



OFFICIAL FAMILY

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 **Message From the President**



S. Roger Dominey, CLU, CFP®, ChFC
NAIFA-Jacksonville President

As we near the end of 2012, we have a great deal to be thankful about!

Your Association has accomplished a great deal this year: winning the **Jack E. Bobo Award of Excellence** for being one of the premier associations in the industry, winning a **Membership Award**, providing **CE credits**, hosting the **40-hour prelicensing course** (live and online) for our members, and, of course, advocacy on your behalf in **Washington** and **Tallahassee** to protect your career, both today and for the future.

We hosted our **11th Annual Golf Tournament** and were able to contribute to local charities including the Children's Home Society and our endowment at Wolfson Children's Hospital.

I ask each of you to take a moment to pencil in our schedule of events for 2013 and make plans to join us at our annual **Day on the Hill**, March 11th in Tallahassee and take the opportunity to join us at the [NAIFA Congressional Conference](#), April 8th & 9th in Washington, DC.

MARK YOUR CALENDARS!

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



Membership Luncheon
Dates through 2013:

- January 30, 2013
- February 27, 2013
- March 27, 2013
- April 24, 2013
- May 22, 2013
- June 26, 2013



While we celebrate our achievements this year, there is much to do in the weeks and months ahead. We need your support more than ever and look forward to a great 2013!



**Merry Christmas and
Happy New Year!**



HAPPY HOLIDAYS!



Have a safe and blessed holiday and please don't take for granted those who are special to you!

- Cindi Cook



Happy Holidays from the NAIFA-Jacksonville Board of Directors!



Blind Auction for Golf Tournament Items!

THERE'S STILL TIME TO BID! AUCTION BIDDING EXTENDED UNTIL 12:00 NOON ON WEDNESDAY, DECEMBER 19TH!



We have **FOUR ITEMS** available to our entire membership and they are up for blind bids! These were a result of our Golf Tournament and were not made available at the tournament. It's an opportunity for our entire membership to participate in our 11th Annual NAIFA-Jacksonville Golf Tournament, even if you could not be there!

Please review the items carefully and offer your highest bid by clicking [HERE](#).

This is open to our entire membership and the last bid must be received by 12:00 Noon on Wednesday, December 19th!

ITEM #1

**Dinner For Two at
Pusser's Caribbean Grille!**

*\$75.00 value includes one appetizer,
two dinner entrees, and one dessert.*

**2 PUSSEY'S GIFT CERTIFICATES
AVAILABLE FOR BIDS!**



ITEM #2

**One 18-Hole Round of Golf
for FOUR at Eagle Landing
at Oakleaf Plantation!**

Does not include cart fees.



ITEM #3

**One Week (7 Days) Accommodation
at an Interval International vacation
ownership resort!**

*\$1,000 value! Click [HERE](#) for complete package
details, limitations and list of resort locations.*



**PLEASE OFFER YOUR HIGHEST
BID BY CLICKING [HERE](#)!**

For more information, please contact Cherri Coombs Ohmer at info@naifa-jacksonville.org or 904-695-2300, or Alicia Burst at alicia@appsjax.com or 904-332-8100.



2012 NAIFA Quality Award

Congratulations to our NAIFA Quality Award Recipients!

The NAIFA Quality Award recognizes only those whose performance and professionalism place them in an elite class of industry professionals. Congratulations to NAIFA-Jacksonville's recipients for 2012!



[CLICK HERE FOR A COMPLETE LIST!](#)

NAIFA Quality Awards recipients will be recognized at our next Membership Luncheon on **Wednesday, January 30, 2013** when we'll also recognize **Million Dollar Round Table** members and long-time **Membership Milestones**, plus the presentation of our **2012 Community Service Award** and **C.G. Snead/J.F. Bryan, III Memorial Award!**

Check our website for the latest updates!



NAIFA-Jacksonville Young Advisors Team



Submitted by Cheryl Canzanella, YAT Chair

Many young advisors enjoyed our last **Cocktails & Contacts** event of the year with an evening of great food, good drinks and, most importantly, new connections! Cocktails & Contacts is focused on building strategic alliances among our young professionals within the industry.

Don't worry, if you missed our many YAT events this year (and we certainly have missed you!!), 2013 is full of new adventures.



To get more involved or interested in sponsoring an event, please e-mail our YAT Co-Chairs, Cheryl Canzanella at ccanzanella@massmutualbrokerage.com or David Northrup at dnorthrup@ft.newyorklife.com.

Cocktails & Contacts at BlackFinn on **Wednesday, December 5th, 2012** was hosted by **Financial Design Associates, MassMutual**.

For more information about NAIFA's Young Advisors Team, please click [HERE](#).



NAIFA-Jacksonville Blood Drive Update

One lucky donor that participated in the November 29th drive will have their name pulled for the \$100 cash drawing, sponsored by APPS. This will occur at our regularly scheduled luncheon in January.



