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LIFE INSURANCE INDUSTRY HIGHLIGHTS ITS ROLE IN 75 MILLION AMERICAN FAMILIES

Five Life Insurance Industry Trade Associations Unite in Educational Campaign

Washington, D.C. (Feb. 25, 2009) – The life insurance industry has launched an educational campaign to highlight the role its products play in the financial lives of 75 million Americans.

The campaign notes that families turn to the industry to protect their financial futures, with annuities, long-term care, disability income and life insurance.

Advertising represents a key component of the effort, with ads slated to run through the year in *Roll Call*, *The Hill*, *Congress Daily AM* and *Congressional Quarterly Today*, and on the websites of these publications. Aimed in particular at new and returning members of Congress, as well as the new Obama administration, the ads may also run on other popular sites.

The educational campaign is endorsed by the Association for Advanced Life Underwriting (AALU), the American Council of Life Insurers (ACLI), GAMA International, the National Association of Insurance and Financial Advisors (NAIFA) and the National Association of Independent Life Brokerage Agencies (NAILBA).

“Our industry provides unique products that help families and employers effectively manage risk and plan for the lengthy period of retirement. As individuals face significant losses in the equity markets, life insurance products and annuities provide peace of mind by ensuring guaranteed benefits and constant income streams,” said Michael P. Corry, AALU President.

“We have a great story to share. Life insurers’ products protect families when a loved one dies, help people save and guarantee lifetime income, in addition to protecting a family’s savings in the event of a prolonged illness or disability,” said Frank Keating, President and CEO of ACLI.

“Millions of American families look to our products for financial security, through good times and bad. As business and financial leaders in the market place today, it is imperative that we tell our story to federal officials and policymakers,” said Michael Condrey, GAMA International President.

“As trusted advisors to families and family businesses, NAIFA’s 58,000 members are enthusiastically joining with our industry partners in this educational effort. In these economically turbulent times, American families should continue to be encouraged to provide for their long-term financial security. Life insurers’

products are the foundation of any family's sound financial portfolio," said NAIFA President Cliff F. Wilson, CLU, ChFC, LUTCF, CLF.

"This campaign will be a valuable tool in our organizations' joint efforts to educate elected officials about the importance of helping Americans plan for their financial security," said Jack Chiasson, CMP, NAILBA Executive Director.

The five groups also have established a website, www.SecureFamily.org as an educational tool on industry products and the role they play in Americans' financial and retirement security.

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Founded in 1957, the **Association for Advanced Life Underwriting** (www.aalu.org) is a professional trade association representing 2,000 life insurance agents and financial advisors nationwide. Most members are engaged in complex uses of life insurance such as in business continuation planning, estate planning, charitable planning, retirement planning, deferred compensation and employee benefit planning. The mission of AALU is to promote, preserve and protect advanced life insurance planning for the benefit of its members, their clients, the industry and the general public. www.aalu.org

The **American Council of Life Insurers** (ACLI) is a Washington, D.C.-based trade association whose 340 member companies account for 93 percent of the life insurance industry's total assets in the United States, 94 percent of life insurance premiums and 94 percent of annuity considerations. In addition to life insurance and annuities, ACLI member companies offer pensions, including 401(k)s, long-term care insurance, disability income insurance and other retirement and financial protection products, as well as reinsurance. ACLI's public website can be accessed at www.acli.com.

GAMA International is a worldwide professional association serving 5,500 field leaders in the insurance and financial services industry. Its members recognize their critical role in finding, building and inspiring the next generation of top performers who will, in their turn, lead the industry into the future. To help build these leaders, the association provides its members with professional development resources and opportunities, including educational, networking and leadership. GAMA International's website is located at www.gamaweb.com.

Founded in 1890 as the National Association of Life Underwriters, the **National Association of Insurance and Financial Advisors** comprises nearly 800 state and local associations representing the business interests of 60,000 members nationwide. Members focus their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members. Visit NAIFA's website at www.naifa.org.

The **National Association of Independent Life Brokerage Agencies** (NAILBA) is a nonprofit trade association with 375 member agencies in the U.S., representing 100,000 producers who deliver more than one billion dollars in first year life insurance premiums annually. NAILBA is dedicated to fostering the growth of its member agencies by providing educational resources, industry standards and a collective voice for legislative and regulatory efforts. Each of NAILBA's members commits to a statement of responsibilities to ethically and responsibly serve their clients' best interests. For more information, visit www.nailba.org.
