



Brian Fechtel CFA



For more than 20 years, since *Best's Review* published his disclosure approach as its cover article in February 1993, Brian Fechtel, CFA®, agent, and founder of Breadwinners' Insurance, has been one of the leading advocates for improved disclosure of the life insurance industry's products. As an economist from Georgetown, he well understands the prerequisites of a properly functioning economically-competitive marketplace and the problems that arise when such prerequisites are not satisfied. In 2012, the National Underwriter gave Fechtel its award for Regulatory Advocacy. In 2013, the NAIC made him a co-author of its white paper on the industry's challenges for the upcoming decade.

In addition to having had several of his articles published in industry trade magazines and been quoted in many publications over the past two decades, Fechtel has written articles for the following peer-reviewed journals: *The Journal of Insurance Regulation*, *the Journal of Financial Planning*, and *the American Council on Consumer Interest's Conference Annual*. Working as either a consultant or an agent, Fechtel and his associates at Breadwinners' Insurance apply their unrivaled expertise on life insurance products to help individuals, businesses, and trustees obtain excellent value and make smart insurance-related decisions. Their fiduciary approach, which involves considering any and all insurers' products, enables Fechtel's clients to buy and manage life insurance policies with exceptional satisfaction and confidence.