

## April 2005

### Action Items

- Find out which of NAIFA's State and Local Associations met their 60-percent Membership Benchmark Goal.
- Review 2004-2005 Benchmarks.
- Apply for the 2005 Manager's Membership Award.
- Encourage your members to apply for NAIFA Industry Awards.
- Register for the NAIFA 2005 Convention.
- Read the new Advisor Today YAT Chat.
- Check the Association Model Calendar for a list of things to do next month.
- Check the Best Practices Officer and Committee Chair Responsibilities.
- Share your association's "Best Practices" success stories or search NAIFA's Best Practices database.
- Has your association activated Codewriters? See all of the valuable uses of the Codewriters tool.

## Top Story



### Company Outreach Fuels NAIFA Membership Drive Successes

*Jim Edwards, Assistant Vice President, Communications, NAIFA*

Several of the industry's leading insurance companies, including New York Life, are stepping forward this year to show their support for NAIFA and its membership initiatives.

New York Life agreed earlier this year to pay the NAIFA membership dues for all 600 of its managers nationwide. More recently, Kansas City Life, Northwestern Mutual Life, Prudential Financial and Southern Farm Bureau participated in NAIFA's federation-wide National Membership Day on March 31. (See National Membership Day Exceeds Goals in this issue of *Insider* for more information.)

As NAIFA state and local associations conducted phone-a-thons and agency presentations to sign up new and lapsed members during the one-day event, these companies undertook their own recruitment initiatives and assisted NAIFA associations with theirs to get NAIFA closer to its membership goal of 75,000 members by June 30.

"We appreciate the support of these companies to help us grow NAIFA membership. New York Life's commitment, in particular, is a significant development," said NAIFA CEO David F. Woods. "It adds a considerable number of new members to our roster, but more importantly, it sends a strong signal to other agents and company executives. New York Life is saying, 'We will pay our managers' dues to ensure they become NAIFA members. We value NAIFA membership that much.' "

Explained C. Robert Brown, NAIFA's president. "New York Life and other companies see the value NAIFA provides their field force in terms of the programs we offer to develop their agents' sales skills. But they also understand what a strong NAIFA means to the industry.

"Political advocacy is the number-one priority at NAIFA," Brown added. "The bigger we are, the louder our voice becomes on Capitol Hill and in the state houses, and the better we become at being an advocate for our members and the industry. In other words, if NAIFA reaches its membership goals, we all win."

Company outreach will continue in earnest along with the "75 in '05" membership drive, with National Membership Day providing momentum over the final months of the year-long membership campaign.

## Top Story



### **National Membership Day Exceeds Goals**

*Ramona D. Jackson, Director, Membership Marketing, NAIFA*

National Membership Day, held March 31, was a huge success for NAIFA. Collectively, the federation pulled out an unmatched membership victory by recruiting more than 1,500 members. Our success demonstrates the power of commitment, persistence and plain old hard work. We must now let that power drive us forward over the three remaining months in the membership year.

Keep your membership teams on top of your National Membership Day leads until you get them to join. And be sure to share your success with your entire membership to keep them motivated to recruit everyday of the week. Pay particular attention to members on your rolls with "Paid Thru" dates of June 30, 2005. If you are able to get these members to renew before June 30, our membership totals will be given yet another boost.

Congratulations to North Carolina AIFA, the top recruiting association on National Membership Day. North Carolina AIFA's recruitment total for that day was a remarkable 120 members! For their success, North Carolina AIFA will receive one complimentary registration for the 2005 NAIFA Convention and Career Conference in Baltimore (September 10-14). North Carolina AIFA will also receive \$100 in NAIFA Bucks, redeemable for NAIFA Marketplace merchandise.

In addition, NAIFA will recognize North Carolina AIFA at this month's National Leadership Conference, the 2005 National Convention and Career Conference and in *Advisor Today* magazine.

We also congratulate NAIFA California, whose members recruited 110 members (2nd Place) and NAIFA South Carolina, whose members recruited 106 members (3rd Place).

The National Membership Day final results for all state associations are available online at [www.naifa.org/memday\\_totals.html](http://www.naifa.org/memday_totals.html).

NAIFA-National is following up on National Membership Day by sending all the prospects we called a brochure and membership application. Membership outreach will continue to contact this group through the remainder of the membership year. We will also follow-up with the CEO Outreach companies to ensure they continue their NAIFA membership recruitment efforts.

Send your stories of membership success to [focus@naifa.org](mailto:focus@naifa.org). If you have questions, please contact Ramona Jackson at 703/770-8217 or [rjackson@naifa.org](mailto:rjackson@naifa.org).

## One Moment in Time

*David F. Woods, CLU, ChFC, LUTCF, CEO, NAIFA*

If you will grant me a little leeway by including March 31, I'd like to observe that April 2005 (and March 31) may well go down in NAIFA history as one of our most important months.

