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

Welcome One and All to our March 2009 NAIFA-Broward Courier Online.

Your Board and I have been working diligently behind the scenes to offer our members what promises to be a year of value-packed FREE two-hour CE courses each month. We are also offering informative luncheon programs that will provide our members with a continuous stream of strategies, techniques, resources, and product knowledge for helping to improve their businesses and enrich their lives.

Throughout 2009, we will be focusing on high quality monthly meetings, increasing membership, improving advocacy on Capitol Hill, and providing networking and community service opportunities for our members. On Monday, March 9th your Board members and I will be representing you on Capitol Hill in Tallahassee.

I’m sure that you will agree that there is strength in numbers so I want to challenge each member to invite a potential guest to our next meeting. We need your support to help us to increase membership in NAIFA-Broward and we want you and your associates to experience all the value that NAIFA-Broward has to offer.

To help us to increase membership, during the months of February, March and April 2009, we are offering the following incentives:

• ALL GUESTS are invited for a FREE luncheon program. Yes, we are waiving the $25 luncheon fee for guests (one-time, first-time guests only).

• Any member who sponsors a new member will receive a $25 Gift Card for each new member they sponsor. (Member must pay for his / her lunch at regular $15 fee (or be enrolled in our "Save and Learn Prepaid Luncheon Program" and attend the meeting to receive the gift card(s)).

• Any new member who joins NAIFA-Broward will also receive a $25 Gift Card.

• We encourage all members to take advantage of our "Save and Learn Prepaid Luncheon Program." With this program, members may prepay ten lunch programs for $125.00, rather than paying $15 per lunch (a $25 savings). Members need to register for each program they are attending. Unused fees for luncheon programs may be rolled over to the following membership year. The Prepaid Luncheon Program is available for members only, is non-transferable and non-refundable.
In addition to our regular monthly meetings, we have some special Community Service fund raisers that we support and work on throughout the year. So, if you have an extra hour to spend each month, please come out, get involved and help support NAIFA-Broward’s community service projects. Help us to give back to our community to make it a better place to live and work. On Sunday, March 1st, our chapter will be participating in the National Multiple Sclerosis MS Walk at George English Park in Fort Lauderdale. We need volunteers to help us to support this fundraiser. So come out and participate and take a group photo with your NAIFA-Broward team. Your clients will have greater respect and admiration for you when they see you volunteering in your community.

And if you don’t have a lot of time to get involved, here’s how you can help us tremendously. We currently have about 300 members in our chapter and I think you would agree with me that we really need to raise that number. Throughout Broward county and the Boca Raton area, there are thousands of Financial Advisors / Insurance Agents working at banks, brokerage firms, insurance agencies and perhaps at your own firm who are not NAIFA members. Please take just a few minutes to invite some of them to attend one of our monthly meetings and please forward this newsletter to every licensed professional on your professional email distribution list.

One of the best ways to find value in your membership is to network with other professionals and to share best practices. I encourage you to meet your fellow members and to use this time for networking. And please take some time out to visit with our sponsors who will be attending our meetings. Our sponsors support us financially by helping us to underwrite a large part of our meeting and luncheon expenses. I encourage you to do business with our sponsors whenever possible. Without them, we would have to raise the cost of our luncheon meetings. And if you are interested in showcasing your business or know of vendors who would be interested, please contact me as we have sponsor opportunities available.

So come on out and join us to support our chapter. I look forward to seeing you at our monthly meetings.

Sincerely,

Vincent J. Luongo, CFP®, CLU®, ChFC®, CEA®, MBA
NAIFA-Broward, President

NAIFA-Broward Membership Meeting Highlights

Joint Membership Luncheon with the Broward Chapter of the Society of Financial Service Professionals: February 18, 2009

Thanks to Joseph C. Chalom, CLU, LUTCF, NAIFA-Broward National Committeeman, for the photo highlights!
Luncheon speaker Roderick P. Hansen, CFP, CLU, ChFC, AEP, Regional Vice President for Pacific Life and this year's National President of the Society of Financial Service Professionals.

