NAIFA® | Members

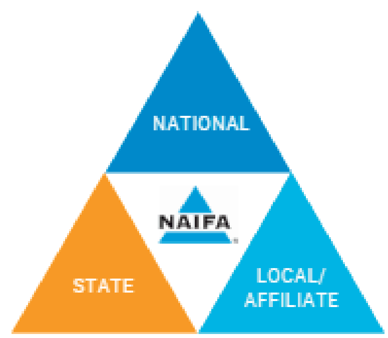
MEMBER GUIDE TO NAIFA NATION

Welcome to NAIFA Nation

Explore the Benefits of Belonging to NAIFA

We often say during orientation that NAIFA is like a university – the depth and breadth of NAIFA is remarkable, but maybe it's no surprise since we are the largest and oldest association for financial services. NAIFA was founded in 1890 in Boston and ever since then, we have been the professional home for producers and industry professionals that serve Main Street USA.

Your Membership



Your membership fee gains you access to programs and volunteer opportunities at the national, state, and local levels. Our goal with this resource guide is to allow you to explore all of the programs and products that you might want to take advantage of now, or over the lifetime of your participation in NAIFA.

It's not atypical to find individuals that have been members for decades. In fact, we celebrate our members' loyalty by stating the year you joined and honoring your anniversary. You will receive ample opportunities and invitations for events now that you are a NAIFA member; we encourage you to get involved because the members that do make more money, have strong networks, and a lifetime of memories.

NAIFA's Membership Promise

Advocate. Educate. *Differentiate.*

The value proposition for belonging to NAIFA is explained the most easily in our membership promise. Membership is not one thing and it is not the same thing for each individual. To belong is a very abstract and emotional concept that is a commitment to a cause or a purpose. It's a little like appreciating the power of life insurance – you either really get it, or you don't.

All of the programs and initiatives we have at NAIFA can be bundled under the three words in our membership promise. The reason we have so many programs, opportunities, and initiatives is that it allows us to provide a plethora of options to appeal to different individuals. The secret sauce of NAIFA is that we are a blend of incredible people – being part of this incredible community is the best part, but an intangible part. **Belonging is the true benefit of membership in NAIFA.**

As you know, selling the intangible is tough. Just selling the concept of advocacy, ethical practice management, or volunteerism is tough. That's why we use the programs in this booklet to make the abstract concrete. They outline how your NAIFA membership benefits you. We urge you to take advantage of all of the programs and map out how you plan to participate in NAIFA over the years to achieve your goals. Interested in becoming National President? Looking for a mentor? Want to learn how to run for public office? NAIFA can get you there--all you need to do is inquire and we will match you with the right program and people to support achieving your goals.

We want members to come into our community who are like you – committed and ready to grow in their relationship with NAIFA. Since 2019, we have structured our messaging, programs, & partnerships to reflect this fundamental principle of membership, partner, and sponsor acquisition. There is nothing more appreciated than referrals in our industry and we hope that you will take advantage of using the partners that invest in NAIFA, as well as theMember Site and Member Directory to build your professional network. We also hope that you will consider referring more financial services professionals to NAIFA--and make sure that they use your name in their referral so you get credit!

We've organized our benefits from the pillars of our Membership Promise: to Advocate, to Educate, and to Differentiate. Let's explore!

Advocacy

The cornerstone of what drives us is our advocacy efforts. We work in the state, interstate, and federal levels to ensure that you have favorable envrionment in which to business. We are constantly advocating on behalf of our industry, your business and your clients.

NAIFA Members serve more than 90 million American households in providing products and services that promote financial security for all. We are the only producers' association whose focus spans the entire spectrum of the financial services industry. Our advocacy runs the full gamut, impacting laws and regulations critical to: risk mitigation, retirement planning, employee benefits, invesetments, wealth management, and everything crucial to our industry.

NAIFA was the organization that was there to protect the taxation of death benefits in 1935 and forever after. NAIFA has advocated and brought the passage of the SECURE Act and Senior Safe Act, tax-protection of the inside build-up of life insurance, defeat of the "Rothification" of retirement plans and more rescently, educating our lawmakers of the impact of the PRO Act on our industry. That's what we do. We show up and we do the hard work that matters over time.

NAIFA is the only producers' association that has a professional lobbyist and grassroots program in every state capital. State legislative days create awareness, engagement, and presence in ever statehouse. NAIFA is the only producers' association with a federal lobbying team and holds the largest fly-in each year to bring hundreds of NAIFA members to Capitol Hill. We have a member in every congressional districts and NAIFA members maintain relationships with every member of Congress. And finally, NAIFA is the only producers' organization involved in interstate work; we participate in the creation of model regulations and are a key resource to decision-makers in shaping potential legislation and regulations.

NAIFA | Advocacy

NAIFA Advocacy Action Center

NAIFA is the only association for insurance and financial professionals advocating on behalf of members, their clients, consumers, and the industry on the federal, interstate, and state levels. Membership participation in advocacy is crucial and is part of being a "Good NAIFA Citizen." It is vital to our success in Washington, D.C., and every state capital. **NAIFA's Advocacy Action Center** provides tools and resources that help NAIFA members be the best advocates they can be.

Take Action!

The Advocacy Action Center's Take Action! section provides tools to contact legislators on state and federal issues that NAIFA's Government Relations is monitoring. It includes action alerts with suggested language crafted to make a strong impression on policymakers and convey NAIFA's advocacy message with a unified voice. NAIFA members can log in to drill down on issues important in their states. Agents and advisors who are not yet NAIFA members may also take action.

Grassroots

Nothing matters more to a member of Congress than how his or her constituents feel about issues. That gives you a lot of clout! NAIFA members represent not only themselves, but also their Main Street clients and communities. There is no better spokesperson for our industry than a concerned NAIFA member who can explain how an issue will impact his or her business. The Center provides fact sheets and other materials for grassroots meetings with legislators. It also provides access to **NAIFA's Grassroots Training Sessions**, which help NAIFA's Grassroots Advocates gain skills and confidence in the advocacy process.

IFAPAC

IFAPAC is a leading insurance political action committee with associated PACs in every state supporting selected candidates for legislative office. Participation in advocacy initiatives is one of the ways that association members are "good NAIFA citizens." The Center provides information on IFAPAC and how NAIFA members can participate.

Your Voice

NAIFA's advocacy is at its best and most influential when NAIFA members develop personal relationships with state and federal lawmakers. The Advocacy Action Center allows NAIFA members to update their membership profiles and record their relationships with legislators so NAIFA may better coordinate advocacy efforts.

advocacy.naifa.org/center

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NAIFA | Advocacy

NAIFA Federal Legislative Priorities

NAIFA members are financial professionals who generally operate small businesses, providing products and services to Main Street families. Our members are subject-matter experts on everything from healthcare to retirement to a multitude of insurance products and services. Advocacy is a primary mission of our non-partisan organization, and we are eager to assist government officials in the development of policies, laws and regulations that promote financial literacy, ensure access and choices for consumers, and help all Americans achieve financial security.

HOW NAIFA IS WORKING FOR A BETTER FUTURE:

PROFESSIONAL ADVICE. NAIFA's goals have been and continue to be ensuring affordable insurance coverage and financial guidance for all Americans. NAIFA supports bipartisan efforts to improve affordability and sustainability of private insurance choices, and to ensure that consumers have access to personalized services provided by licensed and regulated insurance agents and financial professionals.

TAX REFORM. Americans need public tax policy that continues to encourage them to plan ahead, protect their families' financial security, and adequately save for retirement. Well-prepared families have sufficient life, medical, long-term care and disability insurance, retirement savings, and guaranteed-income annuities. Small business owners also provide employee benefits, including insurance and savings programs that help their workers achieve this financial security.

RETIREMENT SAVINGS. Public policy should encourage employer-provided retirement plan rules to make it easier for workers to save adequately for retirement. We urge Congress to protect and continue tax policy that encourages individuals to save for retirement and that provides incentives for employer-sponsored retirement savings plans for workers. Eliminating or reducing pre-tax funding of retirement plans would have a negative impact on overall retirement savings.

