

CONNECTIONS

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2008-09 ANNUAL REPORT



NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

Table of Contents

- ▶ President's Message 2
- ▶ Advocacy..... 4
- ▶ Professional Development and Education..... 7
- ▶ Membership..... 9
- ▶ Communications and Marketing..... 12
- ▶ NAIFA Convention 14
- ▶ Association Services 15
- ▶ Finance and Administration 17
- ▶ NAIFA Code of Ethics 18
- ▶ Officers, Committees and Staff 19

About NAIFA

Founded in 1890 as the National Association of Life Underwriters, the National Association of Insurance and Financial Advisors Comprises nearly 800 state and local associations representing the business interests of 60,000 members nationwide. Members focus 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



2008-09 NAIFA BOARD OF TRUSTEES

Front Row L-R: Terry Headley, LUTCF, LIC, Secretary; Thomas D. Currey, CLU, ChFC, LUTCF, Immediate Past President; Cliff F. Wilson, CLU, ChFC, LUTCF, CLF, President; Randy Scritchfield, CFP, LUTCF, Assistant Treasurer; Susan B. Waters, EDM, CAE, Deputy Chief Executive Officer; Peter C. Browne, LUTCF, Treasurer. **Middle Row L-R:** Russell A. Smith, CLU, ChFC, CSA; John F. Nichols, CLU, DIA; Susan D. Wier, CFP, ChFC, LUTCF; Roger S. McCullough, CLU; John J. Healy, CAE, Chief Executive Officer. **Top Row L-R:** Jules O. Gaudreau Jr., CIC, ChFC; Robert A. Miller, MS, MA; Juli McNeely, LUTCF, CFP, CLU; Robert O. Smith, JD, CLU, ChFC; Kenneth R. Evans, CLU, ChFC, LUTCF, CFP, AEP.

PRESIDENT'S MESSAGE



The year now behind us was a monumental one for NAIFA, notable in that, as an organization, we remained resolute and true to the three cornerstones of our mission. At the beginning of this journey, we promised to strengthen our advocacy position as “The Voice of the Agent,” to create opportunities for members to enhance their business and professional skills, and to be unwavering in promoting strong ethical standards.

I am proud to report that we have seen great success in all areas.

In the area of advocacy, we should all be proud of the impact NAIFA is making on Capitol Hill and at the state level. NAIFA has remained ever-vigilant in monitoring a significant number of issues that could devastate our industry. Never before have we been threatened like we are now; we truly face the Perfect Storm scenario, as we simultaneously confront challenges to our business on legislative, regulatory, and taxation fronts. Seemingly on a daily basis, another challenge materializes that threatens the foundations of our industry. And every day, NAIFA and its allied organizations are on watch and ready to respond by mobilizing volunteers, professional staff, and powerful consultants to educate policymakers or by activating the industry’s most robust grassroots network.

- ▲ Throughout the year, NAIFA remained steadfast and engaged in shaping discussions about the future of regulation of your business.
- ▲ On June 4, I was invited by the White House to attend a small meeting of industry representatives, and had the opportunity to articulate NAIFA’s position on regulatory reform to top White House and Treasury advisors.
- ▲ Because of NAIFA’s leadership role, on June 24, I [testified](#) before the House Committee on Financial Services. The hearing focused on ways financial product regulation can better protect consumers.
- ▲ On July 15, NAIFA members joined more than 1,000 health insurance agents and brokers who converged on Washington to lobby members of Congress and their staffs on health reform.

NAIFA is strong and in a unique position to affect the future of our industry. Our standing and opportunities are direct results of a continuing dedication to promoting the highest levels of ethical standards in all that we do. We stand above all because of our credibility in the industry; we represent the interests of not only our members, but also of our members’ associates, as well as other individual agents and advisors who are not yet our members. However, our strength is not in our numbers alone. Our position is strong because of the integrity of our members who aspire to the highest of ethical standards and strive to conduct their business in such a way that raises the standards of all in the profession.

Building on the promises of NAIFA 21, and continuing beyond the current year, NAIFA is offering members an unrivalled suite of on-site and online professional development resources. Any member who is not aware of all the progress we have made is missing out on career-changing opportunities. For many, the most exciting development is the [NAIFA Virtual Library](#). NAIFA members now have 24/7 access to extensive online resources. Other offerings, such as the sales training and coaching programs, are designed to help every member grow their business, regardless of their career stage.



(Continued on next page)

PRESIDENT'S MESSAGE (Continued)

To be certain, the programs and initiatives NAIFA has begun or is continuing are impressive, but the most important resource we have is our people. NAIFA is alive and riding a positive and exciting wave because of its members. In short...the members are NAIFA.

My role as president this past year has truly been a rewarding experience, as well as an honor and great privilege. As I have traveled around the federation and dealt directly with so many NAIFA leaders and volunteers, I have been continually reminded of the value of our products, our people, and our organization. Together, we are reaching new summits and conquering many challenges. Our struggles are far from over, but I am constantly amazed by the dedication and brilliance of those I meet. From the elected leadership at all levels and the volunteers who get the work done, to the professional staff at the state, local, and national levels, I am very proud of the direction NAIFA is headed. Our membership is diverse and spread to all corners of our country, but still united in a common desire to see this industry and our individual businesses thrive. We still have work to do, and we will be unwavering in our mission. Working together, we will create a bright future for us as individuals, for NAIFA, for our industry, and more importantly...for our clients

I am proud to be a member of NAIFA, and proud to have had the opportunity to serve you. Thank you.

“As I have dealt directly with so many NAIFA leaders and volunteers, I have been continually reminded of the value of our products, our people, and our organization. Together, we are reaching new summits and conquering many challenges.”



