

The content in this preview is based on the last saved version of your email - any changes made to your email that have not been saved will not be shown in this preview.



National Association of Insurance and Financial Advisors - Jacksonville

NOV. 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

View our profile on [Linked in](#)

### Message From the President



**Gene Bryant**  
NAIFA-Jacksonville President

#### "Each one, reach one!"

In an effort to help protect our industry NAIFA has reported the below information. Our members and non-members need to know what NAIFA is doing for us on Capitol Hill. I encourage each one of you to reach one non-member and share why it is important to be a member of NAIFA. Without NAIFA and our members we will not succeed in protecting our industry!

#### Federal Issues

##### [Tax Treatment of Life Insurance and Annuity Products](#)

The 75 million American families that rely on life, health, disability income and LTC insurance and qualified retirement plans for financial security have historically benefited from very favorable federal tax treatment. Increasingly, some members of Congress, the White House, and state legislatures have put forth proposals that would reduce the favorable tax treatment of life insurance industry products.

##### [Health Care Reform](#)

The health care reform challenge is to bring the estimated 45 million uninsured Americans into the system and to reduce the high cost of health care for everyone. Of course, these two challenges are related and one cannot be solved without tackling the other. NAIFA Health & Employee Benefits has developed principles that would support a practical solution to our health care problems. The plan, utilizing these basic principles, will help lower costs and ensure coverage is available to all citizens-without resorting to new government programs or jeopardizing the high quality of care we enjoy and expect as American consumers.

Want to know more? Visit the national website that works hard to keep our members up to date on the latest events at

### MARK YOUR CALENDARS!

Visit the [Event Calendar](#) page on our website for the latest updates!



**NOV. 16, 2011**

Membership Luncheon  
*Joint Meeting with the Society of  
Financial Service Professionals,  
Northeast FL Chapter*



Guest Speaker:

**Tom Hegna, CLU, ChFC, CASL** Plus  
Special Afternoon CE Opportunity  
featuring a Video Teleconference on  
Captive Insurance Companies!  
[CLICK HERE FOR COMPLETE  
DETAILS AND REGISTRATION!](#)

**JAN. 25, 2012**

Membership Luncheon and Annual  
Awards Presentation  
*Announcing the 2011 C.G. Snead/J.F.  
Bryan, III Memorial Award and the  
2011 Community Service Award  
recipients, plus Recognition of NAIFA  
Industry Awards and The Manager's  
Membership Award*

**JAN. 30, 2012**

NAIFA-Florida Day on the Hill  
Tallahassee, FL

**FEB. 22, 2012**

Membership Luncheon  
*Legislative & Florida  
Regulatory Update*  
(includes 1 hour CE)

**MARCH 28, 2012**

Membership Luncheon  
Guest Speaker:

[www.naifa.org/advocacy/legislative/](http://www.naifa.org/advocacy/legislative/). If you are like me, we are too busy serving our clients and don't have time to keep up with Congress and the State Legislation on an every minute basis. That's what being a NAIFA member is all about. They are working hard to protect my interest, my client's interest and yours. NAIFA membership is more critical now than it has ever been in the past. We need your help today to increase membership! The cost is less than half the price of a Starbucks coffee a day.

Regardless of your political affiliation, we all are concerned about what is happening to the insurance industry. We have over 3,500 agents in north Florida that are riding on the coat tails of NAIFA-Jacksonville members. We need the non-members as members so NAIFA can send a message to Capitol Hill.

If you feel uncomfortable talking to the non-members about being a member of NAIFA; send an email with the agent's name and phone number to our membership team, [Margie.harner.haw2@statefarm.com](mailto:Margie.harner.haw2@statefarm.com) or me and we will personally follow up. I can be reached via email [bryant6688@comcast.net](mailto:bryant6688@comcast.net) or call me at **904-236-5007**.

NAIFA-Jacksonville held its 10th Annual Golf Tournament on Monday, November 7th at St. John's Golf and Country Club. I want to personally thank the committee: Alicia Burst, Margie Harner and Cindi Cook for their hard work and dedication to this annual fundraiser. If you would like to participate or volunteer on a committee we could certainly use your help.

