

March 2006

Action Items

- [Apply](#) for the 2006 Manager's Membership Award.
- [Apply online](#) for a NAIFA Industry Award.
- Attending the 2006 National Leadership Conference? [Get the latest information](#).
- [Register](#) for the 2006 NAIFA Convention and Career Conference, August 26-30, in San Francisco.
- [Update](#) Your NAIFA Member Record.
- Look at what's new in the [NAIFA Marketplace](#).
- 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



Gearing Up for Life Insurance Awareness Month

Jim Edwards, Assistant Vice President, Communications, NAIFA

The life insurance industry is gearing up for the third annual Life Insurance Awareness Month (LIAM) in September. As in the first two years, our state and local associations will play an integral role in the success of the month-long public awareness campaign.

Coordinated by the Life and Health Insurance Foundation for Education, LIAM will build on the success of last year's campaign, which included the participation of a record 100 companies and trade organizations committing resources to national print and radio advertising, consumer media outreach, public service announcements, and web-based programming in and around September.

The industry will once again look to NAIFA to win support for LIAM among state and federal government officials—namely both houses of the U.S. Congress, the White House and our nation's governors—to draw as much public attention as possible to the month-long awareness campaign.

For its part, NAIFA's lobbying team in Washington, D.C., is currently working to secure sponsors for resolutions in both houses of Congress as well as the blessing of President Bush for this worthwhile event.

At the state level, NAIFA is again counting on state associations to spearhead efforts to win support for LIAM from their governors.

State Proclamations supporting LIAM

The easiest and most effective way to get gubernatorial support is through an official state document proclaiming September Life Insurance Awareness Month. To make it as easy as possible, NAIFA

National has developed a LIAM proclamation for states to customize and a "fill in the blank" news release to announce to the local media your governor's action. Both documents are available on NAIFA's LIAM resource page at www.naifa.org/liam.

Last year, 27 state proclamations were issued, one shy of the 28 signed in 2004. This year, NAIFA hopes to set the bar much higher, and is looking to state associations that have participated in the program, and the 13 that have not, to commit to getting their governor's signature in 2006. At the upcoming NAIFA National Leadership Conference (NLC), we will ask state executives and their incoming presidents to commit to obtaining a LIAM proclamation in their state for 2006, and report on any progress.

For leaders who are unfamiliar with how to get a proclamation processed, the NLC will provide a great opportunity to talk to the many state leaders who have obtained proclamations in their own states. Following are a few general tips:

- Take advantage of your contacts, whether in the insurance department or in the governor's office. They may know who processes proclamations. Successful executives have reported to me that their requests never reach the desks of their governors. Most are processed by lower- to middle-level staffers.
- When submitting your formal request in writing, be sure to "CC" your insurance department (if the request is going to the governor's office) and your state lobbyist. Keep your key people in the loop.
- Be sensitive to the political persuasions of your governor and insurance commissioner. In some states commissioners are elected to office and may not belong to the same political party as the governor. In these cases, you may want to send your request directly to the governor without the commissioner's assistance (but still cc him/her as a courtesy). The best bet is to consult with your lobbyist if you contract with one; s/he is likely more adept at handling such a situation.
- Send with the formal request the customizable proclamation ready for your governor's signature.
- Get the process started as soon as possible. It's not hard to get the signature but could take time. We ask that you begin the process before the NAIFA NLC. The sooner you get the proclamation the sooner you can promote LIAM and plan any activities around it.

NAIFA has set up a proclamation blog so the uninitiated can post proclamation-related questions. Leaders with success at obtaining proclamations are asked to respond to those questions and provide any other advice that may help. The blog is located at www.naifa.org/leaders/insider/blog/. Accessing the Blog requires NAIFA leader login.

Other ways to get involved

Aside from proclamations, state and local associations, companies and individual members can get involved in LIAM activities with the help of LIFE. LIFE has available a wealth of resources to put to good use, including fact sheets, memoranda, presentation materials, logos and print ads. Local associations are also encouraged to take advantage of LIFE's newly expanded co-op advertising program, through which LIFE will share the cost of placing a LIAM promotional ad with a local association.