Our schedule for 2013 will be from 2:00 to 5:00 PM, **February 21st, June 27th** and **October 10th**, all at Liberty Center, located at 7077 Bonneval Drive. This is the Center State Bank Building at the north west corner of I-95.

If you'd like more information on saving lives, please visit www.igiveblood.org.



Special thanks to all of our donors who participated in our Blood Drive on November 29th! Pictured above are **Chip Dempsey**, one of our regular donors from Compass Consulting Group, and **Mary Quinn** from Principal Financial Group.



Community Service Report



Submitted by **Alicia S. Burst, Community Service Chair**

This year has just breezed by and I'm so proud and delighted to be serving as NAIFA-Jacksonville's Community Service Chairperson. As many of you know, last month's 11th Annual Golf Tournament was another success, as our charities were the Children's Home Society, Wolfson Children's Hospital, as well as NAIFA-Jacksonville.

I wanted to share an email that was sent to our local anchorwoman, Dawn Lopez, that partly depicts the services offered by the Children's Home Society.

'Dear Mrs. Lopez,

My name is XXXXXXXXXX and I am an RN at Shands Jacksonville ER. I was at work several weeks ago and your segment came on while I was in a patient's room. I heard you and Emily (16) talking and something made me stop and watch. I don't know if it was fate or what... but that sweet angel grabbed my heart right out of my chest. She said she wanted to be in the "healthcare industry" and wanted a forever family. My husband is a doctor, my only child is a nurse practitioner and I am a nurse. How perfect... we just happen to be a Healthcare Industry Forever Family.

*I had thought about Emily for weeks before I finally told my family about her. They were on board from the moment they heard about Miss Emily. But at the time I did not know her name, if she was still available or how to find her... I was not able to locate her video clip on your web site... thus I worried she had been adopted. This Sunday I found her and her stunning smile on the Heart's Gallery. **I contacted Mickie at the Children's Home Society. On Tuesday we found out she is still available... I am not waiting for regular 8 to 10 weeks of adoption classes. So my husband and I are doing a two day accelerated PRIDE adoption class next week. We can hardly wait to meet her and bring her home.** I just wanted to write and let you know what you do makes a difference. Had I not seen the clip on that fateful day I may not have ever thought about adoption.*

As we move forward through the process we know a special angel awaits us in the end.

Best Regards,

(XXXXXXXXXX)'

I share this story to familiarize our members with CHS. Perhaps one of our members (or someone we know) might wish to adopt a young person into their home, either on a temporary or permanent basis.

CHS offers tours almost every month for those interested in learning more about their services. Over 2,500 families are helped daily in this 110-year-old, Florida-based organization.

On a personal note, I wish to offer our members and your families a heartfelt wish for a happy, healthy, and joyous holiday season. I'm so grateful for the privilege to serve on this Board.



Anti-Money Laundering Training Course

Federal law requires insurance agents and brokers to complete Anti-Money Laundering Training.



Each agent or broker **MUST** create their own account and login to the AML Training System, and **MUST** complete the training on their own. It is unlawful to have someone complete the training **FOR** you.

Having someone complete the training for you or using another individual's account to access the training system constitutes fraud and may be punishable under federal law.

Access the AML Training System by clicking here:

http://aml.limra.com/Nailba_default.html



NAIFA-Florida Legislative Day on the Hill

CALLING ALL NAIFA-FLORIDA MEMBERS!

March 11-12, 2013 / Tallahassee, FL



We need **YOU** in Tallahassee - **NOW** more than **EVER!** You are cordially invited to join your colleagues at NAIFA-Florida's legislative event of the year! With numerous legislative proposals coming up this year, including health care reform, it's imperative that you join us in Tallahassee to discuss with your legislators the issues of vital importance to your profession, for the protection of your business, and your clients financial security.

The registration fee is only \$105 if received prior to February 22, 2013. After February 22 the registration fee increases to \$125.

To print out a registration form with all details, [CLICK HERE!](#)

To register online, [CLICK HERE!](#)



IFAPAC Update

Submitted by Jayme Alfano, CLU, CLTC, ChFC

Thank You to NAIFA-Jacksonville's 2012 IFAPAC Contributors!

CLICK [HERE](#) FOR A COMPLETE LIST! *



Dear Members:

This will be my last article for the year as you could guess...I thought of a number of motivating lines that may encourage any number of you reading our monthly newsletter, to consider when giving one more time **before the 18th of December**; but alas, I concluded with the fact that there is nothing I can say that does not already resonated in the hearts of each and every one of us, as we reflect on the precious freedom that God has granted us and the Constitution guarantees us. Unfortunately, many of us never envisioned a day that we would actually have to fight for this freedom, domestically, with our voices and our hard earned money.

