



The **Mission** of the National Association of Insurance and Financial Advisors – Central Valley is:

“To foster professionalism through improving our business environment, enhancing our professional skills, and promoting ethical conduct of advisors and all those engaged in financial and insurance services.”

The **Core Values** of NAIFA-Central Valley are to service our community through our businesses by:

*Professional Development
Legislative Advocacy
Ethical Accountability
Mutual Support*

General Breakfast Meeting

Thursday, February 16, 2012

Stockton Golf & Country Club • 3800 W. Country Club Blvd, Stockton

Table Topics & Breakfast 8:30 - 9:00 am

How utilizing review websites can attract more business. Do you know what Yelp, Manta and other review pages are? Is your business set up with these different sites? If not, you need to come to this table topic to find out how to get more business using these internet tools. Moderated by David Gingerich, Principal Financial.

E-Exams – The future of Parameds. How electronic paramed exams produce the best applicant experience, the most accurate exam results and handles the “submission to commission” process at the “speed of light”. Moderated by Sandy Luiz, Portamedic.



Ryan Pinney

Main Speaker 9:00 - 10:00 am

5 “Secrets” to Grow Your Business Using Social Media

Understanding how Social Media will impact the success of your business and how to benefit from it.

Learn the “Secrets” of social media and internet marketing. Everything from setting-up and managing an effective social media campaign to which social media outlets actually help you grow business and retain clients. This presentation is not a bunch of theory, but rather tested and proven methods to get results. Understand how to:

- Create a comprehensive and consistent brand with social media
- Establish an “Expert” image through free internet and social media sites
- Immediately increase customer loyalty and retention
- Drive new revenue without additional cost or staff

CE Class 10:00 - 11:00 am

Life Insurance in Defined Benefit Plans. This presentation will explore the topic of what is known as a split-funded defined benefit plan. In addition, it will also cover broader topics such as an overview of qualified plans, the use of life insurance in defined benefit plans, as well as a brief comparison between 412(e)(3) plans and traditional defined benefit plans. Moderated by F. Thomas Biglione, CLU, ChFC.

\$15 (\$17 non-member) for buffet breakfast or \$8 (\$10 non-member) for coffee/juice only

Pre-paid Registration Required by Monday, February 13th

Meeting Sponsored by **PennMutual**

GENERAL MEETING REGISTRATION FORM

Please return to 15 S. Rose Street, Lodi, CA 95240 • PH 339-4651 • FAX 339-8273

Breakfast \$15 (\$17 non-members) -or- Coffee/juice only \$8 (\$10 non-members)

Registration required by 10:00 am on Monday, February 13.

Cancellations not made by 10:00 am on Monday, February 13 must be honored.

Method of Payment: Check MC VISA American Express

Credit Card # _____ Exp. Date _____

Signature _____ Card Holder Name _____

Phone # _____ Email _____



President's Message

by Marc A. Bregman

I come to you this month because we are in need of important Committee and Board Members. We are looking for both newer members and seasoned members to step up and do their part to help us grow our Association. I personally have served on this Board for about 13 years, and most of the Board is right up there with me with long years of service.

In the 13 plus years I have served NAIFA from our local Board of Directors, to the State Board, to Chairing a National Committee, I have had the pleasure of having received more than I have given. I have had the opportunity to become friends with many top producers that have shared their wisdom with me. Those ideas and experiences are responsible for what my practice has become today. Many of you may only see my New York Life production, but that is only a third of my income. This association is responsible for helping me achieve goals I never thought possible.

I quote something akin to the "Golden Rule"... "You only get out what you put in." If you are questioning your ability to give, you may be in a rut because you need change.

It is time to have some new dynamic leaders rise up from among our ranks, and help evolve this Association so that it will be able to continue to serve its members, providing Legislative Advocacy and services to increase your "bottom line."

Our meeting attendance is on the rise, and to maintain this positive growth we need ideas and new leadership to keep us fresh and on the cutting edge.

Please consider this offer seriously. Commitments begin at about 1 hour per week.

Please contact myself personally (209-367-0930) or Kim Metz (209-339-4651) to express your interest and ability to commit time and resources to our wonderful Association.

