

CouncilPAC

YOUR MONEY . YOUR IMPACT . YOUR VOICE .

Planning Your Campaign

Your Support Matters.

CouncilPAC champions like you are the lifeblood of The Council's legislative efforts on behalf of our 200+ member firms. We appreciate the time and energy you put into promoting CouncilPAC within your firm, and we hope this toolkit helps make your promotion as simple and effective as possible. If you need any other resources, please don't hesitate to reach out.

Thank you for your support!



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P.S. If you have any ideas or success stories for improving this toolkit and helping other firms succeed, we'd appreciate your feedback!

4 Questions to Plan Your Campaign.

1. WHAT'S YOUR OVERALL GOAL?

In addition to the broader goal of ensuring that individuals within your firm understand the value and importance of political advocacy, it's also helpful to set a numerical goal for what your firm wants to achieve.

Do you want to raise a certain amount? Reach a certain percentage of participation within your firm? Top what you raised last year?

2. WHO'S YOUR POINT PERSON?

The feedback we've received is that it's most effective to designate one person to own the campaign.

Who will be your CouncilPAC champion? It should be someone who's familiar with The Council and can articulate the importance of having a say in Washington.

PEOPLE TO CONSIDER

- President/CEO
- Members of leadership team
- High-level executive assistants
- Employees actively involved in The Council
- Individuals engaged in political advocacy

It's also important to define how the CEO and other leadership will support the campaign. They may be asked to send emails, speak at meetings and other events, and donate to the campaign themselves.

3. WHO'S YOUR TARGET AUDIENCE?

Will you target staff above a certain level? Or maybe base who you ask on book size?



See page 10 for legal restrictions on who you may solicit.

4. WHAT WILL YOUR ASK BE?

Once you've introduced your colleagues to CouncilPAC and emphasized the value it brings to advancing our industry's interests, it helps to build excitement around the initiative and make the act of giving as effortless as possible.

MAKE IT FUN!

Contributions can't be required or be a factor in employment status – but you **can** create non-employment incentives. You might rally your team around a specific goal and create a reward for reaching that goal, either for contributors only or the whole office. Some ideas to spark your creativity:

- Lunches, Happy Hours or Weekend Picnics/BBQs
- Extra Vacation Days, Casual Days, etc.
- Chili Cook-Offs, Bowling Trips, Office Raffles
- Matching Contributions with Gifts to Charity

(Please note that any personal out-of-pocket expenses are considered contributions and are counted as part of your maximum contribution. This does not apply if the expenses are covered by your firm.)

DONATION METHODS

1. One-Time Donations

Individuals can send pledge forms directly to CouncilPAC, or you can collect and send them all at once

2. Payroll Deduction

Allows individuals to seamlessly contribute in smaller increments over the course of a year; reduces hassle of tracking pledge cards and checks

3. Online Giving

Contributors may log in and donate at ciab.com/CouncilPAC/Donate

RECOMMENDING LEVELS OF GIVING

When you communicate with your colleagues, “suggested donation” language with a dollar range goes a long way. Just be sure to make clear that all contributions are voluntary, that these are mere suggested levels, and that the employee may contribute at any level – or not at all – without any benefit or disadvantage. Here are a few examples:

Example 1

(Levels Recognized at Council Meetings)

- Chairman's Club:
 - Platinum Phoenix – \$5,000
 - Titanium Thunderbird – \$2,500
- Golden Eagle: \$1,000
- Eagle: \$500

Example 2

- Shareholders: \$500 – \$1,000
- Producers: \$300 – \$500
- Managers: \$100 – \$250
- Others: \$25 – \$100

Example 3

- Senior Leadership: \$1,000 – \$1,500
- Producers: \$500 – \$750
- Account Executives: \$250 – \$500
- Others: \$50 – \$250

Example 4

- Board Members: \$2,000+
- Senior Leadership: \$1000+
- Producers: \$500+
- Account Executives: \$100+

Tools: Sample Emails.

