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National Association of Insurance and Financial Advisors - Jacksonville

SUMMER 2011



*Gaining members to have our voices heard  
in Tallahassee and Washington.*

## Jax Advisors Online

NAIFA-Jacksonville Membership Newsletter

### Official Family

Click [HERE](#) for NAIFA-Jacksonville's Officers and Directors.

Find us on Facebook 

### Message From the President



**Gene Bryant**  
2011-2012 NAIFA-Jacksonville President

Welcome to the beginning of our 2011-2012 Year! Your newly elected Officers and Board of Directors are already hard at work getting their committees in place to maximize opportunities below:

To more fully meet your needs, our meetings have been moved to luncheon meetings.

Government Relations will increase both PAC contributions and contributors, identify more Key Contacts for PIC and increased involvement for Day on the Hill.

Membership plans include an increase in membership and increased volunteer activities. Our YAT Committee continues their focus on networking, speakers of value, after-hours and breakfast events... new members... new speakers and new ideas. Also, our Public Relations efforts will be increased.

Programs will be designed for increased attendance with activities to raise non-dues revenue, more CE classes, a phone tree, sponsorship and compelling speakers.

Professional Development began with strengthening our 40-Hour Course, free CE for members and sponsoring a member to attend LILI ([Leadership In Life Institute](#)).

Governance and Administration are focusing on building strong committees while obtaining fully staffed and functioning committees.

Sponsorship and Community Outreach efforts are focused on sponsoring individuals for scholarships and members to attend NAIFA Meetings: Day on the Hill, State and National Conventions. Finally, we are currently working on our Golf Outing for this year.

As you can see, we have something for everyone. Now, all we need is someone for everything. If you are not already helping with something above, please let me know your involvement interests and I will connect you with the appropriate Chairperson to get you involved. This is the year that each of us will make a difference.

### MARK YOUR CALENDARS!

**Meeting Dates Announced  
for  
2011-2012!**



**SAVE THE DATE!**  
**NAIFA Jacksonville's 10th Annual  
Golf Tournament**

**Monday, Nov. 7, 2011**  
Location to be announced.



**SEPT. 28, 2011**  
Membership Luncheon

**OCT. 26, 2011**  
Membership Luncheon with Guest  
Speaker, CFO Jeff Atwater

**NOV. 7, 2011**  
Annual Golf Tournament

**NOV. 16, 2011**  
Membership Luncheon

**JAN. 25, 2012**  
Membership Luncheon and Annual  
Awards Presentation

**FEB. 22, 2012**  
Membership Luncheon

**MARCH 28, 2012**  
Membership Luncheon

**APRIL 25, 2012**  
Membership Luncheon

**MAY 23, 2012**  
Membership Luncheon  
and Annual Meeting

**JUNE 27, 2012**  
Membership Luncheon  
and Installation of our  
2012-2013 Officers and  
Board of Directors

Let's make this a prosperous year for NAIFA-Jacksonville, our businesses and our clients!!

## The Changing of the Guard



Click [HERE](#) for photo highlights from our June 22nd Annual Meeting!

## NAIFA-JACKSONVILLE BLOOD DRIVE UPDATE

**NEXT NAIFA-JACKSONVILLE BLOOD DRIVE:**  
Thursday, August 18th, 2011 | 1:30 to 4:30 PM

**LOCATION:**  
Blood Mobile, 7077 Bonneval Rd., Jacksonville, FL 32216

**PLEASE REGISTER ONLINE:**  
<https://www.thebloodalliance.com/index.cfm?Sponsor=1178>

If you have any questions about donating blood, please contact the The Blood Alliance at (888) 447-1479 or visit the website at <http://www.thebloodalliance.com>. If you have any questions about the blood drive, please contact Alicia Burst at [AliBurst@AOL.com](mailto:AliBurst@AOL.com).

Every quarter, APPS Paramedical Services has been providing a \$100 drawing for anyone associated with our industry who donates during our scheduled mobile blood drives. This drawing is made at the next NAIFA Membership Luncheon.

This time the recipient was **Ed Clements, CLU, ChFC** of National Financial Services Group. Ed chose his winnings to instead be made to The Women's Refuge of St. John's County. This is a home that Ed and his wife, Joan, initiated. It is a residential home where women can start over with a new understanding of God's love, purpose, and plan for their lives.