Cliff F. Wilson,
CLU, ChFC, LUTCF, CLF
NAIFA PRESIDENT

FEDERAL ISSUES

Last fall's market meltdown and November's elections have spawned a "perfect legislative storm." For the first time in NAIFA history, NAIFA members are battling in Congress on three critical fronts: insurance regulation, health care/insurance reform, and life insurance /annuity taxes.

INSURANCE REGULATORY REFORM

The administration and Congress will likely pass financial services reform legislation this year in response to the financial market crisis. NAIFA President Cliff Wilson is part of a group of insurance experts advising White House officials on how to structure regulatory reform so that it makes sense for insurance consumers, producers, and the sector as a whole. Wilson testified before Congress about the need to exclude insurance from President Obama's plan to create a Consumer Financial Products Agency. NAIFA staff have consulted with Treasury Department staff as well.

Following last September's National Council vote, NAIFA has worked with key members of Congress and industry allies to flesh out the optional federal charter conditions laid down by NAIFA. NAIFA also worked to garner support for federal legislation known as "NARAB II," which would streamline the non-resident agent licensing process. NARAB II passed the House in 2008 and is being reconsidered this Congress by both the House and Senate.

NAIFA also is working with key congressional and administration officials to enact legislation to create a federal office of insurance expertise in Washington.

LIFE INSURANCE/ANNUITY TAX BENEFITS

Federal and state governments are searching for sources of tax revenue to pay for new programs or just

balance their budgets. Numerous challenges that have arisen this year including.

Health Care Expansion — The White House and many members of Congress see universal health care insurance coverage as their first priority. To help pay for it, the administration proposed four life insurance and annuity tax law changes that would raise \$12.5 billion over 10 years. NAIFA opposes, and so far Congress deferred.

Federal and State Budgets — Congress is looking to scale back or eliminate current tax benefits. Over five years, life insurance and annuity cash values will produce over \$150 billion in tax benefits for families. So far this year, Congress has looked elsewhere for revenue. On the state level, the Oregon legislature considered a direct tax on life insurance inside buildup. California has considered taxing death benefits paid to businesses that place life insurance on key employees. NAIFA state associations have opposed these proposals.

UNIVERSAL HEALTH CARE

NAIFA supports the goal of universal health care—if it's done the right way. (See [Rx for Health Care – The Advisors' Perspective](#).) NAIFA's goal? Ensure that choice, quality, competition, and professional service are included in healthcare reform legislation. Three challenges stand in the way.





NAIFA ADVOCACY AND GOVERNMENT RELATIONS

1. A government run “Public” Plan: NAIFA opposes creating a subsidized government-run “public” plan because it will inevitably lead to a single payer, government-run health care system.
2. Role of the Agent: Agents offer a cost-effective means of achieving personal and professional assistance in the selection of insurance coverage for individuals and employers. Some legislators wrongly claim that eliminating agents will lower administrative costs. A subsidized government plan will not be less expensive unless services are reduced.
3. Funding: There are no good choices. But taxing life insurance and annuities or the value of employer provided health benefits are two really bad ones.

SECURITIES

NAIFA President Cliff Wilson met with top SEC and FINRA officials to discuss NAIFA concerns. In May, FINRA requested comments on whether the scope of the regulator’s suitability obligations should be expanded to include recommendations that do not involve securities. NAIFA and hundreds of NAIFA members filed strong comment letters opposing such an expansion of FINRA’s jurisdiction and authority. More recently, the SEC indicated that its staff will prepare a recommendation on whether to revise or repeal Rule 12b-1. NAIFA has been a strong defender of 12b-1 fees and will continue to fight for the continued payment of these fees.

GRASSROOTS AND POLITICAL ACTION

NAIFA welcomed a new political manager to oversee the daily operations of the political action committee and work with the [Young Advisors Team](#) to increase participation.

[APIC](#), in partnership with four other insurance trade groups, helped to draft the curriculum,

presentation slides, and meeting materials for a series of grassroots and grasstops training sessions. The sessions were held on the home turf of key members of the House Ways and Means Committee and Senate Finance Committee. Dozens of NAIFA members took advantage of the intense, half-day training. IMPACT training continues to be offered twice a year to 50 NAIFA members. Anyone doubting the power of citizen advocacy need only cite our April success in Oregon, when NAIFA members beat back a proposal to tax the inside buildup of life insurance and annuities.

After the November 2008 elections, scores of new legislators lacked NAIFA member grassroots contacts. The National APIC Subcommittee worked diligently to identify and recruit NAIFA members to fill those roles. Currently, our coverage rate (the percentage of members of Congress with at least one NAIFA contact) is 94%.

For the third year in a row, [IFAPAC](#) and [APIC](#) held a joint training meeting. Dr. Kevin Gottlieb was the featured speaker and State Representative (and NAIFA member) David Farabee (TX) welcomed the attendees to Austin, Texas. The January 2010 meeting will be in Las Vegas.

October 15, 2009, is IFAPAC Day when the National IFAPAC Subcommittee asks the volunteer fundraisers to set aside the day to make calls to lapsed, current, and potential contributors. Last year’s “Back the PAC” day was done in conjunction with the Contributor Matching Program.

