

April 2008

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## ACTION ITEMS

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- ▶ [Apply for a NAIFA Industry Award](#)
- ▶ [Buy your ready-to-frame copy of NAIFA's Code of Ethics.](#)
- ▶ Visit the [2008 Convention website](#) for updates.
- ▶ [Apply Online for the 2008 Manager's Membership Award](#)
- ▶ [Read your digital issue of \*Advisor Today\*.](#)
- ▶ [Subscribe to the NAIFA Podcasts.](#)
- ▶ NAIFA business items make great gifts. Visit the [NAIFA Marketplace.](#)
- ▶ Read the new [Advisor Today YAT Chat.](#)

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## TOP STORIES

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### Three New Resources for Membership Success Now Available

*Seth E. Ewing, Director of Membership Marketing, NAIFA*

NAIFA's National Membership Committee (NMC) held its first ever National Membership conference call on Thursday February 21, 2008. The NMC is pleased to bring you three new exciting membership tools to help you reach your membership goal.

#### **Monthly Credit Card Pilot Program**

NAIFA is pleased to announce that effective Thursday, February 21, 2008, the monthly credit card pilot program is live. The pilot program allows **new members** and members who have been lapsed for six or more months to join NAIFA by paying their NAIFA membership investment in 12 easy monthly charges to their VISA or MasterCard. (At this time we do not accept American Express or Discover). The monthly credit card pilot program is similar to NAIFA's bank draft program. On the fifth of each month, NAIFA will charge the members credit card 1/12 of the total dues. Like the bank draft program, there is a monthly process fee of 50 cents.

Requests to cancel this monthly credit card charge must be submitted to NAIFA in writing. Otherwise, NAIFA will continue to charge the credit card monthly and the member will renew automatically.

View and download the application at <https://secure.naifa.org/registration/> or [www.naifa.org/join/documents/Membership\\_App\\_credit\\_0208.pdf](http://www.naifa.org/join/documents/Membership_App_credit_0208.pdf). NAIFA is in the process of developing an online monthly credit card application.

Applications for the monthly credit card pilot program will also be available shortly in the NAIFA Marketplace at [naifamarketplace.com](http://naifamarketplace.com).

### **NMC Agency Presentation**

The NMC has developed an exciting and easy to use Agency Presentation in PowerPoint. The NMC Agency Presentation focuses on Advocacy, Education, Professional Development, Sales Training and Networking as the core benefits to why everyone should be a member of NAIFA. The presentation comes with talking points and notes to help guide you through the presentation. The NMC Agency Presentation is customizable for your state/local and target audience.

Download the NMC Agency presentation at [www.naifa.org/leaders/documents/Agency\\_Presentation\\_022008.ppt](http://www.naifa.org/leaders/documents/Agency_Presentation_022008.ppt). To save and customize the presentation, select the link (or copy and paste it into your web browser), select "Save" and save it to your computer. (If you select "Open" instead of "Save" you will be able to view the presentation but you may not be able to customize or save it.) Once you have it saved, open the version that you just saved on your computer, click "View" then "Notes Page" and you will be able to access the presentation notes. You may then customize the notes to your audience.

### **Membership Game**

Have you visited the [www.membershipgame.com](http://www.membershipgame.com) website? The Membership Game website allows you to view all the lapsed members in your association broken down by when the member lapsed. Click on a lapsed member's name and their full information pops up. You may then contact that individual and encourage them to renew their NAIFA membership.

Once your contact has been made you may note your efforts in the system. This will allow you track who has been contacted and the results of the contact. You may then follow up to see if this individual has renewed or not and track your association overall results. This new tool will continue to be developed as we look to make the renewal process more efficient and effective for you.

Coming soon to the Membership Game website will be a database full of prospect members in your local area! You will be able to view a list of prospective members with their contact information. You may then make the contact, save notes in the database, track to see if they joined, and follow up with them. You will also be able to track your association success rate. Look for this new feature and more as we work to develop the Membership Game website into a powerful recruitment and retention tool.

If you have any suggestions for new features of the Membership Game website, please email your ideas to [sewing@naifa.org](mailto:sewing@naifa.org). If you have questions about the functionality, please contact Codewriters Inc. at [techsupport@codewriters.com](mailto:techsupport@codewriters.com).

## As Tax Reform Battles Loom, Your Advocacy Efforts Can Help Protect Your Products

*Magenta Ishak, Director of Political Affairs, NAIFA*

If you haven't heard of the widely shared hypothesis that a huge tax reform storm is predicted in 2009, then welcome back from your Trans-Antarctic Circle Expedition! We hope the medics were able to save all your toes.