Meet our February Speaker

Ryan Pinney is an expert at using technology to drive insurance business and streamline the application and underwriting processes. He leverages his experience with search engine optimization, social media, and online marketing to assist agents and agencies alike create their online presence and profit from it.

His company, Pinney Insurance Center, is a national brokerage general agency that provides insurance, investment, and financial planning advice combined with proprietary tools to assist agents and financial advisors. Utilizing the same principals and technology his firm provides to agents, his firm sold more than 16,000 policies direct-to-consumer over the internet last year.

Ryan is a 3-time MDRT Top of the Table qualifier and regular contributor to financial publications where he has been featured by *Bankrate.com*, *Yahoo! Finance*, and *Fox Business News*. He currently serves as the local President of NAIFA Northern California and as a member of the MDRT Member Communications Committee and Chairman of NAIFA California's Social Media Task Force.

Coming next month...



Rick Paulsen

Thank God It's Monday!
TGIM!

Rick will share his ideas that have helped him for over 30 years! Learn how to grow your business with sales, working with centers of influence and referrals.

Thurs, March 15
General Breakfast Meeting
8:30 - 11:00 am
Modesto Courtyard Marriott

2011/12 Board of Directors

OFFICERS

Marc A. Bregman, LUTCF..... *President, Programs*
David J. Gingerich.....*President Elect, Membership*
George Azevedo, Jr., CLU*Vice President, Community Svc*
Jeffrey J. Brusa..... *National Committeeperson, VP of Finance & Records*

BOARD MEMBERS

F. Thomas Biglione, CLU, ChFC – *PAC, PIC, Government Relations*
Heather Doell – *YAT*
Xer Lor – *Professional Development*
Sandy Luiz
Thomas R. McHugh

STAFF

Kim Metz, *Association Executive*
kimmetz@naifacentralvalley.org • (209) 339-4651

CALENDAR

Thurs, Feb 16
General Breakfast Meeting
8:30 - 11:00 am
Stockton Golf & Country Club

Thurs, Mar 15
General Breakfast Meeting
8:30 - 11:00 am
Modesto Courtyard Marriott

Thurs, April 19
General Breakfast Meeting
8:30 - 11:00 am
Stockton Golf & Country Club

Thurs, June 21
General Breakfast Meeting
8:30 - 11:00 am
Stockton Golf & Country Club

Mon, July 16
Charity Golf Tournament
9:30 am
Stockton Golf & Country Club

www.naifacentralvalley.org

Invite a colleague to the next meeting

NAIFA Quality Award

The NAIFA Quality Award provides advisors at any career stage, the opportunity to demonstrate a commitment to exceptional:

- Professionalism through education and earned designations
- Production measured by performance metrics customized for each practice specialty
- Adherence to the NAIFA code of ethics, and
- Service to your industry association.

Advisors specializing in Life & Annuities, Financial Advising & Investments, Health & Employee Benefits, Multiline Sales or any combination of these specialties have the opportunity to demonstrate the quality that is the mark of a true professional.

One award, the NAIFA Quality Award, reflects all the varied practice specialties of NAIFA members with a singular mark recognized by all. The NAIFA Quality Award is the mark of distinction to be recognized by not just your colleagues, but by your clients and companies. Be recognized for your commitment to excellence in service to your clients and your industry, in your pursuit of education and training and in your adherence to NAIFA's Code of Ethics. It is time for all NAIFA members to display proudly the mark of NAIFA Quality.

If your practice spans more than one specialty area, the unique bonus multiplier credits allow you to build credit toward your production qualifications by combining production across specialties. A demonstrated commitment to professional education and association leadership also earns you qualification credit.

The NAIFA Quality Award is a continuation of the former NAIFA Industry Awards. Previous recipients of the NAIFA Industry Awards will carry over their years of achievement to the NAIFA Quality Award. Previous recipients of NAIFA's National Quality Award and National Sales Achievement Award will find the NAIFA Quality Award Life Insurance and Annuities Qualification is comparable. Previous recipients of NAIFA's National Multiline Sales Award will find the NAIFA Quality Award Multiline Qualification is comparable.