HEALTH REFORM. Individuals need policy that improves access to affordable health coverage in a sustainable, competitive insurance market. Licensed, fairly compensated insurance agents offer a cost-effective means of achieving personal and professional assistance in the selection of insurance coverage for individuals and employers of all sizes in all markets.

CONSUMER PROTECTION. NAIFA supports consumer protection efforts to prevent financial exploitation of the elderly and to shield client data breaches through efficient cybersecurity policy.

STANDARD OF CARE. NAIFA members serve the best interests of their clients every day. Our focus is on ensuring that all Americans have access to the education and information they need when saving and investing and that complex regulations do not interfere with education for and advice to consumers, especially middle market families.

INSURANCE PRODUCTS. Collectively, NAIFA's members offer a wide range of insurance products, including life insurance, disability income insurance, long-term care insurance, annuities, health insurance, and property-casualty insurance products. Legislative and regulatory policies that protect and improve the tax treatment, distribution, and innovation of these products are necessary to help families establish and achieve their financial goals.

For More Information:

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NAIFA | Advocacy

NAIFA MEMBERS HELP CLIENTS ACHIEVE THE AMERICAN DREAM

The National Association of Insurance and Financial Advisors (NAIFA) surveyed its members to determine who their clients are and how those clients are served. Of particular interest was how NAIFA members serve middle-market households as well as those with lower or moderate incomes.

90%

of NAIFA members serve middle-income clients

You don't have to be wealthy to benefit from insurance and financial services and products provided by NAIFA members.

FAMILY

NINE OUT OF TEN NAIFA members reported that they serve middle-income individuals and families, while 42% say they have at least some lower-income individuals and families among their clients.

A typical client's annual household **INCOME FALLS BELOW** $150,000 for 82% of advisors and below $100,000 for 49% of advisors.

A TYPICAL CLIENT has liquid financial assets (excluding real estate, vehicles and other fixed assets) of less than $250,000 for 67% of advisors and less than $100,000 for 43% of advisors.

Learn more about NAIFA members at www.financialsecurity.org

About NAIFA: Founded in 1890 as The National Association of Life Underwriters (NALU), NAIFA is the oldest, largest and most prestigious association representing the interests of insurance professionals from every Congressional district in the United States. Our mission – to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members – is the reason NAIFA has consistently and resoundingly stood up for agents and called upon members to grow their knowledge while following the highest ethical standards in the industry.

NAIFA is the advocacy partner of choice for a number of specialty associations. When NAIFA advocates, it does so on behalf of a network of associations who rally together to protect the financial professionals' business and their clients. NAIFA's Government Relations team advocates at both the state and federal levels on behalf of its partner network to ensure that policymakers hear directly from advisors and agents that serve Main Street USA.

Society of FSP Financial Service Professionals | Latin American Association of Insurance Agencies | NAAIA National African-American Insurance Association "Now Is The Time" | WIFS Women in Insurance & Financial Services

NAIFA'S CONGRESSIONAL CONFERENCE

MAY 23-24, 2022

The Insurance and Financial Services Industry's Most Impactful Advocacy Event

The Congressional Congress is NAIFA's signature advocacy event, featuring targeted advocacy training with legislative briefings, best practices for conducting congressional meetings, and tips for developing impactful long-term relationships with legislators.

The Congressional Conference, held each May, bolsters NAIFA's prestige among lawmakers and industry partners and enhances the association's standing as the leading voice for agents and advisors. It helps lawmakers understand NAIFA members' role in:

- Providing products, services, and advice that improve the financial security of 90 million American families
- Promoting financial literacy and self-sufficiency
- Strengthening the economy and contributing to the financial health of U.S. communities
- Representing the best interests of their clients and promoting the success of Main Street Americans and businesses

Thank You to Our Sponsors

Key Sessions Include:

FEATURED PRESENTERS

The first day of Congressional Conference offers a slate of experts who help NAIFA members be effective grassroots advocates. The program also includes addresses by influential members of Congress.

May 24 | 1:30-4 pm

LEGISLATIVE BRIEFING

NAIFA's Government Relations staff and leading advocacy experts provide policy briefings and tips for holding impactful meetings with lawmakers. You can make a difference! These sessions will tell you how.

May 25 | 9 am-4 pm

LEGISLATIVE APPOINTMENTS & PASSPORT VISITS

This is your opportunity to meet with your Representatives and Senators and their staff members. You'll build relationships that have real advocacy impact and tell the stories only you can tell about how insurance and financial professionals help provide financial security for 90 million American families.

NAIFA

conference.naifa.org/2022

NAIFA | Advocacy

Show up. Speak up.
Be the difference.

- Individuals who engage in grassroots advocacy report greater professional success and personal satisfaction.
- Gain understanding of the political, regulatory, and legislative processes that affect the financial services industry.
- Develop confidence in your role as a constituent and advocate for your business and industry.
- Develop skills in building relationships with elected and appointed leaders.
- Understand the importance of reporting relationships and participating as a representative of your state NAIFA and a representative of NAIFA Nation.

NAIFA'S GRASSROOTS ENGAGEMENT TRAINING SERIES

Very few people have an in-depth understanding of how bills become law, how regulations are developed and enacted, and how leaders actually become elected. If you can relate to this description, then NAIFA's Grassroots Engagement Training Series course is for you.

The three-part series will take you from the fundamentals of advocacy and step you through an at-your-own-pace series to allow you to graduate to advanced concepts and develop skills that you can put into action with confidence.

Grassroots Engagement 101

The first course will teach you the basics of advocacy, including how to identify and communicate with your state and federal leaders, how to use the most effective ways to interact, and how to make positive and lasting impressions with your leaders.

Grassroots Engagement 201 and 301

The next two modules in the series take you further down your advocacy journey, teaching advanced techniques in advocacy communications and relationship building.You will learn how to strengthen relationships and create an ongoing dialogue with elected officials. The 301 class will take you to the next level and explain how to run for elected office. Completion of the series results in being rewarded with the Financial Security Advocate badge to display on social media.

advocacy.naifa.org/grassroots

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IFAPAC

NAIFA'S Political Action Committee

The Insurance and Financial Advisors Political Action Committee, IFAPAC, allows contributors to combine their financial support to candidates who understand and support our industry. IFAPAC, is a crucial tool to ensure that NAIFA can advocate on the issues important to our members.

IFAPAC seeks to advance the legislative interests of NAIFA members on both the state and federal levels, preserve a favorable governmental climate, and promote the best interests of consumers by supporting the campaigns of carefully selected candidates for elective office. NAIFA’s federal PAC is historically one of the top association PACs in the insurance and financial services sector.

Working With Legislators

NAIFA is committed to working with members of Congress and state legislators from all parties to seek common ground and pursue policies that promote stability, security, and financial well-being for all Americans. NAIFA has stood for more than 130 years as a nonpartisan association of producers who represent Main Street USA. Our members are active citizens who believe in their profession, their communities, and our country. We stand ready to work with our legislators and regulators for the good of our clients, community, and country in every statehouse and our nation’s capital. Our political action committee will support candidates who share these values.

IFAPAC Amplifies NAIFA's Advocacy Voice

- IFAPAC supports candidates from both parties who understand and support our industry.
- NAIFA PACs operate on the federal level and in all 50 states.
- IFAPAC allows NAIFA members to speak with a unified voice on behalf of their businesses, clients, and communities.

www.naifa.org/ifapac

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NAIFA
IFAPAC
TERRY HEADLEY LIFETIME DEFENDER AWARD

2021 Marked the Inaugural Presentation

The Terry Headley Lifetime Defender Award recognizes a current NAIFA member who shows exemplary service to their profession, colleagues, and clients through their political advocacy and contributions to IFAPAC. Bob Roach was the inaugural recipient of the award.

The Award's Namesake

The award is named after former NAIFA President Terry Headley, LUTCF, LIC, FSS. Headley is recognized as a key NAIFA contact for multiple members of both the Nebraska Congressional delegation and the state legislators over the years. He has served in leadership roles at the local, state, and national levels. He is also an IFAPAC Capitol Defender. Headley and former NAIFA President Robert Miller, M.A., M.S., are known as “IFAPAC Co-commanders in Chief” because their IFAPAC lifetime giving totals exceeded $100,000.

