



# ADVOCACY HANDBOOK

# 20 19

[#NAIFAPROUD](#)

# Table of Contents

## IFAPAC Mission

IFAPAC Mission .....	1
IFAPAC FACTS .....	1
Q & A.....	3
IFAPAC Bylaws.....	8

## IFAPAC Responsibilities

State IFAPAC Chair.....	15
Local IFAPAC Chair .....	17
State IFAPAC Committee Member .....	18
State IFAPAC Treasurer .....	19
Role of President-Elect .....	20
Role of Association Executive.....	21
Schedule of IFAPAC Responsibilities by Month .....	23
Instructions for NAIFA’s Online Service Center (OSC).....	26

## IFAPAC Legal

Guidelines .....	31
General Raffle Rules .....	34
FEC Recommended Procedures .....	35
Important Reminders for Filing State IFAPAC Election/Ethics Reports.....	40
Summary of NAIFA Member PAC Activities .....	42
Administrative Fund Uses .....	45

## IFAPAC Tools for Success

Model IFAPAC Fundraising Chart.....	47
Fundraising Truisms.....	48
IFAPAC Plan For Success.....	49
2019 Fundraising Calendar.....	54
Why Should A NAIFA Member Contribute to IFAPAC .....	55
Talking Points.....	57
Overcoming Objections .....	58
<b>IFAPAC Booth Materials</b> .....	62
Booth Check List.....	63
Table Top Display Panels Order Form .....	64
Ribbons and Pins Chart .....	65
IFAPAC Supply Order Form .....	66
Booth Rules.....	67
When Good Contributions Go Bad .....	68
Contributor Recognition Boards .....	69

## IFAPAC Samples

Sample Training Agenda.....	73
<b>Contribution Forms</b> .....	75
Three Easy Way to Contribute to IFAPAC Form .....	76
NAIFA Member Directive.....	77
<b>Sample Solicitations</b> .....	78
Ideas to Solicit IFAPAC Contributions .....	79
Misc. Solicitation Samples .....	81

## **APIC Mission**

What is APIC? .....	87
Constituent Groups and Federal Coordinators.....	89
APIC Grassroots Mission Statement .....	90
What Is APIC Grassroots? .....	91

## **APIC Responsibilities**

State APIC Chair .....	93
Local APIC Chair.....	94
Federal Coordinator .....	95
Federal Coordinator Checklist .....	96
Regional Vice Chair.....	97
Role of the State President-Elect.....	98
Role of the State Association Executive .....	99

## **APIC Resources & Forms**

APIC Monthly Calendar.....	101
Explanation of APIC Rating Structure.....	104
APIC Grassroots/Grasstops Activity Commitment Form.....	105
Political Involvement Meeting Ideas .....	106
APIC Grassroots Activity Checklist.....	107
Congressional Staff Explanations .....	108
Understanding the Role of Key Committees in Congress .....	109
How to Set Up a District Meeting .....	111
District Meeting Response Form .....	113
Sample Appointment Request Letter.....	114
Sample Thank You Letter .....	115
Meeting Tips .....	116
Grassroots Contact Form .....	117

## **APIC Samples**

APIC Workshop Leadership Outline .....	119
Misc. Samples.....	121

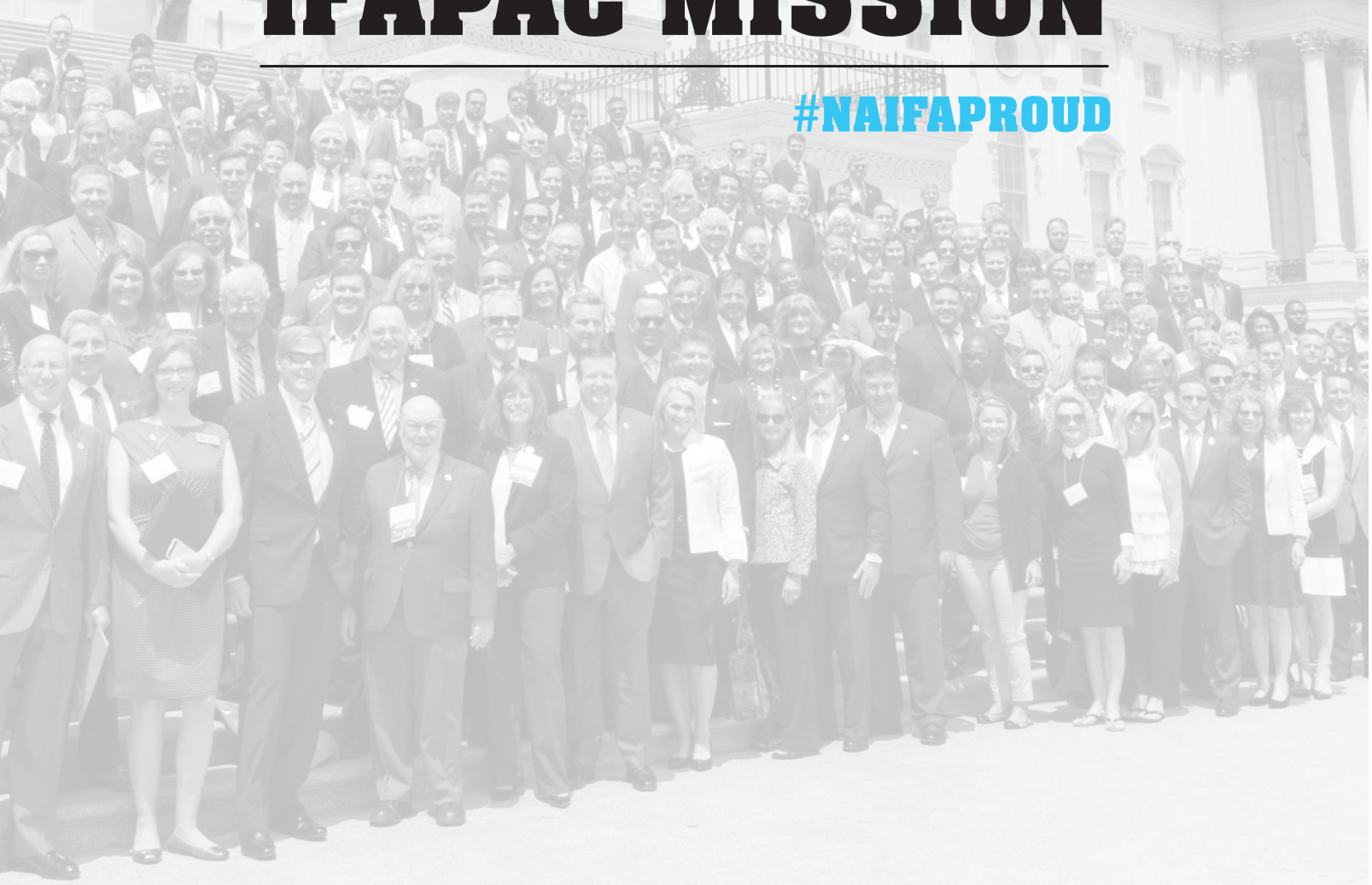
## **Candidate Selection**

IFAPAC Candidate Selection Guidelines .....	129
IFAPAC Check Delivery Guidelines.....	133
Candidate Questionnaire .....	135
Political Action Committee Contribution Record .....	136



# IFAPAC MISSION

#NAIFAPROUD



## IFAPAC Mission

The Insurance and Financial Advisors Political Action Committee (IFAPAC) seeks to advance the legislative interests of NAIFA members on both the state and federal levels, preserve a favorable governmental climate and promotes the best interests of consumers by supporting the campaigns of carefully selected candidates for elective office.

There is no more important function for NAIFA than impacting laws and regulations affecting the products NAIFA members sell and customers need. NAIFA's legislative and political programs are the first lines of offense (and defense) for its members.

NAIFA created a federal political action committee in 1966. State associations began forming state association PACs in 1970. IFAPAC was and still is the association's strong response to the need for vigorous, effective representation on behalf of members of its local and state associations. IFAPAC's political activity is an important part of NAIFA's legislative action program. However, as an organization, IFAPAC does not lobby on federal legislative matters. This is the responsibility of NAIFA's government relations department.

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## The Facts

### Officers

The Executive Committee of NAIFA appoints the eight-members of the National IFAPAC. The chair and first vice chair are appointed to one-year terms. Six regional vice chairs are named to two-year staggered terms, to insure continuity and experience. NAIFAPAC is a full-time, permanent, multicandidate political committee. All political action funds – income and expenditures – are reported to the Federal Election Commission. The NAIFA treasurer is the National IFAPAC treasurer.

### State IFAPACs

NAIFA's member associations in all 50 states and the District of Columbia have organized their own Political Action Committees. These PACs cooperate with the national committee in fundraising and share in the political contributions made by individuals and the administrative contributions made by local and state associations. The state PACs contribute only to candidates for state office and to state political committees. The National IFAPAC contributes only at the federal level. This arrangement guarantees organized insurance agents and financial advisors a highly visible political presence in the nation's capital and in every state's capital as well.

### Funds

The national and state IFAPACs maintain separate, segregated funds for political action and for administrative purposes. *NAIFA* cannot contribute to political candidates, but IFAPAC can. IFAPAC has consistently ranked at the top of the approximately 4,600 federal-level PACs in its political receipts and disbursements to political candidates. IFAPAC solicits political funds from NAIFA members. The administrative fund consists of contributions by state and local associations and by members of the association who direct their money to this fund. These monies are used only for administrative purposes.

# IFAPAC MISSION

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NAIFAPAC must, and each state should, set up a separate account solely for political action funds (from which contributions are made to candidates). Such funds should not be intermingled with general association funds. NAIFAPAC also has a separate account to pay administrative expenses of the PAC, and many state associations do as well. State association executives and treasurers are strongly encouraged to familiarize themselves with their state's campaign finance laws and contribution reporting requirements.

Although individual contributors are generally considered active for 12 months after the date of their last contributions, contributions must be credited in the *calendar* year they are received, in compliance with the Federal Election Campaign Act. Some state IFAPACs, however, keep separate internal records for their own purposes to coincide with their fiscal or association year.

Annual contribution amounts are recognized in the following categories; Century, Ambassador, Statesman, Envoy, Diplomat, Emissary and Capitol. Each level may be obtained by making a one-time contribution via personal check, Visa, American Express, Discover and MasterCard, by monthly withdrawals from a personal checking account or credit card, or by quarterly or semiannual payments.

Club Level	Contribution	Monthly
Capitol	\$5,000	\$416
Emissary	\$2,500-\$4,999	\$210
Diplomat	\$1,000-\$2,499	\$84
Envoy	\$500-\$999	\$42
Statesman	\$300-\$499	\$25
Ambassador	\$200-\$299	\$17
Century	\$100-\$199	\$10

## Administrative Fund

The administrative fund may consist of contributions by state and local associations and by individuals who direct their money to this fund. No contributions to candidate campaigns are made from the administrative fund. Administrative funds are used to support the ongoing solicitation, disbursement and record keeping functions of IFAPAC.

## IFAPAC Candidate Selection Group

The National IFAPAC Candidate Selection Group has final responsibility for allocating political action funds at the federal level. The Candidate Selection Group consists of the NAIFA Government Relations Committee chair, the National IFAPAC chair and first vice chair, the chair of the Advisors Political Involvement Subcommittee, the National IFAPAC Trustee Liaison, and three other persons appointed by the NAIFA Executive Committee. The NAIFA Trustee Liaison to the National IFAPAC is also the Trustee Liaison to the Group.

The Group reviews information about candidates and campaigns from many sources, including: the state IFAPAC, APIC and Government Relations chairs; the NAIFA government affairs staff; political involvement contacts; members of local associations; the political party campaign committees; the news media; the candidates and their political associates; and other PACs and political organizations.

The state IFAPACs have similar procedures. This careful, methodical process has worked exceptionally well. It is a major reason for IFAPAC's reputation for integrity.

## Questions & Answers

**Q: What is the purpose of IFAPAC?**

**A:** IFAPAC is a separate fund that supports the campaigns of candidates for elective office who understand and influence issues important to insurance agents and financial advisors. IFAPAC's goal is to advance the legislative and regulatory interests of the association members on the local, state and national levels. Association dues income may **not** be used to support candidates.

**Q: Why Does NAIFA Need IFAPAC?**

**A:** NAIFA created IFAPAC because elected officials make decisions that affect the business of NAIFA members every day. Laws governing federal, and, most state elections prevent member associations from contributing to candidate campaign committees from general dues money. However, the law does permit NAIFA to sponsor a PAC through which association members may make personal contributions in concert with their colleagues and business associates. A PAC is the best vehicle for directing contributions to candidates deemed to be responsive to the needs and interests of NAIFA members and their clients.

Federal law prohibits corporate contributions to candidates for congressional office (state laws vary). NAIFA may not use membership dues or other NAIFA revenue to help support quality candidates. Your personal contribution to IFAPAC creates NAIFA's only opportunity to provide financial support to pro-industry political candidates. The PAC exists to protect the interests of the financial advisors and insurance professionals.

NAIFA also needs IFAPAC to compete with the larger PACs that contribute millions of dollars annually to promote more government regulation and laws that will lead to additional legal liabilities.

**Q: Who can contribute to IFAPAC?**

**A:** Any U.S. citizen can **contribute** to IFAPAC, however, only members of the Insurance and Financial Advisors associations may be **solicited** to do so. Contributions to the *political* fund must be personal, **not corporate**. Contributions must be voluntary.

**Q: What's In It For Me?**

**A:** Credibility – IFAPAC gives NAIFA members political credibility. Lawmakers are held accountable for their actions and IFAPAC gives agents and advisors a way to either support them or withhold support.

**Q: How effective is IFAPAC?**

**A:** Of over 4,600 political action committees (PACs) registered with the Federal Election Commission, the National IFAPAC (NAIFAPAC) ranks in the **top 1 percent**. In the last election cycle, NAIFAPAC contributed over \$2 million to federal candidates and committees. Since contributions to IFAPAC are shared between the national and the state IFAPACs, an additional \$1.5 million was available for state races.

# IFAPAC MISSION

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**Q: How much or little can I give to IFAPAC per year?**

**A:** The minimum annual contribution for individual recognition is \$100 (Century Club). The highest level of annual giving to the political fund is \$5,000 (Capitol Club).

**Q: What are the methods of contributing?**

**A:** Individuals may contribute monthly via personal credit card (at \$25 or higher) or checking account (at \$10.00 or higher). They may contribute annually from their personal VISA, American Express, Discover or MasterCard or personal checking account. NAIFA members can also contribute via personal credit card on-line by going to [www.naifa.org/ifapac](http://www.naifa.org/ifapac).

**Q: Should I use a checking account bank draft system to donate to IFAPAC?**

**A:** Yes! Bank drafts help reduce administrative costs and allow IFAPAC to have funds available throughout the year. Individuals can give as little as \$10.00 per month on bank draft and, donors will be Century Club contributors. Bank draft transactions are done on or about the 10<sup>th</sup> of every month. It generally takes 2 business days to reach an individual's account for withdrawal. For a new enrollment submitted after the 10<sup>th</sup> of the month, IFAPAC will begin the first draft on or about the 25<sup>th</sup> of the month, with subsequent withdrawals on or about the 10<sup>th</sup>.

**Q: If I sign up for the bank draft, when am I considered a club level contributor?**

**A:** As soon as your first monthly draft is successfully drawn.

**Q: How do I stop a bank draft or change the checking account from which IFAPAC withdraws?**

**A:** Call, fax, email or write the National IFAPAC office.

**Q: Can I have monthly withdrawals taken from my credit card?**

**A:** Yes, at \$25 a month or higher. Charges will be made on the 20th of the month.

**Q: Should I contribute to IFAPAC in years when there are no federal elections?**

**A:** Yes! The candidate evaluation and support processes go on all the time. PACs that have the resources to make contributions when candidates need them most are highly visible in the political arena. IFAPAC occasionally makes debt-retirement contributions following elections and many states hold elections in odd-numbered years.

**Q: Can I direct IFAPAC to send a contribution to a particular candidate?**

**A:** No. "Earmarking" of individual contributions is prohibited. However, IFAPAC invites input regarding disbursements from all its contributors. NAIFAPAC has a special Candidate Questionnaire that should be used. Members should also communicate their preferences to their state and local IFAPAC chairs, who, in turn, should relay these recommendations to the National IFAPAC office.



**Q: Is my contribution to IFAPAC deductible on my federal income tax return?**

**A:** No. Congress eliminated the tax credit for all political contributions many years ago.

**Q: Who decides where the funds go?**

**A:** On the national level, contributions are determined by a Candidate Selection Group, which is made up of ten NAIFA members appointed by the Executive Committee of NAIFA. On the state level, contributions to candidates are made via a similar volunteer committee process. In addition, input from state and local association officers and contributors is vital to IFAPAC's ability to make informed decisions regarding which candidates should receive campaign support.

**Q: What is the address for sending contributions?**

**A:** The fastest way to send a contribution to IFAPAC is to contribute online at [www.naifa.org/ifapac](http://www.naifa.org/ifapac). Checks and credit card contributions can be mailed to the bank lockbox at: IFAPAC; PO Box 759063; Baltimore, MD 21275-9063. Bank draft enrollments, changes and upgrades should be sent directly to IFAPAC; 2901 Telestar Court; Falls Church, VA 22042, or by email to [ifapac@naifa.org](mailto:ifapac@naifa.org), or via fax 703-770-8151.

# **IFAPAC BYLAWS**

# IFAPAC MISSION

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## IFAPAC Bylaws: Statement of Policy Governing the Political Action Committee of the National Association of Insurance and Financial Advisors

### ARTICLE I

#### Name

SECTION 1. The National Association of Insurance and Financial Advisors (NAIFA) has a political action committee (PAC) that when engaged in joint fundraising or other activities described in Article III, Section 3 of this Statement of Policy, the PAC shall be known as the Insurance and Financial Advisors Political Action Committee and denoted by the acronym “IFAPAC”.

SECTION 2. The formal name of the federal political action committee sponsored by NAIFA shall be the National Association of Insurance and Financial Advisors Political Action Committee. Where applicable, it may be referred to by the acronym “NAIFAPAC”.

### ARTICLE II

#### Form of Organization

SECTION 1. IFAPAC shall be the voluntary, nonprofit, unincorporated political action committee located at the headquarters of the National Association of Insurance and Financial Advisors.

SECTION 2. IFAPAC shall be independent of any political party, political committee, ballot question or referendum committee, candidate or organization.

SECTION 3. The National Association of Insurance and Financial Advisors and its state and local chapters and affiliated units, to the extent permitted by law, may defray costs and expenses incurred in the establishment, administration, and solicitation of voluntary contributions to the PAC.

### ARTICLE III

#### Purpose and Powers

SECTION 1. The primary purpose of NAIFAPAC shall be to aid the effectiveness of the advocacy agenda of the National Association of Insurance and Financial Advisors, by supporting the nomination or election of selected individuals to public office. Other purposes shall be to preserve and promote good government and to encourage and facilitate participation by insurance and financial advisors in politics and government.

SECTION 2. NAIFAPAC shall have power to do any and all things necessary or desirable to attain these objectives, including provision of financial support to candidates for elective office, national political parties, other political action committees registered with the Federal Election Commission, State Board of Elections and within regulatory confines of the SEC, FINRA and MSRB and such other entities as may be consistent with the purposes of NAIFAPAC.

SECTION 3. IFAPAC shall be empowered to engage in joint solicitation of funds with state and local chapters of insurance and financial advisors or their political action committees organized and operated exclusively for the purpose of influencing, or attempting to influence, the nomination and election of individuals to state or local elective public office. When soliciting funds jointly with state or local chapters or their political action committees, IFAPAC shall be further empowered to make such disposition of funds jointly solicited as may from time to time be agreed upon by NAIFA or IFAPAC and state and local chapters of insurance and financial advisors or their political action committees, in accordance with applicable law.

SECTION 4. It shall be a major purpose of NAIFA to conduct the political action committee affairs in strict accordance with all pertinent laws and regulations.

## **ARTICLE IV**

### **Solicitation of Voluntary Contributions**

SECTION 1.

- a. IFAPAC may, pursuant to applicable law, solicit and accept voluntary personal political and administrative contributions from members of NAIFA's state and local chapters federated with NAIFA and from officers and other employees of NAIFA and from the families of each such person.
- b. The PAC may also solicit and receive administrative contributions from NAIFA state and local chapters and affiliated units of the National Association of Insurance and Financial Advisors.

SECTION 2. All personal political contributions to IFAPAC shall be voluntary, and no contribution shall be solicited or secured by or on behalf of NAIFA or IFAPAC by means of any coercion or physical force, or as a condition of employment or by using or threatening to use force, job discrimination or financial reprisals.

## **ARTICLE V**

### **Deposit and Segregation of Contributions**

SECTION 1. All political contributions to IFAPAC shall be deposited within ten (10) days of receipt and maintained in and as a segregated fund that is separate from the general funds of the National Association of Insurance and Financial Advisors. The separate segregated fund may be held in an account or accounts (sometimes referred to as a depository account(s)) maintained with a designated depository institution in accordance with applicable law. All expenditures and contributions to candidates for public office, political party committees, other political action committees and other organizations consistent with the objectives of the National Association of Insurance and Financial Advisors by NAIFAPAC shall be made by check or similar instrument from such separate segregated fund and from no other source.

SECTION 2. All expenses of IFAPAC which are not defrayed by NAIFA or its member chapters and affiliated units or from personal donations of persons eligible to be solicited for contributions shall be paid from such separate segregated fund.

# IFAPAC MISSION

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SECTION 3. No officer of NAIFA or of a state or local chapter, official of NAIFAPAC, member of the National IFAPAC Committee or contributor to IFAPAC shall have a right to share personally in the funds or assets of IFAPAC upon its dissolution or at any other time except for reimbursement of reasonable expenses incurred on behalf of IFAPAC, and except as provided in Article XI of this Statement of Policy.

SECTION 4. The names of contributors and the amounts given or pledged by them shall be maintained by IFAPAC in a businesslike manner and, except as required by law or for purposes of conducting necessary audits of the books of account of IFAPAC or for purposes of recognition at industry meetings or in chapter publications, or to conduct fundraising activities by IFAPAC, NAIFA, or its affiliated units, the names of contributors and the amounts of their individual contributions or pledges shall not be disclosed.

SECTION 5. Funds may be transferred from the depository account for investment purposes, but shall be returned to the depository account before being used to make contributions or expenditures to or on behalf of candidates.

SECTION 6. No funds properly allocable to NAIFAPAC shall be commingled with any other funds belonging to the National Association of Insurance and Financial Advisors. No funds transferred to IFAPAC from NAIFA to pay administrative costs shall be commingled with funds obtained by IFAPAC from voluntary political action contributions. Except as permitted under applicable law, no corporate check received by NAIFA from a corporate entity outside the NAIFA federation shall be transmitted to any fund under the control and direction of IFAPAC.

## ARTICLE VI

### Appointment, Powers and Duties of the Treasurer & Assistant Treasurer

SECTION 1. The Treasurer of IFAPAC and NAIFAPAC shall be the same individual who serves as the Treasurer of the National Association of Insurance and Financial Advisors.

SECTION 2. The Assistant Treasurer shall be the Association's PAC Director or equivalent staff position.

SECTION 3.

- a. The Treasurer and the Assistant Treasurer shall be the custodian of the funds of IFAPAC. The Treasurer, Assistant Treasurer or such other person(s) as may be designated by the Executive Committee of the National Association of Insurance and Financial Advisors shall collect all funds of IFAPAC and shall disburse all monies in accordance with the instructions of the National PAC Committee. The Treasurer or Assistant Treasurer shall keep full and accurate records and accounts, shall present financial statements, and shall prepare, sign, and file all reports to governmental authorities required by law or directed to be filed by NAIFAPAC. The Treasurer and Assistant Treasurer shall give bond in such sum as may be fixed by the NAIFA Board of Trustees or the Committee, and the premium on such bond shall be paid by The National Association of Insurance and Financial Advisors.

- b. Among detailed accounts to be kept by the Treasurer or Assistant Treasurer shall be the following:
1. All voluntary political contributions made to the IFAPAC.
  2. Such identification of each person making a contribution as shall be sufficient to comply with all record-keeping and reporting requirements of applicable law.
  3. All expenditures and contributions made by NAIFAPAC.
  4. Such identification of each person to whom or on whose behalf a contribution or expenditure is made as shall be sufficient to comply with all record-keeping and reporting requirements of applicable law.
  5. Receipted bills, invoices, or cancelled checks for every expenditure made by IFAPAC (except that to the extent that disbursements from a petty cash fund are permissible, then a written journal of all such disbursements shall be kept in such detail as shall satisfy the requirements of law) for a minimum period of seven (7) years.
  6. Such other records as may be required by applicable law or suggested by sound practice in the conduct of the business of a political action committee.

## **ARTICLE VII**

### **Appointment, Powers and Duties of the National IFAPAC Committee**

#### SECTION 1.

- a. There is hereby created a National IFAPAC Committee. It shall perform the duties as described in Article X, Section 5 of the Bylaws of the National Association of Insurance and Financial Advisors. For purposes of this Statement the National IFAPAC Committee hereby created shall be referred to as the "Committee". The Committee shall have general supervision and control over the political action affairs and funds of NAIFA and shall carry out all political action policies and activities of NAIFA as may be designated by the Board of Trustees of the National Association of Insurance and Financial Advisors.
- b. The Committee shall, from time to time, review the process of fundraising administrative contributions.

SECTION 2. The Committee shall consist of a Chair and First Vice Chair and at least twelve (12) Regional Chairs, who shall be appointed by the Executive Committee of the National Association of Insurance and Financial Advisors, giving due consideration to geographical representation. The term of office for the twelve (12) regional Vice Chairs shall be two years. No individual shall serve as a Regional Chair for more than eight (8) consecutive years. The term of office for the Chair and First Vice Chair shall be two years. No individual shall serve as Chair or First Vice Chair for more than six (6) consecutive years.

SECTION 3. The Chair shall preside at all meetings of the Committee.

# **IFAPAC MISSION**

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SECTION 4. In the event of a vacancy in the office of the Chair, the First Vice Chair shall automatically succeed to that office until the Executive Committee of the National Association of Insurance and Financial Advisors shall appoint a successor. In the event of a vacancy in the office of First Vice Chair, the Executive Committee of the National Association of Insurance and Financial Advisors shall appoint a successor. It is the intent of this Policy Statement that there be a Chair and a First Vice Chair at all times.

## **ARTICLE VIII Meetings of the National IFAPAC Committee**

SECTION 1. Meetings of the Committee may be called by the Chair.

SECTION 2. Five members of the Committee shall constitute a quorum for any meeting.

SECTION 3. The Committee may, under circumstances determined by the Chair or his or her successor to require or merit it, transact business by mail, telephone conference call, fax, e-mail or other means, without physically meeting together.

## **ARTICLE IX Candidate Selection Group**

SECTION 1. There shall be a Candidate Selection Group of the National IFAPAC Committee. It shall consist of the Chair of the Committee on Government Relations, the Chair and First Vice Chair of the National IFAPAC Committee, the Chair of the Committee on Grassroots Advocacy and four (4) individuals to serve at large, all of whom shall be recommended by the IFAPAC Chair and approved by the Executive Committee of NAIFA every two years as soon after January 1st as may be practicable. The Chair of the Candidate Selection Group shall be the Chair of the National IFAPAC Committee. Subject to the limitation contained in Article VII, Section 2 of this Policy Statement and Article X, Section 1 of the NAIFA Bylaws, there shall be no fixed limit of tenure on the Candidate Selection Group.

SECTION 2. The primary responsibility of the Candidate Selection Group shall be the selection of candidates, for federal public office, political party committees, other political action committees, and such other entities as may be consistent with the purposes of NAIFAPAC to receive contributions, the determination as to the amount or amounts to be contributed, and the establishment of the method of delivery of such contributions.

SECTION 3. Selection decisions of the Candidate Selection Group shall be made by a simple majority of the members of the Group actively serving at the time any decision is made. The Group may, under circumstances determined by the Chair or his or her successor to require or merit it, transact business by mail, telephone conference call, fax, e-mail or other means, without physically meeting together.

SECTION 4. The Candidate Selection Group will use the principles set forth in the Candidate Selection Group Guidelines when making their decisions.

## **ARTICLE X**

### **Books and Records**

NAIFA shall keep correct and complete books and records of account pertaining to IFAPAC, which shall be audited at least once each calendar year by the auditor of the general books and records of the National Association of Insurance and Financial Advisors.

## **ARTICLE XI**

### **Dissolution**

While the duration of IFAPAC is to be perpetual, IFAPAC may be dissolved at any time by action of the National Association of Insurance and Financial Advisors. Upon such dissolution, all funds remaining in the separate segregated fund shall be promptly returned in a manner determined by the Executive Committee of the National Association of Insurance and Financial Advisors to such individuals who have contributed to IFAPAC within the previous twelve (12) months preceding dissolution, or shall be promptly distributed to one or more political party committees to the extent permitted by law, or to a tax-exempt charitable institution, but only in accordance with the purposes of NAIFAPAC, and in any event, only in consonance with applicable law.

*As Approved by the NAIFA Subcommittee on Political Action April 12, 1991 and the NAIFA Board of Trustees April 24, 1991. Amended by NAIFA Board of Trustees February 1995, January 2001; Amended and Approved by the Subcommittee on Political Action December 9, 2001, and by the NAIFA Board of Trustees on January 12, 2002. Amended by the NAIFA Board of Trustees September 5, 2008.*

*Once these changes have been approved. The above will be updated to show "Amended and Approved by the National IFAPAC Committee on August 16, 2018 and by the NAIFA Board of Trustees on September 2018"*





# IFAPAC RESPONSIBILITIES

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## The State IFAPAC Chair

### Volunteer Chair Duties & Responsibilities

Your appointment as IFAPAC Chair is critically important to the success of the fundraising activities of your association. You will want to start fundraising as soon as your appointment is effective. Read the *State Plan for Success* and complete the *Setting Your IFAPAC Fundraising Goals Worksheet* to keep track of your fundraising progress throughout the year.

Your most critical task will be to get your fellow members involved and keep your local fundraising chairs motivated. Tell them that elected officials are shaping their future every day. Health insurance reform, retirement and pension restructuring, insurance regulatory reform, government-mandated fiduciary standards, tax reform, estate planning and many other issues are being legislated daily. Everyone in the insurance and financial services business who wants to stay in business and protect their clients should be contributing to IFAPAC.

Your top priority is to encourage all of your local chairs to form IFAPAC fundraising committees. Years of experience have shown that local associations with an educated IFAPAC committee in place and headed by an effective chair, have the best results. No one-time fundraising event, even a well-planned one, can take the place of an effective committee with a workable plan and goals. A fundraising committee makes each local association accountable for success. A committee provides for a natural progression of leadership in IFAPAC. And committee members push one another to achieve. Soloists, however well-intentioned, can't reach everyone in the association. It's too big a job.

Recruit people for your fundraising committee who believe in the mission of IFAPAC, have an interest in politics and are already contributing generously to IFAPAC. Mark your calendar to check in with your local chairs once every 30 days (more often during the year-end fundraising push) in order to see how fundraising is progressing and to see what specific efforts are planned.

### At a minimum your goals this year should include:

- ✓ Renewing all of last year's contributors who are still current NAIFA members
- ✓ Encouraging members to increase their contribution amounts over the prior year
- ✓ Acquiring new contributors — A top priority for the first quarter of the year
- ✓ Getting all state and local association Boards of Directors to contribute
- ✓ Ensuring that your association makes a budget line item for an administrative contribution to IFAPAC

### State IFAPAC Chair Job Description:

- |  |   |
|--|---|
| <input type="checkbox"/> Raise political and administrative funds  | <input type="checkbox"/> Host an IFAPAC Booth at the state convention to increase IFAPAC visibility and raise funds   |
| <input type="checkbox"/> Contribute to IFAPAC at the Envoy level or above  | <input type="checkbox"/> Maintain a supply of IFAPAC materials, such as enrollment forms, Directives, and brochures   |
| <input type="checkbox"/> Attend your National IFAPAC region's conference calls                                       | <input type="checkbox"/> Familiarize yourself with NAIFA's Online Service Center (OSC)  |
| <input type="checkbox"/> Work with the state and local leaders to increase the number of completed IFAPAC Directives | <input type="checkbox"/> Ensure the use of the 1) inactive contributors (lapsed report, 2) APIC legislative contacts reports and 3) non-contributors prospect lists |
| <input type="checkbox"/> Comply with all federal and state election laws   |   |

# IFAPAC RESPONSIBILITIES

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- Form a fundraising committee and appoint a vice (or co-) chair.
  - Establish a system of succession so that the next state chair will be well-trained to assume your responsibilities
- Establish state goals & local goals
- Train, educate and motivate local IFAPAC chairs and their committees
  - Communicate regularly with your local/regional chairs and provide them with fundraising ideas
  - Encourage your local/regional chairs to strive for the IFAPAC Recognition Awards
  - Work with your State Association Executive to ensure that the monthly reports from National IFAPAC are being distributed to the local chairs and other leaders.
- Ask for a local IFAPAC chair to be replaced if necessary.
- Coordinate state IFAPAC and APIC committee efforts
  - Help to coordinate candidate selection feedback
  - Help coordinate IFAPAC candidate contribution deliveries
  - Ensure that anyone requesting IFAPAC funds for a federal open seat candidate or challenger completes the *NAIFAPAC Candidate Questionnaire*
- Report state activities to your:
  - National IFAPAC regional vice chair
  - State board and the local presidents

**I accept these Duties and Responsibilities:**

\_\_\_\_\_ name (please print)

\_\_\_\_\_ signature

\_\_\_\_\_ date

## The Local IFAPAC Chair

### Volunteer Officer Duties & Responsibilities

The local IFAPAC chair should be someone who wants to be involved in association activities and who is willing to commit to this position for at least two years. He/she should be focused on the primary objective of raising funds and have the aptitude for raising money and motivating people. The chair should be a member in good standing of the local association, evidence an ability to organize and already be a generous contributor to IFAPAC.

The local IFAPAC chair should be willing to attend IFAPAC training sessions and participate in the meetings and conference calls initiated by the state IFAPAC chair and/or regional chair. The local chair should have a realistic insight about association members on the local level and have the willingness to meet either one-on-one with members or use other methods to increase local participation in IFAPAC.

