



# Dakota Advisor

NAIFA-North Dakota

## President's Message by Jim Simons

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### *College SAVE 529—Our name says it all:*

Saving for college doesn't just happen. It should be part of your clients' overall financial plans. **College SAVE** is the tax-advantaged, flexible way to invest today in children's (or grandchildren's) future education. (See page 6)

**Leaders -** We are 50% through our Association year. Are we on track to attaining our goals?

**Membership:** Our State started out the year with 346 members. We are currently at 306 or a net -40. We have only recruited 16 new members. Let's get out and meet other people in our business and show them the value of being a member.

**IFAPAC:** We don't have the final numbers in for 2014 but I hope that everyone in NAIFA-ND was personally contacted and asked to contribute. We still have over 130 members who have not signed the directive. My thanks to all who contributed and who took the time to contact other members about the importance of IFAPAC.

**APIC:** The legislative season is upon us. Make sure APIC chairs get their rosters in to Nancy so that we know which members to contact when important legislation is presented. Mark your calendars for February 9, 2015. That is our scheduled Day on the Hill in Bismarck. We will spend time in the Capitol,

have a Legislative Update, and a Legislative Reception at the Radisson Inn that evening. If you would like to donate to defray the costs of the reception, contact Nancy at 701 258-9525. Plan on attending. If you can't attend, please consider sending a donation to help cover the costs of the reception.

**Professional Development:** We are still looking for a Professional Development Chair and LILI chair. Please give me a call if interested. Lyndsey Vogel is our new State YAT Chair. Do all of our associations have a YAT chair? LUTCF – The College of Financial Planning has announced the new LUTCF program. It will consist of 3 courses. Registration is open as of

January 2, 2015 and classes are expected to begin in July of 2015. For more information go to <http://www.cffpinfo.com/naifa-college-financial-planning-unveil-curriculum-state-of-the-art-lutcf-designation-program/>

**State Convention:** Is it on your calendar yet? The 2015 Convention is scheduled for 6-8 May in Jamestown.

*Mark Your Calendars NOW*

**2015 NAIFA-ND  
State Convention**

**May 6-8, 2015**

Quality Inn & Suites  
Jamestown, ND

## Local Association Reports

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Bismarck, ND 58501

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E-mail: [info@naifa-nd.org](mailto:info@naifa-nd.org)

*Your Success  
is our bottom line.*

We're on the web...  
[www.naifa-nd.org](http://www.naifa-nd.org)

Mark your  
calendars....

NAIFA-ND  
Legislative Reception  
**February 9, 2015**  
Radisson Inn, Bismarck

NAIFA-ND  
State Convention  
**May 6-8, 2015**  
Quality Inn, Jamestown

**Renew your NAIFA  
membership** today  
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Services/NAIFA/Join/  
NAIFA/Join.aspx](https://member.naifa.org/Services/NAIFA/Join/NAIFA/Join.aspx)

. To renew online, you  
will need your user  
name (NAIFA ID num-  
ber) and password (last  
name). Don't wait, re-  
new today!

### **NAIFA - Fargo– Moorhead by Steve Bergee, President**

Hello! It's hard to believe that we are in 2015 already. We had our annual Holiday Cheer party in November in which we integrated a silent auction to help raise funds for IFAPAC, and a good time was had by all. We are still trying to drive membership, and are also trying out a new venue and offering CE for our January program to try to increase attendance and provide additional value to our meetings.

### **NAIFA - Missouri Slope by Jeff Japel, President**

.Happy New Year to all of you! What a year 2014 turned out to be for the state of ND! We have seen growth in so many areas in both Bismarck and Mandan it will be fun to see what 2015 brings! One of our goals for 2015 is to see membership levels increase. We have seen many new individuals come into the business and the board has been active in reaching out to these individuals to encourage them to become NAIFA members. We also want to increase our membership by adding Associate members, other professionals such as Accountants, Lawyers, Bankers etc. and encourage them to also attend the monthly meetings. What a great place to network and continue growing great relationships. So, please help us in our recruiting efforts by attending the monthly meeting and also encouraging other agents or professionals to attend.

Mark your calendars for the following upcoming events: The Legislative Reception February 9<sup>th</sup> at the Radisson in Bismarck. We would love to see a great attendance from our members! Also, the NAIFA State Convention will be here before we know it. This year it will be held in Jamestown at the Quality Inn on May 6-8. I am sure it will another great event as it was last year!

### **NAIFA - Roughrider by Lance Rustand, President**

Greetings from out west! On behalf of all of Roughrider members, we hope all had a great Holiday Season.

NAIFA Roughrider continues to struggle with dwindling membership. Much caused by members retiring and moving elsewhere. We currently have a strong core group of agents that continue to stay true to the NAIFA Mission and its core values.

