

## TOP 5 REASONS NOT TO GIVE TO IFAPAC

- Agents and Advisors need more burdensome regulations. It is not complicated enough under the current rules.
- Taxing the inside buildup on annuities and life insurance products!?! Congress would never dream of such a thing!!
- I think the federal government would do a better job regulating our industry rather than the states. Look at what they've done with Social Security and the Affordable Care Act.
  - I don't want to defend my chosen profession. I think \$200 a year is far too much to protect my career.
  - I prefer to sit on the sidelines, allowing others to do my share of the work.



