



**MARYLAND  
CARROLL-HOWARD**

**NAIFA-Carroll/Howard**

**www.naifach.org**

Mailing address: Jenkins Insurance Associates, Inc.

1606 Terrace Drive

Westminster, MD 21157

(410) 861-6625 or Jenkins\_ins@comcast.net

**www.naifach.org**

---

**President's Message**

**April 2010**

Spring is finally here! Hopefully, we are finished with cold weather.

Our March meeting on the 11<sup>th</sup> was packed, thanks to the 3 hour CE on Ethics, which all licensed agents are required to have. There were lots of new faces, from near and far; and we hope some of them will join NAIFA through our organization.

Our next meeting is on April 8<sup>th</sup> at the Westminster Best Western Hotel at 8:30 a.m. Kelly Stahl of Ohio National Financial Services, will present a 2 hour CE class called, "412 (e)(3) Programs. If you know what this is, come to learn more; if you don't know what this is, come to find out! See the flyer for details.

We also have a Howard County meeting on April 16<sup>th</sup> at the Miller Branch of the Howard County Public Library from 1:00 – 3:30 p.m. This 2 CE class, called "Medicare & Medicare Part D: The Saga Continues", will be taught by Tim Cook of Velco Insurance Agency. See the flyer for details.

We will also be presenting a check for \$500 to Jen Burdette with the American Cancer Society to kick off our fundraising for Relay for Life. We have participated in this worthy cause for at least 10 years, usually raising close to \$4,000 each year.

The event is on May 14 – 15 at the Carroll County Agricultural Center. Sign up now to participate at [www.RelayForLife.org/Westminster](http://www.RelayForLife.org/Westminster). Our team is called "Lifers" Registration is \$10. Once you complete the registration process you can send out e-mails to your friends, family and co-workers to solicit donations; they can go directly to your site, and donate on-line. It is soooo easy to raise money for the American Cancer Society this way. There is also an opportunity to buy luminaries for those who have died of cancer; and there is a parade of cancer survivors. If you are not able to participate personally, you can still help us reach our goal with your own donation.

See you at the meetings!

Cherie W. Jenkins, LUTCF

NAIFA-Carroll/Howard President

[www.naifach.org](http://www.naifach.org)



CARROLL HOWARD ASSOCIATION OF INSURANCE  
AND FINANCIAL ADVISORS PRESENTS...

# "Business Buy/Sell Planning"

Course Number: C57486

This course has been approved for 2 MD L&H CE Credits.

Featured Speaker

**Kelly Stahl**

Regional Sales Director

Ohio National Financial Services

<p><b>Thursday, April 8th 2010</b> Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am</p> <p><b>Best Western Hotel</b> 451 WMC Drive ♦ Westminster, Maryland</p>	<p><b>CHAIFA Members..... Free</b> <b>Other NAIFA Members ..... \$25</b> <b>MAHU Members..... \$25</b> <b>All Others..... \$35</b></p> <p><i>Registration includes Buffet Breakfast</i></p>
<p><b>Send or Fax the Attached Form or Contact: Robert Zimmer</b> <b>Email: rfzimmer@ft.newyorklife.com ♦ Phone: (443) 609-4788 ♦ Fax: (443) 609-4789</b></p>	

*Yes, please sign me up for the "Business Buy/Sell Planning" CE on 4/8/2010*

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

I am a member of the \_\_\_\_\_ Association.

Name _____	Phone _____
Address _____	Fax _____
City _____ State _____	Zip _____
Company _____	Email Address _____
MD Insurance License # (Now Required for CE Credit!) _____	Social Security # _____

*Please accept this registration as permission to EMAIL or FAX future communications to me.*

**Make checks payable to: CHAIFA**  
**Mail to: Robert Zimmer ♦ 7566 Main Street Suite 306 ♦ Sykesville, MD 21784**  
**Email: rfzimmer@ft.newyorklife.com ♦ Phone: (443) 609-4788 ♦ Fax: (443) 609-4789**



## 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**

Meeting Your Financial Needs in a Changing World<sup>SM</sup>

Please contact us at 410.967.9995  
[www.haynesdirect.com](http://www.haynesdirect.com)



CARROLL HOWARD ASSOCIATION OF  
INSURANCE AND FINANCIAL ADVISORS PRESENTS...

