



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*



Invites you to join us at

UNIVERSITY PLAZA WATERFRONT HOTEL

110 West Fremont Street • Stockton, CA 95202

for the

NAIFA Central Valley *Holiday Mixer*

Tuesday, December 6, 2016

5:00 to 6:30 pm

Membership Drive
iPad winner will be
drawn at the Mixer
Get your entry
by recruiting a
new member!

Don't miss this holiday networking opportunity
& sales idea exchange

Appetizers provided

Drinks available for purchase at your discretion

Member/Non-Member cost \$10 per person

Registration is required by Friday, December 2nd

DECEMBER 6th HOLIDAY MIXER REGISTRATION FORM

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

Yes, I will attend the Holiday Mixer, \$10 per person

Registration required by 12:00 noon on Friday, December 2.
No refunds. Registration is transferable.

Method of Payment: Check MC VISA American Express

Credit Card # _____ Exp. Date _____ CVV _____ Name _____

Signature _____ Card Holder Name _____ Company _____

Phone # _____ Email _____

President's Message

by Joel Balam

Wow elections are over and we have a new President. I'm sure your mail box is a little bit emptier this week. I'm sure you have had several discussions with your clients regarding the results and the impact it may have on them.

As I reflect on this year and plan for next year, I am reminded that I have been blessed with mentors and coaches that have inspired me to be the best advisor I can be. Many times these people believed in me when I didn't think success was possible. These mentors help me focus, persevere and thrive. If you are new to the business I would encourage you to ask questions, observe and learn from the senior advisors. If you are a senior advisor I encourage you to lend a hand to a new agent. We are all here to make an impact. What will your impact be?

Welcome New Members

Please take the time to welcome our newest members of NAIFA Central Valley. We encourage every member to invite someone to join NAIFA in 2016. Our strength is in our numbers and together we CAN make change happen!

Christina Rodriguez, *Principal Financial Group*

Thank you to the following Association Sponsors!

Joel Balam, Principal Financial Group

Tom Biglione, Bay River Insurance Services

Marc Bregman, Bregman Financial & Insurance Services

Jeff Brusa, Seldon Brusa Insurance Agency

Don Coberly

Faye Giovenetti, Farmers Insurance

CALENDAR

Tues, December 6

Holiday Mixer

5:00 - 6:30 pm

University Plaza Waterfront Hotel
Stockton

Fri, February 17

General Breakfast Meeting

8:30 - 10:00 am

Stockton Golf & Country Club

Fri, May 19

General Breakfast Meeting

8:30 - 10:00 am

Stockton Golf & Country Club

Mon, July 17

Charity Golf Tournament

Stockton Golf & Country Club

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

NAIFA Statement on 2016 Election Results

November 9, 2016

The National Association of Insurance and Financial Advisors is committed to working with the newly elected Trump administration and members of the 115th Congress as it continues to advocate for a positive legislative and regulatory environment for insurance and financial advisors and their clients.

Congress and the administration will be responsible for a number of decisions and actions that will impact NAIFA members and their clients, including potential revision or repeal of the Department of Labor fiduciary rule, and the Affordable Care Act, and consideration of tax reform proposals.

“NAIFA and our members possess a profound expertise on insurance and financial matters,” said NAIFA President Paul Dougherty. “That makes us the ideal association to educate Congress and regulators about the real-life effects of their decisions on people who are preparing for retirement, running small businesses, managing health- and disability-related risks, and protecting the long-term financial security of their families.”

Along with the other representatives and senators elected yesterday, former Congressman and NAIFA member Brad Schneider will return to Congress to represent the tenth district of Illinois. NAIFA also would like to congratulate Al Lawson, who will represent Florida's fifth district in the House of Representatives. Currently a state senator, Lawson has been an agent with Northwestern Mutual Financial Network since 1976, and has been a long-time NAIFA member.

“Al Lawson brings a wealth of experience and industry knowledge as a business owner and insurance and financial advisor that will greatly benefit his constituents,” said Dougherty. “He certainly understands the issues and legislation that could affect advisors and their clients, so I look forward to working with him in Washington.”

