Message From the President
Vincent Luongo, CFP®, CLU, ChFC, CEA®, MBA

Happy New Year!

It is January 2009 and our monthly CE and luncheon programs continue to attract members and prospective members alike. Not only is it a new year, but we have a new online Courier. In order to go green to help improve our environment and to reduce our printing and postage costs, we discontinued our paper edition and replaced it with the version you are now reading. Please feel free to forward our Courier to all your colleagues and associates. We need to encourage as many professionals as possible to join our organization.

NAIFA is your trade association. Unlike many other associations, NAIFA’s primary mission is to represent our members, insurance and financial advisors, in the legislative arena. Not only do we provide education and sales training, we are also on Capitol Hill advocating to help our clients and our profession! We can't do that job effectively without members like you.

We want you to get the most out of your membership. We are committed to providing our members two hours of free Continuing Education credit courses each month, with the exception of State of Florida mandatory Ethics courses that are provided at a nominal fee. For example, we recently provided our members, the required three-hour course on Annuities and Seniors Suitability. We are also planning on conducting the State of Florida required four-hour Long-Term Care partnership course again later in the year. The LTC Partnership course was offered last year and we will be providing an updated version just as soon as the State approves the new course.

Your Board of Directors has been working diligently behind the scenes to bring you the best programs possible. In the months ahead, we will be conducting free two hour CE courses on topics of interest including Non-Qualified Retirement Planning, Annuities, COBRA Insurance. We will also be holding luncheon programs that will include a FINRA panel discussion on Regulatory updates, a Public Relations speaker who will discuss how to deal with the media. We have also scheduled a joint meeting with the Society of Financial Service Professionals, and we are planning on devoting a program featuring a Million Dollar Round Table (MDRT) panel.

We are in need of a few volunteers to spend an hour each month to help us on some of our committees. Our committees help us in various areas such as membership drives, locating CE presenters and program speakers. We also need volunteers to help us with our many community service programs such as the MS Walk, Make-a-Wish Foundation,
Ann Storck Children’s Center, and our annual food drives and holiday toy drives. If you are a Financial Advisor or Career Agent with a local firm, we would like to have at least one representative from each firm to serve on our committees. Independent Financial Advisors and Insurance Agents are also encouraged to join one of our committees. By serving on a committee, you will have plenty of opportunities to have your photos taken so that you can promote yourself and your business favorably to your clients. Please contact me if you wish to serve on a committee. We need your support.

Our monthly meetings are very expensive to produce. Luncheon costs continue to rise and the publication of our new online newsletter is not free. The dues that we pay and the nominal luncheon program fee that we charge does not cover these rising expenses. In fact, we charge our members approximately half the amount that the hotel actually charges us for each lunch. To help cover these expenses, we are accepting support from sponsors. We are seeking sponsors for *The Courier*, Postcard Mailers, and Luncheon Programs. As a sponsor, your name and company’s name will be displayed in *The Courier*, on postcard mailers, and you will have an opportunity to set up a table display at the luncheon meeting(s) that you sponsor and you will have the opportunity to speak for several minutes at our luncheon meeting. Please contact me to discuss sponsorship opportunities.

Founded in 1890 as the National Association of Life Underwriters, the National Association of Insurance and Financial Advisors comprises nearly 800 state and local associations representing the business interests of 60,000 members nationwide. Members focus their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA’s mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members.

I look forward to seeing you at our upcoming meeting.

Sincerely,

*Vincent J. Luongo, CFP®, CLU, ChFC, CEA®, MBA*

*NAIFA-Broward, President*

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**NAIFA-Broward C.E. Programs and Membership Luncheon Meeting**

**Wednesday, January 21, 2009**

**Courtyard Marriott - Ft. Lauderdale North**

2440 West Cypress Creek Road, Fort Lauderdale, FL 33309

*(CALL 954-772-7770 FOR DIRECTIONS OR CLICK HERE)*

**One-Hour Morning Continuing Education Seminar: 9:30 - 10:30 a.m.**

COST: NAIFA-Broward Members - **FREE** • Non-members - **$15.00**

*Marc J. Levy* presents: "Executive Benefits Non-Qualified Excess Plan"

This course has been approved by the Office of Insurance Regulation for insurance continuing education credit. Intermediate level 1-hour Continuing Education for life and variable annuity. Authority line 214, Course ID 66635, Provider #415 (Principal).

**One-Hour Morning Continuing Education Seminar: 10:30 - 11:30 a.m.**

COST: NAIFA-Broward Members - **FREE** • Non-members - **$15.00**

*Alexa Phillips* presents: "Qualified Automatic Contribution Arrangement"

This course has been approved by the Office of Insurance Regulation for insurance continuing education credit. Intermediate level 1-hour Continuing Education for life licensees. Authority line 216, Course ID 64664, Provider #415 (Principal).
Membership Luncheon Meeting: 12:00 Noon
COST: NAIFA-Broward Members - $15.00 • Non-Members - $25.00

GUEST SPEAKER:
Marc Levy
Regional Vice President - Nonqualified Plans, Principal Financial Group

“Pretax Retirement Planning for High Income Executives through Nonqualified Deferred Compensation Plans”

Americans across the country struggle with the realization that a large percentage of their 401(k) and other retirement account balances have dwindled. A new Presidential administration is ready to take office and we are likely to see an increase in personal income tax rates. The desire to reduce personal income taxes and find ways to “get back on track” with savings goals for retirement, have highly compensated individuals searching for solutions. A Nonqualified Deferred Compensation Plan allows a select group of highly compensated key employees to save money on a pre-tax basis in excess of qualified plan limits. Would your clients/prospects benefit from a Nonqualified Deferred Compensation Plan? Topics to be discussed include Nonqualified Deferred Compensation Plan opportunities, updates, marketing ideas, prospect profiling and case study.

