



A Step Ahead of Tomorrow





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I wish I could erase the last several years' worst economic upheaval since the Great Depression, but I cannot. And I possess no crystal ball to reveal what the future holds. What I do know—the recovery that began in 2009 continued unevenly through 2010. I suspect the future will see the economy continue to rise and fall as well as take unexpected zigs and zags.

At Catholic Order of Foresters (COF), we viewed the last several years as a challenge filled with opportunity. This perspective enabled us, during trying times, to achieve and maintain financial strength and solvency as well as grow the value of membership. Through prudent management, COF posted strong financials and a significantly improved investment portfolio at year-end 2010. The benefit to members from a successful year means they will share in dividend returns totaling \$6.4 million.

Investment Portfolio

As memories of the great financial crisis fade into history, the United States economy continued its recovery throughout 2010. The stock market has returned to pre-crisis levels, and the financial system has been nursed back to health. A healthy degree of skepticism remains, however, due to the slow pace of employment gains and the lack of evidence of recovery in the housing market. The Federal Reserve, under Ben Bernanke's direction, has flooded the market with monetary stimulus intended to keep borrowing costs low and to stimulate investment that hopefully leads to new jobs and a real estate recovery.

In the short-term, investors are enjoying the ride. In the longer term, however, investors need to worry about the next boom/bust cycle and impending inflation threat.

COF's investment portfolio has performed exceedingly well during this recovery cycle. In 2010, the portfolio experienced growth in assets, investment income, and book yield while maintaining a profile of high quality and diversified asset mix. Investment returns contributed positively to the Order's strong financial results. The balance sheet continues to strengthen, providing management with financial flexibility to reinvest in its core insurance and fraternal operations. While timing of the next economic downturn is not predictable, we have laid a financially strong foundation for Catholic Order of Foresters' next generation.

Insurance Operations

Nearly 128 years ago, our founders formed Catholic Order of Foresters to provide financial assistance to Catholic families impoverished by a wage earner's death. Since that time, COF has grown from its original 42 members rooted in Chicago's Holy Family Parish to more than 130,000 nationwide.

We take pride in having built our success one relationship at a time, balancing the fraternal with the financial and providing quality insurance and annuity products that successfully compete against commercial companies. More and more members realize that a COF product not only provides membership but also offers dependability, reliability, and security.

Product

The recent recession impacted every COF member to some degree. Many find they now have to do with less and spend smarter. To address this challenge to members' financial security, COF developed two new Universal Life insurance products—*Secure 4 Life* and *Value 4 Life*. These two products give members the ability to purchase one insurance policy that can last throughout their lives. As priorities and needs change, Universal Life's flexibility allows a policy to change as well, adapting to new goals and expectations. For example, with Universal Life young families may choose lower premiums during years when budgets are tight. Older policyholders, with more disposable income, can opt to increase cash value accumulation by stepping up their premium payment amount or schedule.

Distribution

Each member is unique with different life insurance goals and expectations, and COF is proud to be represented by local independent agents who take pride in delivering superior personalized service. We continually seek and appoint top-quality agent candidates who can generate both profitable business and develop meaningful member relationships.

Technology

During 2010, COF's website underwent a makeover. Streamlined design functionality allows users to easily find information. Members can access frequently requested forms at the home page Service Center tab, and the Product Portfolio tab gives viewers an opportunity to learn about different products COF offers. The site will continue to evolve in the months and years ahead. Take a look, if you haven't visited—www.catholicforester.org.

Fraternal

COF's fraternal mission sets us apart from commercial companies, as members share the common bond of Catholic values and a commitment to helping others. A great deal of thanks goes to members who accept

Through prudent management, COF posted strong financials and a significantly improved investment portfolio at year-end 2010.

leadership positions at the local, state, and national levels. These dedicated individuals prove key to COF's spiritual, social, and community outreach. Their devotion to supporting programs such as Matching Funds and *Feeding God's Children*, and promoting educational scholarships, grants, and awards, has empowered Catholic Order of Foresters members to reach out and touch the lives of thousands.

