

April 28, 2016

TO THE MEMBERS OF THE UNITED STATES CONGRESS:

The undersigned associations, chambers of commerce, organizations, and small businesses urge you to pass legislation dealing with the U.S. Department of Labor's (DOL) final rule on the Definition of a Fiduciary. This rule disproportionately disadvantages small businesses and those businesses with assets of less than \$50 million, and stifles retirement savings for millions of employees by placing additional burdens on America's leading job creators, small businesses, which will likely substantially reduce retirement savings for many Americans.

On April 6, 2016, DOL issued a final rulemaking that expands what is considered fiduciary investment advice under the Employee Retirement Income Security Act (ERISA), negatively impacting small business retirement plans and savers with less than \$50 million in assets. Through SEP IRAs and SIMPLE IRAs, small business owners and their employees have accumulated approximately \$472 billion in retirement savings covering more than nine million households.¹ The DOL final rule threatens the continued success of these plans and the ability of small businesses to provide retirement security at a time when millions of Americans have reached or are approaching retirement age. Ultimately, the rule may even encourage additional saving losses for those who will not be able to access meaningful investment assistance.

First, the final rule makes it harder to provide retirement plans to small businesses or any business that has less than \$50 million in assets (small plans). The broadened definition of investment advice includes routine communications where no intention to provide individualized fiduciary advice has been expected, such as "sales" communications and certain educational materials. However, despite this broad definition, the proposal carves out large plan advisors from this definition. If a fiduciary has \$50 million or more in assets, the advisor to that large plan is exempt from being a fiduciary, while an advisor to a fiduciary with less than \$50 million in assets, which primarily constitutes small businesses, is not.

Because an advisor to plans with less than \$50 million are not carved out of the rule, the advisor who is trying to market retirement savings option to a small plan is considered to be providing investment advice and must determine how to comply with the rule. Due to these additional burdens advisors to small plans are likely to incur additional costs, which will be passed on to the plan. Further, some advisors to small plans may be incentivized to no longer offer their services to small plans if they determine that the small-scale of such plans means the expense and risk of changing business models and fee structures is not justified.

Second, advisors to small plans must either change their fee arrangement or qualify for a special rule called an "exemption" in order to provide services on the same terms as before. The new exemption called the "Best Interest Contract" incorporates many new challenging

¹ See Investment Company Institute, "How Many Households Own IRAs," based on year-end 2012 data, *available at* [Http://www.ici.org/faqs/faqs_iras](http://www.ici.org/faqs/faqs_iras).

conditions and requirements that would substantially increase costs for advisors that may ultimately get passed down to small plans or small business employees.

Finally, the final rule limits investment education to IRA owners, including small business employees participating in a SEP IRA or SIMPLE IRA plan. While advisors are permitted to provide model asset allocations appropriate for IRA owners, they are not permitted to help identify specific funds or investment options that correlate to the model asset allocations. This restriction will make it more challenging for small business employees, and may ultimately deter them from saving for retirement altogether.

More complex regulations mean more hurdles and compliance costs and a greater likelihood of litigation. Main Street advisors will have to review how they do business and likely will decrease services, increase costs, or both. Under the final rule, small business SEP IRA and SIMPLE IRA arrangement will become more expensive to serve, meaning that small businesses will ultimately lose access to their advisors and disproportionately bear the costs of excessive regulation. Consequently DOL's fiduciary rule ultimately harms the very small businesses and workers they are intending to protect. We strongly urge the Congress to take action to help preserve retirement savings for Americans.

