

FREEDOM BUILDER PLEDGE CARD

NDAIFA
PO Box 5010
Bismarck, ND 58502-5010

Name: _____ SS#: _____
Address: _____ Company: _____
City: _____ State: _____ Zip: _____
Work Phone: () _____ Home Phone: () _____

I believe the Association must have a financial base in which to meet future challenges to our industry. Therefore, I hereby pledge the sum checked below for 5 years to the North Dakota Association of Insurance & Financial Advisors "Freedom Builder Fund." I understand the funds will be invested and allocated by the NDAIFA State Board of Directors.

Though I fully expect to complete this pledge, I am not legally obligating myself to do so. Further This pledge shall not constitute a liability against my estate in the event of my death.

Signed: _____ Date: _____

Lump sum, annual or semi annual checks should be made payable to the Freedom Builder Fund.

CASH GIFT	LUMP SUM	ANNUAL	SEMI-ANNUAL	MONTHLY
	\$300.00			
	\$500.00	\$100.00	\$50.00	\$8.50
	\$750.00	\$150.00	\$75.00	\$12.50
	\$1,000.00	\$200.00	\$100.00	\$17.50
	\$1,500.00	\$300.00	\$150.00	\$25.00

I want to pay in the following manner over a 5-year period (Check One):

Lump Sum Cash Gift: \$ _____
Here is my check for the first year and thereafter bill me annually in the amount of \$ _____
Here is my check for the first semi-annual and thereafter bill me semi annually in the amount of \$ _____
Pre-authorized monthly check plan (include a copy of a voided check) for a monthly deduction in the amount of \$ _____

QUESTIONS & ANSWERS

1. Why do we need this fund?

Your association dues represent a year's support of our organization, similar to a year of term insurance. Although you can't beat term insurance for a short period, a need exists to build permanent assets in the form of positive legislation which will also "improve the image" of our occupation and industry.

2. Isn't this the same as IFAPAC?

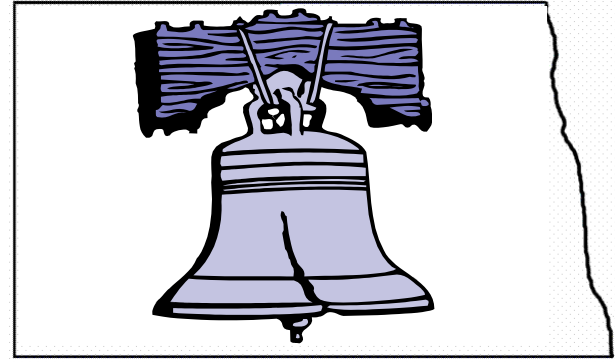
NO! "IFAPAC" funds are restricted solely for the support of a candidate or group of candidates and CANNOT be used to support issues or legislation relative to our industry.

3. How will funds be used?

Initially, the monies will be used to secure a lobbyist who will provide a link between our members, the Insurance Commissioner, and our State Legislature.

4. How much is needed?

Wouldn't it be nice if a prospect asked you how much disability or life insurance they needed and then willingly bought based on your recommendations? We recommend you contribute based on situations from the enclosed pledge card. The premium you pay will provide insurance that your job and product remain intact.



***FREEDOM
BUILDER
FUND***

**Sponsored by the
NORTH DAKOTA ASSOCIATION OF
INSURANCE AND FINANCIAL
ADVISORS**

*A program to support legal,
legislative and regulatory
activity relative to the
insurance industry for all North
Dakotans*

**Freedom Builder Fund
PO Box 5010
Bismarck, ND 58502
Phone: 701-258.9525
Fax: 701-222-0103
E-mail: info@ndaifa.com**

CHALLENGES TO OUR FREEDOM

THEODORE ROOSEVELT and his Roughriders were taken with the beauty and the spectacular landscape of North Dakota.

The clear blue skies...the air, crisp and fresh...the wide open West. He loved this rugged land and told everyone that this was where he found his "Perfect Freedom."

The Association faces new challenges each year to preserve the freedom of our industry. Every year pressure mounts on The Association to defend its members from ever growing attacks on the sale or use of insurance.

WHO ARE THESE MEMBERS?

They are NDAIFA members who believe strongly in the need for Freedom Funds to provide financial flexibility and therefore have pledged to give from \$60 to \$300 per YEAR for five years in defense of the Agents and the Industry.

WHY IS THE FREEDOM BUILDER FUND NEEDED?

Your state association's Executive Committee and Board of Directors recognizes the need for additional funds beyond the normal reserves to promote legislation supportive to our industry. Currently your state association's policy calls for one year's income needs in reserve and otherwise operates on a year-to-year basis on dues income.

NDAIFA FREEDOM BUILDER FUND GUIDELINES

I. ORIGIN:

The NDAIFA Freedom Builder Fund was created by the Board of Directors of the North Dakota Association of Insurance and Financial Advisors (Formerly NDALU) on August 14, 1989.

II. PURPOSE:

The NDAIFA Freedom Builder Fund (FBF) has been created to enable NDAIFA to provide the financial flexibility that a professional organization should have to fully protect the legal, legislative and regulatory interests of its membership. Examples of this need include issue tracking, Legal defense, referendums and issues outside ND that could affect our industry.

III. ORGANIZATIONAL GUIDELINES:

The NDAIFA Freedom Builder Fund is to be managed by a committee composed of the State National Committeeperson as chairman of the FBF, the State Law and Legislation Chairperson, the Federal Law and Legislation Chairperson, The State LUPIC Chairperson, the State AIFA-PAC Chairperson, and a member at large. The member at large shall be elected annually by the Board of Directors of the NDAIFA at their annual meeting. The NDAIFA Freedom Builder Fund committee shall report to the Board of Directors of the NDAIFA at each meeting of the Board of Directors of the NDAIFA and at other times as requested by the President of the NDAIFA. The NDAIFA Freedom Builder Fund committee shall be accountable to the Board of Directors of the NDAIFA.

IV. FINANCIAL GUIDELINES:

Fund Raising: The NDAIFA Freedom Builder Fund committee shall be responsible for the raising of funds.

Accounting: The assets of the NDAIFA Freedom Builder Fund shall be shown under a separate account known as the NDAIFA Freedom Builder fund Account". This account shall be carried on the general financial statements of the NDAIFA and identified as such. All items of income and expenses are to be identified and disclosed. Assets shall be invested separately so that income, gains, losses and disbursements can be readily determined.

Disbursements: Until the dollar accumulations become large enough to have the interest income pay for the objectives of the FBF, the distributions cannot be more than the current biennial interest growth on the total fund plus 50% of the prior two years contributions and coinciding with the legislative biennium. Contributions shall be defined as only money received from members. Excess monies would be earmarked and expended for future legal, legislative and regulatory activities. Any disbursement of funds shall require approval of two thirds (2/3) of the NDAIFA Freedom Builder Fund Committee.

V. GUIDELINES AMENDMENTS:

Any changes to the guidelines must follow the procedures outlined in the NDAIFA By-laws and must be in conformity with NDAIFA guidelines for member associations.

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Insurance & Financial Advisors*

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