Make plans now and register for our November 16th luncheon and educational program. We are proud to host this meeting joint with the Society of Financial Service Professionals of Northeast FL and bring you national speaker **Tom Hegna, CLU, ChFC, CASL**. Tom will be followed by a phenomenal educational program, 1:00 - 3:10 pm, providing CE for all disciplines. Show your NAIFA pride and be present.

Joanne Wilburne  
(includes 1 hour CE)

**APRIL 25, 2012**  
Membership Luncheon  
*Celebrating Disability Insurance  
Awareness Month*  
Guest Speaker: Greg Mazzi  
(includes 1 hour CE)

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

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

## Next NAIFA-Jacksonville Membership Luncheon

**Wednesday, November 16, 2011**

**Joint Luncheon Meeting with the Society of Financial Service Professionals,  
Northeast FL Chapter!**

**The University Club, 1301 Riverplace Blvd., 27th Floor, Jacksonville, FL 32207**

GUEST SPEAKER:

**Tom Hegna, CLU, ChFC, CASL**

**11:15 AM:** Registration & Check In  
**11:30 AM:** Buffet Lunch  
**12:00 - 12:50 PM:** Tom Hegna speaks

Nobody knows retirement income planning better than Tom Hegna. As a former First Vice President at New York Life, he has dominated the main platform of all the biggest venues in the financial services industry, electrifying top producers worldwide. Yielding unsurpassable expertise and boasting a record of over 2,000 seminars, his words have literally had a multi-billion dollar impact on the industry.

Tom specializes in simplifying retirement solutions so advisors don't even have to sell - they just have to show. He has the unique ability to pump up a crowd and give them easily digestible solution to complex problems using a variety of financial products such as annuities, life insurance, and mutual funds.



When Tom first began his career in insurance, he brought with him a fiery, contagious, and relentless energy that would transform the entire industry.

He's an edge-of-your-seat kind of speaker. You'll fill a notepad so come prepared!

**Plus Special Video Teleconference, 1:00 - 3:10 PM**

**"Captive Insurance Companies-Creating Current and Recurring Revenue: Old Idea, New Applications, Extraordinary Opportunities (for clients)"**

Featuring **Richard M. Weber, MBA, CLU, AEP; John Capasso, CPA, PFS; Robert Eaddy, Sr VP,** the Bryn Mawr Trust Co.; **David M. Henderson, CPA, JD, LLM;** and **Mary Jo Lopez.**

(This program has been submitted for Insurance, CLE, CPE, CFP®, ICB and PACE credits)

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



**THANK YOU TO OUR SPONSOR!**

**AAA Insurance Agency**

840 A1A North, Suite 180, Ponte Vedra, FL 32082

Phone: **904-280-8181**, ext. 232

Fax: **866-234-8071**

Email: [jrsmith@aaasouth.com](mailto:jrsmith@aaasouth.com)

**ABOUT OUR GUEST SPEAKER:**

Possessing an extraordinary drive for success, Tom Hegna qualified for membership into the Million Dollar Round Table during each of his first three years with MetLife. He also, qualified four times for the MetLife President's Conference and received the National Quality Award and the National Sales Achievement Award. In 1992, he placed over 425 policies. Combining his knack for selling with hard work and a deep understanding of financial products, he went on to become the National Marketing Manager for Variable Life Products and trained over 10,000 agents.

In 1994, Tom was named Agency Manager for the Chandler, Arizona agency and qualified for the Manager's Council - an elite leadership group reserved for the top five percent company wide.

Obtaining his CLU and ChFC designations from the American College, Tom joined New York Life in 1996 and was named Director of Annuity Sales for the West Central Zone. He became a Regional Manager for the Annuity Wholesaling team in 2002. In 2006 he became the National Manager for all of the Annuity and Mutual Fund wholesalers. Last year, all of the LTC wholesalers reported to Tom as well and this team of nearly 100 professionals set sales records in all product lines.

