



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

Mailing Address: Roger A. Diehl.
239-C East Baltimore St. Taneytown, MD 21787
410-751-1400 email: rogerdiehl@comcast.net

President's Message
January 2011

Happy New Year... Members,

I hope everyone had an enjoyable Holiday Season. Welcome to a brand new year as well as new goals and objectives. Much to our chagrin, no matter how successful we were last year... we all start at zero each year. A new start, fresh ideas, and a renewed passion for our careers are things we must address in the New Year.

As you all know by now, I am a strong proponent of the life, long term care and annuity business and the tax advantages associated with these products we deliver to our clients and prospects. And we all know these advantages are attacked every year as Congress seeks ways to reduce the deficit or raise revenues. With that in mind, I will continue to promote IFAPAC (Insurance and Financial Advisors Political Action Committee) and its efforts to fight our battles, whether it is on Capitol Hill or Annapolis. We need IFAPAC and they need you.

Speaking of IFAPAC! I want to thank all of you who stepped up to the plate to help me have a successful year in 2010. Thanks to all of you...the contributing members we were able to achieve NAIFA's Tribute of Excellence Award for having at least a 12% growth in both contributions and number of contributors as well all board members at least Century Club (\$100) contributors. Thank you again and this year I would like to see ALL members be contributors.

This month our CE will be "Advanced Solutions for Long Term Care Funding". Please make your reservations (register on line) and plan to stay for the CE credits available.

Sincerely,

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



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><i>Registration includes Buffet Breakfast</i></p>	CHAIFA Members	Free	Other NAIFA Members.....	\$25	MAHU Members	\$25	All Others	\$35
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Other NAIFA Members.....	\$25								
MAHU Members	\$25								
All Others	\$35								

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

I am a member of the _____ Association.

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

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 ♦ **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

Meeting Your Financial Needs in a Changing WorldSM

Please contact us at 410.967.9995
www.haynesdirect.com



National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

“Long Term Care Insurance for the Millenium”

Course #: C07130 ♦ Approved for 2 MD LTC L&H CE Credits

Featured Speaker: Timothy Cook
President, Velco Insurance Agency

<p>Friday, January 21st 2011 Registration - 10:00am ♦ Seminar: 10:30am - 12:30pm Howard Co. Public Library - Central Branch 10375 Little Patuxent Pkwy ♦ Columbia, MD 21044</p>	<p>CHAIFA MembersFree Other NAIFA/NALU Members\$25 All Others\$35 Registration includes Buffet Breakfast</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 1/21/2011 in Howard County!

- CHAIFA Member (\$0) Other NAIFA Member (\$25) NALU 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 # _____	

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



MARYLAND
CARROLL-HOWARD

&



NAIFA Carroll-Howard

**Mailing address: C/O Interstate Financial Services, Inc.
401 East Main Street, 1st 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 January 11, 2011 to be
held in the Howard and Carroll County area**

***American College's*
“Foundations of Investment Planning” FA 264**

FA 264 Foundations of Investment Planning

Provides an overview of investment planning and the investment planning process. Examines the securities markets and their regulation, the tax treatment of investors, how to measure investment returns and investment risk. All types of investments are investigated, including mutual funds and other types of pooled investments. Each step in the investment planning process is analyzed, followed by a discussion of the role of ethics.

**Contact: Harvey Tegeler, *LUTCF, FSS*
Interstate Financial Services, Inc.
(410) 876-0500
Call before January 5, 2011**

Group Benefit Services

Call us at: **410-832-1300**
or **1-800-638-6085**

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to standards... others
set them***

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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.