Looking at 2010 numbers, I am proud to say members volunteered 185,494 hours in fraternal and community outreach, sponsored 5,938 community and fraternal events, and, along with the Order, contributed \$1,442,320 to charitable, educational, and benevolent causes.

I am also pleased that COF membership has embraced *Feeding God's Children* with 100 courts and more than 4,400 people, nearly one-third non-members, participating in 2010's event. What a wonderful way to grow our membership and message. I hope that during 2011 even more courts and members will take up the challenge to feed God's children.

Catholic Order of Foresters has achieved much in its rich history. We have endured, strong and stable, through challenging times both past and present by providing members with products and services that adapt to their changing needs. COF has also remained focused on measured, controlled growth, resulting in a strong balance sheet and positioning us to take advantage of opportunities that present themselves. I firmly believe Catholic Order of Foresters has taken the steps to prosper during 2011. ■



David E. Huber
High Chief Ranger



Matching Funds

Catholic Order of Foresters' Matching Funds Program financially assists churches, schools, communities, and humanitarian causes. Since 1984, local court fundraising efforts, combined with High Court matching money, has raised \$16,035,861.23. Thanks to all our members who tirelessly support COF's caring and sharing mission by utilizing the Matching Funds Program and volunteering more than 185,494 hours during 2010.

Illinois

St. John 96	Johnsburg	\$ 2,000.00
St. Procopius 443	Chicago	1,546.02
St. Mary 594	McHenry	2,080.00
Hampshire 729	Hampshire	2,613.83
Sacred Heart 1691	Moline	15,381.00
Our Lady of Guadalupe 2175	Silvis	2,156.00
St. Pius 2284	Rock Island	3,292.75
Total		\$29,069.60

Indiana

Baumgartner 109	Hammond	\$ 2,210.00
St. Mary 293	Crown Point	1,300.00
Total		\$ 3,510.00

Iowa

Notre Dame 600	Cresco	\$ 2,080.00
St. Francis 607	Worthington	2,148.19
Holy Ghost 636	Dubuque	2,603.60
St. Francis 774	Rickardsville	3,745.89
Marquette 811	Dubuque	1,005.25
St. Patrick 856	Ryan	2,962.49
Lenihan 859	Marshalltown	1,800.00
Holy Cross 881	Holy Cross	2,365.63
St. Mary 996	Remsen	1,190.01
Spaulding 1083	Pocahontas	3,111.04
St. Mary 1099	Gilbertville	5,142.75

Iowa (cont'd)

St. Mary 1110	Solon	\$12,670.00
St. Mary 1234	Waterloo	2,105.91
St. Benedict 1245	N. Washington	2,036.60
St. John 1314	Independence	3,500.00
St. Joseph 1505	Granville	2,000.00
Ss. Peter & Paul 1709	Sherrill	4,910.93
St. Mary 1723	Riverside	2,222.00
St. Mary 2063	Festina	3,716.85
St. Luke 2100	St. Lucas	2,082.43
St. Aloysius 2156	Calmar	4,002.04
St. Mary 2286	Alton	1,691.93
Total		\$69,093.54

Kentucky

Sacred Heart 1326	Bellevue	\$ 4,000.00
St. Stephen 1380	Newport	3,293.53
St. Peter 1492	California	3,282.95
St. Joseph 1725	Melbourne	773.64
St. Mary 1967	Alexandria	1,019.17
St. Joseph 2094	Cold Spring	4,734.18
St. Henry 2098	Erlanger	4,116.52
St. Joseph 2507	Walton	4,576.57
St. Catherine of Siena 2514	Fort Thomas	2,376.57
St. Augustine 2515	Covington	3,000.00
St. Timothy 2516	Union	1,830.02
John Paul II 2517	Bellevue	500.00
Total		\$33,503.12