New Members Logan Mondshein, Rick Wieder, and David Lieberman with NAIFA-Broward President-Elect Joan Gould and President Vincent Luongo.
Luncheon sponsor Raymundo Vazquez with ExamOne.

OUR EVENTS ARE NOT TO BE MISSED!
The Broward chapter of the National Association of Insurance and Financial Advisors provides and encourages continuing education and a forum for fostering strategic alliances between complementary financial service professionals to enhance their ability to better serve the public. NAIFA-Broward continues to provide the best networking and CE opportunities to our members!

NAIFA-Broward Morning C.E. Seminar and Membership Luncheon Meeting
Wednesday, March 18, 2009
Courtyard Marriott - Ft. Lauderdale North.
2440 West Cypress Creek Road, Fort Lauderdale, FL 33309
( CALL 954-772-7770 FOR DIRECTIONS )

Two-Hour Morning Continuing Education Seminar: 9:30 - 11:30 a.m.
COST: NAIFA-Broward Members - FREE • Non-members - $30.00

"COBRA"
Moderated by Susan Luskin, FLMI, CLU, RHU

* What is COBRA?
* Who is a qualified beneficiary?
* What is a qualifying event?
* How to properly elect and continue COBRA coverage
* Special COBRA issues (FSA, HRA, MERP)
This course has been approved by the Office of Insurance Regulation for insurance continuing education credit. Intermediate level 2-hour Continuing Education for health licensees. Authority line 2-40, Course ID 65962.

**Membership Luncheon Meeting: 12:00 Noon**

COST: Members - $15.00 • Non-Members - $25.00

**Marketing in Turbulent Times**

**GUEST SPEAKER:**

**Tina Pugliese**

In today’s tough economic environment, many insurance and financial service marketers are faced with several questions. How will consumers react to this economic downturn compared to ones in previous years? Do consumers still have faith in their insurance carriers and financial advisors? And ultimately, what do Americans want to see from insurance companies and financial advisors during these tough times? This presentation will discuss the quickest way to increase sales, the problems you can solve for people in your primary market, how to turn solving their problems into a sale for you, and marketing tips to help grow your business.

Our guest speaker, **Tina Pugliese**, Executive Coach and Counselor for Pugliese Public Relations, has extensive experience in communications management and practice. She has managed national public awareness campaigns, developed clients’ strategic messages and marketing directions, handled media relations, and conducted media coaching for a number of national organizations. She is an accredited member of the Public Relations Society of America and is the author of the book, "Public Relations for Pharmacists," and the e-books, **Marketing Your Business for Success**, **How To Work With The Media**, and **Public Relations Manual: A Guide for Entrepreneurs**.

**DATE:** Wednesday, March 18, 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, March 13, 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.

**SPECIAL THANKS TO OUR SPONSORS!**

COFFEE BREAK: **Sagicor Insurance**  
MEMBERSHIP LUNCHEON MEETING: **Aston Gardens at Parkland Commons**
To Be a Member or Not to Be a Member?
Cheryl Asman
NAIFA-Broward Committee Chair

If you are plagued by the thought of whether or not you should join or renew your NAIFA-BROWARD membership, please humor me while I share a personal journey of my own experience with NAIFA-BROWARD.

I joined NAIFA-BROWARD in 2007, which ultimately has become the best decision I have made to date for my career. Not only did I gain access to a vast amount of information about the insurance and financial field, but also I have met some truly great individuals. I was asked by Joe Chalom if I would like to participate on the Board and lucky for me I gave the correct answer. I have been given the opportunity to be a part of a team that truly cares about the success of others. My career has been experiencing some trying times and when I reached out to my fellow Board members, they did more than just hear me out, they responded with sincere concern and respect for my plight.

