



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 Luncheon Meeting

Thursday, January 17, 2008

Table Topics 11:15 am • Luncheon 12:00 noon

Hazel’s • 431 12th Street, Modesto

Note:
Location!



Anthony Vultaggio

Make Your ‘08 Great! Setting the Stage for Success

There are five things you can do to “set the stage for success” in every encounter – both personal and professional. Miss them and you could be losing customers, strategic partners and friends. Apply them and you can enjoy the benefits of strong relationships including: more referrals, life-long clients, and deeper, more intimate relationships with your family and others in your circle of influence.

In Setting the Stage for Success Anthony shares simple, natural techniques for ensuring that you communicate clearly and effectively with yourself and everyone else. He’ll make you laugh. He’ll teach you the true meaning of empathy. And by the end of his presentation you’ll be empowered to make 2008 your best year yet!

Anthony Vultaggio is an authority on communication. As a speaker and the host of Results Driven Radio – a weekly talk show airing in Los Angeles – he helps people to raise their “Communication Quotient” and repair the breakdowns that stop them from succeeding. His dynamic, interactive, and high-content programs have captured the attention of top corporations, Fortune 100 companies, universities and worldwide associations.

Table Topics

#1: Prospecting Success – 10 plus cases per month for over 362 months running. Moderated by Oscar Anzaldo, LUTCF

#2: Increase your Income – LTC sales made easy. Moderated by Mike Shinn, LUTCF

\$20 NAIFA members or \$25 non-members

Reservations Required by Monday, January 14th

A big thank you to our “**Top of Table**”
2007/08 Luncheon Sponsors:

**River View Financial
State Farm**

**Wells Fargo Reverse Mortgage
Word & Brown**

GENERAL MEETING RESERVATION FORM

Please return to 15 S. Rose Street, Lodi, CA 95240 • PH 339-4651 • FAX 339-8273

- Yes, I will attend Table Topic (circle your choice): #1(Prospecting) # 2(LTC)
 Yes, I will attend the Luncheon.

The cost to attend is \$20 for NAIFA members or \$25 for non-members.

Reservations required by 10:00 am on Monday, January 14.

Cancellations not made by 10:00 am on Monday, January 14 must be honored.

Method of Payment: Check MC VISA American Express

Credit Card # _____ Exp. Date _____

Signature _____ Card Holder Name _____

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President's Message

Thank you to all who participated in the NAIFA Central Valley member survey this fall. We had 57 respondents.

The preponderance of responders wanted either to alternate meetings between Stockton and Modesto (21), or meet somewhere central (21).

Members value their membership most for Political Advocacy (38), the quality of the Meetings (26), and Networking (18).

The majority of responding members work broadly across the fields of Individual and Group Insurance, Securities Sales, Qualified Plans, and Estate and Retirement Planning. They are most interested in learning more about Estate Planning (14), Retirement Planning (14), Group Health (10), Group LTCI (13), LTD (11), Sect. 125 and 105 Plans (12), Buy/Sell Agreements (14), and Qualified Plans—401k, P/S, Pensions etc. (12).

A number of you had good recommendations for meeting content which we will incorporate into future meeting planning. Of note were the comments to broaden the range of topics to include speakers from outside our industry. This is a good direction and will allow us to concentrate on the special interests above in the Table Topics and CE portion of our meetings.

We also received some good connections for Legislative contacts with our elected officials.

All in all, very useful information. Thank you again for your participation.

As 2007 comes to a close, may I encourage you all in 2008 to:

- Get Involved Politically – Keep up to date on pending legislation affecting you and your clients – and act. Call or email your legislator to speak up for your interests. And don't forget to make your PAC contribution. We can't do our work politically without your monetary support.

- Attend a Lunch Meeting – They are a great source of new ideas, contacts, and fellowship.

- Lead a Table Topic – Share what you know with other members. Use NAIFA to give back to a profession that gives so much to each of us. This is a wonderful industry. We are lucky to be a part of it.

Happy Holidays from your Board of Directors at NAIFA Central Valley.

F. Thomas Biglione, CLU, ChFC

William E. Hartley, M.S.

