



National Association of
Insurance and Financial Advisors

NAIFA's Insurance &
Financial Advisors:

Securing
America's
Financial
Future

NAIFA Members Helping Families Secure a Financial Future



We help protect families from the catastrophic effects of an untimely death by using life insurance, and we help them save for retirement. Many things inspire me as I work with my clients--seeing the fruits of my work through the eyes of a widow when I deliver a death claim check, observing the smile on a retiree's face when I tell him how much he has saved for retirement, or rejoicing in a family's happiness as they find out that their loved ones will be taken care of in a nursing home. The work I do gives me the utmost satisfaction because I know that I am making a difference in many people's lives.

Aamir Chalisa, MBA, LUTCF

MANAGING DIRECTOR

Futura First Insurance Group, Oakbrook, Illinois



Sixty percent of my clients are Latino, and many of them consider me part of their family. I work with small-business owners, women, and Baby Boomers focused on estate planning and retirement. I devote my career to educating my community about the financial tools that already exist, which makes it easier for them to reach their goals and fulfill their dreams. The best way to provide financial-education assistance is through the workshops I deliver to my clients and friends. Knowing that I make a difference and getting feedback from my clients are inspiring to me. My clients, family, and friends are my inspiration.

Irma Ines Quinones, CLTC, CLU, ChFC, LUTCF

FINANCIAL ADVISOR

Eagle Strategies, LLC, San Jose, California



As the founder of Prosperity Wealth Group in Charlotte, N.C., I'm proud of the work we do to help our clients achieve a more secure financial future. We strive to establish meaningful relationships with our clients and work together to uncover financial concerns and opportunities, and develop a plan to help them achieve their goals. We educate, give advice, and offer financial guidance and a broad range of solutions. And we strive to represent and serve our local communities. I'm incredibly proud of our financial professionals for always putting their clients first and doing business the right way.

Delvin Joyce, CLU, ChFC

FINANCIAL PLANNER

Prosperity Wealth Group, LLC, Charlotte, North Carolina



Our firm provides various financial services, including retirement planning, life, health, income, investment advisory services, and business succession planning. I want my clients to talk to me about anything that is related to their finances. I have an accountant and an estate-planning attorney housed in my office space so that my clients' needs can be taken care of in one office. I was given the gift of being able to communicate with people and create relationships. I am truly grateful for this gift and see it as my responsibility to use it.

Jennifer Alford

PRESIDENT

Creative Financial Services, Perrysburg, Ohio



I provide my clients with a wide range of financial services, including financial, retirement and estate planning. Many aspects of my work are inspiring to me. One, I am inspired when I see my clients achieve financial security and help them see beyond the walls of doubt and despair. Two, I am inspired by the millions of dollars of life insurance I have delivered to widows and families. And three, I am inspired by my customers who are receiving retirement income from the products I have recommended. This shows I have made a difference in the lives of those who live in my community.

Ike Trotter, CLU, CASL, ChFC
 AGENT AND FINANCIAL ADVISOR
 Ike Trotter Agency, Greenville, Mississippi

