



MARYLAND
CARROLL-HOWARD
NAIFA-Carroll/Howard
<http://www.naifach.org>

Mailing Address: Roger A. Diehl.
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410-751-1400 email: rogerdiehl@comcast.net

President's Message
December 2010

Dear Members,

I hope everyone had an enjoyable Thanksgiving. I know we all are thankful for the careers we have chosen and the families we have but I hope you all took time to thank the brave men and women have and are currently serving our country to protect our freedom and liberties.

Speaking of liberties and the careers we enjoy, I also ask all of you who have not made your 2010 contributions to IFAPAC to please do so by December 10th so that they will be credited to the current calendar year. As I have said on numerous occasions, these contributions protect *your* job and *your* client's products that have favorable tax treatments. So give yourself an early Christmas present and support IFAPAC today!

This time of year we are very busy with our Community Service Projects. Please remember to bring your discarded or outdated hats, scarves and coats for our Call for Coats this month and next. Also, gather up **all** of your used greeting cards for the ARC of Westminster. Finally, please bring a box or two of cereal along to the meeting for the "Bring Breakfast To Breakfast" drive which is part of our donation to Carroll County Food Sunday.

This month we will be making presentations to all of our award winners, so if you are one of those please make your reservations and plan to stay for the CE credits available.

On December 9th, our featured speaker: Bryson F. Popham, Esq., will presenting a 2 hour CE entitled "Implementation of Health Insurance Exchange in Maryland". This is sure to be a great meeting!

See you there!

Sincerely,

Roger A. Diehl, LUTCF
NAIFA Carroll Howard –President
NAIFA Maryland- National Committeeman

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National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

“Implementation of Health Insurance Exchange in Maryland”

Course #: C08325 ♦ Approved for 2 MD L&H CE Credits

Featured Speaker: Bryson F. Popham, Esq.
Popham & Andryszak, P.A.

<p>Thursday, December 9th 2010 Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am</p> <p>Best Western Conference Center 451 WMC Drive ♦ Westminster, Maryland</p>	<p>CHAIFA MembersFree Other NAIFA Members.....\$25 MAHU Members\$25 All Others\$35</p> <p><i>Registration includes Buffet Breakfast</i></p>
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Send or Fax the Attached Form or Register Online!!
Go to: www.clientfirst.com/ceschedule and find this event!
Click the link to get to the Event Summary!

Yes, please sign me up for this Continuing Education course on 12/9/2010

- CHAIFA Member (\$0) Other NAIFA Member (\$25) MAHU Member (\$25) All Others (\$35)

I am a member of the _____ Association.

Name	Phone
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Fax to: (443) 541-1409 ♦ **Call:** (443) 541-9712

Or Visit our Continuing Education page at <http://www.clientfirst.com/ceschedule>



Annuity Purchase Program Case Study

CASE FACTS

Jack and Sara purchased an annuity several years ago and are receiving \$6,000 per month for the next 95 months. Their financial circumstances have changed and it now makes more sense for them to receive a cash lump sum rather than waiting nearly eight years to receive the remaining payments.

The Haynes Brokerage Group Annuity Purchase Program will arrange for a lump sum payment of \$360,000 to help Jack and Sara better manage their current change in financial circumstances. In addition, you may earn a referral fee up to 4%.

Client Receives: \$360,000
Your Referral Fee: \$14,400

WHY DO PEOPLE SELL ANNUITIES?

While a change in Jack & Sara's financial circumstances prompted the need to cash out their annuity, there are many reasons why people sell annuities, including: estate planning, tax planning, flexibility and control, liquidity, unneeded inheritance and others.

HOW DOES IT WORK?

The Annuity Purchase Program is a quick and easy process.

- Your client calls the Annuity Purchase Administrator to receive an appraisal
- Your client completes a short application
- Your client reviews and signs an annuity purchase contract
- Your client receives the purchase price
- You receive a referral fee

THE ANNUITY PURCHASE ADMINISTRATOR IS STANDING BY

Our team is standing by to quickly and professionally evaluate your client's annuity and tailor the purchase to meet their specific needs.

HOW DO I LEARN MORE ABOUT THE HAYNES BROKERAGE GROUP ANNUITY PURCHASE PROGRAM?

To learn more about how you can offer the Annuity Purchase Program to your clients, please contact Haynes Brokerage Group:

410.967.9995

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Please contact us at 410.967.9995
www.haynesdirect.com



National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

“Advanced Solutions for Long Term Care Funding”

Course #: C04110 ♦ Approved for 2 MD and PA L&H CE Credits

Featured Speaker: Earl Crown
One America

<p>Thursday, January 13th 2011 Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am</p> <p>Best Western Conference Center 451 WMC Drive ♦ Westminster, Maryland</p>	<table> <tr><td>CHAIFA Members</td><td>Free</td></tr> <tr><td>Other NAIFA Members.....</td><td>\$25</td></tr> <tr><td>MAHU Members</td><td>\$25</td></tr> <tr><td>All Others</td><td>\$35</td></tr> </table> <p style="text-align: right;"><i>Registration includes Buffet Breakfast</i></p>	CHAIFA Members	Free	Other NAIFA Members.....	\$25	MAHU Members	\$25	All Others	\$35
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Send or Fax the Attached Form or Register Online!!
 Go to: www.clientfirst.com/ceschedule and find this event!
 Click the link to get to the Event Summary!

Yes, please sign me up for this Continuing Education course on 1/13/2011

CHAIFA Member (\$0)
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I am a member of the _____ Association.

Name	Phone
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