The President’s Message

Dave Skutnik, President

It was a real pleasure for me to represent our chapter members, their clients and all of the non-NAIFA members that benefit from our advocacy in Washington DC. The attached press release and photos give you a glimpse of two days meetings, conversations, handshakes, and lots of walking. As Terry Headley exclaimed, “This is our time to shine . . . this is what NAIFA is all about.”

NAIFA membership has helped my career. I have felt the need to step forward and give back several times by serving on the Omaha Board, the Hastings Board and now completing the chairs here at Heartland. I will continue to serve as Immediate Past President, National Committeeman and newly elected NAIFA State Director.

But I could not have completed this year without a great board and executive director. I look forward to working with next year’s leadership team and you should too! They are President Matt Green, Vice-President Kristy Cavanaugh, Secretary/Treasurer Patti Wissing, Board Members Ty Benton, Jeb Brant, JJ Green, Mike Hutchinson, Kent Koch, Dan Yost and Executive Director Diane Volden.

Our chapter has a very talented pool of qualified individuals. I say this after working with and observing chapters all over the state and nation. Please say yes when approached to serve. Your energy and ability can make us even better. Thank you all for your contributions!
HAPPY JULY BIRTHDAYS

Barry Carlson 7-5
Michael Hutchinson 7-11
Laura Schneider 7-15
Kent Koch 7-17

HAPPY JULY ANNIVERSARIES

Dennis and Wendy McCarty 7-2
Mary and Tom Santin 7-5
John and Patricia Haynes 7-20
We sincerely hope all of you will attend as many meetings as possible. We will strive to have the best meetings and speakers possible.

Aug. 21st  NAIFA Nebraska Heartland Golf Tournament—Southern Hills Golf Course in Hastings, Nebraska. 1:00 start time. More information to follow.

DOL Says Fiduciary Proposal Will Come in January 2015 at the Earliest

The Department of Labor has announced that it will not re-propose a fiduciary rule for advisors who sell and service retirement plans until January 2015 at the earliest. DOL did not provide a reason for the delay, but NAIFA and members of Congress have asked DOL to meet with stakeholders and coordinate with the Securities and Exchange Commission, which is considering an advisor fiduciary rule of its own. DOL needs to ensure that any proposed rule does not increase costs or limit access to investment advice for retirement savers.

“NAIFA welcomes the Department of Labor’s decision to take a more measured approach,” said NAIFA President John Nichols. “Registered representatives with clients saving for retirement provide important services to people who may have nowhere else to turn for products and advice. These advisors are already among the most tightly regulated professionals in the financial services sector, so it is important that any new regulations address real problems in the marketplace and do not harm consumers.”

NAIFA has been in meetings with 35 members of Congress in the past six weeks to express concerns that a poorly conceived DOL fiduciary rule could limit consumers’ access to retirement advice. NAIFA also emailed 513 congressional legislative directors, telling them that a DOL rule prohibiting access to professional guidance, advice and products from advisors paid by commissions would harm millions of consumers who currently benefit from such services. Last week, some 700 NAIFA members visited with members of Congress from every state as part of NAIFA’s Congressional Conference grassroots event.
Cavanaugh, Hack named All-American Agents

Agents Kristy Cavanaugh and Monte Hack, both of Grand Island, have been named All-American Agents by the American Family Insurance Group.

They join a select group of agents who have distinguished themselves through outstanding sales and customer satisfaction and service regarding American Family Insurance products. Cavanaugh and Hack were recognized for their strong insurance background and their customers’ trust in their products and services. Cavanaugh’s office is at 2925 W. Stolley Park Road, and Hack’s office is at 204 N. Walnut St.

Cory Lenners has joined Insur in Grand Island as an insurance agent. Lenners has more than 17 years of experience in the insurance industry. He holds licenses for annuities, life, health and long-term care insurance. Lenners has been an active member in NAIFA and in the National Association of Health Underwriters. He has also been active in coaching and his church life and lives in Grand Island with his two daughters.

Insur, a full-service independent insurance agency founded in 1909, is a member agency of the First Insurance Group network. Lenners can be reached at 382-8000, extension 241, or clenners@insurinc.com.

