



NATIONAL ASSOCIATION OF INDEPENDENT LIFE BROKERAGE AGENCIES

NAILBA Now
April 28, 2009

Attention NAILBA Members: AMI Pre-registration Ends Friday!

Give your agency a competitive edge and register your staff today for NAILBA's brand new Agency Management Institute, designed to provide your staff with specific tools and the new ideas they need to support your business efficiencies – and your bottom line.

They'll learn:

- ✓ **How to Talk to an Underwriter**
- ✓ **2009 Product Trends in Life, Annuities, and LTC**
- ✓ **Trends in Underwriting**
- ✓ **APS Summarization**
- ✓ **File Building**
- ✓ **Case Management**

REGISTER TODAY

http://www.nailba.org/content/meetingsandconferences/documents/RegistrationForm_FIN_AL.pdf

View the list of sponsors

<http://www.nailba.org/content/meetingsandconferences/agencymgmtinstitute.cfm>

See the schedule of events

<http://www.nailba.org/content/meetingsandconferences/Program.cfm>

Make your hotel reservation

<http://www.starwoodmeeting.com/StarGroupsWeb/booking/reservation?id=0903020229&key=CA269>

Questions? Contact Michele Liston at (703) 383-3081 or e-mail mliston@nailba.org

Thank you to our sponsors: Coventry; Credit Suisse; EbixExchange; ExamOne; E-Z Data, Inc.; Forresters Equity Services, Inc.; ING; InsuranceNewsNet.com; Legal & General/Banner Life/William Penn; MetLife; Mutual of Omaha; PaperClip, Inc.; Portamedic; Prudential; Superior Mobile Medics; West Coast Life.

NAILBA Welcomes a New Member

NAILBA is pleased to welcome Alpine Brokerage Services to its membership.

Alpine Brokerage Services, LLLC
1040 N. Kings Highway, Suite 407
Cherry Hill, NJ 08034
856-335-3588

Mr. Greg Morabito, CEO

LIFE Foundation casts superhero to star in Disability Insurance Awareness Month Campaign

The non-profit LIFE Foundation is going to new heights to get Americans to understand the importance of disability insurance during May's Disability Insurance Awareness Month (DIAM) campaign. LIFE has called on the help of a high-flying superhero. Actually, it has created one: Captain Indestructible. He will star in an engaging Web video that will include action and humor, but most importantly, a message about the need for mere mortals to seek disability income protection.

"The LIFE Foundation is trying something new and exciting to get the public's attention in May," said Marvin H. Feldman, CLU, ChFC, RFC, president and CEO of the LIFE Foundation. "The moral of the story is clear: People in their prime working years may be healthy and have all of the energy in the world, but they're not indestructible. No one is safe from the threat of a disability, which is why we all have to be financially prepared in the event it happens."

LIFE also used Captain Indestructible in an online message to encourage benefits and insurance professionals to use their "special powers" to deliver coverage to people in their communities during DIAM. To view the industry message, go to www.lifehappen.org/mortalsneedDI.

The consumer video will debut May 1 at www.lifehappens.org/indestructible and be featured on LIFE's YouTube channel at www.youtube.com/LIFEFoundation.

Throughout DIAM, LIFE will conduct a variety of consumer awareness-building efforts and make available new resources to help companies and producers take advantage of the campaign with current and prospective clients. LIFE's DIAM activities include:

INDUSTRY INITIATIVES

Turnkey producer kit – To provide benefits and insurance professionals with all the resources they need to execute their own DIAM campaigns, LIFE has created a DIAM planning kit that includes free, downloadable fliers for use in mailings and client meetings, and customizable news releases. It also includes many of LIFE's other popular disability insurance resources. The kit is available online at <http://www.lifehappens.org/diamkit>.

CONSUMER INITIATIVES

Consumer research – In May, LIFE will release the findings of new study in partnership with America's Health Insurance Plans (AHIP) that will focus attention on the financial cost associated with disability in the United States. In addition, LIFE will release new survey findings that examine how the economy is affecting consumer attitudes regarding disability risk and other financial matters.

Interactive tools – LIFE will also include on its site a new lifetime earnings calculator, which will estimate a person's total, future earnings based on their age, income level and occupation.

Public service announcements – LIFE will distribute a series of radio PSAs to radio stations across the country, featuring commentary from LIFE Foundation spokesman Anthony Domino and Ashley Wilkerson, a 27 year-old nurse who was out of work for nearly a year after being diagnosed with multiple sclerosis.