Nominees for NAIFA's inaugural Terry Headley Lifetime Defender Award should be current NAIFA members who exhibit Headley's commitment to advancing the legislative agendas of agents, advisors, and their clients.

Nominations for the Terry Headley Lifetime Defender Award open in February of each year and the recipient is selected by the IFAPAC National Committee and Office of the President. Learn more online at: tdc.naifa.org/lifetime-defender

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Educational Programs

NAIFA provides a wide variety of educational offerings that focus on the "secret sauce" of NAIFA: soft skills for better communication with clients and prospects, and marketing/sales training to increase your performance.

NAIFA's educational portfolio includes a multitude of programs that come with your membership and a few that require additional fees, such as certifications. Everything within our comprehesive set of options has been designed to meet your demanding schedule and your budget. NAIFA's education focuses on topics centering around prospecting, performance, & practice management. These are the common denominators of all producers regardless of practice area and the topics least covered by carrier companies and the like.

For CE credits, NAIFA partners with WebCE to provide all members a discount to continuing education needs for licensure. Additionally, WebCE offers courses to meet firm element requirements as well. Your state and local chapters will also offer program options that may or may not include CE credits.

Regardless of your location, NAIFA's online offerings allows you to get great programming on your terms. NAIFA Live is available to every member each month to provide top speakers, and our Centers of Excellence offer additional thought leadership through webinars, events, and digital content.

NAIFA | Members

MEMBER ORIENTATION

YOUR ROADMAP OF YOUR PROFESSIONAL HOME

John D. Richardson, RICP, LACP
2019 YAT Leader of the Year
Franklin, TN
Loyal Member Since 2003

Membership Orientation Overview

On January 1, 2019, a new NAIFA was formed with the implementation of the Quality Member Experience bylaw changes. Membership orientation provides participants the tools and resources to make the most of their NAIFA experience. Many members are not even aware of all of the programs available through NAIFA and all the programs that you can take advantage of at the national, state, and local/affiliate levels.

Through orientation, you will:

- Understand NAIFA's history, where we came from, and where we are today
- Gain insights into how NAIFA is the only organization that advocates for our industry and Main Street USA at the federal, interstate, and state levels
- Learn what it means to be a good NAIFA citizen
- Explore your professional home--education and promotional opportunities available only to members
- Discover how to leverage NAIFA to help market yourself to consumers
- Identify ways to network and engage with other NAIFA members across the country
- Speaking, writing, & volunteer opportunities

Quick Facts

- More than 150 orientation sessions have been held since 2019
- Orientation is open to all NAIFA Members--you don't have to be new!
- Often times Boards use Orientation as an onboarding for new leaders
- Orientation is available live or on-demand

You'll Learn:

- The basic structure of NAIFA Nation
- How National, State and Local form a membership trifecta
- Why advocacy is the cornerstone of everything we do
- Ways to get involved and differentiate yourself from other advisors

belong.naifa.org/orientation

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NAIFA | Advisor Ambassador PROGRAM

ADVISOR AMBASSADOR PROGRAM:

ACCELERATE YOUR CAREER

Blake Gillies, DIA
2021 Young Advisor Team Co-Chair
La Place, LA
Loyal Member Since 2012

ABOUT THE Advisor Ambassador Program

At the National Association of Insurance & Financial Advisors (NAIFA), we're all about strengthening the insurance and financial services industry by helping advisors grow their knowledge and be their best at serving clients. That's why we're offering members and non-members free access to NAIFA's advisor development program so you can learn from the best while sampling professional benefits that come with NAIFA membership.

Register for the class and access our video archive featuring our NAIFA Advisor Ambassadors. After hearing some of their advice and industry insight, join us for a live discussion after each session and hear from the Ambassadors themselves!

Quick Facts:

- Two 30-minute sessions each month
- Facilitated by NAIFA's Young Advisor Team (YAT)
- Previous session archives available on-demand

The Value to You:

- Career Development Opportunities
- Practice Management resources
- Identify mentors and colleagues
- Interact and exchange ideas with industry peers

asae THE POWER OF A AWARDS 2020 SILVER WINNER

belong.naifa.org/ambassador

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Members Only Online Community & Profile Powers "Find an Advisor" Search on FinancialSecurity.org

ABOUT
NAIFAConnect

NAIFA's private, online community is called NAIFAConnect and allows you to update your profile for easy search by consumers on financialsecurity.org.

Connect with Peers

For over 130 years, NAIFA has been the pre-eminent association for producers. Now more than ever, reputation is everything. NAIFA members want to partner with other NAIFA members and solve cases together. NAIFAConnect allows members to find other members to partner together on casework, share ideas, create a study group, and/or just have a few good laughs together as peers in the financial services industry.

Find an Advisor Search

As an active producer member, you are automatically listed in the "Find an Advisor" search on financialsecurity.org. You can add to your profile through updating your profile in NAIFAConnect.org!

Quick Facts:

- Create one-to-one connections within NAIFA's community
- Create your own study group or discussion group on various topics.
- Compete for getting listed on the homepage of the "Find an Advisor" search through online engagement.

The Value to You:

- Your profile shown in "Find an Advisor" is partially based on your profile in NAIFAConnect. Update your bio, headshot, and add in unique differentiators so that consumers will choose you!

www.naifaconnect.org

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Our Monthly NAIFA Power Meeting

Our new NAIFA Nation structure led to the creation of NAIFA Live — the monthly meeting for all NAIFA members that features a top speaker from which we can all benefit. Monthly meetings are often called the "secret sauce" of NAIFA because of the speakers, the networking, and the camaraderie. NAIFA Live takes it to a new level by eliminating geographic limitations and ensuring everyone hears a top speaker each month. Hundreds of members participate in real-time, and hundreds more watch on-demand. NAIFA LIve is one of the best parts of your NAIFA membership and a must for all of us who love finding new ways to up our game. Chapters often meet in-person to watch together, or individuals can watch on their own, or on-demand. Many chapters use one-time free admission as an incentive to join.*Please note that NAIFA Live often includes an IFAPAC ask, so caution needs to be used in the number of non-members in attendance. As we come back in-person, consider building your meetings around NAIFA Live and holding a happy hour or study hour after the event.

In just one NAIFA Live, I got a new idea and made a new connection that turned into $60K a year in premium."

Mark Acre, LUTCF
President, OneSource
Loyal Member Since 2009

Tuning in to NAIFA Live exposes me to content that is not otherwise available through traditional professional development resources. NAIFA Live presenters consistently provide a good mix of actionable ideas related to marketing, practice management, productivity and business building while also sprinkling in some practical life tips along the way."

Robert T. Landgraf, CFP,
Director, RSM Wealth Management
Loyal Member Since 2009

As a financial advisor, business owner and LILI graduate, I know that it is important to continue to learn and develop my expertise so I can grow the practice and, most importantly, better serve my clients. NAIFA Live gives me the ability to do this from the convenience of my home or office. I can also go back and re-watch those presenters that I was not able to view live. Additionally, I have enjoyed the small group breakout sessions after the presenters to meet other members from across the country. During the pandemic, I missed the fellowship of meeting in person. NAIFA Live gave me that outlet to connect with other advisors and have meaningful discussions with their points of view. I wish more members would join the discussions and gain from these top-notch presenters that are being brought to us."

Kathleen E. Owings, LACP,
Principal and Financial Advisor, Westbilt Financial Group
Loyal Member Since 2011

live.naifa.org

NAIFA Live is at 3 pm eastern on the 3rd Thursday every month except for May, August, and November in 2022.

NAIFA Member Discounts

NAIFA partners with a diverse group of organizations to provide additional benefits to our members. Members are able to access these partners through the member portal to get discounts, special rates, and participate in programs that were designed for NAIFA.

EDUCATION

AARP BANKSAFE: After 60 minutes of training, NAIFA members are eligible to receive the receive the BankSafe seal of verification. This is of no cost to NAIFA members.

ADVISOR SOLUTIONS: Led by coach Daniel Finley, NAIFA members have access to coaching packages and archived materials that address common challenges in financial services.

WEBCE: NAIFA and WebCE have partnered to offer NAIFA members a discount on a wide variety of courses--from pre-licensing to continuing education credits. The discount is automatically applied at check-out!