Legislative pundits of all stripes and niches are expecting that after the 2008 presidential election and the installation of the new 111th Congress, the members of the U.S. House Ways & Means Committee and the U.S. Senate Finance Committee are going to start hunting furiously for prey – in this case cash – to 1) offset their favorite programs (see the “Pay-Go” issue paper in the Advocacy section of NAIFA’s website), 2) “fix” the alternative minimum tax, and/or 3) ratchet down the U.S. budget deficit.

Your Government Relations Team at NAIFA is gearing up for the melee in several ways. One of those ways is by helping association APIC leaders organize district “get-to-know-you” meetings with congressional representatives *now*, especially with those representatives who serve on the tax-writing committees. NAIFA’s strategy is to (re)establish rapport with the representatives and their staff and remind them that NAIFA members are a valuable and trustworthy source of information about insurance, financial services and products and, most particularly, tax issues.

NAIFA is *not* “crying wolf.” The current tax law incentives that encourage individuals to put aside money in permanent life insurance and annuities as well as to replace income and protect retirement savings with disability income and long term care insurance are in the crosshairs. Too many lawmakers simply don’t understand long-term financial protection, security and retirement benefits that your products offer. Someone has to educate them – that’s YOU.

What can you do to help? If you’re not already an APIC contact, sign up. Simply go to [www.naifa.org/advocacy/apic/](http://www.naifa.org/advocacy/apic/) and click on either “sign up online” or “printable sign up form.”

If you’re in charge of the regular association meetings, always make an announcement that NAIFA is looking for APIC legislative contacts and bring some blank Legislative Contact Forms with you to the meeting. If you’re a Federal House Coordinator (FHC) or a Federal Senate Coordinator (FSC), gather a group of four other NAIFA members from the district to meet with your legislator at least twice before the end of 2008. The Congressional calendar, which shows days when legislators will be back in the district for their district work period, is available [here](#).

If you’re an FHC or an FSC for a representative serving on the congressional tax-writing committees, be prepared to receive a clarion call from NAIFA HQ requesting that you organize a powwow.

If you're a NAIFA member who cares about his/her clients (so that's all of you), keep yourself informed of legislative issues by reading NAIFA GovTalk, emailed to you twice a month and available online at [www.naifa.org/govtalk](http://www.naifa.org/govtalk).

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## PROGRAM REPORTS

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### **Keynote Speakers to Address Big Issues at 2008 NAIFA Convention and Career Conference**

Keynote speakers for the 2008 NAIFA Convention and Career Conference, September 6-10 in San Diego, will provide insight into an array of issues facing insurance and financial advisors.

Peter Sheahan, who will address the opening Sunday General Session, is a leading authority on generational change and the shifting expectations of customers and staff.

The most influential consumer and employee group in the world today is Generation Y, the upwardly mobile generation born between 1978 and 1994. A member of Generation Y himself, Sheahan's research and expertise allows him to keep ahead of trends as they begin with Gen Y and then move upward to have an impact on the broader market.

Sheahan has devoted particular study to the relationship between Generation Y and financial services. The financial services industry, for all its success, is an "old" industry -- old in terms of the average age of advisors, and old in terms of the age of consumers. Sheahan speaks to the question of how to engage Generation Y in the financial services industry as both advisors and consumers. This is a question with implications for your industry, your association and your practice.

Commander Scott Waddle, USN (Ret.) is the Monday General Session keynote presenter. An inspirational leader with uncompromising ethical standards, Waddle graduated at the top of his class at Annapolis. In 1998 he was hand picked to command the nuclear submarine *USS Greeneville*. On the fateful day of February 9, 2001, Commander Waddle's life was forever changed when he gave the order to perform an emergency surface maneuver that inadvertently caused the 9,000-ton submarine to collide with the *Ehime Maru*, a 500-ton Japanese fishing vessel, killing nine people on board. The tragedy made international headlines.

Against the advice of his attorney and the Navy's direction, Waddle took responsibility for the accident. His compelling story about the tragic ordeal and the choices that followed is a lesson of integrity, faith, and resilience and provides an inspiring challenge to all of us as we face difficult choices in life.

The Tuesday General Session will feature advocacy expert Michael E. Dunn and economic futurist Jeff Thredgold.

As president of Michael E. Dunn & Associates, Inc., a public affairs consulting firm, Dunn specializes in developing the political effectiveness of corporations and associations. Having worked with more than 350 corporate and

association clients, Dunn 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. Dunn will show you how NAIFA and your state association can maximize your political power through grassroots programs like IFAPAC and APIC.

Jeff Thredgold has been helping people understand the tangled maze of the economy and financial markets for over three decades. Thredgold will lead attendees on a slightly irreverent, up-to-the-minute "tour" of the economy, financial markets, education and government, and a sneak preview of the future. In a world of constant change and at a time the nation will be facing an approaching presidential election, Thredgold's insight will provide a glimpse at the issues that will shape our lives and careers.

