THE ADVISOR

A Publication of the National Association of Insurance and Financial Advisors – Central Valley

AUGUST 2016

www.naifacentralvalley.org

NAIFA Central Valley

The **Mission** of the National Association of Insurance and Financial Advisors – Central Valley is:

"To foster professionalism through improving our business environment, enhancing our professional skills, and promoting ethical conduct of advisors and all those engaged in financial and insurance services."

The **Core Values** of NAIFA-Central Valley are to service our community through our businesses by:

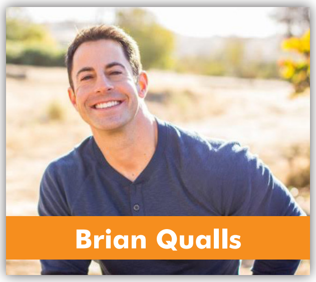
Professional Development
Legislative Advocacy
Ethical Accountability
Mutual Support

General Breakfast Meeting

Friday, August 19, 2016

8:30-10:00 am

Stockton Golf & Country Club • 3800 W. Country Club Blvd, Stockton



Brian Qualls

Train Your Brain For Success

Your Brain is the single biggest driver of your energy, your focus, and the results you get in every area of life.

Your career, your finances, your physical health, your relationships - all of them are constantly created and influenced by your thinking. Unfortunately, your brain didn't come with an owner's manual...until now.

In *Train Your Brain For Success*, you will learn to harness the incredible creative capacity of your mind and achieve your personal best - professionally, financially and personally. Best part? You'll do this in about the time it takes to go out for lunch.

Through that process, we will cover:

• The ways in which your brain literally creates your experience - and your results. Every day, we're creating our lives with our mind - and it's enlightening to see how your mental focus actually dictates your ability to be productive.

• Your brain's extremely UNhelpful "default settings" - We now know that all of us have brains that come "pre-programmed" with some really strong patterns that will actually hold you back - keep you stuck in place - if not understood and dealt with.

• How to overcome these default settings, and put *you* in charge of your brain and your results. The good news is that there are simple and effective strategies for making your brain work FOR you instead of AGAINST you. So we'll wrap up our session by providing a gameplan for ongoing improvement.

Based on Roger Seip's bestselling book, *Train Your Brain For Success* is extremely interactive, incredibly eye-opening, and a lot of fun! Participants will definitely gain insights that will make them more effective immediately, and come away with a plan for making that improvement last. Do not miss it!

Brian Qualls began his professional career as an attorney, and has been speaking professionally for over a decade. He has delivered more than 750 programs and trained over 5,0000 salespeople. His clients include organizations such as Chase, Keller Williams, State Farm, New York Life, Merrill Lynch, and Jaguar Land Rover. Brian resides in Livermore California with his young son.

Cost: $23 (members) or $27 (non-members)

Pre-paid Registration Required by Wednesday, August 17

Register online at www.naifacentralvalley.org or fill out form below.

AUGUST 19th GENERAL MEETING REGISTRATION FORM

Please return to **15 S. Rose Street, Lodi, CA 95240 • PH 209-339-4651 • FAX 209-339-8273**
or regiser online at **www.naifacentralvalley.org**

❑ Yes, I will attend. Cost: $23 for members; $27 for non-members.
Includes buffet breakfast.

Registration required by 12:00 noon on Wednesday, August 17.
No refunds. Registration is transferable.

Method of Payment: ❑ Check ❑ MC ❑ VISA ❑ American Express

Credit Card # ______________________ Exp. Date ____________ Name ______________________

Signature ____________________ Card Holder Name ______________ Company ______________________

Phone # ____________ Email ________________________

President's Message

by Joel Balam

I have been reflecting on the recent July 4th holiday. I am thankful to live in a country that represents freedom. I am thankful for a career where we make a significant impact on families and business. I believe we are in a time of great change in our industry. The products and services we offer to our prospects and clients protect them for the unknown risks, help them plan to retire with dignity on their terms, and allow them to leave a legacy for future generations are going to change over the next few years. It is our job as members of NAIFA to help drive legislation and change. It is our job as members of NAIFA to protect our industry and clients from the unintended consequences of this change. While you are meeting with your clients and prospects remember NAIFA on the front line fighting. Thank you all for being a part of this great industry and NAIFA.

We had a very successful charity golf tournament on July 18th. All the winners donated their winnings back to the Emergency Food Bank. A big thank you to all the golfers, volunteers and sponsors for supporting this worthwhile cause. A great day was had by all.