The local IFAPAC chair must be knowledgeable of the applicable federal and state campaign finance laws covering fundraising for political action committees. Lastly, there should be no question as to the integrity of this person handling the funds.

### Local IFAPAC Chair Job Description:

- Raise political and administrative funds
- Get a vice (or co-) chair and form a fundraising committee
- Contribute to IFAPAC at the Ambassador Club level or above
- Establish a plan to achieve your assigned local association fundraising goals
- Encourage all members of the association to complete an IFAPAC Directive
- Strive to achieve the IFAPAC Awards
- Attend IFAPAC workshops and training meetings
- Participate in conference calls and meetings arranged by the regional and state chairs
- Maintain a supply of IFAPAC materials, such as enrollment forms, Directives and brochures
- Utilize the 1) inactive contributors report, 2) APIC legislative contacts reports and 3) non-contributors prospect lists
- Ensure that your association makes a yearly budget line item for an administrative contribution to IFAPAC
- Educate and communicate regularly with local membership about IFAPAC activities and goals
- Coordinate IFAPAC with APIC committee efforts regarding candidate selection feedback from individual members to the state chair
- Comply with federal and state election laws
- Report local activities and problems to the state chair

### I accept these Duties and Responsibilities:

\_\_\_\_\_  
name (please print)

\_\_\_\_\_  
signature

\_\_\_\_\_  
date

# IFAPAC RESPONSIBILITIES

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## The State IFAPAC Committee Member

### Volunteer Officer Duties & Responsibilities

The IFAPAC Committee member will help the state chair raise funds for IFAPAC by participating in phon-a-thons and help staff the IFAPAC booth at statewide meetings. Further committee members will oversee a few locals and help keep them on track to reach their IFAPAC fundraising goals by December 31 and therefore help your state reach its goals.

### State IFAPAC Committee Member Job Description:

- Get established goals from your local chairs
- Contribute to IFAPAC at the Statesman level or above
- Ensure that there are chairs, vice chairs and committees for all of the local associations you oversee.
- Establish regional workshops to educate, train and motivate local chairs and committee members. Coordinate training with the state IFAPAC chair
- Attend the local association meetings and board meetings in your state at least twice a year
- Make monthly telephone contact with local IFAPAC chairs
- Attend all state IFAPAC committee meetings and participate in all state IFAPAC conference calls
- Ensure that the local IFAPAC chairs are soliciting inactive (lapsed) contributors
- Get on the mailing lists for meeting notices and communications from each of the local associations in your region
- Encourage your local chairs to strive for the IFAPAC Awards
- Report local association fundraising activities and problems to your state chair
- Maintain a supply of IFAPAC materials, such as enrollment forms, Directives and brochures

**I accept these Duties and Responsibilities:**

\_\_\_\_\_ name (please print)

\_\_\_\_\_ signature

\_\_\_\_\_ date

# The State IFAPAC Treasurer

## Volunteer Officer Duties & Responsibilities

The State IFAPAC Treasurer is charged with handling both administrative and political monies which have been contributed by individuals and state and local associations for the sole purpose of supporting the IFAPAC program. All of this money must be recorded properly. State IFAPAC treasurers must be well-versed in federal and state election laws regarding the recording of contributions and the filing of state reports and tax forms. Clearly, this person's integrity must be without question. If at any time during the course of fulfilling his/her duties a treasurer is unsure of the status of the IFAPAC funds, he/she should immediately obtain an audit. If at any time a treasurer does not understand the filing or compliance regulations governing the state IFAPAC, he/she should contact the state board of elections (which is usually part of the Secretary of State's office).

### State IFAPAC Treasurer Job Description:

- Know the laws affecting your State IFAPAC – both federal and state
- Pay the taxes on income (usually in the form of interest, not the actual political and administrative funds) if required. (The federal form you may have to file is IRS 1120-POL [see the form itself for more information] and your state may have a tax-filing requirement, too.)
- Segregate the funds – even if your state election laws do not require a separation of administrative (corporate) and political (personal) monies, it is highly recommended that the two types of funds be kept in different accounts
- Keep excellent records
- Deposit the monthly state share funds within 10 days
- Inform National IFAPAC immediately if you discover a discrepancy regarding a contribution
- Forward IFAPAC contributions to NAIFAPAC within 10 days – it's the law!
- Ensure that the association's NAIFA member administrative contribution is made every year
- Familiarize yourself with the memo entitled *Important Reminders For Filing State IFAPAC Election/Ethics Reports* in the IFAPAC Legal section of this Guide.

### I accept these Duties and Responsibilities:

\_\_\_\_\_

name (please print)

\_\_\_\_\_

signature

\_\_\_\_\_

date

# IFAPAC RESPONSIBILITIES

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## The Role of the President-Elect in IFAPAC's Success

### Your Appointment Authority:

Your thoughtful appointment of an IFAPAC chair is critically important to the success of the fundraising activities of your association. Full participation in the electoral process should be a key goal for your association during your term of office. Your support and assistance, and that of your state association's Board, will be needed throughout the year to ensure the program's success.

The National IFAPAC Subcommittee strongly recommends appointing an IFAPAC chair for the period of January to December and appointing that person for a minimum two-year term. It's also critical that an IFAPAC vice chair be appointed to "apprentice" with the chair during the same time period.

#### Do:

- Appoint someone who has demonstrated he/she will complete the job.
- Appoint someone with an interest in politics.
- Instruct your chair to form a fundraising committee immediately. Associations with a stable IFAPAC committee in place and headed by an effective state chair, have the best results.
- Contact your IFAPAC chair once a month throughout the year to see how fundraising is progressing and to see what specific fundraising campaigns are planned.
- Track your chair's progress towards achieving the IFAPAC Awards.

#### Don't:

- Appoint someone who won't form a committee. Soloists, however well-intentioned, can't reach everyone who needs to be asked to contribute to IFAPAC. It's too big a job.
- Appoint someone who doesn't believe in the mission of IFAPAC or who doesn't contribute himself/herself.
- Assume that IFAPAC fundraising "will take care of itself." When members retire their IFAPAC contributions cease. Your help will be needed to recruit new contributors.
- Appoint someone who has not contributed to IFAPAC within the last 12 months.

There are associations that consistently succeed in IFAPAC fundraising and associations that never seem to get more than 20% of the members to participate. If your association has always been an IFAPAC leader, your role in IFAPAC may be limited to supporting it, both financially and in talks throughout your term of office. However, if your association is consistently having trouble, then the problem is likely the lack of an effective committee headed by an influential chair.

### Your Successor:

When you speak with the next incoming president of your association, ask him/her to appoint a proven leader as IFAPAC chair and give the incoming president your honest assessment of the performance of the current chair and whether or not he/she should be reappointed.

## The Role of the Association Executive in IFAPAC's Success

Your role as an Association Executive is paramount in IFAPAC's success. Executives must cultivate and nurture an on-going culture of supporting IFAPAC within the association. NAIFA is an advocacy group - make it a point to talk about legislative issues affecting your members in all association meetings. Help your board and IFAPAC committee overcome their fears of fundraising. Those who fear fundraising the least will be the most successful. Your help can mean the difference between a successful state IFAPAC and a not so successful state IFAPAC.

Remember without the industry, there is no NAIFA. Without NAIFA, there are no members. Without members, association executives are not needed. There are many opportunities for executives to assist IFAPAC chairs and committees.

### Here are 15 ways you can help. . . .

1. Work with your IFAPAC chair to create your association's annual fundraising plan and use it as a road map so that your IFAPAC chair and committee members will understand the big picture.
  - a. Break your fundraising year into quarters. First Quarter – Converting zeroes (non-contributors) to heroes (contributors); Second Quarter – Upgrading current contributors (both monthly givers and annual givers); Third Quarter – Scheduling “Back The PAC” activities (e.g. phon-a-thons); Fourth Quarter – Following up on zeroes, upgrades, YAT members, Board members and annual contributors.
  - b. Schedule phone campaigns at least quarterly, especially in your largest local associations.
  - c. Send monthly IFAPAC-specific communications to members.
  - d. Ask your prominent YAT members to solicit other YATs. They have enthusiasm, talent, new ideas and are eager to help! Give them a fundraising goal – they are goal-oriented and competitive.
2. Educate yourself on the federal and state laws covering political action committees. Read the *Legal Do's and Don'ts*. Be sure that the person in charge of your state's IFAPAC accounting is educated about IRS Forms 1120- POL and 990.
  - a. Make sure no illegal solicitations are on your association's website. IFAPAC information should be behind a “members only” firewall.
  - b. Make sure all solicitations contain the legally required contribution disclaimer language.
  - c. Forward all contributions that have been entrusted to you to the IFAPAC office in Falls Church, VA within 10 days. It's the law!
3. Dedicate space to IFAPAC in all publications and communications for an IFAPAC article or advertisement (minimum twice a year).
4. Ensure that the IFAPAC administrative monies are budgeted (based on the June 30th membership number) by your association and that the funds are actually sent to the IFAPAC office in Falls Church, VA no later than December 1st.
5. Add IFAPAC to your board meeting agenda as a standing item.
  - a. Assign a board member or IFAPAC committee member to be a table captain at all meetings. Ask them to talk about the importance of PAC and supporting the PAC that's supporting them.
  - b. Review the *Legal Do's & Don'ts* document with your new state board at their orientation meeting.
  - c. Encourage the showing of the Straight Talk video featuring Mike Dunn and the Advocacy at Work DVD by Terry Headley.
6. Facilitate and participate in state IFAPAC committee meetings and conference calls and participate in the national IFAPAC regional conference calls.



# IFAPAC RESPONSIBILITIES

7. Contact the National IFAPAC Subcommittee Association Executive Representative for help with any issues regarding IFAPAC.
8. Notify the IFAPAC office in Falls Church, VA of local and state IFAPAC chair and co-chair changes ASAP.
9. Provide administrative services such as:
  - a. Work with your state IFAPAC chair to ensure that all contributor reports, call lists and fundraising campaign fliers sent out by National IFAPAC are distributed to local leaders.
  - b. Help provide a facility for a phon-a-thon and training meetings.
  - c. Keep a supply of IFAPAC materials (e.g. ribbons, pins, contribution forms, envelopes, brochures and give away items for new contributions) on hand.
  - d. Insert IFAPAC flyers into other association mailings to NAIFA members.
10. Thank your contributors on a regular basis; give them recognition at meetings and in publications. Create a PowerPoint presentation to scroll throughout your meeting listing all contributors. Create a poster displaying lifetime or annual contributions of members. Provide forums for your IFAPAC chair to publicly thank his/her committee members and all contributors.
11. Ensure that IFAPAC is visible during association meetings, legislative days and conventions by:
  - a. Setting aside high-traffic space for an IFAPAC booth – reserve table display and order supplies.
  - b. Giving platform time for an IFAPAC presentation.
  - c. Displaying the IFAPAC banner.
  - d. Working with national IFAPAC to create contributor boards/posters.
12. Ensure that all state and local board members are PAC contributors. Check that the people appointed as local IFAPAC chairs have contributed to IFAPAC within the last 12 months. If one has not, contact the applicable local association executive and/or the local association president and inform them that the appointee must either make a contribution to IFAPAC within 30 days or be replaced.
13. Don't be afraid to make the ask yourself! Members know and respect you. An ideal time to ask is at meetings when your members check in/register.
14. Encourage your chair to review and follow-up on the IFAPAC contribution reports and tell him/her that other customized reports are available from National IFAPAC.

# Schedule of IFAPAC Chair Responsibilities by Month

## What To Do & When

### AS SOON AS YOU BECOME CHAIR:

- Read the IFAPAC sections of the *PIC/PAC Guide*.
- Get a copy of the current fundraising goals for your state and all locals.
- Obtain all other IFAPAC records and materials from your predecessor.
- Review fundraising objectives and obtain materials necessary to accomplish them. What is your fundraising committee going to do to promote contributions to IFAPAC and to aid individual members in becoming more knowledgeable and involved in politics? What resources do you need?
- Plan to attend the national PIC/PAC Planning Meeting (usually in November or December). Your state's IFAPAC Administrative Fund pays for this.
- Familiarize yourself with NAIFA's Online Service Center (OSC) and how to run Leadership & other IFAPAC reports.
- Track your progress towards achieving your contributor and contribution goals.
- Make sure your IFAPAC region's conference calls are on your calendar for the year.
- Contact your National IFAPAC Regional Vice Chair.

### JANUARY

- Recruit a co-chair and committee members to assist you in your fundraising.
- Begin working to gain new, IFAPAC contributors. Start asking every member of the association for contributions. When surveyed, most people who don't contribute to IFAPAC say it's because no one asked them!
- Send a request for Directives to any IFAPAC contributors who have not signed the Directive. In the message thank them for contributing and remind them that their contributions cannot be utilized for state and local elections until they complete the Directive. Utilize the *Summary of NAIFA Member PAC Activities* document, created specifically to assist broker/dealers and compliance officers with allowing NAIFA members to share their contributions back in their home state.
- Secure space at state association annual meetings for an IFAPAC booth and reserve the IFAPAC table top display from National IFAPAC.
- Encourage at least Statesman level (\$300) contributions from your state association leadership and Ambassador Level (\$200) contributions from your local leaders. It's difficult to sell to the rest of the association members what the leadership hasn't bought.

- Begin training IFAPAC committee members, local chairs and other association leaders — Review the phon-a-thon kit and IFAPAC training webinars.
- Tell each local IFAPAC or Government Relations chair what their portion of the overall state IFAPAC goal is and work with them to develop their plan for success.

### FEBRUARY, MARCH & APRIL

- Solicit YATs during YAT Awareness month in March and promote monthly giving to them.
- Ask monthly bank draft contributors to upgrade to the next level (at least \$5 more per month).
- Solicit contributions during your state's Day at the Capital, training meetings and Annual Meeting/Convention.
- Conduct one or more fundraising events - phon-a-thons, competitions or matches.
- Participate in National fundraising campaigns!
- Create incentive opportunities for contributors to increase their contributions.
- Order supplies needed for an IFAPAC Booth (i.e. pins, ribbons, contributor prizes) and the table top display.
- Promote attendance at NAIFA's annual Congressional Conference in May.

# IFAPAC RESPONSIBILITIES

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- Make sure all IFAPAC contributors have completed a *NAIFA Member Directive Regarding IFAPAC Contributions*.
- Utilize state and/or federal legislative or regulatory proposals to motivate contributors.
- Send solicitations to NAIFA members appearing on the *IFAPAC Non-Contributors Prospect List*, which is distributed quarterly by National IFAPAC, and follow up within two weeks with a personal phone call. (Be sure to include the member's ID number in the original solicitation so they can easily contribute online.)
- Ask for contributions! Ask for contributions! Ask for contributions!

## MAY & JUNE

- Attend NAIFA's Congressional Conference.
- Participate in National fundraising campaigns!
- Encourage your association's leadership and its finance committee to budget an association contribution per member for the IFAPAC administrative fund.
- Send a request for Directives to any IFAPAC contributors who have not signed the Directive. In the message thank them for contributing and remind them that their contributions cannot be utilized for state and local elections until they complete the Directive. Utilize the *Summary of NAIFA Member PAC Activities* document, created specifically to assist broker/dealers and compliance officers with allowing NAIFA members to share their contributions back in their home state.
- Solicit out-going leaders for IFAPAC contributions.
- Recognize and praise your association's contributors at meetings and other gatherings, via widely-circulated members-only communications.
- Don't forget to contact your lapsed contributors — if they gave in the recent past, it is likely they will give again. Sell them on the advocacy advantages.
- Utilize state and/or federal legislative or regulatory proposals to motivate contributors.
- Conduct a phon-a-thon in honor of NAIFA's June anniversary. Ask non-contributors to support the organization that supports them.

- Review the APIC contact lists (both state and federal). Are there APIC contacts on the list who are not current IFAPAC contributors? If so, ask them to contribute.
- Host an IFAPAC Booth at your state's annual meeting or Legislative Day and create incentive opportunities to attract new contributors and upgrade loyal contributors.
- Ask your state's most respected MDRT members (who are also current NAIFA members) to solicit contributions – at dollar amounts commiserate with their status – from other state MDRT members.
- Keep asking for contributions! Keep asking for contributions! Keep asking for contributions!

## JULY & AUGUST

- Review your IFAPAC fundraising plan. Are you meeting your objectives? Are you half way to your goals?
- Ask all new state and local leaders to make their annual IFAPAC contributions if they have not done so already. Promote Statesman level giving (\$300 per year or \$25 a month) for local leaders and Envoy level giving (\$500 per year or \$42 a month) for state leaders.
- Participate in National fundraising campaigns!
- Recognize and praise your association's contributors at meetings and other gatherings or via widely-circulated members-only association communications.
- Follow – up with your state's Annual Conference registrants once national IFAPAC solicits them to contribute.
- National IFAPAC will solicit all local associations for the annual NAIFA member Administrative Contribution in both August and November. Contact your local association treasurers to make sure the contributions are paid.
- Follow up with your state's annual meeting and or day at the state capital attendees to make contributions.
- Keep asking for contributions! Keep asking for contributions! Keep asking for contributions!

## SEPTEMBER & OCTOBER

- Attend NAIFA's Annual Conference.
- Participate in National fundraising campaigns!
- Use the upcoming elections to focus attention on the need to support IFAPAC and participate in political processes.
- Make sure all IFAPAC contributors have completed a *NAIFA Member Directive Regarding IFAPAC Contributions*.
- Recognize and praise your association's contributors at meetings and other gatherings or via widely-circulated members-only association communications.
- Read the criteria for the IFAPAC Awards and make sure your association is on track to achieve them.
- In an election year, remind your Fundraising Committee members that funds must be received by October to be used in the current elections. At the same time, you should let your association members know that IFAPAC can make good use of contributions whenever they are received.
- Reference your contributor list for people who have been contributing the same amount for years. Is it time for you to ask them to go to the next giving level? Ask those members who contribute via bank draft at \$8.50 a month to "round up" to \$10. Do the same with the \$17 a month contributors who could increase to \$20 or \$25 a month and so forth.
- Arrange for an elected official or a political party representative to speak at an association meeting or attend a meeting as an association guest. Coordinate this meeting with your association's APIC and Government Relations chairs.
- Still asking for contributions! Still asking for contributions! Still asking for contributions!

## NOVEMBER & DECEMBER

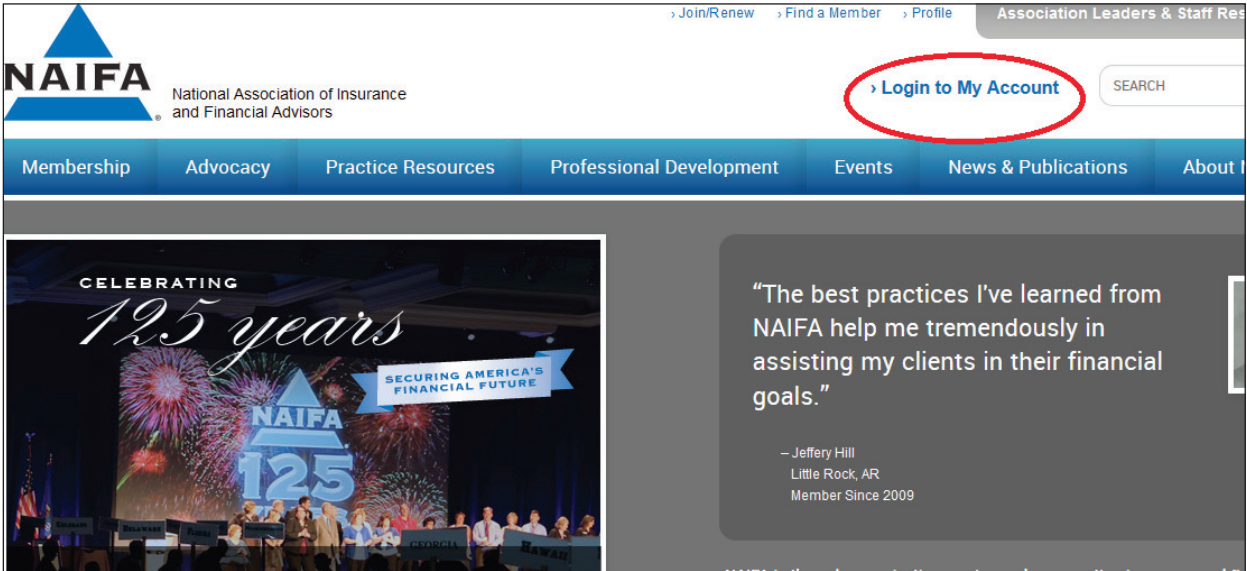
- Send your State IFAPAC Chair, Vice Chair and one local chair from a large association and/or your state's president-elect to the National IFAPAC/APIC Planning Meeting. Budget the travel out of your IFAPAC Administrative Fund or your state's general treasury.
- Read and heed the *Year-End Deadline Memo* sent in the fall that applies to all current year IFAPAC contributions in order to qualify for NAIFA and IFAPAC Awards.
- Solicit your state's previous year contributors who have yet to renew and ask them to sign up for bank draft and increase to the next level. Be sure that they have completed a Directive!
- Participate in National fundraising campaigns!
- Ask current annual contributors to switch to monthly bank draft giving.
- In November, National IFAPAC will re-solicit all previous contributors who have yet to make a current year IFAPAC contribution.
- Make sure all IFAPAC contributors have completed the *NAIFA Member Directive Regarding IFAPAC Contributions*.
- Recognize current IFAPAC contributors in your association's members-only publication to stimulate participation.
- Has the association treasurer forwarded the amount budgeted for the IFAPAC administrative fund? If not, contact your association's treasurer and urge him/her to forward the funds before the end of the calendar year.
- Are you designated to continue as IFAPAC chair? If a successor has been selected, organize your records in such a way as to be helpful to the next chair. Offer the incoming president your advice concerning the next chair.
- Are you going to meet your contributor and contribution fundraising goals? If not, what is your emergency plan?
- Set next year's IFAPAC fundraising goals and begin to plan for next year.
- Ask for contributions! Ask for contributions! Ask for contributions!

National IFAPAC will send renewal notices four times if necessary annually to all previous IFAPAC contributors from all states as well as a variety of other solicitations targeted at specific subgroups of members (e.g. non-contributors, state and local leadership, YATs, LILI Grads, APIC contacts, etc.) to assist in the fundraising efforts. Remember fundraising is best done one-on-one.

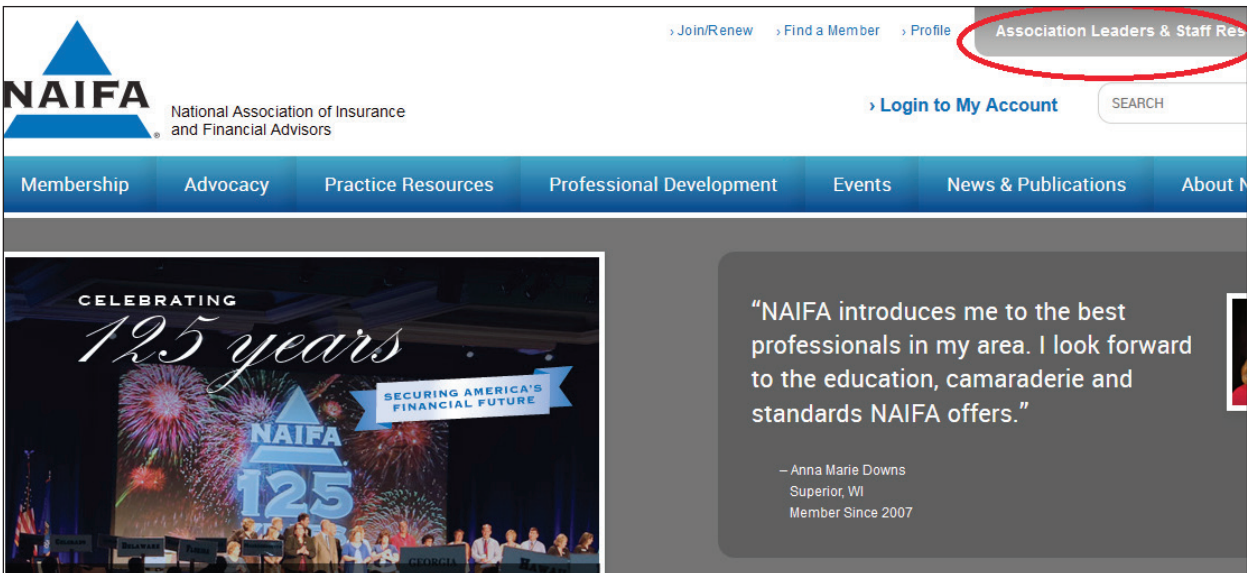
# IFAPAC RESPONSIBILITIES

## How to Use NAIFA's On-Line Service Center (OSC) for Accessing IFAPAC Contributor Information

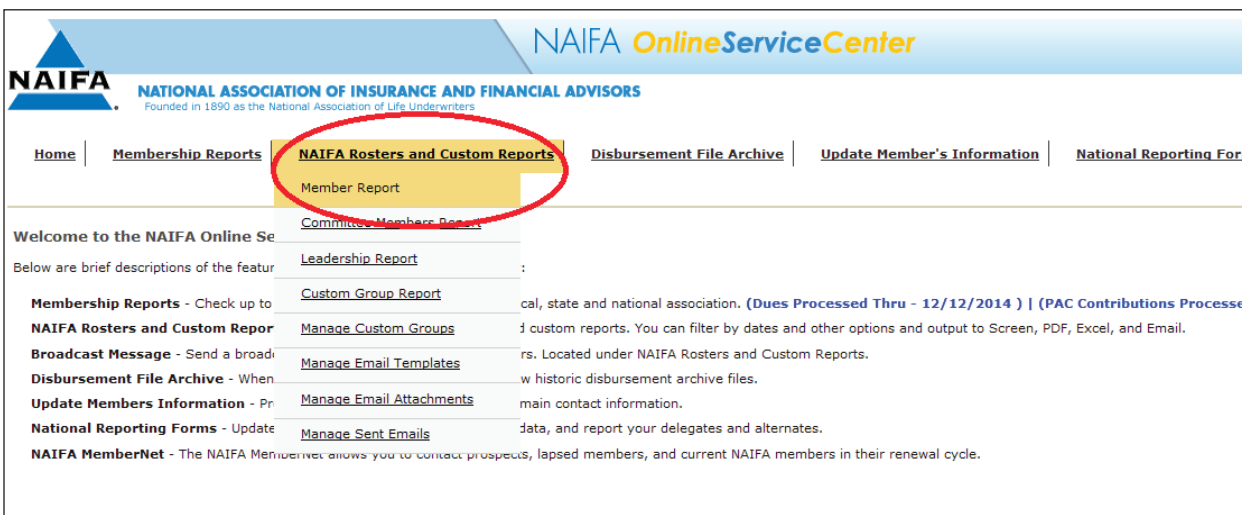
1. Log onto the NAIFA website at **www.NAIFA.org**.  
Use your last name and NAIFA ID number. *(First letter of last name is capitalized.)*



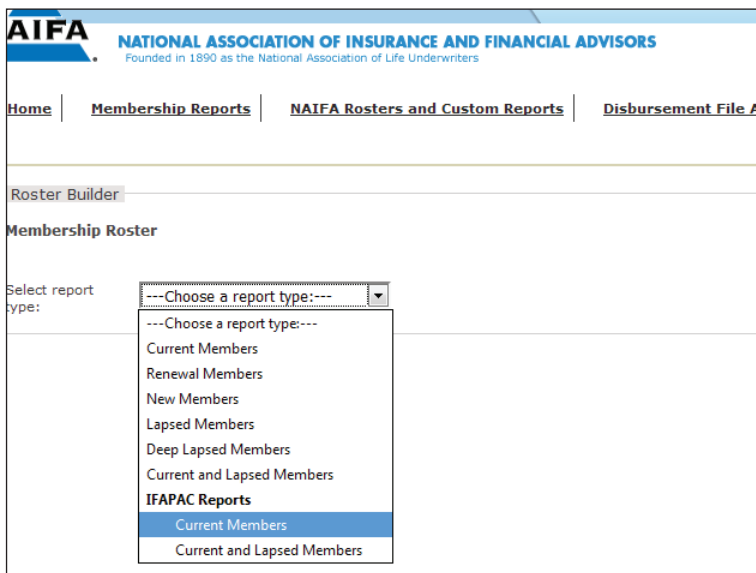
2. Click the **GREY Associations Leaders & Staff Resources** tab and select **Online Service Center**



3. Once at the OSC make note of the **PAC Contributions Processed Date** on the homepage
4. Select **NAIFA Rosters and Custom Reports** tab then select **Member Report**.



5. At **Select Report Type**, go down to **IFAPAC Reports** and select **Current** from the drop down list.



# IFAPAC RESPONSIBILITIES

- At the next **Roster Builder** screen: Skip over the grey box of Optional Filters, select an **Association Level** (either state or local), choose the name of the local association if applicable, leave **Sort By** type as last name and if you need a mailing address you can add that by choosing which address you would like using the **Additional Output Field Groups**

(Only use the grey box of optional filters if you are trying to make a company specific or YAT list)

The screenshot shows the 'Roster Builder' web application. At the top, it says 'Membership Roster' and 'Report Type: IFAPAC Current Members' with a 'change report' link. Below this is a grey 'Optional Filters' box containing a 'Date Range' section with a 'Paid Thru Date' dropdown and two empty input fields, a 'Company' dropdown set to '---All Companies---', and three checkboxes for 'Annual Payer?', 'YAT?', and 'Deceased?'. Below the filters, there are dropdowns for 'Association Level' (set to 'Local'), 'Local Association' (set to '-- Select a Local Association --'), and 'Sort By' (set to 'Last Name'). There is also an 'Additional Output Field Groups' dropdown. A 'Generate Report' button is at the bottom.

- Click **Generate Report**. It will automatically run in an excel format.
- Once the report generates, for some users a box titled “What to do you want to do” will appear for other users the report will automatically open. If you receive the “What to do you want to do” box, choose open.

This screenshot shows the same 'Roster Builder' interface as above, but with a 'Windows Internet Explorer' dialog box overlaid on the right. The dialog box title is 'What do you want to do with 2013102256.xls?'. It indicates the file is a 'Microsoft Excel 2003' file from 'securex.naifa.org'. The dialog offers three options: 'Open' (with a note 'The file won't be saved automatically.'), 'Save', and 'Save as'. A 'Cancel' button is at the bottom right of the dialog. The 'Generate Report' button in the background is highlighted.

9. Once the report has been opened, save the document on your computer where ever is convenient and you will not forget. Then open a copy to begin your work. Delete any columns you do not need for your project. This will allow you to manage the data more efficiently.
  
10. Using the **Sort and Filter** function, sort the entire spreadsheet by last name.
  
11. Now you are ready to go!! You can use these reports to create a variety of prospect and tracking lists, such as:
  - a. **Prospect Lists** - lapsed contributors & non-contributors
  - b. **Current Member Contributor List**
  - c. **Life Time and Annual Recognition Lists**
  - d. **Targeted Solicitation Lists** Example – you can create a list of all members on bank draft in order to ask them to increase to the next level
  - e. **IFAPAC Directive Reports** - track who has signed a Directive and who can and cannot share with your state IFAPAC

If you run into any problems, please do not hesitate to contact IFAPAC Staff at [ifapac@naifa.org](mailto:ifapac@naifa.org) or 703-770-8162.

### **IMPORTANT:**

The OSC reports will only list NAIFA members whose dues are current as of the date you generated the report. It will not display your state's contributors who are no longer NAIFA members.

The OSC does not list the state or local associations as members. Therefore state and local association contributions to IFAPAC will not appear on any report generated from the OSC.

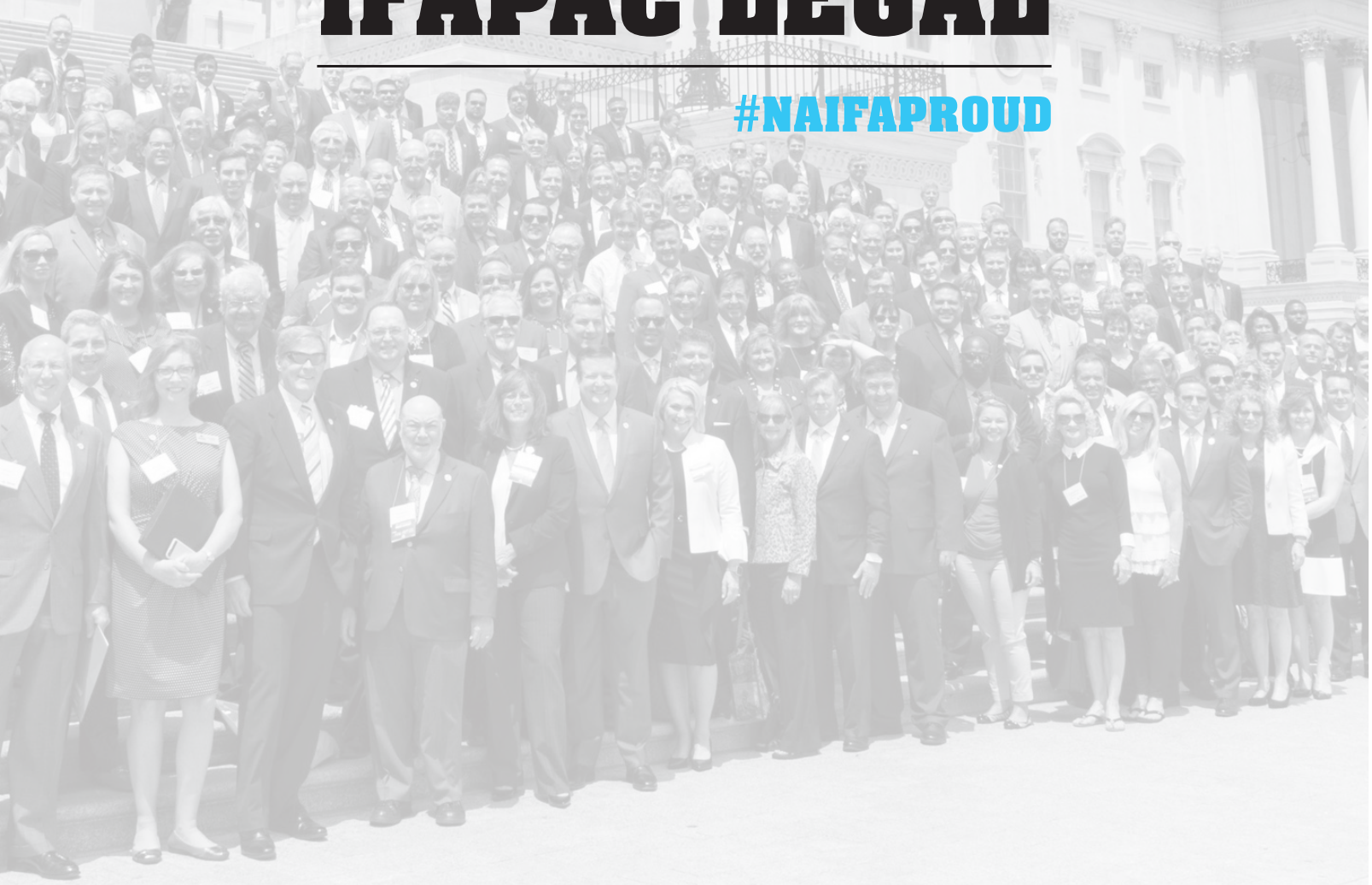
IFAPAC field information is not updated on a nightly basis like the rest of the OSC information. This process can take up to 10 business days. Please check the OSC homepage to know what date the IFAPAC information is current through.