Becoming A Better Networker

By Robert A. Arzt, CLU, ChFC, LLIF

One of the most effective ways to connect with prospects is to first develop a relationship with them. The best way to do this is through networking and by getting favorable introductions.

But many people are fearful about meeting and talking with people they don't know. By not overcoming this obstacle, they miss opportunities to connect with potential prospects and even centers of influence.

So what are these fears, and how do you overcome them? Here's a short list. You may have a fear of:

- Not knowing what to say and sounding foolish when you blurt something out
- Being rejected
- Sounding unprofessional
- Looking/sounding nervous
- Not knowing how to break away from a conversation (whether it's working or not) to meet other people.

Formula for Success

As with any endeavor, it's important to be clear about what you want to accomplish and then be thoroughly prepared to execute your plan. Follow these steps:

The "know, like and trust" mantra of many networking groups is now the new normal.

1. Be clear. Know exactly what you want to accomplish as a result of attending that particular networking event. Is there someone from a specific industry or company you want to meet? Is there a specific person you'd like to connect with? Are you looking to find one or two people who are easy to talk to and have a few things in common with you?

2. Lead. It's OK to take the initiative to walk up to someone and introduce yourself. If others are seated around the table, ask if the empty seat is taken and if it's OK to sit down. Once seated, introduce yourself and use the "break the ice" questions in the next step.

3. Break the ice. The best way to do this is to be prepared. Know what you are going to say and practice it before the event. Walk up to the person and introduce yourself by saying, "Hi, Bob with XYZ company, it's nice to meet you". They will most likely mirror your words. Then be prepared to ask questions like:

- What brought you to this event?
- How did you find out about this event?
- How often to you attend this event?
- Have you attended this event before?
- What line of work are you in? How long have you been doing that?
- How did you get into that line of work?
- What does a perfect client for you look like?

If you hit it off and determine this is someone you'd like to

get to know better, say something like: "John, I enjoyed meeting and speaking with you. Now's not the best time or place, but would you have any objections to getting together over lunch or a cup of coffee over the next couple of weeks? I'd like to learn more about you and your business and I'd like to tell you more about my business and how I can help others".

Assuming he says yes, try to set the date and time right then. If you can't do it ask him if it is OK to call him tomorrow morning at 8:13 or whatever time you like to set it up so this doesn't become just another good idea that doesn't get implemented. Be sure to exchange business cards. Take a minute or two write down some key points from your conversation on the back of his card to enable you to pick up the conversation from where you left off.

If you do not hit it off or if he decides it's better to mingle with others, be gracious. Say something like, "I enjoyed meeting you, I don't want to take up all of your time and we should probably meet others who are here." Or, "I enjoyed speaking with you and if I can help you in any way, please call me. Good luck today."

4. Employ active listening. Look at people in the eye and act as though they are the only person in the room. React and respond to what they say and don't just wait until they stop talking to give you a chance to jump in to say something about yourself or your business. Be genuinely interested in what they have to say and ask how best you can help them. Usually, this approach will be reciprocated.

5. Be a connector. Not everyone you meet will be a good contact for you. Try to keep track of who you meet and try to introduce them to others attending the event. This way, you will increase your exposure and be seen as someone who is good to know and keep in touch with.

Today, successful sales require the ability to develop positive relationships first and talking business second. The "know, like and trust" mantra of many networking groups is now the new normal.

Robert A. Arzt, CLU, ChFC, LLIF, is CEO of Polaris One and InsuranceCoach.com. He coaches professionals who want to achieve more. Contact him at 510-671-6226, bob@polarisone.com, or at www.insurancecoach.com.

October Meeting Sponsor

THANK YOU!

Thanks to the following sponsor for helping us bring you our October speaker, Tom Orr.

Scott Burkard & Bridget Collins, Genworth

Mark your calendars for this month's meeting on Tuesday, December 6th.

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!



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Phone (209) 339-4651 • Fax (209) 339-8273
www.NAIFACentralValley.org • kimmetz@naifacentralvalley.org

Do your colleague a favor.
Introduce them to 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.

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.

Bank Name/Credit Card Name

Bank Routing Number (ABA #)/Bank Account Number

Credit Card Number Expiration Date Security Code

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:

- 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.
- 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.
- 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