Preamble: Helping my clients protect their assets and establish financial security, independence and economic freedom for themselves and those they care about is a noble endeavor and deserves my promise to support high standards of integrity, trust and professionalism throughout my career as an insurance and financial professional. With these principles as a foundation, I freely accept the following obligations:

- To help maintain my clients’ confidences and protect their right to privacy.
- To work diligently to satisfy the needs of my clients.
- To present, accurately and honestly, all facts essential to my clients’ financial decisions.
- To render timely and proper service to my clients and ultimately their beneficiaries.
- To continually enhance professionalism by developing my skills and increasing my knowledge through education.
- To obey the letter and spirit of all laws and regulations which govern my profession.
- To conduct all business dealings in a manner which would reflect favorable on NAIFA and my profession.
- To cooperate with others whose services best promote the interests of my clients.
- To protect the financial interests of my clients, their financial products and my profession, through political advocacy.

Adopted July 2012
NAIFA Board of Trustees
Saving for college doesn’t just happen. It should be part of your clients’ overall financial plans. College SAVE is the tax-advantaged, flexible way to invest today in children’s (or grandchildren’s) future education. And now 8 in 10 North Dakota families may qualify for up to $1,500 in Matching Grants from Bank of North Dakota.*

Visit collegesave4u.com/naifa or call 1.866.SAVE.529.

Just remember our name: College SAVE

*Matching grants are subject to the availability of funds and can be reduced or stopped at the discretion of Bank of North Dakota. If your client is not a North Dakota taxpayer, consider before investing whether their or the designated beneficiary’s home state offers any state tax or other benefits that are only available for investments in such state’s qualified tuition program.
For more information about North Dakota’s College SAVE Plan, call 1-866-SAVE-529 (1-866-728-3529), or visit www.collegesave4u.com to obtain a Plan Disclosure Statement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing. Upromise Investments, Inc., Distributor and Underwriter.
The College SAVE Plan is a 529 Plan established by the State of North Dakota. Bank of North Dakota acts as trustee of the College SAVE Trust and is responsible for administering the Plan. Upromise Investments, Inc. and Upromise Investment Advisors, LLC serve as the Plan Manager and Recordkeeping and Servicing Agent, respectively, with overall responsibility for the day-to-day operations, including marketing and distribution of the Plan. The Vanguard Group, Inc., provides underlying investments for the Plan. The Plan’s Portfolios, although they invest in mutual funds, are not mutual funds. Units of the Portfolios are municipal fund securities and the value of units will vary with market conditions. Investment returns are not guaranteed, and you could lose money by investing in the Plan.

Not FDIC Insured. No Bank, State, or Federal Guarantee. May Lose Value.
We would like to express our sincere thanks to those advertisers who have made this publication possible. Every effort has been made to verify the accuracy of all listings, however we are dependent upon the information furnished to us from various sources.

### Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>President’s Message</td>
<td>4</td>
</tr>
<tr>
<td>Insurance Commissioner’s Message</td>
<td>5</td>
</tr>
<tr>
<td>Executive Committee</td>
<td>6</td>
</tr>
<tr>
<td>National Committeepersons</td>
<td>7</td>
</tr>
<tr>
<td>Local Presidents</td>
<td>8</td>
</tr>
<tr>
<td>Committee Chairs</td>
<td>9</td>
</tr>
<tr>
<td>Organizational Chart</td>
<td>10</td>
</tr>
<tr>
<td>Association Executives</td>
<td>11</td>
</tr>
<tr>
<td>Past NAIFA-ND Presidents</td>
<td>11</td>
</tr>
<tr>
<td>Past Agents of the Year</td>
<td>12</td>
</tr>
<tr>
<td>Agent of the Year</td>
<td>13</td>
</tr>
<tr>
<td>NAIFA-ND Upcoming Events</td>
<td>13</td>
</tr>
<tr>
<td>MDRT</td>
<td>14</td>
</tr>
<tr>
<td>Membership Chairs and Goals</td>
<td>15</td>
</tr>
</tbody>
</table>

**Directory of Association Members**

- Central: 16
- Fargo-Moorhead: 17-20
- Minot: 21-22
- Missouri Slope: 23-24
- North Valley: 25-26
- Roughrider: 27

- E & O Coverage: 28
- NAIFA Benefits: 29
- IFAPAC: 30-33
- FBF: 34
- Insurance Department CE Requirements: 35-36
- Alphabetical Membership Roster: 37-38
- Industry Award Winners: 39

### Advertisers

<table>
<thead>
<tr>
<th>Advertiser</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Save</td>
<td>Front inside cover</td>
</tr>
<tr>
<td>Anne Carl森</td>
<td>Back inside cover</td>
</tr>
</tbody>
</table>

3
A Message From Our
NAIFA-ND President
Shari L. Hanson

Happy New Year, and welcome to 2018! It is hard to believe that our NAIFA year is already half over.

