

2019 Non-Deductibility of Lobbying Expenses Disclosure Statement: While association dues payments may be deductible by members as an ordinary and necessary business expense, dues are not deductible as charitable contributions for federal income tax purposes. To determine the total non-deductible portion of your dues for the period of January 1, 2019–December 31, 2019, add the NAIFA National lobbying expense (\$106) to your state association’s lobbying expense (see table below):

Alabama (\$0)	Illinois (\$17)	Montana (\$18)	Puerto Rico (\$0)
Alaska (\$2)	Indiana (\$26)	Nebraska (\$34)	Rhode Island (\$15)
Arizona (\$27)	Iowa (\$25)	Nevada (\$19)	South Carolina (\$0)
Arkansas (\$2)	Kansas (\$45)	New Hampshire (\$104)	South Dakota (\$41)
California (\$33)	Kentucky (\$1)	New Jersey (\$39)	Tennessee (\$25)
Colorado (\$72)	Louisiana (\$20)	New Mexico (\$5)	Texas (\$7)
Connecticut (\$50)	Maine (\$84)	New York (\$50)	Utah (\$12)
Delaware (\$30)	Maryland (\$36)	North Carolina (\$24)	Vermont (\$22)
District of Columbia (\$21)	Massachusetts (\$39)	North Dakota (\$18)	Virginia (\$7)
Florida (\$40)	Michigan (\$19)	Ohio (\$24)	Washington (\$47)
Georgia (\$85)	Minnesota (\$9)	Oklahoma (\$32)	West Virginia (\$0)
Guam (\$50)	Mississippi (\$22)	Oregon (\$70)	Wisconsin (\$46)
Hawaii (\$30)	Missouri (\$7)	Pennsylvania (\$36)	Wyoming (\$0)
Idaho (\$14)			

Publication Subscription Notice: NAIFA is required to inform you of the cost of your state and/or national magazine subscription, which is included in your membership dues. This amount is not deductible from your dues. The amount of your Advisor Today subscription is \$6. The following states have reported subscription costs for their publications: Iowa: \$.50; Tennessee: \$1; and Virginia: \$1.

Monthly Auto Renewal Program Authorization, Terms & Conditions: By enrolling in the monthly auto renewal program, you authorize NAIFA to charge/debit the account specified on the front of this form. The authorization shall remain in full force and effect until NAIFA has received written notification from you of its termination. Written notification must be received by NAIFA by the last business day of the month to avoid a draft/charge for the following month. Your account will be charged or debited on or about the 5th of every month beginning the month following receipt of this application. If your membership has lapsed within the last 90 days, the first debit/charge will reflect the amount due for the delinquent months. The monthly amount includes a \$1/month transaction fee. Should a charge/debit be declined or rejected, a \$15 fee will be assessed and added to the following month’s charge/debit. Should a charge/debit be declined or rejected two consecutive months or twice within a six month period, you will be removed from the monthly auto renewal program. Notification of changes to these terms and conditions or your monthly dues amount will be sent via email to the address on file. You are responsible for maintaining a valid email address on file with NAIFA. NAIFA is not responsible for the deliverability of email sent to the email address on file.

Membership Agreement: As a member, you agree to abide by the association bylaws and NAIFA’s Code of Ethics (see below), and you authorize NAIFA to contact you by mail, phone, fax, email or text message using the contact information provided by you on the front of this form. You understand that NAIFA may share your contact information with member benefit affinity providers unless you opt out using the check box on the front of this form.

NAIFA Code of Ethics: PREAMBLE: Helping my clients protect their assets and establish financial security, independence and economic freedom for themselves and those they care about is a noble endeavor and deserves my promise to support high standards of integrity, trust and professionalism throughout my career as an insurance and financial professional. With these principles as a foundation, I freely accept the following obligations:

- To help maintain my clients’ confidences and protect their right to privacy.
- To work diligently to satisfy the needs of my clients.
- To present, accurately and honestly, all facts essential to my clients’ financial decisions.
- To render timely and proper service to my clients and ultimately their beneficiaries.
- To continually enhance professionalism by developing my skills and increasing my knowledge through education.
- To obey the letter and spirit of all laws and regulations which govern my profession.
- To conduct all business dealings in a manner which would reflect favorably on NAIFA and my profession.
- To cooperate with others whose services best promote the interests of my clients.
- To protect the financial interests of my clients, their financial products and my profession, through political advocacy.

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