Certified Public Accountant

Your Success is our Goal

Sherwood Executive Center

5250 Claremont Ave, Ste 233, Stockton, CA 95207

Phone: (209) 477-4032

CALENDAR

Thurs, January 17, 2008

General Meeting

11:15 am Table Topics
12:00 noon Lunch Speaker
Anthony Vultaggio
Hazel's, Modesto

Thurs, February 21

General Meeting

11:15 am Table Topics
12:00 noon Lunch Speaker
Randy Rosa
1:30 pm CE
Manteca Golf Course

Thurs, March 20

General Meeting

11:15 am Table Topics
12:00 noon Lunch Speaker
1:30 pm CE
Stockton Grand Hotel

Thurs, April 17

General Meeting

11:15 am Table Topics
12:00 noon Lunch Speaker
1:30 pm CE
Hazel's, Modesto

Thurs, May 15

General Meeting

11:15 am Table Topics
12:00 noon Lunch Speaker
1:30 pm CE
Manteca Golf Course

Thurs, June 19

General Meeting

11:15 am Table Topics
12:00 noon Lunch Speaker
1:30 pm CE
Stockton Grand Hotel

\$1,355 Raised for Women's Centers

Thanks to donations from our members, NAIFA Central Valley was able to make a Thanksgiving donation to both the Haven Women's Center of Stanislaus County and the Women's Center of San Joaquin County. Each organization received a check for \$677.50. Many thanks to Virginia Camacho for all her efforts spearheading the collection of donations. Thank you to the following individuals who made a donation:

Tom Biglione • Ron Cook • Tom Paul • Marc Bregman
Seldon Brusa • Dick Hyde • Tom Gingerich
John Bertilacchi • Virginia Camacho • John Hernandez
Pierre Ladion • Jeff Brusa • Ana Golden • David Gingerich
Laura Forrest • LouAnn West • Corie Coleman-Maxwell
Louise Barbagelata • Donna Masellis • Duane Isetti
Tim Ryan • Harry Swanson • David Derby • John Hogin
Anupam Arora

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2007 Industry Award Recipients



NATIONAL SALES ACHIEVEMENT AWARD (NSAA)

The NSAA first awarded in 1966, was created to recognize local association members who write large numbers of life and health insurance policies, thereby demonstrating their abilities in client building and their success as an insurance agent.

To qualify for the NSAA, the applicant must have sold a minimum of 100 paid policies in the year prior to the application.

An increase of at least \$10,000 on flexible premium/face amount type policies with a corresponding increase in annualized plans' periodic premium may be included in the 100 cases.

QUALIFIER'S NAME	YEARS	COMPANY
Oscar A. Anzaldo, LUTCF	15	New York Life
Roger V. Soung	2	Western & Southern



NATIONAL MULTILINE SALES AWARD (NMSA)

NAIFA's NMSA recognizes multiline agents for growth in life insurance sales. To be eligible, agents must have \$20,000 of new paid life premium with a minimum of 15 new life applications or 40 new life applications, 250 new property and casualty policies issued, and cross sell 100 applications of an additional line for new and or existing clients (you may include the property and casualty policies mentioned above).

QUALIFIER'S NAME	YEARS	COMPANY
Nancy A. Ashment	10	State Farm
Jeff Kroll	1	State Farm



NATIONAL QUALITY AWARD (NQA)

The NQA, created in 1944 recognizes those agents whose persistency records indicate competence and dedication to the insurance industry and their clients. Agents who acquire this award have tangible evidence signifying that the products they sell will meet the client's needs.

In order to qualify, an applicant must achieve 90% persistency over a period of at least 13 months on a minimum of 40 policies. An applicant may now use a maximum of 10 individual disability income policies or long term care (LTC), policies in order to meet the requirements. Agents qualifying for the 23rd year or more are "grandfathered" and can qualify with 25 policies, 10 of which may be disability income policies or long term care policies. Qualifications are based on production written two years prior to the awarded year and renewed the second year.

QUALIFIER'S NAME	YEARS	COMPANY
Oscar A. Anzaldo, LUTCF	13	New York Life
Audrey Baker, CLU, ChFC	1	Northwestern Mutual
Tim G. Bertsch	38	Northwestern Mutual
Craig W. James, LUTCF	15	Northwestern Mutual
Scott R. Marcus, CLU	8	Northwestern Mutual
Timothy C. Ryan, CLU, ChFC, AEP	10	Northwestern Mutual
Gerald L. Smith, CLU, ChFC	25	Northwestern Mutual
Roger V. Soung	2	Western & Southern
Harry A. Swanson, Jr.	37	Principal Financial
Colleen Wallace Myrtakis	4	State Farm

Award applications can be found in the December issue of *Advisor Today* magazine or online at NAIFA.org.