MARKETING

LIFE HAPPENS:. Life Happens Pro helps NAIFA members spend less time planning communications and more time helping the clients and prospects who need your expertise. NAIFA members can get access to a Life Happens Pro subscription for 20% off.

REAL WEALTH MARKETING: With a core mission to Educate, Inspire, and Motivate Americans to make smart decisions with their money, Real Wealth® is built for busy advisors who want to maintain a strong personal relationship with their clients and prospects. Complimentary basic membership is a available for NAIFA Members

REMINDERMEDIA: The creation of digital and marketing services including personalized magazines that can be used to promote your practice. NAIFA members receive a significant discount on the program.

WHITE GLOVE: Providing introductions, not just leads. White Glove is Marketing Done For Advisors that focuses on virtual and in-person events with no risk and no upfront costs for the advisor.

INSURANCE & COMPLIANCE PROGRAMS

CALSURANCE: NAIFA endorsed options for your E&O needs. The NAIFA plan offers coverage for Individual Agents, agencies and firms, and registered investment advisors.

KELSEY: NAIFA members now have access to quality dental, health and disability insurance with our partnership.

TASC: Key benefits of the Universal Benefit Account for your clients include: integrated benefit account options, mobile, configurability to create custom plans.

TOTAL HIPAA COMPLIANCE: Total HIPAA Compliance prepares health insurance agents, HR professionals, Privacy and Security Officers, healthcare professionals and subcontractors of Business Associates to meet federally mandated HIPAA compliance regulations. NAIFA Members are eligible for 10% off all products.

TECHNOLOGY AND BUSINESS SERVICES

NAIFA partners with a variety of companies to provide business discounts for members.

members.naifa.org

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The Centers

The purpose of the Centers is to provide a platform for thought leadership, sponsor support, lead generation for membership, and member engagement. Each Center is a value to you because you can see them as a study group in your area of speciaty. Each Center has an Advisory Council of experts that you should feel free to reach out to and connect to expand your network.

You may want to further get involved in a Center through volunteering, submiting content, being recognized as an expert, speaking on webinars or panels, and through appearance on podcasts and other media placement.

The Centers also house many of NAIFA's award programs including the NAIFA Quality Award and the popular YAT Leader of the Year awards.

NAIFA | Limited & Extended Care Planning CENTER

EXPANDING COVERAGE FOR ALL AMERICANS

Carroll Golden, CLU, ChFC, CLTC, CASL, LECP, FLMI, LACP
Executive Director, Limited & Extended Care Planning Center
Tampa, Florida
Loyal Member Since 2018

ABOUT THE **Limited & Extended Care Planning Center**

NAIFA's Limited & Extended Care Planning Center (LECP) empowers professionals to network with solution and service providers to share best practices, directly access subject matter experts, research, training, and resources; and provide thought leadership so we may continue to address the changing needs of the market. LECP provides you with the resources and information to rethink long-term care and the options available to you and your clients.

Each year, the Advisory Council of the Center plans out the work that will be undertaken. The Advisory Council is composed of NAIFA members, supporting sponsors, and industry experts that guide the work of the Center under the direction of the Executive Director. The work aligns with the 2025 Strategic Plan with the aim of increasing access to long-term care needs with the aim of expanding financial security for all.

Quick Facts:

- Over 20 LTC experts providing thought leadership & to serve as speakers
- Legislative Working Group formed to provide expert policy feedback
- Center offers blog subscription, events, and research

The Value to You:

- Regularly scheduled webinars with on-demand archives
- Practice Management resources
- Identify mentors and colleagues
- Interact and exchange ideas with industry peers

lecp.naifa.org

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NAIFA | Society of FSP Financial Service Professionals | Advanced Practice CENTER

CONNECTING MEMBERS WITH EXPERTS

Andrew Rinn, JD, CFP, ChFC, CLU
Advanced Practice Center Subject Matter Expert
Lincoln, Nebraska
Loyal Member Since 2018

ABOUT THE **Advanced Practice Center**

The Society of Financial Service Professionals and the National Association of Insurance and Financial Advisors have come together to create a Center of Excellence that offers content, events, and direct access to experts to provide thought leadership in advanced markets topics and concepts. The Advanced Practice Center of Excellence (APC) is supported by the two organizations to ensure that agents and advisors have the most up-to-date information and access to leading experts for complex cases.

The APC is a thought leadership hub for topics in advanced markets. In addition to hosting its inaugural Impact Week, the Center offers webinars, blog articles, and additional content designed to provide insurance and financial professionals with case studies, research, and access to leading experts.

Quick Facts:

- The APC provided several webinars during 2021 that are available on-demand
- Contributions from top industry experts and leaders
- 2022 will include in-person events

The Value to You:

- Access to a network of experts to turn to when complex cases arise
- Insight into how legislation may affect your business and HNW clients
- Sales ideas for expanding your book of business through partnership

apc.naifa.org

National Association of Insurance and Financial Advisors
2901 Telestar Court , Falls Church, VA 22042-1205
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Email: **apc@naifa.org**

EXPANDING YOUR BUSINESS

Lawrence Holzberg, LUTCF, LACP
2022 National President
Smithtown, New York
Loyal Member Since 1990

ABOUT THE **Business Peformance Center**

The Business Performance Center (BPC) provides tools and resources to build your agency or firm. Designed for those that have set off on their own to expand their agency or firm, the Center focuses on how and when to expand your practice, as well as when it's time to look towards succession planning.

The Center will include a set of experts, as well as a set of events that will highlight pertinent issues in recruitment, training, expansion, operations, and valuation of the firm/practice over time.

Whether you're looking for new tech tools to optimize your practice, the latest thinking in how to expand your business' footprint, or new ways to partner to expand your book of business, the Center is for you. Members can serve in advisory capacities, as well as content contributors and speakers. Companies and service providers can look to sponsor and provide thought leadership.

Quick Facts:

- The Center focuses on how to build, expand, and sell off your firm or agency
- Topics focus on how to expand your firm/agency's footprint to expand your book of business

The Value to You:

- Opportunities to buy/sell agencies and firms
- Opportunities to serve as a mentor, author, speaker on topics in practice management
- Opportunities to expand your circle of influence in the agency/firm owner space

bpc.naifa.org

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NAIFA | Employee & Executive Benefits CENTER

CENTER OF EXCELLENCE FOR EMPLOYEE & EXECUTIVE BENEFITS

Cammie Scott, LUTCF, REBC, RHU
2020 National President & Chair of Employee & Executive Benefits Council
Loyal Member Since 1998

ABOUT THE Employee & Executive Benefits Center

The Employee Benefits Center (EBC) is focused on capturing the thought leadership surrounding how to incentivize and reward employees to perform at their highest level. Pulling from both human resources and traditional employee benefits programs, the Center seeks to investigate how COVID has radically changed the landscape and provide insight into the trends that will emerge in insurance, investments, and worksite considerations in the new world that is now corporate America.

An Advisory Council composed of industry experts will oversee the Center along with contributions from NAIFA members who specialize in the field and will provide peer-to-peer education on what advisors need to know to best partner, and serve, their clients.

Quick Facts:

- Subscribe for free to the Employee Benefits Center blog
- Inquire about how to get involved in being a regular contributor or speaker within the Center
- Serve as a speaker to NAIFA's chapters

The Value to You:

- One-stop-shop for thought leadership, research, and trends in employee benefits
- Opportunity to expand your personal brand through serving as an expert, content contributor, study group leader, or a mentor
- Understand how to expand your book of business through partnering

ebc.naifa.org

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REACH YOUR PERSONAL POTENTIAL

Win Havir, CPCU, CLF, LUTCF, LACP
NAIFA Trustee & DEI Council Member
Loyal Member Since 1997

ABOUT THE Talent Development Center

The Talent Development Center (TDC) focuses on the individual advisor's personal and professional performance. The Center aims to be a resource for continuous improvement for NAIFA members regardless of their age or years in the business.

The TDC houses a wide variety of programs starting with Future Leaders which focuses on universities & colleges to introduce the profession, Young Advisor Team program for new in the business, and programs that help grow a multi-X membership through our DEI program. Additionally, the TDC includes the LUTCF designation and Life & Annuities Certified Professional certification to differentiate oneself from the crowd.

