



Henry G. Hagan, CLU, FLMI
President
Chief Executive Officer

MONUMENTAL LIFE INSURANCE COMPANY

2 East Chase Street
Baltimore, Maryland 21202
Telephone: (410) 347-5001
Fax: (410) 347-5000
HHagan@monlife.com

To: *All Monumental Leadership and Agents*

Date: *November 15, 2008*

Subject: *Membership in the National Association of Insurance and Financial Advisor*

As an insurance professional, your chief concern is giving your valued clients peace of mind. Like the insurance protection you give your clients with the products in our portfolio, NAIFA works to protect unique interests as an insurance professional.

As you already know, our industry is under unparalleled scrutiny. Never before has it been more vital for us to act in concert with other professionals. We must work together to strengthen our industry.

Membership of NAIFA and your local underwriters association will provide countless career enhancing benefits and growth opportunities. Some advantages of membership include:

Professionalism: Membership in NAIFA classifies you among the elite group of individuals who place importance on professional development and put the best interests of their clients above all else.

Lobbying: Our voices must be heard at the state and federal levels of government. NAIFA's full time staff of experienced lobbyist works in Congress and the State Legislature to protect the interest of our company, our customers and ourselves.

Industry-Wide Recognition and Awards: To qualify for the Million Dollar Round Table, the National Quality Award, the Home Service Quality Sales Award, the National Achievement Award or earn the LUTCF designation, membership in NAIFA is mandatory.

Networking and Training: By attending meetings at the local level, you have the unique opportunity to network with respected and successful insurance agents and producers. NAIFA local associations sponsor outstanding sales training and CE seminars.

These are only a few benefits membership in NAIFA offers. However, NAIFA cannot continue its valuable programs and services without the active support of professionals like you. Doctors join the American Medical Association, Attorneys join the Bar Association, and Insurance Professionals join NAIFA. It's that simple, and it makes good sense.

Monumental Life strongly supports membership of NAIFA. I know many of you are already members, and I congratulate you! I urge those of you who have not yet joined to pick up the phone and call NAIFA today! (877) TO-NAIFA or (877) 866-2432 toll free, and remember we sponsor a dues advancement program for NAIFA.

Joining NAIFA will make your career more personally, professionally, and financially rewarding.