These are sample emails that CouncilPAC supporters have sent to others in their firm. Each has a unique approach and may assist you in crafting your message.

EMAIL #1

As most of you may know, our firm has played and continues to play an integral role in our national trade organization known as The Council of Insurance Agents & Brokers. Council membership consists of the top 215 brokers in the U.S. and abroad, and represents 90% of the commercial insurance placed. One of the primary purposes of The Council is to advance the legislative issues that promote the interests of the brokerage industry and clients we serve. The most critical issue facing our firm and clients are the provisions of the Affordable Care Act, known to many as Obamacare. The Council employs one of the best lobbying staffs on Capitol Hill and has done an excellent job preserving the employer-based health insurance system, which represents nearly [-%] of our firm's revenue.

The effectiveness of The Council's lobbying staff depends upon maintaining a well-funded political action committee, CouncilPAC. Over the years [# of FIRM] employees have contributed [\$--] to CouncilPAC. In addition [FIRM INDIVIDUAL], [FIRM INDIVIDUAL], and myself have served on The Council Board of Directors, experiencing first-hand the tremendous effectiveness of Council efforts. I hope you will consider making a contribution to CouncilPAC this year. No amount is too small as our firm's participation is much more important than the size of the contribution.

Attached is a personalized letter from Ken Crerar, president/CEO of The Council, and a very good friend to our firm. Ken's letter describes in greater detail the importance of CouncilPAC, as well as recognizing the contributions [FIRM] has made to The Council over the years. Also attached is an individual pledge form. If you would like to participate in CouncilPAC and help support our efforts to shape legislation that will be beneficial to our firm and clients, please consider making a pledge. Forms can be sent directly to The Council via email or regular mail.

Contributions are strictly voluntary, and you are in no way compelled to contribute. If you have any questions about The Council's efforts, please let me know.

EMAIL #2

Last month the [FIRM] board of directors unanimously agreed and recommended again this year that each Shareholder make a minimum donation of [\$--] to The Council of Insurance Agents & Brokers' political action committee, CouncilPAC. I can only speak for myself, but I do know that [FIRM INDIVIDUAL] and [FIRM INDIVIDUAL] – who are both involved with The Council – can speak to the efforts and impact association has on our industry. This is our livelihood, and it's important that we support the efforts of The Council to protect our interests – you contributing to CouncilPAC is one way to do this.

[FIRM]'s contributions last year were far below those that came from our peers such as [OTHER FIRMS]. Our goal is to top that this year.

[FIRM INDIVIDUAL] has worked with The Council over the past month to make the contribution process as easy as possible with the attached payroll deduction form. We would like to issue one check on [DATE]; Accounting will handle the deduction. Please sign the attached form and send it to [POINT PERSON] by the [DATE].

Please note that contributions are strictly voluntary, and you have a right to refuse to contribute without reprisal .

On behalf of The Council and the [FIRM] board of directors, thank you for your support – it does make a difference.

Tools: More Sample Emails.

These are sample emails that CouncilPAC supporters have sent to others in their firm. Each has a unique approach and may assist you in crafting your message.

EMAIL #3

I am writing today to ask you to contribute to CouncilPAC, the political action committee of The Council of Insurance Agents & Brokers. I have just contributed \$5,000 – the maximum amount permitted by law – and I believe that there is nothing more important that you can do today to support our industry’s interests than to contribute to CouncilPAC as well. We face a number of threats/opportunities in Washington, and CouncilPAC will be critical to ensuring that our voices and our perspectives on these issues are heard.

The Board has fully endorsed supporting CouncilPAC and adopted the following suggested contribution guidelines based on target comps:

Between A and B – \$250
Between B and C – \$500
Between C and D – \$1,000
Over D – \$2,500

I urge you to support the PAC. You may submit your contribution checks or the attached payroll deduction form to me. Please note that all contributions are strictly voluntary you have a right to refuse to contribute without reprisal, that the amounts above are merely suggestions, and that you may contribute more or less or nothing at all. No one will be favored or disadvantaged in their membership because of the amount of their contribution or their decision not to contribute.