Stuart B. Buchanan
Stuart B. Buchanan, FLMI
High Secretary-Treasurer



St. John 1314, Independence, IA

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St. Catherine of Siena 2514, Fort Thomas, KY

Maine

St. Louis 230	Fort Kent	\$ 2,532.00
St. Luce 1355	Frenchville	2,367.62
St. Joseph 1357	Eagle Lake	3,830.37
St. Antoine 1735	Wallagrass	3,256.43
Total		\$11,986.42

Massachusetts

Loyale 1817	Marlborough	\$ 1,642.00
Total		\$ 1,642.00

Michigan

Smulders 1101	Dearborn Hgts.	\$ 3,942.71
St. Mary 1903	Westphalia	2,588.00
St. Mary 1903	Westphalia	19,778.00
Most Holy Trinity 2257	Fowler	2,002.96
Most Holy Trinity 2257	Fowler	2,064.84
St. Anne 2496	Menominee	2,127.21
Total		\$32,503.72

Minnesota

St. Matthew 367	St. Paul	\$ 1,305.52
St. Joseph 552	Mankato	2,145.82
Columbus 578	Madelia	3,657.00
Columbus 578	Madelia	4,204.00
St. Boniface 633	Cold Spring	825.37
St. Paul 639	Sleepy Eye	4,548.00
St. Paul 639	Sleepy Eye	3,400.02

Minnesota (cont'd)

St. Ann 645	Janesville	\$ 2,753.00
St. John 698	New Ulm	1,540.73
St. Anthony 743	Watkins	2,249.00
All Saints 749	Madison Lake	5,143.00
St. Thomas 766	Springfield	4,202.12
St. Leo 786	New Munich	2,165.15
St. Jerome 812	Nicollet	1,900.00
Stillwater 821	Stillwater	7,552.89
St. Ann 844	Wadena	2,413.40
St. Mary 847	Tracy	12,619.00
St. Martin 879	Richmond	2,292.00
St. Cyril 970	Heron Lake	3,284.98
St. Columba 981	Iona	4,748.04
St. Benedict 1018	New Ulm	8,624.26
St. Henry 1022	Le Sueur	1,275.02
Holy Trinity 1054	Winsted	3,190.78
St. Anthony 1061	Bird Island	2,821.38
St. Eloi 1081	Ghent	3,606.78
St. Joseph 1176	Wabasso	15,271.38
St. Rita 1248	Currie	1,601.25
St. James 1312	Madison	14,980.41
St. John 1321	Chaska	2,000.00
St. Joseph 1407	Lamberton	2,023.04
St. Joseph 1407	Lamberton	5,392.62
St. Edward 1498	Minneota	2,732.28
St. Peter 1553	Freeport	2,986.00
St. Stanislaus Kostka 1560	Delano	2,360.36
St. Patrick 1584	Wilmont	2,700.50
St. Mary 1757	Seaforth	2,268.50
St. Peter 1774	Canby	4,015.16
St. Thomas 1994	Lafayette	1,974.64
St. Thomas 1994	Lafayette	43,916.60
St. Theresa 2092	Mapleton	1,474.77
Total		\$198,164.77

Nebraska

St. Francis 486	Humphrey	\$ 13,921.19
St. Paul 687	Lawrence	1,334.63
St. Joseph 1554	Osmond	8,759.18
Sacred Heart 1737	Dodge	2,251.04
St. James 1920	Wynot	3,755.59



Nebraska (cont'd)

St. John the Baptist 1956	Fordyce	\$ 2,288.99
Ss. Peter & Paul 1964	Bow Valley	4,414.13
St. Bernard 2006	Lindsay	2,968.10
St. Paul 2500	Plainview	2,207.00
St. Ignatius 2503	Brunswick	1,067.00
St. Theresa 2504	Clearwater	2,022.03
St. Helena 2505	St. Helena	2,133.12
Total		\$ 47,122.00