Sincerely,

Absolute Automotive	Troy	OH
Access Affordable Benefits, LLC	Kissimmee	FL
ACES Engineering	Farmington	NM
Advantage Insurance Network	Westlake Village	CA
Adventus Financial, LLC	Bloomfield	CT
Affordable Senior Benefits	Oxford	MA
Ahwatukee Foothills Chamber of Commerce	Phoenix	AZ
Airhart Construction Corp.	West Chicago	IL
Alamo Industries, Inc.	El Paso	TX
Albert Screenprint, Inc.	Norton	OH
Aldine Metal Products Corp.	New Milford	CT
Alhambra Chamber of Commerce	Alhambra	CA
Alro Enterprises, LLC	Woodmere	NY
Always Best Choice	Hidalgo	IL
American Fire Restoration, LLC	Glendale	NY
American Retirement Advisors	Scottsdale	AZ
Americas Attorney Service, Inc.	Mesquite	TX
Ameritas Investment Corp.	Cross Plains	WI
Ames Chamber of Commerce	Ames	IA

Andrik Financial	Harlingen	KS
Appleton Marine, Inc.	Appleton	WI
Aptus	Columbus	OH
Ashland Area Chamber of Commerce	Ashland	OH
Association for Corporate Growth	Chicago	IL
Association of Washington Business	Olympia	WA
AT&T	Pasadena	CA
Avtec, Inc.	Lexington	SC
Baker Boy Bake Shop, Inc.	Dickinson	ND
Basic Resources, Inc.	Modesto	CA
Bay City Chamber of Commerce	Bay City	TX
Baytown Chamber of Commerce	Baytown	TX
Bellbrook-Sugarcreek Area Chamber of Commerce	Bellbrook	OH
Bellevue Chamber of Commerce	Bellevue	WA
Ben Sims Financial group	Okeechobee	FL
BG Grace Financial Group	Matthews	NC
Billings Chamber of Commerce	Billings	MT
Bontrager's Surplus, Inc.	White Pigeon	MI
Bowen Insurance Agency	Raleigh	NC
Brackney, Inc.	Brookville	IN
Bredahl Plumbing, Inc.	Maple Grove	MN
Brink Grain, Inc.	Sandoval	IL
Bryan W. Cook, CFP	Huntington Beach	CA
Buckeye Valley Chamber of Commerce	Buckeye	AZ
Bushelman Supply	Cincinnati	OH
Buttelman & Associates	West Palm Beach	FL
C L Winger, LLC	Hagerstown	MD
Canton Area Chamber of Commerce	Canton	IL
Canyon Small Animal Hospital	Caldwell	ID
Car-Tech Automotive	Belleville	IL
Catoosa County Chamber	Ringgold	GA
Cavalier Associates	Westlake Village	CA
CC Owen Tile Company, Inc.	Jonesboro	GA
Celli's Cycle Center	Scottsbluff	NE
Celli's Cycle Center	Scottsbluff	NE
Centaurus Financial, Inc.	Dedham	MA

Central Financial Group Agent Alfred Beaty	Des Moines	IA
Central Financial Group Agent Amber Blome	Huxley	IA
Central Financial Group Agent Andrea Wilcox	Des Moines	IA
Central Financial Group Agent Andrew Jansen	Huxley	IA
Central Financial Group Agent Chad Monson	Phoenix	AZ
Central Financial Group Agent Clayton Cheney	West Des Moines	IA
Central Financial Group Agent Craig Carlson	Des Moines	IA
Central Financial Group Agent Deann Wood	West Des Moines	IA
Central Financial Group Agent Douglas Marlow	Algona	IA
Central Financial Group Agent Genie Kmicinski	West Des Moines	IA
Central Financial Group Agent Gerald Behnkendorf	Algona	IA
Central Financial Group Agent James Flaherty	Fort Dodge	IA
Central Financial Group Agent Jamie O'Neill	Algona	IA
Central Financial Group Agent John Burns	West Des Moines	IA
Central Financial Group Agent Margie Branam	Des Moines	IA
Central Financial Group Agent Matthew Wilcox	West Des Moines	IA
Central Financial Group Agent Merle Boeve	West Des Moines	IA
Central Financial Group Agent Patrick O'Rourke	Fort Dodge	IA
Central Financial Group Agent Paul Hauser	Hampton	IA
Central Financial Group Agent Ricky Kiel	West Des Moines	IA
Central Financial Group Agent Robert Hattery	Nevada	IA
Central Financial Group Agent Roxanne Kirsch	Algona	IA
Central Financial Group Agent Scott Kass	Spencer	IA
Central Financial Group Agent Shelley Bilyeu	Algona	IA
Central Financial Group Agent Sonja Gonzalez	West Des Moines	IA
Central Financial Group Agent Steven Hedding	Fort Dodge	IA
Central Financial Group Agent Terese Culbertson	Algona	IA
Central Financial Group Agent Thomas Campbell	West Des Moines	IA
Central Financial Group Agent Thomas Vautier	Algona	IA
Central States Roofing	Ames	IA
Cerritos Regional Chamber of Commerce	Cerritos	CA
Chandler Chamber of Commerce	Chandler	AZ
Chester County Chamber of Business & Industry	Malvern	PA
Chicago Southland Chamber	Orland Park	IL
CIB Curtis Insurance Brokerage	Dayton	OH
Clear Fork Materials, Inc	Aledo	TX

