Welcome NEW MEMBERS:

**NAIFA - Greater Kansas City** - Ralph Harold, Benjamin Haynes
**NAIFA - St. Louis** - Justin Snapp, Frank Kremer, Andrew Lich, Tyler Breed, Oscar Marroquin, Wil Seyer, Steven Spewak, Andrew Woodman, Andrew Mansfield

**NAIFA - Springfield** - Julie Kudma, Craig Wright,
**NAIFA - Jefferson City** - Nathan Scott Reid, Rahgy Abadir,

Membership Message - S. Ann Pugh

NAIFA - Missouri President Elect and Membership Chair

Good Morning Good Looking!

Another gorgeous day in Missouri has arrived with terrific opportunities to those of us opening our eyes and sitting upright!

Please, please take advantage of the membership contest. Where else do you have the chance of being rewarded just for sharing the opportunity to belong to our industry’s greatest association? Lorie has included the rules and prizes in this newsletter. Meet Me In St. Louis!

Does anyone need continuing ed? Please give me a call. I am proud to present Life Insurance with Long Term Care personally to your group with a one hour credit. Let’s get together, learn and have some fun to boot! Thank you, St. Louis, for the warm welcome and delightful opportunity to meet and listen to Judy Hoberman from Selling in a Skirt!
President’s Message to Members - Greg Grimes

As many of you who know me know that I can be a little long winded so in the spirit of brevity I will aspire to keep this month’s message short ;)

Here are the points you need to take note of:

- Put June 10th - 12th in your calendars TODAY for the NAIFA - Missouri State convention…do it now!
- Find prospects for membership and get their names and data to Lorie Smith to be in the contest for having your registration to State conference paid for
- Contribute to IFAPAC TODAY…even though this election cycle is over your voice needs to be heard
- Consider participating in LILI in January: It will change your practice and your Life!!!
- Did I mention membership? IFAPAC may be where the rubber meets the road in the NAIFA-mobile but membership is the gas that makes the car go…if you’re a member you’re on the membership committee
- Participate in your local’s meetings and events including YAT events even if you’re an old guy like me…you’ve paid to be a member, use it
- Never forget that NAIFA is the premier organization in our Industry representing your practice and your client’s interests
- If you keep these things in mind and devote 1hr a week to supporting NAIFA we will thrive.

Thank you for being a member of NAIFA MO and Have a great Thanksgiving!

The Executive Director’s Corner - Lorie A. Smith

If you haven’t already please visit the completely overhauled NAIFA.org website. It seems to be much easier to navigate and find what you are looking for. Thanks NAIFA!

NAIFA - Missouri members Mark Acre, Ed Anderson, Jim Graham and David Beaman will be walking the halls of Congress on the 13th to carry a united message to our elected officials. Watch for a full report and hopefully some photos in our next edition. I have made appointments for them in the following offices: Sam Graves, Billy Long, Jason Smith, Blaine Luetkemeyer, Ann Wagner and Claire McCaskill.

November is Long-Term-Care Awareness month, a time when the spotlight is on long-term-care insurance (LTCI) and the critical role it can play in your clients’ lives. NAIFA.org has great articles on the subject in their health section.

Why should you take the Leadership in Life Institute classes offered by NAIFA - Missouri starting in January? Because...taking the course is an investment in oneself and the returns on the investment can be infinite. Graduates consistently report that LILI gives them the tools to succeed and 70% report a measurable increase in the growth of their business since graduating.

Elevator speech to memorize: NAIFA is the only organization serving and representing insurance and financial advisors regardless of the products they sell or the focus of their practice. NAIFA is your professional association, and its focus is to protect your business, help you grow your business and promote ethical business conduct.

Now is the time to give thanks for all of our blessings, I am very thankful for NAIFA - MO and my long career as your Executive Director.
Please Support our Corporate Sponsors!

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Identity Theft, Rick Hemphill
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Midland National Life
Security Benefit
Prudential
Opinion: Is ACA information safe online?

John Osborn
Industry Insight

The Affordable Care Act has expanded access of coverage to millions of Americans.

Most of the market reforms of the ACA took effect Jan. 1. Individuals and families purchasing insurance now have access to guaranteed coverage regardless of their pre-existing conditions, and premiums cannot vary based on medical history or gender. However, one of the biggest concerns of consumers enrolling in the exchanges is fraud. In the wake of massive data breaches, such as Target, are records safe on this new Internet-based health insurance system?

Subsidies are available to consumers to help with the cost of coverage, and health insurance exchanges have been developed to help the consumer locate the best plan to fit their needs. The state-based exchanges use tax information to verify identity and the amount of subsidy the consumer is eligible to receive. Eligible taxpayers who purchase health insurance through an exchange can request a refundable tax credit to help pay their premium. The ACA authorized the Internal Revenue Service to disclose a limited amount of information about exchange applicants. The IRS also has implemented a series of precautions to safeguard the information provided to protect the confidentiality of applicants and their federal tax information.

The IRS sent about 23 million tax information reports during the first open enrollment period, October 2013 through March, and some 13 million of those reports went to the U.S. Department of Health and Human Services, while the rest went to the state-based exchanges.

The Treasury Inspector General for Tax Administration – the watchdog agency keeping tabs on the IRS – recently published guidance about the inefficiencies they found of ACA exchanges, along with some recommendations. The agency only reviewed the IRS systems and not HealthCare.gov or the HHS state-based exchange systems. The IRS systems supporting data transfers among the exchanges and federal agencies to enroll applicants generally function adequately. What could go wrong?

