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Dear Agent:

The National Association of Insurance and Financial Advisors (NAIFA) protects and promotes the critical role of insurance in a sound financial plan, as well as the essential role provided by professional agents and advisors. That is why I strongly advocate membership in NAIFA and encourage your personal participation in the organization. Our support for NAIFA extends to all levels. At the corporate level we are committed to building membership among our personal financial representatives.

If you are reading this as a current member of NAIFA, I applaud your commitment to our industry and to your career. You know that your NAIFA membership provides you career-enhancing benefits and growth opportunities, including state and national lobbying, industry information, and professional development opportunities. I urge those of you who are not NAIFA members to call toll-free at 877-TO-NAIFA (866-2432) and join today.

Benefits of Membership

Did you know that the income tax exemption enjoyed by life insurance death benefits and cash value accumulations are the *direct* result of lobbying efforts by NAIFA in 1913? The advantages of NAIFA membership extend beyond the obvious benefits. Remaining vigilant to tax law changes that might adversely impact our valuable business interests and maintaining a staff of experienced lobbyists who work in Congress and in your state legislature to protect those interests are two examples of these intangible benefits.

Other benefits of membership include:

Sales Ideas and Education

Results-oriented programming is specifically tailored to provide you with the tools necessary to compete and succeed in our changing industry.

Advisor Today

Distributed to all members monthly, *Advisor Today* is NAIFA's award-winning national magazine, recognized industry-wide for its timely sales ideas and industry news.

Networking

By attending local association meetings as well as state and national meetings, you have the opportunity to network and share sales success ideas with respected and successful professionals from all facets of the industry.

The National Association of Insurance and Financial Advisors works tirelessly to ensure the future and integrity of our profession, and I encourage you to make an investment in your career and our profession by joining the nation's oldest and most influential association serving the insurance and financial services industry. I am confident that you will find that the benefits of NAIFA membership will make your career more personally, professionally, and financially rewarding.

Sincerely,

A handwritten signature in black ink, appearing to read "Kent M. Campbell".

Kent M. Campbell
Executive Vice President, Agent Distribution Channels