Thank you for your consideration and dedication to our industry.

EMAIL #4

I rarely ask anyone to contribute to any political action committee (PAC), as I believe that everyone has their personal feelings and beliefs. CouncilPAC is different in that it represents each of our livelihoods, and I do believe that it is the most effective lobbying effort that the commercial insurance brokerage industry has.

Please read the letter attached and make whatever level of contribution your livelihood tells you to make. Complete the attached pledge card and return both your check and card to [POINT PERSON].

I am contributing [\$--], board members are contributing [\$--] and I am asking Managing Directors and anyone with a million dollar book of business to contribute [\$--]. Please note, however, that all contributions are strictly voluntary you have a right to refuse to contribute without reprisal, and whether or not you contribute will not in any way affect your employment status. No one will be favored or disadvantaged in their membership because of the amount of their contribution or their decision not to contribute.

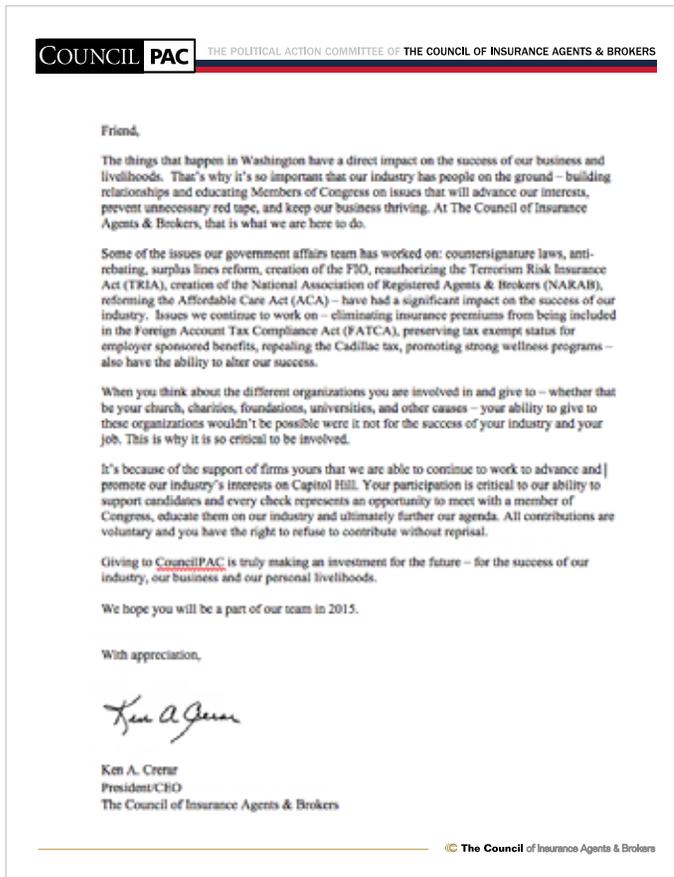
Thank you for your commitment and support.

Tools: Letter Templates.

For employees unfamiliar with The Council, a customized letter from Council President/CEO Ken Crerar or a leader from your firm might be a helpful attachment for any communication you produce.