Joshua Meier of Grand Island, a financial consultant with the Central Nebraska Associates of Thrivent Financial, has qualified to attend the Peak Performers conference as a Sierra Level qualifier by providing outstanding financial guidance and solutions to members of the organization in 2013. Out of about 2,300 Thrivent Financial representatives nationwide, 640 individuals qualified for this honor. Meier is with Thrivent Financial’s Nebraska Regional Financial Office, serving members in Grand Island and surrounding communities. He will be recognized by his peers from across the country at Thrivent Financial’s annual conference in Chicago. Meier has been with Thrivent Financial for six years.
Local Dave Skutnik with NAIFA Nebraska Heartland Visits Federal Lawmakers

Discusses tax reform, improvements to health care reform and middle market access to financial advice and service.

Grand Island — Dave Skutnik, joined hundreds of other professional insurance agents, advisors, brokers, consultants and employee benefit specialists from across the country in Washington, D.C., May 20-21 to meet with U.S. Senate and U.S. House members and staff as part of the National Association of Insurance and Financial Advisors’s Congressional Conference.

Skutnik, a local BUSINESS OWNER of Charter Financial Services, and and FINANCIAL ADVISOR with SagePoint Financial, Inc. is a member of the National Association of Insurance and Financial Advisors, which sponsored the event.

Skutnik joined NAIFA leaders, including IFAPAC, APIC and Government Relations Chairs; Association Presidents and Executives; NAIFA CEO Dr. Susan Waters; NAIFA President John Nichols; and members of NAIFA’s Board of Trustees for the event.

Congressional Conference attendees talked to their members of Congress about the importance of life insurance, annuities and employee benefits to the clients and the U.S. economy. Life insurance products account for 20 percent of Americans’ long-term savings. The life insurance industry pays out $1.5 billion each day and supports 2.5 million jobs.

“I met with Lee Terry, Adrian Smith, Jeff Fortenberry, Deb Fischer and Mike Johanns,” said Skutnik. “It’s so important to make these contacts on Capitol Hill and to share with our Representatives and Senators how important the insurance and financial services that we provide to our clients are to families, our communities and our country’s economy.”

About NAIFA: Founded in 1890 as The National Association of Life Underwriters (NALU), NAIFA is one of the nation’s oldest and largest associations representing the interests of insurance professionals from every Congressional district in the United States. NAIFA members assist consumers by focusing their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA’s mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members.
Heartland President, Dave Skutnik at our Nation's Capital to lobby on your behalf.

Nebraska Senators, Congressmen and Governor Heineman

Congressman Lee Terry from Omaha, listens to NAIFA members from across the state.
Pictures from Congressional Conference in Washington DC

Senator Mike Johanns (Left) and Congressman Jeff Fortenberry (Right)

Senator Deb Fischer addresses the Wednesday morning delegate breakfast.

NAIFA National President, John Nichols, MSM, CLU
PREAMBLE: Helping my clients protect their assets and establish financial security, independence and economic freedom for themselves and those they care about is a noble endeavor and deserves my promise to support high standards of integrity, trust and professionalism throughout my career as an insurance and financial professional. With these principles as a foundation, I freely accept the following obligations:

- To help maintain my clients’ confidences and protect their right to privacy.
- To work diligently to satisfy the needs of my clients.
- To present, accurately and honestly, all facts essential to my clients’ financial decisions.
- To render timely and proper service to my clients and ultimately their beneficiaries.
- To continually enhance professionalism by developing my skills and increasing my knowledge through education.
- To obey the letter and spirit of all laws and regulations which govern my profession.
- To conduct all business dealings in a manner which would reflect favorably on NAIFA and my profession.
- To cooperate with others whose services best promote the interests of my clients.
- To protect the financial interests of my clients, their financial products and my profession, through political advocacy.
**Vision Statement:**

The National Association of Insurance and Financial Advisors protects and promotes the critical role of insurance in a sound financial plan and the essential role provided by our professional agents and advisors.

**Mission Statement:**

The mission of the National Association of Insurance and Financial Advisors is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members.

