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CAL Advisor E-Newsletter

National Association of
Insurance and Financial Advisors
California
1451 River Park Drive Suite 175
Sacramento CA 95815
(916) 646-8600
Fax (916) 646-8130
office@naifacalifornia.org
www.naifacalifornia.org

Newsletter

January 2011

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1451 River Park Drive #175
Sacramento, CA 95815-4520
(916) 646-8600

Quick Links...

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Are you are interested in serving on the [State Board of Trustees](#) or on a [State Committee](#) for the Association year 2011-2012?

If you are interested, please complete an application and submit it to the Nominating Committee.

[State Board Of Trustees Nominating Form PDF](#)
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APIC

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What About You in 2011?



Darrell W. Shideler,
CLU, ChFC, CFP®,
LUTCF, FIC
NAIFA-California
President

"Do-overs" are great. Children use this saying in games they play. But as adults we have somewhat lost the freedom to call a "do-over" in life, but wait . . . we can! Every time the page turns on another year we get the opportunity of a "do-over". We "do-over" our last year's resolutions. Our production clock begins anew, and we renew our promises of a better something. What about you?

For NAIFA-California, we begin anew with our President-Elect Mike Fiamingo and our Long Range Planning Task Force extending our planning horizon for another three to five years. We begin anew with our nomination process at the beginning of March and the Board tactical planning session on March 28th. We look at our "do-overs" and we focus on what will be new? We look to new people volunteering to serve on our State Board, and, perhaps, "do-over" a dream, a commitment, a calling. What about

you?

For NAIFA-California, we look for "do-overs" with our State Legislators each and every year. Perhaps we did not get a chance to meet with them last year and this becomes our New Year's resolution. On May 17th and 18th we will once more "do-over" our state Annual Meeting and Sales Expo, but this time in Southern California at the Anaheim South Embassy Suites near Disneyland. The new for us is the Sales Expo format providing sales ideas, outstanding exhibitors, and great opportunities for networking. What about you?

And, not to be lost, is the completion of resolutions that we started in 2010. For NAIFA-California those are as follows:

A completely new web page and interactive site to assist our members with on line benefits (Target date to launch new website is March 1, 2011)

- Reintroduction of the Prospector Fund to meet the legal and legislative challenges of a changing regulatory environment
- The building of a "buddy program" to assist our newer members in integrating into NAIFA
- Legislative contacts to foster better connections with both Assembly members and State Senators
- The delivery of bottom-line sales ideas to promote your business

One "do-over" for me will be concentrating on life insurance sales, something that I have drifted away from over the years, but a skill I picked up from NAIFA years ago. What about you?

One idea that was passed to me was the "goal post" concept, something I would like to share with you. Suppose you are meeting with a prospective client and you are discussing needs, wants, and rights. The need is the amount to cover just the basics. This may be just covering the debts, or perhaps you were able to add on some level of modest income for the survivor; in any case, you have a modest amount of protection. We can call this one end of the goal post.

Next, you introduce the concept of human life value or the "right" portion. One easy method of this is discussing how much are your tomorrow's worth? For example, a 35 year old with income of \$80,000 working for 30 years with a 3% income growth and a gross return on invested assets of 6% utilizing capital would have his/her tomorrows worth \$1,718,978. (You can find these human life calculations with

member of State Legislator in the California Senate or Assembly, let us know so we can add you to NAIFA's growing list of politically active agents.

Congressional [Online Legislative Contact Form:](#)

If you know your member of Congress in the U.S. House or Senate, let us know so we can add you to NAIFA's growing list of politically active agents.

[Instructions for Scheduling Legislative Appointments in District or at the Capitol](#)



You can Join, Renew and Obtain information critical to NAIFA Members by visiting www.naifa.org [Download a Quick Guide to NAIFA's Website Here](#)

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many of your own companies, I remembered mine being presented at an industry meeting.) A great question at this point is to ask; if you were disabled for life from this point forward, would you not feel the right to continue your current level of income with adjustments for your working years? To some degree this is the right of your family as well. You now have ascertained the opposite end of the goal post. I am sure that you can work on defining the want portion of this matrix so the client can kick the ball through the goal posts.

May your New Year be abundant,



Spotlight on Benefits

Bottom line - NAIFA provides value for your membership!

The Career Activity Management System® - NAIFA Edition

Get 2011 off to a successful start by organizing your practice using **The Career Activity Management System® - NAIFA Edition**. This Microsoft-based sales activity and production data analysis tool can help you set your goals, manage your production, track your clients and organize your inventory. NAIFA members receive a special discount.

To view a tutorial on the program visit www.naifa.org/benefits/prof_tool_tips/salestools/index.cfm. To learn more, contact Diane Powers, NAIFA Vice President for Professional Development and Education at 703-770-8226 or dpowers@naifa.org.

NAIFA-helps to protect your business, grow your business and save you money!



James A. Farden,
CLU, RHU
NAIFA-California
Member Benefits
Chair

Guidance for 2010 Health Legislation



Michael S. McCaffrey,
LUTCF
NAIFA-California
Government
Relations Chair

If you are a health insurance producer, or are following health insurance reform, please know there was Legislation passed in 2010 here in California that dealt with policy changes and new regulations. NAIFA-California has posted on our [website](#) a link to the Department of Insurance in order to provide details of these new laws. We hope this is helpful to you.

To view the draft and final guidance documents which will be posted on the Department of Insurance website as they become available, at <http://www.insurance.ca.gov/0250-insurers/0500-legal-info/0200-regulations/HealthGuidance/index.cfm>



If your New Year's resolutions include: increasing your production, cultivating new and growing existing clients and creating greater profit, then we have the answer! It's [Crisis is Opportunity- Success in Times of Change](#) NAIFA-California's 15 week professional development series built for members who take their profession and their personal development seriously. I know you have heard about it, and you probably know other members who have taken it and have heard their success stories.

If you want to take your performance to the next level in 2011, you owe it to yourself to [REGISTER TODAY!](#)

Or, if you want to know more now about [Crisis is Opportunity-Success in Times of Change](#) [CLICK HERE](#) to view a short video featuring our facilitator, award winning change agent and **business leader**, **Ian Hill**.



Ian Hill

[Crisis is Opportunity-Success in Times of Change](#) will kick off with a two live broadcast orientation session at 11:00 AM EST on your choice of January 31 or February 1 to "Ignite the Fire." [CLICK HERE](#) for a complete schedule.

Mark Your Calendars!



2011 Annual Meeting & Sales Exposition

May 17-18, 2011

Embassy Suites - Anaheim South
11767 Harbor Boulevard
Garden Grove, CA 92840
(714) 539-3300

Tentative Agenda
and a list of Speakers
[View Here](#)

Room Rates are \$149.00 Single/Double

*Deadline for Group Rate Room is
Monday, April 25, 2011*

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