NAIFA Roughrider has had some successes in the 4<sup>th</sup> quarter. Specifically stemming from the frustration that the ND Insurance Department ignored western ND for the agent forums. This was the first time in my career that they didn't present in Dickinson or Williston. I would urge all NAIFA members, colleagues, and non-member agents to help share my concern in this regard. With so much growth and activity all over the state but with specific regard to the influx of workers and people in northwestern ND, it is of utmost importance to keep agents up to speed on the concerns and happenings in our industry statewide... not just east of the Missouri. On the bright side, this left agents looking for some CE to help fill this gap. On November 13<sup>th</sup>, 2014 we hosted a CE Day at Stevenson Funeral Home which had just opened a brand new facility a month prior. Nic Stevenson, Owner and Funeral Director, started out with a great presentation on the funeral planning process, some changing trends in the tradition of funerals, and ended with a tour of their brand new facility including the usually off limits embalming room! Before opening the door, Nic said "this part may bother some of you, look as much as like or move on through." Most members however were fairly comfortable. Stevenson's were extremely gracious to allow us to hold all the activities on site. We had social services expand on a variety of welfare topics, and ended with an Ethics CE sponsored by Nodak Mutual. We had a great turnout from agents around the area, many of whom were new faces.

Last year around this time we had our first annual "Holiday Office Party" as a year-end appreciation to our members, their office staff, and spouses. We've got our next one scheduled on January 15<sup>th</sup> at the Dickinson Elks Lodge. It's a great time for our members to get to know everyone's team members, staff, and family. We also use this as opportunity to present industry awards, NAIFA Awards, personal achievements and retirement recognition.

We have some members planning on attending the legislative reception, we look forward to seeing others there. If not, we'll see you in May at the 2015 State Convention in Jamestown! I hope 2015 treats all our NAIFA-ND members with great prosperity.

## Government Relations *by Norbert Mayer*

The Legislative session is now underway. We have not found any legislation at this point which is of any major concern for NAIFAND. Nancy will again send a report on Fridays to track issues of interest. If you would like to receive the report please send a note to Nancy so she can include you on her e-mail list. Please be reminded that the Legislative Reception is scheduled for February 9<sup>th</sup> at the Radisson Inn in downtown Bismarck. The Executive Board is to meet at 10:30 AM. The afternoon Senate and House floor sessions will begin at either 12:30 or 1:00 PM. If you plan to sit on the floor with one of your Legislators please contact them in advance so they can make appropriate arrangements for seating.

At 4:00 PM we will do the Legislative update to familiarize you with the issues that you can discuss during the reception which runs from 5:30 to 7:30 PM.

We will ask the Senate and House Committee Leadership to schedule, when possible, bills of interest for hearings on Tuesday morning between 8:00 AM and noon. In the past they have been very accommodating.

Please plan to attend. At this time it appears to be a low key session, but things can come up in a hurry and we need to be prepared. For additional information you can go to the Legislative Branch Website at <http://www.legis.nd.gov>.

## YAT *by Lindsey Vogel*

Hello, I hope you all are staying warm as our beautiful, cold, January weather starts to settle in! The YAT area has been slightly slacking and I apologize. This is my second article and I hope it comes off more inspiring than boring. I am going to be emailing out to the two chairs that I have e-mails for (Minot and Fargo) to see what kind of ideas we can come up to increase the youth population of NAIFA. If your local chapter does have a YAT, please let me know so I can include you. We have the state convention coming up in Jamestown this spring and I would love to get some type of event together for the YATs to do a little networking and mini-creativity session to try and brainstorm some ideas of things we can do to get more people interested. We need to create a community of YATs that are open to sharing their successes and failures. The better we can develop our skills and understanding of what our purpose is not only as agent, but as a person will allow us to succeed in all aspects of life. Let's hit the ground running in the 2015 and work together to create a great NAIFA – North Dakota team. Lets make it an organization every agent wants to apart of! I hope that was a great pep talk for all our members, young and old, until next time...

### 2015 Legislative Reception

February 9, 2015

**Radisson Inn** ○ 605 East Broadway Avenue ○ Bismarck, ND  
701.255.6000

Legislative Update: 4:00 p.m.  
Reception: 5:30-7:30 p.m.

## **Freedom Builder Fund *by Lyle Kraft***

The NAIFA-ND Freedom Builder Fund was created to enable NAIFA-ND to provide financial flexibility that a professional organization should have to fully protect the legal, legislative and regulatory interests of its membership. I do not believe that any of us have the time or money to be in Bismarck during the legislative sessions to lobby for our organization on insurance issues. Money from this fund helps pay for this and that is why we need the fund to continue to grow. Our by-laws state that \$16.00 of every member's annual dues goes into this fund. Our organizations goal to continue to grow this fund to the point that someday the interest made from this account can pay for a full time lobbyist for our organization. If you would like to make an Annual Donation to "Freedom Builder", please send check to Nancy made out to Freedom Builder.

## **2015 NAIFA-ND State Convention**

*by Gregg Webster*

The general convention schedule begins on Wednesday, May 6th with the invitation to various companies to have company meetings and functions in Jamestown.

We will hold a State Board of Directors meeting on Wednesday at 5:30, followed by the Welcome/ President's social.11

Thursday in the morning, will feature general session speakers, with Dan Finley as our featured keynote speaker, the afternoon will have concurrent breakout sessions, and the day will conclude with the awards banquet and IFAPAC auction.