For questions about LIFE's programs, contact Faisa Stafford at fstafford@lifefdn.org or 202/464-5000, ext. 109.

Thanks in advance of your support of Life Insurance Awareness Month!

Five Great Reasons to Register Now for the 2006 NAIFA Convention and Career Conference

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

Plan now to attend the 2006 NAIFA Convention and Career Conference, August 26-30 in San Francisco. There are many great reasons to register now. Here are just five of them:

Top Notch General Session Speakers

NAIFA Convention General Sessions always feature top speakers who will help you achieve success. The 2006 Convention features speakers like **Dr. John Maxwell**, business leader and author of *Running with the Giants*; **Howard Wight, CLU, ChFC**, financial services sales expert and trainer; **Lynn Devitt, LTCP**, LTC sales superstar; and **Anthony Domino, Jr., ChFC**, financial planner, author and past president of the Society of Financial Service Professionals.

One of the World's Great Cities – San Francisco

Famous for scenic beauty, cultural attractions, diverse communities, and world-class cuisine, San Francisco is dotted with landmarks like the Golden Gate Bridge, cable cars, Alcatraz and the largest Chinatown in the United States. A stroll of the city's streets can lead from Union Square to North Beach to Fisherman's Wharf, with intriguing neighborhoods to explore at every turn. Views of the Pacific Ocean and San Francisco Bay are often laced with fog, creating a romantic mood in this most European of American cities.

The New Spouse/Guest Breakfast Program

New for 2006, Monday morning of the Convention starts with the Spouse/Guest Breakfast Program featuring Matthew Kelly. Both as a speaker and an author, Kelly possesses a powerful ability to combine the ageless tool of storytelling with a profound understanding of today's culture and the common yearnings of the human heart. As a result he captures our imaginations and helps us to see the challenges and opportunities of our everyday lives in a new light. With a keen sense of humor and heartwarming charm, Kelly seems to effortlessly elevate and energize people to pursue the highest values of the human spirit and become "the-best-version-of-themselves." The Breakfast Program is free for registered spouse/guests. Other attendees can purchase tickets with their registration.

Savings on Registration and Hotel Rooms

Register early and save \$55 off a regular member registration. And, reserve your hotel reservation at the San Francisco Marriott, the official NAIFA hotel, and save. NAIFA's special rate is available through the official convention housing system online at www.naifa.org/convention or by calling 800-266-9432. Be sure to reference the NAIFA Convention to receive the special room rate. The NAIFA room rate is available three nights before and after the official convention dates, so arrive early or extend your stay to see more of San Francisco.

This is NAIFA

The Convention and Career Conference is the annual gathering of more than 2,200 NAIFA members who elect the association's officers and set the agenda for the year ahead, get updated on NAIFA's advocacy efforts and join the Insurance and Financial Advisors Political Action Committee (IFAPAC), gather with other NAIFA members who participate in the Leadership in Life Institute (LILI), the Young Advisors Team (YAT), Association of Health Insurance Advisors (AHIA) and more. The NAIFA Convention and Career Conference is at the heart of the NAIFA experience. Come be a part of it.

NAIFA is Raising the Standards in San Francisco in 2006. Register now. Registration is open online at www.naifa.org/convention.

From the CEO...



It's Not All About Membership

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

Really it isn't. With all the noise and excitement about our dynamic membership campaign this year you would think NAIFA's purpose is to get new members. Don't misunderstand me. I am more committed to membership this year than perhaps at any time since I was Trustee Liaison to the Membership Committee in 1984. Without members -- lots of them -- we cannot afford to:

- Fight the battles in Congress and in the state houses;
- Bring real bottom line benefits to our members,
- Stand on equal footing with the company organizations as we fight to protect and preserve the essential role of you, the agent/advisor.

And that's my point. Membership is a tool. It is what a hammer is to a nail. The more force the better. With lots of members, we have force, power, clout, call it what you will, in the political arena. With lots of members we have the resources to provide outstanding programs like our PLP program, like LUTCF and FSS, like the brand new Speakers Bureau, like Programs in a Box, like an outstanding Convention, like the fabulous new Office Depot program. Etc., etc.