# IFAPAC LEGAL

#NAIFAPROUD



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## Legal Guidelines

- **At least four sets of laws govern the collection and use of contributions to a Political Action Committee: 1) federal campaign finance, 2) federal tax laws, 3) state campaign finance and 4) state tax laws.** Federal campaign finance and tax laws state that a PAC can use its funds for any “lawful” purpose. However, the IRS says that in order to stay non-taxable, PACs need stick to their “exempt purpose.” A PAC’s “exempt purpose” is twofold: making contributions to candidates and paying the expenses of running the PAC. (Paying the salary of a lobbyist is not an exempt purpose.) Familiarize yourself with these laws.
- **National IFAPAC and the state association IFAPACs are the creations of their respective associations and they operate independently of each other.** They cooperate in fundraising and record keeping, for reasons of convenience and economy. That means a portion of a member’s IFAPAC contribution will be shared with his/her State IFAPAC, if the member directed NAIFA to do so by completing the *NAIFA Member Directive Regarding IFAPAC Contributions*. Also, the National IFAPAC staff maintains a record of each contribution and makes a monthly accounting to the state IFAPACs, in addition to its regular reports to the Federal Election Commission. However, each IFAPAC (1 Federal and 51 State PACs) has separate responsibility for deciding how to spend its funds. State association IFAPACs may contribute only to candidates for state office. This exempts them from having to comply with the Federal Election Campaign Act and its burdensome accounting and reporting procedures. However, state association IFAPACs must comply with the campaign finance laws in their respective states. State IFAPAC leaders and contributors are encouraged to provide National IFAPAC with information about, and recommendations for support to, candidates running for the U.S. House of Representatives and the U.S. Senate in their state. Local member interest in a candidate is considered carefully by the Candidate Selection Group. State and local association IFAPAC chairs and contributors are asked to use the *Candidate Questionnaire* when requesting support for a federal candidate.
- **Only members of NAIFA’s “solicitable class” may be asked for contributions to a federal PAC.** The solicitable class is defined as 1) members of NAIFA, 2) their spouses and children, and 3) executive level employees of the association. When members of the association and non-members are in the same place (such as at a local, state or national association meeting) and unless the number of non-members is 3% or less, *do NOT ask for IFAPAC contributions from the attendees as a whole group whether oral or written*. If a non-member offers a contribution, it should be declined. If a non-member makes a contribution that is accepted, it should be returned. If it is not returned, it will be refunded. (This is not to say that you cannot ask for contributions from individual *NAIFA members* at the meeting using a one-on-one approach.)
- **Publicity about association meetings sent only to NAIFA members** can convey the intention to raise money for IFAPAC at the meeting or contain a solicitation for contributions within the meeting notice.

# IFAPAC LEGAL

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- **Publicity and invitations sent to non-NAIFA members about an upcoming meeting must not mention IFAPAC.** You must draft one invitation for members (with a solicitation) and one for non-members (without a solicitation).
- **Corporate checks are not allowed in the political fund.** IFAPAC can accept funds from the local associations and NAIFA members for administrative expenses, but IFAPAC cannot deposit corporate money into the federal, political account.
- **We cannot accept contributions in the name of another.** If a member of your association gives you cash, neither you nor your association may write a check on his/her behalf towards the political fund. Instead, convert the cash to a money order, then send it to IFAPAC.
- **Checks must be written out to IFAPAC, NAIFAPAC, National Association of Insurance & Financial Advisors Political Action Committee** or the like. The majority of contributions to IFAPAC are funneled through a bank lock box. Our bank has been given very strict guidelines on which checks are permissible to deposit. They will reject any checks that are not made payable to IFAPAC, *including checks made payable to a state IFAPAC*. Checks may not be endorsed over to IFAPAC. Please encourage all donors to properly designate their checks.
- **Cash contributions over \$100** per individual cannot be accepted. When a donor wishes to contribute more than \$100, ask for a personal check or credit card or enroll him/her in the bank draft program or have the donor contribute on line at [www.naifa.org/ifapac](http://www.naifa.org/ifapac).
- **If a member wants to increase his/her bank draft contribution, he/she must give IFAPAC written notice.** You can use the *Contribute to IFAPAC via Monthly Bank Draft* form. However, if the member is changing bank accounts, he/she must attach a new voided check.
- **Checks must be mailed to IFAPAC within ten days of receipt.** Please do not hesitate to mail donations once you have collected them. Federal law requires this 10-day rule.
- **IFAPAC must be able to identify contributors accurately:**
  - Please include membership numbers when sending donations to National IFAPAC.
  - Before mailing an enrollment form to National IFAPAC, please make sure the form has been completed. We cannot process bank drafts without *all* the information requested on the form.
- **Contributions are voluntary.** If you learn of an agency principal coercing his/her employees to give to IFAPAC – stop it. We may only encourage contributions, not mandate them.
- **By law, no one may be reimbursed for a contribution to IFAPAC.** If you learn that a member of your association has been reimbursed for a contribution – stop it.

- **As noted above, you cannot ask non-NAIFA members to donate.** Please keep in mind that this also means that anyone donating a “prize” for an IFAPAC fundraising drive (such as a raffle), must also be a member of NAIFA. In other words, insurance companies and local businesses may not give, free of charge, anything of value for use in raising IFAPAC funds. You or your association may, however, pay for these “prizes” at their fair market value.
- **You may not tell a non-NAIFA member that IFAPAC can accept unsolicited contributions.** The Federal Election Commission has determined that this is, in fact, an impermissible solicitation.
- **Never write a campaign check to a candidate for federal office from your state IFAPAC account.**
- **There is no federal income tax deduction for contributions to IFAPAC** and you must tell contributors this when you solicit them.
- **For contributions to be recorded by a certain deadline** (i.e. December 31st or the last business day in December), the contributions must be in the bank account by that date. Envelopes post-marked with the deadline date will not be sufficient for the contributions to be credited on the deadline date. Contributions should be mailed no later than two weeks before the deadline.
- **You may take a credit card contribution over the phone** (for instance during a phone-a-thon), but please send the contributor the enrollment form for him/her to sign authorizing the credit card payment. A fax signature is acceptable.
- **Never send a credit card contribution more than once to the National IFAPAC offices.** In other words, do not fax *and* mail the same contribution form. It *will* be processed twice.
- **See “Raffle Rules”** for additional regulations covering auctions, raffles and the like.

## General “Raffle” Rules for Political Action Committees

You may conduct “raffles” and auctions to raise funds for IFAPAC as long as you adhere to the specific rules listed below. The rules listed below in no way exhaust the scope of Federal Election Commission (FEC) law, but are intended to be used to guide state and local association leaders regarding the feasibility of holding a “game of chance” fundraiser.

1. Only current members of the National Association of Insurance and Financial Advisors (NAIFA) who are U.S. Citizens or green card holders, their spouses and exempt association executives may be asked to participate in the fundraising event. Non-members (i.e. company representatives, exhibitors, lapsed NAIFA members, non-exempt administrative staff who do not pay NAIFA dues, non-spouse guests and the like) may not be solicited to purchase raffle tickets or asked to bid on auction items. Be especially mindful if the meeting at which you are having the fundraising event includes non-NAIFA members, such as a state convention jointly hosted with another trade association. You may not solicit, in any way, non-NAIFA members for IFAPAC contributions.

so that the funds can be properly credited and reported. Unattributed funds will be deposited into the administrative account and credited to the applicable local or state association.
2. You must observe the FEC “one-third rule” that the “prize” costs no more than one-third of the total ticket sales. (For example, if the prize costs \$2,500, then you will need to raise *at least* \$7,500 [3 x 2,500] in IFAPAC funds.) You will need to scrupulously track the receipts in order to calculate the “one-third rule” formula. The cost of the prize must be its fair market value for purposes of calculating the “one-third rule.”
3. The fundraising event cannot violate any national, state or local election, gaming, tax or other laws.
4. All check and credit card contributions must be made payable directly to IFAPAC.
5. The funds raised must be sent to the National IFAPAC office no later than 10 days after the fundraising event.
6. Event organizers must provide to the National IFAPAC office each contributor’s name, NAIFA member number, employer and home address
7. The raffle prize(s) or auction item(s) must be paid for or donated by a state association or local association or a current member of NAIFA. The prize or item may not be donated by a non-NAIFA individual or a company. Simply put, if the person is ineligible to participate in the fundraising event (see 1), then he/she is ineligible to donate a raffle prize or auction item.
8. Event organizers must inform every contributor that: Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and National IFAPAC, if you have directed NAIFA to do so. Club types listed above are merely suggestions. You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC’s political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes.
9. Event organizers may not accept over \$100 *in cash* from any single individual if the contribution is intended for the political fund.
10. In regard to “auctions,” they may be subject to additional legal regulations. Some jurisdictions, for example, restrict auctions to “sealed bids” only or require the hiring of a licensed auctioneer. You must investigate all laws covering auctions in your state and locality before proceeding with the fundraising event.

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## FEC Recommended Procedures for Internal Controls of a Political Committee

Separation of duties is the key ingredient in any internal control system. Without that separation, it is virtually impossible to be reasonably assured that the organization's internal control goals are met. In a small organization, there may be as few as two or three individuals involved in the processing, recording and reporting of transactions. With careful planning and assigning of duties, it is possible to establish an elementary internal control system with very few people. If the committee staff is very small maintaining some level of separation of duties and independent review is of prime importance. The Treasurer can provide independent review so long as he or she does not process transactions on a day-to-day basis or prepare disclosure report.

The controls discussed below include those over cash and non-cash assets that are readily convertible into cash (e.g., liabilities whose liquidation will require the use of cash, such as accounts payable and notes payable). The areas discussed below represent particular vulnerabilities the Commission has identified based on its regulatory experience. They do not represent an exhaustive list of assets to be safeguarded.

### Bank Accounts

- A. Limit the number of bank accounts to those absolutely required to manage the committee's business. It may, for example, be more convenient to have separate accounts for the primary and general elections and/or receipts and disbursements. Obviously, the fewer the accounts, the greater the control and the smaller the opportunity for errors or wrongdoing.
- B. A political committee should obtain from the Internal Revenue Service an employer identification number ("EIN") in the name of the committee and all committee bank accounts should be in the name of the committee and utilize the committee EIN. Never approve the opening of an account in the name of an individual or the using of an individual's Social Security Number. The mailing address should be a committee address and the statements should be delivered unopened to a person not charged with processing transactions. Only the treasurer or his designee should be permitted to open and close bank accounts. Those with such authority should be specifically named in writing.
- C. Limit the number of persons authorized to sign checks. In addition, checks in excess of a certain dollar amount should require the signature of two responsible individuals. The recommended threshold is \$1,000. Facsimile signatures should be prohibited unless controlled by a check-signing machine with a numerical sequence counter. No signature stamps should be allowed.
- D. Debit and credit cards must be carefully controlled since they represent easy access to committee assets. The committee's bank or credit card issuer may be helpful in this regard. It may be possible to place dollar restrictions on cards, both on a per transaction basis and a cumulative limit. Once expenditures are approved, the limit can be re-established. Limits or prohibitions can also be placed on cash withdrawals.
- E. Review the transactions on bank statements and reconcile the statements to the accounting records each month in a timely manner. Many committees find that the use of one of the commercially available small business accounting software packages is useful in this process. They often include a simplified pre-programmed process for reconciling the accounts and locating differences. The review and reconciliation are essential to determining if any errors

occurred, unauthorized checks were issued or receipts were stolen. Someone should reconcile the bank statement other than the check signers and those controlling the checking account and processing transactions. The individual responsible for reconciling the account should receive the bank statement unopened. This one step of segregating the processing of transactions and the reconciliation of accounts would have prevented or quickly revealed a number of the misappropriations and the associated false reporting that the Commission has observed in recent years. It is also an excellent technique for discovering errors and omissions that occur accidentally.

- F. Prior to filing each report, a reconciliation between bank and accounting records and the disclosure reports should be undertaken. The use of electronic banking can contribute to the timely reconciliation process and allow reconciliations to be easily done when reports do not coincide with bank statement dates. Access to the electronic banking system should be limited.
- G. Require all wire transfers to be pre-authorized by two responsible individuals and immediately recorded in the accounting records. A committee sequential identification number (similar to a check number) is often helpful in recording and controlling wire transfers. A gap in the sequence number indicates a wire transfer that was not recorded. The Commission has encountered situations where the failure to record wire transfers has resulted in substantial misstatements in disclosure reports. Naturally, the reconciliation of the checking accounts to the accounting records and the disclosure reports will help prevent the filing of erroneous reports.
- H. Finally, investigate other control related services that the committee's bank may be able to provide. With electronic banking, information is available instantly that can contribute to a more secure control environment. Also banks may be able to screen checks that are drawn on committee accounts during their processing for compliance with agreed upon criteria.

## Receipts

- A. Make a list of receipts when the mail is opened. Ideally, the person opening the mail and preparing the list should be independent of the accounting function. A responsible official should periodically (during the monthly bank reconciliation if not more often) compare the list with the recorded amount for the deposit and the deposit amount on the bank statement. Some committee's have found using a lockbox service (to independently open mail, record the contributions, and make bank deposits) to perform this part of receipt processing beneficial. Such services may be available through the bank.
- B. The employee responsible for opening the mail should complete to following:
  - Place restrictive endorsements, such as For Deposit Only to the Account of the Payee, on all checks received. The account number can be added but that addition may cause a security concern by providing each contributor the committee's account number.
  - Prepare a list of the money, checks, and other receipts.
  - Forward all receipts to the person responsible for preparing and making the daily bank deposits. Cash and check receipts should be deposited intact daily.
- C. If the committee receives contributions via debit and credit card, the same type of information described above for checks and cash should be assembled for those contributions. The same verification to bank deposits should also be performed. The procedure will depend on the system

that the credit card processor has in place. These control issues should be taken into account before selecting a firm to process the committee's credit card contributions.

- D. Prohibit delivery of unopened business mail to employees having access to the accounting records.
- E. Contributions that are received by committee personnel at events and in person should be subject to the same procedures as those received via mail. Lists should be made and the checks submitted to the person(s) doing other contribution processing.
- F. Secure undeposited receipts in a locked cabinet at all times.
- G. Cash refunds should require approval.
- H. Locations where the physical handling of cash takes place should be reasonably safeguarded.

## **Disbursements**

- A. A. Generally, disbursements should be made with pre-numbered checks, with the exception of petty cash. Using checks for all major cash payments ensures that there is a permanent record of the disbursement. The check should be pre-numbered so that it is accounted for properly. This procedure helps to prevent the issuance of a check that is not recorded in the cash disbursement records. As noted above, it is good practice to require checks in amounts greater than a specified amount to require two signatures. Additionally, pre-signed checks should not be allowed. The use of credit and debit cards should be very carefully controlled and detailed records of the transactions should be required of all users. Avoid using credit and debit cards to withdraw cash. Wire transfers should require dual authorization and each wire should be assigned a sequential number to help assure that all such payments have been recorded. Wire transfers should be recorded in the accounting records immediately.
- B. If a mistake is made when preparing a check, void the check before preparing a new one. The voided check should then be altered to prevent its use, retained to make sure all prenumbered checks are accounted for, and filed with other checks for a permanent record. The stock of unused checks should be safeguarded and regularly inventoried.
- C. If possible, check signing should be the responsibility of individuals having no access to the accounting records.
- D. Draw checks according to procedures prescribing adequate supporting documentation and authorization. It is in a committee's best interest to ensure that invoices that have been properly authorized support disbursements. This documentation should include (1) a proper original invoice; (2) evidence that the goods or services were received; and (3) evidence that the purchase transaction was properly authorized. Some committees find the use of a check authorization form to be useful. The signatures required for such authorizations can vary based on the size and nature of the transaction.
- E. All supporting documents should be canceled or marked "paid" once a disbursement is made to avoid double payments. In the past the Commission has observed instances where failure to take these steps has resulted in many costly duplicate payments. Payments should not be made on statements or balance-due billings unless underlying invoices are included.



- F. Mail all checks promptly and directly to the payee or if they are to be delivered by committee staff, require that the person taking control of the checks signs for them. The person mailing the check should be independent of those requesting, writing, and signing it.

## Petty Cash

Use an imprest petty cash fund with one custodian. The imprest fund involves replenishing petty cash only when properly approved vouchers and/or petty cash log entries are presented justifying all expenditures. The amount of the replenishment is equal to the difference between the stated amount of the fund and the remaining balance. For accountability, only one person should be in charge of the fund. The amount to be placed in the petty cash fund will need to be determined by the committee based on its operating needs, but should be kept to the minimum amount needed to make small disbursements. A petty cash fund of not more than \$500 should be adequate in most cases. If that proves not to be the case, the committee should review its policies concerning which disbursements may be paid from petty cash. No cash disbursement in excess of \$100 is permitted.

## Payroll

Many committees use a payroll service for much of the payroll function. Where there are more than a few employees, a service can be a very effective way of handling payroll and maintaining a separation of duties within the payroll operation. As an additional benefit, the service will often take care of the preparation and filing of the necessary tax returns, and thereby help avoid errors and associated penalties. If the committee chooses to handle payroll in-house, the signing and distribution of the checks must be properly handled to prevent their theft. The controls should include limiting the authorization for signing the checks to a responsible person who does not have access to timekeeping or the preparation of the payroll, the distribution of the payroll by someone who is not involved in the other payroll functions, and the immediate return of unclaimed checks for redeposit.

If the committee has more than a few employees, it is advisable that it use an imprest payroll account to help prevent the payment of unrecorded payroll transactions. An imprest payroll account is a separate checking account in which a small balance is maintained. A check for the exact amount of each net payroll is transferred from the general account to the payroll checking account immediately prior to the distribution of the payroll. The advantages of an imprest account are that it limits the organization's exposure to payroll fraud, allows the delegation of payroll check-signing duties, separates routine payroll expenditures from other expenditures, and facilitates cash management.

## Payables

The accounts payable/notes payable procedures are clearly related to the procedures for cash disbursements and payroll. The control concern is to make certain that all liabilities are properly recorded and ultimately paid. There should be a proper segregation of duties over the performance

of the functions of comparing receiving reports, purchase orders and invoices and the handling of the actual disbursement functions. As noted previously, invoices should be stamped “paid” and payments should not be made from statements of account unless accompanied by the related bills and invoices. These procedures prevent accidentally paying the same charges more than once. For disbursements that are not normally accompanied by an invoice (e.g., payment on a note or office rent), the authorization should come from a responsible official.

## **Computerized Systems**

Most political committees are required to file their reports electronically and therefore many of their accounting records are automated. All of the same control considerations that apply to a manual transaction system apply to an automated system. In particular, separating functions so that data files are reconciled to other records by someone independent of the transaction processing and reporting function is critical. In addition, in electronic systems the selection of software, the training of staff in the use of that software, limiting access to the system, and security of the data are important considerations.

In many cases, the electronic filing software is separate from accounting software. If this is the situation, determine if data can be exported from the accounting software to the filing software. Not only is it more efficient than entering the data twice, it reduces the opportunity for error.

There is an additional safeguard that is important and sometimes overlooked. The electronic data must be regularly backed up to avoid a loss of data that can interfere with a committee’s ability to file timely and accurate disclosure reports. Regardless of whether such a data loss stems from a hardware failure, a software failure, human error, or a disaster such as a fire or flood, the result is the same. There are several ways to accomplish a data back up. In some instances, the software supplier will “host” the data meaning that it resides on the supplier’s server and is backed up by the supplier. If back up is to be done locally, it can be accomplished by copying the data to a tape or CD and storing the back up off site. Ideally, the back up should be done daily.

## **Conclusion**

While no system of internal controls can ever be foolproof and one set of controls is not a good fit for all types of committees, the elements identified above can significantly reduce the opportunity for intentional misappropriation of funds and any related false reporting. Furthermore, many of these internal controls can also reduce the likelihood of inadvertent errors that can result in reporting problems. This discussion of internal controls is not intended to be exhaustive or to prescribe any one set of controls. It is up to each political committee to carefully consider what internal controls are valuable and feasible.

To: State Association Presidents and Executives, State IFAPAC Chairs and Treasurers, State Government Relations Chairs, State Association Lobbyists

Re: Important Reminders for Filing State IFAPAC Election/Ethics Reports

Dear NAIFA State Association Leaders:

NAIFA state association political action committees are a critical part of NAIFA's advocacy program and IFAPAC's success depends on their proper administration. One key component of PAC administration is the common requirement that state associations file periodic disclosure reports with the appropriate governmental/regulatory authority in their state. This message contains important reminders about the filing of such state IFAPAC election/ethics reports.

As you prepare to file your state's IFAPAC election/ethics reports, please remember that NAIFA and NAIFAPAC (the national association's federal political action committee) do not make contributions to your state's IFAPAC or to your state's administrative fund. NAIFAPAC serves only as a "collecting agent" for the purpose of joint fundraising for itself and for state association IFAPACs. Contributions to your state's IFAPAC and administrative fund are made by individual NAIFA members and by state or local associations (not by NAIFA or NAIFAPAC). Accordingly, the state election/ethics reports that you file should list each individual contributor's name and the amount contributed by each individual (and any contribution made by a state or local association, if your state requires such disclosure). Your state election/ethics reports should not include the total amount of the monthly state share checks sent from national to your state because those aggregate amounts are not the required information concerning individual contributors and their individual contributions.

Other reminders and suggestions for the preparation of state IFAPAC election/ethics reports are as follows:

- Do not cite "NAIFA" or "NAIFAPAC" or "NAIFA State Share Fund" as a contributor of either political or administrative dollars on your state reports. As explained above, only list the individual contributors and their individual contributions (as well as any contributions from state or local associations, if your state requires such disclosure).
- Check with your state's election/ethics committee/bureau for a list of all information required to be reported for each individual contributor and his/her contribution. (You can connect with your state's election agency through the FEC website at <http://www.fec.gov/pubrec/cfsdd/cfsdd.shtml>.)
- Check with your state's election/ethics committee/bureau to see if your state PAC is required to disclose administrative funds.
- Check with your state's election/ethics committee/bureau regarding the threshold for reporting itemized and un-itemized receipts.
- Check with your state's election/ethics committee/bureau regarding aggregate totals and contribution limits.

- Consider filing electronic reports, not paper reports, even if paper reports are an option, because electronic filing can be simpler and more efficient.
- NAIFA recommends that you set up separate bank accounts for administrative and political funds.
- Determine whether or not your state association IFAPAC must also file IRS Form 1120-POL (the federal annual income tax return for political organizations), by reviewing the information at <https://www.irs.gov/charities-non-profits/political-organizations>.

If your state association needs a complete breakdown of your contributors and their state share amounts, please contact IFAPAC staff at [ifapac@naifa.org](mailto:ifapac@naifa.org) or 703-770-8162. ***Please provide the date range that your report covers, and whether or not you need a listing of both political and administrative amounts.***

Please note that NAIFA cannot give legal advice with regard to state-specific filing requirements, but the general information in this message should be helpful to the preparation of state IFAPAC filings.

Thank you for your attention to this important topic and for your leadership in helping to manage NAIFA's essential IFAPAC program. Best regards, Michael

**Michael E. Gerber**  
*Chief Operating Officer & General Counsel*

## Summary of NAIFA Member PAC Activities

### Purpose of Summary

Many NAIFA members volunteer their time and money in order to further NAIFA's advocacy and political programs. However, some companies and broker/dealers have created policies for their producers that restrict their ability to engage in political activities. NAIFA created this form to assist our members with defining the nature and scope of their volunteer political activities in order to assist their compliance department(s) in determining if a NAIFA member's activities are covered by their policies.

After completing this form, NAIFA members should send it to the compliance department(s) of their insurance company and/or broker/dealer and ask the chief compliance officer 1) if their activities are covered by the company's and/or broker/dealer's compliance policies and, if so, 2) what activities are restricted.

### About IFAPAC

The National Association of Insurance & Financial Advisors (NAIFA) is the national component of a federation of state and local associations. NAIFA sponsors a federal political action committee (NAIFAPAC), which contributes only to candidates for federal office and national political parties. NAIFA's federal PAC is a political action committee (separate segregated fund) registered only with the Federal Election Commission. NAIFAPAC is not registered with any state or local government entities and does not contribute to candidates for state or local office or state and local political parties or other state and local political funds. In addition, NAIFAPAC does not contribute to state or local officials who are candidates for federal office or have been within two years.

Each NAIFA state association has its own, separate political action committee, which is eligible to contribute to candidates for state or local office or state political parties and other similar political entities.

NAIFA's federal PAC is not maintained or controlled by any NAIFA state association. NAIFA's state association PACs are not maintained or controlled by NAIFA.

NAIFA's federal PAC and state PACs cooperate and coordinate in raising funds from individual NAIFA members to the federal and state PACs, through contributions to IFAPAC.

IFAPAC contributions from individual NAIFA members are either 1) retained entirely by NAIFA's federal PAC or 2) split between NAIFA's federal PAC and the NAIFA member's state association PAC. In order to be split between NAIFA's federal PAC and the NAIFA member's state association PAC, the NAIFA member must have previously notified NAIFA that he/she is permitted to contribute to a state PAC. This notification is done simply by filling out the IFAPAC Directive NAIFA has advised all of its members to consult with their company and broker/dealer compliance department(s) to determine if their IFAPAC contribution(s) can be shared with their state association PAC.

I am a NAIFA member and would like to know the company's or broker/dealer's opinion on whether my ability to contribute to and participate in the fundraising and candidate selection activities of NAIFA's federal and state PACs is affected by the company's or broker/dealer's interpretation of the SEC and FINRA's "Pay-to-Play" Rule. The following provides information about IFAPAC and my level of participation in NAIFA's federal and/or my state association's PAC:

- I solicit advisory business from state or local government entities on behalf of the company and/or broker/dealer.
- I supervise an employee of the company or broker/dealer who solicits advisory business from state or local government entities on behalf of the company and/or broker/dealer.

## My Involvement with IFAPAC (check all that apply)

### Personal Contributions

- I am an IFAPAC contributor.
- I give \$150 or less annually to IFAPAC – 50% (or more) of which is retained by NAIFA's federal PAC and 50% (or less) of which is returned to my state association's PAC.
- I give \$300 or less annually to IFAPAC – 50% (or more) of which is retained by NAIFA's federal PAC and 50% (or less) of which is returned to my state association's PAC.
- I give more than \$300 annually to IFAPAC – 50% (or more) of which is retained by NAIFA's federal PAC and 50% (or less) of which is returned to my state association's PAC.

### Local PAC Involvement

- I volunteer my time to assist **IFAPAC fundraising by serving on a Local PAC committee.** The committee's purpose is to act solely to raise money for the federal and my state association's PAC, not for individual state or local candidate campaigns, party committees or other similar entities. In this position, I have no involvement in determining which candidate campaigns receive PAC disbursements or the amount of any such disbursements to individual candidates, party committees or other similar entities.
- I volunteer my time to assist **IFAPAC fundraising by chairing a Local PAC committee.** I act solely to raise money for the federal and my state association's PAC, not for individual state or local candidate campaigns, party committees or other similar entities. In this position, I have no involvement in determining which candidates receive PAC disbursements or the amount of any such disbursements to individual candidates, party committees or other similar entities.

## State PAC Involvement

- I volunteer my time to assist **IFAPAC by serving on the State PAC Board.**  
I raise money from individual NAIFA members within my state for the federal and my state association's PAC. In this position, I have no involvement in determining which candidate campaigns receive disbursements or the amount of any such disbursements to candidates.
  
- I volunteer my time to assist **IFAPAC fundraising by chairing the State PAC Board.**  
I raise money from individual NAIFA members within my state for the federal and my state association's PAC. In this position, I have no involvement in determining which candidate campaigns or party committees receive disbursements or the amount of any such disbursements.
  
- I volunteer my time by **serving on the Candidate Selection Committee for our State PAC.**  
Our committee is responsible for selecting which candidate campaigns, party committees and other similar entities receive my state association's PAC disbursements and the amounts of such PAC disbursements. Campaigns and party committees that receive my association's PAC disbursements are for state elections only.

## National PAC Involvement

- I volunteer my time to assist **IFAPAC by serving on the federal PAC Board.**  
I focus on fundraising for the federal and all state association PACs from individual NAIFA members within our entire federation (nationwide). In this position, I have no involvement in determining which candidate campaigns, party committees or other similar entities receive disbursements from our federal PAC or the amount of any such disbursements.
  
- I volunteer my time by **serving on the Candidate Selection Committee for NAIFA's Federal PAC.** The committee is responsible for selecting which federal candidate campaigns and national party committees receive NAIFA's federal PAC disbursements and the amount of such disbursements.

I request a timely response (within 15 days of the date below) from this compliance department regarding whether or not my individual NAIFA political activities are permitted based on company or broker/dealer policy. Please do not hesitate to contact me if you need additional information.

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Administrative Fund Uses

Below is a list of some of the permitted uses of IFAPAC Administrative Monies:

- Stationery and office supplies for IFAPAC activities
- Postage for IFAPAC activities
- Shipping for IFAPAC activities
- Printing for IFAPAC activities
- IFAPAC Report dissemination
- Travel expenses to the annual IFAPAC planning meeting
- Travel expenses for local association IFAPAC training and promotion
- Bank and merchant fees for IFAPAC account maintenance
- Marketing materials for IFAPAC activities (pins, ribbons, DVDs, phon-a-thon kits, brochures, flyers, stickers, buttons, etc)
- Auditing fees for IFAPAC accounts
- Recognition awards for IFAPAC contributors and fundraisers
- IFAPAC staff salaries
- IFAPAC check stock
- Software, custom reports and modules and yearly maintenance contract for IFAPAC activities

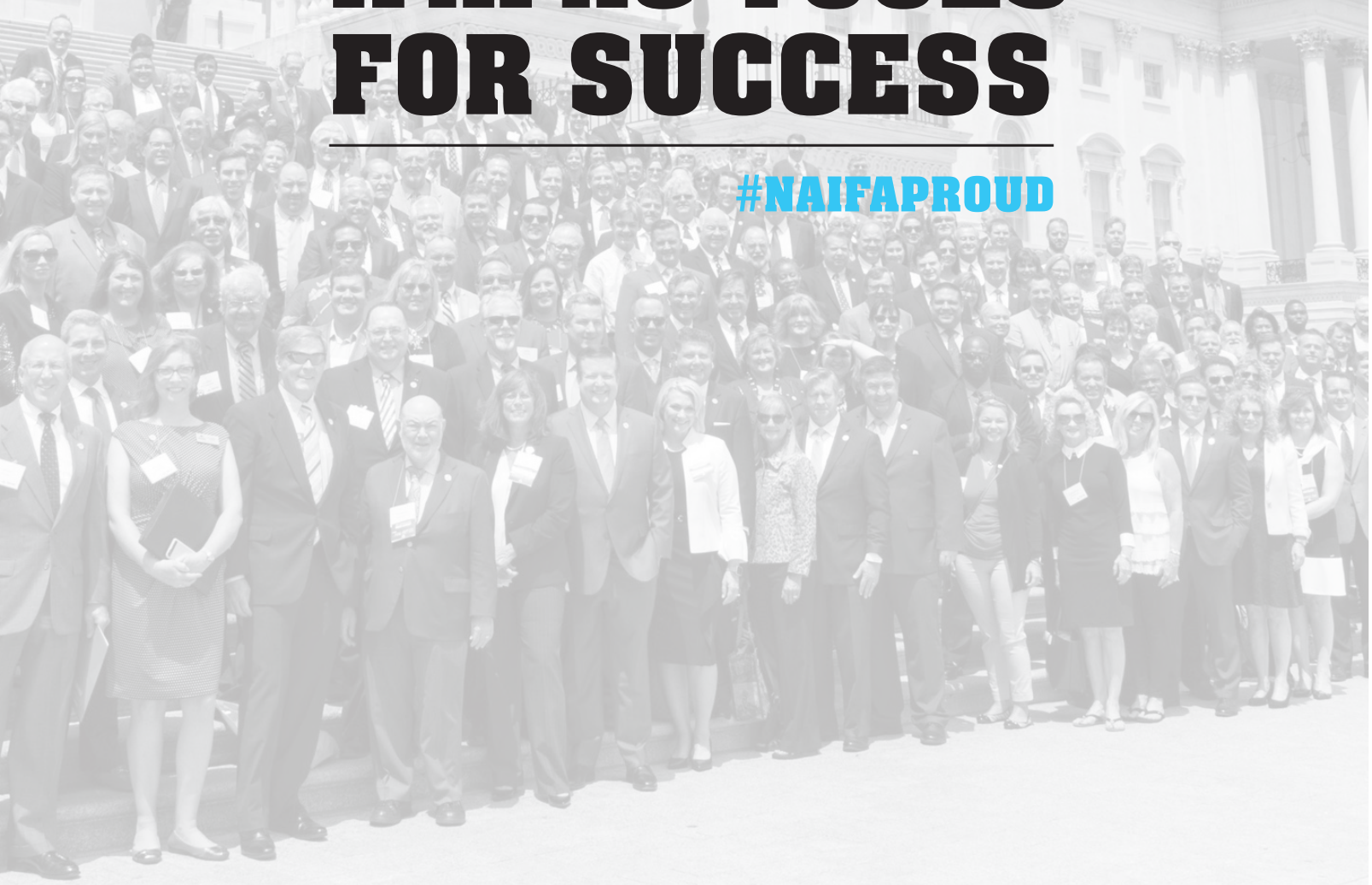
Generally, any expense that supports the ongoing solicitation, disbursement and record keeping functions of the state IFAPAC are permitted to be paid from IFAPAC administrative monies.