Finally, the TDC houses all of NAIFA's awards including the National Quality Awards, YAT Leader of the Year, 4 Under 40, Diversity Champion, and John Newton Russell industry award.

Awards & Recognition

The TDC is the home of:

- National Quality Awards
- YAT Leader of the Year
- Diversity Champion
- 4 Under 40
- John Newton Russell Industry Award
- Member Profiles

The Value to You:

- Career Center
- Content focuses on personal & professional improvement
- Opportunities to volunteer as an Ambassador for NAIFA
- Content contributions through speaking & writing

tdc.naifa.org

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NAIFA | YAT

YOUNG ADVISOR TEAM

LEADING THE FUTURE OF THE INDUSTRY

Rebecca Schulter CFP, ChFC, CRCP
2021 4 Under 40 Recipient
Memphis, TN
Loyal Member Since 2015

ABOUT THE Young Advisor Team

A Young Advisor Team (YAT) member is defined as someone 40 years of age or younger, or in their first 5 years of the business. Career-changers who are older than 40 qualify and some NAIFA members will want to be included in YAT events and consider themselves what we call "YAT at Heart." While any member can attend and enjoy YAT events, only a true YAT is eligible to qualify for the YAT of the Year award.
The National YAT Committee is the overall governing body of YATs across NAIFA Nation. YAT Chairs can be found at the state and local chapter levels. YAT leaders support their chapter's Membership Chairs and are part of their membership team along with Brand Ambassadors and Diversity Chairs.

Gian Panetta, CLTC
Walnut Creek, CA
Loyal Member Since 2020

In addition to NAIFA protecting our clients and our business, the YAT program provides support and resources to guide young advisors to reach their full potential."

Quick Facts:

- NAIFA's Award-Winning Advisor Ambassador program is fueled by YATs across NAIFA Nation
- All Members of the 2021 National YAT committee have been or are in line to serve as their state or local president
- Build your circles of influence through writing, speaking & volunteering in grassroots advocacy

Get Involved:

- Become an Advisor Ambassador
- Participate in the Future Leaders program designed for college students entering the industry
- Participate in quarterly All-YAT calls
- Attend or organize a YAT event in your area

tdc.naifa.org/yat

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NAIFA | YAT
LEADER of the YEAR AWARD

NATIONAL YOUNG ADVISOR TEAM LEADER OF THE YEAR

THE FUTURE IS WITH YOU

Cheryl Canzanella, LUTCF, CLU, ChSNC
2020 YAT Leader of the Year
St. Augustine, Florida
Loyal Member Since 2010

ABOUT THE
YAT Leader of the Year

The YAT Leader of the Year Award recognizes an advisor's commitment to NAIFA, including service on local, state, and national committees and participation in the Leadership in Life Institute (LILI); involvement with state or federal legislative efforts; participation in external service work such as charities; and an ability to inspire others. Advisors must by 40 years or younger at the time of the application deadline. You can easily spot former YAT Leaders of the Year by their red coats being worn during NAIFA in-person events. This trademark look has earned them the nickname, "The Red Coats."

Receiving the YAT Leader of the Year Award was a tremendous honor. NAIFA has been the best investment I have made in my career. Through the connections I have made and the development that I have received professionally, I have become the best version of myself."

Mark Acre, LACP
2014 YAT Leader of the Year &
NAIFA Board of Trustee
Ozark, MO
Loyal Member Since 2009

Quick Facts:

- Several former YAT Leaders of the Year have gone on to serve as their State President
- Currently two YAT Leaders of the Year serve on NAIFA's Board of Trustees
- The first award was presented in 2010 to Adam Sachs, CLU, ChFC, CLTC, AIF, CFP

Award Considerations

- Contributions to IFAPAC
- LILI Alumni status
- NAIFA leadership participation at chapter and national level
- Community involvement
- Commitment to state and federal advocacy

tdc.naifa.org/yatleaderaward

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ABOUT
Advisor Today's Four Under 40

Each year, *Advisor Today* magazine recognizes four financial advisors who achieve excellence in their profession by or before the age of 40 with the Four Under 40 Awards.

Someone you know is a leader. They are successful, of course, but also committed to their community, family, and team. They're already a great example for their peers. *Advisor Today*'s Four Under 40 Awards provide the recognition they deserve and differentiate young advisors making a difference with their clients, for their profession, and in their communities.

Past Four Under 40 winners have a proven track record of continued success through industry leadership roles, speaking engagements, and increased peer recognition.

Nominate a NAIFA Standout

You do not have to be a member to nominate a potential Four Under 40. However, recipients must be NAIFA members at the time of the nomination deadline and award recognition. The nomination deadline each year is September 30.

Quick Facts:

- Advisor Today Four Under 40 recipients are honored during a celebration at NAIFA's annual Belong event.
- Recipients receive a profile article on NAIFA's Advisor Today platform highlighting their achievement and career success.
- Nominees must be NAIFA members under the age of 40 who nave attained extraordinary professional success and shown leadership within the insurance and financial services industry.

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LEADERSHIP IN LIFE INSTITUTE:

ADVANCING THE STANDARD OF LEADERSHIP THINKING

2021 LILI Chair
Brad Tapscott, CFP, ChFC, CRCP
Daniel Island, SC
LOYAL MEMBER SINCE 2000

ABOUT THE
LILI Curriculum

The NAIFA Leadership in Life Institute is a six-month program offered exclusively to NAIFA members who are committed to growing intellectually and professionally through deep introspection and discussion. The intense curriculum creates a unique learning environment that encourages participants to bring out the best in themselves and apply what is learned across every aspect of their lives.

Cheryl Canzanella, LUTCF, CLU
Jacksonville, FL
LOYAL MEMBER SINCE 2010

This class was so much more than I expected...[it] was more about personal growth. LILI pushed me out of my comfort zone and helped direct my path towards self-discovery...Everyone has greatness inside them, sometimes we just need the right environment to tap into it and then see how deep we can dig to uncover it.

Quick Facts:

- Six sessions over the course of six months
- Required assignments to engaged in discussions each session
- Apply LILI principals in everyday life to grow intellectually and professionally

The Value to You:

- Enhanced personal vision and mission statements and guiding principles
- Increased understanding of self
- Improved professional and personal relationships

tdc.naifa.org/lili

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The LILI Curriculum

The Leadership in Life Institute's curriculum is based on the leadership writings of Stephen Covey, John Maxwell, Jim Collins and Kouzes & Posner. Each of the six sessions involves interactive learning in a small group setting.

Session 1 *Identifying One's Self*
Participants get to know one another, assess their own strengths and identify their personal learning style. Topics include the Kolb Learning Style Inventory – understanding yourself and others; what makes a leader that constituents want to follow and self-talk and rational thinking.

Session 2 *Mastering One's Self*
The class explores leadership fundamentals as participants analyze their own vision and mission. This session focuses on the six disciplines of credibility, Maxwell's laws of leadership and creating a vision to define your direction for the future.

Session 3 *Developing One's Self*
Participants are encouraged as they develop a business plan and apply the self-mastery skills learned in Session Two. Topics for session three include Steven Covey's Habit #1 (Be Proactive) and Steven Covey's Habit #2 (Begin with the End in Mind).

Session 4 *Developing the Leaders Around You*
The class explores team-building and learns to work with others effectively to achieve unique goals. Session four topics include team-building skills and Covey's Habit #3 and #4 – Put Things First and Think Win-Win.

Session 5 *Someday All This Will Be...Whose?*
Participants move from independence to interdependence. This session's topics cover how to empower others through mentoring and collaboration and Covey's Habit #5 and #6 – Seek First to Understand and Synergy.

Session 6 *The Journey Begins*
The final session serves as commencement and transition. Responsibility and renewal are discussed along with the hallmarks of leadership. This last session focuses on reflection of personal strengths/weaknesses, conflict resolution, and pursuing excellence in all aspects of your life.

REQUIREMENTS FOR LILI

To be considered for an upcoming LILI class, potential students must meet the eligibility requirements and be approved by their state.