IFAPAC’S CAPITOL CLUB

Kent A. Bennett LUTCF, CEPS, RFC, MSAA
 Russell A. Smith CLU, ChFC, CFP, CSA
 W. Adam Clatsoff CLU, ChFC, CFP, RHU
 Ronald D. Brant CLU, LUTCF, ChFC
 Scott D. Colby CLU, ChFC
 John F. Nichols CLU, DIA
 Roger G. Taylor CLU, ChFC, LUTCF

David G. Zick CLU, ChFC, RHU
 John J. Healy CAE
 R. Jan Pinney CLU, ChFC, CPCU
 Terry K. Headley LUTCF, LIC, FSS
 Boyd Lee Williams CLU, ChFC, LUTCF, MSFS
 Arnold M. Katz CLU
 Jules O. Gaudreau Jr. ChFC, CIC

STATE ISSUES

STRANGER-ORIGINATED LIFE INSURANCE (STOLI)

NAIFA is once again aggressively pursuing state legislation to stop the proliferation of stranger-originated life insurance. In 2008, despite strong opposition by STOLI proponents, legislation was enacted in 13 states that will help restrict and ultimately put an end to STOLI. In 2009, more than 20 states considered anti-STOLI bills, and as of the end of June Arkansas, Georgia, Vermont, Nevada, Washington, Minnesota, Idaho, Montana, Utah, and North Dakota have enacted anti-STOLI laws.

ANNUITY SUITABILITY

A working group of the NAIC continues to consider changes to the NAIC Suitability in Annuity Transactions Model Regulation on sections dealing with insurer monitoring and supervision, producers' knowledge and understanding of annuity products, and the gathering of more comprehensive customer information.

At the NAIC's last meeting in June, NAIFA and other interested groups testified that what the NAIC Working

Group is attempting to achieve through its proposed revisions can be accomplished by working within the framework of the existing Model Regulation and issuing interpretive guidance that addresses the key areas of concern. NAIFA staff also told the regulators at the meeting that the proposed changes to the model would create problems for the efforts of the NAIC to create greater uniformity in licensing. NAIFA will continue to speak out on specific provisions of the draft proposal, and continue to press for a guideline approach.

PRODUCER COMPENSATION DISCLOSURE

This year, New York, Maryland, the District of Columbia and Delaware have required or will consider requiring producers to disclose compensation during the sales process. In addition, the insurance commissioners of Virginia and Pennsylvania have both indicated that they have no interest in mandating commission disclosure.

This issue will continue to unfold during 2009, and NAIFA will be making every effort to communicate to the respective departments the significant reasons for our opposition to mandated commission disclosure. ▲





NAIFA PROFESSIONAL DEVELOPMENT AND EDUCATION

PROFESSIONAL DEVELOPMENT AND EDUCATION

In 2008-2009, the Member Benefits Committee, under the leadership of Chair Lisa Laliberte, CLU, ChFC, CASL, continued the build out of the NAIFA Professional Development System under the NAIFA 21 plan.

NAIFA PROFESSIONAL PROGRAMS

NAIFA significantly expanded its professional program offerings in 2008-2009.

The Practice Management [Online Seminar Series](#) was launched with three releases: “Succession Planning,” produced in collaboration with LIMRA; “Survive and Thrive in Your First Three Years,” featuring NAIFA member Jarred Elmar; and “Hiring the Ideal Assistant,” presented by Lisa Laliberte. NAIFA also produced a DVD program, “Introduction to the Insurance and Financial Services Industry,” for use at agency staff orientation and recruiting events.

Through an agreement forged with LIMRA, NAIFA members gained access to the [LIMRA Market Awareness Series](#) as a free member benefit. A different online video program is featured each month and includes such topics as “Building a Retirement Practice” and “Becoming a Trusted Retirement Advisor.”

The [NAIFA Sales System](#) was also launched. The program consists of 12 online modules using Fundamentals of Integrity Selling® courseware based on the concepts found in the book, *Integrity Selling for the 21st Century* by Ron Willingham, founder of Integrity Solutions, an international leader in sales and customer service training and development with more than 2,000 client companies. The online modules are supported by eight live telecoaching sessions led by experienced

sales coach, Robert A. Arzt, CLU, ChFC, LLIF, president and founder of Insurance Coach U™.

NAIFA negotiated member discounts on programs offered through [America’s Health Insurance Plans](#) and the [American Institute for CPCU](#) for related courses leading to ten designations for those pursuing health and employee benefits or multiline practice specialties.

NAIFA also renegotiated a potential \$20,000 scholarship for NAIFA members from [The American College](#) if LUTCF and FSS registrations for 2009 exceed 12,500.

Additionally, the achievements of more than 5,000 NAIFA members were recognized through the [NAIFA Industry Awards](#) program in the past year in support of the National Quality Award, National Sales Achievement Award, and the National Multi-line Sales Award.

“I am proud of the credentials that I have earned through NAIFA – they tell my clients that they can depend on my knowledge and professionalism to meet their needs.”

— Michael R. McNaughton, CFP, CLU, LUTCF
NAIFA Member, Webster, NY

NAIFA PROFESSIONAL PRACTICE TOOLS AND TIPS

In addition to continuing to provide the popular free member benefit, the [NAIFA Virtual Library](#), NAIFA also negotiated access to and a discount rate for the LIMRA





NAIFA PROFESSIONAL DEVELOPMENT AND EDUCATION

[Sales Booster Assessment Tool](#), a sales development tool that is designed to help producers align their thinking with their sales objectives as well as uncover tendencies that may unknowingly prevent them from achieving better results.

NAIFA PREFERRED PROVIDERS

In response to member requests, NAIFA added several new discount business services to its [Preferred Provider Program](#). In addition to the 13 business services; insurance programs; and business-management, client-management, and sales and marketing tools already in place, NAIFA negotiated special member offers with FedEx; wardrobe providers Jos. A. Banks and Brooks Brothers; an identity-theft company, Eliminate ID Theft; a lead-generation service, Sales Genie; a comprehensive wireless service company, NAIFA Wireless Center; and a computer back-up service company, Mozy.com.