New Members

Please update your NAIFA Central Valley Directory. The following new members were approved for membership in our association:

Elizabeth A. Kocir, *Blue Cross of California*

PMB 223, 4719 Quail Lakes Dr Ste. G, Stockton, CA 95207
649-6816

Daniel M. Soine, *National Agents Alliance*

2800 Westchester Ln, Modesto, CA 95350 • 595-9934

John W. DeKellis, *Wells Fargo Home Mortgage*

3414 Brookside Rd, Stockton, CA 95219 • (916) 607-5595

David J. Gingerich, *Gingerich Ins and Fin Svcs*

817 Coffee Rd, Ste C-2, Modesto, CA 95355 • 524-1800

Sponsorships now available for the 2008

Charity Golf Tournament

Sponsorships are now available for the 2008 Charity Golf Tournament to be held July 21st at Elkhorn Country Club in Stockton. Please visit our website http://naifacentralvalley.org/sponsors_golf.htm for a complete list of sponsorships available. All proceeds will go to the Emergency Food Bank. For more information please contact Jeff Brusa 334-3255.



NEW YEAR, NEW NAIFA, NEW "LOOK" FOR ADVOCACY COMMUNICATIONS

NAIFA Gov Communications



This month, NAIFA *Frontline* and other popular Advocacy Communications will take on a whole new look. NAIFA is pleased to announce the new online NAIFA Gov Communications. NAIFA Gov Communications will be color coded so you can quickly identify the information that is most important to you and your business.

Here is what to look for in your email*:

Watch your email inbox on January 15 for the first *GovTalk* newsletter (formerly *NAIFA Frontline*).

NAIFA GOVTALK (formerly *Frontline*)

GovTalk will be color coded BLUE. Like *Frontline*, it will be a biweekly email newsletter covering important developments on the legislative and regulatory issues crucial to your business and explaining how NAIFA is working on your behalf.

NAIFA GOVWATCH (formerly *Advocacy Updates*)

GovWatch will be color coded GREEN. **GovWatch** will provide short summaries of breaking legislative and regulatory news that do not require grassroots action by NAIFA members.

NAIFA GOVALERT (formerly *Action Alerts*)

GovAlert will be color coded RED. **GovAlerts** will deliver calls to grassroots action on major legislative and regulatory developments that will impact your bottom line.

NAIFA GOVPOD (formerly *Advocacy Podcasts*)

GovPod will be color coded ORANGE. A **GovPod** is an audio file you can play on your computer or an mp3 player (such as an iPod) that allows you to listen to experts discuss the latest legislative and regulatory issues NAIFA is working on for you. **GovPods** will be 5-10 minutes long and a new one will launch on the first of every month.

*You must have HTML email to see the color coding.



At age 66,
he's still working and still needs
term life insurance
to help replace his income.

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life insurance, he can still get it.

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AIG Select-a-Term Policy Form Number 07007;
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Waiver of Premium Benefit 79001

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your profit center for assistance.

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In today's environment, more and more people like this are finding themselves extending their careers beyond age 65. He continues to bring home an income to support his family's way of life and to build his retirement nest egg — income that would need to be replaced if anything happened to him.

He bought term life insurance 20 years ago that would take him to retirement at age 65. But, he's still at work and plans to be for some time. So, he needs more coverage. The good news is he is still healthy enough to get it. With *AIG Select-a-Term*, he can buy new coverage that can take him up to age 88. Or, if he wants, he can save money and buy coverage for 19 more years to age 85. He can customize the coverage to meet his needs.

Only with *AIG Select-a-Term*, can clients in their 50s and 60s buy new term life insurance that can take them into their mid-80s, meeting the needs of the continuing-to-work boomers!

For full details, contact:

F. Thomas Biglione, CLU, ChFC
River View Financial and Insurance Services, Inc.
866-252-2977
agency@rvfis.com
www.rvfis.com

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