1. Be a NAIFA member in good standing
2. Commit to attending all 6 sessions
3. Complete required assignments
4. Pay student tuition

Tuition and How to Apply

NAIFA members must first apply to participate in LILI. Once approved students have two tuition options. Print materials: $900 and Digital materials: $800

Visit tdc.naifa.org/lili
for additional information and to apply.

tdc.naifa.org/lili

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NAIFA | RISE

NAIFA RISE

A DEVELOPMENT COURSE FOR LEADERS OF INSURANCE AND FINANCIAL FIRMS

Brian Wilson
NAIFA Trustee & Chair, Professional Development Committee
Lexington, KY
Loyal Member Since 2000

ABOUT THE RISE Program

NAIFA's RISE program is designed to help leaders of insurance and financial services firms create a culture to promote success.

For leaders looking to build high-performing firms, you probably already have thoughtful strategy and execution plans in place. You know where the firm is going and the milestones to get you there. However, that's only part of the story. Strong strategy-culture alignment is a common denominator among the most successful firms. "Culture eats strategy for breakfast" was a phrase originated by Peter Drucker, founder of modern management thinking. And he wasn't kidding.

Each RISE learning module includes the following elements:

- Explain: Deliver foundational conceptual knowledge (30k ft level)
- Apply: How concept is viewed or on display in the industry; show value (15k ft level)
- Evaluate: Gap analysis and reflection; learner evaluates the concept in relation to their own practice (5k ft level)
- Action: What the learner is going to do to close gaps; an action plan (ground level)

Quick Facts:

RISE has five learning modules:

- Part 1a: Cultivating a Culture
- Part 1b: Gap Analysis and Action Planning
- Part 2: Building a Team
- Part 3: Keeping Your Team
- Part 4: Maximizing Business
- Part 5: Capstone Experience

The Value to You:

- Shape your firm's culture to achieve success
- Build and motivate the right team
- Maximize your firm's potential and reach that potential
- "Better align to improve the bottom line."

bpc@naifa.org

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NAIFA | DIVERSITY, EQUITY & INCLUSION

DIVERSITY, EQUITY & INCLUSION COUNCIL

ADVISORS REFLECTING MAIN STREET USA

Delvin Joyce, CLU, ChFC
2021 DEI Council Co-Chair
Charlotte, North Carolina
Loyal Member Since 2010

ABOUT THE Diversity, Equity & Inclusion Council

NAIFA's Diversity, Equity & Inclusion (DEI) Council's mission is to be the industry expert for producers on diversity, equity and inclusion by having a diverse membership that serves the population by promoting an environment of multiculturalism, equity and inclusion and provides the tools and resources to work with various people groups. As the population of the United States becomes more diverse, it is important that insurance and financial advisors are reflective of Main Street USA. The council seeks to accomplish its purpose and mission via an Advisory Council of volunteer leaders that outline the body of work that the Council will complete each year in alignment with NAIFA's 2025 Strategic Plan.

Paul R. Dougherty, LUTFC, FSS, HIA
Past NAIFA President
Hyattsville, MD
Loyal Member Since 1999

"We need to know how to better serve the various demographic groups in this country. So we have embarked on a critical mission--how to enhance diversity and help agents and advisors serve diverse markets".

You Get:

- Access to subject matter experts that champion the benefits of a business that embraces financial security for all.
- Thought leadership content delivered through blogs, webinars, & in-person symposiums
- An inclusive NAIFA membership

You'll Benefit from:

- Gaining new insights into serving underserved--but not underfunded--markets
- New techniques for recruiting advisors and creating an inclusive work culture
- Understanding new cultures so that your approach is relevant and accepted

tdc.naifa.org/dei

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Leadership Commitment to DEI

NAIFA leaders put DEI education and efforts at the forefront the associations goals

CEO Action for Diversity & Inclusion Coalition

NAIFA CEO Kevin Mayeux, CAE, has signed on as a member of this coalition, a group committed to building productive, diverse, and inclusive workplaces. Signatories to the group pledge to the following:

- Focus on cultivating workplaces that support open dialogue on conversations about diversity & Inclusion
- Implement unconscious bias education in their organization
- Participate in sharing and collaborating with other enterprises in the coalition in order to advance this issue within the business community
- Creating and sharing strategic inclusion and diversity plans with governing bodies

Diversity in Government Relations Pledge

NAIFA, along with NAIFA Senior Vice President for Government Relations, Diane Boyle, has signed onto the Diversity in Government Relations (DGR) Coalition, a group of professionals and organizations in the government relations field working actively to champion diversity, equity, and inclusion in local, state, and federal policymaking.

“NAIFA members serve diverse communities across the United States and our association is committed to advocating for policies that ensure everyone has access to the products, services, and advice that contribute to financial security,” Boyle said. “Diversity, equity, and inclusion is important to NAIFA’s federal and state advocacy, and we are working directly on DEI policy with influential groups, like the National Association of Insurance Commissioners.”

DEI within 2025 Strategic Plan

DEI is an important component of NAIFA's 2025 Strategic Plan, which establishes a roadmap for NAIFA's continued success over the next five years.

DEI outcomes in the strategic plan:

- NAIFA membership will increasingly reflect a diverse Main Street USA and will include representative numbers of members who serve the insurance and financial services needs of all U.S. communities
- Create and promote content that helps educate members and attract new members into the organization based on our work in DEI
- Be known as *the organization* that builds cohesiveness and celebrates inclusivity in our industry
- Partner with other organizations and companies to promote increased opportunities for a diverse pool of professionals to succeed in the industry

NAIFA'S 2022 DIVERSITY SYMPOSIUM

The first Diversity Symposium was held in May 2017. Since that time, NAIFA has hosted at least one symposium each year. Even during the pandemic, the Diversity Symposium took on a virtual format. The initial purpose of the symposium was to provide participants with a forum to discuss strategies for creating and promoting diversity in the financial services industry. The program also serves as a resource for insurance and financial professionals in NAIFA's mission to provide financial security for all Americans.

The symposia have featured notable keynotes from industry professionals, DEI experts, and panel discussions featuring our members and advocacy partners. NAIFA is thrilled to come back to an in-person symposium in May 2022 in Washington, D.C.

tdc.naifa.org/dei

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NAIFA DIVERSITY CHAMPION Award

DIVERSITY CHAMPION AWARD

SERVING THE CHANGING FACE OF MAIN STREET USA

Stephen Kagawa, FSS, LUTCF
2020 Diversity Champion
Monrovia, CA
Loyal Member Since 1986

ABOUT THE
The Diversity Champion Award

To honor those who live our mission, NAIFA's Diversity, Equity & Inclusion Council (DEI) created the Diversity Champion Award. This award recognizes exceptional efforts to promote the full and equal participation of diverse people within the insurance and financial services profession. To be a champion of diversity, recipients recognize the value of our differences and advocate for all members of our community. Examples of some of the ways a nominee may champion diversity include:

- Acting as a recruiter, manager or mentor, to promote the inclusion and success of diverse individuals in the profession
- As a speaker, an advocate, or public relations contributor, raise awareness of the issues of DEI in their professional community, the NAIFA community, or the community at large
- Pursuing research or study, and/or developing educational programming on issues related to equity, diversity, and /or inclusion
- Engaging a diverse clientele to bring insurance and financial services to underserved markets.

Quick Facts:

- The first Diversity Champion Award was awarded in 2018 to Evelyn Gellar, LUTCF, RICP, CDFA, CLTC
- Presented annually during the Belong Awards Celebration

Award Considerations

- IFAPAC Participation
- Experience working within diverse markets in your practice
- Fostering awareness and commitment to DEI within NAIFA and their community
- Commitment to financial security for all Americans

tdc.naifa.org/diversitychampion

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NAIFA QUALITY AWARDS

THE HALLMARK FOR OUTSTANDING CLIENT CARE

Laurie Adams, CFP, CLU, LUTCF
NQA Task Force Member & Recipient
Peoria Heights, IL
Loyal Member Since 1982

ABOUT THE

NAIFA Quality Awards

The NAIFA Quality Award was created in 1947, focusing on recognizing outstanding performance by life insurance agents. Today, the award has expanded to include not only life insurance, but also multiline, financial advising, health, and employee benefits. In addition to questions about personal production, the application provides additional points based on NAIFA involvement, designations, and leadership roles.

