



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, February 17, 2017**

**8:30-10:00 am**

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

---

Join us for breakfast and take advantage of this opportunity to network with fellow insurance and financial professionals.

Board members will be sharing sales ideas to grow your business and help you succeed in this industry.

---

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

***Pre-paid Registration Required by Wednesday, February 15***

Register online at [www.naifcentralvalley.org](http://www.naifcentralvalley.org) or fill out form below.

### FEBRUARY 17<sup>th</sup> GENERAL MEETING 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](http://www.naifcentralvalley.org)

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

**Registration required by 12:00 noon on Wednesday, February 15.**  
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

How was 2016? What are your hopes and dreams for 2017? I ask these questions not only to you but to clients and prospects. How one answers is dependent on their experience and outlook for the future. We can help clients envision their hopes and dreams. We help them bring their hopes and dreams into focus. As we strive for our goals, I encourage you to dream big, believe in yourself and help others.

Below is a link to NAIFA's February marketing idea. It's worth checking out:

<http://www.naifa.org/practice-resources/prp/insure-your-love>

## NAIFA California Day on the Hill March 1, 2017

The new California Legislature has convened. During the next few months, they will be faced with making decisions about the products and services you offer that may dramatically impact you and your clients. It is up to us to make sure they are educated on these critical decisions!

How can you make a difference?

Join NAIFA-California at our annual Day on the Hill, Wednesday, March 1st.

At the Day on the Hill, NAIFA-California members converge in Sacramento to advocate for or against issues and bills that are important to the insurance and financial services industry. Don't worry if you've never attended – we will provide you with the tools and training necessary to talk with your legislators, and pair you up with an experienced attendee. If you're passionate about your career, register now at [www.naifacalifornia.org](http://www.naifacalifornia.org)!

## NAIFA Congressional Conference May 23-24, 2017

NAIFA's Congressional Conference will bring together hundreds and hundreds of agents and advisors to Washington, DC to learn about the legislative issues that matter to people in our industry and how these issues impact our business and our clients' financial well-being. As a Conference participant, you will be educating your Members of Congress on issues of concern and helping to shape national public policy. NAIFA will provide Conference participants with issues education and advocacy training so we can effectively convey the NAIFA legislative message.

The first 500 NAIFA member registrants will be eligible for a \$300 stipend to assist with their expenses, if they meet the eligibility requirements, which include staying at the official NAIFA Congressional Conference hotel.

The looming threats to our industry are very real. Your professional association – NAIFA – needs you to attend the 2017 Congressional Conference to ensure that laws and regulations enhance, not restrict, the ability of middle market families to have access to the products and services we offer. Please join us in May where together, we will make a difference.

Don't delay! Register Now! Reimbursement spots will go fast! For additional information about the Conference and to register go to: <http://www.naifa.org/events/congressional-conference>.



### 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 Central Valley Charity Golf Tournament July 17, 2017

There are many ways to participate in this top notch event either as a golfer, sponsor or volunteer. For details please visit: <http://naifacentralvalley.org/calendar.htm>.

Questions, please contact: Golf Committee Chair Jeff Brusa 209-334-3255, [jbrusa@ft.newyorklife.com](mailto:jbrusa@ft.newyorklife.com) or Kim Metz 209-339-4651, [kimmetz@naifacentralvalley.org](mailto:kimmetz@naifacentralvalley.org)

## Seven Steps to Success in 2017

### Grow Your Business

It's that time of year again to think about change, improvement, and new achievements for your company in the New Year. But we know from research that 92% of all New Year's resolutions fail. So you might ask yourself: Why bother? However, instead of giving up, you should make resolutions in a more effective way. There are many reasons why business resolutions fail. Having studied and worked with successful companies for over three decades, I know there are some secrets for success. So to get your company off to a great start, consider these tips:

**1. Set a baseline.** Spend time with your team reflecting on your past accomplishments. The New Year is a perfect time to take stock of where you are and where you want to go as an organization at any level. Creating a list of your 2016 accomplishments is a good starting place.

**2. Reaffirm your vision and mission.** Today's workforce, especially Millennials, wants to be a part of an organization that makes a difference. Have you translated your purpose and mission into terms that employees can rally around? If not, take a day to work through this. Even better, you can build or update a compelling story with teams of employees from different functions and locations. This will provide you with a rallying cry that everyone understands and buys into.

**3. Help employees to reflect.** Ask your employees to spend time on reflecting their life goals and the role of their work in those goals. Achieving fulfillment in life is important to nearly every person we interviewed recently in our research. Offer them resources to help that thinking – books, training, a webinar, or a mentor. What we are discovering in our research is that fulfilled employees are more productive than others because they are more aligned, capable and engaged with the organization. Unfulfilled people either leave or stay in a way that is debilitating to others.

