Official Family

Click HERE for NAIFA-Jacksonville's Officers and Directors.

MARK YOUR CALENDARS!

Visit the Event Calendar page on our website for the latest updates!

Gene Bryant
NAIFA-Jacksonville President

As of this writing, NAIFA-Jacksonville is no longer "Number 3", nor are we "Number 2" in the category of "Membership Counts - Medium Associations (Year-End Member Counts 150 - 399) as of (Mar 30, 2012 1:34:00 AM)" - click on the graphic below to enlarge:

I know that just the mention that we are "Number 1" in Membership will certainly paint a target on our backs. And, that's OK. I want to say "Thank You" to every member of the NAIFA-Jacksonville Membership Team for helping make this possible, knowing that I have not overlooked anyone. My confidence of not overlooking is because each and every member is part of our team! A special acknowledgement goes to our Membership Chair, Margie Harner. Margie and her leadership team, Cindi Cook, Cheryl Canzanella, KC Padget, Mike Hallaron and Paul Broome work relentlessly with Managers of numerous companies every week, seeking new members and encouraging those, for whatever reasons, no longer on our active members list.

When you review every Local, the sad part is we all are obtaining new members... yet, the number of lapsed members are far greater. We all wrestle the open back door on a daily basis. Did you ask "How can I help?" Consider changing to Annual Draft or Monthly draft from your personal checking account. Or, work with our membership committee to help review the lapse list; call or email those that are 30-60-90 days prior to receiving lapse notice.

MARK YOUR CALENDARS!

APRIL 25, 2012
Membership Luncheon
Celebrating Disability Insurance Awareness Month
Guest Speaker:
Greg Mazzei
(includes 1 hour CE)
CLICK HERE TO REGISTER ONLINE!

MAY 23, 2012
Membership Luncheon and Annual Meeting
Complete Details TBA

JUNE 27, 2012
Membership Luncheon
Featuring the Installation of our 2012-2013 Officers and Board of Directors
Complete Details TBA

JULY 16-18, 2012
NAIFA-Florida 2012 Career Advancement Conference and Expo
"Exceptional Learning 2012"
Hyatt Regency Grand Cypress, Orlando, FL
CLICK HERE FOR COMPLETE DETAILS AND REGISTRATION!
Some of the activities you do not want to miss are our monthly meetings. We have great speakers, free CE credits for members, a place to meet with the very best of our industry and opportunity to make new friends. We just featured Joanne Wilburne, Esq., speaking on Social Security. On April 25, in preparation for Disability Insurance Awareness Month, we will have Guest Speaker, Greg Mazzei and he too will provide 1 hour CE credit.

We also have opportunity to support through IFAPAC and IFAPIC, our political representatives to encourage a group effort of legislative advocacy. This enables us to protect our clients’ futures while NAIFA continues to fight for the future of our professions. If you like this area, we have a place for you to become involved. The key here is to "do something" to help us get from where we are to where we want to go!

Gene Bryant  
President, NAIFA-Jacksonville

Next NAIFA-Jacksonville Membership Luncheon

Celebrating Disability Insurance Awareness Month

Wednesday, April 25, 2012

11:30 - 1:00 pm

"Are you Protecting your Most Valuable Assets?"
Basics of Individual Disability Insurance:  
Techniques and Sales Ideas

Guest Speaker: Greg Mazzei

INCLUDES 1 HOUR CE!

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

CLICK HERE TO REGISTER ONLINE!

Greg Mazzei brings us over 28 years of experience working with Individual Disability Insurance. He entered the Insurance Industry in 1984 as a Disability Specialist with Paul Revere. As manager of their brokerage operation for the West coast of Florida (until 1997) he has seen many of the changes and trends that have taken place in the disability arena.

From 1997 until September of 2000, Greg worked in an independent brokerage environment and dealt with a number of different Disability carriers including Principal, New England, Unum/Provident, MetLife, Berkshire, and Illinois Mutual. As the Regional Vice President of Disability Products with Principal Financial, Greg is currently in charge of Individual Disability Production for the states of Florida and Alabama and travels extensively to provide training and consultation. He has had several Disability articles published in industry publications.