2011 Recipients

QUALIFIER'S NAME	YEARS
Nancy Ashment	L 13
Audrey Baker CLU, ChFC	L 5
Mark Buckley CLU, CFP, LUTCF	M 5
Jerry Cox CLU, ChFC	L 24
Bruce George FIC	L 1
Scott Marcus CLU	L 10
Timothy Ryan CLU, ChFC, AEP	L 11
Gerald Smith CLU, ChFC	F 27
Harry Swanson	L 40
Colleen Wallace Myrtakis	L 6
Debra Webb CPCU	L 4

L = Life Insurance and Annuities Qualification

F = Financial Advising and Investments Qualification

M = Multiline Qualification

H = Health Insurance and Employee Benefits Qualification

Congratulations to all recipients!

2012 Application and Membership Requirements

In order to apply for the award an advisor must be a current NAIFA member by the closing of the application period, April 30, 2012. If your company will provide NAIFA a list of potential qualifiers, NAIFA will confirm the membership requirement. There is an application fee of \$30 per application. NAIFA will coordinate with any company wishing to cover the application cost for your representatives.

Applications for the award will be available in early January through the NAIFA website at www.naifa.org/awards and will also be available in print in the January/February issue of Advisor Today magazine.

LUTCF/FSS Class Starting February 27th

NAIFA Central Valley will be starting Foundations of Estate Planning (FA271) on February 27th. The class will be held on Mondays, 12:00 - 2:30 pm for 8 weeks at 2389 W. March Ln, Ste 102, Stockton, CA.

FA 271 offers an introduction to estate planning and the role life insurance plays in the planning process. The class discusses how different types of property are transferred during life and at death, and the tax implications of not planning. It also presents the steps required to settle an estate and discusses the importance of having a will, the gift and estate transfer tax system, state death and estate taxes, trusts and planning estates of business owners.

To register for the class and get more information on the LUTCF/FSS designations please go online to www.theamericancollege.edu or call the American College at 800-992-4352.

NAIFA-Endorsed Professional Liability Program



On January 1, 2011, CalSurance Associates, a division of Brown & Brown of California, Inc, became NAIFA's selected program administrator for the Errors and Omissions (E&O) Professional Liability Insurance Program. NAIFA wanted to provide members with a program that offered improvements and enhancements to the policy, outstanding customer service and opportunities for program growth. The following enhancements to the policy are included for NAIFA members at no additional premium charge:

- Privacy Breach Coverage – Up to \$25,000 coverage for claims involving loss, theft or unauthorized disclosure of Personal Information (as defined in the policy)
- Public Relations Extension Coverage – Up to \$10,000 for Public Relations firm fees and expenses in the event of a “crisis” (as defined in the policy)
- Subpoena Compliance Coverage – Up to \$15,000 for Attorney Fee and Costs in connection with

document production or representation in giving sworn testimony

And coming early 2012... an online risk management course that is available directly to NAIFA members! This course not only provides you with a greater understanding of risk management and the importance of E&O insurance, but in addition, NAIFA members receive a 10 % discount off their policy upon completion of the course. CE is also available! Look for information on this exciting new member benefit on the NAIFA website (www.naifa.org), and in such member-centric email newsletters as the NAIFA Connections and NAIFA SmartBrief.

Look for the NAIFA Logo. If you receive a renewal notice that doesn't include the NAIFA logo, it is not the NAIFA endorsed program. CalSurance® welcomes new and returning NAIFA E&O program participants.

Visit www.naifaeo.com for more information. The NAIFA team at CalSurance can be reached toll free at (888) 833-2304 for additional details.

Do You Agree With Any Of The Following?

Insurance and financial services are valuable to my customers.

Frustrating and burdensome laws will keep me from meeting the needs of my clients.

A constitutional system of democracy is predicated on the involvement of individuals.

Participating in the campaigns of candidates is an important mission for NAIFA.

Active & regular discussion between NAIFA members & elected officials is the best way to educate lawmakers about my profession.

Customers I serve should not have their financial products taxed arbitrarily.

