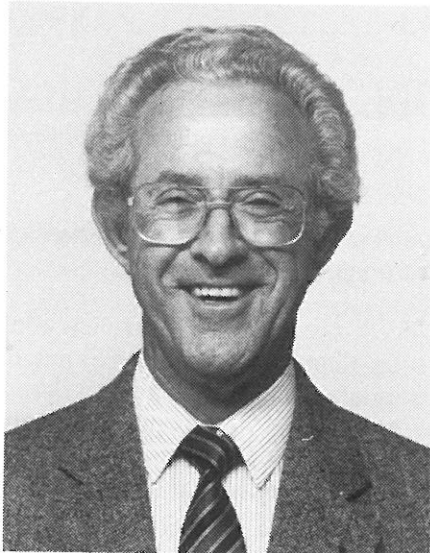


# LUPAC CENTURY CLUB



Nevell McPhee

## I WANT TO MAKE OUR COLLECTIVE VOICE STRONGER. ENROLL ME IN LUPAC RIGHT AWAY!

I prefer that my contribution be used for:  
 Democrat  Republican  
 no preference

### Amount Contributed Annually:

- Diplomat \$1000 \_\_\_\_\_
- Envoy \$500 \_\_\_\_\_
- Ambassador Club \$200 or more \_\_\_\_\_
- Century Club \$100-\$199 \_\_\_\_\_
- Consul \$60-\$99 \_\_\_\_\_
- Contributor \$10-\$59 \_\_\_\_\_

My check to "LUPAC" is enclosed for:

\$ \_\_\_\_\_ single payment  
 \$ \_\_\_\_\_ first monthly draft payment

### Optional Automatic Payment Plan:

- Diplomat \$84 monthly \_\_\_\_\_
- Envoy \$42 monthly \_\_\_\_\_
- Ambassador \$17 monthly \_\_\_\_\_
- Century \$8.50 monthly \_\_\_\_\_
- Consul \$5 monthly \_\_\_\_\_

Name (please print) \_\_\_\_\_

Social Security Number \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Local Life Underwriters Association \_\_\_\_\_

Government has a direct effect on our industry and our lives - the life insurance act, the agents and brokers bill, 23FB taxation deduction, annuities commencing at age 65, twisting, being just a few in the legislative arena.

Each year federal and state governments consider hundreds of bills many of which impact on our industry. Some have an adverse effect on the agency system. Others are endorsed by LUA. Either way our voice must be heard.

LUPAC has been that voice and a vital part of LUAA for many years. Finance for our very active LUPAC committees nationwide and remuneration for our Canberra lobbyist, come from members' annual subscriptions. Because subscriptions must finance the whole LUA operation only a small proportion can be budgeted for LUPAC.

The time has come to ask our membership to support LUPAC directly with a LUPAC subscription. Hence the CENTURY CLUB.

The National Association of Life Underwriters USA has a very strong LUPAC involvement with senators and house members. Their Century Club is only one part of a much wider range of personal options as the printed plan illustrates.

Our past president Dudley Dick visited the LUPAC stand at the Chicago meeting of the Million Dollar Round Table. He brought back an idea on LUPAC financing for the LUAA national LUPAC committee to consider. This was done and it recommended to the Queensland board that a Century Club for \$100.00 annual subscription be launched as a pilot programme in Queensland. On the assumption that it will be successful it is proposed that a national launch could be made at the Bicentennial Convention on the Gold Coast in May 1988. The wider range of subscription options could be considered in the future.

The executive director of LUPAC in America Mr Austin Adkinson has been extremely cooperative in responding to us and sending material to help us initiate our CENTURY CLUB.

\$100.00 subscriptions have been received already. We appeal to our membership in Queensland to generously and expeditiously support LUPAC so that our voice may continue to be clearly heard particularly in Canberra. LUPAC offers the best means of guaranteeing the access we must have, regularly and dependably, at the national level of government. We must provide a strong united voice that will be heard by our legislators and public service administrators.

The CENTURY CLUB is your way to financially help LUPAC, LUAA's nationally recognised and respected force in politics. Act today. When you write your cheque for LUA why not include \$100.00 for the CENTURY CLUB to strengthen our voice for fair and equitable tax laws.

## BANK LOBBIES AND ONE-STEP FINANCIAL CENTER: IS ANYBODY THERE?

While the agent remains the primary means of distributing life insurance, insurance companies are increasingly using supplemental distribution systems to capture more of the market. Two non-traditional systems that more companies have been employing in recent years are bank lobbies and one-stop financial centres. Banks, to increase their markets and reduce costs, are changing their range of products and services and offering conveniences such as automatic teller machines (ATMs) and drive-up windows. Will the use of these conveniences result in empty bank lobbies, with few people walking past the life insurance counter? And are one-stop financial centres drawing some of these customers away as well? A recent LIMRA survey, conducted in conjunction with the Centre for Research and Development in Financial Services at the University of Connecticut revealed that one-stop financial centres have not succeeded in capturing much of the market. Only 6 percent of all adults report ever having used them. However, the survey suggests that more people are receptive to them than are using them. Three in 10 people say they would rather deal with one institution for all their financial business. Almost that many prefer dealing with separate specialized companies, but 4 in 10 say it doesn't make much difference. Banks can take heart in the fact that if people were looking for a one-stop financial centre, almost half would prefer to deal with a bank."

LIMRA's The Random Sampler