NAIFA NETWORKS

NAIFA entered into the world of online social networking with the launch of [LILI Online](#), a site especially designed for alumni of NAIFA's Leadership in Life Institute (LILI).

NAIFA SPEAKER CENTER

Additional releases to NAIFA's popular seminar series, [Programs-in-a-Box](#), produced for distribution through NAIFA's state and local associations included "The Six Steps to an Effective Referral Conversation" with Matt Anderson, "Professional Liability Insurance Program's Loss Control Seminar" with John Kenney, "Disability Insurance Through an Attorney's Perspective" with David Bryant, JD, and "Why Versus How — Whole Life Insurance" with Ken Grace.

NAIFA also joined forces with MDRT to promote the re-launch of the [MDRT Speakers Bureau](#) with direct access from the NAIFA website. This program provides vetted, high-quality speaker resources to NAIFA state and local associations.

LEADERSHIP IN LIFE INSTITUTE (LILI)

The [Leadership in Life Institute](#), under the direction of subcommittee Chair Kevin L. Bell, CLU, ChFC, JD, continued its commitment to developing quality leaders who strengthen the NAIFA federation



from the ground up. Graduates of this six-month leadership development course commit to two years of service with their local associations. In 2009, classes were held in 31 states with 260 members enrolled, bringing the number of LILI alumni to 1,600.

LILI marked its tenth anniversary with an improved curriculum, newly designed Moderator and Student Guides, and innovative networking opportunities for alumni. The LILI 7 Alumni Workshop at the 2008 NAIFA Convention and Career Conference featured a new format with a professional speaker. Attendance at the event increased by 40%. In December 2008, a quarterly alumni newsletter launched along with [LILI Alumni Online](#) – an online meeting place for graduates.

LEADERSHIP LOOKING FORWARD

2009-2010 marks a new direction as LILI seeks to bring core leadership principles to all NAIFA members by:

- ▲ Delivering three leadership workshops open to all attendees at the 2009 NAIFA Convention in Orlando
- ▲ Distributing the first in a series of leadership Programs-in-a-Box designed for presentation by state and local associations
- ▲ Expanding delivery of the six-month course to include NAIFA corporate partners and company-sponsored institutes

As LILI opens new markets and grows in new directions, its mission remains – *to develop leaders by fostering personal growth, enhancing business practices and developing skills necessary for effective leadership.* ▲

OVERVIEW

The National Membership Committee (NMC), chaired by Todd Hudson, developed and delivered exciting membership tools and resources to the federation. With the end of the 2008-09, the NMC is poised to make the 2009-10 membership year one of discovery, innovation, and most importantly membership growth.

Due to the success of the April 2008 national telemarketing pilot, the NMC expanded the telemarketing pilot to include eight telemarketers nationwide. In 2008-09 the telemarketers contacted 14,392 lapsed members, and 4,358 (30.28%) renewed their memberships. The NAIFA staff also stepped up and made calls to lapsed members contacting 7,022 lapsed members and 1,753 (24.9%) renewed their memberships.

New this year was the enhanced [Membership Tracker](#) website, which offers members information on prospective members searchable by zip code. Look for the new and innovative Membership Tracker 2.0 to be released in the 2009-10 membership year.

The Member Recruiter pilot program, as promised in the NAIFA 21 strategic plan, is officially underway. Barry Gordon, the recruiter, met with each NAIFA department to learn about benefits, membership procedures and resources, and the overall NAIFA value proposition.

Barry has subsequently visited with and attended the board meetings of participating local and state associations. Barry has begun making initial outreach to prospects in a pilot area using the Membership Tracker and leads provided by NAIFA-National and local associations.

The McKinley Marketing

pilot was implemented and has moved into phase II as membership marketing plans for the pilot associations have been delivered and will be implemented in the 2009-10 membership year. The membership marketing plans are designed to maximize local resources to grow membership.

NAIFA is proud to congratulate the Arkansas, Connecticut, Delaware and Vermont state associations for achieving the 100% national membership goal. The number of local associations that met their national goal was 165.

The NMC continued its successful national membership conference calls designed to give state and local membership chairs the information and resources they need to be successful. These programs, in addition to targeted renewals to YATs, an aggressive lapsed member recruitment campaign, a redesigned website, an updated renewal package, and various membership initiatives federation-wide, contributed to NAIFA moving forward to a bright future.





NAIFA MEMBERSHIP

CORPORATE PARTNERSHIPS

NAIFA's [Corporate Partnerships Program](#) was led by NAIFA Trustee John F. Nichols, CLU, DIA. Leveraging guidance provided by Nichols and additional NAIFA trustees and staff, the program continued to expand its scope and penetration into companies with which NAIFA has done little previous work.

NAIFA launched two new programs with Allstate Insurance Company aimed at membership growth and retention. In collaboration with NAIFA, Allstate introduced the Allstate NAIFA Enrollment Online program that enables Allstate representatives to join or renew their NAIFA memberships by registering with Allstate to have their NAIFA dues advanced by the company and recovered via commission deductions. These memberships will automatically be renewed each year unless the producers notify Allstate that they no longer wish to participate. This year, Allstate also included NAIFA as an approved vendor for the company's Executive Advantage program. Consequently, Allstate producers can now use their performance rewards towards any purchase from NAIFA's website, including membership and convention registrations.