If you answered “yes” to any of the above, you should be an IFAPAC member.

- IFAPAC is a non NAIFA dues fund.
- IFAPAC contributions are used to support campaigns of candidates running for elective office.
- The candidates we support appreciate the value you bring to your clients and understand the important financial roles that insurance agents and financial advisors play in the U.S. economy.
- People contributing to IFAPAC are just like you – members of NAIFA who work hard and don't want the government making their business lives inoperable.
- Annual contributions range from \$50 to \$5,000.
- Every dollar counts.

IFAPAC = Career Insurance

A donation to IFAPAC is an investment in your future.

Make a contribution today at:

<http://naifa.org/advocacy/ifapac/contribute.cfm>



NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

MEMBERSHIP APPLICATION

A

APPLICANT INFORMATION

PERSONAL INFORMATION, PLEASE PRINT OR TYPE

MEMBERSHIP TYPE: Active Associate Student Transfer Only

Central Valley 05-0672
 Local NAIFA Association (if known) Association Number City, State

*Year of Initial License *Date of Birth

Prefix First, Middle, Last Name Suffix

Designations Title

Primary Company Firm/Agency Name (if applicable)

BUSINESS INFORMATION:

Please send all mail to my Home Address Business Address

Street Address 1 Business Phone

Street Address 2 Business Fax

City, State, Zip Toll-Free Number

Business Email Address Primary? Yes No Web Address

HOME INFORMATION:

Street Address 1 Home Phone

Street Address 2 Home Fax

City, State, Zip Home Email Address Primary? Yes No

REFERRED BY (PLEASE PRINT)

(must be an active NAIFA member)

Name _____

City _____

State _____

WAYS TO JOIN NAIFA

- FAX** Application with Credit Card Info To 877/508-9842.
- ON LINE** at www.naifa.org
- MAIL** with payment to: NAIFA Membership Lockbox, P.O. Box 758658, Baltimore, MD 21275

B

APPLICANT PROFILE

- Which of the following best describes the primary focus of your practice? (choose all that apply)
 - Life Insurance and Annuities
 - Health Insurance and Employee Benefits
 - Multiline
 - Financial Advising and Investments
 - Years in the Business _____
 - Are you a member of the following industry associations? (choose all that apply)
 - Association for Advanced Life Underwriting
 - American Institute of CPAs
 - The Council of Insurance Agents and Brokers
 - Financial Planning Association
 - GAMA International
 - Independent Insurance Agents and Brokers Association
 - Million Dollar Roundtable
 - National Association of Health Underwriters
 - National Association of Independent Life Brokerage Agencies
 - Society of Financial Services Professionals
 - What products do you recommend to clients? (choose all that apply)
 - Auto
 - Disability
 - Employee Benefits
 - Estate Planning
 - Fixed Annuities
 - Group Health
 - Home Owners
 - HSAs
 - Indexed Annuities
 - Individual Health
 - Load Mutual Funds
 - Long-term Care
 - Medical Supplement
 - Securities
 - Securities (Variable Annuities)
 - Term Life
 - Universal Life
 - Variable Life
 - Whole Life
 - 401 (k)s
 - 403 (b)s
 - 529s
 - What producer type best describes you? (choose all that apply)
 - Bank Agent
 - Broker Dealer
 - Captive
 - Agent
 - General Manager
 - Home Office Employee
 - Independent
 - Independent Contractor
 - Owner/Partner
 - Semi-Captive
- OTHER:**
- Please DO NOT send me promotional faxes
 - *Please register me for the Young Advisors Team (YAT) — for members 40 years and younger or in their first five years in the business.
- Please send all email to my: Home Email Business Email
- Please DO NOT share my contact information with NAIFA member benefit affinity providers

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

FALLS CHURCH, VIRGINIA 22042-1205 | MAIN: 877/TO-NAIFA | FAX: 877/508-9842 | WWW.NAIFA.ORG

DETACH BEFORE RETURNING

NON-Deductibility of Lobbying Expenses Disclosure Statement

While association dues payments may be deductible by members as an ordinary and necessary business expense, dues are not deductible as charitable contributions for federal income tax purposes. To determine the total non-deductible portion of your dues, add the NAIFA National lobbying expense (\$60.00) to your state association's lobbying expense (see table below).