Radio media tour/audio news release – On May 14, LIFE will conduct a national, bi-lingual radio media tour featuring Matt Tasse, past chairman of the LIFE Foundation, and leading insurance agent Jos Saldana. Both will speak to the importance of Americans to protect their ability to earn an income with disability insurance.

Multicultural outreach – Using a variety of in-language consumer materials, LIFE will also conduct targeted outreach throughout the month to Hispanic and Chinese-language media outlets to help reach underserved markets with key messages on the importance of disability income protection.

“It is more important that the industry work together to help working Americans realize the need to protect their income with disability insurance,” said Feldman. “We encourage all producers, companies and associations that play a role in the disability insurance business to do their part this May and focus their efforts on motivating people to get the coverage they need.”

COMPANY PARTICIPANTS

Leading insurance companies and associations are also planning a wide range of marketing communications efforts in support of the campaign this May. Companies participating include MassMutual Financial Group, Prudential Insurance Company of America, The Guardian Life Insurance Company, Berkshire Life Insurance Company of America, Principal Financial Group, Illinois Mutual, Thrivent Financial, Union Central Life Insurance Company, The Hartford, Assurity Life Insurance Company, American Fidelity Assurance Company, Harleysville Life Insurance, OneAmerica, CIGNA and Standard Insurance Company.

Other industry organizations supporting the campaign include America’s Health Insurance Plans, Association of Health Insurance Advisors, Brown & Brown Associates, Council for Disability Awareness, Custom Disability Solutions, Disability RMS, Disability Resource Group, Integrity Services and Solutions, International DI Society, JHA, LIMRA International, Million Dollar Round Table, National Association of Health Underwriters, National Association of Independent Life Brokerage Agencies, National Association of Insurance and Financial Advisors, National Financial Partners, Petersen International Underwriters, Portal Insurance Agency, the Society of Financial Services Professionals and Trustmark Voluntary Benefits Solutions.

Organizations interested in learning more about the campaign, resources, and how they can get involved are encouraged to visit www.lifehappens.org/diam.

About Disability Insurance Awareness Month

Disability Insurance Awareness Month (DIAM) was created to get American workers to think more about the need to protect their greatest asset – their ability to earn an income. Held in May, DIAM is an industry-wide effort that is coordinated by the nonprofit Life and Health Insurance Foundation for Education (LIFE).

About LIFE

The Life and Health Insurance Foundation for Education (LIFE) was founded in 1994 in response to the public’s growing need for information and education on life, health, disability and long-term care insurance. LIFE also seeks to remind people of the important role insurance

professionals perform in helping families, businesses and individuals find the insurance products that best fit their needs. To learn more about these topics, please visit www.lifehappens.org.

In This Issue of Perspectives...

Introducing our all new, online version of Perspectives, NAILBA's bimonthly magazine that offers you current information on today's key issues—from experts across all segments of the industry.

Now you can easily download and flip through the magazine, as well as link to our advertisers' Web sites. Click here to access today! <http://www.bluetoad.com/publication/?i=15886>

Carriers Commit to Using Standard Informal Transmittal

One of the most cumbersome procedures in the entire application pipeline is the informal process. Some of the issues in the informal process that are causing problems include missing information, no standardization, no summarization of attending physicians information, and no prior placement information.

In response, NAILBA created the Standard Informal Transmittal as another step to improving the informal process. In addition, we have asked our carrier partners to commit to a turnaround of 7 or less business days with a properly submitted informal (with summaries) using this new document.

[Click here to download the NAILBA Standard Informal Transmittal.](#)

To date, ANICO, John Hancock, Lincoln Benefit Life, MetLife, and West Coast Life have been identified as Priority Service Carriers, offering a turnaround of 7 or less business days with this transmittal. Other carriers accepting this form include American General Life Companies. Please contact the company directly for specific terms.

NAILBA would like to thank our Priority Service Carriers for their continued support in improving the overall cycle time and make the processing of new business more timely. We encourage our other carrier partners to do the same.

We encourage you to use the NAILBA Standard Informal Transmittal to help our industry to improve its process and smooth out the Application Pipeline. If you have any questions, please contact NAILBA at (703) 383-3081.

Maximize Productivity and Overall Efficiency at Your Agency with NAILBA's Key Contacts Directory

On a daily basis, you must access countless carrier and vendor directories in order to get the names and contact information of the key personnel you need to reach in order to do your job. The NAILBA Key Contacts Directory is the online solution, providing key contact information for our company partners in one easy-to-use location.