The Corporate Partnerships program also worked with Allianz Life Insurance Company of North America to introduce a similar program. Allianz representatives can now use their performance rewards, known as Producer Perks, for NAIFA membership dues. This program, along with the similar Allstate program, enables producers to continue their commitment to NAIFA without making a direct out-of-pocket expense.

The Corporate Partnerships program also launched two NAIFA Preview Programs aimed specifically at new member recruitment. The programs, conducted in conjunction with Farmers Insurance Group and Prudential Financial reached more than 4,000 prospective members. Preview participants received complimentary exposure to some of NAIFA's best

benefits, including [Advisor Today](#) magazine, electronic newsletters and opportunities to explore NAIFA's professional development and education offerings.

In addition to these new initiatives, NAIFA continued to maintain and expand its relationships with existing partners and companies that endorse NAIFA. Northwestern Mutual Financial Network, New York Life, and Southern Farm Bureau continued widespread promotion of their NAIFA membership initiatives.

Principal Financial Group launched a new program aimed at promoting NAIFA membership and annual convention attendance. Principal's top producers who are NAIFA members and attend NAIFA's Annual Convention and Career Conference will have the national portion of their NAIFA membership dues reimbursed.

These initiatives, in conjunction with the Corporate Partnerships program's focus on working with companies to maximize their producers' NAIFA membership experience, enable NAIFA to continue demonstrating its value proposition to industry leaders, members, and prospects.

YOUNG ADVISORS TEAM

Under the leadership of Chair Camille Van Ham, the [Young Advisors Team](#) (YAT) had another active year expanding resources and working to provide the best NAIFA experience for all YATs. YAT focused on expanding programming that has proved successful and working with other areas of NAIFA to provide perspective on the needs of young and new advisors.



NAIFA launched a year-long pilot program promoting the MDRT/GAMA Mentoring program to YATs. During the pilot, the five participating local associations, NAIFA-Boston, NAIFA-Chicago, NAIFA-Central Minnesota, NAIFA-Minneapolis and NAIFA-Nashville, planned a variety of events and marketing strategies to encourage enrollment in the program. The pilot will run

through October 1, 2009, after which the results will be evaluated for possible next steps.

The 2008 [NAIFA Annual Convention and Career Conference](#) was another successful venue for YAT

programming. The always popular Four Under Forty panel showcased the talents of [NAIFA's Advisor Today's](#) Four Under Forty recipients, and YATs made their voices heard during the YAT Roundtable session. In addition to the traditional networking opportunities at the Meet and Greet and YAT happy hour, YAT hosted a YAT suite for two nights.

In March 2009, YAT launched its interactive [Playbook](#) for YAT chairs. The tool was created in response to requests from YAT groups across the country looking for a guide to help them start and maintain their YAT groups. The *Playbook* provides guidance on starting a YAT group, hosting events, and targeting an audience. The online-only tool can be easily updated to accommodate changes that take place in the YAT program.

The [YATPAC](#) initiative continued to promote the importance of advocacy to YATs throughout the federation. In addition to the more than \$5,000 for IFAPAC raised by the YATs at the 2008 Annual Convention and Career Conference, more than \$60,000 was contributed to the PAC throughout the 2008-09 membership year by over 800 YATs. YATPAC plans to expand the advocacy message to YATs in the 2009-10 membership year and has set a goal of raising \$10,000 at the 2009 Annual Convention and Career Conference.

In support of membership recruitment and retention, YAT implemented a YAT

STATE ASSOCIATIONS THAT ACHIEVED MEMBERSHIP GROWTH

NAIFA–Arkansas
NAIFA–Connecticut
NAIFA–Delaware
NAIFA–Florida

NAIFA–Illinois
NAIFA–Maine
NAIFA–Vermont
NAIFA–Virginia

Recruitment Initiative that ran March 1 through June 30, 2009. Any YAT who recruited 10 or more new members in this period received a free registration for the 2009 Annual Convention and Career

Conference. The initiative ended with seven YAT's accomplishing the goal and recruiting 99 new members between them. Nicole Holland (NAIFA–St. Louis) achieved not only a free registration, but also airfare to the convention, by recruiting the most new members — 25 total.

YAT also launched its new website in May 2009. Housed on the NAIFA website, the [YAT site](#) incorporates [YAT Chat](#), previously housed on the *Advisor Today* site, and other YAT features into one user-friendly area. In conjunction with the new site, YAT launched a new feature, the [YAT Group Spotlight](#), which highlights a YAT group from the federation that is doing an exceptional job in supporting and executing the YAT mission.

YAT helped lead the NAIFA charge in social media opportunities for its members with the creation of a [LinkedIn](#) networking group for members only, as well as the establishment of a [Twitter](#) feed where YATs can get the latest and quickest information from the NAIFA world.

In the coming year, YAT will focus on expanding its current programming and supporting local YAT groups in the federation. In addition, YAT will continue to work with other NAIFA departments, including [Membership](#), [Professional Development and Education](#) and [Corporate Partnerships](#), to increase the value proposition for YAT members and prospects. ▲



NAIFA COMMUNICATIONS AND MARKETING

Communications...it's how we here at NAIFA get the word out. It's a widening range of initiatives, tools and resources that we use every day to keep our audiences informed. Communication is how we reach out to our leaders, our elected officials, and the media. And NAIFA's various communication tools and vehicles are also the primary way we serve you, the valued NAIFA member.

As a cornerstone of the NAIFA 21 strategic plan, Communications has taken on an increasingly vital role in the success of NAIFA. Since NAIFA 21 was launched, the Communications Committee and NAIFA's professional staff have been working to provide the types of tools and resources needed to ensure that NAIFA remains the leading association for the insurance producer and financial advisor community.