	LOBBYING EXPENSES	AMSR*		LOBBYING EXPENSES	AMSR*		LOBBYING EXPENSES	AMSR*		LOBBYING EXPENSES	AMSR*
Alabama	\$0.00	\$0.00	Illinois	\$11.20	\$2.00	Montana	\$34.30	\$0.00	Puerto Rico	\$0.00	\$0.00
Alaska	\$4.00	\$0.00	Indiana	\$35.00	\$0.00	Nebraska	\$15.50	\$0.00	Rhode Island	\$0.00	\$0.00
Arizona	\$0.80	\$0.00	Iowa	\$12.00	\$0.50	Nevada	\$19.30	\$0.00	South Carolina	\$12.90	\$0.00
Arkansas	\$2.50	\$0.00	Kansas	\$50.00	\$0.00	New Hampshire	\$126.70	\$0.00	South Dakota	\$30.00	\$0.00
California	\$27.20	\$0.00	Kentucky	\$0.70	\$0.00	New Jersey	\$20.30	\$0.00	Tennessee	\$21.30	\$2.00
Colorado	\$33.30	\$0.00	Louisiana	\$0.00	\$0.00	New Mexico	\$25.40	\$2.00	Texas	\$36.00	\$0.00
Connecticut	\$23.30	\$0.00	Maine	\$87.50	\$0.00	New York State	\$34.00	\$0.00	Utah	\$9.10	\$0.00
Delaware	\$34.00	\$0.00	Maryland	\$27.00	\$0.00	North Carolina	\$20.00	\$0.00	Vermont	\$0.00	\$0.00
District of Columbia	\$0.00	\$0.00	Massachusetts	\$34.30	\$0.00	North Dakota	\$14.20	\$2.00	Virginia	\$7.40	\$1.00
Florida	\$26.10	\$0.00	Michigan	\$13.80	\$0.00	Ohio	\$22.10	\$0.00	Washington	\$53.70	\$0.00
Georgia	\$8.30	\$0.00	Minnesota	\$32.70	\$20.00	Oklahoma	\$26.70	\$0.00	West Virginia	\$20.00	\$0.00
Guam	\$49.60	\$0.00	Mississippi	\$35.60	\$0.00	Oregon	\$36.80	\$0.00	Wisconsin	\$20.70	\$0.00
Hawaii	\$31.70	\$0.00	Missouri	\$5.50	\$3.00	Pennsylvania	\$22.80	\$0.00	Wyoming	\$0.00	\$0.00
Idaho	\$8.80	\$0.00									

(Effective September 1, 2011-August 31, 2012)



PAYMENT INFORMATION

DUES AMOUNTS (for official use only) — Local and State dues amounts **MUST** be entered and added to the NAIFA dues amount.

*Local		*State		NAIFA		*Total
	\$98	+	\$125	+	\$330.00	= \$553

***REQUIRED FIELDS**

NOTICE: NAIFA is required to inform you of the cost of your state and/or national magazine subscription, which is included in your membership dues. **This amount is not deductible from your dues.** The amount of your *Advisor Today* subscription is \$6. The amount of your state subscription is listed in the table on the front of this application.

ANNUAL PAYMENT ONLY (Please check one)

Check VISA Mastercard American Express

Card Number	Expiration Date	Name on Card
Signature	Date	

AUTHORIZATION AGREEMENT FOR MONTHLY DEBIT/CREDIT CARD PAY

I hereby authorize the National Association of Insurance and Financial Advisors, hereinafter called NAIFA, to initiate debit/charges to my: (select one)

VISA MasterCard AMEX (Discover not accepted at this time).

Checking Acct. Savings Acct. at the depository financial institution named below hereinafter called DEPOSITORY, and to debit the same to such account.

*Please include a voided check with your application.

This authorization is to remain in full force and effect until NAIFA has received written notification from me (the participant) of its termination. Written notification must be received by NAIFA by the last business day of the month to avoid a draft/charge for the following month.

