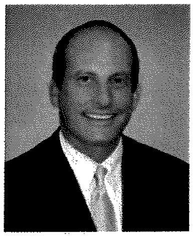
PRATIK PATEL, J.D., is an Advanced Planning Consultant for New York Life Insurance Company, serving agents working in the Asian-Indian cultural market. Pratik handles complex tax issues and planning strategies with ease as he counsels agents and their clients in the areas of estate, retirement and business planning. Pratik received his Bachelor of Science in Business Administration degree from the University of Illinois, Chicago, Illinois; and, earned his law degree from Indiana University School of Law, Indianapolis, Indiana.



BRAD PENNY manages the Virtual Consulting Team for the Advanced Planning Group and is the Large Life Sales Coordinator. Brad brings 20 years' insurance and financial services experience to the Advanced Planning Group. After graduating with a degree in financial planning from the University of North Texas, Brad began his career in the life insurance and financial services industry in 1996 as an agent and fee-based advisor. In 2000, he transitioned from personal production to sales management and joined New York Life as a Life Product Consultant in 2002.



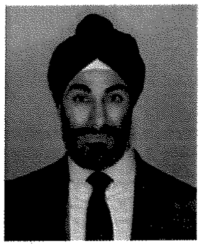
GEOFF PFEIFFER, J.D., CLU®, CHFC®, AEP®, FLMI®, supports New York Life agents in his role as an Advanced Planning Consultant on the Case Design Unit. His areas of expertise include estate planning, executive benefit plans, and business exit strategies. Geoff is active in industry organizations, including the General Agents and Managers Association, NALU, NAIFA, and NAECP. He served as a member of the National Board for the Society of Financial Services Professionals and is past-president of the Greater Phoenix and Rocky Mountain chapters. Geoff obtained his Bachelor of Business Administration from the University of Cincinnati and his law degree from Cincinnati Law School.



RICK POPPER, J.D., is a Regional Manager ▪ Advanced Planning Consultant for the West Central and Pacific Zones. With 20 years' industry-related experience, Rick's past professional accomplishments as a practitioner, consultant, and business owner enable him to bring a unique perspective to his agents and their clients. Rick is a graduate of Auburn University, Alabama, and received his law degree from the University of Mississippi.

AMANDA SARP, J.D., supports New York Life agents as an Advanced Planning Consultant and member of the Case Design Unit. An engaging and thoughtful consultant, Amanda collaborates with agents, clients and other professional advisors in the area of estate planning, with an emphasis on the intricacies of trust planning and, resolving estate planning gaps for wealthy individuals. Amanda earned her law degree from Texas A&M University School of Law, Fort Worth, Texas; and, her Bachelor of Arts degree *(summa cum laude)* from the University of Texas at Arlington.

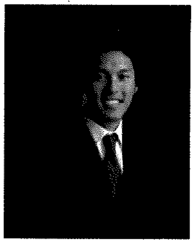
ROSS SIMS, III, is an Advanced Planning Consultant serving agents working with affluent individuals and business owners as a member of the Virtual Consulting team. Ross collaborates with agents in the identification and implementation of optimal planning strategies and solutions. Ross earned numerous academic awards in law school; and, as a practitioner, worked on estate plans for wealthy individuals and assisted owners with business development and succession planning. Earlier in his career, Ross was an agent for New York Life, applying sophisticated, insurance-based solutions to planning for large estates, successful businesses and executive compensation.



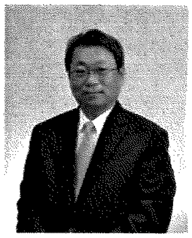
ARI SHAH SINGH, J.D., M.A., is an Advanced Planning Consultant and member of the Case Design Unit for the New York Life Insurance Company. A diligent and thoughtful specialist, Ari collaborates with agents and their affluent clients to develop customized estate and business planning options. As a legacy agent, Ari is skilled at assessing client needs and implementing sophisticated insurance-based solutions. Ari researched and authored scholarly papers working with a renowned Washington DC think tank; and, drafted legal documents and analyzed business contracts as a practitioner. Ari earned his law degree from The Pennsylvania State University, The Dickinson School of Law; and, his Master of International Affairs degree from The Pennsylvania State University.

CARLOS VICENT, J.D., CLU®, CHFC®, MSFS®, MBA, LL.M, is a Regional Manager ▪ Advanced Planning Consultant for the Northeastern and South Central Zones. Prior to joining the Advanced Planning Group, Carlos worked with individuals and family-owned businesses in the areas of taxation, estate, business and retirement planning as a financial advisor and later as an attorney. Carlos received his law degree and Master of Laws in Taxation from Western Michigan University Thomas M. Cooley Law School, a Master of Business Administration from Michigan State University, Master of Science in Financial Services from The American College and a Bachelor of Science in Liberal Arts from Excelsior College, Albany, New York.