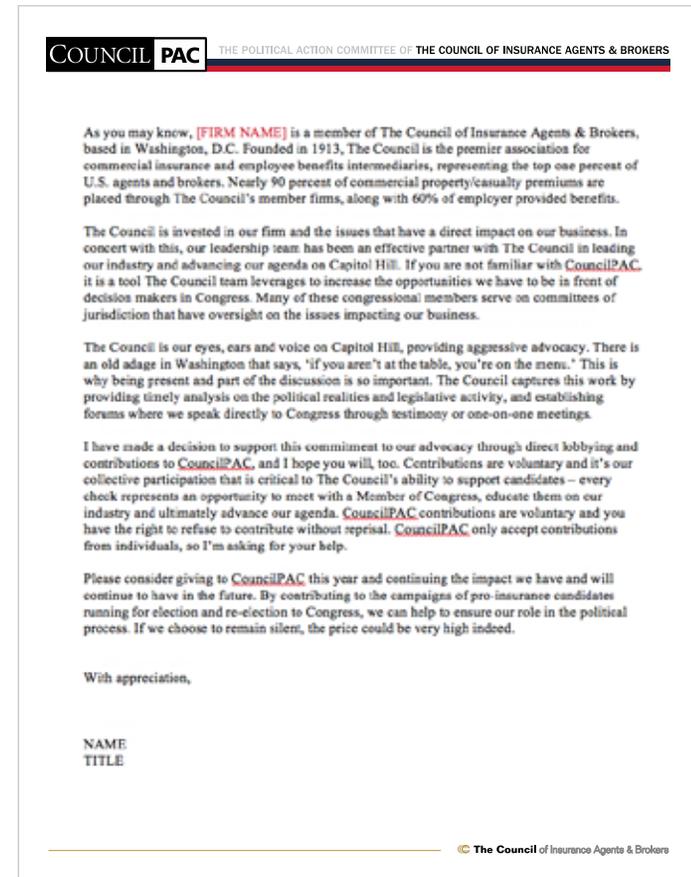
LETTER FROM COUNCIL PRESIDENT/CEO

This letter from Ken Crerar explains the important role CouncilPAC plays in advancing our industry's legislative interests.



LETTER FROM YOUR FIRM'S LEADERSHIP

This letter from one of your firm's leaders explains your firm's relationship with The Council and the importance of collective participation in the political process through CouncilPAC.



Tools: CouncilPAC Videos.

These videos are useful as educational and humorous icebreakers for introducing CouncilPAC.



THE POLITICAL VETERANS

Joel Wood and former U.S. Representative John Shadegg (AZ) discuss the important role PACs play in the political process.

Length: 3:00



THE RFP ZEN MASTER

This broker is a master at charming her clients and prospects, but she's no pushover in the office – and she won't let her firm be a pushover in Washington.

