

NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Communications & Marketing

PROMISES MADE, PROMISES KEPT

Raise Awareness of NAIFA

- » *NAIFA Connections*, a new monthly email newsletter, replaces many of the emails members currently receive from NAIFA-National. Content is in a digest format, much like the popular Kiplinger Letter. All NAIFA members receive *NAIFA Connections* on the last Wednesday of the month.
- » *Communications Corner* provides members with free, unlimited 24/7 access to an extensive online toolbox that includes NAIFA-branded templates, searchable databases of media outlets and self-directed communications and public relations training. Members have access to professional graphics and media relations support, as well as communications tips and proven best-practices. Resources are specifically tailored to serve the needs of NAIFA's federation, as well as individual insurance and financial planning professionals.
- » NAIFA will redesign the logo for any state or local association at no cost. This service improves the NAIFA branding efforts by promoting a consistent look for NAIFA and the state and local associations. To date, more than 50 associations have taken advantage of this offer.



Raise Awareness of NAIFA's Advocacy Activities and Increase Member Involvement

- » NAIFA has stepped up its campaign for recognition in the media. Efforts to be a trusted source for publications as well as to appear in print or other media are increasing, and results are beginning to be apparent. Recently *The New York Times*, *Wall Street Journal* and *Smart Money* magazine have contacted NAIFA, in addition to trade publications.
- » A searchable database of NAIFA staff has been added to the members' only content of the NAIFA website. Members will be more likely to contact the staff person they seek on their first try, mitigating the potential for multiple call transfers. This increases the transparency within NAIFA as we try to enhance accessibility for our members.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Lee A. Allen, VP, NAIFA Communications & Marketing

leeallen@naifa.org || 703-770-8112



NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Government Relations

PROMISES MADE, PROMISES KEPT

Improve the Speed and Frequency of NAIFA Advocacy Communications

- » The new NAIFA Gov series of electronic communications debuted in 2008. The series is color-coded, based on urgency, and includes: the blue GovTalk informs; the green GovWatch reports on increased legislative or regulatory activity; and the red GovAlert requests immediate attention and grassroots action. Also, monthly audio GovPods explain important legislative and regulatory issues that impact NAIFA members.

Work Collaboratively With Allied Industry Organizations

- » NAIFA and AALU have pledged greater cooperation and collaboration on legislative and regulatory matters. Over the next five years, 250 key NAIFA APIC contacts will participate in AALU's successful IMPACT program, intensive training in legislative advocacy for constituent lobbyists.
- » NAIFA is a major partner in a tax reform coalition with the NAILBA, AALU and ACLI. The coalition is developing a major industry campaign to fight the looming threats to the tax treatment of life insurance and annuities.

Introduce Legislation/Regulation That Serves the Best Interests of Members & Their Clients

- » NAIFA worked closely with members of the House of Financial Services Committee to introduce the National Association of Registered Agents and Brokers Reform Act (NARAB II). It is expected to pass the U.S. House of Representatives in September 2008.
- » NAIFA took a lead role in working with state insurance commissioners (NAIC) and state securities regulators (NASAA) to develop a uniform standard to address reported abuses of agents using misleading senior-specific designations and credentials.
- » The NAIFA federation, working cooperatively with AALU and the ACLI, played a key role in having anti-STOLI legislation enacted in 13 states.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

William Anderson, Sr. VP, NAIFA Government Affairs

wanderso@naifa.org || 703-770-8193

NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Membership & Association Services

PROMISES MADE, PROMISES KEPT

Develop the National Member Recruiter Program

- » The NAIFA Board of Trustees has approved a pilot program to pay commissions to a dedicated member recruiter. Costs will be shared by NAIFA and the participating state and local associations.

Create a Partners in Advocacy Program

- » NAIFA's Partners for Advocacy program allows employees of home offices and broker-dealers, as well as non-producing agency employees and support staff, to participate in and contribute to NAIFA's advocacy efforts. Nearly 200 individuals have enrolled as Partners for Advocacy.

Membership Growth

- » NAIFA has developed the "Membership Tracker," a system designed to help members and association executives track membership outreach initiatives to lapsed members, members in the renewal cycle and prospective members. The Membership Tracker is an exciting new tool available to all current members, free of charge.
- » NAIFA successfully launched a pilot program that accepts monthly credit card payments for the NAIFA dues from new members and former members whose membership has lapsed for more than six months. Soon, the monthly credit card option will be extended to all NAIFA members.

