This is an exciting time for our association, as we work together to modernize the new NAIFA structure, strengthen member services and create a more powerful and collective voice in insurance and financial services. NAIFA National has recently made a very large commitment to all NAIFA members and NAIFA Maryland is making that same commitment to you. Your NAIFA Maryland Board is excited to introduce you to our new brand. As President of NAIFA Maryland, and on behalf of our board, we promise to significantly increase our focus on the three key pillars of value for NAIFA members.

NAIFA National was one of the successful litigants responsible for eventually overturning the Department of Labor (DOL) position on this issue in court.

That success has not deterred some states, including Maryland, from seeking to impose a fiduciary standard as a matter of state law. In fact, the Maryland bill introduced this year (Senate Bill 786/House Bill 1127) would have swept all insurance producers under this standard. The disruption caused by the passage of such a law to the services provided by NAIFA members to their clients was unthinkable.

Our response was swift and decisive. NAIFA Maryland is a founding member of the Maryland Consumers Best Interest Coalition, whose sole purpose was to defeat the fiduciary standard from becoming law in Maryland. We gathered other powerful interests to our cause: The Maryland Chamber of Commerce, NAIFA National, and the American Council of Life Insurers to name just a few. Our Coalition concentrated our message and delivered it effectively to Maryland elected officials. NAIFA Maryland Executive Director Joan Smith ran the Coalition and NAIFA Maryland lobbyist Bryson Popham added the Financial Services Institute to our Coalition, and served as the principal voice in advocating our cause. Former NAIFA MD President Willie Franklin and I both testified against this legislation in both House and Senate hearings. Our opponents included a legislative commission that recommended adoption of the fiduciary duty standard, the Maryland Attorney General who would have enforced the new law, and various consumer groups.

We not only prevailed by bottling up this bill in Committee, where it could have lived to see the light of day in a future legislative session, we brought the bill to a vote in the Senate Finance Committee, and it was defeated resoundingly. Our work this year is the best evidence of the quality of our advocacy for NAIFA Maryland members, and we pledge to continue to ADVOCATE FOR YOU.

This year, NAIFA Maryland will host five regional legislative fundraiser/regional member meetings. We are deeply committed to providing you with educational opportunities so that you will not only learn something new, but you will walk away with ideas that will immediately add value to your business.

The five regional events are planned to take place in Montgomery, Prince George’s, Harford-Cecil, Baltimore-Anne Arundel and Carroll-Howard Counties. Stay tuned.
We promise to **EDUCATE** you. The [NAIFA National web portal](https://www.naifa.org) is second to none. As a NAIFA member, you have an extensive educational library at your fingertips. You have valuable resources available to help you at every stage of your career. What area of your practice do you want to improve—professional development, practice management, branding strategies, sales ideas? You can be working out at your gym and have a NAIFA program in your ear or you could be watching it on your mobile phone.

We promise to recognize and **DIFFERENTIATE** celebrate what makes NAIFA Maryland and its members different from any other. My father had open heart surgery. You can bet that I checked out the surgeon. In fact, I did as much research as I could to make sure my father was in good hands. Your clients are putting their financial lives in your hands. Each one of your clients is different and each of you deals with his or her clients in your own special way. We want to recognize our members for the value they bring to their clients and their community. As part of the 20/20 NAIFA vision, NAIFA National is promoting our brand so that your clients and prospects will know that NAIFA members are “Advisors You Can Trust”.

In the past six years, almost five thousand NAIFA members from every corner of the country came to Washington, D.C., and visited Capitol Hill to meet with lawmakers and advise them on how their decisions affect agents, brokers, and their clients.

NAIFA’s annual Congressional Conference establishes and cultivates relationships with lawmakers, to share the expertise of NAIFA members from all 50 states, and educate them on the value that NAIFA members bring to their clients and the solutions they provide for 90 million American families. **REGISTER TODAY.**

Finally, I would like to add that the modernization of our Association is a major opportunity to reposition and re-brand NAIFA as the largest, strongest and most prestigious association in insurance and financial services. We will leverage this milestone event to re-introduce the New NAIFA to you, our existing members, corporate audiences and agents and advisors everywhere.

Thank you for your dedication and belief in our association and its future. Please look for more information and updates as we continue to develop and broaden the value to all of our members, our industry and all who we serve.

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**MAY 14-15, 2019**

**NATIONAL CONGRESSIONAL CONFERENCE**

Brian Jolles, CLU®, ChFC®

**NAIFA Maryland President**

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**Finance Committee Member**

Senator Steve Hershey and Brian Jolles

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**THE NAIFA MARYLAND BOARD OF DIRECTORS**

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