



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

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? <input type="checkbox"/> Yes <input type="checkbox"/> No	Web Address

### HOME INFORMATION:

Street Address 1	Home Phone
Street Address 2	Home Fax
City, State, Zip	Home Email Address Primary? <input type="checkbox"/> Yes <input type="checkbox"/> 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](http://www.naifa.org)
- MAIL** with payment to: NAIFA Membership Lockbox, P.O. Box 758658, Baltimore, MD 21275
- EMAIL** Application to [membersupport@naifa.org](mailto:membersupport@naifa.org)

## B

### APPLICANT PROFILE

1. 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

2. Years in the Business \_\_\_\_\_

3. 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

4. What products do you recommend to clients? (choose all that apply)

- |                                            |                                                          |
|--------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Auto              | <input type="checkbox"/> Long-term Care                  |
| <input type="checkbox"/> Disability        | <input type="checkbox"/> Medical Supplement              |
| <input type="checkbox"/> Employee Benefits | <input type="checkbox"/> Securities                      |
| <input type="checkbox"/> Estate Planning   | <input type="checkbox"/> Securities (Variable Annuities) |
| <input type="checkbox"/> Fixed Annuities   | <input type="checkbox"/> Term Life                       |
| <input type="checkbox"/> Group Health      | <input type="checkbox"/> Universal Life                  |
| <input type="checkbox"/> Home Owners       | <input type="checkbox"/> Variable Life                   |
| <input type="checkbox"/> HSAs              | <input type="checkbox"/> Whole Life                      |
| <input type="checkbox"/> Indexed Annuities | <input type="checkbox"/> 401(k)s                         |
| <input type="checkbox"/> Individual Health | <input type="checkbox"/> 403 (b)s                        |
| <input type="checkbox"/> Load Mutual Funds | <input type="checkbox"/> 529s                            |

5. What producer type best describes you? (choose all that apply)

- |                                          |                                                 |
|------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> Bank Agent      | <input type="checkbox"/> Home Office Employee   |
| <input type="checkbox"/> Broker Dealer   | <input type="checkbox"/> Independent            |
| <input type="checkbox"/> Captive         | <input type="checkbox"/> Independent Contractor |
| <input type="checkbox"/> Agent           | <input type="checkbox"/> Owner/Partner          |
| <input type="checkbox"/> General Manager | <input type="checkbox"/> Semi-Captive           |

### OTHER:

- \*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](http://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	\$20.00	\$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 \$330.00 = \*Total

**\*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 Security Code  
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 Signature Date  
Bank Routing Number (ABA #)/Bank Account Number  
Credit Card Number Expiration Date Security Code

Account Holder's Name  
**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

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.