



National Association of
Insurance and Financial Advisors
California
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Contributions to IFAPAC are voluntary, divided between IFAPAC-California and IFAPAC-National, and contributed to candidates for state elective office by IFAPAC-California or for federal elective office by IFAPAC-National. IFAPAC-California is associated with IFAPAC-National through a federation of local, state and national trade associations. Corporate contributions to IFAPAC-National's political fund are prohibited. Under state and federal law, you have the right to refuse to contribute without reprisal. Contributions are not deductible as charitable contributions for federal income tax purposes.

I am writing to you to give you an update on what NAIFA and IFAPAC have done on your behalf, and to ask for your help. As IFAPAC Chair for NAIFA-California we desperately need your assistance. NAIFA has successfully had commission disclosure removed from AB1521. In addition, NAIFA co-sponsored a "fly in" to Washington, D.C. on July 15, 2009, to add the agent's voice to the health care reform debate. One thousand NAIFA members attended!

Now more than ever our industry is being targeted as a new source for tax revenues. Washington is considering taxing the inside build-up on life insurance as a way to finance President Obama's Health Plan. Health Insurance Agents could become extinct! Other "revenue sources" still being considered are: limiting cash value in life insurance, capping tax free death benefits, taxing life benefit distributions under annuity rules (LIFO), taxing dividends, treating loans as (LIFO) withdrawals, treating inside changes in variable product funds as taxable events. This is a serious problem which could devastate our businesses, careers and income.

This is why I am asking you to "**Help NAIFA Help You**". NAIFA is fighting hard in Sacramento and Washington, D.C. Please help us by contributing \$5,000, \$2,500, \$1,000, \$500, \$300, \$200, \$100 or \$50 to IFAPAC – a fund that pools the contributions of NAIFA members to support candidates for legislative office. Your dues dollars are not used for this fund. We need a separate, personal and generous contribution from you. Thousands of your fellow members already contribute because they understand the value of working to change legislative outcomes. We cannot do it without your support.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dennis P. Sunderman".

Dennis P. Sunderman
IFAPAC Chair NAIFA-California

Enclosures

Three Easy Ways to Contribute to IFAPAC – Bank Draft, Check or Credit Card



<u>Club Type</u>	<u>Annual Contribution</u>	<u>Monthly Bank Draft</u>
Capitol	\$5,000	\$416.00/month
Emissary	\$2,500 to \$4,999	\$210.00/month
Diplomat	\$1,000 to \$2,499	\$84.00/month
Envoy	\$500 to \$999	\$42.00/month
Statesman	\$300 to \$499	\$25.00/month
Ambassador	\$200 to \$299	\$17.00/month
Century	\$100 to \$199	\$8.50/month
Investor	\$50 to \$99	\$5.00/month (minimum for bank draft)

Name _____
 NAIFA Member # _____
 Company _____
 Address _____
 City _____ State _____ Zip _____

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Club types listed above are merely suggested amounts

- I would like to make my contribution in one annual amount:
- Enclosed is my *personal check* for \$ _____
 (Checks should be payable to IFAPAC)

- Please charge my *personal* **Visa** **MasterCard** **American Express** (circle one)
 Account # _____ Exp. Date _____
 For a single, annual amount \$ _____ Signature _____

(PLEASE NOTE: WE CANNOT CHARGE CREDIT CARDS MONTHLY)

- I currently give on **bank draft**. Please *increase* my monthly contribution to \$ _____
- I would like to enroll in the monthly **bank draft** plan. Enclosed is my check for the first month's payment. I have completed the information requested below.

MONTHLY BANK DRAFT AUTHORIZATION

I hereby authorize IFAPAC to withdraw from my account the amount specified below every month. This authorization will remain in effect until revoked by me in writing and, until IFAPAC receives such notice, I agree that IFAPAC shall be fully protected in honoring such withdrawals. In consideration of IFAPAC's compliance with such request and authorization, I agree that IFAPAC's treatment of each such check and IFAPAC's rights in respect to it, shall be the same as if it were signed personally by me and that if any such check be dishonored, IFAPAC shall be under no liability whatsoever even though such dishonor results in the forfeiture of IFAPAC membership.

- 1) Name of depositor as shown on bank records _____
- 2) Account number _____
- 3) Name of bank and address of bank branch where account is maintained _____
- 4) Amount of draft per month \$ _____
- 5) Signature of depositor as shown on bank records: _____

X _____ Date _____

X (if joint) _____

When signing up for bank draft, remember to enclose a voided check!!



Return form & contributions to:
IFAPAC, 1451 River Park Drive #175, Sacramento, CA 95815-4520
Or fax bank draft application or credit card contribution to (916) 646-8130



10 Reasons *Not* to Give to IFAPAC

10. I'm really shy around sales people.
9. I'd rather spend my money on things I throw in the grocery cart at the last minute instead of my professional organization.
8. Tax the inside build-up on annuities and life insurance?!?! Why, Congress would never dream of such a thing!
7. I think the federal government would do a better job regulating the insurance business. Just look at what they've done with Social Security!
6. I think \$100 a year is far too big a commitment to protect my career.
5. I feel we need more adverse insurance legislation. The current work environment is not challenging enough.
4. National Health Care Insurance is inevitable. Why bother trying to defeat it.
3. I'm retiring soon. Let the newer agents take care of themselves.
2. The people currently giving now already contribute enough for all of us.
1. I want the U.S. Congress to run my business. I trust them to understand intuitively what I want without my input.

If you say you've never contributed to IFAPAC because no one ever asked you, make no mistake about it. You're being asked *right now*.

It's time to do your part.

Write a check to IFAPAC *today*.

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