Climbing the corporate ladder, Tom reached the position of Vice President in March of 2006 and First Vice President in 2010. He took full advantage of his management role giving over 2,000 seminars, and 3,000 agent training sessions nationwide and growing agent investment sales to over five billion dollars.

When New York Life began its focus on Lifetime Income Annuities in the early 2000's, Tom gave the first presentation. At that time sales were \$100 million. Last year, sales were \$2 Billion. Tom's unrelenting advocacy for product changes, illustration enhancements, use of technology for training, and a focus on simple sales ideas led to a 27% market share within just a few short years. He has subsequently shared his insights at the top industry meetings across the globe.

In 2011, Tom retired from New York Life to dedicate himself full-time to speaking, training, and consulting with financial advisors on how to best optimize client portfolios and provide retirement solutions for life.

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

**CALL FOR NOMINATIONS!**

## The NAIFA-Jacksonville 2011 Community Service Award

NAIFA-Jacksonville annually awards a member the coveted "Community Service Award." The committee consist of past recipients. Many times we are unaware of worthy recipients so we are asking for your help.



The Community Service Award was established in 1977 to recognize an individual who is active in the Association and has contributed his or her time and talents to organizations within the community. NAIFA-Jacksonville encourages everyone to give back something to the community in which they earn their livelihood.

The responsibility of chairing the nominations of the Community Service falls on the shoulders of the past recipient. Past recipients of the award are automatically elected to the committee.

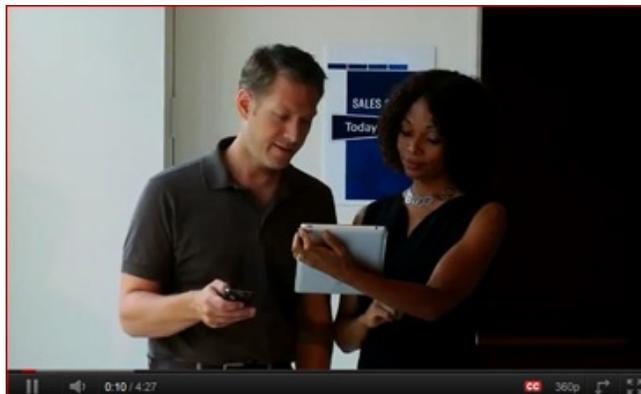
The recipient of the prior year is also the presenter of the award to the current winner and the recipient for two years ago is responsible for holding the nominations for the next recipient. They generally meet in August and the Awards chairperson will need to follow up to make sure that this goes according to calendar.

There are no nominating forms or set procedures. The task is to identify the person in our industry who the committee feels deserves to be recognized for their outstanding work in our community. The award presentation will take place at the NAIFA-Jacksonville Annual Awards Luncheon on **Wednesday, January 25, 2012**. A presentation of an engraved silver bowl is presented at this time.

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

## New NAIFA Membership Video

### Why is NAIFA Membership Important?



Click [HERE](#) for a video presentation on YouTube on the importance of NAIFA membership!

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

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

**UPCOMING 2011 COURSE DATES:**  
**DECEMBER 9 - 12**

**NEW LOCATION:**

Employ Florida  
**BannerCenter**  
»» Financial & Professional Services



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.

## NAIFA-Florida Day on the Hill Early This Year

Due to reapportionment, the NAIFA-Florida Day on the Hill in Tallahassee will be held on **Monday, January 30th**. That date puts the meeting squarely in the middle of the early session this year, and gives NAIFA-Florida members the optimum opportunity to affect the outcome of important legislative issues occurring during the 2012 Legislative Session.



**Please mark your calendars now!**  
**We need you to attend!**

For more information or to register click [HERE](#).

## News From The American College

### Lock In Your CFP Certification Options Before the Deadline!



Your actions this year will determine whether or not you will be exempt from the changes. If you want to earn your CFP® certification in the future, you need to take action now to lock in your options.

