



AUSTIN AREA CHAPTER

FEBRUARY NEWSLETTER



LUNCHEON ANNOUNCEMENT

Wednesday, February 7, 2007
11:45 am to 1:00 pm
Westwood Country Club
(3808 W. 35th St.)



The Program

**Laura Lande Eisenberg,
R.N., FNP-C, QMRP**

Psychological Adult Care

Dealing with Alzheimers and Lou Gehrigs, and other elder diseases as it pertains to physician and facility care for our older clients.

About Our Speaker:

Laura Lande Eisenberg, R.N., FNP-C, QMRP is a Family Nurse Practitioner with Senior Adults Specialty Healthcare, P.A.. She has worked in both public and private mental health services for approximately 23 years. Her education includes a Bachelors of Psychology and Social Work, Bachelors of Science in Child Development, Bachelors of Science in Nursing, and a Masters of Science in Nursing, all from the University of Texas. She has been working exclusively in geriatrics over the last five years.

2006-2007 MEMBERSHIP CAMPAIGN

"Two Will Do"

NEW FOR 2006-2007...SPONSOR A NEW MEMBER AND YOUR NAME WILL BE ENTERED IN A CONTEST TO WIN YOUR CHOICE OF ONE OF THE FOLLOWING PRIZES:

A Stress-Relief Spa Half Day at Barton Creek,
A Deep Sea Fishing Trip to Either Port O'Connor
or Port Aransas or Golf for 4 at Star Ranch!

Sponsor more than one member and increase your chance to win as you get one entry for every member you sponsor. The winner will be chosen at our May 2007 meeting. Sponsors will be listed in future newsletters. Be sure to let the chapter office know if you sponsor a new member (Phone: 401-6412 / E-mail: inspros@prismnet.com).

*Special thanks to Grant Foster and Kerry Roberts
for donating the prizes!*



**SFSP, Austin Chapter
Celebrating 50 Years!**

SFSP, AUSTIN SPONSORS

Nationwide

www.nationwide.com
Phone: 817.552.3515
Contact: Onda Maughan
E-mail: olmaughan@comcast.net

Brinker Capital

www.brinkercapital.com
Phone: 866.338.5865
Contact: Dan McGovern
E-mail: dmcgovern@brinkercapital.com

Old Mutual

www.oldmutualcapital.com
Phone: 888.772.2888 ext. 4633
Contact: Scott Naughton
E-mail: scott.naughton@oimp.com

Hartford Leaders

www.hartfordinvestor.com
Phone: 866.812.3487
Contact: Chris Ratterree, CFP®
E-mail: chris.ratterree@hartfordleaders.com

Lincoln Financial

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Phone: 210.787.8378
Contact: Misael A. Guerra
E-mail: maguerra@lfd.com

AIM Investments

www.aiminvestments.com
Phone: 800.337.4246 ext. 5452
Contact: Dixie Thornton, Regional Vice President
E-mail: dixie.thornton@aiminvestments.com

Reservations Required

To reserve your spot for the luncheon,
e-mail inspros@prismnet.com
or call (512) 401-6412.

Luncheon Cost:
Free for SFSP, Austin Chapter Members
Guests: \$25.00

**AUSTIN CHAPTER
2006-2007**

OFFICERS

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State Farm
(512) 451-0188

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ChFC, CFP®**
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CHAPTER INFORMATION

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E-Mail: inspros@prismnet.com

PRESIDENT'S MESSAGE FROM GREG PEARSON

Happy New Year to each and everyone of you! May all your goals for 2007 take place!

I want to thank you for renewing your dues for the current year. For 23 years I have renewed my dues because it was the right thing to do. I am proud of my professional designation, and I can only broaden my horizon by participating and being active in our chapter. I hope all of you feel somewhat like I do.

Our goal during my tenure as your President is for Austin to be the winner of the Society's Chapter of the Year. Between now and June 30th we need to bring in quality new members. Offer the best programs and education for our members. Invite prospect members as guests and see if we can assist them to become members. I need the support and help of all of you. It will take a team effort. Ask anyone on the Board or Kim to help or assist you with these people. Remember — sponsor a new member and your name will be entered in a contest to win an excellent prize.

This chapter could not function the right way without our Executive Director, Kim Kieschnick. She handles the day to day operations that are so important for our chapter. A thank you goes out from me to Kim and your dedicated board members. Let them know you appreciate their efforts.

