



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, October 20, 2017

8:30-10:00 am

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



Stacy M. Borchardt

How Can a GA Help Grow Your Business?

Be your own MVP this season – work with a GA to increase sales and efficiency!

Stacy will show you how to:

- Offer more sophisticated group options to clients
- Gain market knowledge and experience
- Add services and perks through leveraging relationships
- Earn bonuses and incentives while writing business

Stacy M. Borchardt is a lifetime native of the Central Valley with deep ties to the Fresno/Clovis area. With a degree in Business Marketing from CSU Fresno, Stacy began her career in Public Relations for an international marketing and film production company. She then moved on to product marketing development for startup companies while starting a family. In 2004, Stacy became insurance licensed and acted as a business development consultant for a Financial Planning Consulting firm out of the Bay Area. She continued her insurance career, eventually working over five years for Arthur J. Gallagher Inc. as a Business Development Specialist, and for the last three as an Area Relationship Manager at Humana Inc. Stacy brings insurance industry knowledge from both the Broker and Carrier side as well as strong business development experience in many fields. Stacy is also involved in several non-profit organizations as a volunteer and has logged many hours for the veterans of the valley. With a love for the families and culture of the Central Valley Stacy is excited to further her career through her new role at BenefitMall!

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

Pre-paid Registration Required by Wednesday, October 18

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

OCTOBER 20th 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, October 18.
No refunds. Registration is transferable.

Method of Payment: Check MC VISA American Express

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

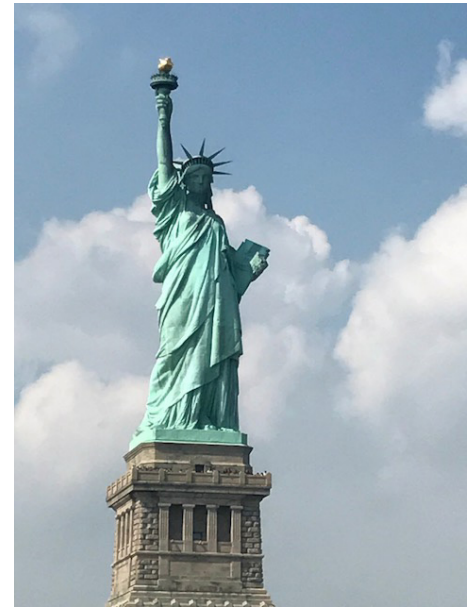
Signature _____ Card Holder Name _____ Company _____

Phone # _____ Email _____

President's Message

by Joel Balam

I recently was able to take a vacation. My wife Jessica and I went to New York city for five days. One of the stops we made was to the financial district and the World Trade Center. We were able to reflect on the events of 9/11 and visit the memorial. I was moved by the sacrifice and bravery of the firemen and police officers. I am confident that when we meet with prospects and clients to help them plan for life events, we are able to deliver value that cannot be measured. The products and services we offer can make an impact for generations. Be bold, persevere and change lives.



Ask a non-member to join today.

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

Looking for a fellow NAIFA Central Valley member?

Find them in the membership directory online at www.naifacentralvalley.org/membership_directory.php

Only members have access to the Directory so you'll need to login with your member ID number. Can't find your member number? You can call the national office 877-866-2432 or the local office 209-339-4651 to ask for your member number. Or send an email to kimmetz@naifacentralvalley.org.

If your contact info needs to be updated please send your updated info to kimmetz@naifacentralvalley.org.

A big thanks to our 2017/18 Membership Directory Advertisers

- Bregman Financial & Insurance Services
- DI & LTC Insurance Services
- GF Insurance Agency
- Insurance Coach U
- LISI
- Parkland Securities
- Principal Financial Group
- Retirement Funding Solutions
- Transamerica
- Warner Pacific

2017/18 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's Advocacy Second To None In Insurance And Financial Services

An independent, third-party research firm has validated what every NAIFA member knows: The association's advocacy efforts are unparalleled in the insurance and financial-services space.

The research arm of the National Journal recently surveyed more than 15,000 Capitol Hill players and others and concluded that NAIFA is viewed by policymakers as the most credible, valued and respected voice in the industry. No one comes close to rivaling NAIFA's grassroots efforts, and the association's PAC continues to be the largest among all insurance and financial-services groups. That ranking doesn't include the additional work IFAPAC and the association's state PACs do every day, helping represent advisors and the industry in all 50 state capitals.

