



# CAL Advisor E-Newsletter

National Association of  
Insurance and Financial Advisors  
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Newsletter

August 2011

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## Alert: Act Now to Protect Your IFAPAC Contributions!



**IMPORTANT NOTE:** *If you do not fill out a member directive, your entire contribution will be kept in NAIFA's federal PAC and this could seriously impact our ability on the state level protect your interests.*

After you have consulted with your compliance department, please reply by printing out the attached [IFAPAC Contribution Directive form](#), fill it in, and sign, and fax back to NAIFA-California at (916) 646-8130.

Or complete the form online by [CLICKING HERE](#). You will need your NAIFA Member ID to log on and your password is your last name in lowercase.

If you have any questions, please contact Sandy Henderson, State IFAPAC Chair at [shenderson@planfinancial.com](mailto:shenderson@planfinancial.com).

## President's Message



Michael K.  
Fiamingo, LUTCF  
(Mike)  
NAIFA-California  
President

Coming up in September (10-14) we have our NAIFA Annual Career Conference being held this year in Washington, DC. There are numerous opportunities to assure sales ideas, CE's or listen to motivational speakers, such as General Colin Powell USA (ret) on the topic of leadership-taking charge. Chief Richard Picciotto of the FDNY will relay real life experiences as a firefighter after 9/11, and Jim McCormick will talk about excelling in any setting. There are also educational workshops to sharpen your skills or expose you to new areas of opportunity for business growth and development. There will also be a chance to meet with your Federal Legislators for a Day on the Hill on the closing day.

The meeting setting also offers many exciting and historical sites to visit on your own, or you can sign up for a special bus excursion with David Dellinger, NAIFA California Executive Vice President, who lived in DC for several years, who will share his historical knowledge with all on the tour. If you are interested, contact Carol Nicolaysen at [caroln@naifacalifornia.org](mailto:caroln@naifacalifornia.org) to [make a reservation](#) for the nominal cost of \$25 per person. The 4 1/2 hour tour covers the Washington Monument, Lincoln Memorial, Thomas Jefferson Memorial, Viet Nam Veterans Memorial and much much more. Space is limited so make your reservation soon.

As you have seen in many e-mail messages, we have an opportunity to earn 100% of our PAC contributions donated during the months of August and September. Each contributing PAC member must complete a directive form indicating if contributions can be split between State and Federal lobbying efforts or only to Federal. If the directives are not signed, all contributions will only go to Federal legislators. This can be done on line by going to [www.naifacalifornia.org](http://www.naifacalifornia.org) and click on the form under "current information". It takes less than a minute to complete, or you can print the form and fax it to NAIFA-California at (916) 646-8130.

At the July ALC training sessions, we launched a new Membership Value Proposition which was presented by David Dellinger EVP, outlining a unique approach to the question of Why Belong to NAIFA? In the past we have focused on Advocacy as "job one" at NAIFA, and the reality is you get that for free, whether you are a member or not. We are shifting the focus to "bottom-line" member benefits, showing the value received for your membership investment. This validates the concept of our annual dues being an investment instead of an expense. This "bottom-line" value is delivered through Local meeting speakers, table topics, CE offerings, Sales Congresses, brown bag lunches, and any opportunity to offer sales ideas to members.

Long term, we will continue to provide unparalleled legislative Advocacy to protect our livelihood, so we are not legislated out of business. But in the short term, our newer and younger members need and want immediate bottom-line benefits to their pocketbooks to make them more successful as salespeople, and help them survive in the business. . . . thereby justifying the investment in membership. With our membership team headed by Peter

Thank you for being a NAIFA-California member and supporting our political action committee and advocacy efforts!



You can Join, Renew and Obtain information critical to NAIFA Members by visiting

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

[Download a Quick Guide to NAIFA's Website Here](#)

### Our Sponsors

A special thank you to the following sponsors for their continued support!

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#### Gold



#### Bronze

Buechler and Jennifer Williams, we are focused on attracting new members and retaining existing members, through the value proposition which applies to all members. We must all work together to encourage business associates and colleagues to join NAIFA. Please join me in asking someone you know to join NAIFA today.

If you are looking to sharpen your skills, you may want to consider applying to the next LILI class. Information is available on our website at [www.naifacalifornia.org](http://www.naifacalifornia.org). Deadline for applications is October 7, 2011 and the classes start in January, 2012. You will gain personal development, business growth and also gain some lifetime friendships. This will be the last class offered by Larry Lambert as the program moderator . . . so get your application in ASAP, before the class fills up!

If you want to contribute your time and talent, consider volunteering on your Local or State Board. Applications are being accepted now.

See you in Washington, D.C. next month.

*Michael K. Fleming*

### Mentoring - Why?

Yale conducted a study examining the success of graduating students over 20 years. They found that the 3% of the class that began with clear goals, held 97% of the wealth after 20 years. I don't know about you, but I know which part of the class I want to be in. So how do we make sure our goals are REALLY clear?



