



winter/spring 2019

NEWSLETTER

What's New with NAIFA MA

by Joshua O'Gara, CLU, ChFC, CFP®, O'Gara Financial Group



2019 promises to be a very exciting year for the nation's oldest insurance and financial services organization. Founded in 1890 at the Omni Parker House in Boston, we have a long, storied history of advocating for our members and their clients. As we move into a time of rapid and exciting change, our organization is focused on delivering the best member experience in our industry while still maintaining our rich heritage of advocacy. To that end, we have three main areas of focus to develop in this coming year: **Advocate, Educate, Differentiate**. Below is a summary of our efforts in these areas:

Advocate

NATIONALLY

Just a fraction of our overall NAIFA members actively participate in advocacy. The ones that do, however, gain more clients and have stronger referral networks than those that don't. We explored this question in 2018 and found that the advisors that get involved in advocacy begin to view their practice in a new way—their purpose becomes one of protecting their clients on all fronts.

We then explored why more people don't get involved and found that for many, it's uncomfortable and overwhelming—they didn't know where to start. We're changing all that by offering 2 advocacy training sessions in March to explain everything you need to know to visit your state and/or federal leaders. If you want to really experience the power of your participation, [join us in Washington, DC this May for the Congressional Conference](#).



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LOCALLY

This past legislative session, our CE was inches away from being pushed over the goal line so that all of our members would be granted 3 CE credits each year they are an active member toward their 45 hour, 3 year requirement. This legislation was refiled with the support of Rep. Coppinger in the House (HD 2716) and Sen. Hummason in the Senate (SD 1187). We have also filed a bill to raise the gift limit to \$100 with Rep. Lawn (HD 3245).

In addition to the bills we have filed on Beacon Hill, our leadership has been invited to testify before the Joint Financial Services Committee on March 26th. This is a great opportunity to inform our legislators about our organization. We are also working with the insurance commissioner to offer the insurance exam in Spanish and promote the ability for Veterans to have the insurance licensing fees waived in the State. These efforts will help to build a more diverse and inclusive environment for licensed insurance agents here in the Commonwealth.

Educate

LEARNING CENTER

Access the new NAIFA Learning Center today to enhance your professional knowledge and build your confidence. The Center is a virtual, on-demand platform with hundreds of engaging high-impact videos, guides and worksheets designed to improve the learning experience of all financial advisors, no matter how long you've been in the business. <http://naifalc.org/>

[The NAIFA Life and Annuity Certified Professionals \(LACP\) certification](#) serves consumers by recognizing financial professionals with a mark of distinction for their product knowledge, consultative sales process and compliance to ethical, legal, and regulatory requirements. LACP practitioners are held to a standard of excellence that defines and differentiates them from their peers and to the clients they serve.

On March 6-7th, NAIFA brought in nationally renowned speaker to lead a course for the CLTC certification. There were over 50 participants in the NAIFA sponsored event and they were able to obtain their CLTC certification at a significant discount. The course was engaging and informative and events like these help our members to be more educated and up to speed on issues facing their clients.



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MAY 14-15, 2019

Differentiate

In an increasingly competitive environment where our members are being asked to do more and more for their clients, it is imperative that we provide an experience that is engaging and customized to the needs of our membership. With that in mind, the NAIFA 20/20 plan was enacted and the results are paying off tremendously. Below are a few initiatives that are building our presence in the industry:

NAIFA SERVES MAIN STREET

In a groundbreaking survey done by NAIFA national, our membership was surveyed regarding the types of clients we serve. Our tag line has always been that we serve "Main Street, not Wall Street." Now we have the proof to back that up.

According to the survey, 80 percent of NAIFA members say their businesses primarily serve middle- to lower-income families and individuals. Almost half (45 percent) say the "typical annual household income" of their clients falls between \$50,000 and \$100,000; 34 percent say their typical client's annual income falls between \$100,000 and \$150,000; and 4 percent say their typical client earns less than \$50,000 annually.

"There is no shortage of professionals offering individualized financial advice and services for middle- and lower-income Americans," said NAIFA CEO Kevin Mayeux, CAE. "Our survey shows that for anyone looking for help with their insurance or financial needs, there is an agent or advisor eager to work with them. NAIFA members are in communities across the United States striving to ensure financial security and prosperity for friends and neighbors as well as local families and small business owners. That's what we mean when we say that NAIFA represents the interests of Main Street Americans."

ADVISORSYOU CAN TRUST.ORG

As American workers become increasingly insecure about their ability to save for a traditional retirement,

NAIFA has launched a "Trust a NAIFA Advisor" ad campaign to tell consumers that affordable and informed financial advice is well within reach. The multimedia campaign includes video, print and web placements to urge consumers to plan for retirement by contacting a [NAIFA member](#).

DIVERSITY AND INCLUSION

Last year saw the release of the first "*Champions of Diversity Report*" which shined a light on the 2017 Diversity Champions as well as offered insight into how to promote diversity within your organization. At the state level, we also began a diversity task force to focus on bringing the same focus on diversity to our state chapter.

NAIFA members are our most valuable assets. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities and talent that our members possess and invest in their work represents a significant part of not only NAIFA's culture, but our reputation as an organization.

NAIFA embraces and encourages our members' differences in age, color, disability, ethnicity, family or marital status, gender identity or expression, language, national origin, physical and mental ability, political affiliation, race, religion, sexual orientation, socio economic status and other characteristics that make our members unique.

As a long-time member of this organization, I find this update extremely encouraging as I write it. NAIFA is not alone amongst other volunteer organizations as we learn to adapt to changes in how we communicate, engage and build relationships with our members. However, as this update shows, we working as hard as ever to make sure that we will be as strong in the next 125 years as we were in the first. If you are a member, please reach out to at least one colleague and let them know why membership is important. If you are not a member [please consider joining](#).



<http://naifalc.org/>



Thanks to our 2018 IFAPAC donors!

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2019

Member 5 year anniversaries!

Congrats to the following for reaching their five year anniversaries with NAIFA!

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50 | years

Alan M. Silverman

45 | years

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40 | years

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35 | years

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10 | years

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5 | years

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Chuong Vu

Welcome Kristi!

We would like to welcome Kristi Acree, LUTCF, CLF as the newest board member to NAIFA MA.

Kristi is the Managing Director for Mutual of Omaha's New England Division Office in the Boston area. She is a graduate of the Bloomsburg University of Pennsylvania and has been with Mutual of Omaha for over 16 years starting out as a Training and Recruitment Manager, then later as an Agency Operation Manager in Pennsylvania before becoming the Managing Director of Mutual of Omaha's New England Division Office. She has been a member of NAIFA for over 8 years.

She is passionate about ensuring the future of this industry by mentoring and coaching our future advisors, and we are excited about working with her to help guide NAIFA MA in the coming years.



NAIFA MA IN ACTION



Over 50 people attended the CLTC® Review Course taught by nationally renowned speaker Harley Gordon this past week. This program was hosted by NAIFA MA.

NAIFA POLICY ON RECRUITING & ASSOCIATION ACTIVITIES

The official activities of NAIFA and its state and local associations shall not be used as a forum or means for individual members to actively or directly recruit other members to their companies or agencies (i.e., proselytizing). Association time and resources must focus on NAIFA's mission to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members. Proselytizing is not consistent with this mission and is not appropriate association business. This policy shall not be constructed to interfere with an individual member's freedom to recruit others on their own time, in connection with their own business affairs, apart from association activities. This policy also shall not be constructed to preclude company or agency advertising, exhibits, or sponsorships, in connection with association publications or activities.