Length: 00:38



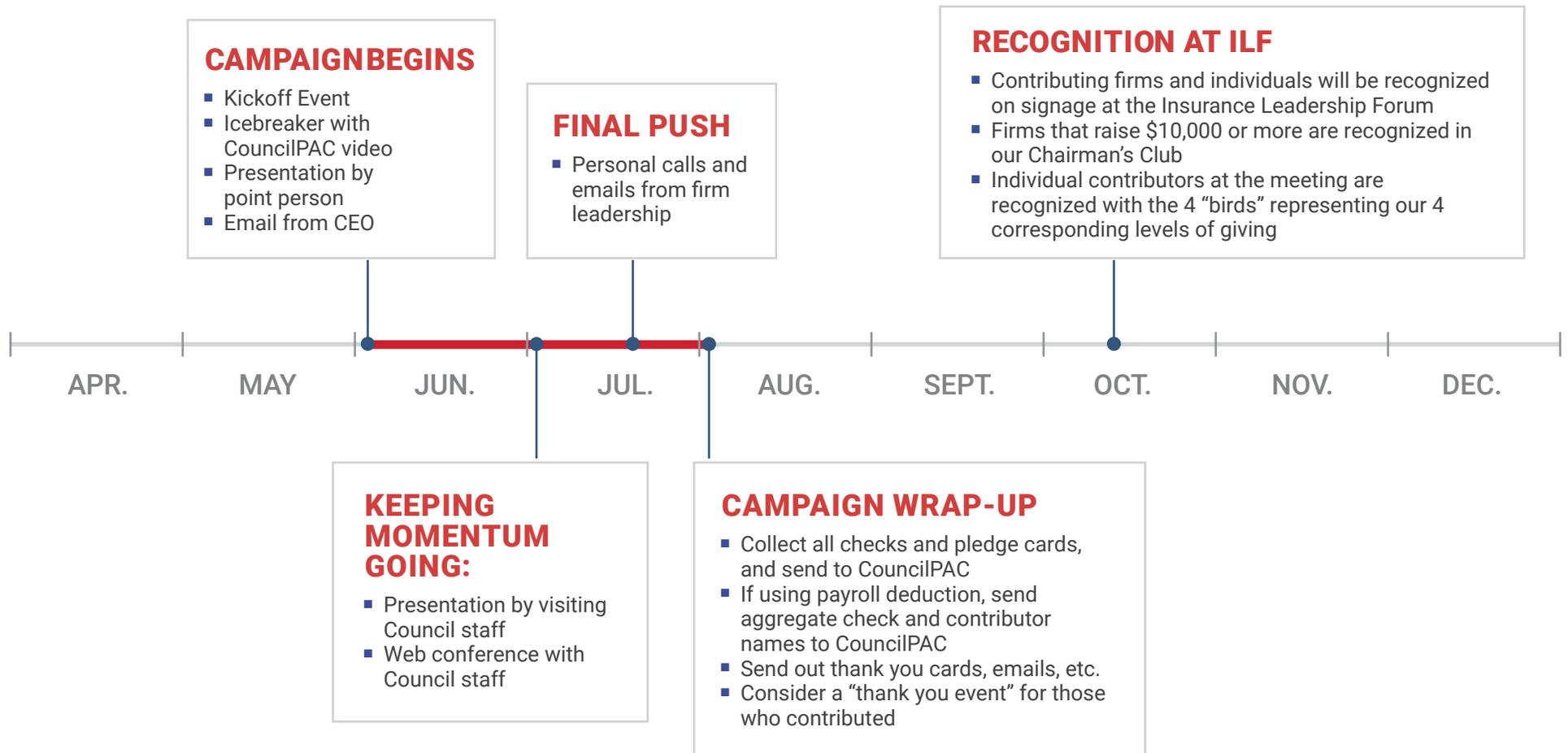
THE TOP DOG

This broker excels at everything he does, and expects no less of a PAC representing his industry on Capitol Hill.

Length: 00:50

Putting it All Together.

Many firms have found success with a 30 - 60 day campaign, but we encourage you to do what works best for you. However, we ask that you make every effort to run your campaign prior to the Insurance Leadership Forum (ILF) to ensure your firm is recognized at the meeting. Here's a sample timeline to help you plan.



Legal Info.

WHO YOU CAN SOLICIT

The FEC limits solicitation to a “restricted class,” which includes employees and family of employees that are “administrative and executive personnel,” which consists of employees who **both**:

- 1) Are paid on a salary (rather than hourly)
- 2) Have policymaking, managerial, professional or supervisory responsibilities

These employees will generally include those who **either**:

- Devote the majority of their work week to duties running the corporation’s business (i.e., officers, executives; or plant, division, or section managers)
- Follow the recognized professions (i.e., in-house lawyers)

Stockholders (i.e., those who have a vested beneficial interest in the stock, the power to direct how the stock will be voted, and the right to receive dividends) and their families also fall under this restricted class.

NOT INCLUDED IN THIS CLASS ARE:

- Professional employees represented by labor unions
- Outside counsel, consultants or professionals
- Board members who receive no compensation
- Salaried foremen and others who supervise employees
- Former or retired personnel

Members of the general public cannot be solicited.

CONTRIBUTION LIMITATIONS

Q: What is the minimum and maximum amount an individual can contribute to CouncilPAC in a single calendar year?

A: An individual can contribute ANY amount up to \$5,000 per calendar year. Firm leadership may recommend levels of giving based on organizational goals, but these are merely suggestions, contributions are voluntary, and you have a right to refuse to contribute without reprisal.

Q: What contributions are prohibited?

A: Contributions from federal government contractors, foreign nationals, and corporate or labor general treasuries are prohibited. Additionally, contributions in the name of another person are prohibited.

Q: Can I use my company credit card or be reimbursed by my firm for a contribution to CouncilPAC?

A: No. Contributions to CouncilPAC are personal and cannot be reimbursed.

Q: Is my contribution to CouncilPAC tax deductible?