Two years ago this month, NAIFA's Transformation Task Force (TTF) made its initial recommendations for a new and focused NAIFA with two prime objectives — political advocacy and benefits that improve the bottom lines of our members. It was the view of the TTF that in so doing, it would bring clarity to what NAIFA was all about and energy to help accomplish those twin objectives. Nothing happens overnight and after years of uncertainty, confusion and discontent, it took awhile to convince state and local leaders and members around the country that NAIFA was serious and steadfast.

Well, if anyone had any doubts that there is now energy and belief in NAIFA all around the country, March 31 should have dispelled them. The huge outpouring of support and excitement and the resulting activity on National Membership Day is, in my 40 year experience, unparalleled. We have had other types of membership days, but none in my memory produced the results experienced this time.

Nearly 1,600 members added to our rolls in just one day!! There is no doubt email helped generate and maintain momentum as stated and locals across the country reported their progress and kept track of others as the day progressed. Friendly competition was rife and helped to push us well beyond the 1,000 member goal. It was a never to be forgotten "moment in time" of historic proportions. Who, two years ago, would have believed this could possibly happen a short (but busy and hectic) 24 months later? But happen it did.

April is also the month when NAIFA and The American College announce the new Financial Services Specialist designation to complement the LUTCF designation. Nearly a year and a half in its creation, it is an opportunity for practitioners to learn the skills and acquire the knowledge to allow them to build on their existing insurance business. With this broader education and training, they will be equipped to provide additional financial security solutions to protect their clients and prospects against the financial consequences of death, disability and old age. This is clearly an idea whose time has come.

And finally, NAIFA's legislative clout continues to grow. Following on the heels of our leadership in the commission disclosure victory with the NAIC, we are actively engaged along with AALU and ACLI on a broad range of issues critical to our industry. And most importantly, we continue to win!

April 2005 will go down in history as that "one moment in time" when all of the hard work and sometimes pain of the past two years finally came together. NAIFA is once again the premier organization for all who provide financial security at death, disability and old age for tens of millions of Americans.

# Program Report



## NAIFA Convention Speakers Will Stress the Importance of Advocacy

*John Boyle, Assistant Vice President, Sales & Meetings, NAIFA*

The 2005 NAIFA Convention and Career Conference, Sept. 10-14 in Baltimore, is shaping up with an emphasis on NAIFA's advocacy efforts, and the convention speakers are no exception. Among the featured presenters, Rep. John Kasich and Michael Dunn will be of particular interest to convention-goers, given the tough political and regulatory climate in which insurance operates.

These talks are especially on target for those taking part in the convention's All Hands! event on Tuesday, Sept. 13. Hundreds of NAIFA members will spend a day on Capitol Hill to visit with their senators and representatives.

Having served the constituents of Ohio's 12th Congressional District for 18 years, Kasich will provide NAIFA members with valuable insight into their role in the legislative and regulatory process. Kasich, host of the Fox News Network program *The Heartland With John Kasich* and author of *Courage is Contagious*, is the keynote speaker for NAIFA's Legislative Forum and Town Hall Meeting Sunday morning during the convention.

Dunn is president of Michael E. Dunn & Associates Inc., a public affairs consulting firm based in Arlington, Virginia. Established in 1976, MED&A has earned a national reputation for excellence in developing political action committees, grassroots lobbying programs and political training and education programs at the federal and state levels.

This will be key when he addresses the general session on Tuesday, preparing Hill attendees for the big day. Dunn points out that our competitive political system consists of "players and victims." To be players, organizations and their people need to be empowered; Dunn helps empower organizations and their people by training them to become sophisticated grassroots advocates or solicitors.

### **And Much More**

But "inside the Beltway" types aren't the only attraction. There's another speaker you won't want to miss: Dr. Bertice Berry, whose keynote address will be featured during the general session on Sunday afternoon. Berry, a sociologist, educator, lecturer, comedienne, television host and author, will provide an inspirational message of how to succeed against the odds.

Growing up poor in Wilmington, Delaware, Berry had been told that she was not college material while in high school. Fortunately, a teacher who believed in her pushed her to apply anyway -- and she not only was accepted to, and graduated from Jacksonville University magna cum laude, but also went on to earn a Ph.D. in sociology from Kent State University. Since then, her ability to entertain, educate and inspire -- even with difficult subjects such as sexism and racism -- has had a profound effect on the many who have heard her.

NAIFA's 2005 Convention and Career conference website includes information on speakers and education events, networking opportunities and more. To find out more or to register for the convention, visit the convention website at [www.naifa.org/convention](http://www.naifa.org/convention).

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## **New Financial Services Specialist Designation Will Improve Your Bottom Line**

*Rebecca Ellis, Director, Member Benefits, NAIFA*

NAIFA and The American College have released more details about the new Financial Services Specialist (FSS) designation, which focuses on financial services sales skills and technical knowledge. The new designation is ideal for financial services professionals and support personnel who are looking to expand their skill set and sharpen their sales abilities.

NAIFA CEO David F. Woods, CLU, ChFC, LUTCF, is enthusiastic about the new designation. "NAIFA is committed to helping our members grow their practice and improve their bottom lines. By providing opportunities for lifelong professional development, we offer our members a 'dollars-and-cents' member benefit."