Ed was NAIFA - Jacksonville's recipient of the Community Service Award in 2007.



**Congratulations, Ed!**

## NAIFA-JACKSONVILLE'S 40-HOUR PRELICENSING COURSE

Available Live and Online! Click [HERE](#) for complete details!

**UPCOMING 2011 COURSE DATES:**  
AUGUST 12-15, SEPTEMBER 9-12, OCTOBER 7-10,  
NOVEMBER 11-14, DECEMBER 9-12

**NEW LOCATION:** Employ Florida Banner Center for Financial & Professional Services  
University of North Florida, 12000 Alumni Drive, Jacksonville, FL 32224

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

## COMMUNITY SERVICE UPDATE

Submitted by Alicia Burst  
Community Service Chair

*"The true measure of a man is how he treats someone who can do him absolutely no good" - Samuel Johnson*



Starting in September's newsletter, we'd like to feature what each agency is doing for our Community. If you'll forward to me photographs and a brief description, it will be fun to see how each of you are contributing. So, I'm inviting all of you reading this to share these stories with your fellow NAIFA members. Perhaps some of us might well be working on some of the same projects. But my hope is to motivate the rest of us who might not be doing anything as a group.

Several of our agencies have a Community Service project that they've adopted. The Prudential Agency, located at Southside and Perimeter Park, is sponsoring a blood drive on **Thursday, July 28th**. They have the **Jacksonville Jaguar Cheerleaders** providing autographs from **12:30 to 1:30 pm**.

NAIFA - Jacksonville is having our quarterly drive on **Thursday, August 18th** at Liberty Center at JTB and I-95. As you might recall, APPS donates a \$100 cash prize to one of the donors participating at that particular drive.

At the last luncheon of our fiscal year, I asked the question; how many attendees had ever donated blood. I was shocked as to how many people raised their hands! What is further shocking is how anyone can think they don't make a difference and don't donate on a regular basis. So here are two opportunities to save lives, especially in the summer months when supplies become so critical.

## Attending the NAIFA-Florida Conference



**Cheryl Canzanella**  
NAIFA Jacksonville YAT Chair

From a YAT's perspective: As a newbie to NAIFA-Jacksonville and a first-timer to the NAIFA Florida's Career Advancement Conference & Expo, I wasn't quite sure what to expect.

Having attended several conferences throughout my career for other organizations, this one stood out in more ways than one. After two full days of exciting program events, I walked away with so much that I couldn't possibly cover it all in one letter so instead I will share some highlights for future YAT first timers or those interested in attending. I summed up my experiences into 3 main points: Connections, Inspiration & Advocacy.



*NAIFA-Jacksonville attendees at the NAIFA Florida 79th Annual Conference, from left to right: Association Executive Cherri Coombs-Ohmer, YAT Chair Cheryl Canzanella, IFAPAC Chair Jayme Alfano, and National Committeeperson Maureen Kirschhofer.*

### Connections:

Even though many people came from competing companies and different locations, I truly felt a sense of community and long lasting friendships.

I feel lucky to have had the opportunity to meet so many leaders from our industry throughout the state of Florida. I also feel very fortunate to get to know a few of our local members, Maureen, Jayme and Cherri.

Connecting with my fellow NAIFA members has now given me future opportunities to seek out the expertise of mentors for advice, coaching and support. I am certain that the invaluable relationships I

have built from just this one event will continue to pay off for years to come.

**Inspiration:**

There are a thousand gifts of insight wrapped in every passing mind which unfortunately often go unsaid and remain hidden forever. I feel fortunate to have had the opportunity to hear several presenters share their insightful gifts. Scott Brennan shared the 6 steps to daily victory which ultimately creates a purpose. Among several statements and quotes he mentioned, here are a few of my favorites: "Seek to understand before judging," "Learn to live life from the inside out," and "Reinforce good behavior with a reward". John Nichol's heartwarming personal story brought me to tears as he shared his struggles and successes and how he learned to give back. I walked away with so many ideas, new perspectives and insights that I can't wait to incorporate into my career!