NAIFA Communication initiatives, all designed to enhance the NAIFA experience and create added value, have come a long way in a short period of time.

This year, NAIFA embarked on an ambitious journey to create a [website](#) that provides visitors with exactly what they need...when, where, and how they need it. Unveiled just this year, NAIFA's new homepage not only looks great, but offers powerful tools, as well.

[Communications Corner](#) is an extensive online toolbox that includes NAIFA-branded PowerPoint templates, sample press releases and op-ed pieces, as well as a searchable database of media outlets and self-directed communications and public relations training. Members also have access to professional graphics and media relations support, as well as communications tips and proven best-practices. All of the resources are specifically tailored to serve the needs of NAIFA's state and local associations, as well as individual insurance and financial planning professionals.

NAIFA is on the leading edge, utilizing exciting new electronic communications tools to stay relevant and connected. A brand new collection of electronic publications and online social networking resources ensure that NAIFA members are "in the know" when it comes to timely, informative communications.

[NAIFA Connections](#) delivers the most current updates about your industry and your association, in an easy-to-digest format. Inside every edition, members find out about new benefits of membership and expanded services that are available exclusively to NAIFA.

Advocacy efforts are what make NAIFA the industry leader in preserving and defending the products and services our members use to provide financial security. NAIFA communication tools are the key connection to keeping members aware of what is happening on Capitol Hill and in state legislatures, and to letting them know what kind of action is required. [NAIFA Government Communications](#), continually updated on the NAIFA.org website, and sent directly to our members email boxes, are strategically designed to inform, and engage.





NAIFA COMMUNICATIONS AND MARKETING

NAIFA is also taking full advantage of exciting new communication opportunities available via the web. Our website is only the beginning.

Popular online social networking sites, such as [Twitter](#), [Facebook](#), and [YouTube](#) provide members with breaking news and networking opportunities, and give them a chance to share views with other NAIFA members.



Follow at twitter.com/NAIFA



Connect at Facebook.com/NAIFANational1



Read and comment on NAIFA blogs at www.naifa.org/healthchat and www.naifa.org/statechat

Of course, NAIFA members receive one of NAIFA’s most popular forms of communication... NAIFA’s [Advisor Today](#) – our award-winning magazine, redesigned this year with a bold new masthead, fresh and exciting artwork, new columns, and an easier-to-read format. ▲

NAIFA’S ADVISOR TODAY

“I read through every issue of Advisor Today and always find sales ideas I can put into practice.”

This is just one of the testimonials we have received this year about *Advisor Today*, one of NAIFA’s most visual member benefits.

This year, we instituted several new things:

- ▲ We redesigned *Advisor Today* to make it easier to read, with more interesting graphics. The redesign debuted with the January 2009 issue.
- ▲ “Product Spotlight” is a regular column to give readers information on new products they can offer their clients.
- ▲ *Advisor Today*’s [podcast series](#), “Building a More Successful Practice,” has been a wild hit. We’ve received over 110,000 downloads of the podcasts this fiscal year. Podcasts are done monthly on topics to help NAIFA members grow their businesses and can be accessed on the AdvisorToday.com web site.
- ▲ Subscriptions to the digital version of *Advisor Today* have increased. We currently have 581 NAIFA members who subscribe to the digital version and an additional 1,200 members who access it from the AdvisorToday.com web site.



Each month, the AdvisorToday.com web site also features web exclusive articles you will not find anywhere else. ▲

NAIFA CATCHES A WAVE IN SAN DIEGO

The 119th [NAIFA Convention and Career Conference](#) brought together nearly 2,000 members for professional development, advocacy, and networking as well as to conduct the business of the association. Meeting at the beautiful Manchester Grand Hyatt in San Diego September 6-10, the National Council addressed several important issues, including NAIFA's position on an optional federal charter, and elected the new secretary and members of the board of trustees. The conference was highlighted by an assortment of educational workshops, top-notch main stage speakers and the opportunity to network with colleagues from across the nation.

From the main stage Peter Sheahan delivered valuable insight into the mindset of Generation Y; Cmdr. Scott Waddle USN (Ret.) shared his story of courage,

responsibility, and leadership; Jeff Thredgold provided a look at the economy and what it means for us; and Michael Dunn rallied NAIFA members to be more powerful grassroots advocates for our industry.



New in 2008, the conference featured several workshops eligible for CE credit. Attendees also benefitted from expanded networking opportunities, including the first Independent Advisor Networking Dinner.

The NAIFA Expo featured 120 exhibiting companies and organizations with the latest products and services to help advisors succeed in the industry today.

The success of the 2008 NAIFA Convention and Career Conference reflected a commitment to providing programming and networking opportunities of interest and value to all NAIFA members, not just those chosen to serve as National Council delegates. ▲

NAIFA CAREER CONFERENCE AND ANNUAL MEETINGS 2009-2012

2009
ORLANDO, FLORIDA
SEPTEMBER 12-16

2010
SEATTLE, WASHINGTON
SEPTEMBER 11-15

2011
WASHINGTON, DC
SEPTEMBER 10-14

2012
LAS VEGAS, NEVADA
SEPTEMBER 8-12



NAIFA BYLAWS

The following state and local association model bylaw amendment was passed by the NAIFA Board in 2008:

The National Association of Insurance and Financial Advisors (NAIFA) now requires all state and local associations to appoint an IFAPAC chair and APIC chair to execute the political action functions of the Committee on Government Relations.

To view the NAIFA local and state model bylaws please visit www.naifa.org/leaders/governance/bylaws.cfm.