CFP Board's rules are changing, with new course and exam requirements. If you are not verified as being in the CFP program track with The American College by December 31, 2011, you will be required to take a new case-study course to earn your CFP® certification in the future. This extensive course will include both an oral and written financial plan presentation.

If you have taken some, but not all, of the required coursework for CFP® for other designation programs, you will need to:

1. declare in the CFP® certification track; and
2. register for another CFP® program course prior to year end with an exam date no later than June, 2012, to lock in your status

### 5 Reasons to Take Action Now!

1. By officially starting a CFP® certification program this year, you'll lock in a permanent course exemption for the future.
2. The price of the new required case-study course that goes into effect next year could exceed \$1,000.
3. You may have taken a course that earns CFP® program credit and still not have your exemption locked in: check your status!
4. You don't have to complete your first CFP® certification course this year to earn your permanent exemption, but you must be registered for one course with an exam date no later than 6/30/12.
5. You can protect your future CFP® certification options even if you are currently pursuing another educational program.

Call a counselor at the American College to verify your current status at **(888) 263-7265**.

Click [HERE](#) for a guide to CFP Board's changes.

## 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).

## MDRT MINUTE

### Getting a Commitment in the First Meeting



Traditional selling models focus on a prospect's pain and fears, or simply disturb them into making a decision. If your sales process instead focuses on empowering the prospect to make decisions and remain in control, it could shorten your process and improve your ability to close and to build long-term, profitable relationships. The following three parts of the sales process provide practical steps to put your prospects in a position to buy while feeling confident about moving forward.

#### **Distinguish yourself and your approach**

Make a strong and lasting first impression. Avoid overwhelming prospects with information in the first meeting, and allow them to share their thoughts and ask questions. Getting them to open up depends on your being seen as trustworthy, caring, and ready and able to help them address their issues. Think about your language and how you want to position yourself. Just remember to make sure they feel like it's all about them.

#### **Demonstrate a clear process for driving results**

Clients want results. By showing prospects that you have a well-defined approach and process that allows them to make decisions, you will build their confidence in you. Following is an example of a four-phase process that demonstrates how we can help clients achieve the results they want:

- \* **Discovery:** Identify vision and goals to gain clarity around the current gaps.
- \* **Creative solutions:** Collaborate and discuss solutions to close identified gaps.
- \* **Strategy deployment:** Implement the solutions specifically designed to close the gaps necessary to accomplish goals.
- \* **Results management:** Establish a plan to manage and sustain the desired results.

#### **Provide prospects an easy opportunity to say yes**

Providing prospects with an easy opportunity to say yes and to commit to moving forward is an overlooked element of any good sales process. First, define what you're trying to close. Simply call the fact-finding meeting exactly what it is, or come up with a creative name for it. Naming the meeting allows you to set an expectation around it; it can be your natural closing point.

Next, create a simple agreement outlining what will occur in your second meeting. It should include the date and time of the meeting, specific discussion points, any documents you would like to receive ahead of time and any reports that might be generated from the meeting. You should also provide a space for a signature. The prospect's signature is a good way to get a commitment.

Defining your second meeting, outlining what they can expect, and asking them to sign as an acknowledgment of their commitment to you will have a dramatic impact on your engagements.

*Todd Fithian is a 20-year veteran of the financial services industry, having followed in the footsteps of three generations. As managing partner of The Legacy Companies, Fithian's primary*

focus is helping financial professionals optimize the way in which they profitably attract, engage and retain clients for life. His client list includes insurance companies and practitioners throughout the U.S., Canada and Australia. Fithian is the co-author of "The Right Side of the Table: Where Do You Sit in the Minds of the Affluent?" His entire 2011 Annual Meeting presentation is available at [www.mdrtpowercenter.org](http://www.mdrtpowercenter.org).

## 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](#).

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).



[Forward email](#)



This email was sent to gene.bryant.sl9t@statefarm.com by [info@naifa-jacksonville.org](mailto:info@naifa-jacksonville.org) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

NAIFA Jacksonville | P.O. Box 37028 | Jacksonville | FL | 32236



Try it FREE today.