



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

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**President's Message
September 2010**

Dear Members,

I hope all of you had a happy and safe summer, as fall draws near. As I said at my installation in June I am honored to serve again as your President and look forward to keeping up the tradition of excellent leadership. My primary objective this year is to be a resource for all of you (the member) to be better agents, brokers and or advisors to your clients and prospects. And to achieve that end I want to bring to your attention not only the member benefits of NAIFA, but just as important, it's ability to keep your job as it now stands. By that I mean the importance Advocacy. We (you and I) need to be more diligent in contributing to the organization that supports us and what we do. IFAPAC (Political Action), is that organization that keeps us from being swept under with new legislation that may affect our jobs. Hand in hand with IFAPAC is IFAPIC (Political Involvement) which in simple terms is "who do you know". You will be hearing more on this at our meetings. See you on September 9th!

Blessings!

Roger A. Diehl, LUTCF

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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National Association of Insurance and Financial Advisors

Carroll-Howard County presents... Continuing Education

Secondary Market for Life Insurance: Next Generation

Course #: C66921
Approved for 1 MD L&H CE Credit.

&

Secondary Market for Life Insurance: Current Trends

Course #: C04109
Approved for 1 MD L&H CE Credit.

Featured Speaker: Steve Ruggieri
Regional Vice President ♦ Coventry

Table with 2 columns: Event details (Thursday, September 9th 2010, Registration/Breakfast - 8:30am ♦ Seminar: 9:30am - 11:30am, Best Western Conference Center, 451 WMC Drive ♦ Westminster, Maryland) and Pricing (CHAIFA Members Free, Other NAIFA Members \$25, 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!

Yes, please sign me up for these two Continuing Education courses on 9/9/2010

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

I am a member of the _____ Association.

Registration form fields: Name, Address, City, State, Zip, Phone, Fax, Email Address, MD Insurance License #, 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



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 WorldSM

Please contact us at 410.967.9995
www.haynesdirect.com



Carroll-Howard County presents... Continuing Education

Planning & Investing for the Income Client

Course #: C02240
Approved for 1 MD L&H CE Credit.
Accepted by the CFP® Board for 1 CE Credit.
This course is also accepted for 1 CPE Credit.

&

Creating Exit Strategies for Retirement Plan Assets

Course #: C66866
Approved for 1 MD L&H CE Credit.
Accepted by the CFP® Board for 1 CE Credit.
This course is also accepted for 1 CPE Credit.

Featured Speaker: Chip Saltz

Vice President ♦ John Hancock Financial

Friday, September 24th 2010

Registration - 1:30PM ♦ Seminar - 2PM to 4PM

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

CHAIFA Members Free
Other NAIFA/MAHU Members \$25
All Others..... \$35

Coffee & Muffins Provided

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 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 or Call: (443) 541-9712

- or -

Register Online at: http://www.clientfirst.com/ceschedule

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to standards... others
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NAIFA Carroll-Howard

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Westminster, MD 21157
(410) 876-0500

Are you interested in starting or
working on your **FSS*** designation ?

** If you currently hold the LUTCF you may be eligible for special credit
toward the new Financial Services Specialist designation*

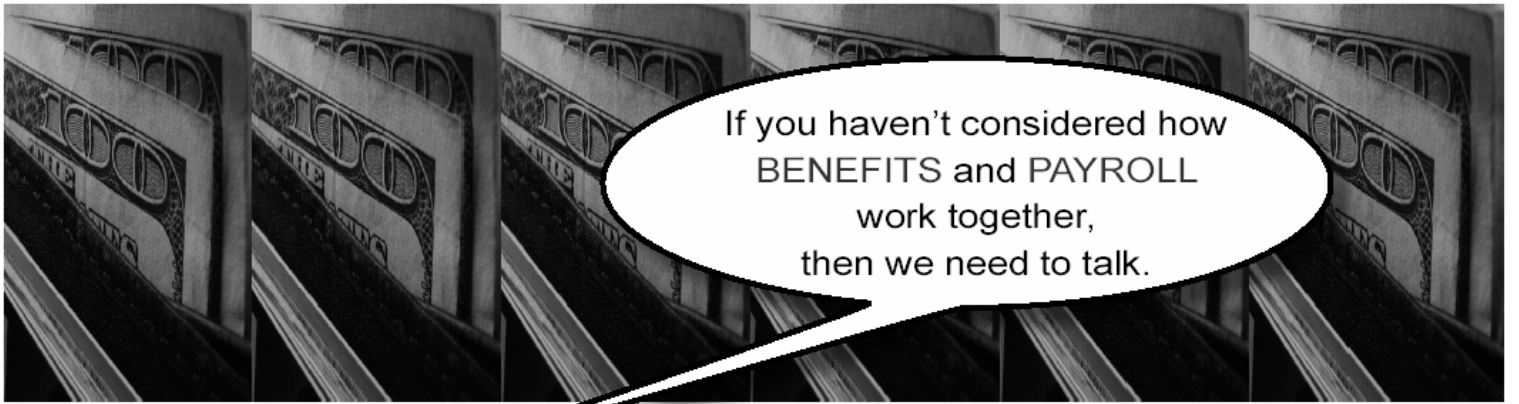
We are forming a class for starting on Tuesday September 28th, 2010 to
be held in the Howard and Carroll County area

American College's
**“Foundations of Financial Planning: The Process” FA
263**

FA 263 Foundations of Financial Planning: The Process

Guides the financial planning advisor through the eight steps of the selling/planning process, including identifying markets and prospects, communications skills needed to approach clients, information gathering through fact finding, analyzing the information, developing and presenting the financial plan and implementing and servicing the plan. Time-value-of money, financial risk tolerance, asset allocation and financial planning applications are also covered.

Contact: Harvey Tegeler, LUTCF, FSS
Interstate Financial Services, Inc.
(410) 876-0500
Call before September 20th, 2010



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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.