



MARYLAND
CARROLL-HOWARD
NAIFA-Carroll/Howard

www.naifach.org

Mailing address: Jenkins Insurance Associates, Inc.

1606 Terrace Drive

Westminster, MD 21157

(410) 861-6625 or Jenkins_ins@comcast.net

<http://www.naifach.org>

President's Message
October 2009

Our October 8th meeting features a 2 CE program called, "FHA-Insured Reverse Mortgage: Overview". See the flyer for details.

As a member of this association, you may bring a CPA, with whom you do business, to one of our meetings as your guest. There is no charge for his/her breakfast; and he/she can get CE credits for attending, if the topic relates to his/her practice. This month's meeting would definitely qualify. This is just one more way that we can help you to expand your business.

If you haven't checked out our website, please do. It gives you everything you need to know about this organization, including awards and community service announcements, current and past newsletters, links to other helpful websites, and the membership directory.

As a member of NAIFA, you also have access to the many helpful features available on it's website, including agent training programs, information about advocacy on a national level, various tools to help us grow our businesses, discount services available to us, and much more.

Steve Aquino and I attended the NAIFA national convention in Orlando, where Steve was awarded the Jack E. Bobo Award of Excellence (a very prestigious award) and the Membership Award for our local association. The convention featured several motivational speakers, dozens of business related classes, and national association business. There were approximately 2,000 attendees, and over \$182,000 was raised for IFAPAC during the convention.

We have added Carroll Hospice to our list of community service projects, and Jenny Gambino will join us this month to tell us more about their services. Also, you can register for next year's Relay For Life in October, and save the \$10 registration fee; go to <http://www.relayforlife.org/Westminster.org>. Our group is named, "Lifers".

Thank you,
Cherie W. Jenkins, LUTCF
NAIFA-Carroll/Howard President

Breakfast and C.E. CARROLL HOWARD

ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



"FHA - Insured Reverse Mortgage: Overview"

Includes Classroom CE Course#: C03395

This course is approved for 2 MD L&H CE Credit.

Speaker:

Jason Russo

Atlantic Home Equity

Thursday, October 8th 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 and find this event!

Click the link to get to the Event Summary!

Please sign me up for this Continuing Education course on 10/8/09

\$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

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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 <i>Registration includes Breakfast Buffet</i> |
|--|--|

Send or Fax the Attached Form or Register Online!!

Go to: www.clientfirst.com/ceschedule and find this event!

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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

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State

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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
www.haynesdirect.com



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