



CAL Advisor E-Newsletter

National Association of
Insurance and Financial Advisors
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Newsletter

January 2012

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Quick Links...

[Our Website](#)

[2012 Calendar of Events](#)

*Check out the new feature to add
dates into your calendars*

[About Us](#)

[Board of Trustees](#)

**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 at shenderson@planfinancial.com.

President's Message

It is hard to believe that 2012 is already here. I thought it might be beneficial to reflect on some of our accomplishments in the past year.

In the area of Advocacy, we appointed a new PIC (Political Involvement Committee) Chair, Deanna Dooley who is a true veteran, and is revitalizing our efforts to meet with legislators in the home districts where we live and work. We had a PIC trainer conduct a training meeting in July for those interested in how to conduct legislative visits. You know the saying, "more hands make for an easier job". Deanna is looking for some volunteers who would like to work on the PIC committee and help coordinate our efforts with our Locals to meet with current Legislators. Anyone interested can contact Kay Nauta at the NAIFA-California office at 916 646-8600 x14 or email her at kayn@naifacalifornia.org. Your help would be greatly appreciated.



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

Our new PAC (Political Action Committee) Chair is another very familiar face, Russ Smith who is starting a new push to broaden the base of NAIFA-California members who contribute to the PAC. It is very important in an election year that we can interface with Legislators and candidates to support those who will at least listen to our industry concerns. We still are pushing to get the PAC directives signed so we can share in the money raised for the PAC. If the PAC directive is not signed, then all funds contributed by those individuals goes only to the Federal PAC candidates.

In the area of member benefits, we launched the new state website with generous help from the Pinney Insurance Agency with Ryan and Jon Pinney driving the design changes that improved our website. We have seen a tremendous increase in activity and have had numerous compliments on how "user friendly" the site is. We have one of the best sites in all the NAIFA Federation. We continue to expand our social media presence on the website. We also now provide an opportunity for NAIFA-California Locals to share their calendar and upcoming events on the website. This offers an opportunity to collaborate in getting big name speakers and having several Locals plan an event together. Take a look and see if an event in your area should be on your calendar.

In the area of Membership, we have Peter Buechler and Jennifer Williams, as Chair and Vice Chair conducting monthly conference calls and launching creative contests to make the process fun! We also have the Membership Value Proposition that was launched at the ALC training in July that was put together by David Dellinger with support from our Membership Committee. We continue to gain momentum from agency participation but the old adage that sales (membership) is a contact sport is true. We need to be face to face with business associates and ask them to join NAIFA, is the best way to grow membership. In the next month just ask someone you know to join and attend the local monthly meeting with you.

I'm sure we all have made New Year's resolutions (grow our business, lose weight, prospect more, balance our work and family time, etc. to name a

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
[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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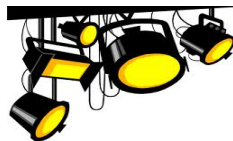


Bronze

few). I want to assure all of our membership that we are working to provide a stronger, more vibrant Association this year for the benefit of all our members. If you have a desire to serve on a State Board or our Committees, please let us know what area interests you.

Please save the date May 22-23, 2012, for the NAIFA-California Annual Meeting and Sales Exposition. Our President-Elect Jill Judd has put together an outstanding agenda with topnotch speakers, so anyone attending will not leave without bringing some solid sales ideas to grow their business. The meeting will be held at the Embassy Suites near Monterey, CA. Great venue, great agenda. Hope to see you there in May!

Michael K. Fleming



Spotlight on Benefits

Bottom line - NAIFA provides value for your membership!

CalSurance®

The New NAIFA-Endorsed Professional Liability Program

On January 1, 2011, CalSurance® Associates, a division of Brown & Brown of California, Inc. became NAIFA's selected program administrator for the Errors and Omissions (E&O) Professional Liability Program. NAIFA wanted to provide members with a program that offered improvements and enhancements to the policy, outstanding customer service and opportunities for growth. The following enhancements to the policy are included for NAIFA members at no additional premium charge.



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

- Reimbursement of Expenses Coverage Extension
 Up to \$500 per day (maximum \$5,000 each claim, each Named Insured)
- Disciplinary Proceedings Coverage Extension
 Up to \$50,000 for reasonable attorney fees and costs incurred responding to a "Disciplinary Proceeding"
- Spousal Coverage
 Lists your spouse as an "insured" at no additional charge
- Subpoena Compliance Coverage
 Up to \$15,000 for Attorney Fees and Costs in Connection with document production or representation in giving sworn testimony
- Privacy Breach Coverage
 Up to \$25,000 coverage for claims involving loss, theft or unauthorized disclosure of Personal Information as defined
- Pre-Claims Assistance Coverage Extension
 Up to \$10,000 for Investigation of a Wrongful Act that may give rise to a claim
- Public Relations Extension Coverage
 Up to \$10,000 for Public Relations firm fees and expenses in the event of a public relations "crisis" as defined in policy

Look for the NAIFA Logo. If your renewal doesn't include the NAIFA logo, it is not the NAIFA endorsed program.

If you have any questions, please do not hesitate to contact the NAIFA team at CalSurance Associates - 888-833-2304 for additional details or visit www.naifaeo.com.