New Hampshire

Montcalm 501	Manchester	\$ 686.00
Total		\$ 686.00

North Dakota

St. Joseph 1470	Hankinson	\$ 1,620.00
St. Anthony 1972	Linton	1,181.95
St. Cecilia 2109	Towner	1,161.00
St. Anthony 2194	Harvey	1,728.97
Total		\$ 5,691.92

Ohio

All Saints 52	New Riegel	\$ 1,012.00
St. Mary 54	Assumption	2,676.00
St. Joseph 364	Dayton	2,079.40
St. Joseph 433	Columbus	500.00
St. Michael 549	Dayton	2,010.00
Canton 1358	Canton	8,364.65
Immaculate Conception 1403	Akron	1,504.00
St. Paul 1416	Doylestown	5,662.59



St. Paul 1416, Doylestown, OH



Sacred Heart 1737, Dodge, NE

Ohio (cont'd)

St. Joseph 1630	Lakewood	\$ 2,073.50
St. Anthony 1905	Dayton	1,879.00
St. Francis Xavier 2067	Malvern	2,000.00
St. Aloysius 2172	Shandon	1,632.00
Total		\$ 31,393.14

Oregon

St. Mary 1776	Stayton	\$ 2,159.00
Total		\$ 2,159.00

South Dakota

St. Nicholas 403	Kranzburg	\$ 3,988.25
St. Mary 1173	Dell Rapids	2,236.21
St. Otto 1252	Webster	4,293.26
Marquette 1323	Salem	2,630.00
St. Maria Faustina 2491	Britton	3,033.33
St. Maria Faustina 2491	Britton	4,464.98
Mother Teresa 2493	Eden	3,501.50
Total		\$ 24,147.53

Wisconsin

St. Bernard 273	Green Bay	\$ 2,000.00
Holy Family 301	Marinette	741.26
St. Francis 465	Algoma	731.00
St. Philip 475	Rudolph	3,692.48
St. Rose 479	Fredonia	2,632.87
St. Mary 498	Wausau	2,439.00

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Wisconsin (cont'd)

St. Peter 519	Chippewa Falls	\$ 2,036.45
St. James 669	Sun Prairie	1,404.48
St. Claire 730	Whitelaw	4,286.50
St. Thomas 753	Kenosha	4,039.00
Heiss 783	Arcadia	1,218.84
St. Mary 795	Marathon	1,654.74
St. Theresa 897	Theresa	1,235.80
St. Henry 902	Saukville	2,171.83
Lay 966	Waumandee	4,335.75
Weiss 990	New Munster	15,326.77
Somerset 1011	Somerset	10,893.00
St. Mary 1065	Luxemburg	2,016.43
St. Lawrence 1190	Stangelville	2,000.00
St. Kilian 1239	Colby	1,904.50
Assumption 1291	Osceola	11,209.50
St. Aloysius 1468	Hilbert	2,059.55
St. Joseph 1486	Stratford	1,477.53
St. Mary 1489	Peshtigo	2,436.00
St. Francis 1535	Brussels	2,602.16
Sacred Heart 1536	Boyd-Edson	2,805.55
St. Gregory 1539	St. Nazianz	7,865.62
St. Peter 1550	Casco	1,349.86
Sacred Heart of Jesus 1602	Stetsonville	2,500.00
Holy Trinity 1633	Casco	689.50
St. Augustine 1683	Norwalk	3,198.24
St. Joseph 1708	East Bristol	618.58
St. Rose 1758	Cadott	2,517.05
St. Mary 1763	Marshall	2,373.92

Wisconsin (cont'd)

St. Bernard 1785	Madison	\$ 3,155.90
Bishop Neumann 1971	Haugen	603.00
St. Luke 2000	Plain	732.74
St. Joseph 2080	Luxemburg	2,370.22
Our Lady of the Lakes 2506	Ashland	2,755.00
Total		\$120,080.62

2010 Totals

Local Courts	\$610,752.41
High Court Match	237,386.94
Total	\$848,139.35

How the Matching Funds Program Works

Catholic Order of Foresters High Court contributes dollar-for dollar when a local court raises \$500 to \$1,000. When the fundraiser exceeds \$1,000, the High Court Matches \$1,000 plus 50 cents for each additional dollar to a maximum of \$1,500.