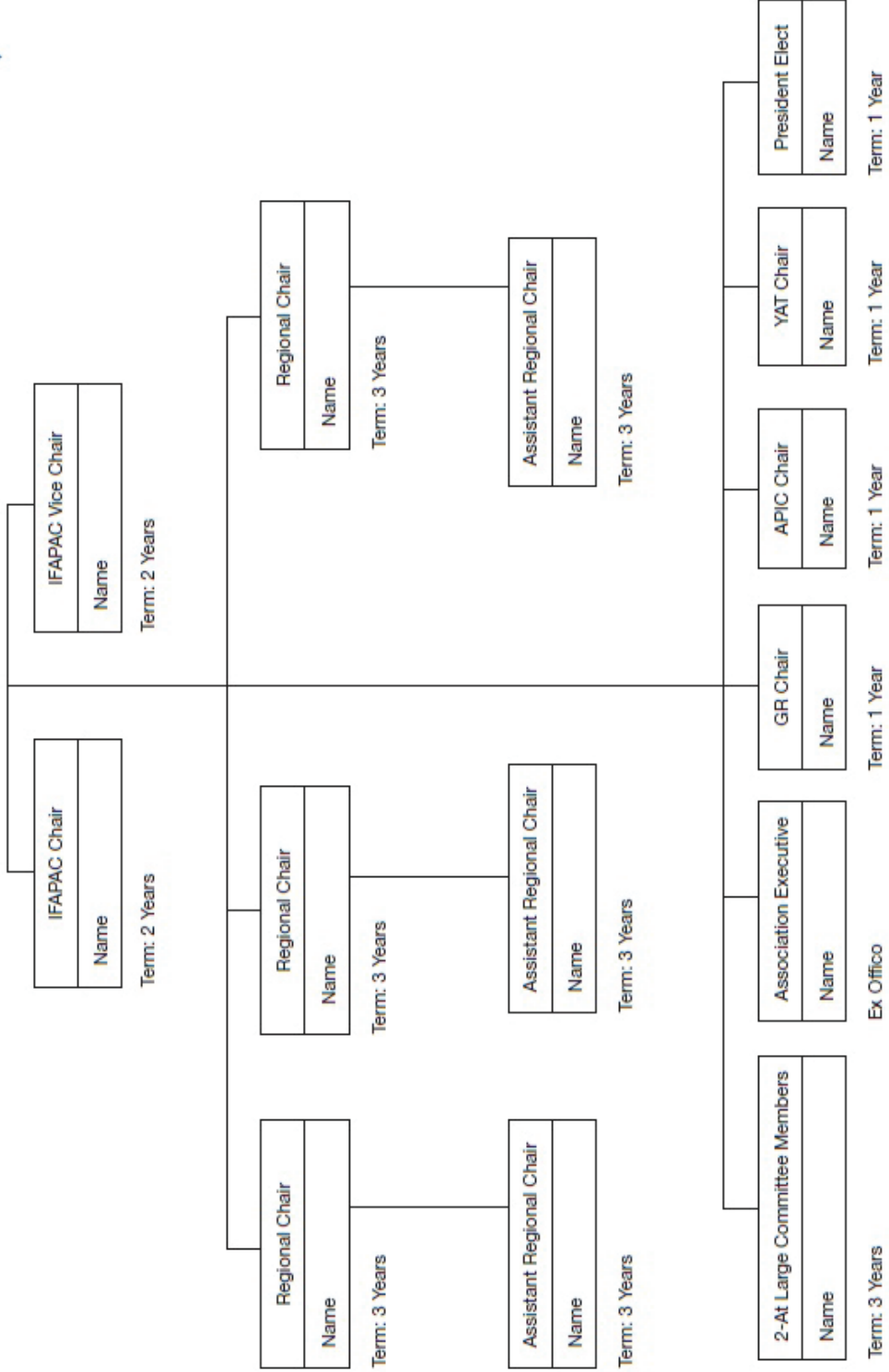


# IFAPAC TOOLS FOR SUCCESS

[#NAIFAPROUD](#)



# Model IFAPAC Fundraising Committee Structure



## Fundraising Truisms

One major secret to successful fundraising is to understand why people contribute. People give for different reasons and you have to figure out the motivators of potential contributors so they write checks to IFAPAC. Here are some reasons why people contribute:

- Reward – Enjoy the feeling of participation or receiving a material reward such as a lapel pin or ribbon
- Access – Want the opportunity to deliver IFAPAC campaign checks and attend fundraisers for elected representatives
- Friendship – Have a personal relationship with you, the asker
- Habit – Have a regular practice of giving
- Policy – Have a desire to take an active role in making a difference
- Fear – Scared of the opposition or outcome (e.g. trial lawyers, single-payer health care, excessive taxation)
- Prestige – Seeing their name listed in a publication as a prominent IFAPAC contributor
- They were asked – Just like in sales, this is the #1 secret to success

### Here are some reasons why people don't contribute:

- Not asked – Willing, but overlooked
- Appeal not personalized – Solicitation is too generic and too impersonal (pitch is made from the podium to a large audience instead of delivered NAIFA member-to-NAIFA member)
- An unspecified amount – Don't know how much to give
- Inexperience – Have never contributed to a political action committee
- Offensive appeal – Feel used or unappreciated
- Vague appeal – Unsure what money will be used for
- Unconvincing appeal – Question if the right candidates are being supported
- Wrong person asked – Solicitor is not a peer
- Stakeholder – Don't feel their contribution can make a difference
- Policy Disagreement – Think NAIFA is on the wrong side of a legislative issue or isn't giving due attention to an issue

Anticipating these common negative reactions to fundraising appeals can help you develop a strategy that works. Most of the reasons people don't give can be "fixed" or avoided altogether. You need to know how to reach each type of potential contributor with the "correct" appeal to make them feel motivated and committed enough to give money.

## IFAPAC Plan for Success

### Achieving the Goals

#### **Step 1:** Set Achievable Fundraising Goals

Your state goals should work toward the National IFAPAC Goal of a minimum 35% participation rate.

#### **Step 2:** Train Your Team

To be successful, you need a team of people to help support you in your fundraising efforts. These people include your State President, State Executive, Local IFAPAC Chairs, Fundraising Committee Members and other key leaders in your association.

You can utilize any statewide meetings such as the Day at the Capital or Annual Meeting/Convention or Large Local meetings to train in person. Or you can utilize video conferencing and webinar technologies such as Skype or GoTo Meeting.

Whether you host IFAPAC training in person or remotely, consider utilizing the talents of the IFAPAC National Subcommittee Chair, First Vice Chair or Regional Vice Chairs as well as former subcommittee chairs or NAIFA staff who will, upon request, help train the Local Chairs, Fundraising Committee members, and association boards.

The National IFAPAC Subcommittee recommends that (at a minimum) the state IFAPAC Chair attend the Annual PIC/PAC Planning Meeting. This meeting will be invaluable in helping you become familiar with the tools to train your state and local leaders. IFAPAC strongly encourages you to bring local IFAPAC chairs or other fundraising committee members with you to the PIC/PAC Planning Meeting.

Make sure you have all the necessary training tools & resources available and that the materials are distributed to your local IFAPAC chairs and your IFAPAC Fundraising Committee members.

- Order the National PIC/PAC Guides & IFAPAC Phon-a-thon Kits
- Preview the IFAPAC Webinars on YouTube.
- Learn how to use NAIFA's Online Service Center (OSC) to:
  - Generate IFAPAC prospect lists,
  - Track signed IFAPAC Directives &
  - Monitor IFAPAC contribution activity.

# IFAPAC TOOLS FOR SUCCESS

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## Step ③: Determine Methods & Strategies to Achieve/Exceed Goals

To help you achieve your goals look at the suggestions below and use whatever combination that works best for you and your team.

### 1. Strive for IFAPAC’s Recognition Awards (The Tribute to Excellence & The Leadership Citation) & NAIFA’s Jack E. Bobo Award of Excellence

These awards require incremental increases in both the number of contributors and dollars raised, as well as an association Per Capita Administrative Contribution and the signage of Directives. Further, these awards all require 100% participation in IFAPAC by the state & local association leaders.

IFAPAC believes it is easier to raise funds when association leadership and IFAPAC Fundraising Volunteers lead by example and make their contribution first!! Meeting these requirements will help keep your state and local IFAPACs moving in a positive direction.

### 2. Track Contributors By Club/Award Level

Using the December IFAPAC Contributors Report (or other year-end IFAPAC reports from NAIFA’s OSC) determine the number of contributors your state has at each club/award level. Look for gaps or areas of improvement.

Then set goals for the number of contributors at each level and track your progress throughout the year. Each state should strive to have a few contributors at Emissary or above.

This method helps you to both increase contributions from your high dollar donors as well as gain new lower level contributors.

Club Level	Number of Contributors	Contribution Amount	Total
Century		X \$100	\$
Ambassador		X \$200	\$
Statesman		X \$300	\$
Envoy		X \$500	\$
Diplomat		X \$1,000	\$
Emissary		X \$2,500	\$
Capitol		X \$5,000	\$

### **3. Host Phon-a-Thons**

The National IFAPAC Subcommittee recommends scheduling IFAPAC Phon-a-thons on a regular basis in all of your local associations, but especially in your large locals (minimally 2/ year). Ensure these phon-a-thons have a specific fundraising goal and target specific segments of the membership such as YATs, APIC Contacts, Non-Contributors, Lapsed Contributors and Annual Meeting or Day at the State Capital attendees. (See the IFAPAC Phon-a-thon Kit for step-by-step instructions.)

Ask your phon-a-thon callers to contact their peers. Ask the LILI Chair to ask the recent LILI Grads. Consider asking the last 10 association presidents to contact five NAIFA members each from the non-contributors or lapsed list to help your state reach its goals. Ask a YAT to ask other YATs.

Keep in mind, a phon-a-thon does not have to be in the traditional setting of everyone in one room making calls. NAIFA-New Jersey has hosted a phon-a-thon called, “The Drive for Five,” whereby each caller reaches out to five NAIFA members each day from 5 pm – 6 pm for one week. NAIFA-Massachusetts has held one of their phon-a-thon outside at a local park, having sandwiches together while working their cell phones for IFAPAC.

A phon-a-thon can be an exciting fundraising activity for you and your team. Order pizza or have snacks for the callers to keep them energized. Display and track the goal using a “fundraising thermometer.” Ring a bell each time a caller gets a contribution or write the caller’s name on a large board for recognition among the other callers. Most importantly, thank your callers for their hard work!.

### **4. Host an IFAPAC Booth At Large or Statewide Meetings**

As State Chair, it is your job to make sure IFAPAC is visible at all state association meetings & events such as the Day at the State Capital, Annual Conference or any other meeting widely attended by NAIFA members. Hosting an IFAPAC booth is a great way to create excitement and educate members about the importance of contributing to IFAPAC.

To help increase the flow of traffic to your booth, IFAPAC headquarters has a variety of items you can purchase or reserve to generate a buzz around your booth. The IFAPAC Subcommittee recommends that you purchase an IFAPAC table cloth, reserve the IFAPAC Table Top Display (free of charge), create recognition posters\*\* and hand out IFAPAC ribbons and pins.

It is important to set a fundraising goal for the event and display the progress towards the goal using some visual such as a “fundraising thermometer.” Further, you may want to create some incentive program to entice contributors to go to the next level or set up some competition like the 100% Participation Map Game used at the NAIFA Annual Conference or use your college sport team rivalries. Finally, remember that state and local chairs as well as Fundraising Committee members should staff the booth when meeting activities are occurring.

# IFAPAC TOOLS FOR SUCCESS

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To make sure you can reserve the table top display and receive all of your materials on time, please submit your booth reservation form and supply order form at least one month before your event. Also, print copies of the IFAPAC Booth Check List and IFAPAC Booth Rules to ensure compliance with Federal Election Commission rules and regulations.

\*\* There is a variety of ways you can display your contributors' names such as by annual or lifetime amounts, by club/award levels or silent altar call style. IFAPAC National staff will help you generate the lists needed to create these posters

## *Technology*

If you or your fundraising committee members have an IPAD or Tablet, you can access the IFAPAC Contribution Center via the Internet and allow members to contribute online via credit card. Finally, if the member has the new NAIFA app, he/she can access the online contribution center and make a contribution that way. All the member needs is his/her NAIFA ID number (you will have this information on your list of NAIFA members at your booth) and their last name.

## **5. Have Fundraising Events**

It is important to have fundraising events that draw attention to IFAPAC and the important advocacy work that is being done. Raising funds at these events will help you make your fundraising goals. Here are a few ideas that have a track record of raising funds:

- Coordinate with your association's APIC and Government Relations chairs to arrange for an elected official or a political party representative to speak at an association meeting.
- Create contests to encourage giving at widely-attended members-only meetings or over certain time frames such as the Turn 30% Into 60% campaign.
- Conduct a live or silent altar call
- Provide incentives or rewards for new or upgrading contributors by giving them a political puppet or other "thank you" gift.

## **6. Recognize Your Contributors**

For purposes of retention, it is vitally important to thank your contributors. It must be done from both the national and the state levels! IFAPAC also recommends that you utilize all avenues available to you to recognize your contributors among their peers such as your association's social media pages (but only members-only pages), newsletter, website, meeting general session or a poster. Wherever it is, make sure your contributors know they matter.

IFAPAC also recommends that you and other association leaders take the time to recognize the *lifetime* contribution totals of your members during state or local meetings. It will only take a few minutes to present your most loyal contributors with a small token of gratitude, but it goes a long way to making them feel special and encouraging retention.

## Step 4: Send Solicitations

National IFAPAC will send all previous contributors (who are not on monthly bank draft or credit card) a renewal notice four times annually and conduct a variety of targeted solicitations to segments of NAIFA's membership asking for contributions throughout the year. Not all solicitations take place via email; some are through phon-a-thons and others are done with direct mail pieces.

Not all members respond to national appeals for dollars. So it is important to have solicitations come from state leaders as well. Plan to send one solicitation each quarter (you will probably need the help of your state executive). It is imperative to reach out to your non- and lapsed contributors. Ask current bank draft, Century, Ambassador or Statesmen contributors to upgrade. Ask the local board members and all of the state & federal APIC contacts in your association to contribute.

### Messaging Suggestions

- Utilize the momentum from NAIFA's Congressional Conference and your state's Day at the Capital to generate IFAPAC support.
- Employ state or federal legislative or regulatory proposals to convert non-contributors.
- Talk about the different ways our industry is under attack from both state and federal legislators and regulators.
- Emphasize the value of consistent support through the monthly bank draft (minimum \$10.00/mo.) and credit card programs (minimum \$42.00/mo.)
- Utilize the slogans and phrases:
  - IFAPAC – Your Career Protection Insurance!
  - There is no “if” in IFAPAC!
  - Without IFAPAC, you could wake up tomorrow and be legislated or regulated right out of business!
  - Are you engaged in protecting the future of your career? If not you, then who?
  - If we can't count on members like you to protect our industry and clients, who can we count on?
  - If we don't fight for ourselves, no one else will
  - If we fail to act now, we will be reacting forever.
  - The opportunity to participate is ongoing, but the need is immediate.
  - As a colleague, I would like to ask you to step off the fence and make the decision to support our PAC and contribute, just as I do. Will you do that?

### Do not forget to include this mandatory FEC disclosure at the bottom of your solicitations!!



*Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National if you have directed NAIFA to do so. **If you have not completed the NAIFA Member Directive Regarding IFAPAC Contributions, please do so.** You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC's political fund are prohibited. Contributions are not deductible as charitable contributions for federal income tax purposes. For NAIFA-Massachusetts members, the division of funds will be 50%/50% up to the state limit of \$500 per calendar year.*



# IFAPAC TOOLS FOR SUCCESS

## Step 5: Implement the Calendar of Events

It is important for you to establish a fundraising plan to help you stay on track and keep your locals accountable. Once you set a schedule for the year, send it to all of your local chairs and so they know what is expected of them. The calendar below was developed by National IFAPAC for just that purpose.

2019 IFAPAC FUNDRAISING CALENDAR				
	Highlights	Call & Solicit	Also Accomplish	
JANUARY		Zeroes & Bank Draft Conversions	Finalize Your Fundraising Committee & Give Locals Their Goals	Outreach to Active Agencies & Identify Agency Champions
FEBRUARY		Previous Year & High Dollar Lapsed Contributors	Plan for IFAPAC Booth & Recognition at State Legislative Day or Annual Meeting	Train Chapter & Boards
MARCH	YAT Awareness Month	YATs & APIC Contacts	Create Fundraising Competitions with Locals or other States	Dial for Dollars Event
APRIL		APIC & GR Chairs, Congressional Conference Registrants	Plan for IFAPAC Booth & Recognition at State Legislative Day or Annual Meeting	Recognize Your Contributors by Lifetime Amounts
MAY	Congressional Conference	Congressional Conference Registrants	Follow up with attendees from State Legislative Day or Annual Meeting	Write PAC Article for Newsletter/ Website
JUNE	NAIFA Birthday Month	Zeroes & Chapter Leaders	Budget For IFAPAC Administrative Contribution	Show PAC Video
JULY		Lapsed Donors & Bank Draft Contributor Upgrades	Create Fundraising Competitions with Locals or other States	Recognize Your Contributors by Lifetime Amounts
AUGUST	IFAPAC Birthday Month	New Leaders & Annual NAIFA Conference Registrants	Train Chapter Leaders and Boards & Pay IFAPAC Administrative Contribution	Dial for Dollars Event
SEPTEMBER	Annual NAIFA P+P Conference & Life Insurance Awareness Month	LILI Grads & Annual NAIFA P+P Conference Attendees	Outreach to Active Agencies & Identify Agency Champions	Reach out to contributors in Large Locals Chapters
OCTOBER		All Non Contributors	Show PAC Video	Track 2019 IFAPAC Award Criteria
NOVEMBER	Review Goals & Plan for Next Year	Lapsed High Dollar Contributors & Association Leaders	Turn In Fundraising Goals & Recruit Fundraising Committee Members	Thank Contributors with a Special Email or Snail Mail
DECEMBER	Year End Wrap-Up	All Lapsed & All Association Leaders	Pay IFAPAC Administrative Contribution	Final Push for 2019 IFAPAC Award Criteria

## Why Should A NAIFA Member Support IFAPAC?

You know the importance of managing risk. You do it every day. You manage risk related to length of life, disability, retirement, health and investments. You have seen the danger of failing to prepare for the future, and you understand how damaging it can be to your business and, most importantly, your clients. Political risk - the risk your profession faces from the federal and your state governments is just as real. This is why managing your political risk is so critical.

Political involvement protects against policies that undermine the insurance and financial services industry and is the best way for advisors and agents to get involved is IFAPAC.

There is no better way to protect yourself and your business from political harm than to help elect lawmakers who know that they have a powerful constituency of insurance and financial services professionals who are politically aware and actively involved in public policy making. NAIFA members must invest in efforts to protect themselves against political risks just as they would invest to protect themselves. As IFAPAC Chair, your job will be to help your fellow NAIFA members mitigate their political risk by joining IFAPAC.

Citizens and organizations should inform elected officials of the probable impact of their legislative decisions. There is a need not only for individual involvement in government, but for organized involvement as well. To participate successfully in governmental processes, however, NAIFA and the state associations must meet certain objectives. Among them is supporting candidate campaigns.

Running for political office costs money. The cost is increasing rapidly and steadily. It costs money to become known to voters and to identify and debate issues. It costs money to purchase advertising in the media, to mail literature, to travel about the state or district, to pay for polling and so on through a long list of necessary expenditures.

There are two major ways in which *organizations* can support those seeking office. The first is to make available expertise and perspective unique to their industry. The second is to provide funds to the campaigns of candidates deemed worthy of support.

*Individuals* have three critical opportunities for participation in the selection and subsequent election of candidates. The first is contributing funds through Political Action Committees representing their interests. The other two opportunities — our vote and our personal involvement in campaigns — usually are exercised only after a candidate becomes visible enough to attract our interest and support.

The role of an industry PAC, such as IFAPAC, has become increasingly important because of revisions in federal (and some state) laws governing campaign financing. It is important to emphasize that political action committees are required by law to make full public disclosure of receipts and expenditures. NAIFAPAC (the federal part of IFAPAC) must make a complete record of contributors giving \$25 or more per year and must report to the Federal Election Commission on all contributions of more than \$200 per year. In addition, a PAC must report every contribution it makes to a candidate for federal office. All Federal PACs are limited to a maximum direct contribution of \$5,000 to any candidate campaign in any election. (Primary, general and run-off elections are considered separate in application of this requirement.)

# IFAPAC TOOLS FOR SUCCESS

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Although some candidates have a policy of accepting no contributions from PACs, the great majority of those seeking office are honored to accept help from NAIFAPAC. Two reasons for this are the reputation of the association which NAIFAPAC represents, and the fact that its activities always have been conducted as the law and regulations prescribe.

Your PAC is one of the most widely recognized and respected organizations of its kind in the nation. The number and frequency of requests to NAIFAPAC for help, from candidates and political parties, attests to this.

PACs are mechanisms for countering forces which might otherwise insulate us from the political process. PACs encourage individual involvement. They link responsible individuals to legislators within a specific business community or profession. Each individual and each industry has an opportunity and, indeed, a responsibility to participate in the American political system by supporting candidates who will consider fairly the issues affecting them.

By participating in the process through which candidates become officeholders, NAIFA members have earned the right to be heard and heeded on legislative issues at the national and state levels of government. The lawmakers have learned more about us and we have learned more about them.

A word of caution should be sounded, however, to those (such as IFAPAC chairs) who are working to encourage participation in IFAPAC and to increase member understanding of the political system—the legislative activities of the associations should not be related directly to the political contributions made by the PACs. The federal and state legislative committees of the state and national associations have full responsibility for the lobbying programs. The political action committees have full responsibility for contributions to candidates. The distinction should be maintained and explained. Different laws and regulations govern lobbyists.

IFAPAC exists for one reason: to support the campaigns of state and federal candidates for elective office who understand issues important to insurance agents and financial advisors. It's important that you communicate this simple, yet vitally important, message to your members. Many don't know what IFAPAC does or are under false impressions. The better your members understand IFAPAC, the more likely they are to contribute.

## Talking Points

1. Advocacy is the ONE Primary Function of NAIFA that must be done. You cannot get it anywhere else. You cannot do it alone (i.e. you have only one vote and you have only one U.S. House Member (out of 435), two U.S. Senators (out of 100), one State House Member and one State Senator. It takes a majority at all levels of Federal/State Government to pass any piece of legislation.
2. There is no such thing as a “neutral” piece of legislation – all legislation produces “winners” and “losers.”
3. One-third of ALL tax expenditures (i.e. “negative tax revenue”) fall within the insurance and financial services industry, such as the tax-deferred cash value build-up in life insurance and annuity contracts, tax-free death benefits, deductible contributions to retirement plans and IRAs, deductibility of employer-paid premiums on group benefit plans and non-taxability to employees from employer contributions and benefits.
4. You could literally be taxed, legislated or regulated out of business at any time without the governmental advocacy performed by NAIFA.
5. There is a definite connection between advocacy and your business bottom line.
6. NAIFA’s approach to advocacy is extremely effective:
  - Professional Staff Representation
  - APIC (Grassroots Key Contacts)
  - IFAPAC – Raising money for allocation to candidate campaigns – opens the door to access and our voice is heard on our issues!
7. IFAPAC contributions are the “Business Continuation Insurance Premium” that we must incur as an ordinary and necessary business expense.
8. No NAIFA member who derives an income from the insurance and financial services industry should abrogate his/her professional responsibility to “give back” to the business that advocates daily for his/her career and the financial interests of the clients we serve.
9. Is 1% of your gross revenue too much to ask for the preservation of your business and your ability to represent your clients? Do you believe this is the right thing to do? Have you ever been sorry for doing the right thing?

## Overcoming Objections About IFAPAC

One of the most important benefits NAIFA provides is political, legislative and regulatory advocacy. There is absolutely no other professional trade association or corporation standing up for our clients and our members the way NAIFA does by representing our interests one hundred percent of the time. The only way NAIFA and our state associations can continue to successfully advocate on our behalf is to maintain favorable accessibility to legislators on a continuous basis.

IFAPAC is the key that opens doors of accessibility for us. This is why NAIFA asks for your financial contribution to IFAPAC. We realize that there are numerous worthwhile causes for your money. However, IFAPAC is so vital to our profession that you must consider it one of your primary and priority investments every year. A contribution to IFAPAC is an investment in your future and your livelihood. A contribution to IFAPAC allows NAIFA members to pool their financial resources and improve a candidate's opportunity to get elected to public office. Therefore, NAIFA has no reservations or hesitation in asking you to support this cause and IFAPAC's mission. If you think that giving to a political action committee is not a good idea, please take a moment to review the facts before making a financial decision.

**MYTH:** My contribution will go to the "wrong" political party.

**FACT:** First, you can designate your contribution to be used for either Republican or Democratic candidates. Second, IFAPAC is a bipartisan PAC and, as such, supports candidates from both parties because of their positions on insurance and financial issues relevant to our members. Third, you are encouraged to provide input into the candidate selection process by submitting a candidate questionnaire. IFAPAC welcomes contributor information about candidates and their respective positions on issues significant to NAIFA members and their clients.

**MYTH:** I am philosophically opposed to PACs.

**FACT:** There are two ways to look at this. One is the mass media fiction that PACs give special interest groups too much clout. The other is that PACs allow groups of people who contribute small amounts to band together to have a unified voice and to be a reliable information source on issues (i.e., the mutual fund approach to participating in the political process). PACs actually allow more people to be more actively engaged in the political process. Most PACs are run ethically and with good intentions; IFAPAC certainly is. Millions of other citizens are actively trying to influence our national and state governments towards their opinions and vision of a better America. And their opinions and vision of a better America may not necessarily be aligned with the members of this Association. We have the right and responsibility to devote time, talent, and resources to help elect candidates of our choosing, who are favorably inclined toward our positions. Participatory democracy relies on citizen involvement. Insurance agents and financial advisors cannot afford to stand on the sidelines while someone else calls the shots! There are approximately 4,100 federally registered PACs. Therefore, PACs serve as valuable "checks and balances" in the political system due to the diversity of thought, ideas and interests represented. Far from being part of the problem, PACs are the answer to the inherent conflict between money and politics that has existed since our nation was founded. PACs bring like-minded citizens together to have a greater impact in the electoral process. In the final analysis, PACs are a legal, open, honest and ethical way for citizens to be involved in the process of self-government.

**MYTH:** I can't afford it.

**FACT:** I don't buy it. Even the Century Club level (\$100 a year) is only about the equivalent of the cost of ¼ of a can of soda a day. The cost of gasoline to drive back and forth to clients and prospects every month is about the same. Somehow, we find a way to pay for the gas, don't we? I am firmly convinced that there is a reasonable contribution amount that would be comfortable for you and compatible with your bottom line and budget.

**MYTH:** There are enough contributors to IFAPAC already.

**FACT:** The facts reflect otherwise. IFAPAC may be one of the largest PACs in the insurance industry, but there are many campaigns every election cycle in which IFAPAC cannot fully participate because the funds just aren't there. Our goal is to always have the maximum impact on campaigns. Your contribution is definitely needed. In fact, only 23% of all NAIFA members financially support the PAC – that means three out of four members are not shouldering their responsibility in this area.

**MYTH:** My contribution to IFAPAC is coming out of my state and national dues.

**FACT:** No, it's not – and it would be illegal to do so. A reasonable part of your state and national dues is spent on lobbying and legislative efforts. However, absolutely no financial contributions to candidates can be made from dues money – this is federal law.

**MYTH:** I don't want my contribution to pay for lobbyists.

**FACT:** It won't. IFAPAC funds have *never* paid for any of NAIFA's federal lobbying activities.

**MYTH:** My direct contributions to the campaigns of my own state and national representatives are more important than my contribution to IFAPAC.

**FACT:** It's highly likely that IFAPAC is also supporting these same candidates. But for insurance agents and financial advisors to really have an impact, a campaign contribution from IFAPAC – which represents the entire membership of tens of thousands of individuals – sends an issues message to the candidate that we're all behind his/her campaign, and they know who we are, what we represent and what our positions are on the issues. An individual contribution directly to a candidate does not carry an attached issues message to the candidate.

**MYTH:** The requested contribution is too high.

**FACT:** To be recognized at the Century Club Level, you can give as little as \$10 a month. In my opinion, anyone with more than 10 years experience or who is an MDRT, CLU or LUTCF qualifier should be at the Statesman Club Level (\$300 annually). Court/Top of the Table members or the equivalent should be at the Diplomat level (\$1,000 yearly) or above since these members have the most to lose if the state legislature or Congress drove us out of business. Otherwise, nearly everyone should be giving at least at the Ambassador Club Level. The IFAPAC Subcommittee has established a general guideline that 1% of your gross revenues coming into your practice is a reasonable expectation of financial support to IFAPAC.

# IFAPAC TOOLS FOR SUCCESS

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**MYTH:** Insurance is regulated at the state level; I don't need to give to a federal PAC.

**FACT:** Congress has the ability to change the Internal Revenue Code any time it chooses. Didn't you hear about the close call we had when the House Ways and Means Committee and Senate Finance Committee both attempted – twice in one year! – to tax the inside build-up of Life Insurance and Annuities as a means to fund the Federal Estate Tax Repeal? Dwindling budget surpluses and decreasing revenues due to a sluggish economy mean that “revenue raisers” – new taxes – will be part of the legislative discussions when future tax bills are considered. A tax on the inside build-up would seriously dampen the motivation of consumers to purchase this product. In addition, IFAPAC contributions are split between your State and the National IFAPACs if you have directed NAIFA to do so, which means you, are making state level contributions when you give. (Under a fair-share formula 40% to 50% of each dollar raised comes back to your state IFAPAC.)

**MYTH:** I personally know my member of Congress and can call him/her any time I want. I don't need a PAC to get access.

**FACT:** Even though you know your own Member of Congress and one or both of your Senators very well, you don't know the other 434 House Members and 98 U.S. Senators. (The same goes for your state representatives and state senators.) It's critical that all 435 U.S. Representatives and all 100 U.S. Senators know where NAIFA stands on issues affecting our membership. It almost always takes more than one vote to make or break a piece of legislation.

**MYTH:** Contributions aren't needed in non-election years.

**FACT:** Like it or not, there is no “off season” in politics anymore. Educating candidates and building relationships is an on-going process. Showing up with a campaign contribution in the fourth quarter of the game is hardly the way IFAPAC should be conducting its business. Candidates need to know that IFAPAC is with them from the beginning to the end. Besides, IFAPAC often makes “campaign debt retirement” contributions after the November elections and there are special elections throughout the year. In addition many states have elections in odd-numbered years. Remember, the first rule of politics is to get elected. The second rule is never to forget the first rule.

**MYTH:** My small contribution won't make a difference.

**FACT:** Yes, it will! In fact, it matters a great deal that you and all of your fellow members participate. It takes 10 people giving \$100 each to IFAPAC in order to issue a single \$1,000 check (the standard request to participate in a fundraising event) for a U.S. Senate candidate. Every contribution counts!! IFAPAC is an opportunity to pool our resources, have a voice and present our positions on insurance and financial issues to elected representatives on a favorable basis.

**MYTH:** I contribute to another political action committee, so I don't need to contribute to IFAPAC too.

**FACT:** Let's be frank about this. Company legislative agendas are sometimes more aligned to achieving corporate goals and furthering company objectives in favor of corporate growth, profitability, gains from operations, assets under management, removing barriers to entry and distribution channels, etc. And, they have every right to do so.

Furthermore, NAIFA has a 50-state network which allows us to look out for legislative interests in all of the state capitals. Therefore, your contribution will have an impact not only in Washington, DC, but also in your state capital. Not all associations have this obviously necessary network.

Lastly, keep in mind that most companies and associations do not have NAIFA's Key Contact System, a constituent lobbying capability that NAIFA and state associations have carefully constructed over the years. IFAPAC support to the campaigns of candidates who are favorably inclined toward our issues is one matter, but combining IFAPAC contributions with our strong constituent group/key contact program is the potent combination that effectively influences legislative outcomes.

**MYTH:** IFAPAC supports candidates I don't personally like.

**FACT:** As political consultant Mike Dunn would say: IFAPAC doesn't get involved in social issues. It exists solely for one reason and that is to protect the interests you share with your colleagues in your association. The reality is that we aren't all Democrats or Republicans. The only thing we all are is members of the same association. We may agree to disagree on those other issues. But on matters that will determine the common future that we all share, we should not only agree, but work together to help share that common future and that means financially supporting IFAPAC.



**IFAPAC BOOTH  
MATERIALS**

## Booth Check List

Setting up an IFAPAC booth at your annual state convention, sales congress or wherever a large number of NAIFA members will be congregating, is a great way to increase visibility for IFAPAC and generate excitement and contributions.

Remember, the *entire meeting area* (i.e. meeting rooms, exhibit hall, corridors, elevators, etc.) is “the booth.” You should be soliciting for IFAPAC contributions anytime you see a current NAIFA member without an IFAPAC club ribbon.

You must abide by the same solicitation laws at an IFAPAC booth as you would for written solicitations. It is critical that you familiarize yourself and your booth helpers with these important rules (see Booth Rules).

### Six Months Prior to Event

- ❑ Contact your state association executive and Conventions Chair to reserve space for the booth preferably near the registration area or in the exhibit hall. Order a 6' skirted table, two chairs, easels (for signs) and a trash can.
- ❑ Contact National IFAPAC at 703-770-8162 if you want to reserve the IFAPAC Booth (optional).
- ❑ Ask your state association when the convention registration acknowledgement packets will be mailed so you can insert a flyer or announcement about IFAPAC.