NAIFA exists FOR the members. And each new member brings added value to the membership of all other members. My membership is more valuable to me when we have 75,000 members than it is when we have 65,000 members. It means we have more clout, more resources, more quality programs.

And so, as we race toward the 2006 membership finish line, keep in mind that membership is the tool, but the payoff is in the value that a larger and more dynamic organization can bring to each of us and to the industry and to the American people.

Good luck.

Program Report



The Right People to Lead NAIFA

C. Robert Brown, Sr., CLU, LUTCF, Chair, NAIFA Governance Committee

As Chair of NAIFA's Governance Committee this year, it is my job and the job of our Committee to not only seek qualified persons willing to run for NAIFA officer and trustee vacancies, but also to help the NAIFA Executive Committee identify those individuals with leadership skills willing to serve on NAIFA committees. You may recall my October 2005 letter to you concerning NAIFA officer and trustee candidates for 2006 and NAIFA President-Elect John Davidson's letter to you, also in October, concerning the national committee selection process in which he solicited your input on

recommendations of persons to serve on NAIFA's committees and task forces for 2006-2007. Without your input, NAIFA's leadership would not be able to meet its responsibility to identify NAIFA's future leaders; your input in the process is critical.

For this partnership to succeed, it is important for you and your state leadership to have a system or program in place that will enable you to consistently identify those persons at the state and local levels with demonstrated leadership ability, a desire to serve and contribute on NAIFA committee's or its Board and the ability to be a team player.

This year at our convention in San Francisco we are reinstating a meeting that focuses on the role, responsibilities and challenges for state national committee persons. You, along with your state president and association executive, play a critical role in the success of this federation and it is only wise to take some time at our convention to share ideas about how best to identify future leaders for NAIFA. It would be great if your state president and state association executive could also plan on attending this important meeting. The tentative convention schedule calls for this meeting to start shortly after the conclusion of the Sunday Legislative Forum/Town Hall session at approximately 11:00 a.m. We will send you a reminder of the meeting with a definite time and place as we get closer to our convention in San Francisco.

The future leadership of NAIFA lies in the hands of our locals and state associations and your important role in NAIFA's leadership identification/development process. Working together, we must continue the high quality of leadership that has typified NAIFA for over 115 years.

2006 NLC "We are NAIFA ... Raising Standards"

Lacey Mitchell, Director, Association Services, NAIFA

To date, more than 160 participants have registered for the 2006 National Leadership Conference (NLC), April 1-4 at the Hilton McLean Tysons Corner in McLean Virginia.

State presidents-elect, executives and membership chairs, and the local associations with 500 members or more will participate in four days of educational sessions centered on NAIFA's four major focus areas: advocacy, member benefits, membership and governance. The 2006 NLC agenda includes informative and motivating general sessions and peer group discussions and will provide attendees with a wealth of resources to assist in planning for the year ahead.

Other conference highlights include the "Hollywood Night" dinner event, Boot Camp, a Sales Ideas Luncheon, Day on the Hill and much more!

To view additional information regarding the 2006 NLC, visit www.naifa.org/nlc or contact NAIFA's Member Service Center at (877) TO-NAIFA (866-2432).

We look forward to seeing you in April!

Save with NAIFA's Newest Affinity Program: Office Depot

Teri Shaw, Director, Member Benefits, Affinity Programs, NAIFA

Join nearly 3,000 of your fellow NAIFA members who have already signed up to receive exclusive discounts with Office Depot, NAIFA's newest member affinity program. Office Depot and NAIFA have come together to offer a new member benefit that will improve your bottom line by providing *average savings of 30 percent* off the standard list price of thousands of Office Depot items.

NAIFA members also receive exclusive NAIFA "Best Value" pricing on a wide range of office essentials, including pens, paper, ink cartridges, toner and file folders. A complete list of "Best Value" products is available on the NAIFA website at www.naifa.org/benefits/business_resources/index.cfm.

Start saving today! Sign up for this exclusive member benefit by completing the online Express Set-up Form at www.naifa.org/benefits/business_resources/index.cfm. In three to five business days, you will receive an email from Office Depot with a Welcome Packet containing online ordering information and customer service contact information.