# "Medicare & Medicare Part D: The Saga Continues"

**Course Number:** C05566

*This course has been approved for 2 L&H CE Credits.*

**Featured Speaker:** Tim Cook

*President, Velco Insurance Agency*

<b>Friday, April 16th 2010</b> Registration - 1:00PM ♦ Seminar - 1:30PM to 3:30PM <b>Howard County Public Library - Miller Branch</b> 9421 Frederick Road ♦ Ellicott City, Maryland	CHAIFA Members ..... Free Other NAIFA Members..... \$25 MAHU Members..... \$25 All Others..... \$35 <i>Coffee &amp; Muffins Provided</i>
--	--

**Send or Fax the Attached Form or Register Online!!**

**Go to:** [www.clientfirst.com/ceschedule](http://www.clientfirst.com/ceschedule) and find this event! ♦ **Click the link to get to the Event Summary!**

*Yes, please sign me up for the "Medicare & Medicare Part D: The Saga Continues" CE on 4/16/2010*

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

I am a member of the \_\_\_\_\_ Association.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Company \_\_\_\_\_ Email Address \_\_\_\_\_

MD Insurance License # (Now Required for CE Credit!) \_\_\_\_\_ Social Security # \_\_\_\_\_

*Please accept this registration as permission to EMAIL or FAX future communications to me.*

**Make Checks Payable to:** GBS  
**Mail to:** Group Benefit Services, Inc. ♦ c/o Melissa Lechert  
 6 North Park Drive, Suite 310 ♦ Hunt Valley, MD 21030

**Fax to:** (443) 541-1409 or **Call:** (443) 541-9712  
 - or -  
**Register Online at:** <http://www.clientfirst.com/ceschedule>

# Your next exam is just a click away!

Now through the ease of the internet, you can begin ordering all your requirements and getting all your statuses over our secure server immediately. From our web site follow the "ez registration" instructions to begin ordering today.



[www.portamedic.com](http://www.portamedic.com)



8600 Lasalle Road, Suite 116, Towson, MD 21286  
410.296.7050 or 800.945.9099 • Fax 410.821.7608

## [www.clientfirst.com](http://www.clientfirst.com)

Status • Forms • Quotes • e-mail • Products • What's New • Ask The Doctor • And More .....  
**CLIENT FIRST BROKERAGE SERVICES- INC.**

**Your One-Stop For:**  
Annuities

Group Health

Universal Life

Term Insurance Survivorship Life

Individual Health

Disability Income

Questions? Need Help? (800) 966-1495





MARYLAND  
CARROLL-HOWARD  
**NAIFA Carroll-Howard**

Mailing address: C/O Interstate Financial Services, Inc.  
401 East Main Street, 1<sup>st</sup> Floor  
Westminster, MD 21157  
(410) 876-0500

---

Are you interested in starting or  
working on your **LUTCF or FSS\*** designation ?

\* If you currently hold the LUTCF you may be eligible for special credit  
toward the new Financial Services Specialist designation

We are forming a class for starting on Tuesday April 13th, 2010 to be  
held in the Howard and Carroll County area

American College's  
"Essentials of Disability Income Insurance" FA 211

**FA 211 Essentials of Disability Income Insurance**

Examines individual disability income insurance and the related products of business buyout coverage and business overhead expense insurance. Presents the real reasons behind commonly used objections and what they tell the skilled financial advisor, and reviews proven sales approaches and ways to overcome these objections and close the sale. Also covers the use of fact finding and field underwriting in making the disability income insurance sale, how to customize the policy to meet the prospect's objectives, and how to deliver the policy and service the plan.

**Contact: Harvey Tegeler, *LUTCF, FSS***  
**Interstate Financial Services, Inc.**  
**(410) 876-0500**

**Call before April 7, 2010**

**Three Easy Ways to Contribute to IFAPAC – Bank Draft, Check or Credit Card**

<u>Club Type</u>	<u>Annual Contribution</u>	<u>Monthly Bank Draft</u>
Investor	\$50 to \$99	\$5.00/month (minimum for bank draft)
Century	\$100 to \$199	\$8.50/month
Ambassador	\$200 to \$299	\$17.00/month
Statesman	\$300 to \$499	\$25.00/month
Envoy	\$500 to \$999	\$42.00/month
Diplomat	\$1,000 to \$2,499	\$84.00/month
Emissary	\$2,500 to \$4,999	\$210.00/month
Capitol	\$5,000	\$416.00/month

Name \_\_\_\_\_  
 NAIFA Member # \_\_\_\_\_  
 Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contributions to IFAPAC are voluntary and are not deductible for federal income tax purposes. Corporate contributions are prohibited. A portion of your contribution will be returned to your state IFAPAC.