How do you get started? Just visit NAILBA's Web site and login with your user ID and password into the NAILBA Connect section, at www.nailba.org/content/nailbaconnect/index.cfm,

Click on one of the menu items on the top right of the page. Each menu item will take you to an alphabetical listing of our company partners within that particular category. Those companies

that have provided us with their company's contact information will have a link to their directory page.

Attention NAILBA Carrier and Vendor partners—Take advantage of this FREE opportunity to provide valuable information directly to thousands of BGA staff! For more information on how to get started, contact Janay Rickwalder at jrickwalder@nailba.org.

If you have any questions on how to use this resource, please contact NAILBA at (703) 383-3081.

Dynamic Speakers Slated for NAILBA 28 General Sessions

NAILBA is pleased to announce that several nationally-recognized speakers will be presenting keynote addresses at NAILBA 28, November 12-14, 2008 in Hollywood, Florida.

Analysts, “number-crunchers,” deductive thinkers... these are the skills that the über-successful have, right? On Thursday, November 12, Dan Pink will tell you that, on the contrary, the future belongs to a different kind of person with a different kind of mind, people like artists, inventors, storytellers, caregivers. These right-brained people are the next business elite – the women and men who will power your organization.

On Friday, November 13, Greg Gumbel will provide a ringside seat on sports’ most legendary events, complete with inspiring profiles of the athletes who made them possible. Filled with colorful and enlightening anecdotes and videotaped sports highlights – Gumbel will help us see the best in ourselves, and inspire, entertain, motivate and awaken the best in each of us.

Finally, on Saturday, November 14, enjoy Breakfast with Brokaw – The Greatest Generation, Our Changing Country, and more, a provocative, once-in-a-lifetime opportunity to experience the stories, experience, and perspective of our generations’ most respected journalists, Tom Brokaw.

NAILBA 28 is the premier event for individuals who work in independent life brokerage, offering attendees information and insight on issues impacting the industry. Click here <http://www.nailba.org/nailba28/> for more information on this year's event.

Are You Seeking New Opportunities to Market Your Agency?

What better way to promote your agency than by offering your agents access to the protection they need? Take full advantage of your NAILBA membership and offer your agents access to discounted E&O insurance.

Created by Arthur J. Gallagher & Co. in collaboration with NAILBA, the agent E&O Insurance program is one of the most comprehensive plans in the industry, providing true E&O protection.

For your convenience, NAILBA has created an easy-to-use tool kit to help you promote this benefit to your agents. Visit NAILBA’s Web site to learn how!

<http://www.nailba.org/content/eoinsurance/EOpromotionalopportunities.cfm>

Questions? Visit www.agenteoprogram.com or contact NAILBA at (703) 383-3081.

25 Random Things About Bob Lombardo, NAILBA Board Member

1. I am very fortunate to have the support and love of my wife and children as well as my extended family.
2. I am very proud to be an American and have had the honor to have served in the US NAVY.
3. The relationships I have formed in my career have made my efforts much more worth while.
4. I believe friendships are to be cherished and am fortunate to have many different and varied people in my life that I call friend.
5. Failure can be the best teacher in life. I failed in my first business at the age of 8 when my shoe shine stand turned out to be a bust. I thought my business career was over, but after those childhood tears came the desire to succeed.
6. I really enjoy wine and have about 300 bottles in my collection. I don't consider myself to be expert in any way, I just like the mystique of the whole wine experience (and it tastes really good). Have tasted wine throughout the US as well as many European countries and even Russia. I really enjoy Cabernet, Bordeaux, Red Zin and Chianti Classico Reserva among many others.
7. Another passion of mine are watches. I have 14 watches and vowed I wouldn't buy any more until I saw a Breitling watch made in Milan while on vacation in Italy last year. My best watch is an Omega Constellation, but my most cherished watch is a Longines rectangular gold watch with a black face I purchased on my 19th birthday from the ship store while in the Navy. It is still in perfect condition after 42 years.
8. I get the biggest thrill watching my 11 year old son, Robert, play little league. His team seldom wins, but **boy do they have heart!**
9. I was never very good at sports as a kid and some how never got the watching football, baseball or basketball on TV gene.
10. At the tender age of 45 I took up the game of golf. I truly love the game and all that is involved with it. I do watch golf on TV any chance I can get. We won't talk about my handicap.
11. I really enjoy reading good fiction, but it must be geographically and historically correct in order to make the grade. Favorite author is John Grisham, followed by Daniel Silva, Nelson DeMille and there are so many others.
12. I was born in Hartford, Connecticut into a very Sicilian / Italian family. Being Italian is one of my greatest joys.
13. As a child, my parents wanted me to be American, so I missed out on learning Italian. I really have a great desire to learn the language since we try to travel to Italy often. Just can't find the time and my oldish brain will require intense study to learn any language.
14. Oh yes, since we are on the subject of Italy, my passion for sports cars can not be ignored. I have a 92 Alfa Romeo Spider Veloce with 14,000 miles on the odometer. I belong to the South West Florida Alfa Romeo Owners Club and thoroughly enjoy the camaraderie of the guys and gals in the club. We meet once a month for a "meeting" that always involves great conversation, great Italian food and of course red wine.
15. OK, when I should have been watching football on Saturday afternoons I was watching cooking shows. I really enjoy cooking for family and friends. My greatest accomplishment in cooking; my grandson Riley when visiting always asks for Grampa's pasta sauce.
16. My wife Theresa and I really enjoy a weekend away to an interesting location and staying at a good Bed and Breakfast. We have created some of our most cherished