So long for now!

LOCATING LIKE-MINDED PEOPLE

In the December 2006 "Reflector" magazine that is sent out to 60,000 staff and 18,000 agents of State Farm, Greg Pearson, CLU told why he is "100 percent committed" to industry organizations. Greg Pearson along with fellow State Farm associates told why they take part in industry organizations and the resources they have to offer. Here is a small excerpt from the article:

When the opportunity to take on a leadership role came along, Greg didn't hesitate. "Moving into the presidency allowed me to give back to the organizations that had done so much for me," he says. "Being an active member in organizations like the SFSP and NAIFA keeps me abreast of changes in the industry and consumer needs. We also can be a big voice, legislatively, and we need to be informed to do that effectively. These associations provide that information."

Agents who have not considered becoming a member in these organizations are missing an opportunity to expand their horizons, says Greg. "I gain a whole-industry perspective from these groups. Without a doubt, I'm a better agent because of my involvement."

Keep up the good work Greg!

SERVICES FOR THE ELDERLY

Steven Clausen, one of our board members and President of the Services for the Elderly, wanted to share information with you regarding a seminar on "When Roles Reverse — A Guide to Parenting Your Parents." See the insert in this newsletter with the details.

2006-2007 CALENDAR

February 7, 2007 (Wednesday)
Luncheon Meeting
Westwood Country Club
11:45 am

February 21, 2007 (Wednesday)
CE Class
State Farm
12:00 pm - 2:00 pm
*See the insert in this
newsletter with all the details.*

March 21, 2007 (Wednesday)
Luncheon Meeting
Westwood Country Club
11:45 am

May 9, 2007 (Wednesday)
Luncheon Meeting
*Annual Business Meeting
Election & Installation of the
2007-2008 Board of Directors*
Westwood Country Club
11:45 am



**2006-2007 ADVERTISING CAMPAIGN
IN THE
AUSTIN AMERICAN STATESMAN**

- ✓ Convey the advantages of doing business with a professional holding the **CLU®**, **ChFC®**, **CFA®**, **CFP®**, **CPA**, **JD (licensed)**, **RHU®**, **REBC®**, **CLF®**, **CEBS®**, **CTFA**, and **Graduate Degree in Financial Services (MS, MSFS, MSM, MBA, PhD)**.
- ✓ Earn name recognition.
- ✓ Promote your designation of professionalism.

ADVERTISING DATES

Ad # 1	Ad # 2	Ad # 3	Ad # 4	Ad #5	Ad #6
8-31-06	11-22-06	12-21-06	2-14-07	5-24-07	7-3-07
Thanks to those that participated.	Thanks to those that participated.	Thanks to those that participated	Ad to run in Life & Arts section.	Ad to run in Sports section.	Ad to run in Business section.

Sections and dates are subject to change.
Ad is for FSP, Austin Chapter, regular members only.

ADVERTISING DEADLINES

We will need to have this completed form, your payment and a current picture along with your check no later than **Wednesday, January 31, 2007** to participate.

ADVERTISING REGISTRATION FORM

Please **PRINT** the following information as you wish it to read in the ad.

NAME INCLUDING DESIGNATIONS _____

COMPANY _____

PHONE _____

- Please use the picture as shown in previous chapter ads.
- Enclosed please find a new picture to use in the chapter ad.
Pictures can be e-mailed to Kim Kieschnick at inspros@prismnet.com.

Check option you are selecting:

- Sign up for the last 3 ads and receive a discount!** \$300.00
- February Ad Only** \$110.00

Payment Options (choose one):

- Check (Must be made payable to the Austin American Statesman.)**
- Credit Card - Complete the following information:**

Name as it appears on card: _____

Type of card (circle one): MC VISA AMEX Discover Charge Amount: \$ _____

Card # _____ Expiration Date: _____

Telephone Number: _____

Billing address for card: _____

Signature: _____

Questions: SFSP, Austin Chapter (512) 401-6412 or e-mail at inspros@prismnet.com.

Return To: SFSP, Austin Chapter, P.O. Box 201298, Austin, TX 78720-1298

Fax: (512) 401-6413

Long Term Care and the Business Marketplace

This program was produced by the Society of Financial Service Professionals for chapter use and is being presented locally via the DVD.

