

LAWRENCE (LARRY) J. RYBKA, JD, CFP®

CHAIRMAN & CEO

ABOUT LARRY:

Larry is the Chairman and CEO of Valmark Financial Group. His 35-year tenure at Valmark has been marked by working with advisors to create innovative solutions to better serve clients and proactively anticipate difficult regulatory challenges that impact how those services are delivered. Larry's extensive senior management experience includes President and CEO of Valmark Securities, a FINRA-registered broker-dealer; President and CEO of Valmark Advisors, an SEC-registered RIA; and Chairman and CEO of Valmark Insurance Agency, LLC, an agency licensed in all 50 states. The Valmark Financial Group works with 126 independently owned firms.

In 1963, Executive Insurance Agency (now Valmark Insurance Agency, LLC) was founded by Larry's father, Lawrence S. Rybka. Larry recognized the importance of securities regulation to the Life Insurance industry and helped found Valmark Securities in 1994 and Valmark Advisors in 1997. Valmark has grown to now have more than \$60 Billion of insurance in force and nearly \$7 Billion of assets under management. An additional \$20 Billion of assets under management are controlled through independent Investment Advisors associated with Valmark. Since Larry J. assumed leadership of the company in 1996, the firm's revenue has grown 15X to over \$165 Million.

PROFESSIONAL ACHIEVEMENTS & PUBLICATIONS:

Larry's thoughts on industry change have resulted in his being a nationally recognized authority on the interaction of securities regulation and its impact on Life Insurance products. He has been active in lobbying for consumer protections and disclosure at both the state and Federal level. He has been a main platform speaker at industry meetings such as Forum 400, MDRT, Top of the Table, AALU, FPA, ACLI, and LIMRA.

He has authored articles for Trusts and Estates, CCH Journal of Practical Estate Planning, The ABA Journal, Financial Planning magazine, National Underwriter, Estate Planning magazine and Journal of Financial Service Professionals. His articles have been recognized with industry awards from The Journal of the American Society of CLU, the ChFC® Author Award and the CFP® Board Article Award. He also led a group of Valmark Member firms on the creation and publication of the book Life Insurance 10X, an advisor's guide on best practices for life insurance.

Larry was instrumental in creating a National CFP program at The University of Akron in their Finance department. The company has hired almost 40 of their graduates as full-time employees of Valmark, many whom have gone on to be part of Valmark Member firms. He has been an adjunct faculty at John Carrol University and founded the Valmark Global Gift Fund, Valmark's charitable arm that has partnered with Valmark firm charities on over 300 projects.

Larry has been married to Wendy for 32 years and they reside in Peninsula, Ohio. They have four adult children: Laura, Caroline, Lance, and William. Larry's favorite sport is golf, and if he's not working or spending time with family, you'll find him on the golf course.