



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

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**President's Message**  
**March 2011**

Dear Members,

Hopefully the worst of winter is behind us now and we can look forward to the newness of spring with fresh air and warmer temperatures. One thing that is definitely heating up is the pressure of the Federal government on our industry and our products as evidenced by NAIFA's GovWatch last month. NAIFA was successful in advocating on our behalf regarding Advisor Exams and Standard s of Care Bill! This could have added another layer of legislature requiring us to take further exams and also additional procedures for every sale as an advisor/agent with regard to fiduciary responsibility. This is what NAIFA does for you and is one of their primary responsibilities to YOU, the member! That is why we all need to renew our dues and remain members. Also we need leaders to continue the success of our locals. And don't forget...contribute to IFAPAC as well so you can put our money where your mouth is.

Speaking of IFAPAC! I attended NAIFA's training session for State IFAPAC Chairs January 30<sup>th</sup> till February 1<sup>st</sup> culminating with appointments with our House of Representatives and Congress to advocate on OUR (yours and mine) behalf. Not only did I learn in details how the PAC works, I also learned how important it is to also have a very strong IFAPIC (Political Involvement) committee as well. Together these two committees form the newly created Government Relations Committee. I would ask all of you to jot down the names of any of your legislators that you know in person and or have contact with and provide that information to me or Steve Aquino.

This month our CEs will be presented by Jim Foxen and are entitled "Sequence of Returns" and "In-service Non-Hardship Withdrawals" with each one containing 1 hour of CE. Please make your reservations (register on line) and plan to stay for the CE credits.

Last but not least I would like anyone wishing to serve our Association either as an officer or board member to please let one of our current officers know now, so that we can announce the candidates for next year's board before our May elections.

Sincerely,

Roger A. Diehl, LUTCF  
**NAIFA Carroll Howard –President**  
**NAIFA Maryland- National Committeeman and IFAPAC Chair**



National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

"Sequence of Returns"
Course#: C79041

&

"In-Service, Non-Hardship Withdrawals"
Course#: C56119

Each course is approved for 1 MD L&H CE credit.
Each course is also accepted by the CFP® Board for 1 CE credit.

Featured Speaker: Jim Foxen
Regional Sales Vice President, MetLife Investors

Table with 2 columns: Event Details (Thursday, March 10th 2011, Registration/Breakfast - 8:30am, Seminar: 9:30am - 11:30am, Best Western Conference Center, 451 WMC Drive, Westminster, Maryland) and Registration Fees (CHAIFA Members Free, Other NAIFA/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!

Please sign me up for March 10th CE in Carroll County:

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

Registration form fields: Name, Address, City, State, Company, Insurance License # and State, Phone, Fax, Zip, Email Address, 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
Online at: http://www.clientfirst.com/ceschedule

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

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National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

# "Disability Solutions for Business Owners"

Course #: C56980 ♦ Approved for 2 MD L&H CE Credits

Speaker: Susan Campbell  
Guardian Life

<p>Friday, March 25th 2011  Registration - 10:30am ♦ Seminar: 11:00am - 1:00pm  New York Life - Columbia Office  10480 Little Patuxent Parkway ♦ Columbia, MD 21044</p>	<p>CHAIFA Members ..... Free  Other NAIFA Members ..... \$25  All Others ..... \$35</p>
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**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 this Continuing Education course on 3/25/2011 in Howard County!*

CHAIFA Member (\$0)       Other NAIFA 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 ♦ **Call:** (443) 541-9712

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

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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.**



## 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.

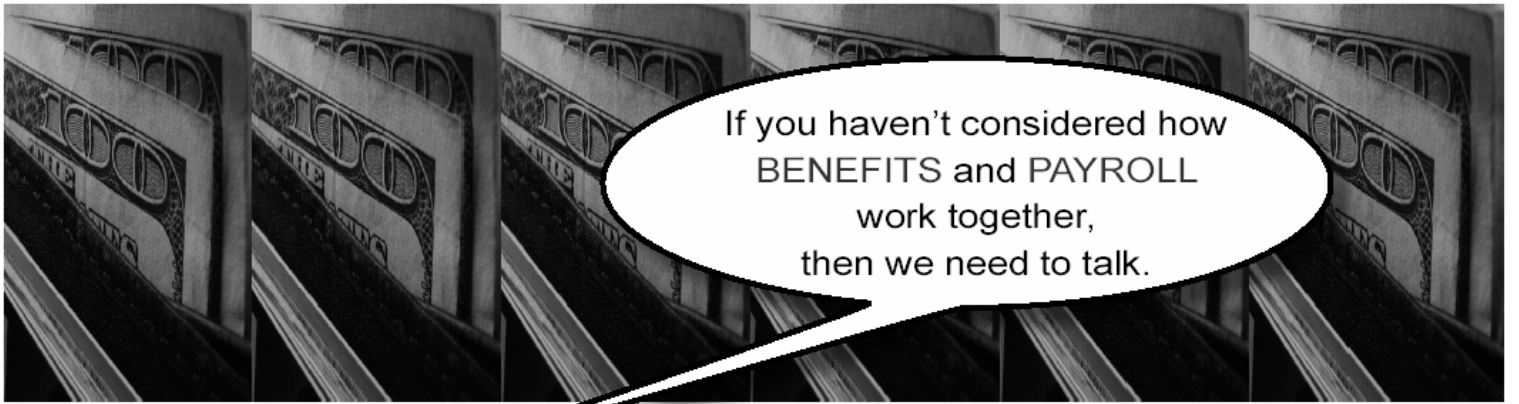
### HOW DO I LEARN MORE ABOUT THE HAYNES BROKERAGE GROUP ANNUITY PURCHASE PROGRAM?

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  
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