



MARYLAND  
CARROLL-HOWARD  
NAIFA-Carroll/Howard

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

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Westminster, MD 21157

(410) 861-6625 or [Jenkins\\_ins@comcast.net](mailto:Jenkins_ins@comcast.net)

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

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**President's Message**  
**November 2009**

Our November 12<sup>th</sup> meeting features a 2 CE program called, "Deferred Compensation Programs". See the flyer for details.

We also have a 2 CE program at our Howard County location on November 13<sup>th</sup> called, "Medicare & Medicare Part D in 2010". See the flyer for details.

Please remember to bring your gently used coats, hats, scarves and gloves to the November 12<sup>th</sup> meeting to donate to Shepherd's Staff. A representative will be on hand to receive the items collected and a \$500 donation from our organization. We continue to pass the hat, at our meetings, to collect money for our organization's many charitable donations.

As usual, our members get breakfast and free CE at each of our meetings. That alone, makes membership worthwhile. But there are so many more benefits to membership in NAIFA Carroll-Howard. A few of them include: up-to-date news about our industry, networking with other professionals in our industry, local public exposure as part of a professional organization, access to many sales aids through NAIFA's website, and local, state and national advocacy for the best interests of our industry through IFAPAC.

That said, our dues are going up on January 1, 2010. National was forced to increase dues as a result of the economic downturn. Too many of the offices in their building are now unoccupied; but they must still meet their mortgage payments. After other cuts were made, this increase was the only alternative to avoid defaulting on their loan. So dues will increase to \$425. We recommend that all our members switch to the monthly deduction option, to make the increase easier to absorb.

On a positive note, if your renewal date is prior to January 1<sup>st</sup>, you can renew at this year's rate, as long as you set up your monthly payments before then.

Thank you,  
Cherie W. Jenkins, LUTCF  
NAIFA-Carroll/Howard President  
[www.naifach.org](http://www.naifach.org)



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

# Medicare & Medicare Part D in 2010

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

Course Number

C04063

Featured Speaker

Timothy Cook  
Velco Insurance Agency

<p><b>Friday, November 13<sup>th</sup> 2009</b>  <b>Registration - 10:00 AM ♦ Seminar - 10:30 to 12:30</b>  <b>Howard County Public Library</b>  <b>Miller Branch ♦ Ellicott City, Maryland</b></p>	<p><b>CHAIFA Members..... Free</b>  <b>Other NAIFA Members..... \$25</b>  <b>MAHU Members..... \$25</b>  <b>All Others..... \$35</b>  <i>Coffee Provided</i></p>
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**Send or Fax the Attached Form or Email [tegeler@hotmail.com](mailto:tegeler@hotmail.com)!!**

*Yes, please sign me up for the "Medicare & Medicare Part D in 2010" CE on 11/13/09*

- 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:** NAIFA Carroll-Howard

**Mail to:** NAIFA Carroll-Howard  
c/o Interstate Financial Services, Inc.

401 E. Main Street 1st Floor ♦ Westminster, MD 21157

**Fax form to:** (410) 848-5900 ♦ **Email:** [tegeler@hotmail.com](mailto:tegeler@hotmail.com)



## 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)

# Breakfast and C.E. CARROLL HOWARD

ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



# "Deferred Compensation Programs"

Includes Classroom CE Course#: C57487

This course is approved for 2 MD/PA L&H CE Credits

**Speaker:**

Kelly Stahl

Ohio National Financial Services

Thursday, November 12th 2009

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 Breakfast Buffet*

**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!**

Please sign me up for this Continuing Education course on 11/12/09

\$0 - CHAIFA Member     \$25 - Other NAIFA Member     \$25 - MAHU Member     \$35 - All Others

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 # (No longer required if License# is provided!)

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

**Make checks payable to:** Client First

**Mail to:** 303 W. Allegheny Ave. ♦ Towson, MD 21204

**Fax to:** (410) 583-5464 ♦ **Call:** (800) 966-1495

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

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

# "FSA, HSA & HRA: Simplifying the Puzzle"

Course Number: C01199

This course has been approved for 2 MD L&H CE Credits.  
This course has also been accepted by the CFP® Board for 2 CE Credits.

Featured Speaker

**Rodger Bayne, RHU**  
Vice President of Marketing & Product Development  
Group Benefit Services

<p><b>Thursday, December 10th 2009</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 "FSA, HSA & HRA: Simplifying the Puzzle" CE on 12/10/09*

- 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.*

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**Mail to:** 303 W. Allegheny Ave. ♦ Towson, MD 21204

**Fax to:** (410) 583-5464    ♦    **Call:** (800) 966-1495

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**Web site address: [www.newyorklife.com](http://www.newyorklife.com)**



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

**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.**

## Officers, Board Members, & Committee Chairs

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

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