Todd Purich, Managing Director of LEGACY pcs, is one of a select number of leading insurance-based financial service professionals chosen to be a member of The Nautilus Group, a network of over 200 members dedicated to serving high net worth individuals and families.

Members of The Nautilus Group represent some of the best and most successful professionals in the industry. When you enter a relationship with LEGACY pcs, you benefit from a private firm focused on you, with the benefits of drawing upon the resources of a national network.

**The Nautilus Group**
The Nautilus Group staff includes professionals in many areas, such as estate conservation, business continuity, executive benefits and retirement income planning. Neither the staff nor members of The Nautilus Group may offer legal, tax or accounting advice. Todd Purich is a member agent of The Nautilus Group, a service of New York Life Insurance Company.

**The Nautilus Group®**
The Nautilus Group® is organized into a number of teams, fully integrated and coordinated in producing proposals for Members. The staff has considerable experience in law, accounting, insurance, marketing, and systems support. Many have field experience with New York Life or other leading insurance companies.

**CHIEF EXECUTIVE OFFICER**
VP Walter J. Ridlon, CLU, is CEO of Advanced Services and High Net Worth Markets. He has been in the insurance industry since 1970 when he started his career with Metropolitan Life. He has worked as an Agent, Sales Manager, College Relations Director, District Sales Manager and Director of Marketing Services. Walt was a Regional Vice President, Brokerage Vice President, Senior Vice President and Chief Marketing Officer with Pacific Mutual, and he served as General Manager for the Principal Financial Group before joining Nautilus in 1996. Walt holds a B.B.A. from the University of Wisconsin and an M.B.A. from the University of Arizona. He is a member of AALU.

**CHIEF OPERATING OFFICER**
Leading the Nautilus Group® is CVP Brooke B. Zrno, CLU. Brooke has extensive experience in professional training and development from traveling throughout the United States conducting sales and marketing seminars for a Fortune 100 Company. She holds a B.A. in Business Communications from The University of Texas-Dallas. Previously as the head of our Model Office 360 program, Brooke worked with Nautilus Member Agents to help them align their business strategies with their operations for both the front and back office.
**SPECIAL CASE UNIT**
The Special Case Unit is dedicated to assisting agents with large, complex cases involving the sale of a significant amount of life insurance. The benchmark for eligibility is $12 million of net worth for an estate analysis and comparable parameters for a business or financial analysis. The unit was established to direct additional resources to cases that can benefit from them. Examples may include a higher level of participation at the fact-finding interview with the client; more financial modeling capability; and, greater assistance to professional advisors in the preparation of plan documents.

Heading up our Special Case Unit is CVP David Herrick, CLU, J.D., LL.M. In the insurance industry since 1978, Dave was Vice President and General Counsel for an M Financial Group member office in Denver, Colorado. Prior to joining Nautilus in 1996, he has also served as an Insurance Analyst, preparing estate and business analyses. Dave’s undergraduate degree is from Dartmouth College, and he holds a J.D. and LL.M. from the University of Denver College of Law. Dave is a member of AALU.

Karen Fishell, CLU, has been with The Nautilus Group® since 1998. Originally from Connecticut, Karen worked for 15 years in the qualified benefit area, assisting brokers and their clients with design and administration of their defined benefit and defined contribution plans. Prior to joining Nautilus, Karen worked for 11 years for one of the nation’s largest COLI and Executive Benefits organizations, providing support to many top producers across the country with their plan design needs.

Eric Hancz, MBA, CFA, CPA, ChFC, CVA, has been employed with The Nautilus Group® since 2002 as a Senior Financial Analyst. He holds a Bachelor’s of Arts degree from Franklin College in Franklin, IN, and a Master of Business Administration degree from Southern Methodist University in Dallas. Eric also holds a Chartered Financial Analyst designation, a Chartered Financial Consultant designation and a Certified Valuation Analyst designation. Prior to coming to Nautilus, Eric worked as Senior Financial Analyst for a business valuation and operations management consulting firm. Eric’s current responsibilities involve financial analyses pertaining to estate planning strategies, which include income and estate tax calculations and comparisons related to utilizing the estate planning strategies.

Amanda Wright, J.D., joined The Nautilus Group® in September 2006. She graduated Summa Cum Laude with a B.A. in Spanish from Butler University in 2003. She went on to pursue her J.D. from Southern Methodist University and graduated with honors in 2006. Amanda’s interest in estate planning during law school lead to opportunities including volunteer work with Dallas Legal Hospice.

Todd Beaird, JD, LL.M., has over ten years of experience in estate planning and tax issues for high net worth individuals and families. Prior to joining The Nautilus Group in 2011, Todd worked in the Wealth Management area of a leading insurance company where he created tools for the quantitative analysis of the tax and financial impacts of multiple planning strategies and transactions. Todd’s current responsibilities continue to revolve around the application of complex planning combinations on large estates and calculating the projected results of various strategic options. Todd earned both his B.A in Economics and J.D. from Lewis & Clark College in Portland, OR, and also has an LL.M. in Tax from Boston University.
BUSINESS & ESTATE CASE DEVELOPMENT
The Case Development staff handles cases under $12 million, plus most document reviews, single-issue cases and other memoranda.