We have faced many challenges in the first half of our year, and I want to thank everyone for their help and patience. It was with great sadness that we said goodbye to our long-time State Executive, Nancy Buechler, last spring. I am thankful for the help of our interim State Executive, Julie Phillips. Hurricane Irma canceled our plans for the Performance + Purpose annual convention in Orlando. I hope that those of you who were planning on attending the convention, will instead attend the NAIFA Congressional Conference in Washington, DC May 22 - 23. The NAIFA annual business meeting will be held at the conference, as well as a Day On The Hill meeting with our North Dakota Legislators.

Thank you to our sponsors who continue to support NAIFA North Dakota. Your contributions to our Association and to the insurance and financial industry do not go unnoticed. We appreciate being in partnership with you throughout the year.

NAIFA members are a professional group of moral, ethical, hardworking people that continue to help their clients every day. I am proud to be a part of this extraordinary organization.

NAIFA offers benefits that will help all members in every stage of their careers. One visit to www.naifa.org, will show you endless programs and opportunities to help you develop your business, further your knowledge base, and network with colleagues.

NAIFA is here to protect our business. There is no other organization that serves and protects insurance and financial advisors regardless of the products they sell or the focus of their practice. Please, share the NAIFA story with your co-workers and colleagues, invite them to a meeting. Better yet, invite them to join. Membership is key to a strong voice for our agents and financial advisors, and the clients they serve, both in Bismarck, and in Washington, DC.

I am proud and humbled to serve NAIFA North Dakota for the 2017-2018 Association year. I look forward to reconnecting with all of you at the state convention in Bismarck May 9th – 11th. Also, please save the date for the Congressional Conference May 22nd – 23rd in Washington DC, and the Performance + Purpose Annual Meeting in San Antonio September 13th – 16th.

As the NAIFA tagline so aptly states, **Invest In You!**
Greetings from the Insurance Commissioner!

One year ago, I was sworn in as the 22nd Insurance Commissioner of North Dakota and since then, I believe the Insurance Department has truly developed a refreshed mindset.

The Department has spent a great deal of time embracing a culture of professionalism, mutual respect and enjoyment in what we do. We’ve also worked hard to foster an elevated level of transparency with both the industry and public. I hope these changes have translated to our interactions with NAIFA and its members.

As always, my staff and I appreciate the open and honest dialogue we’ve shared with the insurance industry in North Dakota and look forward to our continued collaboration.

Sincerely,

Jon Godfread

Insurance Commissioner
NAIFA-ND
Executive Committee

PRESIDENT
Shari Hanson
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&
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Fax: 701.239.9960
Email:  hprien@amfam.com
### National Association of Insurance & Financial Advisors - North Dakota Past Presidents

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>City</th>
<th>Professional Qualifications</th>
<th>Years Served</th>
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<tr>
<td>1949-50</td>
<td>Walter C. Weaver, CLU</td>
<td>Grand Forks</td>
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<td>1986-87</td>
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<td>1952-53</td>
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<td>1953-54</td>
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<td>1957-58</td>
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<td>1962-63</td>
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<td>1963-64</td>
<td>John Weatherly</td>
<td>Jamestown</td>
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<td>Grand Forks</td>
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<td>2001-02</td>
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<tr>
<td>1966-67</td>
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<td>2003-04</td>
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<td>1968-69</td>
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<td>2005-06</td>
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<td>1969-70</td>
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<td>Gordon Stensgard</td>
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<td>1973-74</td>
<td>C. Duane Keifel</td>
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<td>1974-75</td>
<td>Douglas E. Williams, CLU</td>
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<td>1975-76</td>
<td>Dennis Helgeson, CLU</td>
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<td>1976-77</td>
<td>Donald L. Black</td>
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<td>1978-79</td>
<td>Michael Mooney, CLU</td>
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<td>1979-80</td>
<td>David Peterson</td>
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<td>1980-81</td>
<td>David A. Middaugh, CLU</td>
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<td>1981-82</td>
<td>Bernard D. Fix, CLU</td>
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<td>1982-83</td>
<td>Milt Delzer</td>
<td>Williston</td>
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<td>1983-84</td>
<td>Larry Atkins, CLU, ChFC, MSFS</td>
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<td>1984-85</td>
<td>A. Dave Samuelson</td>
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<td>1985-86</td>
<td>Clifford A. Davis</td>
<td>Dickinson</td>
<td></td>
<td></td>
<td>Fargo</td>
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</tbody>
</table>
Past “North Dakota Agent Of The Year” Winners