Our special guest speaker is Marc Levy, the Regional Vice President - Nonqualified Plans with the Principal Financial Group. He is a member of AALU with more than 22 years of industry experience in both National and Regional positions. The focus of his career has been nonqualified corporate executive benefits, qualified retirement plans and individual estate planning.

DATE: Wednesday, January 21, 2009
TIME: 11:30 a.m. Registration and Networking, 12:00 Noon Luncheon
COST: $15.00 members, $25.00 non-members
RESERVATIONS: Call or E-mail by Friday, January 16, 2009
Phone (954) 753-2262 • E-Mail naifa-broward@juno.com

PLEASE NOTE: If you make a luncheon reservation but are unable to attend, please cancel the reservation by 5:00 p.m. on the Monday prior to the meeting.

Industry Awards 2008

Congratulations to the NAIFA-Broward members who are recipients of the 2008 NAIFA industry awards. The winners of the National Multiline Sales Award, National Quality Award and National Sales Achievement Award will be honored at our January 21st luncheon.

National Multiline Sales Award (NMSA) Years
Lisa Faina, LUTCF, CIC 10

National Sales Achievement Award (NSSA) Years
Andrew Flick 1
Michael Gisonda, CLU, LUTCF 2
Arnold Pierre, LUTCF 2
National Committeeman’s Report
By Joseph C. Chalom, CLU, LUTCF

The recession and the government bailout point toward increased scrutiny of our profession. Legislators are increasingly of the opinion that our network of state regulated insurance is broken and needs to be overhauled. The NAIFA national delegation voted to conditionally approve dual Federal Charter during the September, 2008 National Conference in San Diego, California. The approval authorizes our NAIFA National Leadership to be part of the process, offering valuable input as the train of change charges down the track.

It is critically important that we participate in the legislative process by renewing our membership in IFAPAC – our political action committee as soon as possible and respond to the GOV ALERTS, received via e-mail. The only tools our teams of lobbyists in Tallahassee and Washington, DC have to help protect our livelihoods are our membership numbers, our response to the GOV Alerts and the funds available in our Political Action Committee.

Now more than ever your NAIFA membership is the best value available for insurance and financial advisors. There is no other single organization that provides political advocacy, professional development, networking and so much more.

Please make certain that you take full advantage of your NAIFA membership and encourage non-member associates to join the NAIFA train.

If you have any questions or concerns you would like shared on the state or national level please let me know. I may be reached via e-mail at joe@retirementcouncil.com or at the next NAIFA-Broward membership meeting.

Welcome New NAIJA-Broward Members!

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<tr>
<th>NEW MEMBER</th>
<th>COMPANY</th>
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<tr>
<td>Edward Radosh, CLU, ChFC</td>
<td>Coordinated Planning Concepts</td>
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<td>Neil Signer</td>
<td>Keith Singer P.A.</td>
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<td>Keith Singer, JD, CFP</td>
<td>Health Plan Services</td>
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<td>Susan Shullman</td>
<td>Monumental Life</td>
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<td>Jeffrey Dacres</td>
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<td>Kane Crume</td>
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Special note of THANKS to the following NAIFA SUPERSTARS for their support on the Membership Retention Team:

★ MIKE BURKE
★ LISA FAINA
★ LEE GORODETSKY
★ NICKI SCHICKLER

Community Service Update

Thank you to everyone who brought toys that were donated to the Joe DiMaggio Children’s Hospital.

Ann Storck Center Christmas Party

The Ann Storck Center is a non-profit charitable organization dedicated to the service of children and adults with severe multiple developmental disabilities. They serve over 300 individuals daily and are helped by charitable donations from the community.

Santa (NAIFA-Broward Member Gary Goldmann) is joined by Joan Roberts-Gould, Vincent Luongo and Ann Storck Center Executive Director Jim McGuire at the preschool Christmas party.

An Ann Storck Center preschooler enjoys her visit with Santa.
Thank You to Our Sponsors!

All Vest Associates
jrgould@avaplans.com

APPS
mmorales@appssfl.com

ExamOne
Raymundo.A.Vazquez@examone.com

Identity TheftShield
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Premier Care Nurses
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Value Care at Home
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Sagicor Insurance Group
marlua2@gmail.com

For more information on Sponsorship Opportunities with NAIFA-Broward, please click HERE.
http://www.eletha.com/naifanet/broward/Sponsorship_Opportunities_with_NAIFA.doc

Mark Your Calendars For NAIFA-Broward's Upcoming Events in 2009!

JANUARY 21, 2009
CE Class, 9:30 – 11:30 a.m.
Luncheon Meeting, 12:00 Noon
Courtyard by Marriott, Cypress Creek

FEBRUARY 18, 2009
CE Class, 9:30 – 11:30 a.m.
Luncheon Meeting, 12:00 Noon
Courtyard by Marriott, Cypress Creek

MARCH 9-10, 2009
NAIFA-Florida Legislative Day on the Hill, Tallahassee

MARCH 18, 2009
CE Class, 9:30 – 11:30 a.m.
Luncheon Meeting, 12:00 Noon
Courtyard by Marriott, Cypress Creek

APRIL 15, 2009
CE Class, 9:30 – 11:30 a.m.
Luncheon Meeting, 12:00 Noon
Courtyard by Marriott, Cypress Creek

MAY 20, 2009
CE Class, 9:30 – 11:30 a.m.
Luncheon Meeting, 12:00 Noon
Courtyard by Marriott, Cypress Creek

JULY 13-15, 2009
NAIFA-Florida Career Advancement Conference and Expo, Sarasota

IT'S SMART TO BELONG!
For the latest NAIFA-Broward news and events, please visit our website at www.naifa-broward.org!

NAIFA-Broward
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