



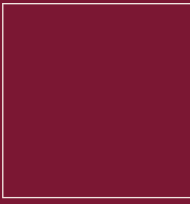
NATIONAL ASSOCIATION OF INDEPENDENT LIFE BROKERAGE AGENCIES



YOUR GROWTH

IS OUR GOAL





Your **GROWTH** is Our Goal

In today's competitive environment, hard work and good intentions are not enough to keep your agency profitable. You need the right contacts, a technical edge, sound business advice, and credibility. You've got to be current with the newest technology and techniques, compliant with the most recent regulations, and aware of the issues that impact your bottom line. And, you need a voice from someone who will stand up and fight for you and your business.

About **NAILBA**

The National Association of Independent Life Brokerage Agencies (NAILBA) is a nonprofit trade association with over 350 member agencies in the U.S. and Canada, representing 100,000 producers who deliver more than one billion dollars in first year life insurance premiums annually.

Since 1981, NAILBA has been representing independent wholesale life brokerage agencies, leading the way in protecting your interests.

NAILBA helps you understand the industry's constantly changing information and how it affects your agency. We have influenced countless positive changes in our industry and we never stop working for you.

Benefits of Membership

Networking Events

Attendance at both FOCUS and the NAILBA Annual Meeting are the highest rated benefits of NAILBA membership. As well they should be. They offer member agencies the opportunity to:

- Mingle with a powerful and influential group of life insurance professionals
- Learn about the latest products and services
- Share proven ideas with the industry's leading authorities



NAILBA member agency principals receive a free registration to both FOCUS (a \$700 value) and the NAILBA Annual Meeting (a \$1,400 value).

Affordable Advocacy

Our role is to foster and expand the responsible and effective distribution of life and health insurance and related financial services for the benefit of the brokers, agents, companies and consumers that are serviced by independent brokerage agencies.

Throughout our 25+ years of experience, NAILBA has worked to guide federal and state legislation toward workable solutions. Additionally, through NAILBA PAC, NAILBA is ensuring the voice of independent wholesale brokerage is heard.

Educational Programs

When you succeed, we succeed, making education a critical benefit for our member agencies. Through NAILBA University, NAILBA provides our member agencies with leading-edge tools and knowledge to foster and accelerate business performance. Many of these tools are co-branded by our member agencies to further enhance their relationships with their agents.

Why Should I JOIN NAILBA?

Business & Marketing Tools

In our efforts to help you market your agency, NAILBA resources to help you increase your value to your sellers and create stronger relationships with your carriers. Such resources include the NAILBA Field Underwriting Guide and E&O insurance programs for both your agency and your agents.

Information at Your Fingertips

NAILBA's communications keep you informed of the latest industry developments. Through your membership, you:

- Receive NAILBA's official magazine, *Perspectives*, which highlights current developments in the insurance and wholesale brokerage field
- Learn about industry news, trends, technology, regulations, and management tips through the biweekly *NAILBA Now!* e-newsletter
- Are alerted to important legislative issues through NAILBA Issues Briefings

Technology

NAILBA is providing technology leadership to the life insurance industry that has resulted in millions of dollars of savings and efficiencies to the entire life insurance industry through the practical use of technology and standards.

A Forum for Giving Back

The NAILBA Charitable Foundation is the philanthropic arm of NAILBA and provides grant funds to organizations with great purpose and little economic resources that serve to enhance the quality of life for those less fortunate, with a special emphasis on children.

Joining NAILBA provides your agency access to a growing list of affordable benefits and programs that help you remain competitive and strong in today's business climate.

Through your NAILBA membership, you will receive "real world" tools that you can apply to your operations—strengthening your relationships with your carriers, your agents, and the communities you serve.

NAILBA, and the connections that I have made because of NAILBA, have had a significant impact on me over the past 19 years. I would not have experienced the friends, business connections, or agency successes without it.

Cindy V. Gentry, CLU, ChFC, President
Brown & Brown Associates, P.C.

Set Your Agency Apart from the Rest...LET US HELP.

Join NAILBA Today.

Complete the enclosed application and begin experiencing the benefits of NAILBA membership immediately.



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Web: www.NAILBA.org
E-mail: membership@nailba.org

Membership Guidelines

Regular Membership

The association's regular membership category is open exclusively to established, duly licensed, independent wholesale brokerage agencies in which the agency derives its primary income from independent wholesale brokerage distribution and represents no less than three insurance carriers by holding a current direct reporting contract in the distribution of life, health insurance and related financial services. Regular member agencies shall have full rights and privileges as specified in the bylaws or as may be added by the board of directors.

(a) The agency must maintain, in good standing, a direct reporting independent wholesale brokerage general agent contract with at least three (3) brokerage companies and write at least 12 new cases each year with each company.

(b) The agency must be committed to optimize and to advocate for the independent brokerage distribution system. The judgment of the Board of Directors of the association in determining whether an agency is independent shall be conclusive and not subject to review.

(c) The agency is not directly or indirectly owned or controlled by one or more insurance carrier or by one or more carrier subsidiary, affiliate or employee of one or more carrier.

(d) The agency's production is primarily derived from producers who are not directly controlled or employed by the agency.

Associate Membership

An associate member agency category has been created for those agencies which meet all the above mentioned criteria with the exception of the number of direct reporting contracts. These agencies will clearly need to be in the independent wholesale brokerage business and are an independent wholesale brokerage life or health agency. This category represents the independent agency which has "rolled up" their direct reporting contracts under a joint marketing master agreement. The firm holding the master agreements will have to be a Regular member agency (as outlined above) with all current dues paid and should the agency not renew their dues, then the affected Associate agency will have to surrender their membership.

Provisional Membership

Provisional Membership allows agencies that meet all of the membership criteria for a regular member, with the exception of the required number of either contracts or cases as stated above. An agency applying for Provisional Membership will need to complete the membership application. Pending review and approval by the Board of Directors, the agency will need to pay the current annual dues and shall not have a vote regarding the organizations business. The Provisional member may remain in the category for a period not to exceed two (2) consecutive calendar years. A Provisional member will not have the right to hold office, be a committee chair, or vote at the NAILBA business meeting. However, they will be encouraged to serve on committees.