Bank Name/Credit Card Name	Account Holder's Name
Bank Routing Number (ABA #)/Bank Account Number	Signature
Credit Card Number/Credit Card Expiration Date	Date

Note: All written debit/charge authorizations must provide that the member may revoke the authorization only by notifying NAIFA in the manner specified in the authorization.

Note to Members Paying by Bank Draft or Monthly Credit Card: NAIFA will debit/charge your account on the 5th of every month. Debits/Charges will begin the month following receipt of this application. You will be notified in advance of any adjustments in your monthly debit/charge, resulting from any dues adjustments. There is a \$.50 per month transaction fee, which is added to the monthly debit/charge amount. If your membership is being reinstated after a lapse, the first debit/charge will reflect the amount due for the delinquent months. **If the participant has insufficient funds in his/her account to cover the monthly draft, NAIFA will charge a \$15.00 fee on the next monthly debit.** If the insufficient fund status occurs for a second consecutive month or twice within six months, the participant will be removed from the program and all benefits will be terminated. The member will not be eligible to receive benefits again until his/her account is brought current. Once you have enrolled in the bank draft/monthly credit card program, you are committed to pay full annual dues in 12 monthly payments. If you fail, for whatever reason, to complete your full membership dues obligation, you are still liable for the remaining unpaid balance.



MEMBERSHIP AGREEMENT

I agree to abide by the association bylaws and NAIFA's Code of Ethics (see below) and certify that:

- a.** I have not been accused in writing nor been found in violation of the code of ethics of any professional organization of which I am a member. A state or federal licensing or regulatory body has not censured, fined or reprimanded me, or revoked or suspended my investment advisor, securities or insurance license(s). I am not a defendant in a criminal action. If a criminal judgment has been entered against me in the past, it has been disclosed to NAIFA and its predecessors.
- b.** I agree that neither the Association nor its individual members, officers, directors, agents or employees shall be liable to me, individually or jointly, if this application for membership is rejected or for the consequences of any disciplinary action which may be sought or taken against me under the local Association's bylaws or Amendments thereto or any disciplinary or penal action which may be sought or taken against me under the laws of this or any other state or jurisdiction, or for any statement which the Local Association or any of said individuals may issue relative to any such action; provided, for its or their gross negligence or willful misconduct.
- c.** I understand and agree that my application for membership will be declined if it does not obtain a majority vote of the Board of Directors, or in the opinion of the Board of Directors, I am or will be unable or unwilling to conform to any of the foregoing requirements.

OR (check if any statements apply):

- I have been accused in writing or been found in violation of the rules or code of ethics of a professional organization of which I am a member. A state or federal licensing or regulatory body has censured, fined or reprimanded me, or revoked or suspended my investment advisor, securities or insurance license(s).
- I am a defendant in a pending criminal action or a criminal judgment has been imposed against me that has not been disclosed to NAIFA or its predecessors. I will attach complete details with this application. I understand that a finding of such violation may create a presumption that I have violated NAIFA's Code of Ethics.

Signature	Date
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DETACH BEFORE RETURNING

NAIFA CODE OF ETHICS

Preamble: Those engaged in offering insurance and other related financial services occupy the unique position of liaison between the purchasers and the suppliers of insurance and closely related financial products. Inherent in this role is the combination of professional duty to the client and to the company as well. Ethical balance is required to avoid any conflict between these two obligations. Therefore,

I Believe It To Be My Responsibility

- To** hold my profession in high esteem and strive to enhance its prestige.
- To** fulfill the needs of my clients to the best of my ability.
- To** maintain my clients' confidences.
- To** render exemplary service to my clients and their beneficiaries.
- To** adhere to professional standards of conduct in helping my clients to protect insurable obligations and attain their financial security objectives.

- To** present accurately and honestly all facts essential to my clients' decisions.
- To** perfect my skills and increase my knowledge through continuing education.
- To** conduct my business in such a way that my example might help raise the professional standards of those in my profession.
- To** keep informed with respect to applicable laws and regulations and to observe them in the practice of my profession.
- To** cooperate with others whose services are constructively related to meeting the needs of my clients.