### Two Months Prior to Event

- ❑ Order your IFAPAC supplies: Why NAIFA Does It brochure, Answering the Critics brochure, Double Your Investment brochure, I Gave. Did You? stickers, Another Officer for IFAPAC buttons, Bank Draft Upgrade forms, Questions and Answers flyer, 3 Easy Ways enrollment forms and name badge ribbons.
- ❑ Line up your booth helpers and get them to commit to manning the booth on specific days and specific times. Draft a booth schedule.
- ❑ Design and order your signs.<sup>1</sup>
- ❑ Purchase a cash receipt booklet from an office supply store or borrow one from the state association office.
- ❑ Create Flyer inserts (optional)

### One Week Prior to Event

- ❑ Contact IFAPAC and order the following reports: 12-month revolving contribution report and Inactive Contributors Report. Make a paper copy of the reports when you receive them.
- ❑ Distribute the booth schedule (that includes who is manning the booth and when), *Booth Rules*, *When Good Contributions Go Bad and Legal Dos and Don'ts* documents to your booth helpers.
- ❑ Remind your booth helpers to wear their IFAPAC club lapel pins on the day of the event.
- ❑ If the supplies were shipped to the State Association office, remind the staff to bring the supplies to the booth site.

### Day of Event

- ❑ Wear your IFAPAC club pin.
- ❑ Grab a box of disposable pens and a pad of paper on your way out the door.
- ❑ Bring the supplies and contributor reports (if the materials were sent to you directly).
- ❑ Get to the booth area one hour before it opens to set up.

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<sup>1</sup> You must display at least one sign at the booth that says: “Contributions or gifts to IFAPAC are not deductible as charitable contributions for purposes of federal income tax. Corporate contributions are prohibited.”

# IFAPAC TOOLS FOR SUCCESS



## Reserve The IFAPAC Table Top Display Today!

Event Name: \_\_\_\_\_

Your Name: \_\_\_\_\_ Local Association: \_\_\_\_\_

Phone (o): \_\_\_\_\_ Phone (c): \_\_\_\_\_ E-mail: \_\_\_\_\_

IFAPAC's table top display comes with standard information panels to help attract members to your IFAPAC booth. The display also comes with 10 contribution forms, 10 bank draft upgrades forms and a return UPS shipping form. If you'd like additional supplies, see below.

- Yes**, I'd like to order IFAPAC supplies for this event. Please send me an order form.
- No**, I do not need any IFAPAC supplies for this event.

Date Needed (By): \_\_\_\_\_ Date of Return Shipment: \_\_\_\_\_

### Ship Display To (must be a street address):

\_\_\_\_\_ (name)  
\_\_\_\_\_ (address)  
\_\_\_\_\_ (address)  
\_\_\_\_\_ (city, state & zip code)

### Panel choices: Please check the panels that you would like included in your booth shipment.

- What does monthly giving mean to you?
- Teddy Roosevelt quote
- Three-legged Stool

### Special Instructions:

\_\_\_\_\_  
\_\_\_\_\_

**NOTE: If your location does NOT have regular UPS shipping services, a special pick-up can be arranged. Call 1-800-PICK-UPS.**

IMPORTANT: The IFAPAC displays are reserved on a first-come, first-serve basis. Reservations can be made only if a display is available. All shipping & handling costs paid for by IFAPAC.

**Return Display To: NAIFA**  
2901 Telestar Court  
IFAPAC - 6th Floor  
Falls Church, VA 22042

**Questions:** Contact IFAPAC @ (703) 770-8162  
or email ifapac@naifa.org

## Ribbons & Lapel Pins

### Annual Awards

Club Type	Annual Amount	Pin Color	Ribbon Color
Century	\$100 to \$199	Yellow Bronze 100	Maize
Ambassador	\$200 to \$299	Gold & Blue 200	Old Gold
Statesman	\$300 to \$499	Silver w/"Emerald"	Black
Envoy	\$500 to \$999	Silver E w/"Diamond"	Emerald Green
Diplomat	\$1,000 to \$2,499	Gold D w/"Diamond"	Purple
Emissary*	\$2,500 to \$4,999	Gold & Blue w/Eagle	Royal Blue
Capitol *	\$5,000	Gold & Blue w/Capitol Dome	Red

*\* Contributions at this level are needed to join Congressional Council*

### Lifetime Awards

Club Type	Lifetime Amount	Pin Color
2,500 Club	\$2,500 - \$4,900	2500 w/Gold & Red Stripes
1 Star General	\$5,000 - \$10,000	Black w/1 Diamond
2 Star General	\$10,000 - \$14,999	Blue w/2 Diamonds
3 Star General	\$15,000 - \$19,999	Red w/ 3 Diamonds
4 Star General	\$20,000+	Green w/4 Diamonds

# IFAPAC TOOLS FOR SUCCESS



**IFAPAC**

INSURANCE & FINANCIAL ADVISORS  
POLITICAL ACTION COMMITTEE

## IFAPAC Supply Order Form

Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Company \_\_\_\_\_ Today's Date \_\_\_\_\_  
 Address \_\_\_\_\_ Date Needed \_\_\_\_\_

Item	Quantity	Unit Price
<b>Brochures</b>		
Political Action: Your Career Protection Insurance	_____	.10
PACs: Answering the Critics	_____	.10
<b>Promotional</b>		
IFAPAC 3 Easy Ways Form	_____	free
"I Gave. Did You?" 1½" Sticker	_____	.05
"Questions & Answers" Flyer	_____	free
"Member Benefits" Flyer	_____	free
IFAPAC Banner, 2' x 4'	_____	\$17.00
APIC & IFAPAC Reversible Puppet	Out of Stock	\$4.00
IFAPAC Piggy Bank	_____	\$2.00
PAC Tablecloth	_____	\$100.00
NAIFA Advocacy Umbrellas	_____	\$25.00
<b>Training &amp; Education</b>		
Phon-a-thon Kit (P- PAT)	_____	free
Michael Dunn "Why You Should Support Your PAC" (DVD)	_____	\$75.00
Michael Dunn "Your PAC & Your Future" (DVD)	_____	\$75.00
Terry Headley "Advocacy & Your Bottom Line" (DVD)	_____	\$10.00
<b>Badge Ribbons (1" x 4½" – Vertical)</b>		
Century	_____	.30
Ambassador	_____	.30
Statesman	_____	.30
Envoy	_____	.30
Diplomat	_____	.30
Emissary	_____	.30
Capitol	_____	.30
<b>Administrative</b>		
IFAPAC #9 PO Box Return Envelopes	_____	.05
Mailing Labels to Send Contributions	_____	free

A shipping fee will apply!! IFAPAC staff will determine the best shipping method between the US Postal Service (USPS) and UPS. Every effort will be made to deliver your items by the date requested & in the most cost effective manner.

<http://www.naifa.org/head/leaders-staff/ifapac-resources/ifapac-promotion>

MAIL TO: NAIFAPAC; 2901 Telestar Court; Falls Church, VA; 22042  
 or FAX TO: 703-770-8151, or email to [ifapac@naifa.org](mailto:ifapac@naifa.org).

10/31/2018

## IFAPAC Booth Rules

Setting up an IFAPAC booth at your annual state convention, a sales congress or anywhere else a large number of association members will be congregating, is a great way to increase visibility for IFAPAC and generate contributions.

IFAPAC has a tabletop exhibit you can borrow free of charge to help liven up your IFAPAC booth. It is also recommended that you work with the IFAPAC staff to create contributor recognition posters for your booth. Finally, you should order supplies (i.e. brochures, enrollment forms, club ribbons, etc.) at least three weeks before the function.

Remember: You must abide by the same solicitation laws at an IFAPAC booth as you would do for written solicitations. It is critical that you familiarize yourself and your booth helpers with these important rules.

- **You must display a sign at the booth that reads:** Contributions to IFAPAC are not deductible as charitable contributions for purposes of federal income tax. Corporate contributions are prohibited.
- **You must keep printed lists of all current association members and their contribution history.** This will help verify a potential contributor's membership status. Also be sure that your lists are up-to-date. (Call IFAPAC HQ to ensure you have the most current data.)
  - **If a person is not a current NAIFA member, do not solicit IFAPAC funds from that individual. Instead, ask them to become a member of NAIFA.**
- **You may not solicit anyone who is not both a U.S. Citizen and a current member of NAIFA.** For instance, you may not solicit; foreign MDRT or JAIFA members, non-NAIFA MDRT or AALU members, company representatives, vendors, lobbyists or consultants unless they pay association dues.
- **You may not accept over \$100 in cash. Give all cash contributors a receipt.**
- **Personal checks and personal credit cards up to \$5,000 may be accepted.**
- **If a member contributes \$2,500 a year or signs up for \$210 a month, please share information regarding NAIFA's Congressional Council.**
- **Ask contributors to sign up for monthly giving via personal checking account bank draft or credit card. (NOTE: Monthly bank draft from a personal checking account is the best method.)**
  - The minimum bank draft enrollment level is \$10 a month. - Century Club
  - The minimum credit card monthly enrollment level is \$25 a month. – Statesmen Club.

*If a monthly credit card request is sent in for an amount less than \$25 a month, it will be charged only once.*

- **Write down each contributor's NAIFA member number, name and state abbreviation** onto the contribution form so that contributions can be correctly credited.
- **On credit card forms, please be sure the following sections are completed: exact name as it appears on the card, full card number, expiration date, security code and a signature. Please write the exact dollar amount on the form. Do not circle a club type.** (The clubs have dollar ranges; an Ambassador contributor, for instance, might want to give \$200, \$225, \$250 or \$275.) Omitting any one of these key data points will result in IFAPAC's inability to collect the funds.
- **Please be thorough when taking notes,** especially if you are writing requests that need to be fulfilled after you tear down the booth. Remember, too, that IFAPAC cannot properly identify people using nicknames. Please use the person's formal name when taking messages or requests.

## When Good Contributions Go Bad

Many things can prevent a contribution from being deposited or credited. To save yourself and the contributor aggravation (and NAIFAPAC bank service fees), please familiarize yourself with the ways in which a contribution can fail to be processed. If a contribution comes to you first, and it has one of the problems outlined below, please do your best to correct the situation before forwarding the contribution to NAIFAPAC.

### Bank Drafts

- no voided check accompanied the bank draft form
- no bank draft form accompanied the voided check
- contributor signed an upgrade form, but is not already on automatic bank draft
- deposit slip, not voided check, accompanied the bank draft form.

### Checks

- made payable to something other than IFAPAC
- not signed
- written dollar amount conflicts with numeric dollar amount

### Credit Cards

- card number incorrect, incomplete, or illegible
- card used was not a VISA, MasterCard, Discover or American Express
- contributor wants to contribute *monthly* using his/her credit card (For an amount less than \$25 a month.)

### Any Type of Contribution

- no dollar amount indicated
- the exact contributor is unclear (i.e. no Jr./Sr. on check, both spouses are members of the association, the name on the form or check does not match member ID number)

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## Contributor Recognition Boards / Posters

Below are some tips to keep in mind when putting together a list of IFAPAC contributors to be displayed at a convention or meeting.

- 1. LIST ONLY CURRENT CONTRIBUTORS.** “Current” contributors are generally defined as people who have made a contribution to IFAPAC within the last 12 months. However, some IFAPAC chairs have chosen to list contributors who have given within the last 14 months in order to offer the stragglers a grace period to submit their current year’s contribution. Even if you are creating a board that lists contributors by their lifetime amounts, you should still consider listing only current contributors.
- 2. POST THE DATE RANGE PROMINENTLY ON THE POSTER BOARD.** Regardless of what date range you choose, make sure it appears on the list, usually at the bottom. Sample: “MEMBERS LISTED ARE CURRENT CONTRIBUTORS HAVING GIVEN BETWEEN 7/1/16 & 6/30/17.”
- 3. MAKE SURE YOU OBTAIN A CURRENT LIST OF CONTRIBUTORS FROM THE IFAPAC OFFICE AT NAIFA.** You should probably get a list within two to three weeks of the event at which the board will be displayed, depending on how long you think it will take to put the board together. (Call 703-770-8162 or email [ifapac@naifa.org](mailto:ifapac@naifa.org) for an up-to-date list.)
- 4. ALL YOU NEED IS SOME POSTER BOARD AND MARKERS FOR A VERY SIMPLE BOARD.** Handwriting the names is fine; typesetting them is better. But you know your budget and time constraints. At the very least the names should be legible and readable from a distance of ten feet.
- 5. LIST THE CONTRIBUTORS BY CLUB TYPE FROM THE HIGHEST ANNUAL CLUB TYPE AT THE TOP TO THE LOWEST CLUB AT THE BOTTOM.** Similarly if you chose to list contributors by their aggregate lifetime contributions, you can use the categories of “over \$25,000,” “\$20,000 to \$25,000,” “\$15,000 to \$19,999,” “\$10,000 to \$14,999,” and “\$5,000 to \$9,999.”
- 6. MAKE ABSOLUTELY CERTAIN THAT THE NAMES AND DESIGNATIONS AND CLUB TYPES ARE CORRECT!** Have someone else proof read your board. You never know who may get offended because their name is spelled wrong or they are omitted from the board or they are listed under the wrong club type.
- 7. REMEMBER TO ORDER AN EASEL OR TWO TO DISPLAY THE BOARD(S).**
- 8. MAKE ROOM TO ADD NEW AND UPGRADING CONTRIBUTORS TO THE BOARD.** Displaying a contributors board is one of the best ways to stimulate competition between peer members of the association. You and your fundraising team should be prepared to accept IFAPAC contributions at the convention or meeting and to immediately write the names of the new and upgrading contributors on the board. And if you’re going to accept IFAPAC contributions on the spot, make sure you have enough club ribbons on hand. (Use the *Supply Order Form* to order the ribbons.)
- 9. TO MAKE THE BOARD MORE INTERESTING** you could add stars (the higher the club, the more stars) or affix the IFAPAC club ribbons and pins to the poster board next to the applicable club types. You could also decrease the font size going from club to club from the top to the bottom. Some IFAPAC chairs have even added photos of their most prominent contributors to their boards. The IFAPAC logo, available on NAIFA’s website can be added as well.
- 10. CONSIDER ORDERING A LAMINATED OR DRY ERASER POSTER BOARD WITH A SIMPLE HEADING** (i.e. “IFAPAC Contributors”) that can be reused meeting after meeting. Obviously, you’ll need to purchase some erasable markers.





**IFAPAC | WISCONSIN**  
INSURANCE & FINANCIAL ADVISORS  
POLITICAL ACTION COMMITTEE

## Wisconsin IFAPAC Capitol, Emissary & Diplomat Club Members



**Juli Y. McNeely**  
2014 Total - \$4,992  
Lifetime Total - \$24,405



**James John Silbernagel**  
2014 Total - \$1,200  
Lifetime Total - \$19,343



**Aaron A. Doelger**  
2014 Total - \$1,000  
Lifetime Total - \$1,100



**Laura P. DeGolier**  
2014 Total - \$3,200  
Lifetime Total - \$19,457



**Michael Stephen Immel**  
2014 Total - \$1,100  
Lifetime Total - \$8,283



**Corey R. Fleisner**  
2014 Total - \$1,000  
Lifetime Total - \$2,100



**Mark E. Mieke**  
2014 Total - \$2,000  
Lifetime Total - \$9,500



**Yvonne M. McNeely**  
2014 Total - \$1,100  
Lifetime Total - \$9,550



**Terrence P. Frett**  
2014 Total - \$1,000  
Lifetime Total - \$8,125



**Daniel L. Lawrence**  
2014 Total - \$1,660  
Lifetime Total - \$15,210



**Patrick J. Mongin**  
2014 Total - \$1,050  
Lifetime Total - \$6,007



**Richard A. Koob**  
2014 Total - \$1,000  
Lifetime Total - \$24,662



**Donald L. Schleicher**  
2014 Total - \$1,520  
Lifetime Total - \$7,946



**Michael T. Smith**  
2014 Total - \$1,020  
Lifetime Total - \$8,540



**Heather L. Lindsley**  
2014 Total - \$1,000  
Lifetime Total - \$2,635



**Krisann K. Mieke**  
2014 Total - \$1,500  
Lifetime Total - \$9,850



**Walter J. Scott**  
2014 Total - \$1,008  
Lifetime Total - \$29,514



**Joseph R. Nienhaus**  
2014 Total - \$1,000  
Lifetime Total - \$5,500



**Robert A. Berg**  
2014 Total - \$1,300  
Lifetime Total - \$13,509



**Daniel R. Balch**  
2014 Total - \$1,000  
Lifetime Total - \$11,688



**Brent J. Welch**  
2014 Total - \$1,000  
Lifetime Total - \$12,310



**Elwood B. Syverson**  
2014 Total - \$1,220  
Lifetime Total - \$9,383



**Debra L. Blevons**  
2014 Total - \$1,000  
Lifetime Total - \$5,675

Will you be the 24th Wisconsin IFAPAC  
**\$1,000 CONTRIBUTOR?**



**IFAPAC** | ARKANSAS  
INSURANCE & FINANCIAL ADVISORS  
POLITICAL ACTION COMMITTEE

## ARKANSAS IFAPAC TOP 10 TOTAL LIFETIME CONTRIBUTORS!

★ BRENDA D. DOTY, LUTCF, RHU, CLU, CPC - \$8,774

★ PHILIP W. MCCARTY, LUTCF - \$7,988

★ DON T. BARROW, CLU - \$6,621

★ PHIL KNEIB, CLU, CHFC, RHU, CSA - \$6,249

★ JOHN HENRY OGDEN, LUTCF - \$5,717

★ RICHARD J. CAZZELL, CLU, CHFC, LUTCF - \$5,687

RICK A. PETERSON, LUTCF - \$4,942

WALTER H. RAMSEY - \$4,562

JACKEY W. SHARP, CLU - \$4,191

MICHAEL L. STANDROD, CLU, REBC - \$4,005



### CONGRATULATIONS

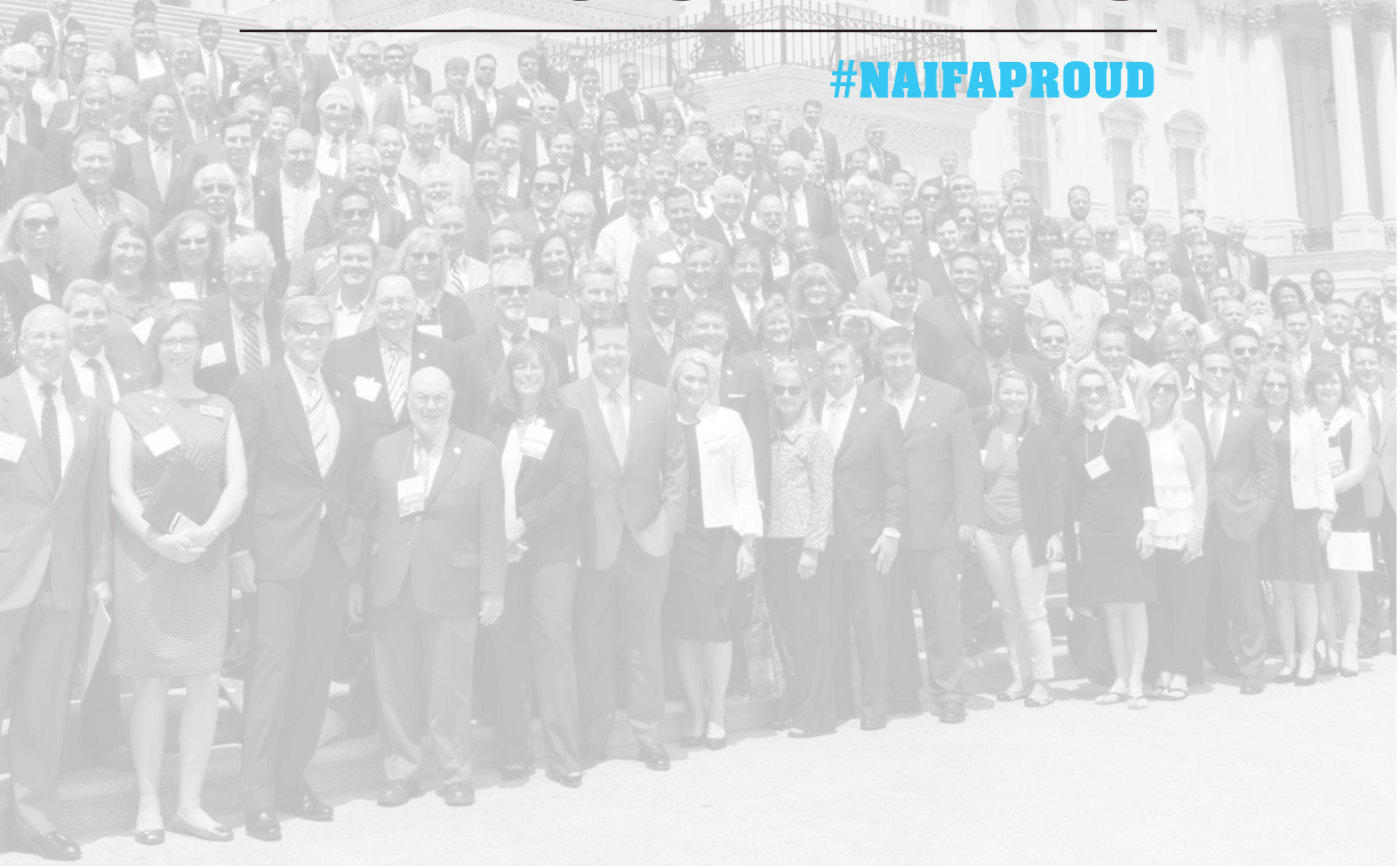
IFAPAC CONTRIBUTORS MARKED WITH A STAR HAVE  
ACHIEVED THE STATUS OF IFAPAC ONE STAR GENERAL!

\*One Star General is an IFAPAC contributor whose aggregate lifetime total is \$5,000 - \$9,999. All IFAPAC Contributors listed above are current NAIFA members and made a contribution to IFAPAC during 2014.



# IFAPAC SAMPLES

#NAIFAPROUD



## Sample IFAPAC Training Agenda

### Overview

- Review history & purpose of IFAPAC
- Review mission statement
- IFAPAC – The Big Picture How the state & national PACs relate
- How the PIC & PAC relate

### Role of Local IFAPAC Chair

- You have to ask for the money
- Start today, create a plan and timeline, and stick to it
- Be prepared to answer questions from potential and current contributors
- Ask your association to save you space in the newsletter for an article
- Ask your association to make a member administrative contribution

### Importance of Having a Fundraising Committee

- You can't do it alone
- Select people from your donor list who have given at the Ambassador Club level or higher
- Give people specific goals

### Complete *Local Association Yearly Plan*

As it relates to the assigned contributor and contribution fundraising goals

### Strive to Achieve the IFAPAC Awards

#### Fundraising Objectives

- An IFAPAC chair's top three responsibilities are: fundraising, fundraising and fundraising
- Work to retain contributors

### Find New Contributors/Prospects

- Encourage current contributors to do more if they've been at the same giving level for more than four years
- 100% of your local Board of Directors should be contributing at the Statesman Club level or higher
- Insure administrative contributions from local associations
- Encourage the monthly bank draft program as much as possible
- Encourage everyone in your association to complete an IFAPAC Directive

### Legal Considerations of Fundraising

- No corporate checks in the political fund
- No contributions in the name of another
- No contributions from non-NAIFA members
- No cash contributions over \$100

### Fundraising Ideas

- Phon-A-Thons
- Non-renewal (lapsed) contributors
- APIC contact solicitations
- Dunn & Headley DVDs
- Donor Recognition

### Role of IFAPAC HQ

- Review reports that are available and how often they are distributed
- Review supplies that are available and how to order them
- Review samples of articles, solicitation letters and speeches
- Review NAIFA's Online Service Center for IFAPAC Information

### Discussion and Closing Charges to Meeting Participants

# **CONTRIBUTION FORMS**

# IFAPAC SAMPLES

## IFAPAC Contribution Form



# Contribute to IFAPAC in 3 EASY WAYS

Name \_\_\_\_\_  
 NAIFA Member # \_\_\_\_\_  
 Company \_\_\_\_\_  
 Title \_\_\_\_\_  
 Billing Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_

CLUB LEVEL Annual Contribution	Monthly Contribution
Capitol (\$5,000)	\$417
Emissary (\$2,500 to \$4,999)	\$210
Diplomat (\$1,000 to \$2,499)	\$84
Envoy (\$500 to \$999)	\$42
Statesman (\$300 to \$499)	\$25
Ambassador (\$200 to \$299)	\$17
Century (\$100 to \$199)	\$10

★ Minimum of \$210 qualifies for Congressional Council membership

### Bank Account Draft

Monthly Bank Draft Amount  
 \$ \_\_\_\_\_ (\$10.00 minimum)

CHANGE OF ACCOUNT ONLY

Account # \_\_\_\_\_  
 Routing # \_\_\_\_\_  
 Signature \_\_\_\_\_  
 Date \_\_\_\_\_

PLEASE PROVIDE A VOIDED CHECK

### Credit Card or Check

Monthly Credit Card Amount  
 \$ \_\_\_\_\_ (\$25.00 minimum)

One-time Amount  
 \$ \_\_\_\_\_

Credit Card  Check

THIS IS A PERSONAL CARD

Visa  MasterCard  American Express  Discover

Account # \_\_\_\_\_  
 Exp. Date \_\_\_\_\_ Security Code \_\_\_\_\_  
 Name on Card \_\_\_\_\_  
 Signature \_\_\_\_\_

### IFAPAC MONTHLY GIVING PROGRAM AUTHORIZATION

I agree to enroll in one of IFAPAC's monthly giving programs and do hereby authorize IFAPAC to withdraw from my account the amount specified every month. Monthly credit card withdrawals will occur on the 20th of each month while bank drafts will occur on or about the 10th of each 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. If any such check be dishonored, IFAPAC shall be under no liability whatsoever.

### UPGRADE YOUR MONTHLY CONTRIBUTION

I am currently enrolled in one of IFAPAC's Monthly Giving Programs and would like to change my monthly withdrawal amount from \$ \_\_\_\_\_ to: (circle one)

\$417 \$210 \$120 \$85 \$45 \$25 \$20 \$17 \$15 Other \$ \_\_\_\_\_

## Instructions

Return form, contributions and/or voided check by:

Fax: 703-770-8151  
 Email: IFAPAC@naifa.org  
 Mail: IFAPAC  
 P.O. Box 759063  
 Baltimore, MD 21275-9063

Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National, if you have directed NAIFA to do so (see reverse side). Club types listed above are merely suggestions. You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC's political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes. For NAIFA-Massachusetts members, the division of funds will be 50%/50% up to the state limit of \$500 per calendar year.

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS • 703-770-8100 • www.NAIFA.org/IFAPAC

## IFAPAC Directive Form



# Political Action Committee MEMBER DIRECTIVE

## NAIFA Member Directive Regarding the Use of IFAPAC Contributions

Both SEC and FINRA “pay to play” rules are currently in effect. These rules are designed to limit the influence of political contributions by investment advisers, broker-dealers and certain of their associated persons in the awarding of advisory contracts by state and local governments. Among other things, the rules prohibit investment advisers, broker-dealers and certain of their associated persons from receiving compensation for services provided to a state or local government for two years following political contributions to certain state or local officials.

In response to the rules, a number of companies have adopted compliance requirements that limit contributions by investment adviser representatives and registered representatives of broker-dealers to political action committees (PACs) and state or local officials. You must check with your company’s compliance department regarding any limitations on your ability to make political contributions under the pay-to-play rules. (If you are covered by the rules, your compliance department may limit your contribution to only NAIFA’s federal PAC. If you are not covered, your compliance department should permit your contribution to be shared between NAIFA’s federal PAC and your state association PAC.)

After you have consulted your compliance department, please check the applicable box below to instruct IFAPAC regarding the appropriate distribution of your IFAPAC contribution. Note: If no box is checked, your entire contribution will be directed to NAIFA’s federal PAC.

**I have read and understand this directive. (required)**

### Check one box:

*Note: If you do not check a box below, your entire contribution will be directed to NAIFA’s federal PAC.*

Please share my IFAPAC contribution between NAIFA’s federal PAC and my NAIFA state association PAC. I agree to reconfirm my compliance status and change this directive, if necessary, should I change or add companies.

**OR**

Please direct my entire contribution to NAIFA’s federal PAC, to be used only for contributions to national party committees and the campaigns of candidates (except state and local officials) for the U.S. Congress.

Contributions to IFAPAC must be personal, not corporate. Contributions made on corporate or LLC accounts will be directed in their entirety to NAIFA’s federal administrative fund to help defray the costs of administering IFAPAC. NAIFA disclaims responsibility for any damage or liability that may arise from contributions to IFAPAC based on the SEC or FINRA “Pay to Play” Rules or from any company compliance requirements related to those Rules.

NAIFA Member Signature \_\_\_\_\_ Date \_\_\_\_\_

NAIFA Member Name (please print) \_\_\_\_\_ NAIFA Member ID # \_\_\_\_\_

NAIFA Member Local Association Name \_\_\_\_\_

**Return Form to:** 2901 Telestar Court • Falls Church, VA 22042-1205 **or Fax to:** 703-770-8151



Insurance and Financial Advisors Political Action Committee (IFAPAC), All Rights Reserved.  
PO Box 759063 • Baltimore, MD 21275-9063 • 703-770-8160 • www.NAIFA.org/IFAPAC • ifapac@naifa.org

02/2018



**SAMPLE  
SOLICITATIONS**



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## Ideas to Solicit IFAPAC Contributions

### ***Straight Talk and Advocacy at Work* DVD and Presentation**

Available for your use are the Mike Dunn *Straight Talk* DVD and the Terry Headley *Advocacy at Work* DVD. There are also scripts that go with each DVD available upon request. You should prepare yourself by reading the scripts and rehearsing your presentation. Show the DVDs to as many local associations as possible throughout the year. Any one or all of these meetings are appropriate venues to show the DVDs: annual state convention, Legislative Day, Sales Congress, ALC and state board meetings. A clear and direct solicitation for IFAPAC contributions should follow each showing of the DVD.

### **Phon-A-Thon**

The phon-a-thon kit is available from NAIFAPAC HQ. Read it from cover to cover. Organize a team of volunteers to call members of your local association to solicit support for IFAPAC. Make sure your callers read the phon-a-thon kit. Follow the guidelines, pick a date and place to make calls, get up-to-date *Contributor* and *Inactive Contributor* lists.

### **Double Your Investment Plan**

Use the *Double Your IFAPAC Investment* brochure to ask each of your current contributors to find one non-contributor to match his/her donation. On average, only 23% of the association's members contribute to IFAPAC, yet *everyone*, whether they contribute or not, receives the benefit. Instead of asking for a current contributor to give more, ask that contributor to find a new donor.

### **APIC Contact Follow Up**

Get the latest list of APIC legislative contacts for members of the U.S. House of Representatives and U.S. Senate from NAIFAPAC HQ. The list is marked with the last dollar amount and date of the contact's IFAPAC contribution. Call the people who haven't contributed in over a year and encourage them to

join (or re-join) IFAPAC. This should be an easy "pitch" since APIC contacts already understand the need for maintaining supportive relationships with elective officials. Similarly, obtain a list of legislative contacts for your elected *state* officials from your state association office and review that list to see who needs to contribute to IFAPAC. Enlist the help of your APIC and Government Relation state and local chairs to make the solicitations.

### **Inactive (lapsed) Contributors Report Follow Up**

Get a list from IFAPAC HQ of all former contributors in your association— those who used to contribute, but who have not done so in the last 14 months. These are prime prospects. Follow up with each, and get them back on the IFAPAC team! (Sometimes the non-renewers haven't given in a while because no one has asked them personally.) Have your IFAPAC fundraising committee or your association Board select the names of people they know and schedule time for them to call the lapsed givers before the next meeting. Make sure you coordinate who is calling whom—no need to have three people all call the same person and, conversely, it would be a shame that someone on the list wasn't called because no one on your team was assigned to do so.

### **Have an Advocacy Meeting**

Ask your association's president to devote at least one yearly meeting to IFAPAC. Explain what IFAPAC is and does. Show the Dunn or Headley DVD. Arrange to have various contributors attest to the group to why they give. Invite a political figure to address the group (be mindful of the legislative calendar). You should issue invitations to legislators who already receive IFAPAC support. Consider hosting a private meeting with the legislator for Ambassador and higher contributors before the general meeting. Have a photographer take pictures of the legislator and the high dollar contributors for their personal use and for your association's newsletter or website. Show donors and non-donors

# IFAPAC SAMPLES

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where their funds are going and why being involved in governmental decision-making is important. Include an issues briefing during the meeting. Collect contributions and “pin” the new and newly upgraded contributors on the spot. (Be sure to order label pins in advance of the meeting.)

## Advertise

Contact the individual in charge of your association’s newsletter/magazine and request space in an upcoming issue for an IFAPAC article. (Call NAIFAPAC HQ for samples.) List the contributors and thank them for their support. Remember to get an up-to-date list of donors for the publication and put the date range of the list at the bottom of the page. Some chairs list contributors for the last 14 months so they can ensure that no one is inadvertently left off the list. Please specify a date range when requesting a contributor list for publication from IFAPAC HQ.

## State Association Administrative Contribution Match

Approach your *state* association leadership and ask them to work with you on a formula for an additional contribution to IFAPAC based on the dollars contributed by *local* associations towards the IFAPAC administrative fund. For instance, your state association could match dollar for dollar or 50 cents on the dollar every local association contribution in “soft money.” If your state association is amenable, be sure to keep track of the local monies contributed so you can get the state match. No sense in getting the funds approved and budgeted if they aren’t spent.

## Booth

Increase IFAPAC’s visibility by setting up a booth at your association’s Sales Congress and/or Convention. It doesn’t have to be anything fancy— just a skirted table with a supply of ribbons to thank donors and a supply of contribution forms to recruit new ones. (Or, you can borrow IFAPAC’s tabletop exhibit—call 703-770-8162.) Be sure to get a current list of contributors from NAIFAPAC HQ and order your booth supplies well in advance of the association event. You should also make sure that the people manning the booth are familiar with IFAPAC and can answer basic questions. They should also be well versed in PAC solicitation law. (Also see *Booth Rules*) Ask your association’s APIC Chair to co-host the booth and solicit Legislative Contacts.

## Bio Sketch

Draft biographies of NAIFA members who upgrade to the Capitol, Emissary, and Diplomat club levels and have them inserted in your association’s publication or on your association’s website. Ask them to provide a “testimonial” about why they support IFAPAC. Add a photo of the contributor if possible.