Please plan to join us at the August 19th general breakfast meeting. And don't miss the opportunity in September to take an American College class here in Stockton. Info on both these events is in this newsletter.

Citrix ShareFile + RightSignature – a new NAIFA member benefit

Discover the ultimate combination that can give your company an edge. Citrix ShareFile for Insurance + RightSignature provide easy file sharing, syncing and storage that helps you comply with industry regulations plus legally binding e-signatures that get contracts signed faster.

ShareFile + RightSignature lets you and your team:

- Easily send, receive, access, sync and track files up to 100 GB.
- Securely store an unlimited amount of data in the cloud.
- Maintain compliance with HIPAA, HITECH, FINRA, CFPB and more.
- Integrate with Microsoft Outlook to protect messages and securely send files of any size by email.
- Get notified the second clients view, upload, read or sign documents.
- Upload documents for clients to fill out with text fields, checkboxes and a hand-drawn signature.

Discover the ultimate, built-for-business solution to reduce administrative headaches and manage your workflow. So, try it out now – there's no contracts or commitments. Sign up today (http://sf-mktg-pages.sharefile.com/Association-NAIFA.html) and as a NAIFA member, you'll receive a 10 percent discount for life.

May Meeting Sponsor

THANK YOU!

Thanks to the following sponsor for helping us bring you our May speaker, Shayna Osborne.

David Ravarino, Voya

Mark your calendars for this month's meeting on Friday, August 19th.

CALENDAR

Fri, August 19
General Breakfast Meeting
8:30 - 10:00 am
Stockton Golf & Country Club
Speaker: Brian Qualls

Fri, October 21
General Breakfast Meeting &
Long Term Care 8 hr CE Class
Stockton Golf & Country Club
Speaker: Tom Orr

Wed-Fri, Sept 7-9
American College Class
3255 W. March Ln, Ste 300
Stockton

Tues, December 6
Holiday Mixer
5:00 - 6:30 pm
University Plaza Waterfront Hotel
Stockton

Invite a colleague to the next meeting

www.naifacentralvalley.org

2016/17 Board of Directors

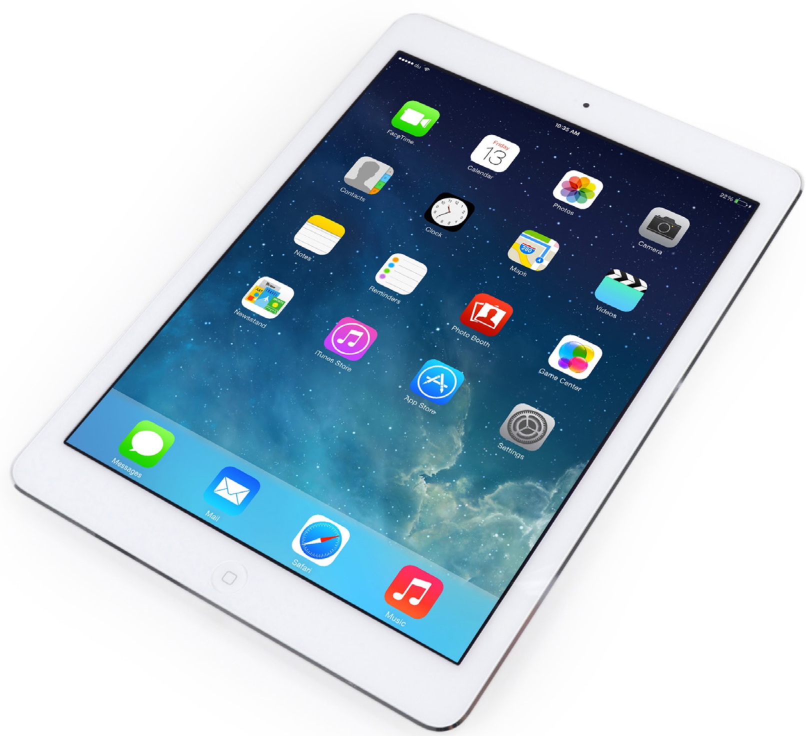
Joel Balam ... *President; Programs*
Marc Bregman, LUTCF ... *National Committeeperson; VP of Finance & Records*
Lars Willerup ... *Past President; PAC; PIC; Government Relations*
Mychael Nguyen, CLU, CLF, CLTC ... *Professional Development*
Sandy Luiz ... *Membership*
Gregg Arends ... *YAT*
Jessica Balam ... *Director*

STAFF

Kim Metz, *Association Executive*
kimmetz@naifacentralvalley.org • (209) 339-4651

Win a New iPad!

