



**Todd M. Schoon, CLU, ChFC, JD**  
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To: All Financial Representatives

From: Todd M. Schoon, CLU, ChFC, J.D.  
Senior Vice President-Agencies

Date: January, 2011

Re: Membership in the National Association of Insurance and Financial Advisors (NAIFA)

The National Association of Insurance and Financial Advisors (NAIFA) has played an important role for well over a century. 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 at the local level. As a company, we are committed to building membership among our financial representatives.

As many of you know, our industry is facing numerous challenges today. Looking to the future, our industry will continue to face the challenge of the preferential tax treatment of our products. It has never been more important to partner with other industry professionals to protect our industry and its products. Advocacy is one of the biggest benefits you gain by joining NAIFA.

In addition, your membership in NAIFA gives you the benefit of:

1. Sales ideas and education—NAIFA's results oriented programming at the local and state level as well as at their website at [www.naifa.org](http://www.naifa.org) is specifically tailored to provide you with tools to compete in our changing industry.
2. *Advisor Today*—this publication from NAIFA is distributed to all members on a monthly basis, and is recognized for its timely sales ideas and industry news.
3. Networking—by attending your local and your state association meetings as well as NAIFA's national conference, you have the opportunity to network and share ideas with respected and successful professionals from all facets of our industry.

The National Association of Insurance and Financial Advisors work tirelessly to ensure the future and integrity of our profession. 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.

If you are reading this as a current member of NAIFA, I applaud your commitment to our industry. I urge those of you who are not NAIFA members to call toll-free at 877-TO-NAIFA (877-866-2432) and join today.

Sincerely,

A handwritten signature in black ink that reads "Todd M. Schoon".

Todd M. Schoon, CLU<sup>®</sup>, ChFC<sup>®</sup>, JD  
Executive Vice President – Agencies