Among the findings from the National Journal's annual study on advocacy and reputation:

- Companies need associations to advance advocacy. According to the study, associations are better positioned than their corporate peers to serve as the conduit between everyday Americans and Washington policymakers.
- NAIFA is Uniquely Positioned to be the Constituent Voice. Policymakers rate NAIFA's grassroots efforts higher than all other financial services associations and prominent corporations engaged in Washington advocacy.
- NAIFA's Annual Day on the Hill has impact: Senior government officials engaged by National Journal praised NAIFA's annual fly-in, its local grassroots organization, and ongoing representation of its state and local members.

More than 700 NAIFA members attended the 2017 Congressional Conference in May, with constituents from all 50 states and more than 90 percent of the nation's Congressional districts. Every year, the NAIFA Congressional Conference displays the strength of NAIFA's grassroots voice, which is critical to the success of the advisors and the clients they

Leadership in Life Institute

Apply Now!

The Leadership in Life Institute (LILI) is a six-month leadership development program devoted to advancing your personal growth and professional success.

The course offers:

- The best in leadership and personal-development thinking
- Tools to improve your practice and create a business plan
- Increased understanding of self and improved interpersonal relationships
- Expanded professional network and opportunities for growth through LILI alumni programs
- Leadership opportunities in NAIFA
- The One Page Business Plan® by Jim Horan
- The Kolb Learning Style Inventory
- Emotional Intelligence (EQ) – the #1 predictor of success in business and leadership. Learn what your EQ is and how to increase it.
- Credibility by James Kouzes and Barry Posner – all new and revised edition with sharpened focus on how leaders earn and sustain credibility
- Study of Jim Collins' entire body of work on Good to Great companies, what drove some to fail, and others to thrive in uncertain times

Taking the course is an investment in oneself and the returns on the investment can be infinite. Graduates consistently report that LILI gives them the tools to succeed and 70% report a measurable increase in the growth of their business since graduating.

NAIFA California is currently accepting applications for the next class. For more information please contact NAIFA California at info@naifacalifornia.org; 916.646.8600; <http://www.naifacalifornia.org/?page=LILI>.

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

Fri, October 20, 2017

General Breakfast Meeting

8:30 - 10:00 am

Stockton Golf & Country Club

Fri, February 16, 2018

General Breakfast Meeting

8:30 - 10:00 am

Stockton Golf & Country Club

Fri, May 18, 2018

General Breakfast Meeting

8:30 - 10:00 am

Stockton Golf & Country Club

Invite a colleague to the next meeting

Power Session LIVE

powered by *Real Wealth*

The highest-rated Advisor Webinar Series in the industry.

Complimentary to you as a  Member.

Friday, October 13th at 8:30am

Do you ever wonder how top advisors...

- run their businesses?
- track their business expenses?
- stay motivated?
- design retirement plans for their clients?
- hire their team?
- keep their calendars full?
- differentiate themselves?

You've done a fantastic job of preparing a phenomenal program. So grateful for the generosity of leaders in our industry.

-Dan Guck
Wisconsin Rapids, WI



Find out on *Power Session LIVE*: "The Advisor Toolbox"

More about this session:

During this month's webinar, we'll be introducing you to *The Advisor Toolbox*! It's full of amazing resources recommended (and/or created) by the best and most successful advisors in the industry. During this session, we'll give you a tour of what's all available to you, highlight three of our favorite new resources, and give you awesome sales ideas that will propel your business to new levels of success.

Fun Fact: One of these tools allows you to save \$5,984/yr in taxes.

Save your seat at www.naifaclientcast.com

Also on ClientCast check out the current Podcast:

Social Security Success Tips



Social Security is an important part of your retirement puzzle, but do you know how to get the most out of it? Since it's such a complicated and ever-changing program, don't miss sought-after Social Security Speaker Tim Kiesling as he reveals some helpful tips to maximize your Social Security benefit!

www.naifaclientcast.com



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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
<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	Account Holder's Name	
<hr/>	<hr/>	
Bank Routing Number (ABA #)/Bank Account Number	Signature	
<hr/>	Date	
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.

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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