- memories on these weekend getaways. Last was a weekend in Savannah where we stayed in the Foley House Inn on Oglethorpe Square. We really got into the "Midnight In The Garden Of Good And Evil" mystique while there. Dined at great historic restaurants and just had a fabulous time.
17. Living at the Beach has always been a dream of mine. My most cherished childhood memories are of our summers in our "Beach House" at Hawks Nest Beach in Connecticut. I started winter vacationing in SW Florida 20 or so years ago and found my permanent home at the beach. We relocated to our house here in Bonita Springs three years ago and I have a plaque on the front of the house that reads, "The Beach House".
 18. Favorites: Food - Lobster and anything Italian / Color - Blue / TV show - 24 / Car - Ferrari / Actor - Sean Connery / Singer - Sinatra / Music - anything but RAP / Favorite movie - The Great Escape / Favorite book - The Agony and the Ecstasy / Favorite place to visit - Rome / Favorite US city - New York (San Francisco a close second) / Favorite play - Les Misérables / Travel - almost any time any where / Drink -Johnny Walker Black, rocks.
 19. Least Favorites: Getting up before sunrise / Ill prepared food / Exercise (even though I try to every week day) / Dieting / Disciplining my children / Not being able to deliver / Narcissistic and or egotistical people.
 20. One of the best things about living on the Gulf of Mexico are the great sunsets. We usually enjoy a sunset on the beach with a bottle of wine or on special occasions champagne with good friends.
 21. Things I need to accomplish: Being a great father to my wonderful children / Being a loving, kind and understanding husband to my wonderful wife / My son's education / Financial independence / More time for Golf!
 22. We lost our Golden Retriever Ebenezer almost one year ago. We all miss him terribly and are now struggling with the idea of inviting a new furry member into our house hold. Theresa was closest to Ebbie and she is not quite ready. When the time for her is right she would like to have two Golden. I would like to rescue a greyhound. The freedom of not having a pet certainly makes travel etc. easier, but we sure miss having our old Ebbie under foot.
 23. I really enjoy writing. I do a weekly newsletter to my brokers to keep them up to date on products, changes in the industry, sales ideas etc. I get a very favorable response from the readers and that gives me great satisfaction.
 24. One of the most satisfying experiences is to be able to give to others in need. Not necessarily monetary, but even just a kind word, encouragement or a kind deed. I am a big proponent of paying it forward. Of course, giving to the NAILBA Charitable Foundation is extremely worthwhile. I really like this charity because 100% of the money goes directly to help those in need.
 25. Lastly, when it is all said and done, I would like to spend my eternity in Arlington among the best and the bravest. On my head stone simply "A Good Man".

AGENCY MANAGEMENT INSTITUTE SPONSORSHIP OPPORTUNITIES

The NAILBA Product Training University

A panel presentation providing general information on a variety of product types (e.g., Life, LTC, Fixed Annuities, etc.) will be followed by round-table "speed-dating" where attendees will have the opportunity to meet with specific vendors on an individual or small-group basis to discuss that vendor's products and services related to the product type.

