

## 2022 3rd Quarter Newsletter

*Keeping you in the loop*

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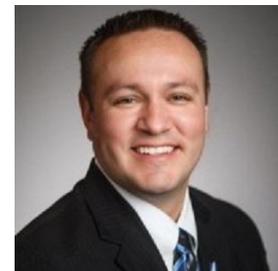


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### A Message from the President:

**Al Sorichetti**



Dear members, sponsors and friends,

Over the past two years, we have all learned new ways to interact, care for our clients and adapt to a world where Covid and new social norms have changed many things. As I look around at where we were, I have noticed that we live in a new time where people are taking more chances through initiatives, while

shaking off complacency. As a chapter, this is a position we are taking as well. From 2020 – 2022 we had to find new ways to interact, and thanks to our previous leaders, we maintained our model and found new ways to be successful. Moving into the new year, we are going to try to support you differently by providing content to lift your practice, add valuable information to your skill sets, and most importantly, work within our chapter to grow and invite new colleagues and friends.

Our chapter member count has fallen in recent years, and I do not believe it is something that should stay in the shadows, but rather addressed and corrected with all of our efforts. As such, I would like to ask for new ideas, best practices and knowledge to boost our chapter member count. All of this, while providing meetings and information that you find valuable and believe others will benefit from as well.

This year we are moving away from providing CE at every meeting and moving forward with material and speakers that will help provide you new information, new goals and new paths to success. We will still provide CE through an exam, but this freedom allows us to offer content that is relevant and not repetitive or focused in one area. Let me be the first to say that I understand; Most people do not like change. In this case, however, change will open new doors for new members, to provide flexibility and value to our chapter members and guests.

As a reminder, we meet monthly to network and learn new information and perspectives within our chosen fields. We find our meetings to be a valuable use of our time that provides insights and ideas to make us better at what we do. If we do not see that value as a chapter, please let me know what we can do because we can only get better.

Finally, you are in good hands as our board cares more about our members, and it shows. I would like to thank them all for the time they dedicate, the thought they put into each decision and their ongoing effort to grow the chapter.

We will continue to work hard, but we cannot do this alone. I would ask that each member take a moment to think of what you get out of the SFSP and most importantly, who else could benefit from our time together. I'd ask that you pick up the phone and ask them join. Our growth will come when we enthusiastically share the benefits of our chapter with those who should be sitting next to us each month.

Thank you for all that you do.

AI Sorichetti, CHFC® CLU® CMFC, CBC, ALHC, CLTC



## 6TH ANNUAL BOB BIEHL MEMORIAL GOLF TOURNAMENT – MONDAY, SEPTEMBER 19, 2022

**Location:** Laurel Creek Country Club

**Date:** Monday, September 19, 2022

We appreciate your continued support and dedication to this event! Proceeds of this event benefit **Deborah Heart and Lung Center**.

[Register Online Now](#)

[Print Registration Form](#)



***For Tournament information, call:***

- Brian E. Biehl, CFP, 609-351-1874, [bbielh3@comcast.net](mailto:bbielh3@comcast.net)
- Thomas C. Piersanti, SR. RHU, CLU, 609-870-4280, [tcpsr14@aol.com](mailto:tcpsr14@aol.com)

### **2022-2023 Programs Kickoff**

Our first meeting for the new program is be on **September 13th**. You may attend either VIRTUALLY OR IN PERSON.

[Click here for details and to register for meeting.](#)

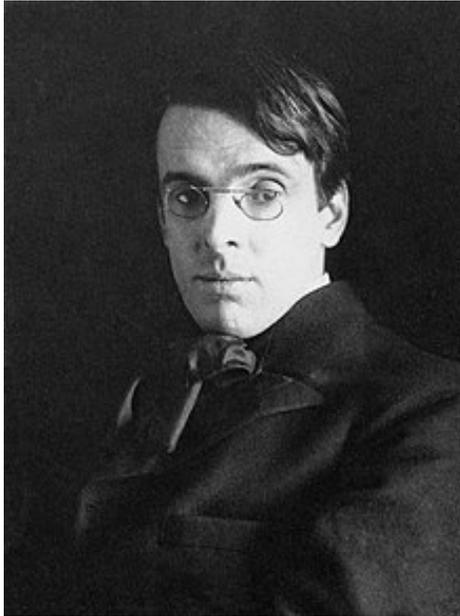
We are still finalizing our **2022-2023 Programs Calendar**.