Clear Sailing Investment Gorup	Simpsonville	SC
Client First Financial Services	West Point	GA
Clients First Financial	Hingham	MA
CliftonLarsonAllen Wealth Advisors, LLC	Joliet	IL
CMC Commodity Transport	Hamptonville	NC
Columbus Area Chamber of Commerce	Columbus	NE
Common Sense Insurance	Lake Forest	CA
Comprehensive Financial Planning	Lake Mills	WI
Conveyors Inc.	Mansfield	TX
Corporate Message Services, Inc.	Savannah	GA
CP Winston	Winston-Salem	NC
Crave Brothers Farm, LLC	Waterloo	WI
Curran Group, Inc.	Crystal Lake	IL
Curry Veneer Sales	Floyds Knobs	IN
D&G Timber, Inc	Montgomery	IN
Dan Hirth Ins. & Inv.	New Ulm	MN
Dave Williams Insurance Agency	Albuquerque	NM
DBK Group,Inc.	Tamarac	FL
DeBourgh Manufacturing Company	La Junta	CO
Diamond Pacific Tool Corporation	Barstow	CA
Diemold Tool, Inc.	Shakopee	MN
DMI Marketing	Norwell	MA
Don Carlos Insurance Agency, Inc.	Greenfield	IA
Downey-Goodlein Elevator Corp.	Rochester	NY
Dunhill Insurance	San Diego	CA
Eastern Iowa Financial Group	Cedar Rapids	IA
Eastern Steel Corporation	Brooklyn	NY
Eau Claire Chamber of Commerce	Eau Claire	WI
Edwards Insurance Agency	Spokane	WA
El Centro Area Chamber of Commerce	El Centro	CA
Elizondo Financial Solutions	Harlingen	TX
Ellowitch3, LLC	Roseland	NJ
Eminent Wealth Management	Melville	NY
EMP Financial	Scottsdale	AZ
Employee Benefit Professionals	Oklahoma City	OK
Engineered Systems	Hilton Head	SC