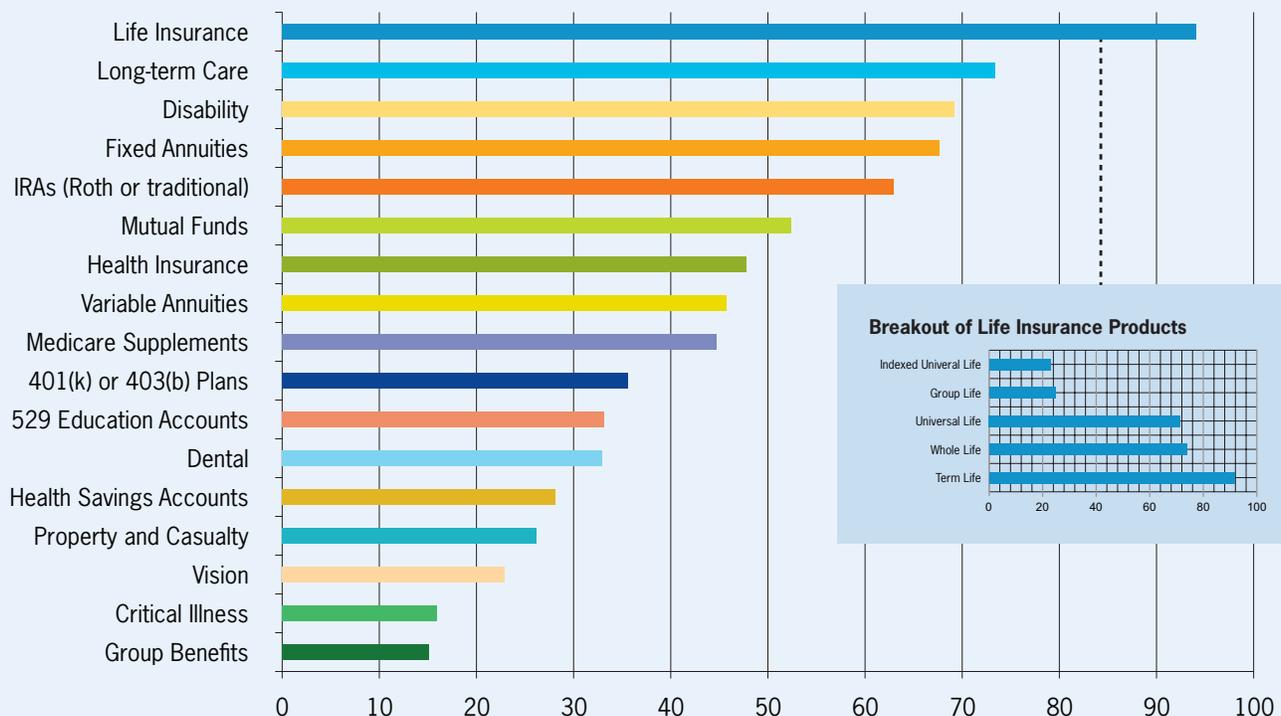


Hear from more NAIFA members at www.NAIFA.org

NAIFA Members Serving the Middle Market

NAIFA members serve primarily the middle or Main Street market. About half of NAIFA-member clients have annual household incomes of less than \$100,000. Only about 10 percent of their clients have household incomes in excess of \$250,000.

Percentage of NAIFA Members Providing Selected Products



Source: Advisor Today Reader Survey

NAIFA Members at Work

Uncovering Needs and Solving Problems

For well over a century, thousands of dedicated men and women have helped individuals, families and businesses reduce risks and protect assets, fund major expenses like college, long-term care and retirement, plan their estates, provide employee benefits and group insurance, and reach their financial goals.

While members work in diverse markets, specialize in a range of products and provide many kinds of services, all of them have these traits in common:

- They are committed to serving and putting their clients' needs first to protect against financial risks associated with death, disability, illness and long-term care, and to protect against longevity risk through the use of annuities.
- They are highly trained professionals, many of whom have earned designations and advanced degrees. All are licensed in their states to sell insurance, and many are licensed to sell securities.
- They are active in their communities and are making meaningful contributions to neighborhoods, schools, civic associations and religious groups.
- They have a passion for helping people and their profession is more than a "job." They describe their career as one of providing a needed service and making a difference in people's lives.
- They have multiple years of experience and have worked hard to build an agency or practice. They value and honor the long-term relationships they have established with clients.

Their goal is to uncover needs and solve problems, educate consumers about risks and coverage options, and provide sound financial advice. Much of what they do goes uncompensated; yet, their services provide immeasurable value in the form of peace of mind, promises kept, and dreams fulfilled.

ABOUT NAIFA: Founded in 1890 as The National Association of Life Underwriters (NALU), NAIFA is the oldest, largest and most prestigious association representing the interests of insurance professionals from every Congressional district in the United States. Our mission – to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members – is the reason NAIFA has consistently and resoundingly stood up for agents and called upon members to grow their knowledge while following the highest ethical standards in the industry.

A partnership between NAIFA, the National African American Insurance Association, and Women in Insurance & Financial Services promotes collaborative industry advocacy activities to strengthen and unify the insurance and financial advisors' voice in the legislative and regulatory environment.

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Policy-makers should support initiatives to ensure that:

- Families and businesses have access to trusted advice from insurance and financial professionals.
- Public policy continues to encourage Americans to plan for financial and retirement security for themselves, their families and their employees.
- Public policy does not make it harder or more expensive for middle-income purchasers to obtain reliable advice and affordable products to reduce risks and protect assets.
- Businesses can offer their workers the insurance, retirement-planning programs, and other benefits that contribute to the financial well-being of employees and help the businesses attract and retain a quality workforce.



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