Charles I. Daniels III (Chal)  
NAIFA-California  
Communication  
and  
Mentoring Chair  
and Vice  
President

Even as I write this, I know I am going to have others read the story and help me to clarify. This is mentoring; using others with greater experience (in this case; writing) to enhance your ability to succeed. Whether it is accountability, clarifying, reworking or understanding through questioning, mentoring helps us to move forward.

It's fairly easy to see why someone just starting out in our industry might get involved in mentoring! Why should the experienced producer get involved? A friend told me they have named the 17th year in the career; the "stall year". Tired, bored, fed up with compliance; some of us buy a Harley, some just give up, and some get mentors to move us forward. We may even decide to help a young person out and in the process, find someone to sell our business to.

How can you get involved in Mentoring?

1. [www.mdr.org/membership/MDRTmentoringprogram.asp](http://www.mdr.org/membership/MDRTmentoringprogram.asp)
  - a. It's all there for your use AND if you don't belong to MDRT AND want to sign up for mentoring, your qualifications are 50% for the first year.
  - b. Did I mention IT'S FREE?!
2. Still a little skeptical, please call me and let's talk it over; 707-257-7281.
3. Want something more scheduled and highly developed, sign up for LILI (see the NAIFA California website for an application). [www.naifacalifornia.org](http://www.naifacalifornia.org)

### "A New Membership Value Proposition"

There is an exciting new way to sell NAIFA membership and call me crazy, but I think this is just the tool to sell NAIFA to non-members who just don't seem to "get it".

"What is this new idea", you ask? Well, it's simple and it's



Peter J. Buechler, CFP®, CLU, ChFC, Membership Chair and Vice President

something we do every day in our sales practice. Identify your prospects needs and fulfill those needs with solutions you offer. Seems simple enough, but for years we (NAIFA) have been missing the boat on delivering this message. This is all changing with the new **MEMBERSHIP VALUE PROPOSITION** developed by State Executive Vice President David Dellinger.

**Here's how it works:**

**First** - Identify your local members. They will fit into one of three areas... "Loyalists"- These are the people who attend every lunch, every meeting and all the events. They are engaged and involved . . . they see value from the member benefits your local provides on a monthly basis. The next step is to list your "Checkbook Members"- These are people who you may never see at a meeting, but every year they regularly send in their membership check. These people will be members for life, as they see the long term value in advocacy. The last group to be listed is the one you need to worry about, these are the "At Risk Members"- They may be new to your local, aren't attending meetings or frankly, you just don't know a thing about them.

**Second-** Of your members, identify which of the four Practice Specialty areas your members make a living in. These areas are known as 1) Life Insurance, DI, LTC and Annuities; 2) Employee Benefits and Health Insurance; 3) Multi-Line (Farmers and State Farm type agents); 4) Financial Planning and Fee based planning. Once we understand the areas our members earn their living in, we can then share the simple fact that, NO other organization is lobbying for and provides member benefits to someone who makes a living in more than one practice specialty area. NAIFA is lobbying for all Four!

**Third-** "Know your numbers". Identify how many live opportunities you provide your members to gain value in one of the 4 practice specialties. If you have 10 monthly meetings with 2 speakers at each meeting, then you provide 20 "live" opportunities a year to gain value. Now assign a value to a transferable sales idea. For me, I guessed that one meaningful sales idea is worth \$2,500. Your value may be different. Finally, identify how much your annual membership dues cost each member; let's say for example its \$580 annually. Then break it down to the monthly cost of \$48.33 and even the investment of only \$1.59 per day. NAIFA's current national retention on members writing a renewal check is 76.5%, while monthly bank draft is an astounding 91%! Many other associations market this way, and we need to change our focus to monthly bank draft immediately.

**The Close** - In my example here's how the close works...If we provide 20 opportunities for value and a good sales idea is worth \$2,500, is it at all possible that someone could join NAIFA and not receive value far exceeding their membership dues if they attend a fair amount of our meetings? The answer is "NO", as long, as we provide the local value consistently and they show up consistently, we can't be beat.

Give me a call, I'd love to share this value proposition with you and help you make 2011-2012 a year of meaningful Membership growth!



**Spotlight on Benefits**

*Bottom line - NAIFA provides value for your membership!*

**Kelsey National**

Are you aware that NAIFA offers members an exclusive

disability insurance program with Kelsey National? NAIFA and Kelsey National have been partners for many years to provide the NAIFA Advantage Plus Group Disability Income Insurance Protection Plan - a quality product with excellent features and competitive rates to protect your income and the income of your spouse. Rates will vary based upon your age, monthly benefit desired, and benefit period.



James A. Farden,  
CLU, RHU  
NAIFA-California  
Member Benefits  
Chair

As a NAIFA Member, you receive exclusive group pricing available only through NAIFA. For additional information about the NAIFA Advantage Plus Group Disability Income Insurance Protection Plan, visit our website for NAIFA Members at [www.kelsey.com/naifa](http://www.kelsey.com/naifa) or call 800-366-5656, option 3. When calling, be certain to identify yourself as a NAIFA Member.



***Our Mission:***

*To advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members.*

[Forward email](#)



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