Environmental Construction Group, Inc.	Albion	NY
Envision Machine	Holland	MI
Eye Kraft Optical, Inc.	Saint Cloud	MN
FACES DaySpa	Hilton Head	SC
Farm Bureau Agent Freddy Pitts	Madison	FL
Farmers Insurance Agent Bill MacArthur	Newport News	VA
Felix Martinez M.D.	Manhattan	KS
Fenstra Insurance	Willmar	MN
Fifth EMAC Variety, Inc.	Grass Valley	CA
Financial Services, Inc.	Spirit Lake	IA
First American Bank	Naples	FL
First Financial	Clarks Summit	PA
First Financial Group	Joplin	MO
First Financial Group of Largo	Largo	FL
Florida Gulf Tax Advisors	Fort Myers	FL
Fortitude Wealth Planners LLC	Traverse City	MI
Frederick R Shores & Associates	East Hampton	CT
Friedman Associates	Virginia Beach	VA
G&R Stores, Inc.	Markle	IN
Galion-Crestline Area Chamber of Commerce	Galion	OH
Gallen Financial Services, LTD.	West Reading	PA
Gary Riso & Associates Inc.	Tempe	AZ
Gateway Chambers Alliance	Cerritos	CA
Geetings, Inc.	Pella	IA
Geist and Associates	Denver	CO
Gerber Insurance Agency	Needham	MA
GH MUELLER, LLC	Bloomington	MN
Golden Road Pavers LLC, dba A&A Manufacturing	Spring Lake	MI
Granite Financial Solutions	Laurens	IA
Greater Augusta Regional Chamber of Commerce	Fishersville	VA
Greater Cheyenne Chamber of Commerce	Cheyenne	WY
Greater Conejo Valley Chamber of Commerce	Westlake Village	CA
Greater Franklin County Chamber of Commerce	Hampton	OH
Greater Idaho Falls Chamber of Commerce	Idaho Falls	ID
Greater Irving-Las Colinas Chamber of Commerce	Irving	TX
Hansen Financial Services, Inc.	Okemos	MI

Harlan Vance Company	Normail	IL
Harrisburg Regional Chamber & CREDC	Harrisburg	PA
Hauser Financial Group	Hampton Iowa	IA
Hawkins Agency	Pascagoula	MS
Hayes Consultants, LLC	Kansas City	MO
Haynes Financial Group	San Diego	CA
HEROSE 4ME, Inc.	Santa Clara	CA
Hess Pumice Products, Inc.	Malad City	ID
Hialeah Meter Company	Hialeah	FL
Highmark Kitchen and Stone	Casper	WY
Hilton Insurance Services	Boone	IA
HIS Corporation	Bay Springs	MS
Hodell-Natco Industries, Inc.	Valley View	OH
Holland Transfer Co	Statesville	NC
Honor Building Supply	Honor	MI
Hopkins Incorporated	Scott Depot	WV
Horizontal Boring & Tunneling Co.	Exeter	NE
Householder Group Estate & Retirement Planning	Scottsdale	AZ
Hudson County Chamber of Commerce	Jersey City	NJ
Ibeling Insurance Services	Ackley	IA
Illinois Chamber of Commerce	Springfield	IL
Independent Agent Robert Schmitz	Harlan	IA
Independent Capital Management	San Diego	CA
Independent Financial Solutions, Inc	Stuart	FL
Independent Insurance Advisor Joseph Anthes	Hopatcong	NJ
Independent Oil Co.	Hillsboro	TX
Industrial Tool, Inc.	Minneapolis	MN
Insurance & Business Planning, Inc.	Evansville	IN
Insurance Agent Wesley Bienvenu	New Iberia	LA
Insurance Planning, Inc.	Hays	KS
Integrity Advisors Pension Consultants	Rye Brook	NY
Integrity Financial	Longview	TX
Integrity Tool LLC	Lester Prairie	MN
International Roofing Corp.	Richmond	VA
Investment Center at Crossroads Bank	Wabash	IN
Investors Capital Corp. Advisor Bruce Falco	Henderson	NV