**4. Set realistic and stretch goals that will energize people.** The realistic targets should be those that you are fairly confident you can accomplish. It's best to break those up into smaller milestones that will allow you to celebrate accomplishments throughout the year. Stretch targets create some

risk and challenge, which, as we learned from our research, create greater fulfillment for people. Most of the highly fulfilled people in our study looked back to times along the way when they took risks and learned some of the best things in life.

**5. Measure, measure and measure.** Vague goals never generate much momentum. A long history of psychological research tells us that goals that are specific and measurable are the most motivating and are likely to be accomplished. Nearly everything at work, even softer things like employee engagement or customer loyalty, can be measured. If it's worth doing, it's worth measuring.

**6. Solicit feedback.** We know from years of research that performance feedback is critical in enabling people to make course corrections in pursuit of their goals. Without good feedback, we are often distracted by competing demands. Timely and frequent feedback from a respected source – a measure, customers, or a supervisor – will provide the extra boost to achieve those resolutions that otherwise will not be achieved.

**7. Hold people accountable.** While most of us take responsibility for actions leading to agreed-upon goals, stuff happens. It helps to have rewards tied to the accomplishment of goals. Stretch goals should be rewarded handsomely. Rewards are the last element that will provide the finishing touches needed to keep resolutions on track.

Finally, it pays to take these steps early in the year while there is plenty of time to launch new plans and goals. Remember that it is almost impossible to accomplish stretch goals if you keep doing the same things you have done before. If you innovate and take new approaches, you'll set yourself up for success in 2017.

*Bio: William A. Schiemann, Ph.D., is CEO of Metrus Group. He is a thought leader in human resources, employee engagement, and fulfillment. He is the author of Fulfilled! Critical Choices – Work, Home, Life. For more information, visit, [www.wschiemann.com](http://www.wschiemann.com).*

## CALENDAR

**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

[www.naifcentralvalley.org](http://www.naifcentralvalley.org)

**Mon, July 17**

**Charity Golf Tournament**  
Stockton Golf & Country Club

**Fri, August 18**

**General Breakfast Meeting**  
8:30 - 10:00 am  
Stockton Golf & Country Club

*Invite a colleague to  
the next meeting*

## 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

## NAIFA Quality Award

The NAIFA Quality Award provides advisors at any career stage, the opportunity to demonstrate a commitment to exceptional:

- Professionalism through education and earned designations
- Production measured by performance metrics customized for each practice specialty
- Adherence to the NAIFA code of ethics, and
- Service to your industry association.

Advisors specializing in Life & Annuities, Financial Advising & Investments, Health & Employee Benefits, Multiline Sales or any combination of these specialties have the opportunity to demonstrate the quality that is the mark of a true professional.

One award, the NAIFA Quality Award, reflects all the varied practice specialties of NAIFA members with a singular mark recognized by all. The NAIFA Quality Award is the mark of distinction to be recognized by not just your colleagues, but by your clients and companies. Be recognized for your commitment to excellence in service to your clients and your industry, in your pursuit of education and training and in your adherence to NAIFA's Code of Ethics. It is time for all NAIFA members to display proudly the mark of NAIFA Quality.

Complete and return one or more of the applications to earn the NAIFA Quality Award in any of the four practice specialties. If your practice spans more than one specialty area, the unique bonus multiplier credits allow you to build credit toward your production qualifications by combining production across specialties. A demonstrated commitment to professional education and association leadership also earns you qualification credit.

The NAIFA Quality Award is a continuation of the former NAIFA Industry Awards. Previous recipients of the NAIFA Industry Awards will carry over their years of achievement to the NAIFA Quality Award. Previous recipients of NAIFA's National Quality Award and National Sales Achievement Award will find the NAIFA Quality Award Life Insurance and Annuities Qualification is comparable. Previous recipients of NAIFA's National Multiline Sales Award will find the NAIFA Quality Award Multiline Qualification is comparable.

### 2017 Application and Membership Requirements

In order to apply for the award an advisor must be a current NAIFA member by the closing of the application period, May 31, 2017. If your company will provide NAIFA a list of potential qualifiers, NAIFA will confirm the membership requirement. There is an application fee of \$40 per application. NAIFA will coordinate with any company wishing to cover the application cost for your representatives.

Applications for the award will be available in early February through the NAIFA website at <http://www.naifa.org/membership/awards/quality-award>.