MELISSA WINN, J.D., LL.M, supports New York Life agents in her role as an Advanced Planning Consultant. Melissa is a skilled specialist, collaborating with agents and their high net worth and business owner clients in the areas of succession planning and wealth transfer techniques; qualified plans and executive benefits. Melissa earned her law degree from William & Mary Law School in Williamsburg, Virginia; and received her Master of Laws in Taxation from New York University School of Law with a concentration in the taxation of trusts and estates. She earned her Bachelor of Arts *(magna cum laude)* in English literature from Wellesley College, Massachusetts. Melissa is fluent in French and conversational in Japanese.



Aaron Yen, J.D., is an Advanced Planning Consultant for New York Life Insurance Company, serving agents working in the Chinese cultural market. Aaron has a distinguished professional background as a legal practitioner and is recognized as a valued resource in the areas of business formation, succession strategies, and estate planning. Aaron received his Bachelor of Arts degree in International Economics and Japanese at the University of Washington, Seattle, Washington; and, earned his law degree from the University of the Pacific, McGeorge School of Law, Sacramento, California. Aaron is proficient in Mandarin Chinese and Japanese.



Daniel Yoon, J.D., is an Advanced Planning Consultant working with agents who serve the Korean cultural market. As a skilled consultant with a collaborative style, Daniel offers a creative and thoughtful approach to the identification and implementation of sophisticated, insurance-based solutions for affluent individuals and business owners in the areas of estate and business planning. Daniel earned his Bachelor of Arts degree in International Relations at Seoul National University; and, received his law degree from The Catholic University of America, Columbus School of Law, Washington DC, with a concentration in estate planning and taxation.

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Advanced Planning Group

Through your New York Life agent, you have the opportunity to consult with a nationally known group of knowledgeable, experienced professionals trained to assess your goals and objectives, examine your current planning strategies, and offer well-researched suggestions and solutions to help you optimize your financial goals. Your agent can bring you and your advisors together with our consultants by phone, face to face, or in a virtual environment from anywhere in the country.

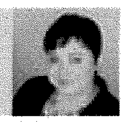
New York Life's Advanced Planning Group is a team of over 30 individuals with experience as legal professionals, tax professionals, insurance providers, and financial service providers, and with advanced degrees, designations, and specialized training in law, estate taxation, accounting, business, insurance, finance, and philanthropic planning. Combined, we have more than 300 years of experience assisting with wealth strategies and business planning objectives in numerous concentrations.

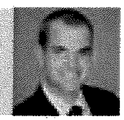
Include your agent and New York Life's Advanced Planning Group in your planning process, and help preserve and protect what you've already spent a lifetime creating.

Caroline K. Akers
JD, LL.M


Elizabeth Chand
JD


Alan Chew
JD, CPA, CLU®, ChFC®


Christi Cottrell
JD


Jeremy Curtis
JD, MS, CFP®


Dale Facey
JD


Gerry Gaeta
JD, MSFS


David Grebber
JD, LL.M, LUTCF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JD


Jeanmarie Holm
JD


John Irvin
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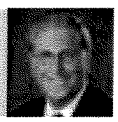
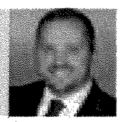
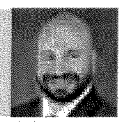
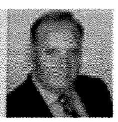
Mark Jansen
JD, CPA, CLU®, ChFC®


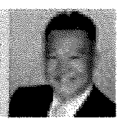
Austin Jarvis
JD, MBA


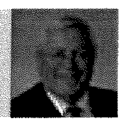
Sergio Jimenez
JD


Bruce Kardon
JD, CLU®, ChFC®


Lynn King
JD


Jeff Klein
CFP®


Tony Li


Jack Loney
JD, CLU®, CFP®


Brian McKenna
JD, CLU®, ChFC®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Lillie Nkenchor
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Pratik Patel
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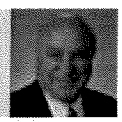
Geoff Pfeiffer
JD, CLU®, ChFC®, AEP


Rick Popper
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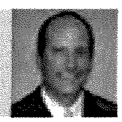
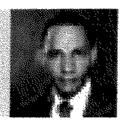
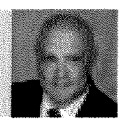


Amanda Sarp
JD


Ross Sims
JD

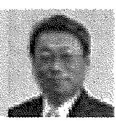

Aridaman "Ari" Shah Singh
JD, MA


Carlos Vicent
JD, CLU®, ChFC®, MSFS, MBA, LL.M


David Wilcox
CLU®, ChFC®, LUTCF


Melissa Winn
JD, LL.M


Aaron Yen
JD


Daniel Yoon
JD


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