[Click here to save the dates of the upcoming programs.](#)

Please note that our in-person meetings this year will be at

**10,000 Sagemore Drive, Suite 201, Marlton, NJ**

**Do Not Go** to Laurel Creek!!



***“Do not wait to strike  
till the iron is hot; but  
make it hot by striking.”***

### **William Butler Yeats**

Turn of the 20th century Irish poet, dramatist, writer and one of the foremost figures of 20th-century literature. A driving force behind the Irish Literary Revival and the Irish literary establishment



## **Member Spotlight**

**James “Jim” Martin, II, ChFC, CLU, RICP**

Retirement Income Consultant with Ash Brokerage  
SJC SFSP member since 1986

*Written by Will Merriken, ChFC, AEP  
Past President SJC, Current Board Member*



Jim was born and raised in Pittsburgh, PA and is a die-hard Steelers and Penguins fan. But, as it is 2022 and we are an open-minded group of professionals, we won't hold that against him here in Southern NJ Iggles-Flyer land!

As many of us know, Jim has been a fixture in the South Jersey Insurance and Annuity professional community since the early 1980's. In his junior year at Penn State (State College Campus) he got his life and annuity license and started as a life Insurance "College Agent" with Northwestern Mutual. Upon graduation from PSU in 1982 with a degree in Insurance and Real Estate Management, he took a position in a Philadelphia based life insurance operation. It was a little company called Aetna and he sold Payroll Deduction Life Insurance to Federal Employees. 4 important things happened during his 5-year tenure with Aetna—

1. He qualified for MDRT in his first year based on the number of lives!
2. He learned the value of persistence and not taking "No" personally. And, when combined with hard work equals success!
3. While at Aetna, Jim made the best sale of his life when he met his wife Ann. It was "Love at 1st sight" for Jim. They dated every day for 6 weeks straight! They were married in November 1985.
4. In 1986 he joined SFSP and the South Jersey Chapter to compliment his membership in the GCALU--Greater Camden Association of Life Underwriters. It's all about relationships, relationships, relationships!

On the topic of the Importance of Persistence, Jim recalled that Monday night was "Calling Night" back when Monday Night Football was a bigger deal. After about 2 months of calling this one particular prospect, every Monday night, the guy got angry and said "You always interrupt me! What do I have to do to get you to stop calling?" Jim calmly responded— "Give me an appointment! After that, I'll never call again...unless you want me to!" He got the appointment, made a sale and took the 3-page application!!! (Yes, only 3 pages back then!) The life policy was issued "Standard" DESPITE the guy having had Legionnaires Disease. Now that takes us all back to the 80's in one sentence!!

Jim's childhood was checkered with experiences that taught him the power of positive thinking and the importance of surrounding yourself with good mentors. At the age of 10 Jim's Dad died in a car accident. A few years later his Mom re-married. Neither Jim nor his brother got along very well with their new Step-Dad and his 3 kids. So Jim immersed himself in the Montour, PA High School Marching Band and became the Lead Trombone. The Band Teacher/Leader was a terrific person and motivator.

Another excellent mentor Jim credits is Frank Miller, Founder and Owner of Tax Planning Seminars. At the age of 30 in 1989, Jim met Frank at a South Jersey CLU meeting and shortly thereafter went to work for him building on his previous post with the PSFS Bank selling annuities through 13 branches around the City of Brotherly Love. The Frank and Jim team quickly built TPS into a major Annuity Sales operation which got acquired by Life USA in 1991. When Life USA was acquired by Allianz in 1998, Jim became president of TPS -Timely, Professional Service.

During the 1990's Jim made time in his busy schedule to serve on the GCALU Board becoming President in 1995. It was their 50th anniversary so it was a very busy year indeed! He has also served on our SFSP, South Jersey Chapter Board on and off during the late 90's and through the 2000's.

