



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, May 19, 2017

8:30-10:00 am

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



Maxwell Schmitz, MSFS

GSI is Easier, Smarter, Stickier What Financial Advisors Need to Know about Guarantee Standard Issue DI

In 60 minutes, Maxwell Schmitz, MSFS, will walk us through the key points of Guarantee Standard Issue (GSI) DI, including:

- the key differences between Group LTD and GSI,
- when GSI makes the most sense,
- a profile of the ideal GSI case,
- and how it's issued,
- and the best proven ways to discuss this important type of coverage.

Maxwell Schmitz, VP of GSI Solutions at DI & LTC Insurance Services, joined the family agency full-time in 2009. He is a third-generation disability planning specialist and co-authored “The Questions and Answers on Disability Insurance Workbook.” Max is the Past President of NAIFA Marin North Bay and has been a speaker at several industry and business events across California. He has his bachelor of arts from the University of California, Davis and a Master of Science in Financial Services through the American College. In his free time Max is a local history buff, an avid hiker, and a serial hobbyist.

Also at the Meeting:
2017/18 Board of Directors
Elections & Installation

Meeting Sponsored by:
DI & LTC Ins Svcs
and Franklin Templeton

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

Pre-paid Registration Required by Wednesday, May 17

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

MAY 19th 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

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

Registration required by 12:00 noon on Wednesday, May 17.
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

My oldest son Nathaniel is about to graduate high school. We are preparing for the next step in life. How do you define success? This is one of the questions that has dominated our discussions lately. Success comes in many different forms. Success is not easy. Success doesn't happen overnight. Success requires a vision, persistency, and often involves risk. My hope for each member of NAIFA Central Valley is for you to achieve your personal success.

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

Ask a non-member to join today.

Join or renew online at www.naifa.org or call (877) 866-2432



Want a chance to play at Pebble Beach for only \$100?

Most of you know about our Golf Tournament, since this is the 42nd year. But you may not know that in conjunction with that tournament we have a Pebble Beach Raffle. We sell 100 tickets for \$100 each. The winner gets to spend two nights at the Inn at Pebble Beach with two ocean front rooms. You might ask why two rooms? Because it is for a foursome to play the Pebble Beach golf course. Let me see, two rooms, two nights, ocean front, a round of golf for four with carts. That's a very big deal. This is the course that has hosted the US Open. The course is always in spectacular shape.

Did I happen to mention that the proceeds go to the Emergency Food Bank? Play golf at Pebble Beach and help feed those in need. Does it get any better than that? If you are interested in a ticket, contact Jeff Brusa 209-334-3255, jbrusa@ft.newyorklife.com.



Charity Golf Tournament Sponsorships now available

Sponsorships are now available for the 2017 Charity Golf Tournament to be held July 17th at the Stockton Golf & Country Club. All types of different sponsorships are available to choose from including Golf Gizmo, Margarita, Casino

Hole and our most popular Premier Sponsorship. The Premier sponsorship includes golf & dinner for four, two extra dinner tickets, a half page ad in the program and a tee sign, all for \$700.

Please visit our website http://naifacentralvalley.org/sponsors_golf.htm to see the complete list of sponsorships available. All proceeds will go to the

Emergency Food Bank and sponsorships are charitable tax deductions. For more information please contact Jeff Brusa at 209-334-3255.

2017/2018 Board of Directors Candidates

The NAIFA Central Valley Nominating Committee recommends the election of the following members to serve on the 2017/2018 NAIFA Central Valley Board of Directors:

Gregg Arends
Joel K. Balam
Marc A. Bregman, LUTCF
Jessica Balam
Sandy R. Luiz
Mychael A. Nguyen, CLU, CLF, CLTC
Lars P. Willerup

Election and installation will be held at the May 19th General Breakfast Meeting. The above Board members' terms will begin July 1, 2017 and last one year.

Vote at the May 19th General Meeting ✓

NAIFA-California Career Advancement Conference

June 15-16, 2017
San Francisco Marriott

The annual NAIFA-California Career Advancement Conference continuously offers an outstanding program for advisors from around the state! Each year, the conference offers outstanding speakers and networking opportunities. Whether you are new to the industry or a seasoned veteran, there is something for you!

From the inspirational to the educational, the Career Advancement Conference has it all. This year's main platform speakers are:

EksAyn Anderson
John Foppe

Whether you're looking for sales ideas, motivation or education, the conference has it all!

For more info and to register visit www.naifacalifornia.org

Passing of a Past President

Donald Luvern Coberly
Apr. 19, 1930 - Feb. 2, 2017

Don Coberly, was a NAIFA Central Valley member for the past 56 years. He served as president in 1973-74. He also served countless years heading up our annual Charity Golf Tournament. And recently he got involved again serving on the Board of Directors. His passion and support for the industry will be greatly missed.



Born in Yuba City, CA, Donald "Don" Coberly was called to our Lord on February 2, 2017. Born to Claude and Elizabeth Coberly, Don was raised in Alameda and Lodi, before moving to Sacramento prior to entering the United States Army during the Korean War. Loving husband to wife Jeri of 57 years, together they raised 3 children. Faithful father to Jim, JoAnne and David, Don moved to Stockton with family in 1969 to embark on a new and very successful career in the Insurance and Financial Planning industry. Don enjoyed golfing with his wife and friends. Together they enjoyed cruising to many exotic ports of call and visiting many countries all over the world. Active with Rotary and Kiwanis Clubs in the past, Don was most proud of his work with the NAIFA Central Valley Food Bank fundraiser charity golf tournament most recently held at the Stockton Golf & Country Club. Not a great golfer, but truly a grand charity golf organizer. Preceded in death by his wife Jeri in 2011. Don is survived by his eldest son Jim Coberly of Idaho, daughter JoAnne Giannecchini of Lodi, and son David (Ines) Coberly of Stockton; grandchildren Christine Davis, Shawn Coberly, Angela Clapp, Amber Coberly, Kevin Giannecchini, Pollyanna Coberly, and five great grandchildren. Don had a wonderful life. He was active and engaged in the community. He will be greatly missed and remembered. Don was very happy and blessed to be able to live in his home of 48 years until his death.

CALENDAR

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*

Fri, August 18
General Breakfast Meeting
8:30 - 10:00 am
Stockton Golf & Country Club

Fri, October 20
General Breakfast Meeting
8:30 - 10:00 am
Stockton Golf & Country Club

www.naifacentralvalley.org

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

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 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

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
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***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 \$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
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