NAIFA Central Valley Membership Drive



Would you like to win a new iPad? For every new member you get to sign up for a regular membership you'll receive one entry. For every three new members you get that sign up on the free pilot program you'll receive one entry. The winner will be drawn at the December 6th Holiday Mixer. Let's grow our membership and have some fun doing it!

Don't miss these upcoming
NAIFA Central Valley general meetings:
August 19, 2016 – Stockton Golf & Country Club
October 21, 2016 – Stockton Golf & Country Club
December 6, 2016 – Stockton University Plaza Waterfront Hotel

Why Join NAIFA?

- It's your professional organization
- NAIFA is fighting to protect our clients and the products we sell.
- Education
- Networking and practice resources
- And many more. Ask a member today what NAIFA is doing for them!

NAIFA
Central Valley

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www.NAIFACentralValley.org • kimmetz@naifacentralvalley.org

NAIFA
Central Valley

Earn your ChFC®, CLU® or CFP® Designation

ChFC® Chartered Financial Consultant®

CLU® Chartered Life Underwriter®

CFP® Certification Certified Financial Planner™ Certification

30 CE Units!

NAIFA Central Valley is bringing the American College to you!

Every few months we will be offering one of the classes in the series of nine needed to earn your ChFC® designation; series of eight for your CLU® designation; or series of seven for your CFP® designation. For each class you'll spend two and a half days with a professor reviewing key concepts and preparing for your course exam.

For more information on these designations and all the requirements please go to www.theamericancollege.edu

2½ Day Live Intensive Review Class

HS 300 "Financial Planning: Process/Environment"

This financial planning training course provides an overview of the financial planning process, including communication techniques, ethics, risk tolerance, time-value-of-money concepts, financial planning applications, regulatory issues and the legal and economic environment for financial planning. Offers an understanding of the role and responsibilities of a financial planner, along with some analytical skills to aid in financial decision-making.

Dates & Times:
Wednesday, September 7, 2016; 8:00am-5:00pm
Thursday, September 8, 2016; 8:00am-5:00pm
Friday, September 9, 2016; 8:00am-10:00am (Review), 10:00am-12:00pm (Exam)

Location: 3255 W. March Ln, Ste 300, Stockton, CA 95219

Cost: $1,050

Registration: Online at www.theamericancollege.edu, by phone 888-263-7265 or complete the attached registration form and submit it to the American College

Registration Deadline: August 17, 2016

Questions: Contact the American College 888-263-7265 or Mychael Nguyen 209-955-2431

2016 Course Registration Form

Instructions:

- **Credit card:** Please fax completed forms to 610-526-1300 *(for CLF®, fax to 610-526-1359)*.
- **Check:** Please mail your completed forms with full admission, tuition and shipping charges to: The American College of Financial Services, PO Box 1513, Bryn Mawr, PA 19010-2196.
- **Refund policy:** http://www.theamericancollege.edu/admissions/refund-policy

☐ I am a new student ☐ I am an existing student My student ID number is: ______________________

Privacy Policy: The American College of Financial Services respects the right to the privacy of its students and is committed to safeguarding the personal information of each student. Please visit our website, **TheAmericanCollege.edu** to view the full policy.

☐ Mr ☐ Mrs

PERSONAL INFORMATION

* **Legal Name:** ______________________

* **Social Security #:** ______________________ * **Date of Birth:** ______________________

Gender (please check appropriate box:) ☐ Male ☐ Female

Primary E-Mail: ______________________

Alternate E-Mail: ______________________

Phone: ______________________ * **Cell:** ______________________ Fax: ______________________

Please provide if applicable: CRD: ______________________ NPN: ______________________

* **Company Affiliation:** ______________________

Business Address: ______________________ Suite: ______________________

City: ______________________ State: ______________________ Zip/Postal Code: ______________________

* **Residence Address:** ______________________

City: ______________________ State: ______________________ Zip/Postal Code: ______________________

Select an address that you would like your materials delivered to: ☐ Business ☐ Residence (UPS cannot deliver to a PO Box)

* **(required)**

Are you a U.S. citizen? ☐ Yes ☐ No; specify country of origin: ______________________

Racial/Ethnic background? (Optional) ☐ Black, non-Hispanic ☐ Hispanic ☐ White/non-Hispanic ☐ American Indian/Alaska Native ☐ Asian/Pacific Islander