When a court completes its annual Matching Funds project and an extraordinary need or emergency arises, an Emergency Matching Funds event may be approved.



St. Joseph 2080, Luxemburg, WI



Statements of Financial Condition

For years ended December 31

Assets	2010	2009
Cash and Short-Term Investments	\$ 14,138,725	\$ 13,387,693
Bonds	676,506,945	619,400,873
Preferred and Common Stock	21,085,973	18,800,793
Real Estate & Mortgage Loans	24,480,256	15,204,878
Policy Loans	11,219,027	10,094,259
Electronic Data Processing Equipment	35,040	52,630
Accrued Investment Income	8,111,828	8,042,813
Premiums Due and Reinsurance Receivable	90,833	421,409
Total Assets	\$ 755,668,627	\$ 685,405,348

Reserves, Liabilities, and Surplus

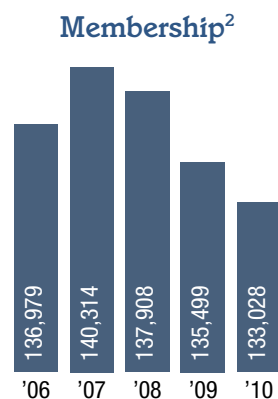
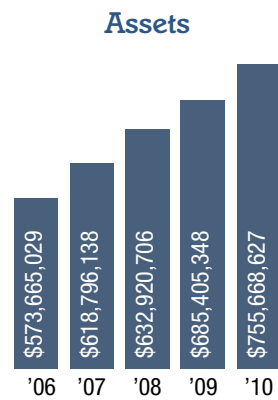
Reserve for Policy Obligations	\$ 631,153,086	\$ 564,110,590 ¹
Policy Claims in Process	3,584,250	3,047,585
Liability for Deposit Type Contracts	50,236,694	52,549,970
Dividends Unpaid	0	0
Provisions for Next Year's Dividends	6,666,588	6,657,259
Premiums Paid in Advance	936	690,477 ¹
Asset Valuation Reserve	2,729,434	2,767,721
Interest Maintenance Reserve	9,425,180	8,668,743
Miscellaneous Liabilities	6,142,471	8,788,033
Unassigned Funds	45,729,988	38,124,972
Total Reserves, Liabilities, and Surplus	\$ 755,668,627	\$ 685,405,348

Adjusted Surplus: \$ 57,884,603 \$ 49,561,436

Amounts rounded to nearest dollar.

¹During 2010, COF adopted Unearned Premium reporting changes. For comparison purposes with 2010, 2009 values restated. Change did not impact overall Liabilities or Surplus.

²Includes honorary members



Statements of Financial Operations

For years ended December 31

Income	2010	2009
Premium, Annuity, and Supplementary		
Contract Income	\$ 104,044,924	\$ 104,855,603 ^{3a, 3b}
Net Investment Income	43,556,949	36,996,756
Net Realized Gains from Investments	(898,822)	(1,290,650)
Total Income	\$ 146,703,051	\$ 140,561,709

Benefits and Expenses

Policy Death Benefits	\$ 8,390,729	\$ 7,087,681
Matured Endowments	711,460	344,976
Annuity and Old Age Benefits	31,532,247	44,594,756
Surrender Benefits	10,750,353	10,603,101
Interest on Contract Funds	1,852,817	1,969,514 ^{3a}
Increase in Life and Annuity Reserves	64,861,708	51,403,609 ^{3b}
Fraternal Benefits	2,599,967	3,320,913
Expenses, Taxes, and Commission Payments	11,750,082	11,272,888
Total Benefits & Expenses	\$ 132,449,363	\$ 130,597,438