## Poster Board of Current Contributors

Create a poster board of current IFAPAC givers with their lifetime amounts — and in order of the amount from highest to lowest — and display it at widely attended members-only association meetings. As givers increase their aggregate totals, during the meeting, update the poster with the new dollar amount & use arrows to move contributors up the board to increase competition.



**IFAPAC | COLORADO**  
INSURANCE & FINANCIAL ADVISORS  
POLITICAL ACTION COMMITTEE

**THANK  
YOU**

## Life-Time Contributions Amounts

### FOUR STAR GENERAL



Randy R. Kilgore - **\$35,680**

Shelley M. Rowe - **\$21,953**

### THREE STAR GENERAL



Deborah L. Pearson - **\$15,111**

### TWO STAR GENERAL



Brian Dee Counterman - **\$13,676**

Robert E. Ross - **\$13,575**

Bruce A. Murphy - **\$10,083**

### ONE STAR GENERAL



Steven W. Thomas - **\$8,846**

J. Dave Hunter - **\$8,687**

Michael J. Milburn - **\$8,155**

Thomas M. Halus - **\$7,894**

Robert J. Nelson - **\$6,524**

David L. Bernard - **\$6,240**

Jon C. Sherer - **\$5,795**

Cynthia E. Petersen - **\$5,450**

Richard A. Seymour - **\$5,424**

Robert G. Blackwood - **\$5,175**

Melissa J. Edelman - **\$5,150**

Robert L. Avery - **\$5,013**

### 2500 CLUB

Thomas M. Rountree - **\$4,925**

Karl G. Hagman - **\$4,576**

Mary S. Ondack - **\$4,567**

Larry Siegfried - **\$4,232**

Hartman Axley - **\$4,025**

Sharon K. Kauffman - **\$3,700**

Richard D. Wallace - **\$3,629**

James S. Morgan - **\$3,602**

Johnny Wessley Meade - **\$3,468**

Robin S. Dujay - **\$3,344**

Willis Ashby - **\$3,312**

Richard E. Boehm - **\$3,170**

Mary M. Biggers - **\$3,102**

Deborah M. Tanner - **\$3,079**

Jay F. Short - **\$3,000**

Daniel O. Mackey - **\$2,969**

Doris L. Stipech - **\$2,950**

Barry R. Bode - **\$2,675**

Donald Pacheco - **\$2,667**

Edward George Vojensky - **\$2,660**

Sandy L. Wheaton - **\$2,596**

Patricia A. Michels - **\$2,577**

Denise M. Matott - **\$2,536**

*\*Lifetime Totals with Contributions through May 31, 2018*



**SECURING AMERICA'S  
FINANCIAL FUTURE**

## Email Solicitation Before Congressional Conference

**Subject:** Congressional Conference and The Role of IFAPAC

I am excited that you will be joining Tennessee as we go to Capitol Hill to tell our message about the importance of financial security to our Legislators. I wanted to also let you know the importance of our Political Action Committee (PAC). Tennessee has had a rich history of members that contribute to the PAC. This shows our advocacy at work when we are able to contribute to a Legislator through our PAC contributions. You are coming to Washington, DC to speak with your lawmakers, so I know that you “get” the concept of political involvement. At this point our records show that you have not given to the PAC and we are asking that you stop by the PAC desk and consider giving \$25 a month by bank draft or annual payment. Your participation in IFAPAC is important to help protect the future of your business.

If you would like to make a contribution in advance of the Congressional Conference, please click on this link [IFAPAC 3 Easy Ways to Contribute](#), also be sure to complete the directive on the back of the form. If you would like to contribute online, please click here, [Click Here for Online Contributions](#). Join us today in purchasing your "career protection insurance."

Thank you for your time, we appreciate your support!

Marc

Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National, if you have directed NAIFA to do so (see reverse side). Club types listed above are merely suggestions. You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC's political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes. For NAIFA-Massachusetts members, the division of funds will be 50%/50% up to the state limit of \$500 per calendar year.



September 12, 2017

**NAIFA Member:**  
Monica Lopez

**NAIFA ID#:**  
Member ID

**2017 IFAPAC Contribution:**  
2017 IFAPAC

**Monthly Bank/CC Draft:**  
monthly/CC draft

**2016 IFAPAC Contribution:**  
2016 IFAPAC

**IFAPAC Directive Completed:**  
Directive

What is the directive?  
[Directive Form](#)

**IFAPAC NEEDS YOU!**

**Current Contributors on Annual Pay:** Please consider making your 2017 contribution today! If you have already made your 2017 contribution, please consider making an additional one. Use the "Take Action" button below or [download a mail-in contribution form here](#).



**Current Contributors on Bank Draft:** Please consider upgrading your monthly draft! [Download the upgrade form here](#).

**New Contributors:** Welcome! Use the Act Now button above or click here for [download a mail-in contribution form now](#) to become an IFAPAC member and protect your industry!

**Dues dollars CANNOT be contributed to IFAPAC, which is why we ask members to contribute.** Without IFAPAC funds, we are unable to educate elected officials in Texas and Washington D.C. on the legislative and regulatory issues that are critical to you, your business, and your clients.

New to NAIFA? [Click here](#) to learn about IFAPAC and why it is the career insurance you need!



**It's time to ROUND UP!**  
Every dollar counts!

This month, we challenge you to increase your IFAPAC contributions-- to the next \$5, \$15, or up to the next level!

NOW is the time to contribute-- campaigns are starting to kick into gear in Texas.

Last cycle, Texas campaigns spent roughly \$10-\$20 PER vote in contested races, and it is important for NAIFA-Texas to be right there with the candidates.

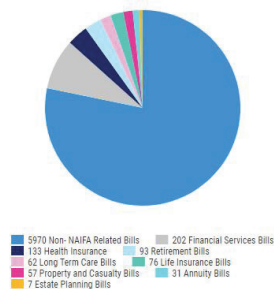
Important chairmanships and leadership roles are available each Session, and having a direct line to those members is KEY in protecting you, your business, and your clients.

**You encourage your clients to purchase life insurance, shouldn't you have career insurance as well?**

[Click here to ROUND UP now!!](#)

The 85th Legislative Session Bills at a Glance

661 Bills Affected NAIFA-Texas



Out of the 6,631 total House and Senate bills filed during the 85th Legislative Session, 661 of them would have affected NAIFA-Texas members in some way.

**\$1.07**

Based on the average dues around Texas and the number of bills that could affect your book of business, it only costs you \$1.07 per bill to have NAIFA-Texas watch these bills for you.

## Legislative Update and Solicitation

**Subject:** A Legislative Super Storm Sandy

### New Jersey Legislative Update

The perfect storm is about to hit New Jersey financial advisors. What should you do? Support and rely on NAIFA-NJ to help you weather the storm and provide shelter. Here's a short update:

#### New Jersey's Version of the DOL Fiduciary Rule

Governor Murphy has ordered the NJ Bureau of Securities to formulate a Fiduciary Standard. Although the proposed standard is only in the pre-proposal phase, it is something that concerns us all and we need to watch closely. NAIFA-NJ is taking this proposed DOL Fiduciary Rule very seriously and is heading up a coalition of advisor groups, broker/dealers, and fund companies in preparation to combat the proposal.

>[Get more information on the NJ Version of the DOL Fiduciary Rule](#)

#### Mandatory Retirement Savings Program for Employers/Employees

Should legislation pass the "NJ Secure Choice Savings Program Act", NJ employers could be required to auto-enroll their employees into a state-run retirement plan. Unlike the "book of the month" club where you opt *into* joining, this bill would enroll employees *unless they opted out*.

>[Download the Proposed Bill](#)

#### Revised Verbal and Written Disclosures

Should legislation pass and be signed into law, NJ advisors would be required to make a verbal and written disclosure to their potential clients indicating, *"I am not a fiduciary. Therefore, I am not required to act in your best interests and am allowed to recommend investments that may earn higher fees for me or my firm, even if those investments may not have the best combination of fees, risks, and expected returns for you."*

>[Download the Proposed Bill](#)

The NAIFA-NJ volunteers cannot defeat the above without every members' support. There are two things you can do to help prevent the above from impeding upon your ability to service your clients:

#### We Need You to Take Action

The NAIFA-NJ volunteers cannot defeat the above without every members' support. There are two things you can do to help prevent the above from impeding upon your ability to service your clients:

1. Contribute to our political action committee. Even a small contribution will get us noticed in Trenton. Your member ID number is not required for the pdf. The online submission requires a member ID. Note the disclosure language on bottom of page one and webpage.  
>[Donate Online to IFAPAC](#) >[Download PDF Donation Form for IFAPAC](#)
2. Ask a non-member to join NAIFA. A strong member force is the best defense for bad legislation. Simply go to <https://www.naifa.org/membership>

IFAPAC Questions: email [baysideagency@outlook.com](mailto:baysideagency@outlook.com)

Membership Questions: email [dennis@dcuccinelli.com](mailto:dennis@dcuccinelli.com)

Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National, if you have directed NAIFA to do so (see reverse side). Club types listed above are merely suggestions. You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC's political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes. For NAIFA-Massachusetts members, the division of funds will be 50%/50% up to the state limit of \$500 per calendar year.



# IFAPAC | TEXAS

INSURANCE & FINANCIAL ADVISORS  
POLITICAL ACTION COMMITTEE

## 2017 IFAPAC CONTRIBUTORS

### EMISSARY CLUB

(\$2,500-\$4,999/ YEAR OR \$210/MONTH)

John M. Ruckel - \$43,740 .....	★★★★
Douglas B. Massey - \$20,550 .....	★★★★
Jason B. Talley - \$17,212 .....	★★★
A. Andra Grava - \$16,690 .....	★★★
Raymond L. Soto - \$15,861 .....	★★★
Chris Hatton - \$11,315 .....	★★

### DIPLOMAT CLUB

(\$1,000-\$2,499/ YEAR OR \$84/MONTH)

Jerrell G. Clay - \$27,424 .....	★★★★
Thomas D. Currey - \$24,996 .....	★★★★
Dee K. Carter - \$20,480 .....	★★★★
Mark R. Warren - \$17,846 .....	★★★
Todd S. Healy - \$17,650 .....	★★★
Randy T. Robertson - \$17,330 .....	★★★
Joey Ussery - \$15,068 .....	★★★
Lane Boozer - \$14,384 .....	★★
Karen Easterling - \$14,258 .....	★★
Sergio J. Acuna - \$12,780 .....	★★
Alyson J. Guest - \$12,712 .....	★★
Charles C. Matejowsky - \$12,520 .....	★★
Alan B. Carl - \$11,400 .....	★★
Ernest A. Stiba Jr. - \$10,440 .....	★★
Yuka Nakahara-Goven - \$10,087 .....	★★
Hollie C. Gandy - \$9,791 .....	★★
Tallie O. Young - \$9,233 .....	★★
David L. Farabee - \$9,033 .....	★★
Scott D. Dial - \$8,010 .....	★★
Jack M. Morris - \$7,776 .....	★★
Rodger K. Johnson - \$7,565 .....	★★
Kyle Lindner - \$7,200 .....	★★
John L. Norman - \$6,749 .....	★★
David A. Reynolds - \$5,215 .....	★★
Ruth Shannon - \$4,939 .....	★★
James R. Thompson - \$4,458 .....	★★
Raymond Harper - \$4,300 .....	★★
Michael A. Aguirre - \$3,809 .....	★★
Daniel J. O'Connell - \$3,544 .....	★★
Brett J. Ruddell - \$2,830 .....	★★
Eduardo L. Garcia - \$2,400 .....	★★

### ENVOY CLUB

(\$500-\$999/ YEAR OR \$42/MONTH)

Richard D. Kimmel - \$21,788 .....	★★★★
R. Keith White - \$17,791 .....	★★★
Rolando G. Barrera - \$14,971 .....	★★★
Ron Mullen - \$14,075 .....	★★★
T. Leslie Littleton - \$13,814 .....	★★★
Marvin L. Spreen - \$10,614 .....	★★★
Jaime Resendez - \$10,025 .....	★★★
Cylinda A. Clark - \$9,383 .....	★★
Robin Johnston - \$7,970 .....	★★
Gary L. Wright - \$7,031 .....	★★
Ray L. Weiss - \$6,000 .....	★★

### LIFETIME GIVING LEVEL

★★★★	4 STAR GENERAL	Total Lifetime Contribution \$20K or more
★★★	3 STAR GENERAL	Total Lifetime Contribution \$15K - \$19,999
★★	2 STAR GENERAL	Total Lifetime Contribution \$10K - \$14,999
★	1 STAR GENERAL	Total Lifetime Contribution \$5K - \$9,999

Joseph L. Orr II - \$1,285
Bob Yarborough - \$766
Brady C. Knight - \$600
Mark D. Elder - \$560
Linda Kay Goss - \$475
Daniel E. Call - \$450
Dornell Reese - \$400
John Damon Ruckel - \$375

### AMBASSADOR CLUB

(\$200-\$299/ YEAR OR \$17/MONTH)

Stephen M. Ehlers - \$19,890 .....	★★★
Don L. Boozer - \$8,583 .....	★★
Raymond L. Crawford Jr. - \$7,875 .....	★★
Gus Bates III - \$7,650 .....	★★
Larry Gene Pullin - \$6,775 .....	★★
Raymond Vitek Jr. - \$6,566 .....	★★
John A. Brieden - \$6,543 .....	★★
Michael J. Hood - \$6,392 .....	★★
Frederick W. Prella Jr. - \$6,325 .....	★★
James M. Patton - \$6,201 .....	★★
Stephen Randall Whitbeck - \$6,014 .....	★★
Antonio Buentello - \$5,577 .....	★★
Mark S. Jones - \$5,500 .....	★★
Mac D. Brockman - \$5,295 .....	★★
Ronny J. Bryant - \$5,292 .....	★★
John Richard Still - \$5,211 .....	★★
Robert T. McKnight - \$5,203 .....	★★
Harold D. Shappell III - \$4,868 .....	★★
David C. Allen Sr. - \$4,650 .....	★★
Guy W. Jones - \$4,527 .....	★★
Mark R. Finley - \$4,411 .....	★★
Allan Louis Dunlap - \$4,362 .....	★★
Thomas K. Provence - \$4,328 .....	★★
Jim R. Kennedy - \$4,224 .....	★★
Suzanna Powell - \$4,021 .....	★★
Joe M. Allbright - \$3,975 .....	★★
Gilbert J. Baker - \$3,950 .....	★★
Joseph Sreshta - \$3,909 .....	★★
Cynthia A. Maes - \$3,902 .....	★★
Gary W. Kneip - \$3,833 .....	★★
Stuart J. Isgur - \$3,825 .....	★★
Nilda Reyna - \$3,807 .....	★★
Michael D. Kolacz - \$3,706 .....	★★
R. Bruce Garrison - \$3,659 .....	★★
Victoria M. Henly - \$3,645 .....	★★

Bobby F. Zesch - \$3,715
Malcolm N. Daniel - \$3,658
Charles Barton Johnson - \$3,561
Larry L. Taylor - \$3,494
H. Gray Mills - \$3,446
John S. Bartush - \$3,444
Joe E. Still - \$3,402
Dudley E. Vickers - \$3,316
Len Artic Fuller Jr. - \$3,269
Larry Don Lee - \$3,200
Douglas B. Richards - \$3,172
Jose Antonio Bazaldua - \$3,170
Katherine S. Tatar - \$3,147
Kenny D. Jackson - \$3,116
Edward L. Marvin - \$3,109
David G. Blanchard - \$3,100
Billy C. McDonald - \$3,062
Hansford E. Holt - \$2,877
Donald R. Friedeck - \$2,775
Jesse N. Burditt III - \$2,752
Marc A. Mandell - \$2,752
Darren G. Fincher - \$2,718
Carlos E. Bolano - \$2,644
Phyllis S. Thompson-Jones - \$2,602
Maria H. Almaraz - \$2,584
Kathleen Buzek Chovanetz - \$2,544
Barry B. Dobbs - \$2,514
Elizabeth E. Rios-Carl - \$2,440
Scott Ward - \$2,400
David R. McCaghren - \$2,344
Priscilla E. McInroe-Mouton - \$2,287
Annie Jean Castro - \$2,254
Shere Forbes - \$2,251
Tim J. McBroom - \$2,250
Albert Beltran Jr. - \$2,175
Frederick A. Jones - \$2,150
Kent L. Woolscroft - \$2,121
Jon Michael Sharp - \$2,052
Davin J. Bell - \$2,050
Filemon Esquivel Jr. - \$2,040
James L. Schwartz - \$1,997
Jay S. Moyer - \$1,975
Lois L. Isbell - \$1,960
Sammy R. O'Dell - \$1,904
Forrest G. Surles - \$1,900
Charles T. Wilson - \$1,720
Hector Gutierrez - \$1,660
Janella B. Matias - \$1,630



# APIC MISSION

#NAIFAPROUD

APIC MISSION



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## What is the Advisors Political Involvement Committee?

NAIFA's Advisors Political Involvement Committee (APIC) is responsible for identifying federal legislative contacts, maintaining a national database of politically active agents and advisors, coordinating communication with state and local APIC chairs, and developing political involvement programs and resources. The APIC committee consists of a chair, a first vice chair, six regional vice chairs, six assistant regional vice chairs, a NAIFA trustee liaison, a liaison from the Young Advisors Team, a local association executive representative, and a state association executive representative.

### The Three Phases of APIC

The APIC program is divided into three phases that operate towards the goal of identifying and fostering the creation of significant relationships between agents and advisors and their members of Congress. Phase I refers to the identification of NAIFA members who have personal relationships with members of Congress. Adding new contacts, deleting invalid contacts, and assigning and reviewing contact ratings are all part of Phase I.

The second phase of the APIC program encourages agents and advisors to meet with the appropriate congressional aides or the top staffer in their legislator's district office. The purpose of Phase II is to establish and develop positive relationships between insurance agents and financial advisors and congressional, district and state staff. Phase II has led to an increase in the number of NAIFA members who are active in political campaigns. The distinctive feature of Phase II is that it provides visibility for NAIFA members outside of Washington, D.C. and increases involvement in the political process for agents on their "home field."

Phase III is the heart of the APIC program. It revolves around the formation of Constituent Groups. Federal Coordinators are appointed by the state APIC chair for each member of the U.S. Senate and the U.S. House of Representatives in their state. The Federal Coordinators have three main responsibilities as volunteer leaders in their local communities.

First, they continue to foster the relationship that they have with their member of Congress. Second, they form a Constituent Group. A Constituent Group is generally comprised of four to six individuals, including the Federal Coordinator, who preferably are constituents living in the district (or state for senators). Third, and most importantly, the Federal Coordinators commit to meeting with their legislator in the district (with their Constituent Group) three to four times a year to discuss federal legislative issues of importance to the insurance and financial services industry. All Federal Coordinators are expected to keep NAIFA informed about their meetings by completing a *District Meeting Response Form* for every meeting they have in the district. These forms are available from the APIC office at NAIFA and on the APIC section of the NAIFA website.

### The Contact System

As an APIC chair, your top priority is building a network of politically active NAIFA members who can be called upon to discuss insurance and financial issues with members of Congress. Your goal is to have one Key Contact and at least six Legislative Contacts in place for *each* member of Congress *at all times*.

There are two types of APIC contacts and you should keep the following distinctions in mind when recruiting agents to serve as APIC contacts:

# APIC MISSION

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## Key Contacts

The Key Contacts should be the best of all possible contacts for a member of Congress (possibly a campaign/finance chairman or close personal friend). Key Contacts are expected to keep themselves apprised of NAIFA's legislative issues and make themselves available for district meetings 3-4 times a year.

## Legislative Contacts

Legislative Contacts are not as close as Key Contacts, but they have cultivated relationships with the legislator and/or the legislator's staff either through business and/or social interactions or through campaign work done on the legislator's behalf. Legislative Contacts are expected to participate in district meetings as requested by the Federal Coordinator and respond to all NAIFA *GovAlerts* (action alerts). Each legislator should have at least 6 legislative contacts.

## How to Rate Contacts

It is the responsibility of the state APIC chair to assign ratings to the contacts in each state. Every contact in the APIC network is assigned a rating based on his/her level of political involvement. "Key Contact" is assigned to the best of all possible contacts for a particular member of Congress. "Legislative Contact" is assigned to constituents and others who may be helpful in contacting the representative. It is vital that all contacts are rated based on this system and the ratings are reported to the APIC office at NAIFA. (For more information about rating your contacts, see "Explanation of the APIC Rating Structure" in the *APIC Resources and Forms* section of this guide.

The legislative contact list for your state should be reviewed at least once per year to ensure that contacts are still current. From time to time it is necessary to update ratings for contacts as relationships grow stronger (or weaker) to ensure an accurate rating system.

## Fill Out a Form for Each Contact

An *APIC Grassroots Contact Form* (available on NAIFA's website) must be filled out for each contact. Completed forms should be returned to the APIC office at NAIFA. Since the information contained in the form is used to rate contacts, it should be completed in detail.

## What are the Responsibilities of Contacts?

A contact's chief responsibility is to maintain a positive relationship with his or her member of Congress and to quickly respond to *GovAlerts*.

Contacts should attend any APIC meetings held by the association and keep the APIC Office at NAIFA apprised of personal visits they have with members of Congress. They should also keep the APIC Office at NAIFA informed if any of their contact information changes so the APIC database can be kept up to date.

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## Constituent Groups and Federal Coordinators

Federal Coordinators are expected to organize Constituent Groups and hold regular meetings with their members of Congress.

### How Often Do Constituent Groups Meet?

Constituent Groups should meet two to four times each year with their members of Congress. In addition, special meetings may be called in response to *GovAlerts*. Ideally, regular meetings would occur once each quarter, while special meetings would be held in direct response to a NAIFA request.

### Who Should Be Included in the Constituent Groups?

NAIFA recommends that the Constituent Groups be comprised of four to six individuals, including:

- the key contact;
- legislative contact(s);
- an insurance and financial advisor “expert” who is knowledgeable in the subject to be discussed with the member of Congress and his/her staff (such as the Health chair for health insurance issues);
- a client (preferably a prominent local business person); and
- local association leaders (i.e., president, Government Relations chair, APIC chair, Health chair or IFAPAC chair).

### What Other Responsibilities Do Federal Coordinators Have?

The identification of clients sympathetic to agents’ views is a key part of the Federal Coordinator’s job. Such third-party advocacy on the part of small business persons can be invaluable. The effectiveness of this concept was displayed during the health care reform debate where small business clients attended meetings and were able to attest to the valuable services agents provide to small employers and their employees.

The Federal Coordinators should keep their APIC chairs fully apprised of their efforts. They also should keep in close contact with the chairs of the Government Relations, IFAPAC and Health committees to ensure that the association maintains a well-coordinated and fully integrated grassroots, political and communications program.

Feedback is an additional responsibility of Federal Coordinators. They should fill out and promptly return the Constituent Group form to the APIC office at NAIFA. It is essential for APIC to be informed of who serves on the Constituent Groups so that these individuals can be added to the contact database and the information can be kept current. In addition, it is vital that a *District Meeting Response Form* is completed and returned to the APIC Office for every district meeting held.

## APIC Grassroots Mission Statement

### **The Mission of APIC Grassroots is to:**

- Actively promote the involvement of insurance agents and financial advisors in the election of candidates for local, state and national office, consistent with the legislative interests of the NAIFA federation; and
- Identify and foster the creation of significant NAIFA member relationships with elected officials.

### **The Objectives of APIC Grassroots are to:**

- Identify and develop constituent contacts for all members of Congress;
- Involve local association members in federal legislative issues per the direction of the NAIFA Government Relations Committee;
- Encourage local association members to participate in national, state and local campaign organizations;
- Communicate to and educate NAIFA members on the importance of political involvement;
- Establish effective communications between grassroots contacts and APIC;
- Encourage NAIFA members to respond to GovAlerts; and
- Recognize achievement of political involvement and measure results.

## What is APIC Grassroots?

The Advisors Political Involvement Committee (APIC) oversees NAIFA's contact system and grassroots lobbying program, the very nerve center of NAIFA's legislative efforts. Just as IFAPAC uses political contributions to gain recognition for NAIFA on Capitol Hill, APIC's resources are its politically active NAIFA members who regularly meet with their members of Congress to discuss issues of importance to the insurance and financial services industry.

There are approximately 1,500 agents and advisors serving in NAIFA's contact system at this time. That's a mere 3% of our membership who have expressed a willingness to contact their elected officials about important insurance and financial services legislation. More NAIFA members need to become involved to save our business from unfavorable legislation on both the state and federal levels.

### Why APIC Grassroots?

Let's face it. We work in a complex industry. The average person doesn't understand much about insurance and financial services. It's our job to make sure members of Congress and state legislators, who hold the fate of our business in their hands, understand the real-life consequences of legislation under consideration. Coupled with the high turnover that takes place each election year, these factors create a continuous and critical need for educating our elected officials on our issues.

### What Are the Expectations for APIC Grassroots Contacts?

APIC contacts are expected to stay informed about current legislative issues of importance to our industry. Contacts are kept apprised of ongoing legislative activity through the NAIFA *GovTalk*, a legislative bulletin sent by email to all NAIFA members. NAIFA's web site also has extensive materials to help NAIFA members stay abreast of legislative developments on Capitol Hill. The *Wins and Accomplishments* and *Advocacy in Brief* documents can be found on the web site. They provide a synopsis of legislation being followed by NAIFA's Government Relations staff.

In addition, APIC grassroots contacts are asked to communicate with their legislators, through NAIFA *GovAlerts*, as legislation reaches critical stages on Capitol Hill. *GovAlerts* will summarize an issue and NAIFA's position and will describe what action needs to be taken to make our position known. The importance of making contact with elected officials should not be underestimated. Several times in the recent past, proposals have been made in the House and Senate that would tax the inside buildup of life insurance. APIC contacts were able to derail these catastrophic proposals in mere hours through thousands of phone calls.

**“ It's scary, the lack of knowledge of our industry is scary. It's scary. ”**

**Former NAIFA Member and Rep. Ken Lucas (KY-2nd district), Referring to Congress**

# APIC MISSION

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## What Are APIC's Objectives?

To continue to have the most effective grassroots network in the industry, it is essential that the following objectives are met:

- Appointment of APIC chairs for **all** state and local associations for a minimum 2-year term.
- Appointment of co-chairs, particularly for large state associations, to assist in the duties and allow for a smooth transition after 2 years.
- Appointment of Federal Coordinators for **all** Senators and **all** Representatives.
- Formation of constituent groups by **all** Federal Coordinators and the reporting of the group's members to the APIC Office at NAIFA using the *Constituent Group Reporting Form*.
- Quarterly meetings in the district between Federal Coordinators, their constituent groups and legislators.
- Reporting **all** district meeting results to the APIC Office at NAIFA, preferably using the *District Meeting Response Form*.
- Ensuring distribution and follow-up to NAIFA *GovAlerts*.
- Obtaining home addresses for all NAIFA members for the purpose of congressional district identification.
- Obtaining email addresses for all members so they may benefit from receiving the *NAIFA GovTalk*, *GovUpdate*, and *GovAlert*.
- Obtaining cell phone numbers for all NAIFA members for the purpose of following up after a *GovAlert* is issued.

## APIC Resources

There are many resources available to assist APIC chairs in their duties. For a copy of any of these materials, contact the APIC Office at NAIFA (703/770-8154).

Other materials include:

- *APIC Contact Form* (used to sign up NAIFA contacts)
- *District Meeting Response Form* (used to report district meetings)
- APIC Brochure (briefly describes APIC and the need for involvement)
- APIC Overview (describes APIC program in detail)
- State & Local APIC Resource Guide (comprehensive guide for state and local APIC chairs)
- Sample Speech for APIC Chairs
- Guidelines for Communicating with Your Elected Officials
- The Legislative Process
- APIC Mission Statement
- Local APIC Chair Duties
- State APIC Chair Duties
- Legislative Contact Reports for your State (detailed list of NAIFA contacts for your congressional delegation) available on NAIFA's website

**“ Public officials need good information to make sound decisions... as they evaluate complex questions.”**

Former Rep. Earl Pomeroy  
(ND – At Large)



# APIC RESPONSIBILITIES

#NAIFAPROUD

## State APIC Chair (and Co-Chair) Responsibilities

Due to the importance of this position, the APIC committee asks that state APIC chairs be appointed for a 2-year minimum term. Each APIC chair should appoint a co-chair to assist him/her with duties. In addition to the co-chair assisting the state chair in all the responsibilities outlined below, it is the main duty of the co-chair to concentrate on the implementation of Local Level Involvement (see below).

### Contact System

Maintenance of the contact system is an ongoing task which needs constant attention. APIC chairs should concentrate on the following two areas:

- Recruit APIC contacts to interact with elected officials. Ideally, each member of Congress should have at least six legislative contacts. Forward the names of contacts to the APIC Office at NAIFA (apic@NAIFA.org).
- Provide ratings for all legislative contacts based on the degree of the relationship with the legislator. Be sure to consult with other association leaders, such as the state executive, government relations chair, IFAPAC chair, national committeeperson, local APIC chair, etc. when assigning ratings.

### Local Level Involvement

- Encourage local association members to develop a rapport with the top staff people in the district offices of your member(s) of Congress.
- Hold at least one legislative meeting annually where your member of Congress (or top staff person) speaks, and ensure that the APIC Office at NAIFA is apprised of such visits.

### Federal Coordinator Appointments

Identify one Federal Coordinator for each senator and representative in your state. Monitor the activities of the Federal Coordinators in your state to ensure that:

- All Federal Coordinators have formed a Constituent Group and reported their names to NAIFA.
- Federal Coordinators are holding regular meetings in the district with their legislators (ideally 3-4 times per year).
- Federal Coordinators are reporting the results of their meetings to NAIFA.

### Communication

Communicate effectively and frequently with your National APIC regional vice chair and with the local APIC chairs in your state.

- Make routine APIC reports at your association meetings and ensure that association members understand APIC's goals and objectives.
- Disseminate all NAIFA *GovAlerts* throughout your state to ensure prompt and extensive action during a legislative "call to action."
- Make use of and inform your membership about NAIFA's website (www.NAIFA.org) where extensive legislative information is available, including legislative bulletins, issue briefs and other timely materials. By using this website, NAIFA members can search for the names of their Senators/Representative on-line and send emails to members of Congress.

### Coordination

Work closely with other association leaders, particularly the IFAPAC chair, Government Relations chair, and national committeeperson to ensure a well-coordinated legislative program in your association.

### Campaign Involvement

Encourage the involvement of local association members in political activities including local, state and federal election campaigns and attendance at town hall meetings.

### Fundraising Activities

The APIC chair, in coordination with the IFAPAC and Government Relations chairs, should encourage personal dollar fundraising activities on behalf of congressional candidates.

### Commitment

State APIC chairs and co-chairs should be contributing at least \$500 a year to IFAPAC.



# APIC RESPONSIBILITIES

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## Local APIC Chair Responsibilities

### Contact System

Local APIC chairs shall recruit legislative contacts from among the members of the local association. Ideally, each member of Congress should have at least 6 legislative contacts. Forward the names of contacts to the APIC Office at NAIFA. All contacts are to be assigned a rating to signify the degree of their relationship with their legislators. Although it is the primary responsibility of state APIC chairs to make these ratings, local APIC chairs can provide input on ratings to the state APIC chair (see Explanation of APIC Rating Structure or APIC Guidelines booklet for details).

### Liaison to Congressional House Office

- One of the main responsibilities of the local APIC chair is to establish a positive, on-going relationship with the district office of the local association's member(s) of Congress. The chair will be responsible for setting up meetings between the legislator's appropriate district staff person and small groups of NAIFA members. The goal will be to establish an advisor "presence" at the local level and to update the member of Congress' staff on industry issues. Contact the APIC Office at NAIFA prior to these meetings to receive updated information.
- The chair can also work with the Federal Coordinator to coordinate meetings between the local association and the member of Congress when he or she is in the district. The chair should endeavor to have the member of Congress attend at least one organized association function each year and inform the APIC Office at NAIFA of these meetings.
- The chair should keep a record of all activities with the member of Congress, including personal visits by other APIC contacts or association members. The state chair and the APIC Office at NAIFA should be kept apprised of such visits.

### Federal Coordinator Appointments

It is the primary responsibility of state APIC chairs to identify one Federal Coordinator (FC) for every senator and representative in your state. However, you can assist the state APIC chair by sending your recommendations for the position and by monitoring his or her activities to ensure that the FCs in your state 1) have formed a constituent group and reported the names to NAIFA; 2) are holding regular meetings in the district with legislators (ideally 3-4 times/year); and 3) are reporting the results of their meetings to NAIFA.

### Communication

- Communicate frequently with your state APIC chair. Local APIC chairs should also make routine reports at association/board meetings and ensure that association members understand APIC's goals and objectives. Finally, members should be educated on the importance of political involvement.
- Rapidly disseminate all NAIFA GovAlerts further throughout your association to ensure prompt and extensive responses from NAIFA members.

### Coordination

Work closely with other association leaders, particularly the IFAPAC chair, government relations chair, and national committee person to ensure a well-coordinated advocacy program in your association.

### Campaign Involvement

Encourage members of your association to become involved in political campaigns. Campaign work is not only rewarding, but can strengthen a relationship with a member of Congress.

### Fundraising Activities

The chair, in coordination with the IFAPAC and legislative chairs, should encourage fundraising activities on behalf of congressional candidates supportive of agents and advisors.

## Federal Coordinator Responsibilities

A Federal Coordinator is essential in facilitating meetings between insurance agent and financial advisor “Constituent Groups” and members of Congress and their staff. One Federal Coordinator should be assigned for each U.S. Senator and member of the U.S. House of Representatives. There are two types of meetings: the first is the regular meetings that occur 3-4 times per year. The second is ad hoc meetings. Ideally, the regular meetings should take place about every three months. Ad hoc meetings should occur at the direct request of NAIFA. Federal Coordinators are charged with the following responsibilities:

### Formation of Constituent Groups

The Constituent Group should consist of 4-6 people. The following individuals should be considered for inclusion in a Constituent Group:

- The “Key Contact.”
- Other legislative contacts.
- Insurance, tax, retirement, investment or other issue “experts.”
- State/local association leaders (i.e., president, Government Relations, IFAPAC or APIC chair).
- Association member’s client - prominent local businessperson.