A: No. Political contributions to PACs as well as to political parties or candidates are not tax deductible.

Q: My company has its own federal PAC. Can I still contribute to CouncilPAC?

A: Yes. Even if your company has a federally registered PAC, you can still contribute up to the maximum amount to CouncilPAC.

See additional Q&A

Legal Info.

CONTRIBUTION LIMITATIONS

Q: What Disclaimers Need to Be On a Solicitation?

A: The Federal Election Commission requires various disclaimers on solicitations based on the requirements under federal campaign finance law. Examples are included in the sample solicitations located in this toolkit. Below is an outline of what should be included.

General Notices:

- Contributions to the Council of Insurance Agents & Brokers PAC will be used to support candidates in federal election campaigns.
- These contributions are strictly voluntary and anyone may refuse to contribute without reprisal.
- You must be a U.S. Citizen or a Permanent Resident (i.e., a Green Card holder residing in the U.S.).

If there are suggested contribution levels:

- Any guidelines which may be suggested are only suggestions. All are free to contribute more or less than the guidelines, and no one will be favored or disadvantaged in their membership or employment because of the amount of their contribution or their decision not to contribute.

On any contribution card or form that would accompany a letter:

- All contributions must be from personal funds and may not be reimbursed or paid by any other person or entity. Contributions from foreign nationals are prohibited. Contributions from federal contractors, and the treasury funds of corporations, labor unions and national banks are prohibited.
- Federal law requires political committees to use their best efforts to obtain and report to the Federal Election Commission the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year.
- Contributions or gifts to the Council of Insurance Agents & Brokers PAC are not tax deductible.

Q: Can my company make a contribution?

A: No. Corporate contributions are prohibited. This prohibition also includes “in-kind” contributions, which frequently manifest themselves as the use of corporate resources or professional services.

Legal Info.

QUESTIONS YOU MAY RECEIVE

Q: I've heard that PAC money is "dirty" money. Is that true?

A: The money donated to and disbursed by hard PACs like CouncilPAC is highly regulated, making it the cleanest money out there. All contributions are publicly tracked by the Federal Election Committee. All contributions are voluntary and may not benefit or disadvantage your employment status.

Q: Why does CouncilPAC solicit individuals instead of just my company?

A: By federal law, contributions to hard PACs must be personal individual donations (as opposed to corporate donations).

Q: What specific issues will my money support? Why would I give money to a PAC that might support candidates who do not support my personal views on (immigration, gun control, education, etc.)?

A: CouncilPAC exists only to support candidates who share our position on business issues and will help advance public policies that benefit agents/brokers and their clients – regardless of political party affiliation.

We cannot guarantee that you will agree with every position on every issue that candidates supported by CouncilPAC may take. However, you are guaranteed that every candidate supported will understand the business concerns and interests you share with your insurance professional colleagues and our association. We recognize that although other highly controversial social issues are important, we also have much in common by virtue of our employment, and that's our sole focus.

Q: Can I choose which candidates or Members of Congress my money goes to?

A: Though we do not take direct requests, you can rest assured knowing we put our financial support behind candidates and Members of Congress who demonstrate a pro-insurance approach to law-making. In addition, The Council's government affairs team works closely with our member firms to complement their own political efforts.

Q: What percentage of my contribution actually goes to candidates?

A: 100% of the dollars given to CouncilPAC go directly to candidates. Federal law allows The Council to pay all of the PAC's administrative costs.

Q: I already give to charities and foundations – why should I give to a PAC? How does it affect me?

A: Giving to a PAC is consistent with your engagement with charities and foundations. You've demonstrated that you're an educated citizen who believes in making a difference by getting involved. CouncilPAC is an extension of your current efforts. Your contributions help legislators who help our profession and, in turn, our clients.

Q: Is my participation confidential?

A: The Council is required to collect and report to the Federal Election Commission in Washington, D.C., the name, mailing address, occupation, and name of employer for individuals whose contributions exceed \$200 per calendar year.

Ready to roll up your sleeves?