



NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



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[Personal and Business Income Tax Reduction & Sales Tax Hike](#)

Kasich Tax Plan Would Affect Your Clients



Gov. John Kasich launched the third state budget of his career by proposing another \$500 million in tax cuts, including eliminating income tax on small businesses with annual gross receipts under \$2 million and a 23 percent income tax cut for personal income tax rates over the biennium.

Titled "Blueprint for a New Ohio," Kasich called the proposal a "360 proposition," saying it would benefit all and require responsibility by all.

[Read more](#)

NARAB II

Reciprocity in Producer Licensing is Law!

On Jan. 8, the U.S. Senate passed the Terrorism Risk Insurance Program Reauthorization Act (TRIA) containing NARAB II. The bill passed the House of Representatives, and now has been signed into law by the president. NAIFA's experienced staff and volunteers engaged decision makers at every level of the legislative and regulatory system to pass TRIA and NARAB. The strength of NAIFA's membership was instrumental in NARAB becoming law.

[Read more](#)

**NAIFA LUTCF - Class Registration,
Transfer Credit Process, Moderator**

Staff

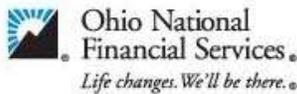
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**NAIFA-
Ohio ALC/Annual
Meeting**

July 29, 2015

Worthington Hills

Country Club - Columbus



Application - Now Available!

NAIFA is proud to announce next steps in its partnership with the College for Financial Planning to create a new, dynamic and interactive program for the NAIFA's Life Underwriter Training Council Fellow (LUTCF) designation. The new LUTCF combines dynamic online and classroom learning with field training to equip you with the knowledge and skills to advise on real-life issues of today. The new LUTCF combines dynamic online and classroom learning with field training to equip you with the knowledge and skills to advise on real-life issues of today.

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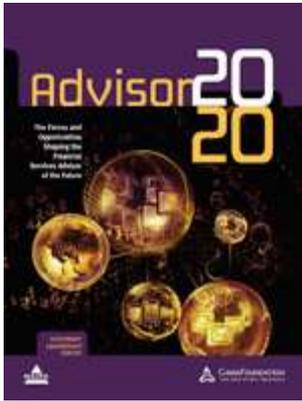


In the past two years, over 1,700 NAIFA members from every corner of the country came to Washington, DC and took to Capitol Hill to meet with lawmakers and advise them on how their decisions affect agents, brokers, and their clients.

On May 19-20, 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.

[Register Today](#)

**Ohio's Insurance Premiums Nearly \$500
Below National Average**



[Advisor 2020](#) offers a framework advisors can use to capitalize on changing market forces and meet expanding client needs.



Lt. Governor &
Dept. of Insurance
Director, Mary
Taylor

The Ohio Department of Insurance (ODI) announced in late January that Ohio's average homeowners and auto insurance premiums, when combined, are nearly \$500 below national averages and among the lowest in the country.

Homeowners insurance in Ohio averages \$725, which is the ninth lowest in the nation. Auto insurance premiums average \$635, the eleventh lowest in the nation.

These rates compare to national averages of \$1,023 and \$815, respectively. The data provided by the National Association of Insurance Commissioners (NAIC) is from 2012, the most recent statistics available.

[Read more](#)



Mary Taylor keeps the NAIFA-Toledo members engaged during her discussions on the Governor's proposed tax changes and the health insurance exchange.