Friday morning will be a featured presentation from NAIFA National as well as a legislative summary from the Bismarck legislative session. We will wrap up the convention Friday morning with the annual NAIFA North Dakota meeting.

Registration information will be coming shortly. Make plans now to attend May 6-8<sup>th</sup> at the Quality Inn, Jamestown.

## **Daniel C. Finley—Keynote Speaker**

President & Co-Founder

Daniel C. Finley is the President and Co-Founder of Advisor Solutions—the Premier Financial Advisors Business Consulting and Coaching Service dedicated to helping Financial Advisors Build a Better Business. His 20 plus year successful brokerage career began in 1993 and includes 13 years as a successful financial advisor. Dan has acquired over 10,000 hours of individual and group sessions coaching financial advisors since 2004. His financial advisory and consulting experience includes all three major channels of distribution: wire house, bank and independent. He has personally experienced and coached successful strategies in all types of business environments so he truly understands the financial advisory business. He is the creator of the Advisor Solution S.M.A.R.T. Start Financial Advisor Coaching Program which stands for "Systematically Managing Activities Requires Training". Advisor Solutions S.M.A.R.T Start Financial Advisor Coaching Program is a dynamic experience that takes an individual along a path of business awareness, action and accountability by focusing on over 400 pages of course material covering 24-Weeks of group coaching.

He has published numerous articles for the Financial Planning Association (F.P.A), Advisor Max, National Association of Insurance and Financial Advisors (NAIFA), Horseshoorn, Association of Financial Counseling, Planning and Education (AFCPE) and Annuity Selling Guide. Dan is actively engaged in discussion boards, expert panels and webinars for many of those same affiliates.

He published his first book, 101 Advisor Solutions: A Financial Advisor's Guide to Strategies that Educate, Motivate and Inspire in December 2011.

*NAIFA-ND State Convention*

*May 6-8, 2015*

*Quality Inn, Jamestown*

# NAIFA Member Benefits

NAIFA member benefits provide the resources you need to succeed, at any stage in your career. NAIFA offers more than 50 professional programs and products designed to enhance your skills and provide you with value-added services.

## NAIFA Resources include:

- ⇒ Professional Designations
- ⇒ Continuing Education
- ⇒ Sales and management training
- ⇒ Award recognition programs
- ⇒ Networking opportunities

For more information about these valuable NAIFA Member Benefits, visit [www.naifa.org/benefits](http://www.naifa.org/benefits), contact the NAIFA Professional Development and Education Department at 703-770-8100, or get a copy of the *NAIFA Member Benefits Guide*... it tells the story of why it pays to be a member.



NAIFA is proud to announce a partnership with the College for Financial Planning to create a new, dynamic and interactive curriculum for NAIFA's Life Underwriter Training Council Fellow (LUTCF) designation.

Registration opens January 2015 with classes beginning July 2015.

For more information, go to:

<http://www.cffpinfo.com/lutcf-life-underwriter-training-council-fellow/>

Or <http://www.naifa.org/benefits/education/lutcf.cfm>

## Congressional Conference 2015

May 19-20, 2015

In the past two years, over 1,700 NAIFA members from every corner of the country came to Washington, DC and took to Capitol Hill to meet with lawmakers and advise them on how their decisions affect agents, brokers, and their clients.

On May 19th-20th, 2015, NAIFA will be holding its 2015 Congressional Conference with a similar goal – to establish and cultivate relationships with lawmakers, to share the expertise of NAIFA members, and educate them on the value of life insurance, annuities, retirement savings, and employee benefits for 75 million American families.

**SPECIAL OFFER:** The first 600 Congressional Conference registrants may be eligible for a travel expense reimbursement up to \$350. Spots will go fast, so register today!

**Register today at:** <https://www.eiseverywhere.com/ereq/imis.php?eventid=95885&t=>

If they're not thinking  
about college,  
**you should.**



Saving for college doesn't just happen. It should be part of your clients' overall financial plans. **College SAVE** is the tax-advantaged, flexible way to invest today in children's (or grandchildren's) future education. And now 4 in 5 North Dakota families may qualify for Matching Grants from Bank of North Dakota.\*

Visit [collegesave4u.com/naifa](http://collegesave4u.com/naifa)  
or call 1.866.SAVE.529.

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\*Matching grants are subject to the availability of funds and can be reduced or stopped at the discretion of Bank of North Dakota. If your client is not a North Dakota taxpayer, consider before investing whether their or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

For more information about North Dakota's College SAVE Plan (College SAVE), call 1-866-SAVE-529 (1-866-728-3529) or visit [www.collegesave4u.com](http://www.collegesave4u.com) to obtain a Plan Disclosure Statement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. (ABD) is Distributor of College SAVE.

College SAVE is a 529 plan established by the State of North Dakota. Bank of North Dakota (Bank) acts as trustee of College SAVE Trust, a North Dakota Trust, and is responsible for administering College SAVE Trust and College SAVE. ABD, the Plan Manager, and its affiliates, have overall responsibility for the day-to-day operations of the Plan, including recordkeeping and marketing. The Vanguard Group, Inc. (Vanguard) provides underlying investments for the Plan. The College SAVE's Portfolios, although they invest in mutual funds, are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

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