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Jax Advisors Online

The Membership Newsletter of NAIFA-Jacksonville

MARCH 2011

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President's Message



Christopher E. Veenstra

I would like to take this opportunity to thank you for supporting NAIFA over the past year. I would also like to give special thanks to our NAIFA volunteer leaders for your quality and dedicated service to NAIFA. Our members' commitment to our profession, our clients, and our association is a great source of inspiration and makes me extremely proud and honored to serve as your President.

I want to imply the importance of several issues we face here at NAIFA.

Membership: Why NAIFA? Did you know that NAIFA has been in existence since 1890 working on your behalf and serving this great industry by preserving the assets protected under insurance? NAIFA was even part of the Tax Code that was implemented in 1913. NAIFA is the oldest and largest organization in existence today protecting your paycheck. Because NAIFA is so important to our industry you're NAIFA National, State and Local has rolled out several membership contests: March is Membership Awareness Month -- obtain more details regarding these contests under the Membership Chairman's article in this communication. We need your help to grow a larger and stronger NAIFA.

Political Involvement: It is time to get involved! We recently held our Annual Legislative Reception at the University Club. The following Senators, Congressmen & Legislators offices' were represented: Senator Marco Rubio, Representative Daniel Davis, Congressman John Mica, Senator Bill Nelson, and Representative Michael Weinstein.

Advocacy is the largest part of NAIFA's business. We need your help in continuing the battle to protect our industry. NAIFA continues to work on our behalf by monitoring state and federal issues that could interrupt or change our business. With a failing government the issues we currently face are real. Are you doing your part to help protect it?

NAIFA has rolled out several communications and webinars to keep us informed and encourage us to get involved. Most recently a webinar on **Tax Challenges Facing the Life Insurance Industry: What to Expect from Congress and State Legislatures in the Coming Year** (February 2011). As Congress and State Governments confront increasing budget challenges and constraints, Lawmakers are looking at a variety of ways to increase revenues. Under consideration are changes to tax policies that promote long term financial protection, security and retirement savings for individuals, families and businesses though life insurance, annuities and other insurance industry products. The audio is available for NAIFA members by clicking [HERE](#).

Because of all these political issues I am looking forward to visiting our state capitol on March 14th for our annual **Day on the Hill** and encourage you to join me. Here we will express our concerns to our local Representatives regarding how these issues adversely affect the agent and the client. Some of our current members are involved in several political arenas and we need your help to sharpen our Political Involvement Committee (APIC). NAIFA encourages you to exercise your 1st Amendment right to petition your government. Please do your part and become involved

NAIFA-JACKSONVILLE UPCOMING EVENTS

GIVE YOURSELF
A RAISE!

Tax Strategies for the Insurance and Financial Advisor

FREE SEMINAR!



Presented by **Maine Shafer**
of Bradford and Company,
Inc.

March 15, 2011
9:00 - 11:00 am

[CLICK HERE FOR
COMPLETE DETAILS AND
REGISTRATION!](#)

MEMBERSHIP BREAKFAST MEETING

March 23, 2011



The University Club
of Jacksonville

8:30-10:00 am

**May is DI
Awareness Month,
but we are kicking
it off in March!**

[CLICK HERE FOR
COMPLETE DETAIL AND
REGISTRATION!](#)

in NAIFA-Jacksonville's Membership and Advocacy efforts.

Field Leaders Forum: Our first FLF was held last month and we had the opportunity for NAIFA President Terry Headley to be with us. The FLF is exclusively for general agents and managers to provide an in person forum for discussion and development that many agency leaders desire. Represented were: AGLI, APPS, EMSI, GFDIC, Guardian/North Florida Financial, John Hancock/the Della Porta Agency, Mass Mutual, MetLife, New York Life, Northwestern Mutual, Paragon Wealth Strategies, Principal, Prudential and Tison & Associates. We would like to continue to provide this forum twice a year. Thank you to all our supporters for attending.

I look forward to seeing you at our next breakfast meeting on March 23rd at the University Club where we will have a special program on Disability Insurance to help prepare you for Disability Awareness Month.

Legislative Reception Highlights

Photo highlights from NAIFA-Jacksonville's Legislative Reception on February 22, 2011 are now online.



[CLICK HERE FOR PHOTO HIGHLIGHTS!](#)

Financial Services Strategic Alliance Networking

"Cocktails & Contacts"

Find The Missing Piece to Your Business' Success!



Join like-minded professionals while enjoying a casual evening as an opportunity to meet and greet other financial professionals to share ideas, referrals and tips to enhance your network of local connections.