Investors Capital Corp. Advisor Gerald Bonner	Whitinsville	MA
Investors Capital Corp. Advisor Nina Jessee	Abingdon	TN
Investors Capital Corp. Advisor Steven Blanchard	Scarborough	ME
IPI Financial Services	Hays	KS
J W Cole Financial Advisor Clifford Harro	Annville	PA
J W Cole Financial Advisor Monia Busch	Kingman	AZ
J W Cole Financial Advisor William Downing	Wimberley	TX
J. Alden Assoc., Inc	Jenkintown	PS
Jamestown Area Chamber of Commerce	Jamestown	ND
JCM Industries, Inc.	Nash	TX
Jelsema Concrete	Kentwood	MI
JLine Financial	Denham Springs	LA
John G. Brinkworth, Inc.	New Albany	IN
Johnsons Wealth Management LLC	Douglasville	GA
Joliet Region Chamber of Commerce & Industry	Joliet	IL
JRS Farms, Inc.	Scio	OR
Judith Ladonis Agency, State Farm	Allentown	PA
Junction Industries	Ft. Worth	TX
K.J. McCoy Financial, LLC	Seekonk	MA
Kalispell Chamber of Commerce	Kalispell	MT
Kalos Financial	Alpharetta	GA
Kansas Grain and Feed Association	Topeka	NY
Kentucky Chamber of Commerce	Frankfort	KY
Kesemann Tool & Die, Inc.	Concordia	MO
Kimball Sand Company Inc	Mendon	MA
Kitsap Physical Therapy & Sports Clinics	Silverdale	WA
Klamath County Chamber of Commerce	Klamath Falls	OR
Klein Farm Equipment Inc	Seymour	IL
Kobo Advisory LLC	South Pasadena	CA
Kosmider & Associates	Streetsboro	OH
Krowicki Orthodontics	Lebanon	NJ
L.E. Johnson Products, Inc.	Elkhart	IN
Lafayette Heating & Cooling	Lafayette	IN
Lake Houston Area Chamber	Humble	TX
Lake Zurich Area Chamber of Commerce	Lake Zurich	IL
Lashley, Cohen and Associates, Inc.	Lawrenceville	GA

Lasting Legacy Financial	Westerville	OH
LBA Group, Inc.	Greenville	NC
Leavenworth Chamber of commerce	Leavenworth	WA
Legacy Estate Partners	West Des Moines	IA
LFG Advisors	Plymouth	MA
LG Enterprises, LLC	Greenwich	CT
LIFTMOORE, INC.	Houston	TX
Lions Eye Bank of NW PA, Inc	Erie	PA
Long Island Carpet Cleaners, Inc.	Glendale	NY
Longview TX Chamber of Commerce	Longview	TX
Lopez Tax Service Inc.	Salinas	CA
Los Angeles Area Chamber of Commerce	Los Angeles	CA
Lougee Insurance Agency	Duxbury	MA
Louisiana Association of Business and Industry	Baton Rouge	LA
Lubbock Chamber of Commerce	Lubbock	TX
Lunsford companies	Tucson	AZ
MacConnell Automotive Company	Plainville	KS
Magellan	San Clemente	CA
Magellan Financial	Topeka	KS
Marinita Development Company	Newport Beach	CA
MarketMaxx	Coral Springs	FL
Marquis Homes & Company	Raleigh	NC
Maxeta Technologies	Skillman	NJ
McCarville Financial Network	Fort Dodge	IA
McLean County Chamber of Commerce	Bloomington	IL
Medley's Auto & Truck Repair	Louisville	KY
Merritt Equipment Co.	Henderson	CO
Metropolitan Glass Co.	Manchester	MO
MHS Industrial Supply	Mansfield	OH
Middendorf Insurance Associates	Clive	IA
Miles Truck Services, Inc.	Elkhart	IN
MJJ INSurance Agency, Inc.	Southlake	TX
Monroe Chamber of Commerce	Monroe	LA
Montana Chamber of Commerce	Helena	MT
Moore's Pharmacy, Inc.	Sinton	TX
Morrison Funeral Home, Inc.	Oil City	PA