NAIFA ONLINE LEADERS TRAINING CENTER

The [Online Leaders Training Center](#) (OLTC) is NAIFA's virtual library and complement to the existing [NAIFA Leaders Center](#). The site provides leaders with secure 24-hour computer access to videos and interactive training for a host of NAIFA programs as well as drilled-down restricted access to participating associations for programs such as the Executive Conference Calls, [Local Success Planning](#) (LSP), and [Leadership in Life Institute](#) (LILI) Moderator material.

The OLTC was upgraded in 2008 and provides faster access, enhanced multimedia capabilities, and easier navigation that allows anyone with basic computer experience to utilize the Center.

Center highlights include NAIFA resources, training videos, [Programs in a Box](#), LSP and LILI materials, and presentations from NAIFA leaders delivered at events such as the [National Leadership Conference](#) (NLC) and [Annual Convention](#).

LOCAL SUCCESS PLANNING— YEAR IN REVIEW

The Committee on Associations continued its efforts to improve the Local Success Planning leadership training program. The LSP program is offered to all states as a method to train their local leadership. It also helps empower locals with the knowledge and resources to effectively execute their jobs and accomplish their

objectives for the upcoming membership year. The 2008 – 2009 year saw consolidation of the three LSP programs previously offered (LSP I, II, and III) into one unified program. New this year was the creation of the “Introduction to LSP,” which recaps many of the basic fundamental team-building concepts.

The program continues to offer three optional add-on modules that provide specific job training. The modules focus on advocacy, membership, and professional development and programs. Each module provides information and resources in these three critical areas. Each module is available as a general session module (30 minutes) and a job training module (60 minutes) to provide flexibility in the delivery of these programs. If states were not able to utilize the three modules at their formal conferences, they were encouraged to hold conference calls with the appropriate local association leaders.

Participation in the LSP program has been strong:

- ▲ 2008 – 2009: 25 states participated.
- ▲ 2007 – 2008: one state participated in the LSP I program, 12 states in LSP II, and 19 states in LSP III; two states used the LSP modules.
- ▲ 2006 – 2007: 14 states participated in the LSP I program and 18 states in LSP II.
- ▲ 2005 – 2006: 21 states participated in the LSP I program.
- ▲ 2004 – 2005: Pilot year with states (Colorado, Wisconsin, and Maine) representing each of the three size categories.



NATIONAL LEADERSHIP CONFERENCE

The [2009 National Leadership Conference](#) (NLC) survey results show that the program was a success, with several attendees indicating that “this was the best NLC ever.”

More than 200 association executives, presidents-elect, and membership chairs from across the country attended the 2009 NLC, March 15 – 18, in Washington, D.C.

Thomas Currey, CLU, ChFC, NAIFA president-elect, chaired this year with a renewed focus on preparing leaders for the year ahead. The NLC general session topics included NAIFA and the Industry, Understanding Your Role, Planning for Success, and Working Together. The NLC program included a welcome reception, learning labs, peer group discussions, and much more!

Attendees also participated in NAIFA’s legislative breakfast to prepare for their Day on the Hill, during which they took their message to their elected representatives. New this year, the program included a Day on the Hill networking dinner to provide attendees with an opportunity to share their experiences.

The NLC also hosted membership sessions, which kicked off with a Membership Boot Camp and strong membership chair and National Membership Committee participation.

This year the NLC embraced environmental meeting practices that benefited the attendees, the conference, and the community.

ASSOCIATION EXECUTIVES CONFERENCE

The [Association Executives Advisory Council](#) (AEAC) Chair Susan Baird and council members worked diligently on behalf of all federation executives to develop and deliver the most beneficial 2008 Association Executives Conference (AEC) program possible.

The 2008 AEC program focused on the Local and State Association Accepted Standards and Benchmarks for Success recently approved by the NAIFA board. General

session panels included “Benchmarks for Success: How to Maximize the Value of Your Association” and “Implementing the Plan: How to Help Your Team Get the Best Results.” The Standards and Benchmarks were developed and recommended by the AEAC with input from local and state association executives federation wide.

Additional AEC highlights included a new executives orientation; resource fair breakfast; sessions by NAIFA CEO John Healy, CAE, and NAIFA Deputy CEO Dr.

Susan B. Waters, EDM, CAE; educational learning labs; and informative breakout sessions. New this year, the AEC concluded with a town hall meeting that addressed participants’ unanswered questions and concerns. The town hall meeting panel consisted of AEAC members, Dr. Susan B. Waters, and NAIFA President-Elect Thomas D. Currey, CLU, ChFC.



The 2008 [C. Carney Smith Award](#) was presented to state executive David V. Dellinger of NAIFA – California, who was recognized and honored during the AEC. The C. Carney Smith Award, which was named after former NAIFA Executive Vice President and CEO C. Carney Smith, CLU, honors one outstanding executive each year.

ASSOCIATION EXECUTIVES ADVISORY COUNCIL

The AEAC announced a new mentoring program designed for both state and local association executives. The purpose of this program is to pair a new or relatively inexperienced NAIFA association executive with one who is well versed with our industry and culture. The matching is also based on the mentee’s identified needs and goals. The mentoring program is also designed to encourage peer interaction and help build and enhance relationships among association executives throughout the NAIFA federation.

For additional information regarding the NAIFA Association Executives Mentoring Program please visit the Leaders Center at www.naifa.org/leaders/association_executives. ▲

FINANCE AND AUDIT

FISCAL YEAR ENDED AUGUST 31, 2008

For the year ended August 31, 2008, NAIFA recorded a consolidated deficit from continuing operations of (\$862,966), consisting of a net operating loss from NAIFA of (\$787,930), including magazine operations, and operating losses from AHIA of (\$64,826) and PAC of (\$10,210). The operating deficit includes many of the costs of implementing our strategic plan, NAIFA 21, as well as a decline in the value of our reserve investments due to market volatility during 2008.