1969-70.................................William Gehrke, CLU, Fargo
1970-71.................................Paul Rismoen, CLU, Minot
1971-72.................................Paul W. Bibelheimer, CLU, Bismarck
1972-73.................................Bernard D. Fix, CLU, Bismarck
1973-74.................................Jim Kelleher, CLU, Grand Forks
1974-75.................................Warren M. Arman, Bismarck
1975-76.................................C.L. Wagner, CLU, Fargo
1976-77.................................Arnold Ellingson, CLU, Fargo
1977-78.................................Larry M. Atkins, CLU, Fargo
1978-79.................................Al Hackenberg, JD, CLU, ChFC, LUTCF, Grand Forks
1979-80.................................Douglas E. Williams, CLU, Grand Forks
1980-81.................................David A. Middaugh, CLU, Fargo
1981-82.................................James M. Kasper, Fargo
1982-83.................................Clifford A. Davis, Dickinson
1983-84.................................Ray R. Hoffman, CLU, ChFC, Bismarck
1984-85.................................Maria C. Johnson, LUTCF, Williston
1985-86.................................Michael D. Daniels, LUTCF, Williston
1986-87.................................Elaine J. Fremling, CLU, Fargo
1987-88.................................Joseph E. Dunn, LUTCF, Grand Forks
1988-89.................................James F. Dawson, LUTCF, Bismarck
1989-90.................................Clifford L. Tokach, LUTCF, FIC, Mandan
1990-91.................................Dennis L. Helgeson, CLU, ChFC, LUTCF, Minot
1991-92.................................Frank E. Burkholder, Grand Forks
1992-93.................................Del Gab, LUTCF, Dickinson
1993-94.................................Donna Remer, CLU, ChFC, Grand Forks
1994-95.................................Jon E. Rusten, MSB, CFP, Grand Forks
1995-96.................................Fred Rask, CLU, ChFC, LUTCF, Larimore
1996-97.................................Terry Weis, LUTCF, RHU, Bismarck
1997-98.................................Norbert Mayer, FIC, LUTCF, Bismarck
1998-99.................................Harlynn Bjerke, LUTCF, Adams
1999-00.................................Gregory Lefor, LUTCF, CSA, LTCP, CLTC Dickinson
2000-01.................................Karl Rakow, LUTCF, RHU, Bismarck
2001-02.................................Paul Witthauer, CLU, LUTCF, ChFC, Jamestown
2002-03.................................Allen Rudel, CLU, Fargo
2003-04.................................David Klemisch, LUTCF, Fargo
2004-05.................................Hank Prien, LUTCF, Fargo
2005-06.................................Sharon Opdahl, LUTCF, Grand Forks
2006-07.................................Keith Phillips, LUTCF, Moorhead, MN
2007-08.................................Rick Greener, LUTCF, Fargo, ND
2008-09.................................Jason Middaugh, Fargo, ND
2009-10.................................Frank X. Greff, FIC, LUTCF, Dickinson, ND
2010-11.................................James W. Simons, LUTCF, Minot, ND
2011-12.................................Patricia Saltsman, CLTC, Bismarck, ND
2012-13.................................Bonnie Baglien, Grand Forks, ND
2013-14.................................Jaford Burgad, Fargo, ND
2014-15.................................Gregg Webster, Hillsboro, ND
2015-16.................................Tim L. Deitemeyer, FIC, LUTCF, Fargo, ND
2016-17.................................Wanda Vining-Alber, Jamestown, ND

“The North Dakota Agent of the Year Award”

The North Dakota Agent of the Year Award was begun in 1970 as a way of giving recognition to a living North Dakota person who has rendered outstanding service to the Institution of Legal Reserve Life Insurance, the agency system, the insurance buying public, and in areas that bring credit to the insurance business and to the agent’s forces. It is based on work “above and beyond the call of duty” to business, community and family.