Depending on the message to be relayed to the congressional district offices, the Constituent Group can be altered for each targeted set of meetings (i.e., include a NAIFA member well-versed in securities issues or a health insurance expert).

Although NAIFA may suggest participants for a Constituent Group, the Federal Coordinator should also recruit interested NAIFA members. The Federal Coordinator should know which local association members are most interested in or committed to participate in APIC and be able to identify non-NAIFA participants (such as a prominent local businessperson) who could lend special insight during a meeting.

### Commitment

Federal Coordinators should contribute at least \$300 a year to IFAPAC.

### Meeting Coordination

The Federal Coordinator will be responsible for setting up periodic meetings with the Senator/Representative and/or staff at the local level (in the congressional district/state). This will include:

- Calling the staff at the congressional district home office and requesting a 20-minute appointment.
- Calling the members of the Constituent Group with the meeting date, time and location and determining their availability.
- Briefing the Constituent Group members on the issues to be discussed and the meeting protocol. Federal Coordinators are strongly encouraged to access the District Meeting Materials section of NAIFA’s website for the most current issue papers.

### Meeting Follow-Up

It is imperative that the Federal Coordinators fulfill the necessary follow-up. These tasks include:

- Completing a meeting response form and returning it to the APIC Office at NAIFA.
- Sending a thank you letter to the Congressional office reiterating the issues discussed and the names of the people who attended.
- Planning for the next meeting between your Constituent Group and your member of Congress.

# APIC RESPONSIBILITIES

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## Federal Coordinator Checklist

The following is a list of guidelines Federal Coordinators should implement to perform their appointed duties.

### 1. CONSTITUENT GROUP FORMATION

- Obtain list of APIC legislative contacts for your legislator.
- Discuss selection of constituent group members with association leadership (i.e., president, APIC chair, IFAPAC chair, Government Relations chair, Health chair, association executive and national committeeperson).
- Report the names of the group members to the APIC office at NAIFA National.

### 2. MEETING NOTIFICATION

- After the meeting date has been finalized, notify the APIC Office at NAIFA of the meeting date one week in advance to request information on legislative issues.
- Notify the constituent group about the date of your meeting.
- Organize a brief meeting/conference call with your constituent group prior to your meeting to review issues and strategy.

### 3. MEETING WITH LEGISLATOR & OTHER CONTACT

- Meet 3-4 times a year with your legislator or as requested.
- Respond as requested to all *NAIFA GovAlerts*.
- Participate in NAIFA's Congressional Conference and agent fly-ins to Washington, DC as requested.

### 4. REPORTING/FEEDBACK

- Report the results of your meeting to the APIC Office at NAIFA by using the *District Meeting Response Form*. Be sure to include the following information:
  - Date and location of meeting
  - Issue(s) addressed
  - Suggested follow-up for NAIFA staff
  - Participants (including legislator's staff, if any)
  - Legislator's position(s) on issue(s) discussed

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## Regional Vice Chair and Assistant Regional Vice Chairs Responsibilities

The following represents the activities and responsibilities of the APIC regional vice chairs (RVCs) and assistant regional vice chairs (ARVCs) which will aid in 1) effectuating the involvement of insurance agents and financial advisors in the election of candidates for local, state and national office who support the legislative interests of the NAIFA federation; and 2) identifying and fostering the creation of significant advisor relationships with elected officials.

The RVC shall oversee and monitor the activities of the state APIC chairs in his/her region, including:

- Ensuring that all members of Congress have a Key Contact.
- Ensuring that there is at least one legislative contact identified for each member of Congress (ideally each member of Congress should have at least 6 contacts).
- Ensuring that all legislative contacts have proper rating assignments.
- Ensuring that state chairs are encouraging association members to develop a rapport with the top staff members in the local congressional district office(s).
- Ensuring that state chairs arrange at least one organized association function each year at which a member of Congress attends/speaks (and inform the APIC Office at NAIFA of such meetings).
- Ensuring that the state chairs identify one Federal Coordinator for every U.S. Senator and U.S. Representative in each state.
- Ensuring that state chairs monitor Federal Coordinator activities in each state, including whether or not the Federal Coordinators: 1) have formed a constituent group and reported the names to the APIC Office at NAIFA; 2) are holding regular meetings in the district with their legislator (ideally 3-4 times a year); and 3) are reporting the results of their meetings to the APIC Office at NAIFA.
- Initiating and maintaining ongoing relationships with all of the state APIC chairs in his/her region. The RVCs should encourage the state APIC chairs and state executives to attend APIC training meetings. The RVCs should encourage APIC chairs to make routine reports at association/board meetings and ensure that association members understand APIC's goals and objectives.
- Ensuring that local association members are educated by state/local APIC chairs on the importance of political involvement. The RVC shall also encourage state chairs to further disseminate all *NAIFA GovAlerts* throughout his/her association to ensure prompt and extensive action during a legislative "call to action."
- Working closely with other association leaders, particularly the IFAPAC chair, government relations chair, health chair and national committeeperson to ensure a well-coordinated legislative program in each association.
- Ensuring that all APIC contact names are reported to the APIC Office at NAIFA.

# APIC RESPONSIBILITIES

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## The Role of the State President-Elect in APIC's Success

### Your Appointment Authority:

Due to the importance of this position, state APIC chairs should be appointed for a two-year minimum term. It's also critical that an APIC vice chair is appointed to "apprentice" with the chair during the same time period. Appoint individuals who are interested in politics, particularly the "constituent lobbying" aspect, and who have the time to devote to the responsibilities of the job.

Please do *not* appoint someone who: 1) won't communicate with you or the State Board or the local APIC chairs 2) won't report on his/her activities, 3) won't work with the state IFAPAC chair and Government Relations chair to coordinate advocacy efforts or who won't encourage the involvement of association members in political activities, or 4) is not an IFAPAC contributor.

### Do:

- Contact your state APIC chair at regular intervals (at least once a month) to check on his/her progress in: 1) recruiting Federal Coordinators (FC), regular contacts and key contacts, 2) encouraging the FCs to organize three district meetings per year with each federal lawmaker and form constituent groups, 3) training local APIC chairs and FCs, and 4) reporting all grassroots and grasstops activities to the APIC Office at NAIFA.
- Track your chair's progress towards achieving Advocacy/APIC points for the state association Jack E. Bobo NAIFA Award of Excellence.
- Budget \$900 each for the attendance of your state APIC chair and vice chair to the annual IFAPAC/APIC Planning Meeting.
- Encourage your state executive to publish articles about APIC in the association's magazine, provide time for APIC announcements at your state's convention and Board meetings and provide space for an APIC booth at the annual convention.
- Encourage your state APIC chair to form a committee to share the responsibilities, especially if your state has over 200 members.
- Appoint one person to fulfill the *state* APIC duties and another person to fulfill the *federal* APIC duties.
- Insist that your *local* presidents appoint *local* APIC chairs.
- Brief your successor on the strengths of the APIC program in your state and how the program can be improved.
- Push until every Member of Congress in your state has at least **six** APIC contacts and that their names have been reported to the APIC Office at NAIFA.
- Encourage your association's members to respond to **all** NAIFA *GovAlerts*.
- Encourage your members to provide their home addresses to NAIFA. (Home addresses are used to identify their congressional districts.)
- Encourage your members to provide their email addresses to NAIFA. All NAIFA members with an email address receive *GovTalk*, *GovUpdate* and *GovAlerts*.
- Make sure your membership is familiar with the materials and Legislative Action Center on the NAIFA web site at [www.naifa.org/advocacy](http://www.naifa.org/advocacy).

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## Role of the State Executive in APIC's Success

A state executive can be invaluable in ensuring that the APIC program is operating effectively. This includes:

- Encouraging association leaders to appoint state APIC chairs and co-chairs for a two-year minimum term. Ensuring that different people are appointed to cover the APIC activities for *state* senators and legislators and for *federal* (U.S. Senate and House of Representatives) legislators.
- Ensuring that every Member of Congress in your state has at least **six** federal legislative contacts and that those contacts have been reported to the APIC Office at NAIFA.
- Ensuring that every APIC contact has a proper rating and the information is communicated to NAIFA.
- Ensuring that Federal Coordinators are appointed for **every** federal legislator in your state.
- Ensuring that Constituent Groups (4 to 6 NAIFA Members) are formed for every federal legislator and the information is communicated to NAIFA.
- Ensuring that Federal Coordinators and their Constituent Groups hold regular district meetings with their federal legislators and district staff and informing the APIC Office at NAIFA about these meetings.
- Ensuring that APIC chairs are appointed for **every** local association.
- Encouraging attendance at NAIFA's annual Congressional Conference in Washington, DC.

There are a number of other functions that executives can fulfill with respect to NAIFA's Advocacy program. In order to have an effective federal legislative program in your association you should:

- Make every attempt to get a Member of Congress (or staff person) to speak at your Legislative Day or Day at the Capital, state convention, ALC, LSP or another association function at least once a year.
- Encourage your members to provide their home addresses to NAIFA. (Home addresses are used to match NAIFA members with their congressional districts.)
- Ensure that reports are made at monthly association meetings by the APIC chair (or in his/her absence the Government Relations chair) regarding recent legislation and progress on recruiting legislative contacts.
- Encourage your members to provide their email addresses to NAIFA. All NAIFA members with an email address receive a legislative and regulatory update called *GovTalk*.
- Disseminate *NAIFA GovAlerts* to your members using email or phone trees, and posting them on your state association's web site. (Be sure to remove them when the alert is over.)
- Make sure your membership is familiar with all the legislative materials on the NAIFA website at [www.naifa.org/advocacy](http://www.naifa.org/advocacy) and add this link to your state association website.



# APIC RESOURCES & FORMS

[#NAIFAPROUD](#)



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## Monthly Calendar

Use this checklist to assist you in your monthly duties as APIC chair.

### JULY

- Attend the APIC workshop at your state association's ALC or LSP (or if you are the state chair, you will be responsible for planning and conducting the workshop).
- Review the files of your predecessor (if applicable).
- Organize your APIC committee.
- Request a copy of your state's federal legislative contact report from the APIC Office at NAIFA or download it from the APIC section of the NAIFA website.
- Recruit new NAIFA member grassroots contacts.

### AUGUST

- Meet with your committee to discuss the goals for the year and your political involvement plan.
- Meet with the Government Relations chair and the IFAPAC chair to discuss the coordination of activities.
- Begin plans for inviting your member of Congress (or top staff aide) to a local association meeting. (Try to have your member of Congress attend one association meeting per year.)
- Submit a budget and your grassroots activity plan to your association Board.
- Review the APIC Legislative Contact Report and identify areas that need work (i.e., ratings updates, legislator gaps, Federal Coordinator gaps, Key Contact gaps).
- Recruit new contacts.

### SEPTEMBER

- Send a letter announcing your appointment to the APIC contacts in your area and alert them that you are now coordinating your association's contact system.
- Make sure the contact names, addresses, phone numbers, fax numbers and email addresses are up-to-date. Send all changes to the APIC Office at NAIFA.
- Make sure all federal legislators have a Federal Coordinator. For legislators with no Federal Coordinator, forward your recommendations for these positions to the APIC Office at NAIFA.
- Work with your association's president to develop at least one general meeting devoted to political involvement.
- Recruit new contacts.



# APIC RESOURCES AND FORMS

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## OCTOBER

- Encourage NAIFA members to become involved in voter registration drives and campaigns.
- Hold an APIC education meeting with the general membership.
- Review contact ratings and report any changes to the APIC Office at NAIFA.
- Recruit new contacts.

## NOVEMBER

- Update your regional vice chair (if you are a state APIC chair) or state chair (if you are a local APIC chair) on your activities.
- Continue to build your association's contact network.
- Contact the Federal Coordinators in your state. Remind them of the need to have meetings with their legislators and report the results of the meetings to the APIC Office at NAIFA.
- Recruit new contacts.

## DECEMBER

- During an election year, survey your association's members to obtain new contacts where there is a new member of Congress. Forward the contact names and forms to the APIC Office at NAIFA.
- Recruit new contacts.

## JANUARY

- Update your association's contact list.
- Review your political involvement plan
- Prepare for the reconvening of Congress.
- Recruit new contacts.

## FEBRUARY/MARCH

- Meet with the Government Relations chair regarding key legislative issues and plan appropriate grassroots/grasstops responses.
- Make sure your association's contacts are prepared to respond to NAIFA's and your state association's *GovAlerts*.
- Recruit new contacts.
- Encourage NAIFA members to register for the NAIFA's May Congressional Conference in Washington, DC.

## **APRIL**

- Continue to build your contact system and encourage political involvement.
- Contact the Federal Coordinators in your state and ask for an activities update.
- Recruit new contacts.
- Encourage NAIFA members to register for NAIFA's May Congressional Conference in Washington, DC.

## **MAY/JUNE**

- Have an association year-end meeting to evaluate activities and make a final report to your Board. Make suggestions and recommendations for next year. Pass on all files and APIC materials to the new chair (if applicable).
- Encourage committee members to attend the ALC and/or LSP for training.
- Recruit new contacts.
- Attend NAIFA's Congressional Conference in Washington, DC.



National Association of Insurance and Financial Advisors – Political Involvement Committee

## Explanation of APIC Rating Structure

Every contact in the APIC database is assigned a rating based on the level of political involvement and degree of relationship with a legislator. At this time, three ratings are used (see description below). The state APIC chair normally assigns these ratings, but should do so in consultation with other association leaders, such as the state executive, president, government relations chair, national committee person, local APIC chair, local IFAPAC chair, etc. As relationships change, state APIC chairs should review the ratings in their state at least annually in order to maintain the accuracy of the contact program.

**State chairs should not feel compelled to assign a Key Contact rating to someone who does not meet the criteria.** Occasionally, the chair will not be able to find Key Contacts. In those cases, APIC Phase II is designed to encourage the development of Key Contacts. Key Contacts and Legislative Contacts should reside in the district/state of the member of Congress. Each legislator should have at least six Legislative Contacts, one Federal PIC Coordinator and one Key Contact.

RATING	CRITERIA
<b>Federal PIC Coordinator</b>	Federal PIC Coordinators are the focal point of all district activities. Coordinators are charged with recruiting Key Contacts and Legislative Contacts for Constituent Groups, organizing and setting 3-4 district meetings with legislators per year, briefing the Constituent Group on legislative issues before a district meeting and orchestrating who will cover which legislative issue topics, mobilizing the Constituent Group to respond to <i>GovAlerts</i> (action alerts) and reporting these activities to the National APIC office and the state APIC chair.
<b>Key Contacts</b>	The Key Contacts should be the best of all possible contacts for a member of Congress (possibly a campaign/finance chairman or close personal friend). Key Contacts are expected to keep themselves apprised of NAIFA's legislative issues and make themselves available for district meetings 3-4 times a year.
<b>Legislative Contacts</b>	Legislative Contacts are not as close to the lawmaker as Key Contacts, but they have cultivated a relationship with the legislator and/or the legislator's staff either through business and/or social functions or through campaign work done on the legislator's behalf. Legislative Contacts are expected to participate in district meetings as requested by the Federal PIC Coordinator and respond to all NAIFA <i>GovAlerts</i> .

### APIC OFFICE AT NAIFA

Fax: 703-770-8151



## APIC Grassroots/Grasstops Activity Commitment Form

There are many ways for citizens to become involved in the political process and make their voices heard. Individuals can meet with their Members of Congress and state legislators, write letters to the editor of their local newspapers, volunteer for local campaigns, contribute political funds and build personal and professional relationships with their elected representatives. The most effective advocates give their time *and* money *and* talent.

Leadership is something that everyone can contribute. NAIFA members are uniquely qualified to act as advocates for their clients and their community.

Please check any of the following that apply.

I am interested in participating in these grassroots/grasstops activities:

- Calling or writing my representative(s) regarding NAIFA's legislative issues.
- Volunteering on a political campaign committee.
- Submitting a letter to the editor of my local newspaper regarding NAIFA's legislative issues and my representatives' support for them.
- Organizing and using an email distribution list to keep my professional colleagues updated on NAIFA's legislative issues.
- Attending meetings with my representative(s) in his/her local office to discuss NAIFA's legislative issues.
- Participating in town hall/town call meetings with my representative(s).
- Hosting a fundraiser for my Member of Congress.
- Attending NAIFA's annual Congressional Conference in Washington, DC.
- Other \_\_\_\_\_

Name: \_\_\_\_\_ NAIFA Member #: \_\_\_\_\_

Please return this completed form to APIC at 703-770-8151 (fax) or [apic@naifa.org](mailto:apic@naifa.org)

**National Association of Insurance & Financial Advisors**  
2901 Telestar Court • Falls Church, VA 22042

## Political Involvement Meeting Ideas

APIC chairs should encourage their state and local associations to hold political involvement meetings. Whenever possible hold them in conjunction with the Government Relations Committee or IFAPAC. In addition to discussing the status of your contact network, you can use your meetings as a forum for discussing issues and politics or meeting with elected officials and candidates. Here are some ideas for meetings:

- Invite state and federal candidates to visit with your members and discuss issues of concern to NAIFA. What role are volunteers playing in their campaign? How can agents and advisors help?
- Invite a newly elected member of Congress to meet with members of your association and discuss his/her election campaign. What did the candidate learn? What role did volunteers play in the campaign? What does the member hope to accomplish? What role can NAIFA members play in the campaign process? (“District Work Periods” are the best time to plan such an event, since legislators are usually back home.) Contact the NAIFA APIC office for the congressional recess schedule or go to the APIC section of the NAIFA website.
- Invite elected officials on both sides of NAIFA legislative or regulatory issue to discuss their perspectives.
- Invite agents and advisors who have run for office or managed a campaign to share their experiences. Why did they get involved? What did they learn? Did the experience help them in their business?
- Invite a congressional staffer to discuss what goes on in a congressional office and how agents and advisors can best provide input on legislative issues regarding insurance and financial services.
- Invite a local reporter who covers politics to discuss the role that media plays in the political process.

Be sure to inform the NAIFA APIC office of any meetings where your member of Congress or his/her staff is present.

## APIC Grassroots Activity Check List

The NAIFA Federation must maintain a constant state of preparedness if we are going to continue to be successful on the legislative front. To achieve that success, all NAIFA members and state and local associations will have a role to play. APIC contacts should:

- Recruit more members to join NAIFA's advocacy programs
- Increase GovAlert response rates
- Increase district meeting activity (NAIFA members should meet with their legislators at least 3 times a year)
- Increase Town Hall participation
- Increase overall number of Grassroots Contacts (there should be at least six NAIFA member contacts per elected representative)
- Increase number of Key Contacts (there should be one Key Contact per elected representative)
- Educate NAIFA members on political realities (APIC should be an agenda item for every association meeting and have a regular column in association publications)
- Form more "Grasstops" relationships
- Engage clients & third party organizations

# APIC RESOURCES AND FORMS

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## Congressional Staff Explanations

STAFF POSITION	EXPLANATION
Chief of Staff Senior administrative and political aide	The Chief of Staff often represents the Member at meetings and official functions. He or she runs the office, and hires and manages the staff both in Washington and in the district or state. All of the staff reports to the Chief of Staff, including the scheduling, legislative and press office operations.
Legislative Director (LD) Senior legislative aide	He or she manages policy issues and a staff of legislative assistants and aides.
Legislative Assistant (LA)	Generally specializes in one or more subject areas, which are of critical importance to constituents. The LA knows the strategy as well as the content of any legislative matter.
Staff Assistant	General term for a congressional aide. A Staff Assistant's duty may be administrative (receptionist, constituent mail), legislative, press or in the field of casework.
Committee Staff	Represent the Member's interest on the two or three committees on which he/she serves. They know the details of any legislative issue, current or in development, and are responsible for hearings and the considerable paperwork generated by the process.



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## Understanding the Role of Key Committees in Congress

With 535 Members of the U.S. House and Senate, it is impossible for every Senator and Representative to know everything about every issue that goes before Congress. That is why committee assignments are very important to the legislative process. Members assigned to specific committees are tasked with learning about and crafting legislation and proposals on the issues that fall within the jurisdiction of the committee(s). Because the majority of the substantive legislative work is done at the committee level, understanding who serves on “key” committees that impact insurance agents and financial advisors is extremely important.

Below is a list of the key committees that NAIFA works with in Congress. Although this list is not exhaustive of every single committee with which NAIFA works, the list is a guide for NAIFA members to understand who in Congress currently has the most influence over the issues that matter to your business. If your Member of Congress or Senators are not on any of these committees, please keep in mind that committee assignments change every Congress and ultimately every one of them has vote on legislation that goes to the House or Senate floor. Finally, if you are represented by a member of the House or Senate Leadership, be aware that they have significant influence over all issues that go before Congress.

### U.S. HOUSE OF REPRESENTATIVES

#### House Ways and Means Committee

This Committee plays an integral role in setting the legislative agendas for tax, pension and health care issues. All tax bills initiate in the Ways and Means Committee. Ways and Means legislation can affect the tax status of insurance products that impact your clients. This includes individual and corporate income taxes, health care taxes, estate taxes, gift taxes and other miscellaneous taxes.

#### House Committee on Financial Services

This Committee has jurisdiction over federal consideration of legislation that could impact most life insurance, property/casualty insurance and securities. The Committee examines the regulation of insurers and insurance products and securities products as well as those who sell the products. This Committee has oversight authority over the Securities and Exchange Commission, the Department of Treasury and the Federal Reserve. The Committee also has jurisdiction over the National Flood Insurance Program (NFIP).

#### House Committee on Energy and Commerce

This Committee plays a large role in the crafting of health care legislation. The Ways and Means Committee often works with the Energy and Commerce Committee to develop changes to health care law. E&C’s jurisdiction includes oversight of the Department of Health and Human Services—the regulatory body that oversees the health industry.



# APIC RESOURCES AND FORMS

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## House Education and Workforce Committee

The Committee (which is called the Education and Labor Committee when the Democrats control the House) has jurisdiction over all matters dealing with relationships between employers and employees as well as the Employee Retirement Income Security Act (ERISA). These include employment-related health and retirement security issues, such as pensions, health care insurance and other employee benefits. This Committee also has oversight jurisdiction over the Department of Labor.

## U.S. SENATE

### Senate Finance Committee

This Committee is Senate counterpart to the House Ways and Means Committee. Legislation initiating here affects the tax status of insurance products that impact your clients. This includes individual and corporate income taxes, health care taxes, estate taxes, gift taxes and other miscellaneous taxes.

### Senate Banking, Housing and Urban Affairs Committee

Like the House Financial Services Committee, this Committee has jurisdiction over federal consideration of legislation that could impact most life insurance, property/casualty insurance and securities. The Committee examines the regulation of insurers and insurance products and securities products as well as those who sell the products. This Committee has oversight authority over the Securities and Exchange Commission, the Department of Treasury and the Federal Reserve. The Committee also has jurisdiction over the National Flood Insurance Program (NFIP).

### Senate Health, Education, Labor and Pensions Committee

This Committee, commonly called the “HELP” Committee has jurisdiction similar to both the House Energy and Commerce Committee and the House Education and the Workforce Committee. Together with the Senate Finance Committee, the HELP Committee has a major role in the crafting of health care legislation. In addition, the committee has jurisdiction over employment-related health and retirement security issues, such as pensions, health care insurance and other employee benefits as well as the Employee Retirement Income Security Act (ERISA). The committee also has oversight jurisdiction over both the Department of Health and Human Services and the Department of Labor.

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## How to set up a District Meeting

### Locating Your Legislator's Office

- Log onto the NAIFA website
- Click on the Advocacy tab
- Scroll down and click on NAIFA's Legislative Action Center
- Under Elected Officials, type your zip code, click Go
- A list of your state and federal legislators will appear

(NOTE: you may be prompted to type either your 9-digit zip code or your full home address if your 5-digit zip code splits into two congressional districts)

- Click on your representative's name to reach his/her profile

### Contacting Your Legislator's Office

- Call the district office closest to you and ask for the scheduler.
- State that you are a constituent and would like a 15-20 minute appointment with your representative during the district work period (congressional recess).
- Offer the scheduler 3-4 different times that you can meet.
- Provide your name and whom you represent (e.g. your clients, your employees and NAIFA-local association).
- Tell the scheduler what issues you'd like to discuss with the representative.
- After your appointment is confirmed, offer to send issue papers to the legislator's office so that the legislator can familiarize him/herself with the issue(s) before the meeting and confirm the meeting in writing.

### Best Practices

- Bring 3-5 fellow NAIFA members with you to the meeting, especially those who know the representative and are well-versed in the legislative issue(s) to be discussed.
- Do not be offended if the legislator cannot meet with you at the last minute. Usually, you will still be able to meet with a member of the legislator's staff. If the appointment is cancelled, request another one as soon as possible.
- Call the day before the appointment to double-check that the appointment is still on the legislator's schedule.
- Brief your team on the issues at least 24 hours before the meeting. Designate someone to open and close the meeting and someone to discuss each issue in depth.
- Tell the legislator why this issue is important to his/her constituents and the local economy.
- Tell the legislator how many clients you represent and some of their demographics (e.g. retirees, families with school age children, small business owners).
- Share personal stories (without breaching confidences) that illustrate the points you are trying to make on the issue.

# APIC RESOURCES AND FORMS

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## Best Practices (continued)

- Leave your business card and the issue papers with the representative and offer to be a knowledge resource on insurance and financial services matters.
- Send a thank you note reiterating what was discussed at the meeting.
- Report the substance of your meeting to APIC at [apic@naifa.org](mailto:apic@naifa.org).



National Association of Insurance and Financial Advisors – Political Involvement Committee

## District Meeting Response Form

**Please complete one form for every meeting held in the district.**

Your Name \_\_\_\_\_ Today's Date \_\_\_\_\_

Legislator's Name \_\_\_\_\_

Date of Meeting \_\_\_\_\_

Legislative Staff Present (list name/s) \_\_\_\_\_

Other Meeting Attendees (list name/s) \_\_\_\_\_

**Please list the issues discussed at the meeting and indicate whether the legislator agrees with NAIFA's position:**

_____	<input type="checkbox"/> Agrees	<input type="checkbox"/> Disagrees
_____	<input type="checkbox"/> Agrees	<input type="checkbox"/> Disagrees
_____	<input type="checkbox"/> Agrees	<input type="checkbox"/> Disagrees
_____	<input type="checkbox"/> Agrees	<input type="checkbox"/> Disagrees

**Please elaborate on the legislator's issue positions**

\_\_\_\_\_  
 \_\_\_\_\_

**Whom does your member of Congress work with across the aisle?**

\_\_\_\_\_  
 \_\_\_\_\_

**Is follow-up needed?**

Another meeting with legislator       Provide explanatory materials (please list below)       Visit from a NAIFA staff person

\_\_\_\_\_  
 \_\_\_\_\_

**PLEASE RETURN TO:** APIC Office at NAIFA • 2901 Telestar Court • Falls Church, VA 22042-1205  
 Fax 703-770-8151

Revised 10/2014

**EMAIL:** [APIC@naifa.org](mailto:APIC@naifa.org)

## Sample Appointment Request Letter

(Print onto your business or association letterhead – make sure your stationery has a phone number, fax number and email address printed on it. If it does not, provide that information in the body of the letter.)

Date:

To: Scheduler  
Congressman (Senator) \_\_\_\_\_'s office

Re: Request for a Meeting

NAIFA members from (city or area) are requesting an appointment to speak with the Congressman (Senator) \_\_\_\_\_ or an aide regarding issues of importance to our industry in his (her) home district. An agenda of those items is attached.

We anticipate that there will be (#) people in our group. We view this as an opportunity to make the Representative aware of the issues that affect my industry, consumers and your constituents.

Thank you for your assistance in scheduling this appointment with NAIFA.

Sincerely yours,

(name)

(NAIFA association title)

**About NAIFA:** Founded in 1890 as The National Association of Life Underwriters, the National Association of Insurance and Financial Advisors (NAIFA) is one of the nation's oldest and largest associations representing the interests of insurance professionals from every Congressional district in the United States. NAIFA members assist consumers by focusing their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members.

## Sample Thank You Letter

(print onto your business or association letterhead)

Addressing Correspondence:

To a Senator:           The Honorable (Full Name)  
                              U.S. Senate  
                              Washington, D.C. 20510

To a Representative: The Honorable (Full Name)  
                              U.S. House of Representatives  
                              Washington, D.C. 20515

Dear (Senator/Representative/Mr. Chairman/Madam Chairwoman):

On behalf of the NAIFA-(state), I wish to thank you and your aides for spending time with me and my colleagues on (date).

As a leader for insurance agents and financial advisors in (state/district), I welcomed the opportunity to speak with you about the impact that tax reform and insurance regulatory reform may have on my industry. As I mentioned, these issues affect my clients, America's consumers and your constituents.

If I can provide you or your staff further information on insurance and financial services issues or the National Association of Insurance and Financial Advisors, please feel free to contact me.

Sincerely,

(your name)  
(your association title)  
(your association)



## Meeting Tips

### Meeting With Your Elected Representatives

In order for you to have an effective meeting with your legislator(s), we suggest you adhere to the following guidelines:

- Turn off your cell phone before you go into the meeting.
- Legislators have very busy schedules, so do not expect to meet with a member of Congress for more than 10-15 minutes. When your 10 to 15-minute period is up, start to say goodbye. Of course, if the legislator shows interest in meeting longer, you may stay as long as your schedule permits.
- Do not be offended if your member of Congress is unable to attend your scheduled meeting. The member's absence may be the result of numerous factors, including a vote on the House or Senate floor. If your legislator fails to show for your meeting, present your views to the staff person as you would have to your legislator and ask the staffer to relay your concerns to your legislator. Staff recommend courses of action to their members of Congress and inform them of constituent concerns. Members of Congress rely on their staff for guidance on legislative issues.
- State clearly who you are and the leadership position you hold in your association. State that you are representing the National Association of Insurance and Financial Advisors and your clients. If you know the number, mention how many NAIFA members are in your state association.
- Succinctly address the legislative issues you wish to discuss and give a reasoned explanation why the legislator should support NAIFA's position. Leave briefing materials and issue papers that explain NAIFA's position in greater detail with staffers. Attach your business card with the NAIFA business card jacket to the issue papers.
- Ask the legislator if you can expect his or her support on the legislation or issue. DO NOT be demanding or remind the legislator of political contributions that have been made to his or her campaign.
- DO NOT discuss campaign contributions from IFAPAC or yourself during a meeting regarding legislation.
- Thank the legislator and staff for their time and offer yourself and NAIFA's Government Relations Department as future resources for questions or concerns about insurance, tax, health care and financial services matters.
- Follow up with a thank you letter when you return home.



# APIC Grassroots Contact Form

For State APIC Chair  
Rating: \_\_\_\_\_

Name \_\_\_\_\_ Today's Date \_\_\_\_\_

Business Address \_\_\_\_\_ Home Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Business Member of Congress \_\_\_\_\_ Home Member of Congress \_\_\_\_\_

Phone \_\_\_\_\_ Phone \_\_\_\_\_

Fax \_\_\_\_\_ Cell Phone (for GovAlert phone trees) \_\_\_\_\_

Email \_\_\_\_\_

Are you an IFAPAC contributor?  Yes  No      Your Party Affiliation:  Democrat  Republican  Other: \_\_\_\_\_

Are you a member of one of the following organizations?  AALU  SFSP  GAMA  MDRT  NAILBA

Member(s) of Congress for whom you would like to be a grassroots contact

a. \_\_\_\_\_ b. \_\_\_\_\_

Please check the short descriptions below to indicate your relationship with the member(s) of Congress you've listed above.