If not for NAIFA-BROWARD, I do not know what direction my sought after career would be embarking on at this moment in time. In addition to some great ideas and input from fellow board members, the Wednesday C.E. courses and Luncheon speakers add some clarity as to what direction I will pursue next. I encourage everyone who is interested in pursuing or is currently active in the Insurance and Financial field to become a member for the education and the comradely of others. Even during the worst of times you will not be alone.

Please note that my plight is in business only. I am blessed to have my health and that of my family as well; that is the bigger picture. Having built some great relationships within the NAIFA-BROWARD organization only adds to the big picture and my gratitude.

I look forward to meeting each of you in the years to come. So, join or renew and have some fun while building on some important relationships!

Welcome New NAIFA-Broward Members!

David Lieberman
Value Care

Howard Schoem
Schoem Insurance Group

Edward Moranz III
Moranz Benefit Consulting

Vivian M. Suarez
State Farm

Logan Mondshein
Standard Insurance

Richard Wieder
First American Insurance Underwriters

Tami Satterfield
Tami Satterfield Ins. Agency

With more than 58,000 members, NAIFA is the largest financial services membership association in the United States. NAIFA is a federation of 700 state and local association all striving for the same common goal: to protect your livelihood and your clients' financial security. To join or renew securely online, please visit www.naifa.org, or click HERE to download a PDF of the Membership Application.

https://secure.naifa.org/registration/membership_app.pdf
NAIFA-BROWARD CE OPPORTUNITY

Working with Seniors: Suitability of Annuities and Life Insurance Transactions

Wednesday, April 29, 2009.

Aston Gardens at Parkland Commons.
5999 University Drive, Parkland, FL 33067
Registration 8:30 a.m., Class 9:00 a.m. - 12:00 noon

Moderator: Michael R. Teller, CLTC, CSA

Intermediate level 3-hour Continuing Education (#67254) as approved by the Florida Department of Financial Services (authority line 9911)

COST: $30.00 NAIFA members, $50.00 Non-members

SEATING IS LIMITED TO THE FIRST 50 WHO REGISTER WITH PAYMENT.
Early registration deadline is April 22, 2009 (7 days advance).

CLICK HERE FOR COMPLETE DETAILS.

MEMBER BENEFITS:
NAIFA Preferred Provider Program

http://www.naifa.org/benefits/preferred/index.cfm

As a NAIFA Member, you are eligible for discounts on products and services that can enhance your business success and increase your bottom line, including E&O insurance, credit card services, customized websites, financial newsletters, and office product savings. By participating in one or more of these Preferred Provider programs, NAIFA members can often more than recoup their membership investment. When contacting the NAIFA Preferred Providers for more information, please don’t forget to mention you are a NAIFA Member.

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**Insurance Programs**

**Aon** – Exclusive E&O coverage

**Kelsey National** – Disability insurance
Client Management Tools

Advisors Assistant – Client management software

Sales Tools

Advisys – “Back Room Technician” software

FedEx – Preferred shipping prices
UPS – Special shipping savings

Car Rentals

Hertz – Car rental discounts

Wardrobe

JoS. A. Bank – 20% Discount with JoS A. Bank
Corporate Credit Card

The discounts offered by NAIFA’s Preferred Provider program are additional benefits of NAIFA membership. NAIFA does not necessarily endorse or guarantee the quality or applicability of the products and/or services of its partners. Users of these products and/or services do so at their sole discretion and NAIFA assumes no responsibility for them.

NAIFA-Florida 77th Annual Career Advancement Conference & Expo

July 13-15, 2009 at the Ritz Carlton-Sarasota

~ Exceptional Learning 2009 ~

Possibly no other profession puts more of a premium on continuous learning than the insurance and financial advisor professions. Often this learning is to fulfill a C.E. requirement; sometimes it is a specific course required by law or DFS; or it may simply be to improve ourselves personally and professionally. Unfortunately, we often have to scramble to various locations at wide-ranging times to acquire this education.