Primary language? ☐ English ☐ Other; specify: ______________________

COURSE INFORMATION

Select an Academic Track

SALES TRAINING

☐ FSCP®

HUEBNER SCHOOL

☐ CFP® Certification Curriculum
☐ ChFC®
☐ CLU®
☐ RICP®
☐ CLF® Field Track
☐ CLF® Office Track
☐ ChSNC®

GRADUATE

☐ AEP®
☐ CAP®
☐ Estate Planning & Taxation (Certificate)
☐ Business Succession Planning (Certificate)

FSCP

Course Number	Course Name	Start Date

FSCP® Course Tuition: **$498.00** FA 290 Ethics for the Financial Services Professional Tuition: **$165.00**

Select Method of Study:

☐ **Live Local Class** *Students will receive 4 weeks from the end date of their last class to complete their final exam*
☐ **Live Online Webinar** *Students will receive 4 weeks from the end date of their last class to complete their final exam*
☐ **Self–Study *(only offered for FA 290 Ethics)***
Students will receive the current month of enrollment plus 4-additional months to complete their final exam

2016 Course Registration Form (continued)

HUEBNER SCHOOL (HS)

Course Number	Course Name	Start Date
HS 300	Financial Planning: Process/Environment	9/7/16

HS Course Tuition: **$750.00** *For CFP®, ChFC®, CLU®, and ChSNC®*
ChSNC® Webinar Capstone: **$950.00**
HS Tuition for RICP®: **$950.00**
HS Tuition for CLF®: **$850.00** .... *HS 381: Integrated Leadership Practices:* **$1,000**
HS 100 CFP® Board Exam Prep: **$1,200.00**

To learn more about enrolling in a Prepaid-Package, please contact 888-263-7265

Select Method of Study:

- ☐ **Self–Study:**
  Students will receive the current month of enrollment plus 4-additional months to complete their final exam
- ☐ **Live Online Webinar: Add $200.00 to Tuition Price**
  Students will receive 4 weeks from the end date of their last class to complete their final exam
- ☒ **Intensive Review Program (IRP): Add $300.00 to Tuition Price**
  Students will exam onsite at the end of the last class.

GRADUATE SCHOOL (GS)

Course Number	Course Name	Start Date

GS Self- Study Course Tuition: **$1,600.00**

Select Method of Study:

- ☐ **Self–Study**
  Students will receive the current month of enrollment plus 4-additional months to complete their final exam
- ☐ **Webinar**
  Students will receive 4 weeks from the end date of their last class to complete their final exam
- ☐ **Capstone**
  Students will exam onsite at the end of the last class.

Do you have an insurance license? ☐ Yes ☐ No If yes, what is your resident state of licensure and your producers license number?
State:______________ License Number: | | | | | | | | | | | | | | | | | | | | | | | |

I request CE credit for my course(s) ☐ Yes ☐ No

Supplemental Materials KEIR

Course Number

- ☐ Review Digest *$72; Available for HS 300, 311, 314, 319, 321, 323, 324, 326, 328, 330, 331, 334.*
- ☐ Flash Cards *$15 if ordered with Review Digest; $35 if ordered separately; available for HS 300, 311, 321, 326, 328 and 330.*
- ☐ Online Q&A *$15 if ordered with Review Digest; $50 separately; available for HS 300, 311, 314, 319, 321, 323, 324, 326, 328, 330, 331, 334*

Total: $___________

Fee Summary

Promo Code:__________________

Course Fees (see Total) $__________________
Shipping/Handling *($0 within contiguous U.S.)* Expedited Overnight $20 – 2 Day $10 $__________________

Total All Fees **Total $**________________

Method of Payment

☐ Check (Make Check Payable to The American College)
☐ Credit Card ☐ VISA ☐ MC ☐ AMEX ☐ DISCOVER
Account Number: | | | | | | | | | | | | | | | | | | | | Exp. Date | | | |

Signature ____ Total amount enclosed and/or charged: $__________________

This signature serves as my agreement to The College's refund policies and authorization to charge my credit card.

Do your colleague a favor. Introduce them to NAFIA!

