



MARYLAND  
CARROLL-HOWARD  
NAIFA-Carroll/Howard

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

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1606 Terrace Drive

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

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**President's Message**

**May 2010**

With summer approaching fast, we are already thinking about summer vacations. But, as business professionals, we are called to be there for our clients, when they need us; just as NAIFA continues to work hard to help us be better equipped to serve our clients.

Our annual Legislative Meeting on May 13<sup>th</sup> is a great opportunity to hear from our local legislators about what went on in Annapolis during this year's session, meet them in person, and ask questions about the issues that affect our businesses. I hope you will all make an effort to be there. As usual, this meeting is approved for 2 CE for Life and Health agents, and Property and Casualty agents. Let's come out and show our support for their efforts, and also show the strength of our organization.

We also have a Howard County meeting this Friday, May 7<sup>th</sup> at the Miller Branch of the Howard County Public Library, at 9421 Frederick Road in Ellicott City. Registration is at 1 P.M., with the 2 hour CE starting at 1:30 P.M. It is entitled, "The Financial Underwriting of Disability Insurance". Presenting the course will be Susan Campbell, a specialist of Guardian Disability Insurance. If you have not already registered, you may register at the door.

May 14 – 15 is the annual Relay For Life event, held at the Carroll County Agricultural Center. Sign up now to participate at [www.RelayForLife.org/Westminster](http://www.RelayForLife.org/Westminster); our team is "Lifers". If you cannot participate, please go to the website and make a donation under our team name to help us blow out our goal of \$3,000 - \$4,000. We have all had experience with Cancer in our lives, whether personally, or with someone close to us. You can even dedicate your donation to a loved one who had cancer.

Our board elections are coming up in June, so our slate of nominated officers is enclosed. You will see that we have a few vacancies. We are looking for "a few good men" & women to help us keep this great organization functioning. If you would be willing to serve on the board, for the coming year, please call me, or anyone else on the board. We would welcome your input.

See you at the meetings!

Cherie W. Jenkins, LUTCF

NAIFA-Carroll/Howard President

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

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# Group Benefit Services

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

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**Hunt Valley, MD 21030**

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

During our 30 years in business, we continue to develop new cost-containment strategies through unique benefit plan designs, advanced technology and superior reporting capabilities. You can depend on GBS to deliver superior service and quality benefit plans for all of your employee benefit needs.

We partner with benefit professionals and employers of all sizes to custom design and administer innovative and cost-effective employee benefit programs.

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

# "The Financial Underwriting of Disability Insurance"

*May is Disability Awareness Month!*

**Course Number:** C41147  
*Approved for 2 MD L&H CE Credits.*

**Featured Speaker:**  
Susan Campbell  
*Guardian Disability Insurance*

<b>Friday, May 7th 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>
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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 the "The Financial Underwriting of Disability Insurance" CE on 5/7/2010**