His career continued to blossom in the Annuity World when Allianz merged with Roster Financial (Voorhees, NJ) in 2003. Jim became Sr VP of Annuities. By 2008 the extensive travel of the last 5 years caused him to hit the "Re-Set

Button". After a brief "Practice Retirement", Jim took a position as the South Jersey Annuity Specialist with Highland Capital. Jim credits Tony Molino, a fellow GCALU and SFSP member, as the key in Jim getting the Highland Capital position. And then Jim's life took an unexpected turn—he was paired with the life insurance specialist in South Jersey --Tom Piersanti, CLU, RHU, another long time GCALU and SFSP member! What a small world!! In 2013 Jim moved over to Ash Brokerage as their Retirement Income Consultant.

Jim credits his highly successful career to adhering to his "Guiding Principles"—Integrity; Persistence; Creativity; Believing resolutely that people will do the right thing.

This theme carries through into his advice for young professionals on Professional Development –

- Find a mentor, work in their practice on their B & C clients. You'll learn a lot!
- Associate with people of Integrity who have a great work ethic. Learn from them and absorb all you can.
- Be active in professional communities like SFSP, MDRT, The American College, and meet the members.
- Listen and be willing to keep a non-judgmental open mind. His favorite quote from Mark Twain sums it up "It's not what an individual doesn't know that hurts them, it's what they think they know, that's wrong, that causes the damage."

Jim and Ann have 2 children—Luke, age 30. He lives in Charlotte NC with his wife. Kids are in their future! Daughter Alexis is 28, engaged with plans to be married in October 2023. Jim and Ann have a passion for teaching/coaching and coached both their kids on the Lacrosse field in the SJ/Medford Club. Both Luke and Alexis went on to be star Lax players at Shawnee HS and then in college at Scranton U and Catholic U.

Jim and Ann's other big passion is travelling which has been fueled by the many company trips all over the world Jim has qualified for over these past 40 years. They've also been to many of our country's beautiful National Parks—Bryce, Grand Canyon, Muir Woods, The Tetons, Yellowstone, Yosemite, Zion--to name a few.

Thanks, Jim, for all your years of service in the Brokerage Community for guiding us advisors to do the right thing for our clients, every time!





*"I was a semi-chubby white kid from Montana who couldn't swim. I became a Navy SEAL who ended-up in Osama bin Laden's bedroom on a Tier 1 Mission to take down the #1 terrorist in the world. My life is proof that if you put your mind to it, you can do anything you want."*

- Robert J. O'Neill

Former Seal Team Six Leader, the Man Who Fired the Shots That Killed Osama Bin Laden.

Interviewed by Vikas Shah MBE, @MrVikas  
<https://thoughteconomics.com>

## Membership Update August 2022 by co-chairs

Will Merriken, ChFC, AEP  
& Tony Molino, CLU, CFP

Membership  
Update

**You, our Members, are our Chapter's greatest asset!!** As we return to our "new normal" our current membership stands at **41** comprised of **28** National Members and **13** LOSA members (Local Only Season Application). Directly below this article is a terrific comparison of the 2 membership options. PLEASE take time to review both options. Then, please be sure to renew your membership. Please reach out to a colleague and invite them to consider joining and attending our September 13th meeting—Either VIRTUALLY OR IN PERSON at **10,000 Sagemore Drive, Suite 201, Marlton (Do Not Go to Laurel Creek!!)**. **IN PERSON BREAKFAST COST reduced to \$15.**

**BRING A GUEST POLICY!!** Our guest policy is simple—**1st visit is free** (on the house). **2nd visit is \$30. After 2nd visit--** they must join via either of the 2 membership options to continue to be admitted to our meetings (in person or virtually). See you on Tuesday 9/13!

We are excited that we picked up 10 **LOSA members** last year in our first year of offering this option. We have heard from members that **this is a terrific value at \$20 a month!** We hope you will help us continue building up our membership by **joining in our Social Media campaign and following us**, forwarding our posts to colleagues/professional friends-CPA's, Attorney's, Wealth Managers, and introduce us to new prospective members.

**Our Social Media campaign is a new initiative** being run by our former Chapter Administrator Stephen Hanscom and will target age 45 and under professionals. If you want traditional tools/marketing PDF pieces please reach out to Tony or I and we will email them to you.