NAIFA®

National Association of Insurance and Financial Advisors

MEMBERSHIP APPLICATION

APPLICANT INFORMATION

Personal Information: *(Please print or type)*

MEMBERSHIP TYPE: ☐ **Active** ☐ **Associate** ☐ **Student** ☐ **Transfer Only**

Central Valley 05-0672

Local NAIFA Association (if known) | Association Number | City, State

*Year of Initial License | *Date of Birth

Prefix | First Name | Middle, Last Name | Suffix

Designations | Title

Primary Company | Firm/Agency Name (if applicable)

Please send all mail to my ☐ **Home Address** ☐ **Business Address**

BUSINESS INFORMATION:

Street Address 1 | Business Phone

Street Address 2

City, State, Zip | Cell Number

Business Email Address Primary? ☐ Yes ☐ No

HOME INFORMATION:

Street Address 1 | Home Phone

Street Address 2 | Cell Number

City, State, Zip | Home Email Address - Primary? ☐ Yes ☐ No

REFERRED BY (PLEASE PRINT)

(must be an active NAIFA member)

Name

City

State

4 WAYS TO JOIN NAIFA

1. **ON LINE** at www.naifa.org
2. **MAIL** with payment to: NAIFA Membership Lockbox, P.O. Box 758658, Baltimore, MD 21275
3. **EMAIL** Application to membersupport@naifa.org
4. **FAX** Application with Credit Card Info to 877/508-9842.

OTHER:

☐ *Please register me for the Young Advisors Team (YAT) — for members 40 years and younger or in their first five years in the business. Birth year or license year needed.

☐ Please DO NOT share my contact information with NAIFA member benefit affinity providers

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

FALLS CHURCH, VIRGINIA 22042-1205 • MAIN: 877/TO-NAIFA • FAX: 877/508-9842 • WWW.NAIFA.ORG

NON-DEDUCTIBILITY OF LOBBYING EXPENSES DISCLOSURE STATEMENT

While association dues payments may be deductible by members as an ordinary and necessary business expense, dues are not deductible as charitable contributions for federal income tax purposes. To determine the total non-deductible portion of your dues, add the NAIFA National lobbying expense ($63.00) to your state association's lobbying expense (see table below).

	LOBBYING EXPENSES	AMSR*		LOBBYING EXPENSES	AMSR*		LOBBYING EXPENSES	AMSR*		LOBBYING EXPENSES	AMSR*
Alabama	$0.00	$0.00	Illinois	$12.69	$2.00	Montana	$46.00	$0.00	Puerto Rico	$0.00	$0.00
Alaska	$1.84	$0.00	Indiana	$18.40	$0.00	Nebraska	$26.60	$0.00	Rhode Island	$0.00	$0.00
Arizona	$1.16	$0.00	Iowa	$13.30	$0.50	Nevada	$18.50	$0.00	South Carolina	$11.70	$0.00
Arkansas	$1.06	$0.00	Kansas	$25.00	$0.00	New Hampshire	$103.80	$0.00	South Dakota	$40.66	$0.00
California	$31.25	$0.00	Kentucky	$1.60	$0.00	New Jersey	$22.70	$0.00	Tennessee	$18.70	$1.00
Colorado	$59.80	$0.00	Louisiana	$20.00	$0.00	New Mexico	$65.10	$0.00	Texas	$28.00	$0.00
Connecticut	$57.46	$0.00	Maine	$96.00	$0.00	New York State	$31.35	$0.00	Utah	$11.10	$0.00
Delaware	$77.70	$0.00	Maryland	$28.00	$0.00	North Carolina	$23.75	$0.00	Vermont	$21.60	$0.00
District of Columbia	$0.00	$0.00	Massachusetts	$44.85	$0.00	North Dakota	$15.66	$2.00	Virginia	$6.32	$1.00
Florida	$33.99	$0.00	Michigan	$17.50	$0.00	Ohio	$23.40	$0.00	Washington	$47.00	$0.00
Georgia	$10.20	$0.00	Minnesota	$23.40	$6.00	Oklahoma	$28.90	$0.00	West Virginia	$22.00	$0.00
Guam	$49.60	$0.00	Mississippi	$21.40	$0.00	Oregon	$53.68	$0.00	Wisconsin	$32.55	$0.00
Hawaii	$28.80	$0.00	Missouri	$7.00	$0.00	Pennsylvania	$24.60	$0.00	Wyoming	$0.00	$0.00
Idaho	$13.94	$0.00									

(Effective January 1, 2016-December 31, 2016)

PAYMENT INFORMATION

Dues Amounts (for official use only) — Local and State dues amounts MUST be entered and added to the NAIFA dues amount.