IRS efforts to prevent a breach of personal tax information will never be perfect. The behavior of system users and operators may intentionally or unintentionally bypass or subvert security controls designed to protect systems and data. Strict adherence to security procedures is generally rare, and systems change along with the environment that they are being administered. HHS guidance prohibits the display and disclosure of federal tax information during the application processing, and this significantly reduces the exposure of the consumer to having their information viewed during the enrollment process.

Administration officials say they remain confident HealthCare.gov is a secure method for enrolling. “When consumers fill out the online application, they can trust that the information that they’ve provided is protected by stringent security standards and that the technology underlying the application process has been tested and is secure,” Medicare Administrator Marilyn Tavenner assured the Senate’s Health Committee last fall during open enrollment.

Fraud remains a concern. Consumers can potentially be directed to websites that are almost identical to state or federal exchange sites. In this day and age of being short on time and inundated by social media, email and other digital content, it is easy to mistake an email that leads to a fraudulent site.
Election Day Report - Jennifer Durham of John Britton and Associates

Prior to the election on Tuesday, Republicans enjoyed a veto-proof majority in both the Missouri Senate and House. In the Senate, 23 votes are required to override the Governor’s veto and there were 23 Republicans and nine Democrats, with two vacant seats. In the House, it takes 109 votes to override and the Republicans held 110 seats, the Democrats had 52 and there was one vacancy.

With the 2014 General Election, the Republicans have enhanced their control of both the House and Senate. In the Senate, the Republicans have netted two additional districts to increase their majority to 25, while there continue to be nine Democrats. In the House, the Democrats retained only 46 seats, while the Republicans now have 117 members.

The Republican run in the House was particularly remarkable because they unseated five incumbents. Among the seats retained by the Democrats, 24 candidates were running unopposed and another 19 were running in solidly Democratic districts. Of 17 districts projected to be close, Democrats won only three races.

ACA Continued…

Scammers will go after whatever personal information they can get their hands on. People tend to choose the same security questions and answers, and scammers will then use that information to access their email and potentially worse.

On Aug. 25, federal employees noticed a breach. Hackers had placed malicious software onto a HealthCare.gov test server that intended to affect multiple websites. These cyber-attacks use botnets with malware to send traffic from multiple computers to a particular website so it will shut it down and interrupt service.

Cybersecurity professionals have warned us for quite some time that hackers are eager to gain access to information stored and communicated on the exchange sites. Oversight is in place but it may only be a matter of time before information is accessed from cyberattacks.

The ACA is basically an online event. The consumer only has a few options in order to process their enrollments and apply for subsidies. You can enroll online, call in and enroll over the phone, or meet with an agent or navigator to help you enroll into a plan.

Regardless of how you enroll into an exchange, the information you provide is being transmitted and stored on servers. Clever hackers and scammers will always try to breach those systems, and we can only hope those systems meet the security needs to store our information.

John Osborn is owner and partner with Osborn & Associates. He can be reached at john@osbornassoc.com.
Please mark these dates on your calendar!

**March 4, 2015**  
Day at the Capitol  
Capitol Plaza Hotel  
Jefferson City, MO

**May 19-20, 2015**  
NAIFA Congressional Conference (Fly-In)  
Washington DC

**June 10-12, 2015**  
NAIFA - Missouri Annual Leadership and Sales Conference  
Frontenac Hilton, St. Louis, MO

**October 3-5, 2015**  
NAIFA Sales Conference and Annual Meeting  
New Orleans, LA

Mark your calendars now!!  
June 10-12, 2014  
NAIFA - MO Sales and Leadership Conference  
St. Louis Frontenac Hilton  
Announcement of Schedule and Speakers to come.

**Property Location**  
With a stay at Hilton St. Louis Frontenac in Frontenac, you'll be in the business district and close to Creve Coeur Golf Club. This hotel is within the vicinity of Saint Louis Galleria Mall and Magic House - St. Louis Children’s Museum
Member Benefit Spotlight

Card2You

• Connect with Your Clients with the Card2You Application

Card2You is a smartphone app that enables users to send an actual postal mail 5” x 7” printed, folded photo or Greeting card envelope via 1st class mail, directly from your mobile device (iPhone, Android or Blackberry) for $1.99.

Highlights of Card2You
Quickly and easily send “Snail Mail” (Greeting Cards) from recent models of iPhone, iPad, Android or Blackberry (BB10) smart devices.
• Highest quality Photo output from a smartphone Camera or Library
• Ease of use /Interface - just a few taps
• Ability to send invitations for meetings, events and parties
• Low Cost
• Clever Auto-personalization
• Ability to add contact/company information, prints on the back of the card
• Ability to mail to several contacts at once quickly and easily (ala mail/merge)
• Ability for individual user to save their own personal message libraries
• Ability to create mail lists
• Any unique business graphics that can be “saved” to a mobile library can be utilized with Card2You

Connecting with your clients is easy, effective and cost efficient with Card2You – it’s like having a greeting store in your pocket. Download this free app today at www.card2you.com and enter promo code “NAIFA” to send your first card for free.

Endless Vacations Rentals

NAIFA Members save on the best available rate at Endless Vacation Rentals. Choose from 60,000 vacation properties worldwide. Be sure to use the NAIFA Member promo code 100009310. Visit online to book your trip today!