



MARYLAND
CARROLL-HOWARD
NAIFA-Carroll/Howard

www.naifach.org

Mailing address: Jenkins Insurance Associates, Inc.

1606 Terrace Drive

Westminster, MD 21157

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www.naifach.org

President's Message
January 2010

Happy New Year! And best wishes for a new decade! I hope you all had a great holiday, and are ready to make 2010 your best year ever.

Our next meeting is on January 14th at the Westminster Best Western Hotel at 8:30 a.m. Jim Foxen, Regional Sales VP of MetLife Investors Distribution Company, will present two 1 hour CE classes, entitled: "Comparing Lifetime Income Protection: Making Sense of Income Benefits and Withdrawal Benefits" and "Variable Annuity Enhanced Death Benefit: A Versatile Income and Legacy Planning Tool". See the flyer for details.

We also have a Howard County meeting on January 15th at the Miller Branch of the Howard County Public Library from 1:00 – 2:30 p.m. Kelly Stahl, Regional Sales Director of Ohio National Financial, will present a 2 hour CE class, entitled: "Deferred Compensation Programs". See the flyer for details.

We will also be presenting checks to a representative of Howard Community College for two \$500 scholarships at the Howard County meeting.

Thank you to everyone who brought cereal to last month's meeting to give to Carroll Food Sunday, along with our annual donation of \$750. It's great to be able to show the public that our members care about the people in our community who are down on their luck; not just those who can afford to buy our products.

If you haven't already made a donation to IFAPAC, please do so now! These donations are used to lobby Congress and the State Legislature on behalf of our industry's best interests. This has never been more important than it is now; so please take this opportunity to contribute, and help us preserve the integrity of the products our clients rely upon to protect their families.

See you at the meetings!
Cherie W. Jenkins, LUTCF
NAIFA-Carroll/Howard President
www.naifach.org



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 12, 2010 to be
held in the Howard and Carroll County area

American College's
***“Foundations of Retirement
Planning”***

FA 261

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

Call before January 6, 2010



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



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

Comparing Lifetime Income Protection: *Making Sense of Income Benefits and Withdrawal Benefits*

and

Variable Annuity Enhanced Death Benefit: *A Versatile Income and Legacy Planning Tool*

Course Number(s): TBA & TBA
Each approved for 1 L&H CE Credit.
(Approved for MD, VA, CPE and PA CE credits.)
Each accepted by the CFP® Board for 1 CE Credit.

Featured Speaker:
Jim Foxen
Regional Sales Vice President
MetLife Investors Distribution Company

Thursday, January 14th 2010
Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am
Best Western Hotel
451 WMC Drive ♦ Westminster, Maryland

CHAIFA Members..... Free
Other NAIFA Members.....\$25
MAHU Members.....\$25
All Others.....\$35
Registration includes Buffet Breakfast

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 these two Continuing Education courses on 1/14/2010

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: Client First

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

Fax to: (410) 321-0857 ♦ **Call:** (443) 541-9712

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

From: NAIFA MD Carroll-Howard [clientfirst@clientfirst.com]
Sent: Monday, December 28, 2009 10:20 AM
To:
Subject: There's a Howard County CE and YOU'RE INVITED!



MARYLAND
CARROLL-HOWARD
PRESENTS CONTINUING EDUCATION

"Deferred Compensation Programs"

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

CE Course Number

C57487

Featured Speaker

Kelly Stahl

Regional Sales Director, MD & DC, Ohio National Financial

DATE:	Friday, January 15, 2010
TIME:	Registration - 1:00 PM Seminar - 1:30 PM to 3:30 PM
WHERE:	Howard County Public Library - Miller Branch 9421 Frederick Road, Ellicott City, MD 21042



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EOE M/F/D/V

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For a complete Member Directory/Roster click on the following link:

<http://www.naifach.org/sitebuildercontent/sitebuilderfiles/chaifarosteroctober2009.pdf>