Wednesday April 13th, 2011 | 6:00 - 8:00 PM
Southside Seven Bridges
\$10.00 per person includes

40-HOUR PRELICENSING COURSE

**Available Live
and Online!**

**CLICK HERE
for complete
details!**

2011 COURSE DATES:

MARCH 18-21
APRIL 8-11
MAY 13-16
JUNE 10-13
JULY 8-11,
AUG. 12-15
SEPT. 9-12
OCT. 7-10
NOV. 11-14
DEC. 9-12

*Approved by the Dept. of
Fin. Svcs. / Course ID
38274. Check [our website](#)
for more information.*

appetizers & wine/beer ticket

**RSVP by Friday April 8th to Cheryl Canzanella:
904-924-6375 or ccanzanella@jacksonville.nef.com**

This NAIFA of Jacksonville YAT event is open to anyone who would like to attend. Click [HERE](#) for complete details!

Triple Play - New Member Campaigns

Secure the Future of Your Profession by Securing the Future of Your Professional Association.



Gene Bryant, Membership Chairman

Just as your clients rely on referrals to grow their business, our federation relies on referrals to help us grow membership. Astonishingly, 91% of our new members are from referrals.

It's a fact of life that there is strength in numbers and we need a large, robust, active membership to continue to protect our industry and your clients' well being.

NAIFA-JAX (Single) Local Membership Contest, if

- you are a "**Sponsor**" of a new member of NAIFA-JAX;
- your name is drawn at our monthly meeting;
- you are present to win; and
- you are not currently a Board member

And, you want to win \$50.00!!!!

NAIFA-Florida (Double) is hosting a special Member-Get-A-Member Contest through June 30, 2011. The more new members you recruit, the more chances you and your members have to **win terrific prizes**. We are also bringing back our prestigious Pinnacle Membership Recruiting Club to recognize our top member recruiters. And **NAIFA National (Triple)** is hosting a special March New Member Membership Contest where you and your members can earn signing bonuses!

- For every new member that you recruit, and your name is listed as their sponsor, between July 1, 2010 and March 11, 2011, you will be included in our drawing for a Kindle at our Legislative Day on The Hill event in Tallahassee on March 14, 2011.
- For every new member that you recruit, and your name is listed as their sponsor, between July 1, 2010 and June 30, 2011, you will be included in our drawing for an iPod at our Annual Career Advancement Conference and Expo., which will be held July 18-21, 2011, at the Four Seasons Resort in Palm Beach.
- And, all members who recruit, and are listed as the sponsor of 5 new members, between July 1, 2010 and June 30, 2011, will join our prestigious Pinnacle Membership Recruiting Club, and will be recognized at our Annual Career Advancement Conference and Expo., which will be held July 18-21, 2011, at the Four Seasons Resort in Palm Beach. All members of the Pinnacle Membership Recruiting Club will also receive an official Pinnacle Membership Pin.

NAIFA National (Triple) Membership Month: Recruit new members and receive a signing bonus!

Spring Training has just started and now it's time for Team NAIFA to showcase its new member recruiting skills and take the diamond for the 2011 NAIFA National Membership Drive, so Let's Play Ball! First pitch is scheduled right now and the 9th inning will conclude at midnight on March 31st.

I am particularly excited about what we have in store for you that will help make this year's 2010-2011 Membership Month Campaign a winning season to remember, by rewriting all the record books. We've created the Membership Month website at www.NAIFAMembershipMonth.com to house important resources for drafting new recruits (members). There are tips, testimonials and tools coming from the Team NAIFA Coaches, the NAIFA Board, National Membership Committee and NAIFA Professional Staff ... all to provide encouragement, support and instruction to help you sell the

NAIFA value proposition the best value in the ballpark (even better than an overpriced stadium dog and beer).

Remember to access [MemberNet](#) for a list to help you scout for lapsed members and promising draft picks. Hone your hitting skills with a quick trip around the bases with a [MemberNet Tutorial](#) to remind you how to use this important resource.

As an added incentive to grow membership, we will recognize members who recruit at least three new members to Team NAIFA, with the following bonus program:

- Each current NAIFA member who recruits three to five new members between Feb. 22, 2011, and March 31, 2011, will receive a check from NAIFA for \$100 in April 2011.
- Each current NAIFA member who recruits six or more new members between Feb. 22, 2011, and March 31, 2011, will receive a check from NAIFA for \$300 in April 2011.