**Advocacy:**

Dare I say it? As NAIFA members we constantly read and hear about NAIFA being the voice of our industry, protecting the consumers and most of all fighting for our careers....but what do we really KNOW about that fight? I had an opportunity to hear Florida's Chief Lobbyist, Team Meenan, and our National President, Terry Headley, speak about the issues that NAIFA has been involved with over these past 121 years, with the most recent being healthcare reform, financial regulatory reform and tax reform. Terry conveyed a heavy message to the audience about where they started and where they stand today. That they drink from wells in which they did not dig and how they stand upon the shoulders of the ones before them. That they must recognize the paths that prior NAIFA members have paved for us. He closed by expressing that we have the ability to shape and define our own destiny and to pay it forward for future generations.

That statement alone is reason enough to support NAIFA's advocacy efforts. It is clear, that the organization is fighting not only for their generation but they are also fighting for the future generations. As YATs we need to be aware of this fight and support the continued efforts of NAIFA.

I am thrilled to have the opportunity to not only experience the Career Expo but to also share these experiences in hopes that this will inspire you to attend a future event! Personally I am pumped and I can't wait to attend next year's event!

**Life Insurance Awareness Month: September 2011**

**Two-Time NBA Champion Lamar Odom Named as Official Spokesperson**

**LIAM 2011: What, When and How**



This [Fact Sheet](#) answers common questions about LIAM, and provides you with 7 tips to help you start thinking about how you'll seize the LIAM marketing opportunity when September arrives.

Click [HERE](#) for a message to industry professionals from LIAM 2011 Spokesperson Lamar Odom!



Lamar Odom was raised in Queens, New York in a single-parent household. Even though Lamar's mother, Cathy, earned a modest income working as a corrections officer, she sent him to Catholic school because of concerns about the public schools in the South Jamaica neighborhood where they lived. When Lamar was 12, his mother died of colon cancer. Because she had life insurance, Lamar was able to continue his Catholic school education.

When Lamar graduated high school at 18, life insurance again made a difference in his life. Lamar was considered to be one of the best young basketball players in the country, but knew it would be best for his career if he did not pursue a professional career right away. Because he and his grandmother, who raised him through high school, were financially stable, Lamar did not need to immediately earn a paycheck and attended college for several years prior to turning pro.

"I'm sure my mom didn't think she would die at age 35, but that didn't stop her from doing the responsible thing and buying life insurance," said Lamar. "Her wise decision gave me the foundation to move on in my life, and played a big role in making me the person I am today. When I began my pro career, one of the first things I did was buy life insurance to make sure that my loved ones would always be taken care of. I'm proud to be working with the LIFE Foundation to share my story and to hopefully get more Americans to do the kind of smart planning that my mom did."

### **Use Lamar's Story to Get Your Clients Thinking about Their Life Insurance Needs**

Beginning in August, Odom's story will be broadcast nationally in TV and radio public service announcements (PSAs). The PSAs will also be available on LIFE's website during the September campaign at [www.lifehappens.org](http://www.lifehappens.org). Include links to LIFE's homepage in all of your emails to make sure your clients and prospects see Lamar's powerful message.

LIFE is producing a free downloadable flyer of Lamar's story that you can mail to clients in advance of a meeting or share during face-to-face discussions. Look for it in the LIAM Producer Planning Toolkit by clicking [HERE](#).

## **IFAPAC UPDATE**

**Special Thanks to Our 2011 IFAPAC Contributors! [CLICK HERE!](#)**

### **The SEC Pay to Play Rule Member Action Needed on PAC Contribution Directive**



On March 14, 2011, an SEC "pay to play" rule went into effect. This rule was designed to limit the influence of political contributions by a very small number of investment advisors and certain associated persons in the awarding of advisory contracts by state and local governments. Among other things, the rule prohibits registered investment advisors from receiving compensation for services provided to a state or local government for two years following political contributions to certain state or local officials.

In response to the rule, a very small number of companies have adopted compliance requirements that limit contributions by investment advisor representatives to political action committees (PAC's) and state or local officials.

You must check with your company's compliance department regarding any limitations on your ability to make political contributions under the pay-to-play rule. If you are covered by the rule, your compliance department may limit your contribution to only NAIFA's federal PAC. If you are not covered, your compliance department should permit your contribution to be shared between NAIFA's federal PAC and NAIFA-Florida PAC.

