



Top 10 Reasons NAIFA Membership Is Important

10. NAIFA keeps you in business. Congress, Florida legislature, SEC threaten the very foundations of our industry and livelihoods.
 - a) Tax death benefits – NAIFA says “No”
 - b) Tax the inside buildup – NAIFA says “No”
 - c) Many others
9. Florida legislature said attorneys, risk managers, and certain college degree holders can sell life insurance in Florida without having an insurance license –

--- NAIFA-Florida said “No”. (Anyone who wants to sell insurance needs an insurance license.)
8. NAIFA promotes the ethical conduct of its members.

--- One unethical agent can taint the reputation of an industry. The NAIFA Code of Ethics is on the back of your membership card and all members agree to adhere to it. Good ethics is good business.
7. Florida special commission was set to recommend to the legislature a sales tax on agent commissions and insurance products.

--- NAIFA-Florida said “No”.
6. Quality professional development – education and training. National, state, local. (80-year partnership with The American College --- CFP, CLU, ChFC, LUTCF, RHU, CPCU, others).
5. Online (password protected) sales, prospecting, and marketing tools. Amazing!!!
4. It’s your sanctuary. You get to meet with people who do what you do. Who is it in your life who believed in you, encouraged you, made a difference in who you are?
3. Make a commitment to your industry in which you earn a living.
2. You make more money ! (NAIFA members produce 52% more premium than non-members, according to a study of New York Life agents. 48% according to a Northwestern Mutual study.)
1. ... it’s only \$44 per month!! (How much do you pay for cable?)