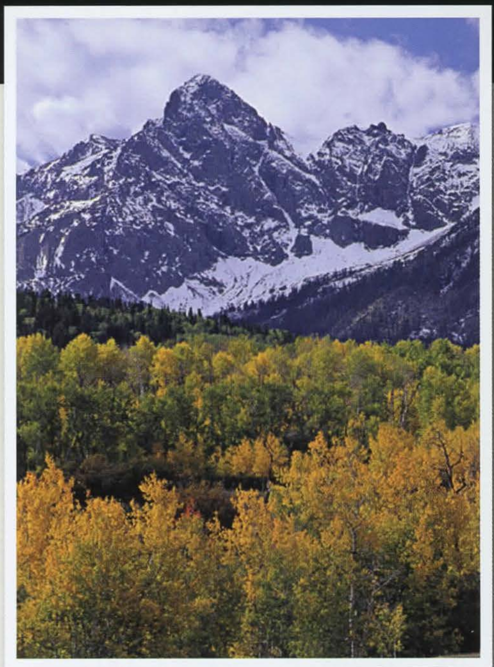


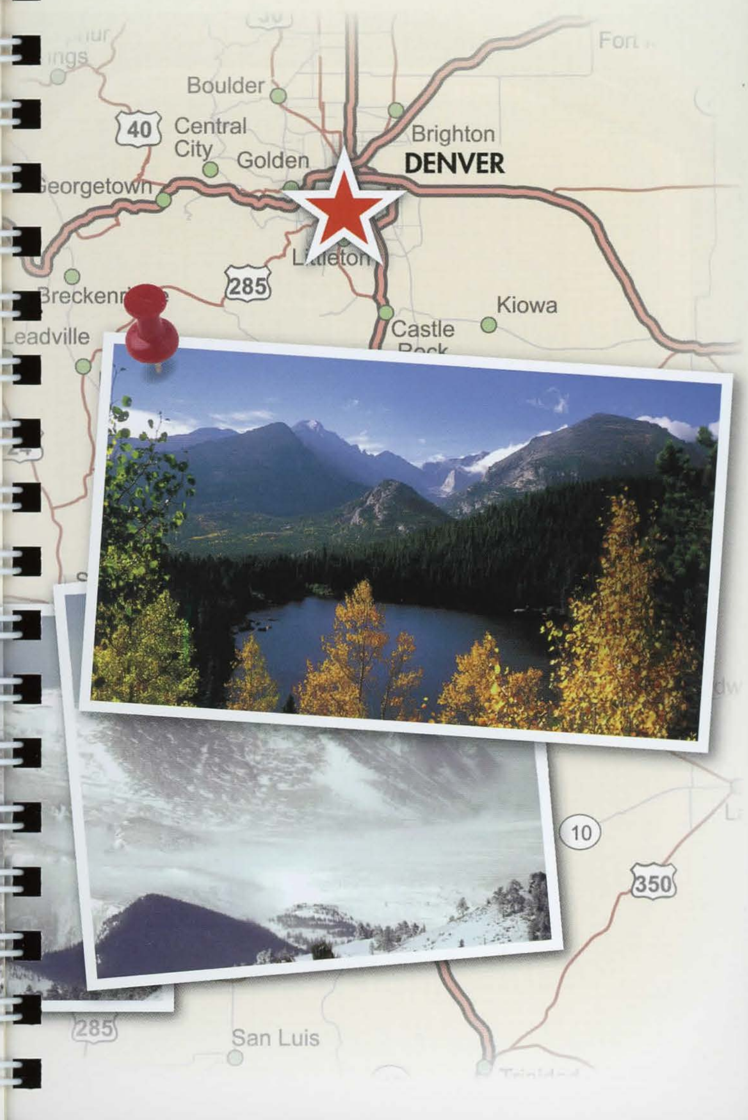
MDRT

The Premier Association of Financial Professionals®

Reach New Heights

THE 2007 ANNUAL MEETING

JUNE 10–13, DENVER, COLORADO, USA



PROGRAM BOOK

MDRT®

Million Dollar Round Table
325 West Touhy Avenue
Park Ridge, IL 60068-4265 USA

Phone: 847.692.6378
Fax: 847.518.8921
Web site: www.mdrt.org

Schedule at a Glance

Saturday, June 9, 2007

12 p.m. – 6 p.m.	Registration Open CC – Hall F
12 p.m. – 5 p.m.	MDRT Power Center Open CC – Hall F
4 p.m. – 5:30 p.m.	PGA Ambassadors Orientation CC – Four Seasons Ballroom 1