This structured networking and learning opportunity will provide vendors with more meaningful interactions with NAILBA agency staff, and will help build important relationships and provide important new information to attendees. Company representatives are also entitled to attend all programming and events—increasing the opportunity to network with valuable clients throughout the conference.

Table Fee: \$1,500.00 per table (Includes one complimentary registration for sponsoring company representative) One table per sponsoring company only! Click here http://www.nailba.org/content/meetingsandconferences/documents/SponsorshipContractAMI2009_000.pdf for the Sponsorship contract. ****NOTE** only two (2) table slots still available.**

Questions? Contact Susan D. Haning, CEM, CMP at (703)383-3068 or e-mail shaning@nailba.org

Click here for the current list of sponsorship opportunities.

<http://www.nailba.org/content/meetingsandconferences/AvailableSponsorships.cfm>

NAILBA 28 Exhibitors and Sponsor Corner

EXHIBIT SPACE AVAILABLE

Exhibit Booths and sponsorship opportunities are still available for NAILBA 28. Currently the NAILBA exhibit hall is 70% sold- don't wait until the last minute and decide you want an exhibit space as the hall has sold out in the last several years. Sign up NOW! Click here <http://www.nailba.org/nailba28/why-exhibit.cfm> for the current information on exhibiting at NAILBA 28.

SPONSORSHIP OPPORTUNITIES

NAILBA offers a range of outstanding sponsorship opportunities that can give you high-impact name recognition and exposure. Whether you select a food function, general session, breakout or promotional item, your sponsorship will create top of mind awareness with our member agencies and other potential clients.

Benefits:

- ✓ Extensive pre-show, on-site, and post-show publicity via promotional mailings, signage, banners, and in *Perspectives Magazine* announcing your company's sponsorship.
- ✓ Increased booth traffic.
- ✓ All food and reception sponsorships include tabletop signs at the server stations and custom napkins imprinted with your company logo.
- ✓ Points for next year's priority booth space drawing.
- ✓ One free attendee registration for every \$10,000 in sponsorship fees.

Sponsorship opportunities are limited and are sold on a first-come, first-served basis. We honor "right of first refusal" from past sponsors. Click here <http://www.nailba.org/nailba28/sponsorshipopportunities.cfm> for a complete list of current available sponsorships.

To discuss customized sponsorships to meet your marketing needs, contact:

Susan D. Haning, CEM, CMP
Director of Business Development
shaning@nailba.org
703-383-3068

HOSPITALITY SUITES

Information was sent out on March 31, 2009 with floor diagrams, room dimensions, specifications, Priority Point placement, logistical information, and current suite requests were assigned last week. If you have not requested one and are interested in a Hospitality Suite, please click here to download the form and send to shaning@nailba.org.

NOTE: Please abide by the rules and regulations of any ancillary events as noted below – violators may risk future involvement in NAILBA events. Thank you!

- **NO SPACE REQUESTS WILL BE APPROVED THAT CONFLICT WITH NAILBA PROGRAM HOURS.**
- **ALL events MUST take place at the Westin - ABSOLUTELY NO OFF-SITE EVENTS ARE ALLOWED THURSDAY, FRIDAY or SATURDAY.**

*Only current exhibitors or sponsors are eligible to purchase Hospitality Suites.

NEW FOR NAILBA 28

Publication Bins: In an effort to lighten the weight of the registration bags and in listening to our survey comments, we have created the new NAILBA Pub Bins – a dedicated area where you can showcase your current magazine or newsletter in a location for all to see. The new bin will be located near the registration area in close proximity to the Exhibit Hall for maximum viewing and prime spot visibility. If you have a magazine or newsletter that you would like to purchase space for please take a look at our information sheet and download the NAILBA Publication Kiosk Sign-Up Form.

- Cost of space: \$2500.00 per slot (Only one slot per publication which includes one slot and a small sign with the company name)
- Vendors are responsible for the placement of their magazine in the bin- NAILBA will not fill the bins when they are empty- it is the vendor's responsibility to make sure they place their publication in the slot that lists their company name and monitors the status of the publication during the event.
- A minimum of 3 slots must be sold to cover the cost of building these new bins

*Only current exhibitors or sponsors are eligible to purchase slots in the NAILBA Publication bin. NAILBA will still be allowing registration bag stuffers, however we are limiting the items that can be placed in the bags due to weight issues.

NAILBA 28 EVENT SITE

Visit the official NAILBA 28 Web site www.nailba.org/nailba28/ often for hotel and registration information, schedule updates, newsletters, and important information.