Net Gain from Operations \$ 14,253,688 \$ 9,964,271
 Dividends to Members 6,484,546 7,184,062

Net Contribution from Operations to Unassigned Funds \$ 7,769,142 \$ 2,780,209

Unassigned Funds

Net Contributions from Operations	\$ 7,769,142	\$ 2,780,209
Net Unrealized Capital Gains	1,909,390	2,986,712
Change in Non-admitted Assets	68,988	53,762
Change in Securities Valuation Reserve	38,284	(1,288,900)
Change in Reserve Valuation Basis	(280,711)	0
Adjustments from Prior Year	(1,900,077)	(2,079,575)
Total Changes to Unassigned Funds	\$ 7,605,016	\$ 2,452,208

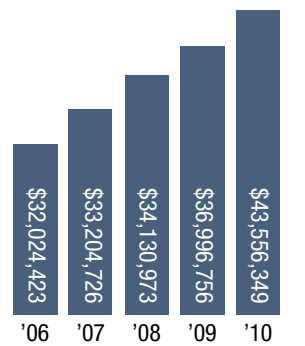
Unassigned Funds—Prior Year \$ 38,124,972 \$ 35,672,764
Unassigned Funds at Year-end (Surplus) \$ 45,729,988 \$ 38,124,972

Amounts rounded to nearest dollar.

^{3a}During 2010, COF adopted changes in recording certain transactions.

^{3b}For comparison purposes with 2010, 2009 values restated. Neither change impacted Net Contribution to Unassigned Funds or overall Unassigned Funds.

Investment Income



Net Insurance Sales



Surplus





Legion of Honor

The Legion of Honor recognizes members, who in an extraordinary manner, demonstrate their earnestness and desire to increase membership and promote the Order's principles. Candidates must be members for a minimum ten consecutive years and previously received the Merit Award

Illinois

Donald Bentz
St. John 96
Johnsburg

Timothy Hiller
St. John 96
Johnsburg

Richard Adams
St. Mary 594
McHenry

Christopher Freund
St. Mary 594
McHenry

Iowa

Merlin Clemen
St. Joseph 500
Dyersville

Clair Riesberg
St. Joseph 500
Dyersville

David Fortman
St. Francis 607
Worthington

Paulette Loney
Lenihan 859
Marshalltown

Sheila Oligmueller
St. Philip 880
Sioux City

Mark Pisarik
St. Mary 1110
Solon

Kent Willett
St. Mary 2286
Alton

Kentucky

Dorothy Keller
St. Joseph 1725
Melbourne

Michigan

Brian Cornyn
Smulders 1101
Dearborn Heights

Minnesota

Lawrence Kahnke
St. Ann 645
Janesville

Sharon Stueber
St. John 698
New Ulm

David Murschel
Holy Trinity 1054
Winsted

Randall Billmeier
St. Anthony 1061
Bird Island

Nebraska

Rodney Oligmueller
Immaculate
Conception 1727
Omaha

New Hampshire/ Vermont

Peter Lemire
Montcalm 501
Manchester

Ohio

Michelle Schilling
Marian 2126
Cincinnati

South Dakota

Michael Geraets
St. Mary 1173
Dell Rapids

Wisconsin

Robert Kraynek
St. Lawrence 1190
Stangelville

Connie Demulling
Assumption 1291
Osceola

Merit Award

The Merit Award pays tribute to members who, in an outstanding manner, have contributed to the Order's welfare and advancement at the local court level. Eligible honorees must hold a minimum three years membership and actively participate in court activities.