Mtn States Heavy Haul	Grand Junction	CO
National Association of Mutual Insurance Companies	Washington	DC
National Black Chamber of Commerce	Washington	DC
National Electrical Contractors Association	Bethesda	MD
National Grain and Feed Association	Washington	DC
National Investors	Lubbock	TX
Nature Coast Wealth Management Services, LLC	Spring Hill	FL
Neal Insurance Agency, Inc.	Mishawaka	IN
Neumayr Lumber	Attica	IN
Never Lose Financial	Fort Wayne	IN
New York Life Insurance Agent Garofalo	Newtown	CT
New York Life Insurance Agent Jonathan Koepke	Boulder	CO
New York Life Insurance Agent Michael Zorn	Bismark	ND
NEXT Financial Group	Hunt Valley	MD
North American Insurance Agency, Inc.	Worcester	MA
North Hennepin Area Chamber of Commerce	Osseo	MN
North Orange County Chamber	Fullerton	CA
Northern Kentucky Chamber of Commerce	Ft. Mitchell	KY
Northwestern Mutual	Englewood	CO
Oceanside Chamber of Commerce	Oceanside	CA
Olivier and Bienvenu	New Iberia	LA
Oshkosh Chamber of Commerce	Oshkosh	WI
Oxford Financial	Suffield	CT
Oxnard Chamber of Commerce	Oxnard	CA
Padilla Insurance	Topeka	KS
Pelican Group Financial Services	Jackson	NH
Pennsylvania Chamber of Business and Industry	Pennsylvania	PA
Peoples Choice Wealth Solutions	Humble	TX
Perfect Business Services, Inc.	McKinney	TX
Personal Financial Services LLC	Bloomington	IN
Pinnacle Retirement Group	Jupiter	FL
Pocatello-Chubbuck Chamber of Commerce	Pocatello	ID
Pondera Financial Group	Ridgeland	MS
Port Gibson Hardware & Lumber Co., Inc.	Port Gibson	MS
Premier Financial	Franklin	TN
Premium Machine & Tool, Inc.	Lyons	MI

Premium Resources	Indianapolis	IN
Principal Agent Anthony Petro	Peachtree Corners	GA
Princor	Mansfield	OH
Protective Life	Dallas	TX
Pugil	Houston	TX
Puyallup Sumner Chamber of Commerce	Puyallup	WA
Pyramid Plumbing	Garden City	KS
Raasch Financial	Omaha	NE
Ralph Moyle, Inc.	Mattawan	MI
Ray Quint & Assoc., Inc.	Dubuque	IA
Reed Machinery, Inc.	Worcester	MA
Regional Chamber of Commerce-San Gabriel Valley	Rowland Heights	CA
Retirement Benefit Advisors, LLC	Sand Springs	OK
Retirement Planning Association	Feeding Hills	MA
Rice Lake Chamber of Commerce	Rice Lake	WI
Rich Duncan Construction Inc	Salem	OR
RJW, Inc.	Independence	OH
RML Financial	Swansea	MA
Robert Avery and Associates, Inc.	Denver	CO
Rochester Overnight Plating, LLC	Rochester	NY
Rocket Oil Company	Madisonville	KY
Rockwall Area Chamber of Commerce	Rockwall	TX
Rocky Mountain Crane Service, Inc.	Salida	CO
Root Brothers Farms	Albion	NY
Rubino and Liang, LLC	Newton	MA
Russell County Chamber of Commerce	Jamestown	KY
SacRiver Capital	Redding	CA
SagePoint Financial	Taunton	MA
Salem Area Chamber of Commerce	Salem	OR
San Antonio Hispanic Chamber of Commerce	San Antonio	TX
San Saba Royalty Company	Dallas	TX
Satellite Tool & Machine Co., Inc.	South Windsor	CT
Schmidt Boucher Financial Group	Portage	WI
Schmuck Lumber Co., Inc.	Hanover	PA
Seasons 4, Inc.	Atlanta	GA
Securities America	Surprise	AZ

