



# FTR

National Association of Insurance and Financial Advisors - Connecticut

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**PRESIDENT**

*Brian Ballou,  
CLU, LUTCF, FSS*

February 18, 2016

**PRESIDENT ELECT**

*Frank Emanuele, Jr.*

**SECRETARY**

*Christopher Pla*

Good afternoon Senator Crisco, Representative Megna, Senator Kelly, Representative Sampson, Vice Chairs and members of the Insurance and Real Estate Committee.

**TREASURER**

*Jerry S. Flowers,  
LUTCF, CLTC*

I am Brian Ballou, current President of the National Association of Insurance & Financial Advisors which is one of the nation's oldest and largest associations representing the interests of insurance professionals in Connecticut who sell life insurance, annuities, health insurance, employee benefits, multi-line, and financial advising and investments.

**NATIONAL  
COMMITTEEPERSON**

*Nancy L. Simm,  
CLTC, LTCP, CSA*

We are here to discuss SB 28 AAC ACCELERATED BENEFITS OF LIFE INSURANCE POLICIES. Last year we supported, along with ACLI and IAC, a bill that would revise current policy around what situations an insured can access their insurance proceeds. The bill ultimately passed the Senate but failed in the House. We have been working with the Connecticut Insurance Department (CID) on revising this policy through regulation instead of through the legislative process. CID understands our concerns and we look forward to the proposed regulations which should be available for review in the near future.

**IMMEDIATE PAST  
PRESIDENT**

*Drew Tagliavini*

We thank the Committee for their diligence with this issue and for supporting the bill and its intent on this very important issue.

Please let me know if you have any questions or concerns.

*Brian Ballou*  
President