After you have consulted your compliance department, please click [HERE](#) to access the appropriate form to make your choice known to NAIFA.

**IMPORTANT NOTE:** If you do not fill out a member directive, your entire IFAPAC contribution will be kept in NAIFA's federal PAC, and this could seriously impact NAIFA-Florida's ability to protect your interests on the state level.

For complete details on the SEC Pay to Play Rule, please click [HERE](#).

For more information on IFAPAC, please contact our new IFAPAC Chair, **Jayme Alfano, CLU, CLTC**, at **904-636-0460** or email [jgalfano@finsvcs.com](mailto:jgalfano@finsvcs.com).

## **Online CE from NAIFA-Florida and WebCE**

NAIFA-Florida is pleased to be in partnership with WebCE, a leading provider of insurance continuing education services. Through this new partnership, NAIFA-Florida members are eligible for a 10% discount on fees to purchase top-notch





online continuing education for insurance professionals.

WebCE's insurance CE programs are designed to allow members to choose specific topics and courses to fulfill their specific needs. WebCE courses cover beginning, intermediate, and advanced training levels, and members can choose either print correspondence courses or online correspondence courses.

Visit [faifa.webce.com](http://faifa.webce.com) to enter the NAIFA-FL WebCE web page. The first time you visit the site you will need to obtain a username and password by clicking on "Sign In" on the left hand side of the main page, then clicking on the "First Time Registration" link. Once you've set up your account you're ready to go!

For more information, contact Paul S. Brawner of NAIFA-Florida at (850) 422-1701 or [brawner@faifa.org](mailto:brawner@faifa.org).

## Term is HOT this Summer!



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

As new money flows into life settlement investments and the marketplace recovers from the economic downturn, **term life settlements lead the way**. The reason is that settling a convertible term life policy can work especially well for both policy holders and investors.

For investors, settling a convertible term policy usually means that they will be buying a policy that is convertible to the latest generation of universal life. Newer policies often feature lower mortality rates than older policies. Getting a brand new policy also gives investors the opportunity to manage the policy premium flow to maximize their internal rate of return on the death benefit. The combination of these factors puts convertible term insurance at the top of most life settlement investors' shopping lists. **This, of course, translates into better offers for your clients.**

From the policy holder's standpoint, settling a term policy can also be a great opportunity. Term is usually bought to cover a temporary, rather than permanent, life insurance need. When the need ends, the life insurance policy is usually allowed to lapse. **A term life settlement is a great way to obtain some salvage value for a policy that would otherwise terminate without value.**

Since the final quarter of the calendar year is the busiest in the life insurance business, many term policies have issue dates, and therefore renewal dates, in the fall. The policy anniversary is frequently when policies are lapsed because their premium guarantee period ends. Commonly, it is also when the conversion privilege expires. These are critical dates for your clients to make decisions about the future of their term policies. If and when the decision has been made to lapse the policy, then a life settlement should be considered.

Since a life settlement generally takes several months to complete, to avoid missing a life settlement opportunity for your clients, the process must begin months in advance. For policies renewing in the fall, that means now - the summer. While business quiets down during the vacation period, it is a perfect time to review your book of term business to uncover those policies that are reaching critical decision points in the coming months. Who knows, you might even be able to convince several of your clients to convert and keep their coverage!

As with all life settlements, the best prospects are those over age 70 who have had some decline in health since policy issue. **But whatever the situation, it can't hurt to ask.** Give us a call to let us help you explore the term life settlement opportunity for your clients.

*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.*

## Connections That Count!

**Don't Lose Us in Your Spam Filter!** Please add [info@NAIFA-Jacksonville.org](mailto:info@NAIFA-Jacksonville.org) or [Cherri@NAIFA-Jacksonville.org](mailto:Cherri@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](#).

Find us on Facebook 

For the latest NAIFA-Jacksonville news and events, please visit our website at [www.naifa-jacksonville.org](http://www.naifa-jacksonville.org), or contact Association Executive Cherri Coombs-Ohmer, LUTCF at (904) 695-2300 or email [info@naifa-jacksonville.org](mailto:info@naifa-jacksonville.org).



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