Attract Potential Members

- » NAIFA and McKinley Marketing, Inc., a membership marketing firm in Washington, DC, specializing in associations, are working to develop branded membership marketing materials and messages. McKinley Marketing will also focus on piloting additional initiatives that will be developed and tested, with results compared for sustainability and effectiveness.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Seth Ewing, *Director, NAIFA Membership Marketing*
sewing@naifa.org || 703-770-8217

NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Corporate Partnerships

PROMISES MADE, PROMISES KEPT

Increase Corporate Outreach Efforts

- » Northwestern Mutual Financial Network launched a program to pay NAIFA national dues for agencies that achieve 90% (or higher) levels of membership in NAIFA. As a result of this program, Northwestern Mutual's membership grew by more than 35% over the 2006-2007 year.
- » New York Life launched its Online NAIFA Enrollment (ONE) Program that enables New York Life agents to enroll for NAIFA membership through the company's intranet site and have their dues payments deducted from their general ledger checks. This program resulted in more than 5% membership growth over the 2006-2007 membership year.
- » More of NAIFA's Top 20 Companies by Membership grew in membership than in previous years, and those that declined did so at a slower percentage than in years past.
- » LifeMark Securities Corp. and TIAA-CREF paid membership in full for a significant number of employees this year. Their support signifies that NAIFA's value proposition extends beyond the "traditional" career companies and is relevant in the independent broker-dealer and salaried employee markets as well.

Increase NAIFA Visibility in the Field

- » NAIFA's corporate partnership leadership team attended meetings or held teleconference planning calls with leaders from more than 15 companies throughout the year. The program also undertook an initiative to update company endorsement letters resulting in a completely updated library of more than 25 letters available on NAIFA's website.
- » NAIFA participated in more than 15 company and industry events, enabling NAIFA to connect with members and prospects in person.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Anne Meredith Mandeville, *Director, NAIFA Corporate Partnerships*
amandeville@naifa.org || 703-770-8218



NAIFA 21

UPDATE

NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Grassroots & Political Action: IFAPAC

PROMISES MADE, PROMISES KEPT



Reconstitute, Grow and Reenergize NAIFA's Political Programs

- » For the second year in a row, IFAPAC and APIC held a successful joint Training Meeting at which political maven Michael E. Dunn was the special guest speaker. The 2009 PIC/PAC Training Meeting will be held in Austin, Texas.
- » NAIFA 21 required an audit of the PIC and PAC programs. That audit was completed in October 2007.
- » The Contributor Matching Program was launched in the fall of 2008 with seed money from NAIFA CEO John Healy, CAE, and followed by generous matches from NAIFA Trustees Jules Gaudreau, Jr., ChFC, CIC; Terry Headley, LUTCF, LIC, FSS; Robert A. Miller, M.S., M.A.; NAIFA Deputy CEO Susan Waters, EDM, CAE; NAIFA-Florida CEO Sharon Heierman, CAE; and NAIFA-Oregon Executive Director Bob Buxman, LUTCF.
- » For the first six months of the year, IFAPAC fundraising outpaced the prior year. Since 2008 is an election year, disbursements to federal candidates have spiked. At press time, the total amount of funds distributed to federal candidates, political parties and leadership PACs by IFAPAC in this election cycle is \$1,205,000.
- » IFAPAC developed an online contribution program where renewing NAIFA members and new NAIFA members are solicited for a contribution immediately upon completing their online membership applications. The new system went "live" in June 2007.
- » A blast email solicitation to NAIFA members who are not current IFAPAC contributors was sent in July 2007.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Magenta Ishak, *Director, NAIFA Political Affairs*

mishak@naifa.org || 703-770-8152



NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Grassroots & Political Involvement: APIC

PROMISES MADE, PROMISES KEPT



Reconstitute, Grow and Reenergize NAIFA's Political Programs

- » APIC's priority activities have been aimed at ramping-up the NAIFA grassroots contact system in preparation for the expected 2009 tax reform battle(s). Since the onset of NAIFA 21, additional key contacts have been recruited for the following key NAIFA federal legislative committees: U.S. Senate Finance (5), U.S. Senate Banking (2), U.S. House of Representatives Ways & Means Committee (7) and U.S. House of Representatives Financial Services Committee (12).
- » The National APIC Subcommittee has spent considerable time revamping the rating system, reevaluating key contacts for congressional tax-writing and regulatory committees, participating in insurance industry town hall meetings and picking up the pace of district meetings between APIC contacts and members of the U.S. House of Representatives Ways and Means Committee and the U.S. Senate Finance Committee.
- » APIC's current coverage rate is 96% for the U.S. House of Representatives and 100% for the U.S. Senate.
- » NAIFA partnered with AALU to train more legislative contacts. The first joint meeting was held in New Orleans in February 2008. The second will be held in Washington, DC, in September 2008.
- » A new "How to Meet with Your Legislator" DVD debuted at the 2008 NLC. The DVD has been revised to focus exclusively on tax reform and will be distributed to 2008 NAIFA Convention Advocacy Workshop attendees.
- » A District Meeting materials section has been added to the APIC portion of the NAIFA website so that APIC key contacts can readily access the information they'll need for a proper district meeting. Available documents are: a sample meeting agenda, Pay-Go talking points, insurance and annuity leave behind papers for congressional offices and meeting tips.
- » Training on how to use NAIFA's Legislative Action Center (CapWiz) has increased. Trainings have been added to the NLCs and the January joint APIC/IFAPAC training meeting.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Magenta Ishak, *Director, NAIFA Political Affairs*

mishak@naifa.org || 703-770-8152



NAIFA 21

UPDATE

NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

NAIFA's *Advisor Today*

PROMISES MADE, PROMISES KEPT



Make Magazine Content Edgier

- » NAIFA's *Advisor Today* is being re-engineered with an eye to making the content more interesting and edgier. Articles on life settlements and fees vs. commissions (both topics with strong supporters and detractors) have appeared in 2008. We will continue to look for hot topics in 2009.