You can also visit our **BRAND NEW Website** and click on the Membership button. Your Board has taken care in designing the website to be customer friendly and easy to navigate. Tricia Hancock (thancock@callums.com) is leading the ongoing enhancements to our website and she welcomes your comments. Our NEW Website is <https://www.sfsp-sjc.org/>

**Mentorship Program--** In our SM campaign we will be highlighting our Mentorship Program where we will pair a young professional with a seasoned advisor. If you would like to participate as a mentor please contact Tony Molino at [atmolino@comcast.net](mailto:atmolino@comcast.net) OR Will Merriken at [willm@merriken.com](mailto:willm@merriken.com) and put in the Email header subject line –SJC MENTOR.

**CE Credits will be delivered differently this year.** Attend our September Meeting to learn more. As Porky Pig said--"*That's, that's, that's all folks!*"

Will and Tony

## Cyber Points

As the months' pass, we find ourselves talking more about the cybersecurity concerns we wish we could forget. Hackers are ruthless and will do whatever it takes to compromise and exploit you. Insurance companies will be particular and highly picky about offering cyber insurance coverage. It is imperative that you and your business be in the position to obtain this specific insurance, as a breach can put you out of business.



The good news is if we are diligent in learning and preparing, the threats will be lessened dramatically. Nothing will keep hackers or other cyber threats completely at bay, but a great layered security plan surely will slow them down.

In addition to “standard approaches” to cybersecurity like antivirus, secure backups, and a quality password policy, consider the following layered security topics for your business:

- Password Managers
- Two-Factor Authentication (2FA)
- Zero-Trust Security Protocols
- Staff Cybersecurity Education
- Cyber Insurance
- Business Continuity Planning
- Emergency Response Planning

In our commitment to being the best IT support company, PCS continues to research and offer top-notch cybersecurity services. From backup plans and

next-generation malware protection to critical incident response, our offerings are second to none. One such company we are proud to work with is Huntress, which offers managed cyber-attack detection and response backed by 24/7 threat hunting.

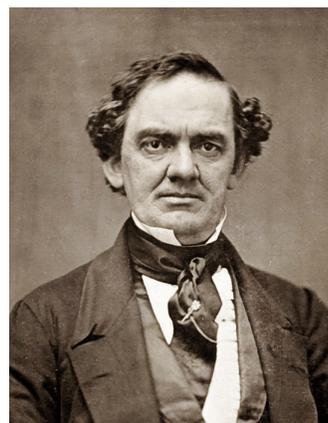
Huntress enables us to find and stop hidden threats that sneak past preventive security tools. By focusing on a specific set of attack surfaces, vulnerabilities, and exploits, the platform helps PCS protect its customers from persistent hacker footholds, ransomware, and other attacks.

Huntress combines automated detection with real human threat hunters so even the most advanced threat actors won't stand a chance against its defenses.

***“Comfort is the enemy of progress.”***

### **P. T. Barnum**

19th Century American showman, businessman, and politician, remembered for promoting celebrated hoaxes and founding the Barnum & Bailey Circus



## **Apple's New Lockdown Mode Creates A New Level of Security For Your iPhone**



Apple will be offering a new "Lockdown Mode" for its iPhones, iPads and Mac computers this fall. It's designed to fight advanced hacking and targeted spyware like the NSO Group's Pegasus.

The feature is designed to activate "extreme" protections for iPhones, iPads and Mac computers. Apple's Lockdown Mode blocks link previews in the messages app, turns off potentially hackable web browsing technologies, and halts any incoming FaceTime calls from unknown numbers. Apple's devices also won't accept accessory connections unless the device is unlocked.

When Lockdown Mode is released in the fall, cybersecurity experts say, it'll represent an escalation on Apple's part, particularly because the feature will be available to anyone who wants to turn it on.

We believe Apple may push customers and competitors to take stronger security postures.

*The previous two articles (**Cyber Points** and **Apple's New Lockdown Mode**) were reprinted from the July 2022 issue of the **PCS** Newsletter. Out thanks to Anthony Mongeluzo, President & CEO for his permission.*

[Click here to visit our website for the latest updated information](#)

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