*Local		*State		NAIFA		*Total
$98	+	$125	+	$330.00	=	$553

***REQUIRED FIELDS**

NOTICE: NAIFA is required to inform you of the cost of your state and/or national magazine subscription, which is included in your membership dues. This amount is not deductible from your dues. The amount of your Advisor Today subscription is $6. The amount of your state subscription is listed in the table on the front of this application.

ANNUAL PAYMENT ONLY (Please check one)

☐ **Check** ☐ **VISA** ☐ **Mastercard** ☐ **American Express**

Card Number Expiration Date Security Code

Name on Card Signature Date

AUTHORIZATION AGREEMENT FOR MONTHLY DEBIT/CREDIT CARD PAY

I hereby authorize the National Association of Insurance and Financial Advisors, hereinafter called NAIFA, to initiate debit/charges to my: (select one)

☐ **VISA** ☐ **MasterCard** ☐ **AMEX** (Discover not accepted at this time).

☐ **Checking Acct.** ☐ **Savings Acct.** at the depository financial institution named below hereinafter called DEPOSITORY, and to debit the same to such account.

*Please include a voided check with your application.

Bank Name/Credit Card Name

Bank Routing Number (ABA #)/Bank Account Number

Credit Card Number Expiration Date Security Code

This authorization is to remain in full force and effect until NAIFA has received written notification from me (the participant) of its termination. Written notification must be received by NAIFA by the last business day of the month to avoid a draft/charge for the following month.

Account Holder's Name

Signature Date

Note: All written debit/charge authorizations must provide that the member may revoke the authorization only by notifying NAIFA in the manner specified in the authorization.

Note to Members Paying by Bank Draft or Monthly Credit Card: NAIFA will debit/charge your account on the 5th of every month. Debits/Charges will begin the month following receipt of this application. You will be notified in advance of any adjustments in your monthly debit/charge, resulting from any dues adjustments. There is a $.50 per month transaction fee, which is added to the monthly debit/charge amount. If your membership is being reinstated after a lapse, the first debit/charge will reflect the amount due for the delinquent months. **If the participant has insufficient funds in his/her account to cover the monthly draft, NAIFA will charge a $15.00 fee on the next monthly debit.** If the insufficient fund status occurs for a second consecutive month or twice within six months, the participant will be removed from the program and all benefits will be terminated. The member will not be eligible to receive benefits again until his/her account is brought current. Once you have enrolled in the bank draft/monthly credit card program, you are committed to pay full annual dues in 12 monthly payments. If you fail, for whatever reason, to complete your full membership dues obligation, you are still liable for the remaining unpaid balance.

MEMBERSHIP AGREEMENT

I agree to abide by the association bylaws and NAIFA's Code of Ethics (see below) and certify that:

a. I have not been accused in writing nor been found in violation of the code of ethics of any professional organization of which I am a member. A state or federal licensing or regulatory body has not censured, fined or reprimanded me, or revoked or suspended my investment advisor, securities, or insurance license(s). I am not a defendant in a criminal action. If a criminal judgment has been entered against me in the past, it has been disclosed to NAIFA and its predecessors.

b. I agree that neither the Association nor its individual members, officers, directors, agents or employees shall be liable to me, individually or jointly, if this application for membership is rejected or for the consequences of any disciplinary action which may be sought or taken against me under the local Association's bylaws or Amendments thereto or any disciplinary or penal action which may be sought or taken against me under the laws of this or any other state or jurisdiction, or for any statement which the Local Association or any of said individuals may issue relative to any such action; provided, for its or their gross negligence or willful misconduct.

c. I understand and agree that my application for membership will be declined if it does not obtain a majority vote of the Board of Directors, or in the opinion of the Board of Directors, I am or will be unable or unwilling to conform to any of the foregoing requirements.

OR (check if any statements apply):

☐ I have been accused in writing or been found in violation of the rules or code of ethics of a professional organization of which I am a member. A state or federal licensing or regulatory body has censured, fined or reprimanded me, or revoked or suspended my investment advisor, securities or insurance license(s).

☐ I am a defendant in a pending criminal action or a criminal judgment has been imposed against me that has not been disclosed to NAIFA or its predecessors. I will attach complete details with this application. I understand that a finding of such violation may create a presumption that I have violated NAIFA's Code of Ethics.

Signature Date

TO READ NAIFA'S CODE OF ETHICS, VISIT **WWW.NAIFA.ORG/ABOUT-NAIFA/CODE-OF-ETHICS**