Case Development Unit Manager, Matthew Pate, J.D., LL.M., joined The Nautilus Group® in March of 2004 after receiving his LL.M. in Taxation from Southern Methodist University. He received his Juris Doctor from the University of Texas School of Law, where he focused primarily on corporate and tax law. While in law school, he was executive editor of the Texas Review of Law and Politics and participated in the criminal defense clinic. He received his B.S. in Accounting, Finance, and International Business from Georgetown University where he graduated with honors. Matt is a native of Texas, having grown up in El Paso.

Kathy P. Boyett, J.D., LL.M. returned to Nautilus from Advanced Planning in 2010. She holds both advanced legal degrees from Southern Methodist University, a B.S. in Education from Texas Tech University, and an Intermediate French Certification from the Eurocentre in Lausanne Switzerland. After earning her J.D., Kathy worked as a corporate attorney for OKC Corp. (a New York Stock Exchange company in Dallas); she served for nine years as CFO of a family-owned manufacturing business; and, she worked for a boutique estate planning law firm in Dallas.

Rick Holman, J.D., CFP®, CLU, came to the Nautilus Group® from Genworth Financial, where he served as an Advanced Marketing Attorney. Previously, he spent seven years with Raymond James & Associates as a Financial Planning Consultant and an Advanced Case Design Specialist. Rick earned his undergraduate degree in Politics from the University of Miami, and his law degree from Florida State University.

Richard (Jack) Loney, J.D., CFP®, CLU, came to The Nautilus Group® in 2010 from the Advanced Planning Group of New York Life, where he served as an Advanced Planning Consultant for the past three years. Previous to that, he spent seven years with Kansas City Life Insurance Company as an Advanced Markets Attorney and serving as the Department Head of the Advanced Markets Department before coming to New York Life. Jack earned his undergraduate degree in Education and Social Sciences from Northwest Missouri State University, and his law degree from Drake University.

DeLynn K. Davis, J.D., CLU, ChFC, joined The Nautilus Group® in July, 2006, with 15 years of experience in life insurance, financial planning and trust division new business. DeLynn worked for seven years in advanced marketing with The Prudential and The Equitable, where she had extensive joint sales experience. Prior to joining Nautilus, DeLynn was the Planning Director at Lifeway Financial, a comprehensive financial planning and investment management firm. DeLynn’s primary emphasis is in the planning areas of insurance, financial, cash flow, and tax. She also manages the Wealth Management Solution available for Member Agents. DeLynn holds a Juris Doctor from the University of Houston and a B.A. in psychology from Drake University, with an accounting minor, where she graduated magna cum laude and Phi Beta Kappa.

Britney Zollinger-Clark, J.D., joined the Nautilus Group® in April 2006. She received a B.S. in biological sciences from Southern Methodist University and a J.D. from DePaul University College of Law. While in law school, Britney served as a staff writer for the DePaul Journal of Health Law and as a law clerk for the Social Security Administration’s Office of General Counsel and the AIDS Legal Council of Chicago.

Anh Bishop, J.D., graduated Cum Laude with a B.S. in Computer Science and a minor in Environmental Design from Texas A&M University, and Cum Laude with a J.D. from Southern Methodist University. During law school, Anh clerked for the Texas General Land Office and Sky Chefs, Inc. She also served as Chief Counsel for the SMU Tax Clinic.
Kathryn Rodgers, J.D., LL.M, received her B.S. in Accounting from Louisiana State University and her J.D. from St. Mary’s University. Following law school Kathryn received her LL.M in Taxation from Southern Methodist University. While completing her LL.M Kathryn worked as a manager at a local accounting firm.

Spencer D. Brown, J.D., received his B.B.A. in Marketing from the University of Texas at Austin and graduated Cum Laude with a J.D. from Southern Methodist University. While in law school, Spencer served as a staff writer for the SMU International Law Review and as a law clerk for a successful Dallas litigation firm. Previously, Spencer enjoyed a successful eight year career as a Product Manager with a Fortune 500 technology company.

Richard Baier, JD, CLU®, ChFC®, FLMI, AEP®, CRPC®, CFP®, is an attorney with over 30 years of legal, tax, and insurance experience. Prior to joining The Nautilus Group® in 2010, Richard operated his own financial services business. He has also served as an officer in the advanced sales department of two other highly regarded insurance carriers. Richard has written numerous articles and pamphlets on estate planning, taxation, life insurance, and financial planning, including articles published in the Journal of Financial Service Professionals, National Underwriter, and American Bar Association's Probate and Property magazine. Richard is the author and editor of Documents on Disk®, a collection of estate and business planning commentaries and specimen documents published by InsMark, Inc. He is also co-author of the Advisor's Guide to Section 409A and the Deferred Compensation Advisor, 4th ed., both published by The National Underwriter Company.

