



MARYLAND
CARROLL-HOWARD
NAIFA-Carroll/Howard

www.naifach.org

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www.naifach.org

President's Message
June 2010

This month's meeting, on **Thursday, June 10th**, will be our last until, September. The 2 CE program, entitled "B-Trust Planning With Life Insurance" and "Flexible Estate Planning", will be presented by Stephen O. Kroege, CLU, HIA, MBA, Senior Director of Advance Sales for Crump Life Insurance Services. If you have not already signed up to attend, please do so. Remember, we need an accurate head-count for breakfast, even if you don't plan to stay for the CE.

Great news! We exceeded our fund-raising goal for Relay for Life! We raised \$5,631, as of this date; our past record was \$4,700. Many thanks to everyone who donated, and also to those who gave some of their valuable time to participate in the event and/or raise money for this important cause.

This month, we will be presenting a check for \$500 to Don Rowe of the ARC, to support the great works of this wonderful non-profit organization.

An important part of this month's meeting, is the election of officers and board members to lead our organization for the coming year. Our list of nominees will be presented during the June 10 meeting. You will notice that we have a few vacancies that need to be filled. We are in need some new blood; so please give me a call at 410-861-6625 if you are interested in getting involved in our organization. Our team of veterans will be happy to help you with any task you are willing to take on.

I hope you had a great year! I enjoyed serving as your President for a second time.

Sincerely,
Cherie Jenkins

NAIFA-Carroll/Howard President

www.naifach.org

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National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

B-Trust Planning with Life Insurance

Course #: C54582

Approved for 1 MD L&H CE Credit.

&

Flexible Estate Planning

Course #: C54581

Approved for 1 MD L&H CE Credit.

Featured Speaker: Stephen O. Kroeger, CLU, HIA, MBA
Sr. Director, Advance Sales ♦ Crump Life Insurance Services

Thursday, June 10th 2010

Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am

Best Western Conference Center

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 6/10/2010

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 #

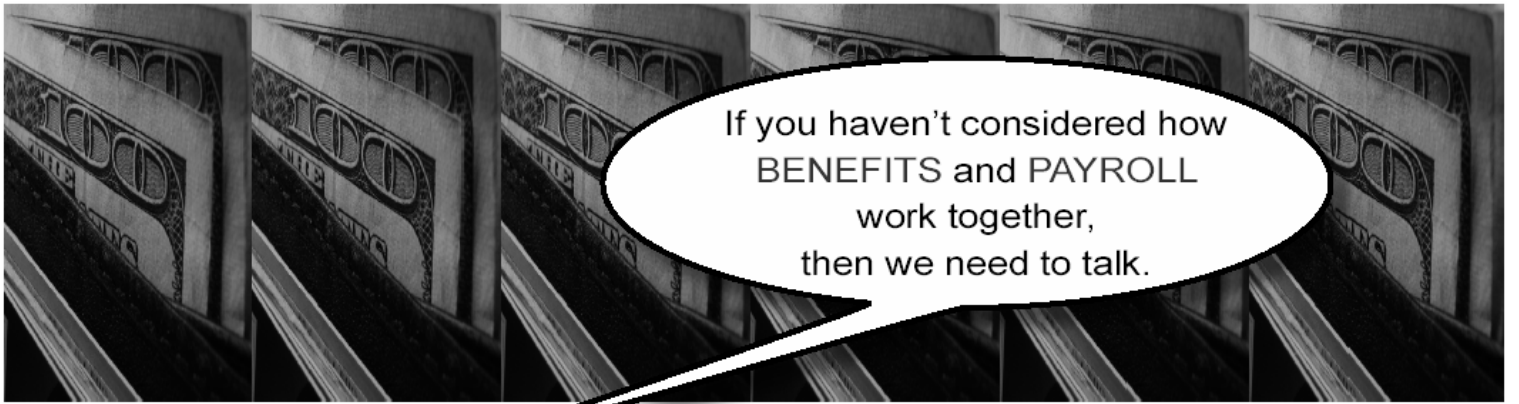
Please accept this registration as permission to EMAIL or FAX future communications to me.

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

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



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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

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.

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to standards... others
set them***

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Web site address: www.newyorklife.com



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NAIFA-CARROLL/HOWARD
2010 OFFICER AND BOARD NOMINATIONS

President – Roger Diehl, LUTCF, CLTC

President Elect – vacant

Vice President – vacant

Treasurer – Robert Zimmer

Secretary – Karen Palmer, CLU

Past President – Cherie Jenkins, LUTCF

Board of Directors – Steve Aquino, RFC

Board of Directors – Brenda Myers, LUTCF, FSS

Board of Directors – Mark Darrell, CFP

Board of Directors – Harvey Tegeler, LUTCF, FSS

Board of Directors – vacant

Committee Chairs:

Community Service – Brenda Myers, LUTCF, FSS

Public Relations – Karen Palmer, CLU

Membership – Steve Aquino, RFC

IFAPAC – Roger Diehl, LUTCF, CLTC

Programs – Robert Zimmer

Professional Development – Harvey Tegeler, LUTCF, FSS

National/State Committeeman – Roger Diehl, LUTCF, CLTC

Field Practices – Steve Aquino, RFC

*** The election will be held on June 10th. Additional nominations will be accepted until the time of the election. We have several vacancies that we would like to fill with committed professionals, who would like to serve this organization in a meaningful way. To add your name, please call Cherie Jenkins at 410-861-6625.**