



November 2014

Dear AXA Advisors Financial Professional,

The work you do and the measures you take to protect your clients are at the heart of our business. You provide financial expertise and valuable strategies to help protect their families, businesses and assets.

The National Association of Insurance and Financial Advisors (NAIFA) works to protect **your** unique interests as an insurance professional so you can better serve your clients' protection needs. NAIFA is a grassroots lobbying organization with the primary objective of ensuring the future and integrity of the life insurance sales profession.

NAIFA's advocacy efforts in Congress and in the state legislatures across the country help insurance professionals participate in the political process that shapes our industry. NAIFA engages decision makers at every level of the legislative and regulatory system and mobilizes resources to achieve the most favorable outcome for members and their clients.

If you are a NAIFA member, I admire the time and effort you take to be a part of this valuable organization.

I encourage all of you to take an interest in NAIFA's mission and their progress. To learn more about NAIFA and get involved, please contact Debbie Blumhagen at 858-693-3044 or debbie.blumhagen@axa.us.com.

Sincerely,

David W. Karr, CLU, ChFC
Chairman, AXA Advisors, LLC