Yearly, each of the member associations is asked to recommend persons whose past activities, when viewed in retrospect and objectivity, are so outstanding and over and beyond the call of duty so as to merit consideration for the “North Dakota Agent of the Year Award.” These recommendations go to a selection committee appointed by the State Awards Chairman and made up of education and administrative people, on whom rests the responsibility for making the final decision.
## 2017 - 2018 NAIFA-ND Calendar of Events

<table>
<thead>
<tr>
<th>Date</th>
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<tr>
<td>Nov. 28 - 30, 2017</td>
<td>NAIFA Advocacy Training Washington DC</td>
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<tr>
<td>February 23, 2018</td>
<td>NAIFA-ND Board Meeting — by conference call</td>
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<tr>
<td>May 9-10, 2018</td>
<td>NAIFA-ND State Board Meeting/ NAIFA-ND State Convention</td>
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<tr>
<td>May 22-23, 2018</td>
<td>NAIFA Congressional Conference, Washington, DC</td>
</tr>
<tr>
<td>September 14-16, 2018</td>
<td>NAIFA Convention - San Antonio, TX</td>
</tr>
</tbody>
</table>
Million Dollar
Round Table

REQUIREMENTS

Production Methods

Membership in the 2016 Round Table will be based on the following production methods:

- **Commission/Fee Method**
  A minimum of USD 93,000 of eligible commissions paid is required. Of this total, a minimum of USD 46,500 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

- **Premium Method**
  A minimum of USD 186,000 of eligible paid premium is required. Of this total, a minimum of USD 93,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

- **Income Qualification Method**
  A minimum of USD 160,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 46,500 must be income from new business generated during the production year. Further, a minimum of USD 46,500 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods). It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements.

For more information on MDRT’s membership requirements, visit www.mdrt.org OR click on [http://www.mdrt.org/membership/requirements](http://www.mdrt.org/membership/requirements)
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## Membership Totals

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<td><strong>306</strong></td>
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National Committeeperson ....  Michael Bergquist
Past President.................................Steven Sedler
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FBF ................................................
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<th>Position</th>
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<th>Jason Middaugh</th>
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<th>Tim Deitemeyer, FIC, LUTCF</th>
<th>Todd Otto</th>
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<tbody>
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</tr>
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<td>1121 Westrac Dr Ste 106</td>
<td>128 1st Street W</td>
</tr>
<tr>
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<td>Fargo, ND 58103</td>
<td>Dickinson, ND 58601</td>
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<thead>
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<th>Paul Witthauer, LUTCF, CLU, ChFC</th>
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</thead>
<tbody>
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<td></td>
<td></td>
</tr>
<tr>
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<td>PO Box 222</td>
<td></td>
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<tr>
<td>Minot, ND 58701</td>
<td>Jamestown, ND 58401</td>
<td></td>
</tr>
<tr>
<td>701.839.6669</td>
<td>701.252.8000</td>
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<td>701. 252.8000</td>
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<td><a href="mailto:pwiththauer@daktel.com">pwiththauer@daktel.com</a></td>
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<td>701.839.6669</td>
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<td><a href="mailto:minotranger@min.midco.net">minotranger@min.midco.net</a></td>
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<td><a href="mailto:toddotto.gzoo@statefarm.com">toddotto.gzoo@statefarm.com</a></td>
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Freedom Builder Fund

The Freedom Builder Fund was created in 1989 by the NDAIFA Board of Directors to enable NAIFA-ND to provide the financial flexibility that a professional organization should have to fully protect the legal, legislative, and regulatory interests of its members. Examples of this need include issue tracking, legal defense, referendums, and issues outside of ND that could affect our industry. The Association faces new challenges each year to preserve the freedom of our industry. Every year, pressure mounts on the Association to defend its members from ever growing attacks on the sale or use of insurance.

The following NAIFA-ND members believe strongly in the need for Freedom Funds to provide financial flexibility and have contributed in defense of the Industry.

2017 FBF Contributors

Central
Wanda Vining-Alber

Fargo-Moorhead
Steve Bergee
Tim Deitemeyer
Dan Fremling
Amanda Holt
Josh Kraft
Jason Middaugh
Dave Olson
Dan Peterson
Hank Prien
Matt Rubis
Edward Schmitz
Brady Weisenberger

Minot
Lyle Kraft
Kim Lee
Stacy Norton

Paul Siebert
Jim Simons

Missouri Slope
NAIFA-Missouri Slope

NAIFA-ND

North Valley
Harlynn Bjerke
Shari Hanson
Gregg Webster

Roughrider
Lyle Berndt
Todd Otto
Lance Rustand
Kristi Schwartz
Resident Continuing Education

North Dakota resident insurance producers licensed for life and annuities, accident and health, casualty, property, personal lines and crop hail or any combination of these lines of authority must complete at least 24 credit hours of approved continuing education per biennial compliance period based on your expiration date. Three of the 24 hours must be in ethics.

