

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.

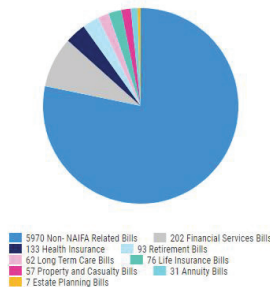
Important chairmanships and leadership roles are available each Session, and having a direct line to those members is KEY in protecting you, your business, and your clients.

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.

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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

Membership Questions: email dennis@dcuccinelli.com

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