Greg, has been married to his wife, Linda, for 42 years and they have 3 grown sons and 7 grandchildren.
CONGRATULATIONS!!!

Governor Rick Scott announced the appointment of NAIFA-Jacksonville’s Matthew Carlucci to the Florida Commission of Ethics on Thursday, March 29th.

A Jacksonville native, Matthew has been the owner of Matthew F. Carlucci Insurance Agency Inc. for 31 years. He served on the Jacksonville City Council from 1999 to 2003 and from 1987 to 1994, serving as council president from 2001 to 2002.

He served on the NAIFA-Jacksonville’s Board of Directors from 1996 to 1998 and was president of the Jacksonville Police Council from 1995 to 1997. His community involvement includes membership in the Southside Businessmen’s Club, the Jacksonville Chamber of Commerce and the Jacksonville Historical Society.

Matthew received a bachelor’s degree from the University of North Florida.

He is appointed for a term beginning April 1, 2012, and ending June 20, 2014. The appointment is subject to confirmation by the Florida Senate.

NAIFA-Jacksonville would also like to congratulate NAIFA-Florida Immediate Past President Tim Holladay, CLU, CASL, LUTCF, CSA, JD, who was named Chair of the Elections Commission by Governor Scott on March 29th.

Tim Holladay has 34 years in the insurance business with four generations involved: his father, two daughters and two granddaughters. In 1982 opened his own State Farm agency in Seminole, FL. Tim moved to New Port Richey as a State Farm agency manager and opened his own agency in 1995 which has grown to be one of the busiest operations in the area and was named Business of the Year in West Pasco County.

Tim is a member of the North Suncoast Estate Planning Council and is a Charter Member of the American College Alumni. He has twice served as a moderator in the Leadership in Life Institute Program.

Tim was born in Dothan, AL and attended school in Atlanta, GA. He earned his B.A. at Georgia State University and Juris Doctor at Woodrow Wilson College of Law.

Tim serves on two church building funds and was Vice President of Pasco County’s First Call for Help. He is a Little League and Girl’s Softball sponsor, and is the Past President of Seven Springs Rotary Club and of Tampa Bay’s Georgia Bulldog Club.
Congratulations also to our Community Service Chair, **Alicia S. Burst**, for her recent appointment to Mayor Alvin Brown’s Hispanic American Advisory Board! The board promotes city services among the growing Hispanic community and advises the Mayor and his staff on specific needs within the community.

Alicia began her career as a paramedical examiner in 1974. After Medical Assistant training, she considered a nursing degree. Quickly realizing her attraction to the paramedical business instead, she abandoned doctor's offices for a full time paramedical position. In 1987 she moved to the Jacksonville area to develop APPS’ first office in North Florida. From Jacksonville, they have extended the service areas for APPS south to Deltona and across the state to Pensacola, while developing a strong team of examiners and managers.

Alicia has previously served on the Board of the American Heart Association, was President of LICOMA (Jacksonville Chapter), and serves on the Board of Integrity Childrens’ Fund. She is an IFAPAC Member at the Diplomat level and has been awarded NAIFA-Jacksonville's Associate Member of the Year twice and has been recognized by the Society of FSP - Jacksonville Chapter for her participation and contributions. Alicia was presented with NAIFA-Jacksonville's Community Service Award and is the first paramedical provider to complete NAIFA's LILI (Life in Leadership Institute) in 2008.

★★★★★★

And finally, congratulations to **Tara Showalter, CFP, CRPC**, Managing Principal of Waddell and Reed! Tara has been selected as a finalist for Corporate Leader in the 2012 Women in Business Award. She was nominated by several of her peers and employees for this award for the significant contributions to women in business in the community and NE Florida in the short period of time she has been in Jacksonville.