Selhorst Concrete, Inc.	Coldwater	OH
Senior Tax & Insurance Advisors	Leander	TX
Sensible Retirement Strategies	Redmond	WA
Servant Advisors Group	Memphis	TN
ServiceMaster	Pittsburgh	PA
Shawnee Service Garage Inc	Wilmette	IL
Siemer Distributing Co., Inc.	New Lexington	OH
Simon & Simon Financial, LLC	Covington	LA
Sisk & Associates	Chicago Heights	IL
Small Business & Entrepreneurship Council	Vienna	VA
Sooner Pharmacy	Norman	OK
Sora Global LLC	Coral Gables	FL
South Salt Lake Chamber of Commerce	South Salt Lake	UT
Sparkly Cleaning Services, Inc.	Hackensack	NJ
Spectra Financial	Elk Rapids	MI
Sports Tutor, Inc.	Burbank	CA
St. Cloud Reliable Insurance Agency, Inc.	Waite Park	MN
Star Leasing Co.	Columbus	OH
State Farm Agent Charles Palmer	Scotia	NY
State Farm Agent Coe Bancroft	Glastonbury	CT
State Farm Agent Dale Viniard	Crestwood	KY
State Farm Agent Damien Ocampo	Socorro	NM
State Farm Agent John Beasley	Spokane	WA
Stephen Bader Co., Inc.	Valley Falls	NY
Sterling Wire Products, Inc.	Rock Falls	IL
Stone City Products	Bedford	IN
Stonehenge Advisor Group, LLC	Schwenksville	PA
Straber Oil Co., Inc.	Batesville	IN
Strategic Retirement Planning	Miami Beach	FL
Stubbs & Associates	Cleveland Ohio	OH
Sturtevant, Inc.	Hanover	MA
Summers-Taylor, Inc.	Elizabethton	TN
T & C Construction	Houston	TX
Tempe Chamber of Commerce	Tempe	AZ
Templeton Marketing	Albuquerque	NM
Texas Association of Business	Austin	TX

Texas Cowboy Travel, Inc.	Flower Mound	TX
Textruss	Austin Texas	TX
The Bollinger Group	Coral Springs	FL
The Chamber Grand Forks/East Grand Forks	Grand Forks	ND
The Latino Coalition	Washington	DC
The National Grocers Association	Arlington	VA
The Optimus Group	Clifton Park	NY
The Visper Group	Worcester	MA
Thompson Diesel, Inc.	Oklahoma City	OK
Thrivent Financial	Miami	FL
Tim Louzy Ins. & Investment Services	Boynton Beach	FL
Transamerica Financial Advisors	Hays	KS
Trate Financial Management	Fogelsville	PA
Trevco	Troy	MI
TriCity Association of Realtors	Kennewick	WA
True wealth Associates	La Mesa	CA
Tucson Metro Chamber of Commerce	Tucson	AZ
Udeshi Financial	Framingham	MA
US Insurance Auditors	Boca Raton	FL
Uvalde Area Chamber of Commerce	Uvalde	TX
Vernal Area Chamber of Commerce	Vernal	UT
Victoria Chamber of Commerce	Victoria	TX
Vimont Builders, Inc.	Lexington	KY
Vip Rubber Co., Inc.	La Habra	CA
Virginia Hispanic Chamber of Commerce	Richmond	VA
Voya Financial Advisors	Indianola	IA
Voyafa	Newtonville	MA
VVS, Inc.	Cozad	NE
W.N. VanAlstine & Sons, Inc.	Cohoes	NY
Watson Agency, Inc.	Cicero	IA
Wealth Management Resources	McMurray	PA
Weiss Financial	Carmel	IN
Wellsville Area Chamber of Commerce	Wellsville	NY
Werner Financial Group	Luxemburg	WI
West Virginia chamber of Commerce	Charleston	WV
WFS, Inc.	Fishers	IN

White Pine Chamber of Commerce	Ely	NV
Whitehill Insurance Services	McPherson	KS
Wilkerson Enterprises	Urbandale	IA
Wiseheart Ins. Services, Inc.	Bailey	MI
Wolfe's Auto Service	Manheim	PA
Woodrow Engineering Company	Sister Bay	WI
Yankton Area Chamber of Commerce	Yankton	SD