Illinois

Wayne Hiller
St. John 96
Johnsburg

Steven Schmitt
St. John 96
Johnsburg

Charles Diedrich
St. Mary 594
McHenry

Edwin Stoffel
St. Mary 594
McHenry

Lloyd Holze
Hampshire 729
Hampshire

Amy DeLille
Sacred Heart 1691
Moline

Joan DeCap
St. John 2050
Rapids City

Iowa

Paul Engler
St. Francis 607
Worthington

Virgil Klaas
Lenihan 859
Marshalltown

Rebecca Bentz
St. Philip 880
Sioux City

Gary Delagardelle
St. Mary 1099
Gilbertville

Janet Woods
St. Mary 1099
Gilbertville

Joellen Ritchie
St. Mary 1110
Solon

Mary Suntken
St. Mary 2286
Alton

Kentucky

Douglas Jordan
St. Joseph 2094
Cold Spring

Amy Menner
St. Joseph 2094
Cold Spring

Lisa Helmer
St. Joseph Academy 2507
Walton

Michigan

Linda Adamus
Smulders 1101
Dearborn Heights

Thomas Collins
Smulders 1101
Dearborn Heights

Virginia Drake
St. Mary 1903
Westphalia

Sharon Miller
St. Mary 1903
Westphalia

Minnesota

Richard Carda
St. Ann 645
Janesville

Harry Hofmeister
St. John 698
New Ulm

Ann Uphoff
St. Leo 786
New Munich

Larry Neu
St. Martin 879
Richmond

Allan Guennigsmann
Holy Trinity 1054
Winsted

Carol Kappel
Holy Trinity 1054
Winsted

Betsy Schwer
St. Anthony 1061
Bird Island

Nebraska

Virgil Oligmueller Jr.
Immaculate
Conception 1727
Omaha

New Hampshire/ Vermont

Joseph Harnois
Montcalm 501
Manchester

North Dakota

Peter Kassa
St. Joseph 1470
Hankinson

Ohio

Douglas Weiss
St. James 1628
Cincinnati

Christine Ludwig
Marian 2126
Cincinnati

South Dakota

Fr. Gregory Tschakert
St. Mary 1173
Dell Rapids

Thomas Steilen
St. Peter 1766
Farmer

LeRon Knebel
Mother Teresa 2493
Eden

Wisconsin

Alois Servais
Marquette-Carroll 395
La Crosse

Eileen Lifke
St. Theresa 897
Theresa

Edward Kraynek
St. Lawrence 1190
Stangelville

Kenneth Beaurain
St. Peter 1550
Casco

James Zwiefelhofer
Christ the King 1923
Bloomer

Marcella Hanna
St. Joseph 2080
Luxemburg

Sales Leaders

Issued *WRITE LIFE* Business

Top Agents

Richard Oligmueller, FICF
Nebraska, Iowa, North Dakota,
South Dakota, Kansas, Minnesota

Kelly Mauer, FIC
Nebraska, Iowa, Missouri,
South Dakota, Kansas

Steven Nimmer
Wisconsin

Jonathan Hickman, CPA
Kentucky

Juan Urena
Texas

Frank Bradley, FICF, LUTCF, CSA
Wisconsin

Ray Lenz
Iowa

Roger Klein
Wisconsin, Minnesota

**R. David Zerhusen, CLU,
LUTCF, ChFC, CSA**
Kentucky, Ohio

Irene Voitalla
Minnesota



Bradley



Hickman



Klein



Lenz



Mauer



Nimmer



Oligmueller



Urena



Voitalla



Zerhusen

Top General Agencies

Richard Oligmueller, FICF
Nebraska, Iowa, North Dakota,
South Dakota, Kansas, Minnesota

**R. David Zerhusen, CLU, LUTCF,
ChFC, CSA**
Northern Kentucky/
Greater Cincinnati

Steve Nimmer
Northeastern Wisconsin

Juan Urena
Texas

Irene Voitalla
Minnesota

Designation Key

FIC	Fraternal Insurance Counsellor
FICF	Fraternal Insurance Counsellor Fellow
ChFC	Chartered Financial Consultant
CLU	Chartered Life Underwriter
CPA	Certified Public Accountant
CSA	Certified Senior Advisor
LUTCF	Life Underwriter Training Council Fellow