For more information about this program and other member affinity programs, visit www.naifa.org/benefits/affinity or contact Teri Shaw, director of member benefits, affinity programs, at 703-770-8225 or tshaw@naifa.org.

NAIFA Industry Awards Applications Due May 1

Brendan Bernat, Director, Member Services, NAIFA

For more than 60 years, NAIFA Industry Awards have been recognizing NAIFA members for their professional successes. Thousands of members know that companies, agencies, colleagues and clients understand the value of a NAIFA Industry Award. In fact, the first Industry Award, National Quality Award, was created to recognize agents for service to clients. The NQA continues to be respected throughout the industry, as do newer awards, including the National Sales Achievement Award and the National Multiline Sales Award.

Don't be left out!

All award applications must be submitted by May 1, 2006. Also, all applicants must be NAIFA members in good standing by May 1.

Members can apply online or download a printable application at www.naifa.org/awards. Printable applications may be used to review qualification requirements. Industry Awards applications are also available in the December 2005 issue of *Advisor Today*.

Why apply?

Award achievers are recognized at local association meetings and receive award items demonstrating their accomplishment. In addition, companies place great emphasis on NAIFA Industry Awards. Many companies offer incentives to award achievers, including assistance with their NAIFA membership dues. Thirteen different companies submit applications for their agents, including American General, Northwestern Mutual, Southern Farm Bureau and Thrivent Financial for Lutherans.

"Qualifying for the National Quality Award annually reminds me to do business the way it should be done: understanding our clients, putting their needs first, recommending the right solution and providing ongoing service," explains NQA winner Anthony G. Blasting, CLU, ChFC, CFP, AEP. Blasting, of Northwestern Mutual Financial Network in Williamsville, New York, has received the NQA 14 times.

Whether this is your first year or the 60th, the time to apply is now. Remember, *the record of your success starts now.*

For more information or for answers regarding award requirements and the application process, please contact NAIFA's Member Service Center at membersupport@naifa.org or by calling 1-877-TO-NAIFA (866-2432).

Day on the Hill: Are Your Congressional Appointments Set?

Magenta M.R. Ishak, NAIFA Director of Political Affairs

By now, all state presidents-elect should have received an email notice about making appointments with Members of Congress for the Tuesday, April 4, Day on the Hill, to be held from 10:30 a.m. to 4:30 p.m. State presidents-elect were asked to coordinate the making of these appointments with their state association executive, state membership chair and APIC key contacts attending the Spring Legislative Summit.

A meeting tips document and a sample letter requesting a congressional appointment were attached to the email. Also attached was a form for notifying the NAIFA Law and Government Relations Department of the times of the appointments. State presidents-elect attending the National Leadership Conference in McLean, Virginia, who do not have this information should contact mishak@naifa.org.

Applications for 2006 Manager's Membership Award Now Available

Sarah Sears-Egeli, Assistant Director - Membership Programs, NAIFA

The Manager's Membership Award, a joint award developed by NAIFA and GAMA International to recognize managers and their organizations for their support and commitment to the financial services industry, is now open for applications. To learn more, and apply for the award, go to www.naifa.org/benefits/awards/membership.cfm.

Agents Share their Expertise on the New Medicare Prescription Drug Program

Janita Colbert, Marketing Coordinator, AHIA

The new Medicare prescription drug benefit has proven to be confusing for a number of individuals and scam artists have begun to prey on people with Medicare. The most recent scheme asks Medicare beneficiaries for \$299 and checking account information to help them enroll in a non-existent Medicare Prescription Drug Plan.

The Association of Health Insurance Advisors (AHIA) has been working with the Center for Medicare & Medicaid Services (CMS) since early 2005 to make Medicare beneficiaries aware of the new benefit and provide a trusted source to evaluate their insurance options. AHIA has stepped-up its outreach efforts in light of the recent "\$299 scams" and the quickly approaching deadline of May 15, 2006 for enrollment without penalties.