Consolidated revenues were \$15,277,372 and consolidated expenses were \$16,140,338. Non-operating activities, including a contribution from a related party and receipt of a lease termination penalty, resulted in an increase in net assets of \$1,093,910. However, because of a decline in the fair market value of the assets of the

Employees Pension Plan, the excess pension liability adjustment increased by \$824,758, resulting in an overall decline in net assets of (\$593,814).

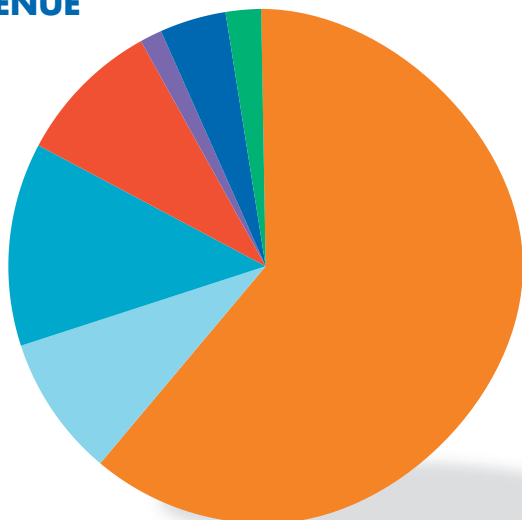
NAIFA's consolidated total assets were \$20,247,735, compared to the prior year's total of \$19,945,442. Net worth declined to \$2,068,313 from \$2,662,127.

FISCAL YEAR ENDING AUGUST 31, 2009

For the current fiscal year, the Board of Trustees approved a deficit operating budget, including continuing costs associated with the implementation of NAIFA 21. Preliminary internal financial statements through June 2009 (ten months of operations) indicate that NAIFA's operating deficit is on track to meet the approved budget. Vigorous cost cutting efforts have offset declines in dues revenues (as membership has declined) and in magazine advertising revenues (due to the recession).

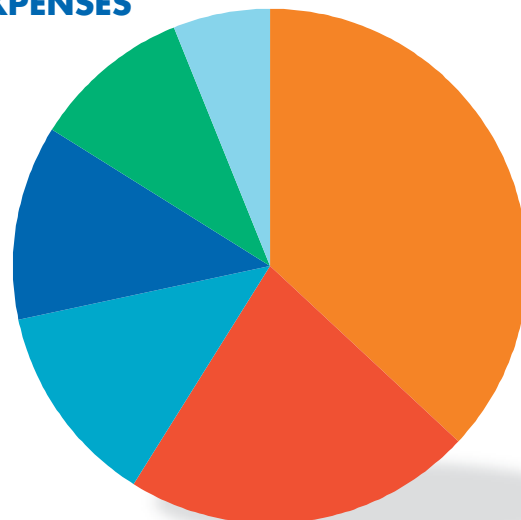
REVENUE & EXPENSES FY 2008-09

REVENUE



■ Dues	\$9,322,666
■ Publications	\$1,937,843
■ Political and other contributions	\$1,404,213
■ Conventions and Meetings.....	\$1,370,107
■ Rental income and service fees	\$ 617,157
■ Product sales, royalties and commissions	\$ 394,681
■ Investment income and other.....	\$ 230,705

EXPENSES



■ Governance and administration.....	\$5,941,524
■ Legislation, regulation and ethics	\$3,566,958
■ Publications	\$2,058,461
■ Support of state and local members	\$1,983,160
■ Member Benefits and Professional Development..	\$1,597,439
■ Convention and Meetings	\$ 992,796

However, declines in the financial markets since the beginning of the current fiscal year have resulted in an unrealized loss in the value of our reserve investments. This year's overall deficit is likely to exceed the amount budgeted. In addition, declines in the value of pension plan assets may further reduce our net assets.

“NAIFA continues to provide strong advocacy and valuable member benefits.”

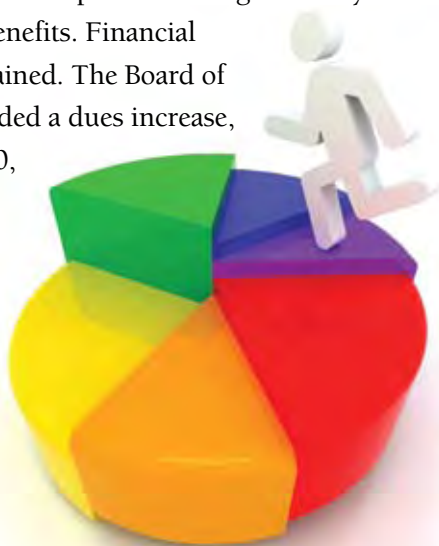
OTHER INFORMATION

A soft commercial real estate market in Northern Virginia has frustrated NAIFA's attempts to find new tenants for vacant space in our headquarters building. The Board of Trustees appointed a committee to explore any and all options to fill the open space, including the possible sale of the building.

In June 2009, NAIFA chose Wilmington Trust Company as the new trustee of the Employees Pension Plan, replacing the Principal Group. This transition is expected to be completed by the end of the fiscal year.

SUMMARY

In a very difficult year for the global economy and for our industry, NAIFA continues to provide strong advocacy and valuable member benefits. Financial resources have been strained. The Board of Trustees has recommended a dues increase, effective January 1, 2010, to help NAIFA weather this storm and prepare for coming battles against legislative and regulatory threats to our industry and our clients' interests. ▲



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.



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