THE TEAM OF EXPERTS

Lisa McAree, CLU, LTCP, is president of The McAree Company; an insurance firm that has focused on long term care insurance and executive benefits planning for over 15 years. In addition to her work with individual clients and corporations, McAree has served in several industry-advisory positions. Those specifically related to long-term care include Agent Advisory Councils for two of the leading long term care insurance companies as well as advising on the new LTCP designation offered by HIAA. She also served on the Massachusetts Attorney General's Task Force on Long Term Care Financing in 1998 and 1999.

Stephen B. Parrish, JD, CLU, ChFC, RHU, is a national advanced solutions consultant with the Principal Financial Group. He began his career as an attorney and then an advanced underwriter in Minneapolis. After serving 12 years as Vice President of Marketing Services for AmerUs Life, Parrish joined Principal in 1997 as head of Business Markets. Parrish was the 2001 Chairman of National COLI Directors and is a member of (and Iowa State Captain for) the Association for Advanced Life Underwriting. He has published articles in many industry publications including the Journal of Financial Service Professionals, National Underwriter, Bests Review and Life Insurance Selling. His expertise is in business planning, executive benefits, estate planning, and life insurance planning.

Debra Newman CLU, ChFC, LTCP, is a 27-year veteran of financial services and the insurance industry. She is the Chief Executive Officer of Newman Long Term Care, an agency she founded in 1990 to focus solely on long term care insurance. She currently serves as the national president of the Association of Health Insurance Advisors. Licensed in 49 states, her business has grown to be one of the largest agencies in the United States. A nationally recognized expert in LTC insurance and well-known educator in long-term care issues, Ms. Newman has taught numerous continuing education classes for insurance, legal and accounting national and state organizations and educational institutions. She has produced CDs for consumers and professionals on the process of making the right decisions about long term care.

DATE:

Wednesday, February 21, 2007

TIME:

12:00 AM to 2:00 PM (A deli style lunch will be provided.)

The program has been filed for 2.0 hours of CE (see below for additional details).

PLACE:

State Farm

10801 North MoPac Expy, Building 1, Suite 100, Austin, TX 78759
(Northeast corner of MoPac and Braker / Take the Braker exit, cross Braker and turn into the complex from the access road.)



WHO SHOULD ATTEND:

Financial planners, insurance producers, investment advisers, retirement counselors, and estate planners.

EDUCATIONAL LEVEL:

Intermediate



Our panel of experts will address long term care planning for the business owner and executive as part of a client's total estate and business planning process. Through case studies and examples, the panel will examine current law and taxation rules about long term care insurance, including changes in the Pension Protection Act 2006. The ethical implications of product recommendations without sufficient adviser training or knowledge will also be addressed.

After completing this program, you will be able to understand:

1. If self-funding for Long Term Care makes sense for some clients.
2. The relevance of Section 419 and VEBA plans for long term care insurance
3. How the Pension Protection Act of 2006 may affect premium payments for long term care insurance
4. The latest trends in long term care insurance product development
5. When to seek expert help

Continuing Education Credit Information

The following credits have been applied for: PACE, ICB, Legal (CLE), Accounting (CPE)¹, CFP®², and Insurance³. Check www.financialpro.org for state approvals.

¹The Society of Financial Service Professionals is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue, Nashville, TN 37219-2417. Telephone: (615) 880-4200. Web site: www.nasba.org. The Society offers programs at an advanced level of continuing professional education. Although no pre-requisite course or advanced preparation is needed to attend any program, working knowledge of general accounting principles is required as well as knowledge of the program topic.

²CFP®, CERTIFIED FINANCIAL PLANNER™ AND CFP (with flame logo)® are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

³SFSP, TDI Provider #0016. This course has been filed for 2.0 hours of CE.

REGISTRATION FORM: *SPECIAL ~ Non-members receive member pricing for this program!

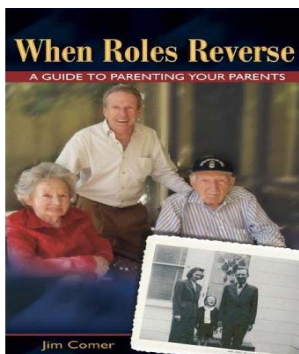
Your Name: _____ Phone: _____

Course Fee:
SFSP Members: \$60
Non-Members: \$60*

Fax this form to: **or**
SFSP, Austin Chapter
(512) 401-6413

E-mail your info to: Questions:
Kim Kieschnick SFSP, Austin
inspros@prismnet.com (512) 401-6412

Course fee includes a workbook. The fee may be paid at the door on the day of the class.