MODEL OFFICE
Leading the Model Office program is CVP Jerry McCaffrey, whom has been with New York Life for over 20 years in various positions within the company. He most recently managed Eagle Strategies, LLC, our Registered Investment Advisor where assets under management grew to over 3 billion dollars during his tenure. Jerry’s time with NY Life has included 5 years with NYLIM, where he managed the business systems analyst group. He then joined NYLIFE Securities where he managed several different units including Product Development. Jerry's focus within Model Office will be assisting agents with the financial and budgeting aspects of their business and marketing plans. Jerry graduated Summa Cum Laude from Dominican College in New York with a B.S. degree in Management Information Systems.

Kathryn L. Wohlander Marketing Director for Model Office, has in-depth experience in marketing to the affluent. Prior to joining Nautilus, she served as the Development Director of the Dallas Foundation, with expertise in marketing philanthropic services and charitable planning to financial, tax and legal professionals and their clients. Prior to that, Kathryn worked as VP, Regional Marketing for U.S. Trust Company in Dallas. In that role she co-coordinated marketing and public relations, managed staff, worked with top advisors, and had experience with financial and estate planning systems. She holds a B.A. in French from the University of Colorado.

Sarah Frances Scarborough, joined Nautilus in 2010 with experience in strategic marketing and communications through her work with both the National Academies of Science and the Department of Homeland Security. She holds an M.B.A. with a concentration in Marketing Management from the Johns Hopkins University and a B.S. in International Trade and Finance from Louisiana State University. As a Director with the Model Office team, Sarah Frances helps develop customized marketing materials and business strategies to support the marketing objectives and business operations of Nautilus Member Agents.
AGENCY STANDARDS
Dale T. Facey, JD, CVP-Compliance joined The Nautilus Group® in March of 2011 to head up the Compliance function. He is in charge of all Eagle Strategies compliance and supervision of SMRU submissions for Nautilus member agents and staff. Dale’s industry background stretches back over 25 years having most recently served as the sole compliance reviewer for the top agent group of another major mutual company before joining Nautilus. Dale graduated from the Villanova University School of Law and holds his Series 6, 7, 24, 26 and 66 FINRA registrations.

INFORMATION TECHNOLOGY
David Ball, CNA, joined The Nautilus Group® in 1995 and is in charge of Information Technology. He has more than 20 years of computer and network experience. Since joining Nautilus David has been primarily responsible for maintaining and implementing new technologies into our network systems and giving us a presence on the Internet. Before becoming a Nautilus staff member, David was the senior technician at Q.M.S. Inc., and had worked for more than 12 years as a field service technician.

Adam Wall, an A Certified Technician, joined The Nautilus Group® in 2000 and provides desktop support on hardware and software. Prior to joining Nautilus, he supported desktop systems at State Farm, Blockbuster and Samsung. He brings years of experience providing telephone and hands-on support for a multitude of applications, operating systems and manufacturers' hardware.

ADMINISTRATION AND SUPPORT
Kathy Watson is the Staffing Consultant and Human Resources Liaison for The Nautilus Group®, and is Vice President Walt Ridlon's Executive Assistant. Her main focus is to assist Walt in all administrative areas, including correspondence, scheduling, travel, and membership issues. Other duties include coordination of Nautilus Advisory Board Meetings, as well as assisting with the Nautilus Annual Meeting. Kathy is responsible for all personnel records, daily maintenance and is responsible for the maintenance of all agent ledger deductions for Nautilus agents. Kathy has been with New York Life for 16 years and has more than 25 years of experience in office management and administration.

NAUTILUS PLUS
James Barry, CVP, J.D., LL.M., CLU, ChFC, received his law degree from the University of Georgia and his LL.M. in Taxation from the College of William and Mary. Jim achieved significant credits at the University of Miami LL.M. program in Estate Planning. He has been in the life insurance industry since 1982, when he started in sales with Metropolitan Life. Jim also served as Vice President and General Counsel for a member of M Financial, and recently was an advanced underwriter with one of Equitable’s top agencies in South Florida. He is a member of AALU.

Michelle M. Kenyon, AVP, JD., CPA, joined the Nautilus Group® in 2009. Michelle has been practicing law in Atlanta, Georgia since 1992; and her legal experience includes estate planning, mergers and acquisitions, taxation, and general corporate work. Michelle’s undergraduate degree in accounting is from Texas Christian University, and she holds a JD from Pepperdine University School of Law.

The Nautilus Group is a nationwide initiative formed to assist the clients of a highly select group of New York Life's nationally renowned insurance agents. The Nautilus Group works with members’ upscale clients who have complex needs, requiring state-of-the-art estate planning strategies and individually customized analyses. The Nautilus Group brings something more to the table: services and solutions that go beyond those offered by other estate planning organizations.
Nautilus represents an alliance of two significant talent pools:

A national network of sophisticated, experienced insurance and financial professionals. A staff of professional consultants specializing in law, tax, accounting and insurance.

Neither the staff nor the members of The Nautilus Group may offer legal, tax or accounting advice. Our role is to educate and motivate clients and their advisors in addressing critical planning issues. As of November 2011