There's no catch! See complete rules at www.naifamembershipmonth.com/rules.html

- We will also be recognizing on the website our All-Star Team of top member recruiters, as well as our Team NAIFA MVP (based on exceptional new member recruitment performance).

It's extremely important that each and every one of our Team NAIFA members contributes to our new member growth. This is not a spectator sport! We have to give ourselves enough "at bat" opportunities to secure the victory.

So whether you want to swing for the home run or hit for a solid average every RBI and Run counts as we cross home plate in meeting our membership goals. We have the best product on the field (NAIFA Membership) we simply need to grab a bat, wait for the right pitch, make contact and put the ball in play, and good results will follow.

My advice for this 5-week campaign: Focus on the offense. Remember, 4 out of 5 agents/advisors are qualified and eligible to be drafted to Team NAIFA. This will provide even more bench strength to win future games in which Team NAIFA will be engaged.

Visit the [Team NAIFA website](#) regularly during the month of March to look for all the current statistics, top hitters, resources, and tips. Allow me the honor of throwing out the first pitch:

Play On Your Home Field. Make certain you are taking care of all your potential players to join Team NAIFA within your own agency, office building, or district. Put them in the line-up of draft calls that you make first.

This new member recruitment campaign will last throughout the month of March, but remember, there is no off-season when it comes to membership recruitment and drafting new talented recruits to Team NAIFA. We need to be hitting singles, doubles and triples throughout this year to realize a winning season.

But for now, let's focus on the month of March and the start of this special signing bonus program, open to every NAIFA member.

Ladies and Gentlemen: Welcome to Day One of the Game! Here we go, Team NAIFA! Put on your Rally caps, Batter up! Let's Play Ball!

For membership applications or supplies, or if you have membership related questions, please call me, Gene Bryant, at **(904) 381-1206**. Please note that most of this article was borrowed from Sharon Heireman (Florida) and Terry Headley (National).

Making the Best out of Bad Situations



Submitted by **Robin S. Weinberger, CLU, ChFC, CLTC** and **Peter N. Katz, JD, CLU, ChFC**

With the economy in turmoil, unfortunately, producers get more calls from clients than they would like saying that they are having money troubles and can no longer afford their insurance. In addition, financial setbacks can cause policies to become unneeded or unwanted. A life settlement may be a creative way to ease some of the pain.

Here are examples of recent situations and how a life settlement made a meaningful difference to the clients:

Case 1: As part of their mother's estate plan, the sons bought a \$2,000,000 policy on her life. Business setbacks and bad investments made the premiums unaffordable. The policy was sold for \$373,000 which more than covered the total premiums paid into the policy.

Case 2: A \$1 million dollar policy was bought four years ago for estate planning purposes. The insured, age 77, is heavily invested in commercial real estate. As a result of the recession, several key tenants were lost and caused the insured to have significant cash flow problems. When the policy was about to lapse for nonpayment of premiums, the agent suggested investigating the possibility of a life settlement. \$60,000 was salvaged for this policy.

Case 3: Two brothers owned two survivorship policies on their parents totaling \$1.5 million. The policies were to be used to fund a buy sell agreement buying out their parents' roofing business upon death. The father died and the business declined materially due to both the lack of new construction and the father no longer being in the business. Ultimately, the business went under and the brothers could no longer afford the premiums. \$339,000 was obtained in a life settlement of the two policies.

Luckily, these clients were in touch with their agents before they lapsed their policies. As we have said many times, after all other options are exhausted and the decision has been made to lapse or surrender a policy, a life settlement can be one more opportunity to do good for your clients - just when they need it most.

As situations come up, please be sure to give us a call. Life settlements are continuing to bring significant value to policy owners.

Jax Advisors Online is a monthly publication of the Jacksonville, FL chapter of the National Association of Insurance and Financial Advisors. Opinions expressed are those of the authors and advertisers and do not necessarily represent those of NAIFA-Jacksonville.

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Don't Lose Us in Your Spam Filter! Please add info@NAIFA-Jacksonville.org or Cheri@NAIFA-Jacksonville.org to your e-mail "Contacts" list and update your spam filters to allow us to deliver the latest NAIFA-Jacksonville news and events! For more information, contact the Association office at **(904) 695-2300**.

Please keep us up to date with your contact information!

To update your membership information with NAIFA, click [HERE](#).

For the latest NAIFA-Jacksonville news and events, please visit our website at www.naifa-jacksonville.org, or contact Association Executive Cheri Coombs-Ohmer, LUTCF at **(904) 695-2300** or email info@naifa-jacksonville.org.

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