Services For The Elderly & House Call Doctors

Invite you to join us

◆ **When Roles Reverse—A Guide To Parenting Your Parents** ◆

As told by author, Jim Comer

In ten years of caregiving, Comer has not learned the questions he has lived them, and with *When Roles Reverse* he shares his hard-won answers.

Jim Comer has worked as a writer, speech coach and creative consultant for Fortune 500 companies such as AMD, Avon Products, and Universal Studios. He has written jokes for Joan Rivers & a monologue for Bob Hope and has articles have appeared in the Reader's Digest and on Op-End pages of The New York Times, Washington Post & LA Times. As an actor in New York he played Snoopy, appeared on several quiz shows including Jeopardy, and wrote "How To Survive a Roommate", that landed him on the Today Show with Jane Pauley.

Date: February 28, 2007

Time: 6:30pm to 8:30pm


Location: United Way
2000 East MLK Jr. Blvd.
Austin, TX 78702

Please enter on the Alamo Street entrance

Admission: \$20.00

Tickets purchased at the door

All proceeds will go towards the SFTE client assistance fund. This fund allows us to provide services to those who can't afford the care they need, and to provide assistance with emergency needs for medication, utilities, food, clothing, and much more.



Help your clients get more out of life with Nationwide ULtimate Universal LifeSM

It's important to conduct a periodic checkup of your clients' life insurance needs. During a meeting with clients, you'll look at things like their objectives, as well as costs that would be involved with any changes made.

Now may also be a good time to consider whether life insurance may be a good fit for client needs. Life insurance can offer:

- Permanent death benefit protection
- Tax advantages you just can't get from other products
- A selection of riders that can help customize the policy to meet individual needs, including the possible need for long-term care

Consider a policy review

The time is now for a policy review with your clients. Some may have older policies that haven't been reviewed for policy costs, client benefits and convenience.

Clients' current needs

Not only have life insurance policies changed with the times, so have the goals and objectives of your clients. Do clients' current objectives fit their current life portfolio? As clients' needs change, the policies they purchased in the past may no longer fit their needs. Examples of this might include:

- Some policies may have expiration dates — a potential problem when permanent coverage is needed
- Current low interest rates may have led to the surprise of additional unplanned premiums on policies bought in the belief that higher rates would continue
- Policies that blend permanent insurance with term insurance to reduce overall costs may have term charges skyrocket in later years and clients may outlive their coverage

Possible solutions

- A life insurance checkup for your clients may help them find cost and coverage advantages not available in times past
- Additional benefits may be added such as the Long-term Care rider

The Long-term Care rider from Nationwide®



Nationwide®
On Your Side

Target clients for Nationwide ULtimate Universal LifeSM include:

- Conservative clients who need low-cost, guaranteed permanent life insurance protection
- Clients with wealth enhancement and asset transfer needs
- Clients with estate or business planning needs
- Clients concerned about long-term care who don't want to buy a stand-alone LTC insurance policy they may never use

Many target clients are 50 and up — a big market that's growing fast. They want income protection for themselves and a tax-advantaged inheritance for their families. And they want it all without having to worry about market risk or unexpected long-term care expenses.

Consider Nationwide ULtimate Universal LifeSM!

With Nationwide ULtimate Universal LifeSM, your clients can benefit from a completely new UL offering the following advantages:

- Guaranteed death benefit, regardless of insured's age at death
- A no-lapse guarantee protected by an Automated Premium Monitor at no extra cost
- A Long-term Care rider that helps protect clients from one of their biggest potential worries

Of course, all guarantees are subject to the claims-paying ability of the issuing insurance company. This standout UL product also features responsive underwriting, extraordinary service and extensive marketing support from Nationwide[®] — the people who brought you the first multi-manager VUL product.

With Nationwide ULtimate Universal Life, combined with the Long-term Care rider, you may be able to help clients improve their current life portfolio with ***a lifeline if they need it, and a legacy if they don't.***

The Long-term Care rider may not be available in every state and a cost is associated with it.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value

The name of the rider may not actually be Long-term Care rider in certain states.

Life products are underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio, members of Nationwide Financial[®].

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