My sincere hope is that all of us contact our Representatives, daily if necessary and remind them of what the Constitution says and that they represent us under the design of this grand and most appropriate document, best legal document ever written by the hand of man, mind you!

We must remain vigilant and defend our freedom! Please consider these words in light of the current legislative environment **and make a final contribution to our IFAPAC.** We set a goal of \$10,000 **and we are less than \$2,000 from this goal**, PLEASE believe that your contribution really does make a difference.



Blessings to all and a very Merry Christmas! Christ is the reason for the Season!

** Contributions listed are from IFAPAC reporting period January 1, 2012 to December 7, 2012. For more information, please contact Jayme G Alfano, at 904-636-0460 or email to jgalfano@financialguide.com.*

realLIFEstories Applications now being accepted!

A realLIFEstory is exactly what it sounds like. It is a true story that illustrates why it's so important for people to include insurance in their financial plans.



Please note the deadline to provide a submission is **January 14, 2013**. If your story is chosen as one of the best, your client's story will be featured by the Life and Health Insurance Foundation for Education (LIFE) in the fall of 2013.

For more information and to submit your application, please click [HERE](#).

2013 NAIFA Congressional Congress - Register Now!

Registration for the [2013 NAIFA Congressional Conference](#), April 8th and 9th, is now open! The first 500 registrants for the NAIFA Congressional Conference will be eligible to be reimbursed up to \$500 to cover their travel and lodging expenses.



Don't wait! Click [HERE](#) to register now!

To be eligible for the travel and lodging reimbursement, you must be one of the first 500 registrants and you must stay at the official NAIFA Congressional Conference hotel - the Hyatt Regency in Crystal City, VA. You can view the full reimbursement guidelines during the registration process.

NAIFA's Congressional Conference will bring NAIFA members together to learn about the legislative issues that matter to people in our industry, and most importantly, our clients. You will then take that knowledge to Capitol Hill when you meet with your Members of Congress to discuss these issues. For additional information about the Conference, view the [FAQs](#).

The looming threat to the tax status of many insurance products is very real. NAIFA needs you to attend this Conference and defend our industry. Please register and join me in April where together we can make a difference!

Sincerely,

Robert O. Smith, CLU, ChFC, JD
President, National Association of Insurance and Financial Advisors



Top Two Takeaways from the LISA Fall Conference

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

On November 7 through 9, LISA, the Life Insurance Settlement Association, held its annual fall meeting in Orlando, Florida. Many topics of interest to life insurance producers, life settlement brokers, and life settlement investors were covered, but two key items stood out.

I. The biggest obstacle facing the life settlement industry today is the lack of consumer awareness.

Each day elderly policyholders, ignorant of the option of a life settlement, are surrendering policies that might bring them significantly more value as a life settlement. Although a relatively new financial option, knowledge of life settlements has not filtered through to consumers the way you would expect. Producers, who traditionally look out for their clients' best interests (and their own wallets too) should be happy to spread the word. Yet many find themselves fearing to even mention life settlements to their clients as a result of rules handed down by their primary company or broker-dealer. That's the bad news.

There is good news, however, in that regulators are becoming aware how senior citizens are being shortchanged by these practices and have passed or are considering legislation or regulation that would mandate the disclosure of the life settlement option to a policyholder considering the lapse or surrender of a policy. Disclosure has already been mandated in six states, Kentucky, Maine, New Hampshire, Oregon, Washington, and Wisconsin, with more on the way.

Additionally, the legal profession is becoming aware of this malfeasance as well. Lawyers are starting to initiate law suits against producers that have failed to disclose the life settlement option to their customers and insurance companies that are uncooperative with policyholders that are trying to settle their policies.

The life settlement industry is trying to educate consumers of this valuable option through awareness campaigns and by supporting legislation intended to apprise consumers of their right to investigate the life settlement value of a policy about to be lapsed or surrendered.

II. Investment money continues to find its way back into the industry.

It is no secret that in the past few years, the combination of a poor economy and changes to life expectancy methodology drastically decreased the amount of investment money making its way into life settlements. Since bottoming out about four years ago, investor interest has slowly, but steadily, increased, with the realization that life settlement investments offer the potential of very attractive returns in this low interest rate environment and are relatively uncorrelated to the stock market.

For more information, please contact Robin S. Weinberger, CLU, ChFC, CLTC at (617) 451-3343 or rsw220@aol.com, or Peter N. Katz, JD, CLU, ChFC at (860) 673-3642 or pkatzlife@yahoo.com.

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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 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.



Connections That Count!

Don't Lose Us in Your Spam Filter! Please add info@NAIFA-Jacksonville.org or 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, or contact Association Executive Cherri Coombs-Ohmer, LUTCF at (904) 695-2300 or email info@naifa-jacksonville.org.