Ike Trotter, CLU, ChFC
Greenville, MS
Loyal Member Since 1976

"The NAIFA Quality Award recognizes the best of the best in our industry. It celebrates outstanding advisors and agents who provide quality care, adhere to ethical standards, and is not solely based on annual production numbers."

How to Apply

- You don't need to be a NAIFA member to apply for the award, but must join to accept the award if you meet the qualifications
- Criteria differ based on award for each practice area

Exclusive to NAIFA Members:

- Listed in online NQA directory
- Recognition as an NQA recipient in *Advisor Today* digital edition & within industry press release
- Digital badge to use on social
- Recognition during annual National Leadership Conference

Differentiate Your Team

- Use NQA as an incentive program for your team
- Group blocks of awards available

tdc.naifa.org/nqa

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NAIFA
JOHN NEWTON RUSSELL
Memorial Award

JOHN NEWTON RUSSELL MEMORIAL AWARD

THE INDUSTRY'S HIGHEST HONOR

Peter C. Browne, LUTCF
2014 John Newton Russell Recipient
West Harrison, NY
Loyal Member Since 1965

ABOUT THE John Newton Russell Memorial Award

The John Newton Russell Memorial Award is the highest honor that can be bestowed upon an individual in the life insurance and financial planning industry. The award recognizes a lifetime of professional excellence, service to the industry, and a commitment to ethical conduct.

In 1945, John Henry Russell provided the original endowment to establish this prestigious award to honor his father, John Newton Russell. A staunch proponent of informed, ethical marketing practices, Russell was agency manager for Pacific Mutual. He served as president of NALU (now NAIFA) during World War I and was one of the incorporators of The American College of Life Underwriters. His high standards are perpetuated in this award, which seeks to recognize someone with outstanding personal qualities, unstinting loyalty to the business and exemplary leadership.

The recipient is chosen by a committee of industry representatives and past winners. The committee reviews bios and testimonies provided by the candidate’s peers to determine who best exemplifies and lives out the spirit of John Newton Russell

Quick Facts:

- John Newton Russell Memorial Award was first presented at NAIFA's (then NALU) annual convention in 1947
- Because of the war, the award with given to 5 outstanding members of the industry.

Award Considerations

- High level of professional accomplishment and community service
- Exemplifies character and leadership qualities exhibited by John Newton Russell
- Must be an insurance and/or financial service professional

tdc.naifa.org/jnr

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The Industry Benchmark for Insurance Designations

Mark Acre, LUTCF
NAIFA Board of Trustee
Ozark, Missouri
Loyal Member Since 2009

ABOUT THE

LUTCF® Program

For nearly 40 years, NAIFA has provided the LUTCF designation as the program for advisors to gain a fundamental understanding of the product knowledge, prospecting and selling skills, and practice management basics necessary to make it in the industry.

LUTCF courses are administered by the College for Financial Planning, part of Kaplan Financial Education.

"I think the number one thing I got was confidence and credibility from having these designations and people seeing it on my business card and asking me about it."

Daniel McGeehan, LUTCF, CRPC
Toms River, New Jersey
Loyal Member Since 2020

Quick Facts:

- 50% of the students enrolled in the LUTCF® program made a sale as a result of a homework assignment in the very first course
- NAIFA Members receive a 15% discount
- The curriculum consists of three, nine-week courses

The Value to You:

- The LUTCF® is the industry-benchmark for insurance credentials
- Develop essential skills for new agents and advisors
- The program qualifies for state insurance CE.

tdc.naifa.org/lutcf

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EARNING THE

LUTCF Certification

LUTCF® Designation Program - often considered the first designation any insurance professional should earn. The content integrates four practice specialties: life Insurance and annuities, health and employee benefits, multiline, and financial advising and investments.

Receive Your LUTCF in Less than a year!

The three, nine-week courses, consisting of eight weeks of instruction followed by a week of study and review for the exam, make it feasible for students to complete the LUTCF® program in one year or less.

Part One: Introduction to Practice Management and Life Insurance

Part one includes developing a business plan, ethics, financial planning and risk management, introduction to life insurance products, and life insurance prospecting and selling skills

Part Two: Insurance and Investment Products

Part two focuses on life insurance and annuities, mutual funds, disability income, long-term care, health and group insurance, and property and casualty insurance.

Part Three: Risk Management Applications

Part three addresses retirement and estate planning, special family situations, and presenting basic plans to individuals and business owners.

Get Started on Your LUTCF

Begin the program at any time with OnDemand classes. You'll have:

- Access to pre-recorded, instructor-led class lectures that guide you through key concepts in the curriculum.
- Freedom to view the lectures based on your schedule. You can start, stop and rewind as you need to.

Students have 180 days from the date they are provided online access to complete all requirements (including testing and passing the Final Exam.)

- A passing score on the Final Exam is 70% or higher.
- If you successfully complete the academic requirements of the program and are a member in good standing with NAIFA, you are permitted to apply for authorization to use the LUTCF® designation.

Renewal of Certification

- All LUTCF® designation holders are responsible for completing 3 hours of Ethics continuing education every two years.
- A $50 renewal fee is also required every two years.

Fees: $950 per course

Contact our enrollment team at 1.800.237.9990 x3 to learn more. Be sure to identify yourself as a NAIFA member to receive a 15% discount on your LUTCF registration or any of a variety of Kaplan Financial Education courses and products.

Visit www.naifa.org/lutcf for registration.

The LACP GIVES YOU VERIFIED CREDIBILITY

Christopher Gandy, LACP
NAIFA Board of Trustee
Lisle, Illinois
Loyal Member Since 2003

ABOUT THE
LACP Program

The NAIFA Life and Annuity Certified Professional (LACP) certification serves consumers by recognizing financial professionals with a mark of distinction for their product knowledge, consultative sales process and compliance with ethical, legal, and regulatory requirements. The NAIFA Certification Commission received accreditation for the LACP certification from the National Commission for Certifying Agencies (NCAA).

Lawrence Holzberg, LUTCF, LACP
Smithtown, NY
Loyal Member Since 1990

“I attained my LACP when it was first available and have successfully used it for several years as a way to differentiate myself,” explained Lawrence Holzberg, LUTCF, LACP of FortisLux. "It certifies that you truly understand the interplay of life insurance & annuities to provide consumer confidence."

Quick Facts:

- Eligibility based on years of full-time work/education combo
- Renews every 3 years
- Exam testing windows are in January, July, and October of each year

The Value to You:

- Differentiate yourself from the competition
- Grain trust faster with prospects
- Provide more comprehensive planing to clients

www.naifa.org/lacp

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EARNING THE

LACP Certification

NAIFA Life and Annuity Certified Professional (LACP) are advisors with knowledge and experience beyond the requirements for industry licensure. Certification exemplifies excellence in the following areas:

Product Knowledge

Professionals who wish to become a LACP must possess a depth of product knowledge in order to deliver thorough and competent advice to consumers seeking financial services and solutions in life insurance and annuities. Candidates must demonstrate expertise in the following areas: Life Insurance (permanent, term); Annuities (immediate, deferred); Annuity/long-term care hybrid; Riders (life, annuity); General Policy Provisions; Concepts and Uses, among others.

Consultative Sales Process

LACP holders are agents and advisors who have developed an effective consultative selling approach by applying the skills, techniques, and best practices to the sales process. They establish trust and rapport with clients using appropriate communications strategies while employing a fact-finding process to understand a client's situation, including goals, needs, tolerance for risk, and perceptions about their circumstances. They present solutions and initiate execution of the plan as agreed upon by clients using appropriate resources, applications, and follow up to ensure the solution is implemented. .

Ethical, Legal and Regulatory Requirements

LACP holders agree to adhere to a high standard of ethics in accordance with prevailing standards to protect client interests. They monitor industry legislative and regulatory changes to ensure compliance, and they observe good business practices in accordance with the law and professional expectations to safeguard client interests.

LACP EXAM ELIGIBILITY CRITERIA

To become an LACP, practitioners will meet the eligibility criteria and successfully complete the LACP examination.