"Each One Reach One"

Did you ever notice how sometimes the best ideas or the ideas that work the best are often the ones we let slip away from our focus? This happens time and time



Peter J. Buechler
CFP®, CLU, ChFC,
FLMI
Membership Chair

again. An agent or advisor has a great prospecting or marketing idea that actually works, then they will continually tweak the idea until lo and behold, it doesn't work anymore?

What does this have to do with NAIFA Membership? Well, it's simple. As your State Membership Chair, I have been remiss in that I haven't executed the most tried and true prospecting technique in our industry to help grow NAIFA ...REFERRALS. In our industry, we know that referrals are important to success. Not only is asking for referrals important, but also letting the referrer know exactly what you want in a referral.

NAIFA needs your help. If you are reading this article, I am talking to you. We need your referrals. This referral can be in the form of a new member's application that you submit, or it can be a referral of a prospective member or member group to your local or state Membership Chair. The ideal referral is insurance licensed, ethical, interested in growing their practice and income through education, networking, sales ideas, and professional designations. This person cares about their clients. They want to ensure that the promises they make their clients today will be held in the future. They understand that there is value in promoting their profession and being part of the group that supports their industry. This person does not want to be a freeloader just coming along for the ride. This person is your business partner, co-worker, employee, vendor, carrier representative, Para-med provider or ANYONE who makes their living in the insurance and financial services industry. I'm guessing that you can think of two or three people right now who fit this description.



Jennifer D. Williams
Vice Chair
Membership

The time to act is now. Please take a moment, pick up your phone and call this referral, gather that new member's application or set the stage for one of your membership team to take the application. There are tools and resources at the [NAIFA National](#) and [NAIFA-California](#) websites to help you "Make the Sale" of NAIFA membership. Imagine if each of our Members reached out and recruited a new member, we would double the size of NAIFA overnight. That's a pretty exciting prospect. Thank you for all you do to support NAIFA and thanks to the person who originally coined the "Each One Reach One" idea for NAIFA. It was not I who developed this idea, but like all great ideas, it's worth sharing.

A Brand New Shiny Year! Welcome to 2012. What are YOU Going to Do About It?

Albert Einstein once said *"The definition of insanity is doing the same thing over and over again and expecting different results"*.



Charles I. Daniels III
(Chal)
Communication
Chair, Mentoring
Chair and Vice

So if you want sales to go up, weight to go down, or any other million of New Years' resolutions, stop and think about it. Is the resolve missing from your resolution? This year I told people about my resolutions and I asked people to keep me accountable. Friends, doctors, colleagues. . .bring them in on the process. As part of my actions I am taking a nutrition class (want to lose 40 pounds by 2013). The teacher made a great point. We SHOULD be going to our doctor; like the CEO of our body and say the results are not in line with our goals, what can we do different? We hired them remember. Far too often we creep in, wait for the results and cower when the prescription comes. Like

President exercise and eating less are mystical words. Come on folks we know what to do often times and if not, the world of knowledge is at your finger tips! We don't hire employees and wait for them to tell us what to do. We set expectations, monitor results and adjust if necessary. So why should our goals be any different?

1. Ponder what is really important in your life to achieve.
2. Write SMART goals. If you are unsure about the SMART acronym, check it out on Google?
3. Share the goals with a friend and grant them permission to follow up in a month. I am meeting monthly with my networking buddies to monitor and review goals.
 - a. I got more clear in what I wanted by explaining the goals to my friends.
 - b. I got ideas, books, articles and referrals to help with my goals.
 - c. I got more referrals because our trust deepened.
 - d. I have people who care, calling to check in, and offer encouragement.
 - e. These are GOOD things!

I want to ask you to do two things, both on the NAIFA-California website (www.naifacalifornia.org).

1. Take a look at the Annual Meeting and Sales Expo and put the dates on your calendar. You owe it to yourself and your business.
2. Look at the Member Benefits tab for Mentoring.
 - a. Choose a mentor for your goals.
 - b. Be a mentor for a young advisor. Look around your next NAIFA meeting and you'll find someone to help.

All the best in 2012! Be the CEO of your life.

Monthly Legislative Update



Michael S.
McCaffrey, LUTCF
Government
Relations Chair

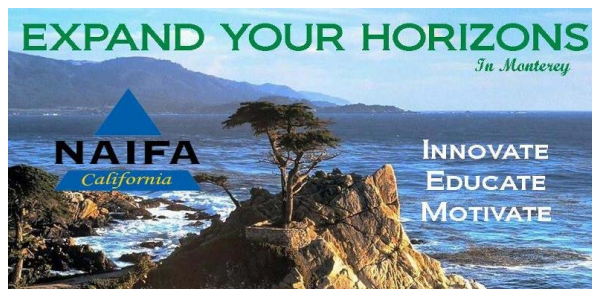
Get Details on
Legislative Victories,
Current Status
of Legislative Bills
and Dept. of Insurance
Notices

[January 2012 Update](#)



Shari McHugh
Legislative
Advocate

Mark Your Calendars!



May 22-23, 2012

[For More Info](#)

Embassy Suites Monterey
1441 Canyon Del Rey, Seaside, CA 93955
(831) 393-1115



Hotel Room Reservations:
Make your room reservations now by [clicking here!](#)
Room Rates are \$159.00 Single/Double
Deadline for Group Room Rate is Monday, April 20, 2012



Our Mission:

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

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