Tara is a member of the local Financial Planning Association, Society of Financial Services Professionals, Woamtec, and Women in Financial Services. She graduated from St. Norbert's College in Green Bay, WI, with a degree in Business Administration/Minor in Philosophy and received a Juris Doctor from Hamline University in St. Paul, MN. Tara practiced law for several years in the area of Estate and Tax Planning in Minnesota and Wisconsin.

She enjoys spending time with her husband, Scott and son, Elijah. She also enjoys running and is training for her fourth marathon in May, 2012 with the goal of qualifying to run for the Boston Marathon.

**NAIFA-Jacksonville Blood Drive Update**

Submitted by **Alicia S. Burst**

**CONGRATULATIONS** to **Jeanne Peterson, CPF, LUTCF, CLTC** of MetLife Financial Services for being the APPS' Paramedical Services recipient of $100.00! Jeanne was one of our generous donors at our last Blood Drive held on February 23rd.

If you have any questions about the blood drive, please contact Alicia Burst at [AliBurst@AOL.com](mailto:AliBurst@AOL.com).
“Exceptional Learning 2012”

NAIFA-Florida 80th Annual Career Advancement Conference and Expo
July 16-18, 2012
Hyatt Regency Grand Cypress, Orlando, FL

Click [HERE](#) for a complete brochure which includes the registration and descriptions of all conference sessions and continuing education seminars.

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

Check [www.naifaflorida.org](http://www.naifaflorida.org) for the latest news and updates!

State Health Chair Report

Special U.S. Supreme Court Edition

Submitted by Jeff Sadler, CLTC, CSA
State Health Chair - NAIFA-Florida

Two years ago, former Florida Attorney General Bill McCollum said that the newly passed health care law - the Patient Protection and Affordable Care Act (PPACA) - would have its day in court. He was right, only it turned out to be days in court with an unprecedented 6 hours of oral arguments before the 9 Justices who will decide the fate of President Obama's wide-sweeping legislation.

Virginia and Florida led the way with their protests about the constitutionality of the individual mandate - the provision in the law that requires every American to buy health insurance coverage or pay a penalty for not doing so. On the surface, this should have been an easy decision for the judicial system sworn to uphold the Constitution.

For a complete report, please click [HERE](#).

IFAPAC REPORT

Submitted by Jayme G. Alfano, CLTC, CLU, ChFC

As all of us approach our respective Practices in different and unique ways, one of the attributes of our industry is our ability to create our own distinct mark upon it, thru the excellence of how we develop and serve our clients. However, there is one very important facet of our industry that requires us all to work in unison. Like a Choir, singing and bringing forth a beautiful message contained in song...

everyone striving to be in time and in perfect pitch!

We must consider with great seriousness, acting in unison as one voice, when it comes to our commitment to IFAPAC. In order to protect our Clients and our Practice from the unscrupulous behavior of government, and the intrusion into the "free-market," we must act in unison! For that is where true strength lies, working together as one!
We must consider with great seriousness, acting in unison as one voice, when it comes to our commitment to IFAPAC. In order to protect our Clients and our Practice from the unscrupulous behavior of government, and the intrusion into the "free-market," we must act in unison! For that is where true strength lies, working together as one!

As all of us realize "freedom" does not come without a price. The sacrifice we make is with our wallets. There are many of us that long for the days when government was obedient to the Constitution and respected the efforts of its citizens in what is referred to as a "self-governing republic."

Government trying to siphon off our earnings along with our Clients financial accumulations must not endure! We must, as difficult as our economy is at this time, find a way to make a big dent in Governments apparent lack of self-control, by contributing that which has been so hard to earn and most difficult to hang on to... our money!

Please realize, as Zig Ziggler use to say, "By the mile it is a trial, but by the inch it's a cinch!"

Please consider this... By contributing a small yet consistent amount of money each month, that collectively among all of us, could represent a significant investment in protecting our industry as well as our Clients, by preserving those values contained in our products and services that have honored and been honored over the course of time!

NAIFA has instituted a campaign they are calling "Get Off the Bench and Get in the Game!" the campaign is running thru May the 4th 2012. NAIFA is trying its best to encourage those who give, to give just a little bit more and those how have not given to give just a little bit!