Countless AHIA members have volunteered to donate their time and talents to be apart of this landmark effort. Understanding the confusion that often accompanies the new Medicare Prescription Drug program, AHIA has provided members with several educational resources and detailed information on the new benefit. AHIA has also created information to assist and simplify the members' community service efforts including *Steps for choosing a Medicare Rx Plan*, a flyer that can be distributed in their communities identifying themselves as trusted professionals and members of AHIA, and a *Checklist for Medicare*. These resources are available in the "Take Note" section of www.ahia.net.

The CMS MedicareRx Volunteer Initiative identified AHIA as an important partner in the national effort to help people with Medicare. As a part of the Volunteer Initiative, AHIA members received the *MedicareRx Help is Here Resource Kit*. This kit offers step by step instructions for explaining the new prescription drug coverage to people with Medicare. The kit also explains how to use the MedicareRx Web tools to navigate the online prescription drug plan enrollment process.

Helping families, friends, and neighbors who need assistance understanding and choosing a prescription drug plan is rewarding. AHIA encourages, professional agents to join them in going "above and beyond" to volunteer to help people with Medicare.

Resources to Use



NAIFA Dials Up a New Member Benefit

Rick Lawhun, Vice President, Member Benefits, NAIFA

NAIFA is pleased to announce its newest member benefit – EduCalls, a series of educational conference calls designed to give NAIFA members practical, affordable information that can enhance their businesses. Learn from some of the best sources within the insurance and financial services industry without leaving your home or office.

The 2006 EduCall series, developed by NAIFA's Member Benefits department, kicks off on April 19 with Van Mueller presenting "Sales Ideas for the 21st Century." Mueller will discuss new ways to sell the benefits of life insurance, annuities and mutual funds. He will also explore methods for helping your clients increase their financial security and reduce their taxes.

How much does an EduCall cost?

EduCalls are affordable and cost effective. The \$25 registration fee allows you to invite an unlimited number of colleagues to listen to the presentation at your location. Discounts are available when purchasing multiple topics or the entire series of six calls.

How does an EduCall work?

It's simple. Once you register for your desired topic, you will receive a confirmation email with dial-in instructions for accessing the call. The email will include corresponding materials and handouts, if applicable. After the call, you will receive a CD of the recorded presentation. If you are unable to participate in a particular call of interest, you may purchase a CD at the NAIFA Marketplace.

Register Today!

There are three easy ways for you to register: Call the NAIFA Member Services Center at 1-877-866-2432; complete the registration form at www.naifa.org/benefits/education/educalls; or download the online registration form and fax it to 703-770-8107 or mail it to NAIFA Member Benefits – EduCalls, 2901 Telestar Court, Falls Church, VA 22042.

Take advantage of this outstanding member benefit and register for "Sales Ideas for the 21st Century" today. Registration closes 24 hours prior to a scheduled call.

2006 Schedule of EduCalls

View the entire schedule of EduCalls online at www.naifa.org/benefits/education/educalls. One call will be presented on the third Wednesday in each of the following months: April, May, June, September, October and November. Each call will begin at 3 p.m. eastern time.

For additional information, contact NAIFA Member Services at memberservices@naifa.org or 877-TO-NAIFA.

NAIFA Federation Directors and Officers (D&O) Liability Insurance Available

Michael E. Gerber, Vice President & General Counsel, NAIFA

NAIFA has good news about directors and officers (D&O) liability insurance for state and local associations. Although a master D&O policy for the entire NAIFA federation remains unavailable at this time, NAIFA is pleased to announce that new coverage limits and premiums are available to state and local associations.

Aon Association Services, a division of Affinity Insurance Services, Inc., can now offer D&O liability coverage to individual associations with a range of limits from \$100,000 to \$1,000,000, resulting in lower minimum premiums than it offered in the past.

Coverage is now available as follows for The Hartford D&O policy, which is endorsed by the American Society of Association Executives (ASAE):

Limit of Liability Minimum Annual Premium*

\$100,000 -- \$200

\$250,000 -- \$300

\$500,000 -- \$375

\$1,000,000 -- \$600

(*Final premium will be determined after a fully-completed application has been submitted and the underwriting process is complete. Higher limits are available upon request to Aon.)