### **Required Curriculum**

The FSS curriculum is made up of three required courses and three elective courses selected by students based on their areas of interest and desire for specialized knowledge (see Financial Services Specialist Designation Curriculum Structure, below). Several of the elective courses are currently available for students interested in enrolling immediately in the program. Additional courses will be introduced over the next 18 months. As with the LUTCF, each course will be delivered at the local level in a live classroom instructional format with a qualified moderator.

### **Sharpen Your Skills**

Topics in the new designation program include understanding the financial services market and client life-cycle; introductory financial planning concepts (estate, financial, investment and retirement planning); introductory financial product knowledge (investments, annuities, insurance); and communications skills.

### **Value for Your Money**

The price structure for the FSS program will be similar to the one currently in place for the LUTCF program. Each course is \$325; students who are not NAIFA members also pay a surcharge (not to exceed \$50 per course) paid to and collected by the local NAIFA organization. Textbooks and other course materials are included in the price. A \$70 admissions fee is also required for new students who have not previously matriculated with The American College.

### **LUTCF Courses and the FSS**

Individuals who hold the LUTCF designation can receive two course credits toward their FSS designation. These individuals would then only need to complete four courses — two required core courses, one elective course and an additional ethics course (provided they have not taken an ethics course as part of their LUTCF program).

Rob Eddy, CLU, ChFC, REBC, NAIFA trustee and chair, Member Benefits Subcommittee—Education & Training, echoes David Woods comment. "What better way can you serve your clients than to invest your time becoming more knowledgeable? It's a win-win benefit for all concerned."

## **Financial Services Specialist Designation Curriculum Structure**

### **Required Core Courses**

262: Foundations of Financial Planning: An Overview

263: Foundations of Financial Planning: The Environment

### **Required Ethics Course**

290: Ethics for Financial Services Professionals

**Elective Courses (3 from the following choices)**

***Sales Skills Techniques***

- 201: Techniques for Exploring Personal Markets
- 202: Techniques for Meeting Client Needs
- 203: Techniques for Building a Career in Financial Services

***Product Essentials***

- 211: Essentials of Disability Income Insurance
- 222: Essentials of Multiline Insurance Products
- 251: Essentials of Business Insurance
- 252: Essentials of Employee Benefits
- 255: Essentials of Long-Term Care Insurance
- 256: Essentials of Annuities
- 257: Essentials of Life Insurance Products
- 258: Essentials of Investment Products and Services (Future Course)

***Planning Foundations***

- 261: Foundations of Retirement Planning
- 264: Foundations of Investment Planning
- 271: Foundations of Estate Planning
- 281: Foundations of Senior Planning

# Resources to Use



## Key Recruitment Tools Enhanced

*Ramona D. Jackson, Director, Membership Marketing, NAIFA*

New versions of the NAIFA membership brochure and application are now available. Designed with a contemporary theme and compelling content, "Grow Your Business" is guaranteed to give your membership recruitment and retention campaigns a boost. You can see the new brochure online at [www.naifa.org/pdf/Membership\\_Brochure2005.pdf](http://www.naifa.org/pdf/Membership_Brochure2005.pdf).

The brochure design matches the newly designed NAIFA Membership booth. The new membership booth is ideal for insurance and financial services events and trade shows. It can be reserved free of charge for your next membership event.

Finally, the membership application has been redesigned to fit a one-page, 8 1/2-by-11-inch format. The fields on the application have been reformatted to make the application easier to fill out. It can be completed quickly, which makes joining NAIFA easier for prospects. See the new brochure online at [www.naifa.org/pdf/membership\\_app.pdf](http://www.naifa.org/pdf/membership_app.pdf).

These and other recruitment material are available online in NAIFA's Leaders Resource Center's Membership Recruitment page at [www.naifa.org/leadersresource/mem\\_recruitment.html](http://www.naifa.org/leadersresource/mem_recruitment.html).

Order printed copies of these resources or reserve the membership booth by contacting the Member Service Center at 877-866-2432 or [membersupport@naifa.org](mailto:membersupport@naifa.org).

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## New realLIFEstories Reprint: *The Sarah Lewis Story*

*Dulaney Wible, Program Coordinator, LIFE Foundation*

Each year, Dr. David Lewis, a pediatrician from Wisconsin, spent time in Ecuador providing healthcare to indigent children. Tragically, David died of a heart attack during one of his trips, but his decision to purchase life insurance meant that his wife, Sarah, would have time to grieve and provide her three young children with the attention and support they needed. The funds provided by the policy also allowed her to keep the family home, put aside college funds and hire a nanny to help with the kids.

*The Sarah Lewis Story*, LIFE's newest reprint, contains the popular and very powerful story from the 2002 realLIFEstories collection. Sarah's story helps clients learn how planning ahead helped a family avoid financial hardship and keep future goals on track. The reprint also contains fundamental information on the different types of life insurance and how much insurance to buy.

Purchase *The Sarah Lewis Story* handout for 10 cents each online at [www.life-line.org/catalog](http://www.life-line.org/catalog) or call 800/268-7680 for a free LIFE catalog.