

NAIFA Member Directive Regarding the Use of IFAPAC Contributions

Both SEC and FINRA “pay to play” rules are currently in effect. These rules are designed to limit the influence of political contributions by investment advisers, broker-dealers and certain of their associated persons in the awarding of advisory contracts by state and local governments. Among other things, the rules prohibit investment advisers, broker-dealers and certain of their associated persons from receiving compensation for advisory services provided to a state or local government for two years following political contributions to certain state or local officials.

In response to the rules, a number of companies have adopted compliance requirements that limit contributions by investment adviser representatives and registered representatives of broker-dealers to political action committees (PACs) and state or local officials. You **MUST** check with your company’s compliance department regarding any limitations on your ability to make political contributions that may be subject to restrictions imposed by the pay-to-play rules. (If you are covered by one or both of the rules, your compliance department may limit your contribution to only NAIFA’s federal PAC. If you are not covered, your compliance department should permit your contribution to be shared between NAIFA’s federal PAC and your state chapter PAC.)

After you have consulted your compliance department, please check the applicable box below to instruct IFAPAC regarding the appropriate distribution of your IFAPAC contribution.

- I have read and understand this directive and I agree to reconfirm my compliance status and change this directive, if necessary, should I change or add companies.

CHECK ONE BOX:

- Please share my IFAPAC contribution between NAIFA’s federal PAC and my NAIFA State Chapter PAC.
- Please direct up to \$150 of my IFAPAC contribution to my NAIFA State Chapter PAC.
- Please direct my entire contribution to NAIFA’s federal PAC, to be used only for contributions to national party committees and the campaigns of candidates (except state and local officials) for the U.S. Congress.

NOTE: If you do not check a box above your entire contribution will be directed to NAIFA’s federal PAC. Contributions to IFAPAC political account must be personal, not corporate. Contributions made on corporate or LLC accounts will be directed to NAIFA’s administrative fund to help defray the costs of administering IFAPAC. NAIFA disclaims responsibility for any damage or liability that may arise from contributions to IFAPAC based on the SEC or FINRA “Pay to Play” Rules or from any company compliance requirements related to those rules.

NAIFA MEMBER NAME (please print) _____ DATE _____

NAIFA MEMBER SIGNATURE _____

NAIFA MEMBER ID # _____ STATE _____

“ Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere. ” – THEODORE ROOSEVELT



WHY IFAPAC VS. OTHERS

Unlike most PAC contributions, your IFAPAC contribution can also be shared with your state IFAPAC if you so designate. Not only does your IFAPAC contribution support candidates for the U.S. House and Senate, but also candidates for your state house. This allows NAIFA members a highly visible political presence in both Washington, DC, and at home.

NAIFA advocates for all the issues affecting all types of agents, advisors, and their clients. IFAPAC gives you 360 degrees of protection.

You make all the difference!

Your participation in the political process plays a significant role in helping IFAPAC improve and maintain relationships with the ever-changing cast of Congress members and their staffs. Moreover, it reminds legislators that NAIFA members are active participants – not just spectators – in shaping their professional future.



YOUR CAREER PROTECTION INSURANCE



www.NAIFA.org/IFAPAC

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS
POLITICAL ACTION COMMITTEE

703-770-8160 | IFAPAC@NAIFA.org

NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS
POLITICAL ACTION COMMITTEE



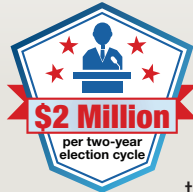
IFAPAC is your first line of defense!

NAIFA PROTECTS YOUR BUSINESS

From the products you sell to how they can be discussed, lawmakers' decisions can and do have significant impacts on your business.



In 1966, NAIFA formed IFAPAC, a political action committee, to strengthen its advocacy efforts on behalf of agents and advisors across the country. Today, IFAPAC leads the insurance industry as the top direct giver to candidates at both the state and federal levels. IFAPAC is your first line of defence from the threats coming from Capitol Hill and your state legislature.



IFAPAC contributes nearly \$2 million per two-year election cycle to support federal candidates who understand the vital role that insurance agents and financial advisors play in securing America's economic future. This level of support, coupled with our unrivaled grassroots power, helps build relationships and educate lawmakers about the impact of legislation or regulations.



CLUB LEVEL (Annual Contribution)	Monthly Contribution
Capitol (\$5,000)	\$416
Emissary (\$2,500 to \$4,999)	\$210
Diplomat (\$1,000 to \$2,499)	\$84
Envoy (\$500 to \$999)	\$42
Statesman (\$300 to \$499)	\$25
Ambassador (\$200 to \$299)	\$17
Century (\$100 to \$199)	\$10

NAME _____

NAIFA MEMBER # _____

TITLE/COMPANY _____

BILLING ADDRESS _____

CITY/STATE/ZIP _____

3 Payment Options

- Personal check:** made payable to IFAPAC, is enclosed.
- Credit Card:** please charge my personal card \$ _____
 - One time Monthly (\$25 minimum)
 - Visa MasterCard American Express Discover

ACCOUNT # _____

EXP. DATE _____ NAME ON CARD _____ SECURITY CODE _____

SIGNATURE _____

Monthly Giving Authorization

I agree to enroll in one of IFAPAC's monthly giving programs and do hereby authorize IFAPAC to withdraw from my account the amount specified every month. Monthly credit card withdrawals will occur on the 20th of each month while bank drafts will occur on or about the 10th of each month. This authorization will remain in effect until revoked by me in writing and, until IFAPAC receives such notice, I agree that IFAPAC shall be fully protected in honoring such withdrawals. If any such check be dishonored, IFAPAC shall be under no liability whatsoever.

NAME OF DEPOSITOR AS SHOWN ON BANK RECORDS _____

ROUTING # _____

ACCOUNT # _____

AMOUNT OF DRAFT PER MONTH (CLUB LEVELS ARE LISTED ABOVE) _____

SIGNATURE AS SHOWN ON BANK RECORDS _____ DATE _____

A voided check from the account named above must be returned with this form.

Mail your payment to:

IFAPAC, PO Box 759063, Baltimore, MD 21275-9063

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.