If you're interested in obtaining a quotation, please complete and submit to Aon the application, online at www.naifa.org/insider/documents/aonapp.pdf. (Please note that New York state and local associations must complete the NY-specific application, online at www.naifa.org/insider/documents/aonapp_ny.pdf, which says "NY-NAIFA" at the bottom right corner of the document. All other states and locals should use the other application.)

If you have any questions, or if you currently have a policy in place through Aon that will renew on or after May 23, 2006, and wish to adjust the limit of liability, please call 800/432.7465 and ask for Chris Palmer at ext. 559 or Josh Srnka at ext. 543. More information about this coverage is available at Aon's website at www.npo-ins.com but applications should be made using the form on the NAIFA website, not the online application on the AON website.

If associations have other information about D&O coverage, please feel free to use the NAIFA listserv to share this news. Of course, decisions about D&O coverage are left to the discretion of each association board and are not made by NAIFA for states and locals.

The continued unavailability of a master D&O policy on a national scale is not limited to NAIFA. We're informed by a number of brokers that due to marketplace conditions, it's no longer feasible to secure one master policy for nonprofit association chapters nationwide. NAIFA will continue to investigate this issue with the hope that the market may again favor quality master D&O policies on a national scale in the future. Until then, NAIFA continues to provide commercial general liability and fidelity (employee dishonesty) insurance coverage for all member associations.

Special thanks to NAIFA-Pennsylvania CEO Scott D. Jackson, CAE, for his helpful input on this issue.

New White Paper: "The Importance of Personal Financial Protection"

Jim Edwards, Assistant Vice President, Communications, NAIFA

NAIFA, in close cooperation with the Association for Advanced Life Underwriting, American Council of Life Insurers and the American Society of Pension Professionals and Actuaries, have developed the new white paper "The Importance of Personal Financial Protection: It's More Than Savings, It's Security."

The publication, available at www.naifa.org/insider/documents/personal_financial_protection.pdf is being used by NAIFA and its allies in its ongoing campaign to raise awareness of the importance of lifetime financial protection in a financial and retirement plan, and the need for tax policy that does not limit or disadvantage the use of products such as permanent life insurance and annuities.

This document was first made available at a press briefing that preceded the 2006 National Summit on Retirement Savings in Washington, D.C., last week. The news release for that event, which better explains that event and our messages, is available at www.naifa.org/newsevents/releases/20060301_saver.cfm. The pre-Saver Summit press conference attracted media attention from National Underwriter, Bestwire, Investment News and the Bureau of National Affairs' Daily Report for Executives, a popular read among Capitol Hill lawmakers and staff.

New realLIFEstories Reprint Highlights Importance of Insuring Stay-At-Home Parents

Trisha Lyons, Project Administrator, Life and Health Insurance Foundation for Education

There are lots of great marketing pieces that describe why breadwinners need life insurance. But what happens when a stay-at-home parent dies? How will the breadwinner keep earning an income to support the family while also handling all the functions the stay-at-home spouse previously performed? These are important questions, but you'd be hard pressed to find a good marketing piece that addresses the life insurance needs of the stay-at-home parent. Until now.

LIFE's newest double-sided reprint tells the story of Jodie and Dennis Danduran. The couple decided to purchase life insurance shortly after adopting the first of their five children. Though Dennis was the primary breadwinner, they wisely determined that Jodie, a stay-at-home mom, also needed a considerable amount of coverage because of what it would cost to pay someone to perform all her functions. That planning made all the difference when Jodie died suddenly of an aneurysm at 39. The insurance money has allowed Dennis to switch to a job that gives him more time to take care of the kids, and has also been used for living expenses and to set up college funds.

In addition to the Danduran family story, the reprint features a sidebar article with the heading, "What are stay-at-home parents really worth? Would you believe \$131,471!" The article cites a recent study that estimated the value of all the functions performed by a typical stay-at-home parent. The bottom line is that there's a pressing need for stay-at-home parents to own adequate life insurance, and LIFE's new reprint can help you make that case to clients and prospects.

The "Dennis Danduran Handout" and other realLIFEstories reprints cost 10 cents each and can be ordered through LIFE's online catalog at www.life-line.org/catalog or call (800) 268-7680 to request a free LIFE catalog.