- I would like to make my contribution in one annual amount:
  - Enclosed is my *personal check* for \$ \_\_\_\_\_
  - Please charge my *personal* **Visa**    **MasterCard**    **American Express**    (circle one)  
 Account # \_\_\_\_\_ Exp. Date \_\_\_\_\_  
 For a single, annual amount \$ \_\_\_\_\_ Signature \_\_\_\_\_  
 (PLEASE NOTE: WE CANNOT CHARGE CREDIT CARDS *MONTHLY*)
- I currently give on **bank draft**. Please *increase* my monthly contribution to \$ \_\_\_\_\_
- I would like to enroll in the monthly **bank draft** plan. Enclosed is my check for the first month's payment. I have completed the information requested below.

**MONTHLY BANK DRAFT AUTHORIZATION**

I hereby authorize IFAPAC to withdraw from my account the amount specified below every month. This authorization will remain in effect until revoked by me in writing and, until IFAPAC receives such notice, I agree that IFAPAC shall be fully protected in honoring such withdrawals. In consideration of IFAPAC's compliance with such request and authorization, I agree that IFAPAC's treatment of each such check and IFAPAC's rights in respect to it, shall be the same as if it were signed personally by me and that if any such check be dishonored, IFAPAC shall be under no liability whatsoever even though such dishonor results in the forfeiture of IFAPAC membership.

- 1) Name of depositor as shown on bank records \_\_\_\_\_
- 2) Account number \_\_\_\_\_
- 3) Name of bank and address of bank branch where account is maintained \_\_\_\_\_
- 4) Amount of draft per month \$ \_\_\_\_\_
- 5) Signature of depositor as shown on bank records: \_\_\_\_\_

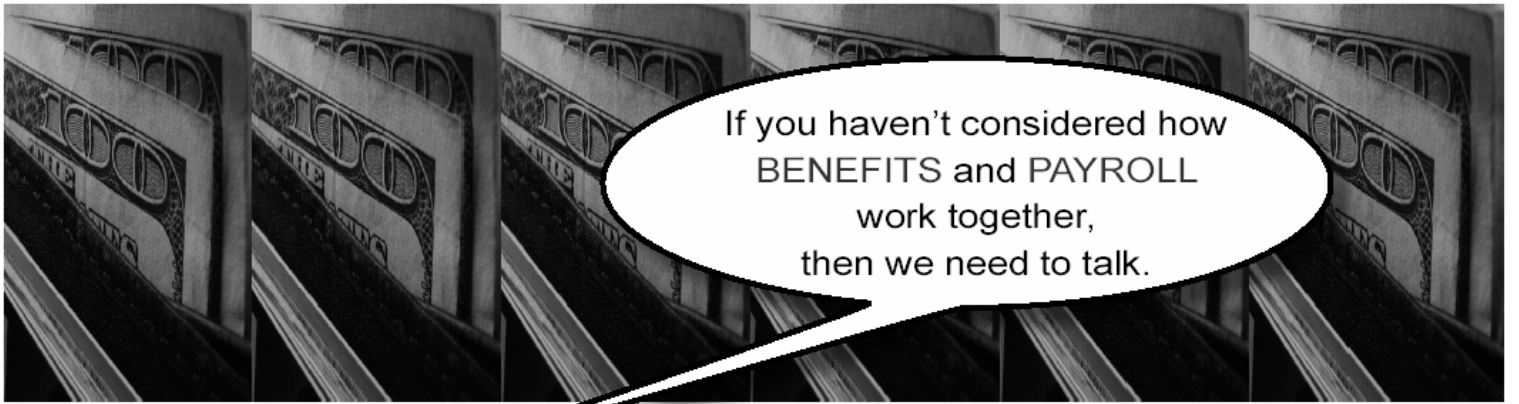
X \_\_\_\_\_

Date \_\_\_\_\_

X (if joint) \_\_\_\_\_

**When signing up for bank draft, remember to enclose a voided check !!**

**Return form & contributions to: IFAPAC; 2901 Telestar Court; Falls Church, VA 22042-1205. Or fax bank draft application or credit card contribution to 703-770-8151. Club types listed above are merely suggested amounts.**



If you haven't considered how  
**BENEFITS** and **PAYROLL**  
work together,  
then we need to talk.

**KELLY** now handles **PAYROLL**, too.



**KTBS**  
*Payroll*

*The leader in benefits  
is now the leader in payroll, too.*

Call us today to see how  
you and your clients can benefit from  
this integrated *Total Benefits Solution*®.



**KELLY**  
**& ASSOCIATES**  
**INSURANCE GROUP**

301 International Circle • Hunt Valley, MD 21030-1342 • 888-882-1487 • [www.KTBSPayroll.com](http://www.KTBSPayroll.com)  
KTBSPayroll is a division of Kelly & Associates Financial Services, Inc., an affiliate of Kelly & Associates Insurance Group, Inc.