



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

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**President's Message**  
**November 2010**

Dear Members,

As we near the end of the year it is time to reflect on all the beauty of nature and giving thanks to our creator for that beauty and gifts of life. As we take time to give thanks don't forget our Veterans as well all of those currently serving to protect our country and freedoms.

Also this time of year we are still very busy with our Community Service Projects. Please remember to bring your discarded or outdated hats, scarves and coats for our Call for Coats this month and next. Also gather up **all** of your used greeting cards for the ARC of Westminster.

Hopefully, all of you have made your contribution to IFAPAC as I have requested. Our industry is constantly under attack from our Law makers as they search for tax dollars to pay for our out of control deficit so we **MUST** Defend ourselves and that is what IFAPAC does for us, so please do your part.

This month we will be making a presentation to Ann Bollinger from Sheppard's Staff. Also, our CE program will be provided by Brad Crawford of Transamerica. He will be discussing topics related to Roth IRA's and Unlocking Social Security benefits. This should be very informative!

Blessings!

Roger A. Diehl, LUTCF

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# Group Benefit Services

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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.

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### **Introducing...**

GBS announces the new Financial Services Department! Individual Life Insurance (Term or Permanent), Individual Disability Insurance (Short Term and Long Term) & Individual Long Term Care Insurance are now available to you for your clients.

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Carroll-Howard County presents... Continuing Education

"The Roth IRA in2010"

C01142 (MD/VA) & 16461 (DC)
This course is approved for 1 L&H CE credit.
Accepted by the CFP® Board for 1 CE credit.

"Unlocking Social Security"

& C06793 (MD) & 203769 (VA) & 2598 (DC)
This course is approved for 1 L&H CE credit.
Accepted by the CFP® Board for 1 CE credit.

Guest Speaker: Brad Crawford
Regional VP, Transamerica Capital, Inc.

TWO Sessions Available!

In CARROLL County...

Thursday, November 11th 2010
Registration/Breakfast - 8:30am
Seminar: 9:30am - 11:30am

Best Western Conference Center
451 WMC Drive ♦ Westminster, Maryland

In HOWARD County...

Friday, November 12th 2010
Registration - 1:30PM
Seminar - 2PM to 4PM

Howard County Public Library
9421 Frederick Road ♦ Ellicott City, Maryland

FEES: CHAIFA Member - \$0 ♦ Other NAIFA/MAHU/NALU Member - \$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!

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

Select: Session in CARROLL County on 11/11 ♦ Session in HOWARD County on 11/12

Name, Address, City, State, Zip, Company, MD Insurance License #, Phone, Fax, 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
- or -
Register Online 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**

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



National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

# “Implementation of Health Insurance Exchange in Maryland”

Course #: C08325 ♦ Approved for 2 MD L&H CE Credits

Featured Speaker: Bryson F. Popham, Esq.  
*Popham & Andryszak, P.A.*

<p>Thursday, December 9th 2010 Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am</p> <p><b>Best Western Conference Center</b> 451 WMC Drive ♦ Westminster, Maryland</p>	<p>CHAIFA Members .....Free Other NAIFA Members.....\$25 MAHU Members .....\$25 All Others .....\$35</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 this Continuing Education course on 12/9/2010*

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
City	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.*

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 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>**

**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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