For together, we can make a big difference in protecting the value, our industry has provided our respective community and the United States in general, for the past 170 plus years! We must not shrink from this commitment; nor can we think that someone else will step up to the challenge, for that someone else is us! So please consider acting now!

You're faithful NAIFA-Jacksonville IFAPAC Chairman,

Jayme G. Alfano, CLTC, CLU, ChFC

IFAPAC 2012 Campaign: Get off the Bench & Get in the Game!

IFAPAC Madness is February 1st - May 4th, 2012!

CLICK HERE FOR COMPLETE DETAILS!

NAIFA 2012 Career Conference & Annual Meeting

Registration is now open for the NAIFA 2012 Career Conference & Annual Meeting, to be held September 8 - 11 at Caesars Palace in Las Vegas!
Each year NAIFA members come from across the nation to enhance their professional development, connect with colleagues, tend to the governance of your association, and support the advocacy and political action work that is protecting your industry.

Long time attendees and first timers alike will all gather at Caesars Palace, and you should too!

For complete details and registration, click HERE!

**NAIFA-JACKSONVILLE’S 40-HOUR PRELICENSING COURSE**

Available Live and Online! Click HERE for complete details!

**UPCOMING COURSE DATES IN 2012!**

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.

**News From Robin and Peter**

Is Waiting on the Sidelines the Right Strategy?

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

The life settlement market today is very different than it was just four years ago. The recession and its impact on the capital markets severely limited the amount of capital available for investment. But now, as we climb out of the recession, the major stumbling block to a robust life settlement market is not the lack of investment capital overall, but, rather, a lack of capital that is willing to invest in life settlements at reasonable rates of return.

In the fall of 2008, two of the major life expectancy appraisal companies made substantial changes to their methodology and significantly increased the length of their life expectancy mortality tables by approximately 30%. Other companies more gradually increased their life expectancies, but with essentially the same result. Although the capital markets have largely recovered, which has reopened the life settlement market, the life expectancy changes will likely continue to stifle the life settlement industry.

Life expectancy, along with cost to carry the policy (premium), and target rate of return, are the three prime factors in pricing a policy on the life settlement market. The longer life expectancies landed a one-two combination punch on the chin of the life settlement market. First, the increase in life expectancies puts many clients beyond the 12 years or less sweet spot favored by investors. Second and perhaps even more importantly, the greatest impact of the life expectancy increase was to damage investor’s confidence in those life expectancies.

Having been burnt once, investors are now somewhat shy. To attract investors to a market they now consider risky, thanks to the life expectancy changes, requires the prospect of extraordinary returns.
to compensate them for the perceived risk. These high required rates of return mean many policies price much lower than before and many don't price at all - that is, they have no value over the cash surrender value.

**Clients with policies they no longer want, need or can afford face the difficult question of whether they should try to sell now or wait until the market might improve. We believe the answer to this question is to ACT NOW for a number of reasons:**

1. Restoring investor confidence in life expectancies enough for them to lower their rate of return requirements will likely take years of performance data.
2. Keeping a universal life policy in force usually either reduces the cash surrender value or requires additional premium outlays by the policy owner.
3. Without a decline in health, for every year a person lives their life expectancy does not decline a whole 12 months. For example, according to the 2001 VBT Mortality Table, a standard male age 75 has a life expectancy of about 15 years, but a standard male age 80 has a life expectancy of about 11 years. That's only a four year decrease over five years. What this means for life settlement pricing is that, if you wait, investors will be facing a higher cost to carry the policy due to cost of insurance charges that increase with age, without a corresponding decrease in life expectancy.

**The bottom line is, if you have a client that qualifies for a life settlement and his or her health remains fundamentally the same, the policy could well become less valuable by waiting unless there is a significant change in the marketplace. The market has improved since 2008 as evidenced by the fact that we are getting offers now on policies that were previously declined. But it may take years for confidence to be restored in life expectancies and waiting could well be a costly decision for your client.**

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](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.
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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!

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