But what if we could find this education all in one place, in a compressed time period, and have it taught by the best instructors in an unforgettable setting? Why, that would be—well, EXCEPTIONAL!

Welcome to Exceptional Learning 2009, NAIFA-Florida’s 77th Annual Career Advancement Conference and Expo. Take the first step today and register online by clicking HERE.
http://faifa.org/career_advancement_conference_and_expo_exceptional_learning_2009_register_today

THANK YOU TO OUR SPONSORS!

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Aston Gardens at Parkland Commons
www.astongardens.com/parkland

Sagicor Insurance Group
marlua2@gmail.com

ExamOne
Raymundo.A.Vazquez@examone.com

Value Care at Home
david.lieberman@valuecareathome.com
Programs at the 2009 NAIFA Convention and Career Conference… Brilliant!

NAIFA’s National Convention and Career Conference comes to Orlando in 2009 -- practically in our own backyard! For volunteer opportunities, contact Rob Wolford, Local Host Committee Chair, at naifa09orlando@gmail.com or (407) 740-5337 ext. 220.

The 2009 Convention and Career Conference, September 12-16 at the Orlando World Center Marriott Resort, will feature General Session speakers, workshops, networking opportunities and special events addressing the needs and interests of all types of NAIFA members.

The official 2009 NAIFA Convention and Career Conference website is open for registration starting on March 2. Visit www.naia.org/convention to register now. Register early and save $80!

Of interest to everyone… The daily general sessions feature speakers of interest to all NAIFA members. World-class presenters deliver messages of inspiration, motivation and information to help you be more successful in your practice and your life.

The 2009 line up includes:

Irish Tenor, physician and disabled athlete Ronan Tynan. His stirring performances have brought him international fame and his personal story of triumph in the face of adversity serves as an inspiration to audiences worldwide.

Emmy-award winning reporter, producer, moderator and talk show host Meryl Comer. With more than 30 years of experience in broadcast journalism specializing in business and financial news, Comer has an understanding and appreciation of the power of insurance. As the caregiver for more than a decade of a husband suffering from Alzheimer's, she understands the devastating effect of this disease.

Time magazine’s Assistant Managing Editor and Chief Political Correspondent Michael Duffy. He has covered the Congress, the Pentagon and the White House, and he will bring us a view from Washington, DC.

Young Advisors and those new to the business… Highlighted workshops will be chosen for their relevance to advisors early in their careers. The Four Under Forty session highlights the achievements of NAIFA's Advisor Today’s annual Four Under Forty honorees. Plus, a number of special events are held just for young advisors.

Leaders and future leaders… The LILI 7 Workshop on Tuesday is a great opportunity for alumni of NAIFA’s Leadership in Life Institute. And the LILI track of leadership workshops are great for any attendee looking to foster your own personal growth, enhance your business practices and develop skills necessary for effective leadership.

Independent Advisors… New in 2008, NAIFA added the Independent Advisors Networking Dinner to go along with the almost 20 private company dinners that take place the Monday night of the Convention. This popular event will return even bigger and better in 2009.

Health Insurance Advisors… The AHIA Annual Meeting and Luncheon as well as the AHIA track of health and employee benefit workshop sessions will be featured on the Tuesday of the Convention.
Advisors specializing in life and annuity sales, financial planning or multiline... Educational workshop tracks are dedicated to each of the practice specialty areas with available sessions each day of the Convention.

National Council Delegates... The Convention is still the time to conduct the business of NAIFA, elect officers and trustees, address by-laws amendments and resolutions. Make sure your local or state association voice is heard at this important governance event.

Complete information and registration materials will be available in the March issue of NAIFA’s Advisor Today as well as online at www.naifa.org/convention in March. Special discount hotel rates at the beautiful Orlando Marriott World Center Resort will be available for Convention and Career Conference attendees when registration opens.

For more information: See the newly launched 2009 Convention and Career Conference website at www.naifa.org/convention.

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

MARCH 9-10, 2009

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

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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