If you don't know your Member of Congress, check here

- |   |  |
|---|--|
| <p><b>a. b.</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> Close Personal Friend</li> <li><input type="checkbox"/> <input type="checkbox"/> Business Associate</li> <li><input type="checkbox"/> <input type="checkbox"/> Residential Neighbor</li> <li><input type="checkbox"/> <input type="checkbox"/> Business Neighbor</li> <li><input type="checkbox"/> <input type="checkbox"/> Attended School Together</li> <li><input type="checkbox"/> <input type="checkbox"/> Belong to Same Civic, Social or Fraternal Group</li> <li><input type="checkbox"/> <input type="checkbox"/> We Have Mutual Friends</li> <li><input type="checkbox"/> <input type="checkbox"/> Active in Campaign <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> Campaign Chair or Finance Chair</li> <li><input type="checkbox"/> <input type="checkbox"/> Campaign Committee Member</li> <li><input type="checkbox"/> <input type="checkbox"/> Fundraiser</li> </ul> </li> </ul> | <p><b>a. b.</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> Constituent</li> <li><input type="checkbox"/> <input type="checkbox"/> Campaign Contributor <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> \$1 – 499</li> <li><input type="checkbox"/> <input type="checkbox"/> \$500 – 999</li> <li><input type="checkbox"/> <input type="checkbox"/> \$1,000 and above</li> </ul> </li> <li><input type="checkbox"/> <input type="checkbox"/> Client of Mine</li> <li><input type="checkbox"/> <input type="checkbox"/> He/She has seen me at an issue meeting, fundraiser or Town Hall meeting</li> <li><input type="checkbox"/> <input type="checkbox"/> He/She is unlikely to recognize my name or face</li> </ul> |
|---|--|

How would these legislators describe **their** relationship with **you**: a.  b.  He/She calls me for advice  
a.  b.  He/She knows who I am

Please provide us with a list of civic, fraternal, university and charitable organizations to which you belong. \_\_\_\_\_  
\_\_\_\_\_

Please provide us with further information indicating the degree of your relationship with the legislator(s) listed above. \_\_\_\_\_  
\_\_\_\_\_

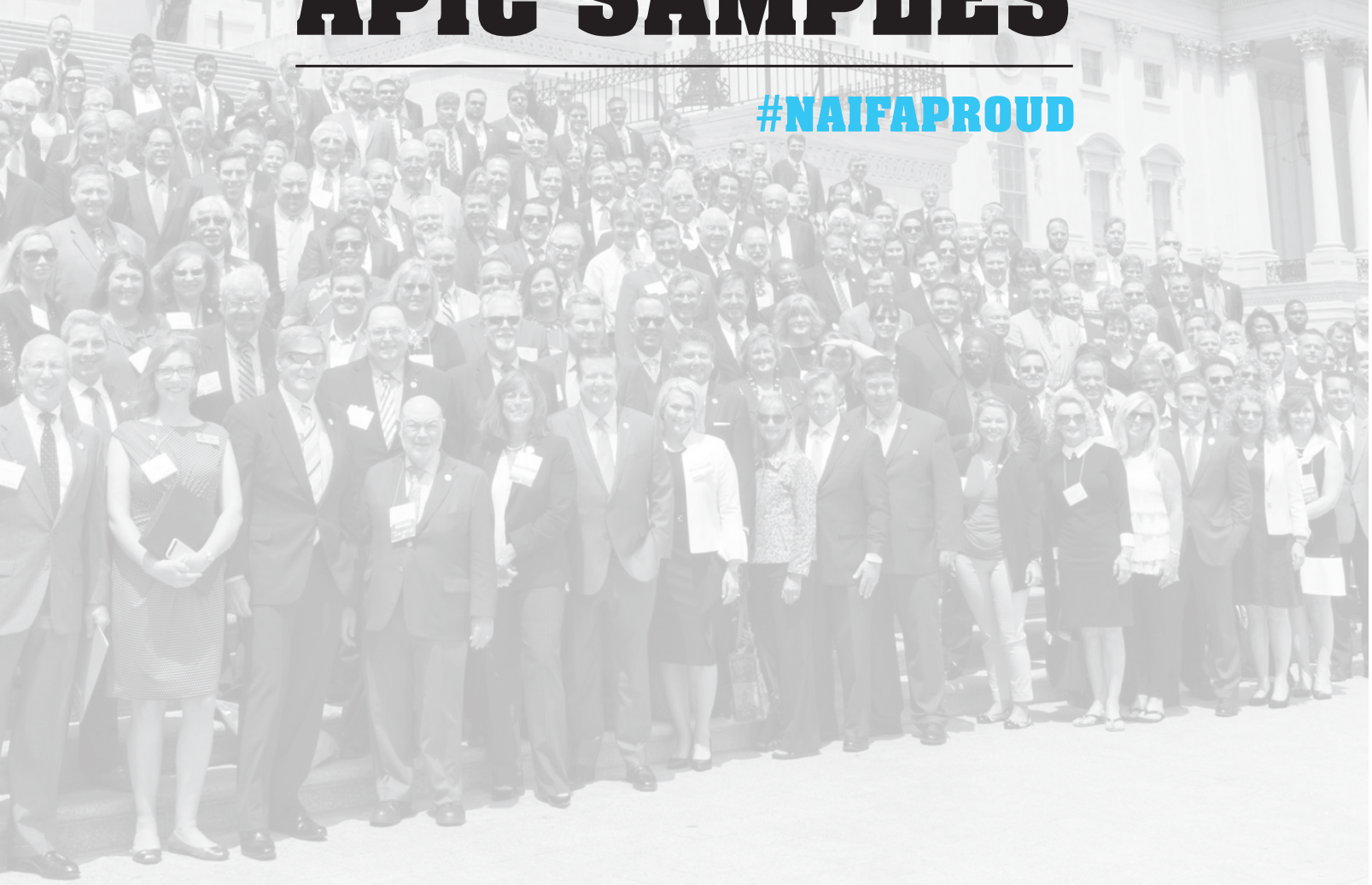
**PLEASE RETURN TO:** APIC Office at NAIFA  
2901 Telestar Court • Falls Church, VA 22042-1205 • 703-770-8100 • 703-770-8151 (f) • www.NAIFA.org  
**EMAIL:** APIC@naifa.org





# APIC SAMPLES

#NAIFAPROUD



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## APIC Workshop Leadership Outline

### I. Introduce yourself and the members (if any) of your committee. Include:

- The address, phone number and email address where you can be reached.
- Your legislative/political experience.

### II. Purpose of APIC

“The mission of APIC is to actively promote the involvement of agents and advisors in the election of candidates for local, state and national office, consistent with the legislative interests of the NAIFA federation; and to identify and foster the creation of significant insurance agent and financial advisor relationships with elected officials.”

### III. Discuss Objectives of APIC

- To identify and/or develop constituent contacts for all members of Congress and appoint a Federal Coordinator for each member of Congress.
- To involve association members in federal legislative issues under the direction of the NAIFA Government Relations Committee.
- To encourage local association members to participate in national, state and local campaign organizations.
- To communicate with and educate association members on the importance of political involvement.
- To establish effective communications between APIC contacts and NAIFA’s Government Relations Team.
- To recognize achievement of political involvement and measure results.

### IV. APIC Contact System

- Explain the contact system.
- Describe the types of contacts; review contact rating structure.
- Stress importance of filling out *APIC Grassroots Contact Forms* and send the information to the APIC office at NAIFA.
- Explain contact responsibilities.

### V. Local Association Participation in APIC

- Discuss role of local APIC chairs and review responsibilities.
- Explain how to build solid, long-term relationships with congressional district office staff.
- Discuss guidelines for district office visits.

# APIC SAMPLES

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## VI. In-District Meetings Between Advisors and Members of Congress

- Explain the purpose of meetings between NAIFA members and members of Congress in the district.
- Describe the duties of Federal Coordinators and the creation of Constituent Groups.
- Stress the importance of Federal Coordinators and others reporting their meetings to NAIFA via *APIC District Meeting Response Form* available from the APIC office and website.
- Explain the importance of Constituent Groups. It's the best way for NAIFA to strengthen its contact database and enhance the contact system.
- Explain the need and stress the importance of filling Federal Coordinator gaps and legislator contact gaps.

## VII. Coordination Between APIC and Complementary Association Committees

- Maintain communication with other association leaders, such as the IFAPAC chair and Government Relations Committee chair.
- Contacts are activated on federal issues at the Government Relations Committee's discretion.

## VIII. Political Education/Campaign Involvement

- Associations should encourage members to get involved in the political process which includes participating in election campaigns.

## IX. Goals and Plans for Your Association

- Review your political involvement plans for the coming year, including any special meetings (i.e., state association Day at the Capital, legislative breakfast with member of Congress, State Senator, etc.)

## X. Resources

- PIC/PAC Guide
- State and Local APIC Resource Guide
- *APIC Worried About Your Future?* Brochure
- APIC Grassroots Contact Form
- APIC District Meeting Response Form
- APIC Chair Speech (sample)
- Guidelines for Communicating with Your Elected Officials
- The Legislative Process

## XI . Discussion/Question & Answer

- Encourage participants to ask questions about the material covered. Veteran chairs in the group may have valuable insights for those serving as chairs for the first time.

SAMPLE – GovAlert – Take Action

Sent: Tuesday, December 01, 2015

To: NAIFA Members

Subject: Please Support Bipartisan Fiduciary Legislation that Preserves Choices

Dear NAIFA Members:

Every Insurance & Financial Advisor in our profession enjoys NAIFA benefits -- while only a few of us actually contribute financially. *So what are your NAIFA dues dollars doing for YOU??*

*Getting results.* We have communicated on issues from Long Term Care, Obamacare, Taxation, Life Insurance, Annuities and, of course, the White House/DOL efforts to impose and unreasonable Fiduciary Standard by regulative fiat.

Your dues dollars provide consistent, trusted contact with ALL Maine Member of Congress --- delivering a clear and concise message on behalf of Insurance and Financial Advisors, 48,000 strong across the US. *The question is, are you doing your part by 1) BEING A MEMBER and paying dues and 2) TAKING PART in NAIFA GovAlerts?*

*It takes about a minute to join NAIFA online here:*

<https://member.naifa.org/Services/NAIFA/Join/NAIFA/Join.aspx>

*It take less than 30 seconds to respond to the current GovAlert Here:*

[Take Action!](#)

The results are below and achieved by YOUR NAIFA Advisors Political Involvement Committee (APIC), dedicated NAIFA Staff, Government Relations Team -- and an incredible grass roots volunteer effort. Take a moment and review the letter below from Maine United States Senator Angus King. We have similar results with Senator Susan Collins through her detailed testimony before the Congress last summer -- to be follow this week by testimony by NAIFA President Jules Gaudreau.

Please take a moment more, join NAIFA and respond to the GovAlert. It matters now more than ever. Thank you for your support!

Dave Spellman



The NAIFA National website lists you as a Federal Coordinator, and it's time to set up the August in-district meetings. There has never been a more important time to tell the NAIFA story. This is truly what "grassroots advocacy" is all about. Your legislators need to hear from you – their constituent.

We have included information below regarding how to schedule a district meeting and talking points for the meeting.

**How to Schedule a District Meeting:**

<http://www.naifa.org/NAIFA/media/GovRel/PIC-PAC%20Flyers/HowtoSetUpaDistrictMeeting.pdf>

**Talking Points:**

<http://www.naifa.org/advocacy/apic/talking-points>

**Please report your meetings to NAIFA at:**

<https://docs.google.com/forms/d/1ZRk8RB7KPkH78LbsjehjjEVDAXT8eJBZlgWNSleraw/viewform?c=0&w=1>

Also, please report your meetings to the NAIFA California office at [info@naifacalifornia.org](mailto:info@naifacalifornia.org)

If we may be helpful in any way, please don't hesitate to contact us.

We appreciate your efforts on behalf of NAIFA and the clients we all serve. Thank you!

John A. Davidson, LUTCF, FSS  
Government Relations Chair  
Federal Issues / IFAPAC  
(805) 495-6434  
[john@davidsonfinancialinc.com](mailto:john@davidsonfinancialinc.com)

Richard D. Nilmeier, Sr., CLU, RHU  
Government Relations Vice Chair  
State Issues / Political Involvement  
(559) 227-6100  
[ricnil@sbcglobal.net](mailto:ricnil@sbcglobal.net)

**IF INSURANCE IS YOUR PROFESSION, POLITICS IS YOUR BUSINESS.**

## Setting Up District Meetings

You are the recipient of this email because of your involvement with NAIFA and its advocacy program.

During this year's Congressional recess, we are trying to meet with all members of the Virginia Congressional delegation.

Here is our game plan:

- Meetings with each Virginia Representative and Senator will be coordinated and arranged by the NAIFA Virginia staff.
- Once the meeting is set, we will reach out to you based on your district and to all in the case of Warner and Kaine. We will ask for a commitment to meet and details of the meeting.
- We are trying to arrange individual meetings but may have to piggy back on district meetings.
- If we run into problems scheduling the meetings, we will come to those of you who have strong contacts with the Representatives or Senators.
- Focus of these sessions will be the DOL Fiduciary Standard. Much has changed since the Congressional Conference and now seems a critical time in this process.

We will update as information becomes available. Please keep an eye open to announcements you may see about district meetings which might be held. For some reason, these aren't showing up on public calendars.

Please let me or Marie know if you have questions.

Jay Denny  
NAIFA VA  
APIC chair

# APIC SAMPLES

## WI PIC TEAM LEGISLATIVE MEETINGS TRACKING CHART CALENDAR YEAR 2014-2015

The Political Involvement's Federal Legislative Committee is best displayed by showing the activity of our members in our Congressional Districts and U. S. Senate office contacts.

Legislators name	District #	Meeting Dates	Federal Coordinator	Key Contact	Event and attendees
Paul Ryan	1	10.27.14	Terry Nolan	Peter Valeri	Terry Nolan and Dick Koob were hosts at fund raising event
Paul Ryan	1	11.13.14			PIC/PAC Training meeting, Ken Specht, Leroy Haeuser, Jo Steinberg
Paul Ryan	1	03.04.15			Secure Family.org event, Dick Koob, Terry Nolan.
Mark Pocan	2	10.30.14	Steve Penn		Fundraiser: Jay Hinkens, Jane LeMere, Nick Krey, Tim Topol.
Mark Pocan	2	03.2015			Steve Penn met in Madison
Ron Kind	3	03.04.15	Mark Miller	Mark Miller	Secure Family.org event, Mark Miller
Gwen Moore	4	03.27.15	Tim Dwyer	Tim Dwyer	Tim Dwyer, Nicole Straughter, Steve Gardiner, Laura DeGolier w. Congresswoman in her office in Milwaukee
Gwen Moore	4	04.19.15			Fundraiser, Birthday Party, Nicole Straughter, Tim Dwyer, Laura DeGolier
J. Sensenbrenner	5	11.13.14	Mike Smith	Dick Koob	PIC/PAC Training meeting, Ken Specht, Jo Steinberg
Glenn Grothman	6	02.2015	Laura DeGolier	Leroy Haeuser	Greg Lentz and Laura DeGolier attended Town Hall Meetings.
Glenn Grothman	6	3.30.15			Greg Lentz, Mike Immel, Larry Poch, Jan Picard, Laura DeGolier
Sean Duffy	7	7.26.14	Rebecca Gonzalez	Juli McNeely	Dan Conrad attended event in Hayward
Sean Duffy	7	9.23.14			Juli McNeely, Rebecca Gonzalez, Paul McNeely, Dan Flees. Milwaukee event attended by Mike Smith
Sean Duffy	7	9.24.14			Leon Woller and spouse attended Fundraiser in Wausau
Sean Duffy	7	10.9.14			Mark Miller attended event in Rice Lake
Sean Duffy	7	10.31.14			Dan Conrad attended meet & greet in Superior.
Sean Duffy	7	03.04.15			Secure Family.org, Juli McNeely
Reid Ribble	8	8.11.14	Pat Mongin	Pat Mongin	Pat Mongin, Heather Lindsley, Brad Schlafer
Reid Ribble	8	10.8.14			Fundraiser attended by Pat Mongin, Kris Alfheim, Health Lindsley, Richard Balch, ross Schmelzer, Band and Dave Borchardt, Don Schleicher
Reid Ribble	8	02.23.15			District Meeting with Pat Mongin, Heather Lindsley, Kris Alfheim. Met w. field staff.
Ron Johnson	Senator	7.18.14	Jan Picard	Walter Scott	Walter Scott, Greg Lentz, Laura DeGolier, Jan Picard, Brad Schlafer,
Ron Johnson	Senator	9.15.14			Dave Barber organized a meeting with NYL agents and Tim Dwyer, Andrew Bird, Dick Koob, Steve Gardiner and Laura DeGolier
Ron Johnson	Senator	9.27.14			Mark Miller attended a strategic planning event
Tammy Baldwin	Senator	11.13.14	Tim Dwyer		PIC/PAC Training meeting, Ken Specht, Leroy Haeuser, Jo Steinberg

In addition to the meetings noticed above, NAIFA members in the 6<sup>th</sup> Congressional District vetted the candidates in the Primary and the General election. The information was made available to all NAIFA members in the District.

Thirty members for NAIFA WI including 100% of the NAIFA WI Board of Directors will be attending the Congressional Conference in Washington, D.C. on May 19 and 20. Four members of NAIFA WI will participate in the Influence Meeting on May 18.

Respectfully Submitted by  
Laura P DeGolier, CLU, LUTCF, FSS  
NAIFA WI APIC Chairman

SAMPLE – GOV ALERT – TAKE ACTION

From: John E Pauley  
Sent: Thursday, December 10, 2015  
**To:** Magenta Ishak  
**Subject:** NAIFA-WV Legislative Alert! Take Action NOW on the Unworkable DOL Fiduciary Rule



**LEGISLATIVE ALERT!**

**Your Action is Needed on the Proposed DOL Fiduciary Rule!**

To date, only 25 NAIFA-WV members have responded to this Alert!!! If you are in the retirement market and want to continue to have the ability to work with your clients and/or prospects, **YOU NEED TO TAKE 5 MINUTES AND DO THIS ... NOW!!!**

I just returned from another round of Congressional visits and this is a very serious issue that could effectively exclude all agents from the retirement market and ***prohibit payment of commissions or the sale of "proprietary products"***.

Please click [HERE](#) and follow the prompts to send a message to our Legislators that you are opposed to the DOL Fiduciary proposal. If you want, you can personalize the letter that is provided. Otherwise, just enter your information and submit.

Time is critical ... we need to be heard ... 25 responses is just not going to get it done!!!

Thank you for your help and support of our Industry.

**John E. Pauley, CLU, ChFC CLTC**  
**NAIFA-WV Executive Director**  
**PO Box 3586, Charleston, WV 25336**  
**Main: (304) 345-4343 / Cell: (304) 545-1973**  
**Fax: (304) 345-4342**  
**Email: [johnpauley@ft.newyorklife.com](mailto:johnpauley@ft.newyorklife.com)**



## ACT NOW!

**Action Is Urgently Needed:** The Department of Labor (DOL) needs to hear from you **TODAY** about your clients' right to continue to work with you.

The DOL recently proposed a controversial [regulation](#) that would dramatically expand who is considered a fiduciary when advising retirement savers. The rule is complicated, confusing and will be costly to implement. Most importantly, the rule, if enacted as written, will dramatically reduce access to education and professional advice, and will both increase costs to retirement savers and limit the choices in how they choose to pay for much needed retirement planning services.

**The regulation needs significant revisions. The DOL needs to know why.**

If you currently help employers set up 401(k) kinds of plans, you will be prohibited from receiving any third party compensation if the new rule is enacted as written.

If you currently identify the investment option that meets a common portfolio model, you will be deemed an investment advice fiduciary, not just an advisor offering investment education, and will be subject to strict fiduciary obligations.

If you sell proprietary products to IRA account owners, you may fail to satisfy the "best interest" rules under the proposed regulation.

It is vitally important that the DOL hear from you [NOW](#). Our ability to successfully fix the rule depends on the volume of the "noise" your letters generate.

Please personalize the letter provided. Add a paragraph that describes how you serve a specific client now and what the consequence would be to your client if this unworkable rule stands.

***EXAMPLE: Recently, I helped Jane decide what to do with her 401(k) account when she terminated employment. The decision was made that rolling the assets into an Individual Retirement Account (IRA) was the best choice for Jane. I helped Jane decide how to invest the IRA account to best meet Jane's risk tolerance, financial situation, tax status, investment objectives, liquidity needs, and risk tolerance. I received commissions from the purchase of mutual funds and an annuity. Under the current rule, I would be prohibited from providing any of those services. The likely result would be that Jane would instead just cash out her 401(k) and would suffer the tax and the early withdrawal penalty, a wrong decision but one likely if she hadn't had access to my services.***

[Write to the DOL TODAY!](#) Tell them why those results are wrong for your clients.

**Urge your friends and colleagues to make their voices heard. Remember to complete the Tell-a-Friend feature after you email the DOL!**

SAMPLE -Article on Congressional Conference Participation (May 2016)



## Advisors Visits Federal Lawmakers

### Discusses middle market access to financial advice and service

NAIFA Tennessee members joined hundreds of other professional insurance agents, advisors, brokers, consultants and employee benefit specialists from across the country in Washington, D.C. on May 25 to meet with U.S. Senate and U.S. House members and their staff as part of the National Association of Insurance and Financial Advisors's Annual Congressional Conference.

The members joined NAIFA leaders, including Government Relations Chairs; State Association Presidents and Executives; NAIFA President Jules O. Gaudreau, Jr.; NAIFA President-Elect Paul R. Dougherty and members of NAIFA's Board of Trustees for the event.

Congressional Conference attendees talked with their members of Congress about the importance of life insurance, annuities, retirement savings, and employee benefits for their clients and the U.S. economy. Life insurance products account for 20 percent of Americans' long-term savings. The life insurance industry pays out \$1.5 billion each day and supports 2.5 million jobs.

It's vital to let our Representatives and Senators know how important the insurance and financial services are that we provide to our clients, who are their constituents. We work with our community's families and businesses every day to plan for the future, save for retirement, and protect against financial risks.



**SECURING AMERICA'S  
FINANCIAL FUTURE**



# CANDIDATE SELECTION

[#NAIFAPROUD](#)

## NAIFAPAC Candidate Selection Guidelines

Choosing candidates to receive PAC contributions can be a delicate endeavor and the National IFAPAC Candidate Selection Group (“the Group”) assembles objective facts on which to make judgments. Ultimately, the Group makes the disbursement decisions based on the aggregated legislative policy goals of the NAIFA federation and never on parochial or personal interests of individual NAIFA members. The following guidelines have been developed over many election cycles and are offered as useful, practical recommendations. They have been augmented and changed as conditions and election laws warrant.

### General Principles

IFAPAC tries to focus its contributions on races that have the most potential for increasing support for NAIFA member issues in Congress. Under certain circumstances (such as a drop in contributions to IFAPAC), this may mean shifting PAC funds from candidates with little or no opposition to candidates where a contribution would have more effect — for the candidate and/or for NAIFA. In general, IFAPAC disbursement priorities are: first, incumbent members of Congress; second, open seat Congressional candidates; third (albeit rarely), challengers to incumbent members of Congress.

A member of NAIFA who is a candidate and is running a bona fide campaign deserves favorable consideration, perhaps in only a token amount if the NAIFA member candidate is highly unlikely to win. The Group must be *extremely cautious*, however, about supporting any candidate, even a NAIFA member, who is running against a helpful and/or well-placed incumbent or an incumbent who is likely to be reelected.

The Candidate Selection Group actively solicits input and recommendations from state association PAC chairs and leaders as well as NAIFA members at large on all candidates for Congress. Input and recommendations are particularly sought in open seat and challenger races since, in most cases, such candidates are not known to the Group. Due consideration is given to candidate support recommendations from within the official PAC and NAIFA leadership family as well as rank and file members, and to races in which a NAIFA member is actively involved in a campaign organization. The Group has been charged by the NAIFA Board of Trustees to exercise final judgment on the choice of which candidates to support.

NAIFA’s most important asset in politics is its reputation for helping legislators who help NAIFA members achieve their legislative goals. The Association must hang tough with candidates, particularly incumbents, who have demonstrated support for NAIFA’s issues. The Association should not try to replace a supportive member of Congress with someone who *might* be a more supportive member of Congress. NAIFA should not run the PAC on a reward/punish philosophy, although some issues are of overriding concern. NAIFA hopes to help improve the quality of individuals serving in Congress, and to build long-term relationships based on mutual trust and confidence, accepting the fact that no candidate or member is likely to agree with NAIFA 100% of the time.

# CANDIDATE SELECTION

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## Incumbents

The chairs of key committees should be supported, as a rule, even though they may not have been particularly positive on NAIFA member issues. It is okay not to contribute at all, but only rarely should a key committee chair be opposed, particularly if he or she is likely to win. In addition, members of Congress who have achieved congressional and party leadership positions should receive extra consideration.

Members of key congressional committees who are supportive of NAIFA positions should be offered significant contributions. This can also include contributions to members of key committees who, while not especially helpful in one committee, have been very helpful on another committee. (For example, NAIFAPAC has supported senators serving on the Banking Committee who do not see eye to eye with NAIFA on regulatory reform, but who also serve on the Finance Committee and have been supportive on tax-related issues.) The Group should examine most closely the members of committees having jurisdiction over issues affecting the NAIFA legislative program. Most legislative decisions are made in committee. That being said, a member serving on a key committee who has repeatedly opposed NAIFA members on important issues may be a candidate for opposition, provided a viable opposition candidate has filed to run.

In the case of incumbents who are not on key committees, the following points may be helpful:

- Support those who have supported NAIFA positions.
- Provide somewhat less support or remain neutral to those who have not supported NAIFA positions, but have not opposed NAIFA issues.
- Oppose those who have opposed NAIFA issues repeatedly, provided the challenger is supportive of NAIFA's issues and has a high likelihood of defeating the incumbent.

## Challengers

When two House members — both of whom have been supportive on NAIFA issues — run for an open Senate seat, both can be supported. NAIFA does not want to discriminate against either of two members of Congress with similar records on NAIFA issues. An acceptable alternative is to contribute to neither.

When a House member who has been supportive challenges a supportive Senator, it is usually preferable to support the incumbent Senator. The challenger may be told that a debt retirement contribution will be considered after the election if the challenger wins.

It is also possible to find a way to help an incumbent member of the House who is challenging an incumbent member of the Senate and who has been supportive on NAIFA issues without contributing to his or her Senate campaign committee. For example, the PAC can give to the candidate's House campaign before he or she becomes an "official" Senate candidate.

It is almost never a good idea to challenge an incumbent Senate or House member unless there is a very good, issue-based reason for doing so and the challenger has an exceptionally good chance of winning. When a Representative who has been supportive of NAIFA issues challenges a Senator who has been negative on the issues, the challenger should be helped unless there are overriding considerations against doing so (e.g., an invincible incumbent who serves on one of NAIFA's key legislative committees).

Because supporting challengers is an extremely sensitive and risky undertaking, it is imperative that the following protocol be honored:

- Requests from any NAIFA member (other than the current state IFAPAC chair, APIC chair or Government Relations chair) directly to the National IFAPAC office will be referred back to the current state IFAPAC chair for consideration and approval *before* they are reviewed by the Group. (In the absence of a current state IFAPAC chair, National IFAPAC may refer requests to the state APIC chair, state Government Relations chair and/or state Association Executive.)
- Direct requests to the Group from the current state IFAPAC chair, APIC chair or Government Relations chair ***will be presumed to have the majority support of the state association's IFAPAC candidate selection committee*** (usually consisting of, but not limited to, such state leaders as the state IFAPAC chair, APIC chair, Government Relations chair, Association Executive, Lobbyist, President, President-Elect and National Committeeperson).
- *All* challenger requests, regardless of their source, must be in writing and accompanied by a completed Candidate Questionnaire.

## Straddles

The general rule is: don't.

Occasionally, the Group is presented with contradictory recommendations from local or state association members, leaders and NAIFA Government Relations staff for contributions in situations where two or more candidates for the same office seem of equal merit. If attempts to settle on just one candidate fail, sometimes a straddle is warranted — *but only in the rarest cases*. Situations where straddles have been considered include the following:

- Contests between two friendly incumbents who have been redistricted into the same district;
- Where a member of a local association is a candidate and the opposing candidate has been very supportive of NAIFA issues; and
- Where two candidates are both deemed to be of equal potential on NAIFA issues.

## Open Seats

Open seats offer the most complex choices, but the best opportunity for political gain. In general, selection should take into consideration the candidate's attitude or past record on NAIFA member issues, the demographics and voting history of the district or state, the amount of local association member support and electability.

Choosing sides in an open election carries the risk of choosing the candidate who does not win. Some factors dictating an early entry include the following:

- A clear preference for one candidate on NAIFA member issues;
- A candidate receiving overwhelming support from local NAIFA association members; and
- The primary is the de facto election.

# CANDIDATE SELECTION

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## Debt Retirement

NAIFAPAC has helped to retire debts of winners, but only after careful consideration of each situation. Obviously, where the Group knows of campaign debt situations and believes that the Association could gain from volunteering a contribution, the Group should do so. This might normally apply to candidates who were helped in the primary or general election already. Where no prior contribution has been given, candidates should be told that their request for help on retiring debts will be considered by the Group just as though it were a request for pre-election help. Each situation *must be* evaluated separately. All requests for debt retirement monies **must be** accompanied by a current letter signed by the applicable campaign's treasurer affirming the debt, the total amount of the debt and whether the debt is for the primary, runoff, or general election.

*Approved by the National IFAPAC Subcommittee on 12/4/2010.*

## Retirements and Resignations

IFAPAC will request a refund of general funds given within 90 days of an incumbent's announcement of retirement or resignation.

*Approved by the IFAPAC Candidate Selection Group on 4/11/2018.*

## NAIFAPAC Check Delivery Guidelines

### Background

NAIFAPAC is NAIFA's political action committee, and can boast of being one of the largest insurance PACs in the country. APIC is NAIFA's political involvement committee, which oversees the legislative contact program and all grassroots activities. NAIFAPAC and APIC are interdependent subcommittees of the NAIFA Government Relations Committee. NAIFAPAC makes our organization well known in political circles on Capitol Hill and in state Capitols. APIC — through its contacts — allows for discussion of NAIFA's legislative issues with the legislators. It is vital to the success of the overall legislative program that both of these entities work closely together.

APIC is one of the preferred conduits for delivering IFAPAC checks to members of Congress. Often, the checks are sent to our NAIFA member APIC contacts who in turn hand deliver the checks to their member of Congress. The delivery guidelines are below. If you receive NAIFAPAC checks to deliver to your member of Congress, your adherence to these guidelines is expected. Please share this information with as many of your association colleagues as possible.

### Check Delivery By APIC Contacts

IFAPAC checks are often delivered by NAIFA members who are listed as APIC Key and Legislative Contacts. The APIC program has identified special contacts (one per legislator) to serve as Federal Coordinators for Senators and Representatives. Since these individuals are the prime conduits of information to a legislator, they are frequently the recipients of IFAPAC checks to deliver. If no Federal Coordinator has been appointed for a legislator, another contact may be chosen to deliver the check.

### Check Delivery By Other Members

There are also times when other NAIFA members, such as the state or local association IFAPAC, Government Relations or APIC chairs or other state or local association leaders, receive checks to deliver. In addition, NAIFA's lobbyists sometimes deliver checks. It is important for all parties to understand that no one individual will be the sole deliverer of checks to a candidate.



# CANDIDATE SELECTION

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## Check Delivery Guidelines

**1. CHECKS ARE SENT ONLY TO CURRENT IFAPAC CONTRIBUTORS.** If there is an excellent APIC contact for a legislator, but he/she is not an active IFAPAC contributor, he/she will not receive an IFAPAC check for delivery. Moreover, only current (defined as having made a contribution of at least \$100 in the last 12 months) IFAPAC contributors may attend fundraisers for which IFAPAC is paying.

**2. CHECKS ARE TO BE DELIVERED BY A GROUP OF NAIFA MEMBERS WHO ARE CURRENT IFAPAC CONTRIBUTORS.** Anyone who receives an IFAPAC check is expected to include other members (i.e. IFAPAC chairs, APIC chairs, Government Relations chairs, association presidents, APIC legislative contacts, etc.) in the check delivery. This may not always be possible. But, if it has been determined that a legislative contact or other member has delivered checks alone as many as three times, that contact will lose the privilege of delivering checks.

**3. DO NOT DISCUSS LEGISLATIVE ISSUES WHEN DELIVERING A CHECK.** It is considered inappropriate to discuss legislative issues with a legislator when delivering a check, although general expressions of appreciation for the legislator's past support are okay. Discussing legislation could give the false impression that you are buying the legislator's position on insurance and financial services issues. To avoid this misunderstanding, refrain from any discussion of issues when delivering an IFAPAC check to your member of Congress - *unless the legislator brings it up*. Otherwise, a separate meeting should be set up to discuss issues with the legislator.

**4. CHECK DELIVERY FORMS SHOULD BE RETURNED TO NAIFAPAC.** A NAIFAPAC check delivery form accompanies every NAIFAPAC check sent out. It is important for this form to be completed and returned to NAIFAPAC for recordkeeping.

**5. UNDELIVERED CHECKS MUST BE RETURNED TO NAIFAPAC AS SOON AS POSSIBLE.** Anyone who cannot deliver a check prior to the election for which the check was designated, should return the check to NAIFAPAC immediately. Checks made out to the primary must be delivered *before* the primary – ***they may not be used for the general election***. Similarly, checks designated for the general election must be delivered *before* the general election. Even if the candidate has a debt, the check may not be used for debt retirement; an entirely separate check designated specifically for "debt retirement" must be issued according to federal election laws. In addition, outstanding checks create an enormous bookkeeping problem. Check deliverers who repeatedly fail to deliver checks in a timely manner will lose the privilege of delivering checks in the future.

**6. DO NOT ASK THE CANDIDATE TO POSE FOR A PHOTO HOLDING AN IFAPAC CONTRIBUTION.** Asking a candidate to pose for a photo with NAIFA members is perfectly fine, but having IFAPAC's check in the photo is considered bad taste.

**7. DO NOT DELIVER THE CONTRIBUTION ON FEDERAL PROPERTY.** Delivering a contribution at the campaign headquarters is fine. However, you may not deliver the contribution at the Representative's or Senator's DC office, District office or on federal property.



## IFAPAC Candidate Questionnaire

(Please attach additional pages as necessary)

Candidate's Name: \_\_\_\_\_ Date: \_\_\_\_\_

State and District: \_\_\_\_\_

Incumbent \_\_\_\_\_ Open Seat \_\_\_\_\_ Challenger \_\_\_\_\_ Primary \_\_\_\_\_ General \_\_\_\_\_

Person(s) Completing Form: \_\_\_\_\_

Your Local Association: \_\_\_\_\_ Association Position (if any): \_\_\_\_\_

1. What is the candidate's background? (Has he/she ever run for office before? Did he/she win? Has your state IFAPAC financially supported this candidate's state/local campaigns? Has he/she ever worked in the insurance industry? NOTE: If he/she held **state** or **local** office, please provide the exact beginning and ending dates of each office the candidate has held.)
2. What do you perceive is the candidate's **realistic** chance of winning? Is there current polling data?
3. What are the candidate's views on NAIFA's legislative issues? Specifically:
  - a. Tax status of insurance products (e.g., tax on inside buildup of life insurance/annuities):
  - b. Tax incentives for individuals to buy long-term care insurance:
  - c. Insurance regulation (state-based only or optional federal regulation for agents and/or companies):
  - d. What improvements do you propose for the ACA?
4. Does the candidate know any NAIFA members? Who? How?
5. Which members (names and titles) of the State Association Leadership agree with this IFAPAC contribution request?
6. Should IFAPAC make a contribution to this candidate? Yes \_\_\_\_\_ No \_\_\_\_\_ (If yes, please indicate a recommended amount \$\_\_\_\_\_.)

### Return this form to IFAPAC:

**Mail: 2901 Telestar Court; Falls Church, VA 22042**

**Email: [ifapac@naifa.org](mailto:ifapac@naifa.org)**

**Fax: (703) 770-8151**

# CANDIDATE SELECTION



## Contribution Delivery Record

Please return promptly to:  
National Association of Insurance and Financial Advisors  
Political Action Committee  
2901 Telestar Court  
Falls Church, VA 22042-1205

Fax: 703-770-8151  
Email: ifapac@naifa.org

Check Number \_\_\_\_\_ Dated \_\_\_\_\_ Amount \$ \_\_\_\_\_

Payable to: \_\_\_\_\_

Election Cycle: \_\_\_\_\_  General  Primary  Special  Runoff

Sent by NAIFAPAC to: \_\_\_\_\_

Delivered to: \_\_\_\_\_ (Candidate)  
\_\_\_\_\_ (Campaign Committee Official)  
\_\_\_\_\_ (Other)

Date and Method of Delivery: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Details of Meeting/Presentation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS**

2901 Telestar Court • Falls Church, VA 22042-1205  
877-TO-NAIFA • [www.NAIFA.org/advocacy](http://www.NAIFA.org/advocacy)