These speakers represent just some of the informative presenters and valuable sessions taking place at the 2008 NAIFA Convention and Career Conference. To find out more or to register for the convention, go to [www.naifa.org/convention](http://www.naifa.org/convention).

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## **AHIA Confirms Notable Speakers for Employee Benefits Educational Symposium**

*Caitlin Kubler, Marketing Coordinator, AHIA*

The Association of Health Insurance Advisors (AHIA) – NAIFA's health and employee benefits advocate – has just confirmed keynote speaker Roger Schultz, CLU, for AHIA's Annual Meeting and Luncheon, September 8 in San Diego during the 2008 NAIFA Convention and Career Conference.

Schultz's "Building a Million Dollar Practice" presentation will address the critical steps necessary to a successful practice. Having already successfully established 250 direct reimbursement plans covering 200,000 participants in 21 states, it is evident Schultz knows the industry.

Schultz has also proven his knowledge in the field by publishing more than 50 articles on employee benefits. Through his expertise, Schultz will show agents how to develop innovative services, products and concepts. Schultz will also give agents advice on how to position their firm in the marketplace, adapt to the changing environment and differentiate their firm from competitors. By learning a few practical applications and techniques, agents will be able to efficiently compete in the highly competitive field of employee benefits.

In addition to Roger Shultz, AHIA has confirmed prominent spokesman Tom Carter as a panelist on the Saturday, September 6, discussion, "Meeting Expectations" during the 2008 AHIA Employee Benefits Education Symposium. Carter, a representative from Kaiser Permanente, will discuss understanding the different expectations carriers, employers and the public have of employee benefits agents.

To register for the 2008 Employee Benefits Symposium or more information, visit [www.ahia.net](http://www.ahia.net).

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## Calling All Alumni to LILI Events at Convention

*Jean Barr, Director, Leadership in Life Institute*

Whether you are a new graduate of NAIFA's Leadership in Life Institute, or one of the 1000-plus alumni, you will want to share in the LILI wave of energy that will sweep this year's Convention in San Diego. From the alumni reception on opening night to the LILI 7 workshop on Tuesday afternoon, LILI events will connect graduates and students from across the federation in a common spirit.

### **First Timers Orientation**

**Saturday, September 6, 1:30 to 2:45 p.m.**

If this is your first time attending a NAIFA Convention, plan to attend this special event designed to help you maximize your first convention experience. NAIFA President Jeff Taggart will host and you will have the opportunity to network with NAIFA Trustees and LILI alumni who will serve as table moderators. Phil Richards, 2007 John Newton Russell Memorial Award Recipient, is the featured speaker.

### **Alumni Reception**

**Saturday, September 6, 5:30 to 6:30 pm.**

This popular annual event is a time of celebration, networking and recognition of alumni. The reception takes place just prior to the Convention opening night festivities. The reception, complimentary for alumni and current LILI students, includes light refreshments and a cash bar. *Advance registration is required.*

### **LILI Expo Booth**

**Sunday and Monday, September 7-8, 11 a.m. to 3 p.m.**

The LILI expo booth is the perfect place to witness the LILI spirit in action. Hosted by alumni, the booth generates high energy and many visitors. It is a unique opportunity for alumni to make new connections and share the LILI story. The booth will recognize the Class of 2008 with a pictorial display. Let us know if you would like to work a shift at the booth – it's fun!

### **LILI 7 Alumni Workshop**

**Tuesday, September 9, 1 to 4:30 p.m.**

The LILI journey and your personal quest for growth do not end when you complete the six-month course. The "journey" is an on-going process and LILI 7 is designed to give alumni continued opportunity to grow. This year's LILI 7 offers a new time-slot, an exciting new format and a distinguished guest speaker. The program, titled ***Commanding Leadership – It's All About T.E.A.M.***, features Cmdr. Scott D. Waddle, Retired Naval Commander, *USS Greenville*, as speaker. Scott is also the keynote speaker for Monday's General Session at the NAIFA Convention.

An inspirational leader with uncompromising ethical standards, Scott Waddle graduated at the top of his class at Annapolis. He was selected from a highly competitive field of specially trained and exceptionally skilled naval officers. The challenges Scott faced were staggering with extremely low morale and

unacceptably high turnover. Few thought that this ship could improve, but Scott only became more resolved.

Join with LILI graduates from across the country as Scott shares his challenges and experience in leadership. Through a platform presentation and table discussions you will learn leadership lessons that are applicable in your personal, professional and public life. *Advance registration is required.*

To register online for the NAIFA Convention and LILI ticketed events – **Alumni Reception** and **LILI 7 Alumni Workshop** – go to [www.naifa.org/convention](http://www.naifa.org/convention). When you register, don't forget to check the box next to *LILI Graduate* so that you will receive a ribbon to wear at Convention in recognition of your achievement!