IFAPAC contributor names are in blue
Three Easy Ways to Contribute to IFAPAC

<table>
<thead>
<tr>
<th>CLUB TYPE</th>
<th>ANNUAL CONTRIBUTION</th>
<th>MONTHLY BANK DRAFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capitol</td>
<td>$5,000</td>
<td>$416.00/month</td>
</tr>
<tr>
<td>Emissary</td>
<td>$2,500 to $4,999</td>
<td>$210.00/month</td>
</tr>
<tr>
<td>Diplomat</td>
<td>$1,000 to $2,499</td>
<td>$84.00/month</td>
</tr>
<tr>
<td>Envoy</td>
<td>$500 to $999</td>
<td>$42.00/month</td>
</tr>
<tr>
<td>Statesman</td>
<td>$300 to $499</td>
<td>$25.00/month</td>
</tr>
<tr>
<td>Ambassador</td>
<td>$200 to $299</td>
<td>$17.00/month</td>
</tr>
<tr>
<td>Century</td>
<td>$100 to $199</td>
<td>$8.50/month</td>
</tr>
<tr>
<td>Investor</td>
<td>$50 to $99</td>
<td>$5.00/month (minimum for bank draft)</td>
</tr>
</tbody>
</table>

Name ____________________________________________ NAIFA Member # __________________
Company _______________________________________________________________________________________
Address _________________________________________________________________________________________
City  _____________________________________________State  ___________________ Zip ___________________

❏❏ I would like to make my contribution in one annual amount:

❏❏ Enclosed is my personal check for $_______________

❏❏ Please charge my personal (circle one)  q Visa  q MasterCard  q American Express  q Discover

Account # _________________________________________ Exp. Date _______________ Security Code __________

For a single, annual amount $ ________________ Signature ___________________________________________________

(PLEASE NOTE: WE CANNOT CHARGE CREDIT CARDS MONTHLY)

MONTHLY BANK DRAFT AUTHORIZATION

❏❏ I currently give on bank draft at $_________ a month. Please increase my monthly contribution to $_________ per month. Signature ____________________________________________________

❏❏ I would like to enroll in the monthly bank draft plan. Enclosed is my check for the first month’s payment. I have completed the information requested below.

I hereby authorize IFAPAC to withdraw from my account the amount specified below every month. This authorization will remain in effect until revoked by me in writing and, until IFAPAC receives such notice, I agree that IFAPAC shall be fully protected in honoring such withdrawals. In consideration of IFAPAC’s compliance with such request and authorization, I agree that IFAPAC’s treatment of each such check and IFAPAC’s rights in respect to it, shall be the same as if it were signed personally by me and that if any such check be dishonored, IFAPAC shall be under no liability whatsoever even though such dishonor results in the forfeiture of IFAPAC membership.

WHEN SIGNING UP FOR BANK DRAFT, REMEMBER TO ENCLOSE A VOIDED CHECK

Name of depositor as shown on bank records______________________________________________________________

Account number ________________________ Routing number _______________________________________

Name of bank and address of bank branch where account is maintained __________________________________________

4. Amount of draft per month $ ________________________

5. Signature of depositor (s) as shown on bank records: _____________________________ Date _______________________

(if joint)

Return form & contributions (or voided check) to: IFAPAC; 2901 Telestar Court; Falls Church, VA 22042-1205 or fax bank draft application with voided check or credit card contribution to 703-770-8151. Contribute online at www.naifa.org/ifapac.

Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National, if you have directed NAIFA to do so (see reverse side). You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC’s political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes.
THANK YOU TO OUR CORPORATE SPONSORS

Click on the logo to access the sponsor’s web page

Brokerage Services Inc. Transamerica
YOUR 2013-2014 BOARD OF DIRECTORS

Dave Skutnik, President
Jeb Brant, Past President
Matt Green, President Elect
Kristy Cavanaugh, Secretary/Treasurer
Anita Speece, National Committeewoman
Ty Benton, Board Director
JJ Green, Board Director
Michael Hutchinson, Board Director
Tom Reisdorph, Board Director
Patti Wissing, Board Director
Dan Yost, Board Director
Diane Volden, Executive Director