Involve More Members in *Advisor Today*

- » An Editorial Advisory Council, made up of NAIFA members, has been assembled to give advice about issues of interest to NAIFA members and to provide continuous feedback on editorial content. In addition, we look for members to write articles or be interviewed for articles, as we have for many years.
- » NAIFA's *Advisor Today* will sport a new look in January 2009! The cover redesign will debut here in San Diego and work will continue on the internal pages until the full launch in January. *Advisor Today* will continue to print articles that contribute to the success of NAIFA members and we welcome member feedback and article ideas.
- » Starting in September, the NAIFA Connections newsletter will accept advertising. This will give advertisers an additional opportunity to reach NAIFA members and bring in additional revenue for *Advisor Today* and NAIFA.

Raise Awareness of NAIFA's Advocacy Activities

- » *Advisor Today* includes the monthly NAIFA Advocacy column. This year the focus from June through September has been on the Board's recommendation to conditionally support an Optional Federal Charter. In addition, the feature story each July outlines all of NAIFA's government affairs activities.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Lorri Ragan, AVP, NAIFA Communications and Publisher
lragan@naifa.org || 703-770-8203



NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

AHIA-NAIFA Health & Employee Benefits

PROMISES MADE, PROMISES KEPT



Reconstitute, Grow and Reenergize NAIFA's Political Programs

- » GovWatch and GovAlerts have kept HSA substantiation from being enacted.

Proactively Introduce Legislation and Regulation

- » Introduction of AHIA-favored legislation in the 110th Congress including: FSA Rollovers, HSA Enhancements, LTC Awareness Week, LTC Tax Incentives, and Tax Deductions.
- » Regulatory outreach efforts include: US Department of Health and Human Services to promote its Long-Term Care Awareness Campaign - Own Your Future; HHS and the Centers for Medicare and Medicaid Services regarding the LTC Partnership regulations on agent training and policy replacement; HHS and Administration on Aging to distribute Medicare Part D information; and CMS on Medicare Marketing Practices.

Strengthen State Legislative and Regulatory Activities

- » The new AHIA State Legislative Intelligence Network enhances the headquarters staff assistance and allows states to communicate with each other on legislative issues.

Provide Professional Development Opportunities

- » AHIA Pathways to Success – recommended training and education programs categorized by level of experience as well as specific practices – has been incorporated into the NAIFA Professional Development System.
- » AHIA partnered with AHIP to make LTC Partnership Training and Medicare Training available.

Provide Programs for Practice and Business Management

- » Participation in industry awareness campaigns including: Ethics Awareness Month – March; Disability Insurance Awareness Month – May; and Long Term Care Awareness Month – November

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Diane Boyle, HIA, Executive VP, AHIA – NAIFA Health & Employee Benefits

dboyle@naifa.org || 703-770-8252

NAIFA 21 is a promise from NAIFA to its members to enhance the value of NAIFA membership by protecting and improving your bottom line. This update provides a snapshot of our progress.

Professional Development & Education

PROMISES MADE, PROMISES KEPT

Provide Onsite and Online Professional Development Opportunities

- » *NAIFA Professional Programs* are organized into five practice areas: life insurance and annuities, health & employee benefits – Endorsed by AHIA, multi-line, financial advising and investments, and practice management. LILI and the LUTCF and FSS designations are integrated into the professional programs.
- » NAIFA's Seminar Series gives state and local associations several *Programs in a Box*. PIB # 22, "Dealing with Ethical Issues in Financial Services" was released in June. PIB #23, "Top 10 Retirement Mistakes" arrived in August, and PIB #24, "The Six Steps to an Effective Referral Conversation" will be released in November.

Provide an Online Library With Articles, Resources, Sample Documents and Business Forms

- » NAIFA members requested *Professional Practice Tools & Tips* to increase productivity. NAIFA provides free, unlimited 24/7 access to NAIFA's Virtual Library, an extensive online resource library including tailored fact finders, concept pages, business tips and tools, client presentations, tax information and specimen documents.

Provide Business Services at Some Level to All Members

- » *NAIFA's Preferred Providers* offer goods and services that enhance members' practices at reduced prices. Available services are: business/management tools, client management tools, sales tools, insurance programs, office supplies, credit card program, shipping services and car rental.

Provide Networking and Mentoring Opportunities and Individualized Products and Services

- » *NAIFA Networks* help members in various career stages to connect and to establish mentoring relationships. So far, a group of YAT members has piloted a NAIFA online social networking site and a mentorship program with YAT, MDRT and GAMA is in the works.
- » *NAIFA Speaker Center* provides industry expertise through both videos and podcasts, as well as through presentations by MDRT and NAIFA member speakers.

NAIFA: A PROMISING FUTURE

CONTACT INFO.

Diane Powers, VP, NAIFA Professional Development and Education
dpowers@naifa.org || 703-770-8226