If your record does not show compliance with CE requirements, you will not be allowed to renew your license. CE credits are sent electronically to the Department by the CE providers. Providers have 15 days from course completion to file the credits. Courses taken less than 15 days before the expiration date may not be credited to your record in time to renew your license.

When taking continuing education classes, you must give your National Producer Number (NPN) to the course provider. The provider will use that number to report your class completion to the Insurance Department. The National Producer Number (NPN) is the number assigned to you by the National Insurance Producer Registry (NIPR) and is also your North Dakota license number.

Your NPN is printed on your North Dakota license and is also available through the National Insurance Producer Registry website. At that website, in the blue column on the left, near the bottom of the page, choose National Producer Number (NPN) Access to look up your number.

Continuing education records
Insurance producers are responsible for keeping track of their continuing education credits and must retain course completion certificates for completed courses. Continuing education providers are required to report course completions to the North Dakota Insurance Department within 15 days of the course completion date.

Carry-forward/carry-backward provision: Up to 12 hours of course work over the minimum requirement taken in the last 12 months of your reporting period may be credited to the next 12 months. Ethics hours may be carried forward as regular hours; however, they cannot be carried forward as ethics hours.

Rule of 85 exemption
This exemption is available to resident producers who by Jan. 1, 2010 are at least 62 years of age and have a combined total years of continuous licensure and years of age that equals at least 85. If the requirements are not met by Jan. 1, 2010, this exemption is not available.

Resident renewal
Resident insurance producer renewal requirements

Please read this entire page before starting your renewal application. In order to maintain an insurance producer license, every individual insurance producer, regardless of continuing education requirements or exemptions, must biennially by the last day of their birth month:

• Complete a renewal application,
• Pay the $25 fee,
• If continuing education is required, have the required number of continuing education hours on file with the Department.

Please note:

1. There is no grace period after the due date. If not renewed before the expiration date, your license and appointments will be cancelled and you will have to reapply with an initial application and $100 fee.

2. Your record must show compliance with continuing education requirements. Continuing education providers have 15 days from course completion to file the credits with the Insurance Department, so courses taken less than 15 days before the expiration date may not be credited in time for license renewal.

(Continued on page 36)
3. Make sure you answer all questions completely and disclose all information requested. You must report anything not previously reported to the Department. In addition to the information requested on the application form, licensed insurance producers are required to report to the Commissioner within 30 days any administrative action or any criminal conviction in any jurisdiction (N.D.C.C. § 26.1-26.45.1). This requirement to report does not allow you to exclude any criminal convictions. Please read Bulletin 2009-2. If you have any questions about what needs to be reported or disclosed, contact the Department before submitting your application.

Please submit the renewal application electronically by using the link below:


The filing fee is $25 and is paid by credit card or electronic check. Filing electronically will also require a $5 transaction fee which must be paid along with the North Dakota filing fee.

**Hints for completing the electronic renewal**

1. Your North Dakota license number is your National Producer Number (NPN). You must enter it twice: once when asked for your NPN and again when asked for your North Dakota license number.
2. Your addresses cannot be updated by making changes on the renewal application. If the addresses are wrong or incomplete, file a separate address change request. File an electronic address change (no charge), or print out the paper address change form and mail or fax to the Department.
3. You do not have to complete the section asking about your agency or business entity affiliations. This is not required for North Dakota.
4. If you are completing the application for yourself, you check the "producer" box. If you are completing the application for someone else, you must identify yourself as an authorized submitter and complete the information requested.

After your application has been approved, you can confirm your new license expiration date on the website’s agent/agency search. You can also print your license one time free of charge. North Dakota no longer mails paper license.

The Department strongly encourages filing electronic applications, however, if you need to submit a paper application, complete the form, print and mail to the Department along with the $25 fee. Paper applications must be received the Insurance Department by the last day of the insurance producer’s birth month in the due date year.
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The NAIFA Quality Award provides advisors at any career stage the opportunity to demonstrate a commitment to excellence. This includes:

- Professionalism through education and earned designations
- Production measured by performance metrics customized for each practice specialty
- Adherence to the NAIFA code of ethics, and
- Service to your industry association

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 has designed a new system that allows producers to apply for NAIFA’s Industry Awards, quickly and easily: online. (http://www.naifa.org/mem/mem_awards_industry.html)

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“The true meaning of life is to plant trees, under whose shade you do not expect to sit.”

For information on legacy gifts to the Anne Carlsen Center, contact Patrick Kirby: patrick.kirby@annecenter.org

Anne Carlsen Center
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