1. Licensure as a life insurance agent in the jurisdiction(s) of practice
2. Attestation of compliance with the NAIFA Code of Ethics
3. Three (3) years (equivalent to 6,000 hours) of full-time experience as an active life insurance agent. Full-time employment is generally equated to 2,000 hours of work annually. Agents who have worked part-time may achieve eligibility by completing 6,000 hours of work over more than three (3) years
4. Bachelor's or higher degree granted by a college or university that is accredited by an entity approved by the United States Department of Education, or the equivalent
5. In addition to completing the above requirements, the successful candidate must achieve a passing score on the LACP examination.

These requirements must be completed prior to submitting your application for the examination. Once compliance with the eligibility requirements has been verified, candidacy lasts for 366 days.

Fees and How to Apply

Application and examination fees are $500 for NAIFA members, $700 for Non-NAIFA Members, and $500 for non-U.S. candidates.

Visit www.naifa.org/lacp for exam schedule and registration.

www.naifa.org/lacp

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Media & Industry Relations

Our members are our best spokespeople for our industry. Whether we are speaking to elected leaders, or to consumers through media outlets, we want you to be your absolute best. NAIFA's media relations team turns to members as its first go-to for expert insight and testimony.

To make sure you are as polished and prepped as you can be, NAIFA offers members media training and many press release templates for you to use to drop into your local media to inform the press of your recent accolade of joining NAIFA, attending Congressional Conference, and the like.

Be sure to get involved in interacting online with NAIFA through following and commenting on NAIFA's social media channels for both financial advisor members, as well as our consumer social media channels. Just include #NAIFAproud with your social media posts and we will be sure to amplify your message. In fact, our *Advisor Today* blog and magazine is dedicated to showcasing the good work that our members do within their practices, their communities, and for our country. Consider contributing articles and letting NAIFA know of your accomplishments! We love nothing more than to provide you with the publicity and promotion that you deserve!

NAIFA | Membership

KEEPING PACE WITH NAIFA NATION

NAIFA publications keep you connected and in the know

STAY INFORMED WITH NAIFA Publications

NAIFA publications cover the full scope of our association and membership. From *Advisor Today* – "The lifestyle magazine for today's modern advisor" – to our Advocacy in Action blog and the specialty blogs of the NAIFA Centers for Excellence, NAIFA publications offer content to educate and differentiate NAIFA members.

- **The Advisor Today Platform** – NAIFA members' success stories, the value of NAIFA membership, and its contribution to professional growth. at.naifa.org
- **Advocacy in Action blog** – NAIFA's advocacy work at the federal, interstate, and state levels; updates on issues that impact advisors' businesses, and clients; NAIFA members' advocacy success stories. advocacy.naifa.org/news
- **The FinancialSecurity.org blog** – Consumer content to help with basic insurance and financial principles, improve financial literacy, and highlight the important work advisors do. financialsecurity.org
- **NAIFA's Business Performance Center blog** Practice management, entrepreneurship, growing your business, exploring new markets, etc. bpc.naifa.org/blog
- **NAIFA's Employee & Executive Benefits Center blog –** For advisors serving the needs of employers.
- **NAIFA's Limited and Extended Care Planning Center blog –** Long-term care insurance and other limited and extended care planning options. lecp.naifa.org
- **NAIFA's Talent Development Center blog –** Recruiting new advisors; providing young advisors with resources to succeed; promoting diversity, equity, and inclusion in the industry. tdc.naifa.org/blog
- **NAIFA and Society of FSP Advanced Practice Center blog** – Thought leadership from experts in advanced markets providing insights into serving clients with complex cases. apc.naifa.org/blog

www.naifa.org

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NAIFA | Membership

STATE OF NAIFA

QUARTERLY WEBINAR

A COMMITMENT TO TRANSPARENCEY

The State of NAIFA

The State of NAIFA is a quarterly webinar featuring NAIFA's President, CEO, and Senior Vice President of Government Relations. It provides NAIFA members, partners, the media, and other stakeholders important updates on NAIFA's progress toward achieving the goals of the NAIFA 2025 strategic plan.

The State of NAIFA webinars include highlights from programs and initiatives NAIFA has undertaken and those planned for the future. The State of NAIFA also includes an advocacy update and updates on NAIFA's programs, membership, awards, and Centers for Excellence: The Talent Development Center, Business Performance Center, Employee Benefits Center, and Limited and Extended Care Planning Center, as well as the Society of FSP and NAIFA's Advanced Practice Center.

QUICK FACTS:

The State of NAIFA is a quarterly webinar presented to NAIFA members, partners, the media, and anyone interested in NAIFA's success.

Part of NAIFA's commitment to transparency, NAIFA leaders report on NAIFA's progress toward achieving goals set by the NAIFA 2025 strategic plan.

With updates on programs, resources, and NAIFA's Centers for Excellence, presentations are designed to ensure new and long-term NAIFA members get the most value out of their membership investments.

State of NAIFA webinars are archived for on-demand viewing.

belong.naifa.org/state-of-naifa

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THE LIFESTYLE MAGAZINE FOR TODAY'S MODERN ADVISOR

ABOUT
NAIFA's *Advisor Today*

NAIFA's premier publication provides insights into how NAIFA members perform at the highest level and achieve professional success.

Insights from Experts

For over 115 years, NAIFA has provided *Advisor Today*, the leading publication in the life and health insurance and financial services industries. *Advisor Today* print editions compliment online content provided on the NAIFA website and *Advisor Today* platform. *Advisor Today* provides sales ideas, product information, business strategies, case studies, and profiles of successful agencies and financial professionals to help insurance and financial advisors grow their businesses.

Member Profiles

One of the many ways NAIFA differentiates our members is by providing them highly visible profiles on *Advisor Today*. What make NAIFA members tick? What drives them to succeed? Learn on *Advisor Today*.

Quick Facts:

- NAIFA's *Advisor Today* reaches more than 50,000 industry professionals with online content nd print editions
- The publication's editorial focus is NAIFA members and their drive to succeed. Content highlights their motivation and achievement

The Value to You:

- *Advisor Today* provides valuable content that is practical, motivational, and inspirational.
- *Advisor Today* provides a platform for NAIFA members to highlight their success and differentiate themselves in the industry and among their peers.

at.naifa.org

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FinancialSecurity.org

brought to you by NAIFA

Financial Security for All Americans

NAIFA is the National Association of Insurance & Financial Advisors. Since 1890, our NAIFA members are the financial advisors and insurance agents who stand ready to help and support you, your family & American businesses. We're here to give you a practical plan to achieve financial stability. Financial security is the feeling of internal peace that comes from knowing you have enough money to cover your expenses in case of an unexpected event, as well as the peace that comes with knowing that you have a sound financial plan.

NAIFA provides thought leadership in terms of content, webinars, and tools to help consumers self-educate while always providing the easy-to-use "Find an Advisor" tool that features all active producer members. Additionally, agencies/firms that are part of the 100% Agency or Financial Security Guardian Program are also listed on the consumer site.

You Deserve an Ethical Advisor

The FinancialSecurity.org initiative also seeks to raise awareness about the fact that only NAIFA members ascribe to a Code of Ethics that puts the clients' best interests first. One of the key messages that we let consumers know is that everyone deserves an ethical advisor and access to risk protection and investment products. NAIFA believes in financial security for all and advocates every day on behalf of consumers.

Promoting Careers in Financial Services

In addition to educating consumers, FinancialSecurity.org seeks to invite more people to consider a career in financial services. Through the Future Leaders program which reaches into university/college/junior college programs, and NAIFA members that serve as brand ambassadors for FinancialSecurity.org, NAIFA is helping to raise awareness to consumers as to the benefits of providing financial planning services to Main Street Americans.

How Do NAIFA Members Benefit from FinancialSecurity.org?

- Your membership fees covers your listing that you can customize in the "Find an Advisor" directory that is marketed to consumers
- Volunteer to serve as an expert on a specific consumer topic such as college funding, divorce, retirement, business ownership and more. Serve as a content contributor via video, blog, webinars, or seminars.
- Have your chapter buy local signage, speak under, or publish under the FinancialSecurity.org brand to reach consumers.

financialsecurity.org

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NAIFA®

Together We Can Take On Anything