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## New Tiered Pricing for NAIFA Partners for Advocacy Program

*Sarah Sears-Egeli, Director of Membership Programs, NAIFA*

In response to feedback regarding the NAIFA Partners for Advocacy pilot program, a new tiered pricing system has been implemented. As outlined below, pricing will be based on the number of participants and will be reduced from the previous \$50 per participant.

# Partners Enrolled	Price
1-5	\$40 per participant
6-10	\$30 per participant
11+	\$20 per participant

The NAIFA Partners for Advocacy Program is a NAIFA initiative that enables companies and agencies to further support and protect the industry by giving eligible employees a voice against harmful legislation and regulation that directly impacts the insurance and financial services industry.

### **Who is eligible to participate in the NAIFA Partners for Advocacy Program?**

- Corporate non-managerial employees of home offices and broker-dealers
- Non-producing agency employees and support staff

### **What will the participants in the NAIFA Partners for Advocacy Program receive?**

- NAIFA [GovTalk](#)—Online newsletter keeping *Partners* up to date on NAIFA's latest legislative and regulatory efforts
- NAIFA [GovAlerts](#)—Timely email messages that let *Partners* know when and exactly how to make their voice heard quickly on the issues that could impact our industry

- Email updates on new articles posted on the *Advisor Today* website [www.advisortoday.com](http://www.advisortoday.com)
- Additional email communications related to federal issues

### **How can the *NAIFA Partners for Advocacy* make a difference?**

By responding to [GovAlerts](#), the *NAIFA Partners for Advocacy* can play a crucial role in influencing the issues that are critical to our industry. *Partners'* support for NAIFA strengthens our industry's voice on Capitol Hill!

### **Why is the *NAIFA Partners for Advocacy Program* important to you and your company?**

Our industry is facing increased legislative and regulatory threats that challenge our very way of doing business. The tax advantages on our products are being threatened and therefore our clients' financial security is being threatened as well. Now is the time to grow NAIFA's collective voice and expand our opportunities to address the issues that are critical to our clients and our industry.

### **How can you or your company enroll eligible employees in the *NAIFA Partners for Advocacy Program*?**

Participating agencies and companies can enroll participants online at [www.naifa.org/corporatepartnerships](http://www.naifa.org/corporatepartnerships).

To learn more about the NAIFA Partners for Advocacy Program, visit the webpage at [www.naifa.org/corporatepartnerships](http://www.naifa.org/corporatepartnerships) or contact the Member Service Center at 877 – TO NAIFA (866-2432) or [membersupport@naifa.org](mailto:membersupport@naifa.org).

## **National Membership Third Benchmark Achievers Announced!**

*Seth Ewing, Director of Membership Marketing*

Congratulations to the state and local associations that achieved the third 2007-08 National Membership Benchmark on March 31, 2008! This benchmark, which represents 75% of National membership goal, was met by 14 state and 273 local associations. Thank you to these associations for your dedication to NAIFA membership. Keep up the great work!

The final National Membership Benchmark is 100% of National membership goal, by June 30, 2008.

For a full list of the 75% state and local National Membership Benchmark achievers, please visit [http://www.naifa.org/leaders/membership/top\\_achievers.cfm](http://www.naifa.org/leaders/membership/top_achievers.cfm)

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## RESOURCES

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### NAIFA Members Offered Discount to Attend NAILBA FOCUS Conference

For the first time ever, NAILBA is offering members of NAIFA a significant discount to attend its annual FOCUS meeting.

Scheduled for May 29-30 at the Gaylord Texan in Dallas, this year's FOCUS meeting has a full agenda of sales ideas, sales training and sales ethics. This is a terrific opportunity to expand your sales training.



Topics you'll explore include:

- Sales ideas in the business marketplace
- Positioning life insurance as an "asset class" (learn how to sell more permanent insurance)
- How Social Security, Medicare and other Government programs can lead to BIG sales opportunities
- Business ethics
- Expanding life insurance sales in a business environment

FOCUS 2008 is middle-of-the-country convenient; is a great use of your time (fly in Thursday, out on Friday); and is *cost-effective, with a 50% registration discount to all NAIFA members.*

- [View the exhibitor list](#)
- [See the schedule of events](#)
- [Make your hotel reservations](#)

What better way to enhance your bottom line in 2008 and beyond than to FOCUS on Sales? See you in Dallas, May 29-30.

REGISTER TODAY at

<http://www.nailba.org/content/meetingsandconferences/NAIFA.cfm>