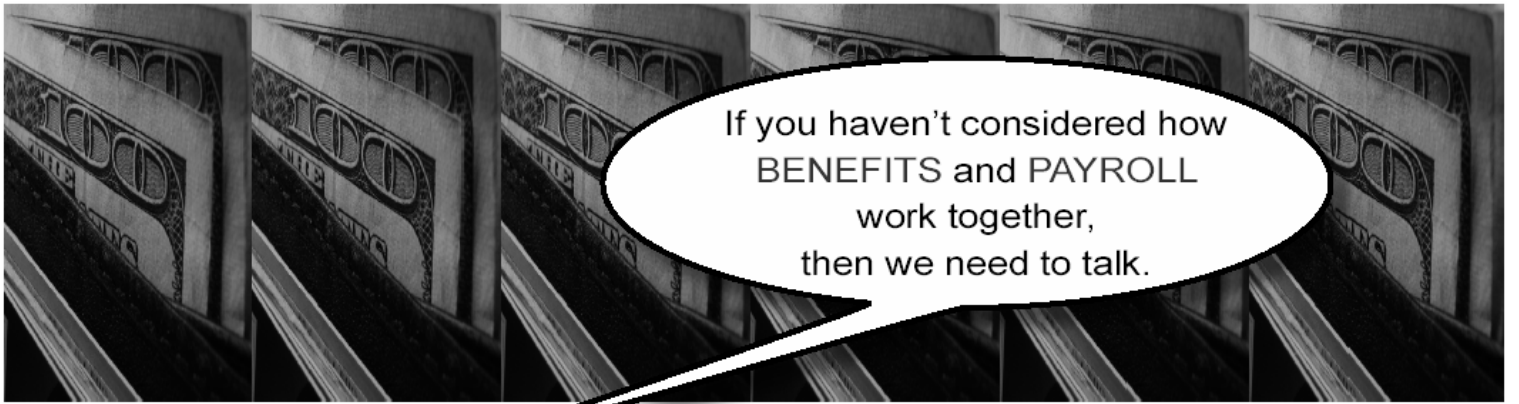
**CHAIFA Member (\$0)**   
  **Other NAIFA Member (\$25)**   
  **MAHU Member (\$25)**   
  **All Others (\$35)**

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.*

<b>Make Checks Payable to: GBS</b> <b>Mail to:</b> Group Benefit Services, Inc. ♦ c/o Melissa Lechert 6 North Park Drive, Suite 310 ♦ Hunt Valley, MD 21030	<b>Fax to:</b> (443) 541-1409 or <b>Call:</b> (443) 541-9712 - or - <b>Register Online at:</b> <a href="http://www.clientfirst.com/ceschedule">http://www.clientfirst.com/ceschedule</a>
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# "Maryland Legislative Update"

**Course Number: C50987**

*Approved for 2 MD L&H or P&C CE Credits.  
 Accepted by the CFP® Board for 2 CE Credits.*

**Featured Speaker:**

*A Panel of Maryland Legislators*

<p><b>Thursday, May 13th 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>
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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 the "Maryland Legislative Update" CE on 5/13/2010*

**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 # \_\_\_\_\_

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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 World<sup>SM</sup>

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



# Super Saturday

Saturday, June 5th 2010

Howard Community College - Building "N". Room N236.  
10901 Little Patuxent Parkway ♦ Columbia, MD 21044

*Register for the Morning, Afternoon or BOTH sessions!*

<b>Morning Session</b> - Registration & Continental Breakfast at 7:30 AM.			
8 AM to 10 AM <u>Course# C50953</u>	2 MD L&H CE Credits	<b>"Introduction to Annuities"</b> Speaker: Harvey Tegeler, LUTCF, FSS	Member: \$25 Non-Member: \$55
10 AM to 12 PM <u>Course# C50980</u>	2 MD LTC L&H CE Credits 2 CFP® Credits	<b>"Long Term Care: The Agent's Perspective "</b> Speaker: Jim Ehrich, RHU Emeritus	

**Noon - 1 PM: LUNCH is included with registration**

<b>Afternoon Session</b> - Please arrive 15 minutes prior to this session to check-in.			
1 PM to 5 PM <u>Course# C49057</u>	4 MD L&H CE Credits 4 CFP® Credits	<b>"Anatomy of Universal Life"</b> Speaker: Jim Ehrich, RHU Emeritus	Member: \$25 Non-Member: \$55

<b>Full Day:</b>			
8 AM to 5 PM	8 L&H CE Credits!	Includes all 3 CE Courses listed above!	Member: \$50 Non-Member: \$110

**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!

**CHAIFA Member:**  Morning Session (\$25)     Afternoon Session (\$25)     Full Day (\$50)  
**Non-Member :**     Morning Session (\$55)     Afternoon Session (\$55)     Full Day (\$110)

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>

**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](http://www.newyorklife.com)**



***The Company You Keep*®**

**EOE M/F/D/V**

**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 10<sup>th</sup>. 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.**