### 2016 Recipients

QUALIFIER'S NAME	YEARS
Mark Buckley CLU, CFP, LUTCF	M 7
Jerry L. Cox CLU, ChFC	L 29
Bruce A. George	L 4
Lisa Minardi	L 4

L = Life Insurance and Annuities Qualification  
 F = Financial Advising and Investments Qualification  
 M = Multiline Qualification  
 H = Health Insurance and Employee Benefits Qualification

*Congratulations to all recipients!*

## 2017 NAIFA Fresno Financial Summit

Join NAIFA-Fresno for their 2017 Financial Summit on April 26! This event will feature DJ Albert Figueroa with FIG Productions and include FREE professional headshots by Wonda Correia.

April 26, 2017 • 7:30 a.m.-2:30 p.m.  
 Pardini's, Piccadilly Square  
 2257 W. Shaw Ave, Fresno, CA 93711

Tickets: \$100 Each; \$1,000 Table of 10  
 \*Includes breakfast and lunch

Tom Hegna • "Pay Checks to Play Checks"  
 Tom is a laser-guided missile, focused solely on electrifying audiences worldwide and motivating people to action.

John Saxton • "Tell Me More"  
 Create interest in your services and strategies by replacing the outdated elevator speech with Hollywood's most powerful sales tool.

Rick Paulsen • "Victory Every Day"  
 Learn how to apply his best principles and "Paulsenisms" to create your own victory every day!

For tickets and information, call Gina Estrada at 559-790-2579.

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

- ON LINE** at [www.NAIFA.org](http://www.NAIFA.org)
- MAIL** with payment to:  
NAIFA Membership Lockbox,  
P.O. Box 758658,  
Baltimore, MD 21275
- EMAIL** Application to  
[membersupport@naifa.org](mailto:membersupport@naifa.org)
- FAX** Application with Credit Card  
Info to 703-770-8224

## 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: 703-770-8100 • FAX: 703-770-8224 • [WWW.NAIFA.ORG](http://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	\$17.00	\$2.00	Montana	\$52.00	\$0.00	Puerto Rico	\$0.00	\$0.00
Alaska	\$2.00	\$0.00	Indiana	\$23.00	\$0.00	Nebraska	\$52.00	\$0.00	Rhode Island	\$13.00	\$0.00
Arizona	\$3.00	\$0.00	Iowa	\$15.00	\$0.50	Nevada	\$19.00	\$0.00	South Carolina	\$12.00	\$0.00
Arkansas	\$2.00	\$0.00	Kansas	\$25.00	\$0.00	New Hampshire	\$104.00	\$0.00	South Dakota	\$41.00	\$0.00
California	\$20.00	\$0.00	Kentucky	\$1.00	\$0.00	New Jersey	\$23.00	\$0.00	Tennessee	\$25.00	\$1.00
Colorado	\$72.00	\$0.00	Louisiana	\$20.00	\$0.00	New Mexico	\$84.00	\$0.00	Texas	\$68.00	\$0.00
Connecticut	\$73.00	\$0.00	Maine	\$98.00	\$0.00	New York State	\$41.00	\$0.00	Utah	\$12.00	\$0.00
Delaware	\$14.00	\$0.00	Maryland	\$36.00	\$0.00	North Carolina	\$24.00	\$0.00	Vermont	\$22.00	\$0.00
District of Columbia	\$0.00	\$0.00	Massachusetts	\$49.00	\$0.00	North Dakota	\$18.00	\$2.00	Virginia	\$7.00	\$1.00
Florida	\$40.00	\$0.00	Michigan	\$19.00	\$0.00	Ohio	\$23.00	\$0.00	Washington	\$47.00	\$0.00
Georgia	\$20.00	\$0.00	Minnesota	\$21.00	\$6.00	Oklahoma	\$23.00	\$0.00	West Virginia	\$22.00	\$0.00
Guam	\$50.00	\$0.00	Mississippi	\$22.00	\$0.00	Oregon	\$70.00	\$0.00	Wisconsin	\$25.00	\$0.00
Hawaii	\$38.00	\$0.00	Missouri	\$7.00	\$0.00	Pennsylvania	\$33.00	\$0.00	Wyoming	\$0.00	\$0.00
Idaho	\$14.00	\$0.00									

(Effective January 1, 2017-December 31, 2017)

**PAYMENT INFORMATION**

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

*Local \$98.00	+	*State \$125.00	+	NAIFA \$402.00	=	*Total \$625.00
-------------------	---	--------------------	---	-------------------	---	--------------------

**\*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
<hr/>		
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 \$1.00 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 \_\_\_\_\_