Sunday, June 10, 2007

8 a.m. – 7 p.m.	Registration Open CC – Hall F
9 a.m. – 6 p.m.	MDRT Power Center Open CC – Hall F
9 a.m. – 6 p.m.	Exhibits Open CC – Hall F
10 a.m. – 11 a.m.	Exhibitor Product Workshop – Coventry First CC – Hall F
11 a.m. – 2 p.m.	** Court of the Table–Top of the Table Program Session CC – Wells Fargo Theatre 2 Reception CC – Korbel Ballroom 1-2
3 p.m. – 5 p.m.	First Time Orientation CC – Hall E (enter at the back of Hall F)
7:30 p.m.	Transportation to the Welcome Reception Begins See page 7 for transportation details
8 p.m. – 10 p.m.	Welcome Reception INVESCO Field at Mile High

Monday, June 11, 2007

7 a.m. – 4 p.m.	Registration Open CC – Hall F
8 a.m. – 11:45 a.m.	Main Platform CC – Hall A
11:30 a.m. – 6 p.m.	MDRT Power Center Open CC – Hall F
11:30 a.m. – 6 p.m.	Exhibits Open CC – Hall F
12:30 p.m. – 1:30 p.m.	Exhibitor Product Workshop – Lincoln Financial CC – Hall F
1:30 p.m. – 2:30 p.m.	Focus Sessions CC – various rooms H – various rooms
2:30 p.m. – 3 p.m.	Afternoon Refreshment Break Sponsored by Columbus Life CC – Exhibit Hall F
3 p.m. – 4 p.m.	Focus Sessions CC – various rooms H – various rooms
4 p.m. – 6 p.m.	Quarter Century Club (by invitation only) H – Mineral Hall
4:30 p.m. – 5:30 p.m.	Focus Sessions CC – various rooms H – various rooms
4:30 p.m. – 5:30 p.m.	Mentoring Success Stories Session H – Capitol Ballfoom 5
5:30 p.m. – 6:30 p.m.	Mentoring/General Agents Reception H – Capitol Ballfoom 4
7 p.m. – 8:30 p.m.	Evening Session H – Centennial Ballroom E-H
7 p.m. – 9 p.m.	* Evening Dinner Session H – Centennial Ballroom A-D

Tuesday, June 12, 2007

6 a.m. – 7:15 a.m.	* Breakfast Session H – Centennial Ballroom A-D
7 a.m. – 4 p.m.	Registration Open CC – Hall F
8 a.m. – 11:45 a.m.	Main Platform CC – Hall A
11:30 a.m. – 3 p.m.	Exhibits Open (last day) CC – Hall F
11:30 a.m. – 6 p.m.	MDRT Power Center Open CC – Hall F
12:30 p.m. – 1:30 p.m.	Exhibitor Product Workshop – Life Settlement Solutions CC – Hall F
1:30 p.m. – 2:30 p.m.	Focus Sessions CC – various rooms H – various rooms
3 p.m. – 4 p.m.	Focus Sessions CC – various rooms H – various rooms
4 p.m. – 6 p.m.	Quarter Century Club (by invitation only) H – Mineral Hall
4:30 p.m. – 5:30 p.m.	Focus Sessions CC – various rooms H – various rooms

Wednesday, June 13, 2007

7 a.m. – 9 a.m.	Registration Open CC – Hall F
7 a.m. – 1:30 p.m.	MDRT Power Center Open CC – Hall F
8 a.m. – 11:45 a.m.	Main Platform CC – Hall A

Location Key

CC – Convention Center

H – Hyatt Regency Denver

* Prepaid ticketed event – preregistration required and additional cost involved

** Ticketed event – preregistration required, no additional cost involved

Letter From the President

Fellow MDRT members,

On behalf of the Executive Committee, I want to personally welcome you to Denver, Colorado, and the Annual Meeting celebrating MDRT's 80th year!

We are so proud of our fellow members on the 2007 Program Development Committee; they have built a program full of educational and motivational sessions, and entertaining events to help us excel personally and professionally. Meanwhile, you have the opportunity to meet and exchange ideas with more than 6,000 of your esteemed colleagues from around the globe.

This book is your personal guide to the Annual Meeting's sessions and events. Inside, you will find each day's schedule, a map to help you navigate the Colorado Convention Center, and information about the sessions and speakers.

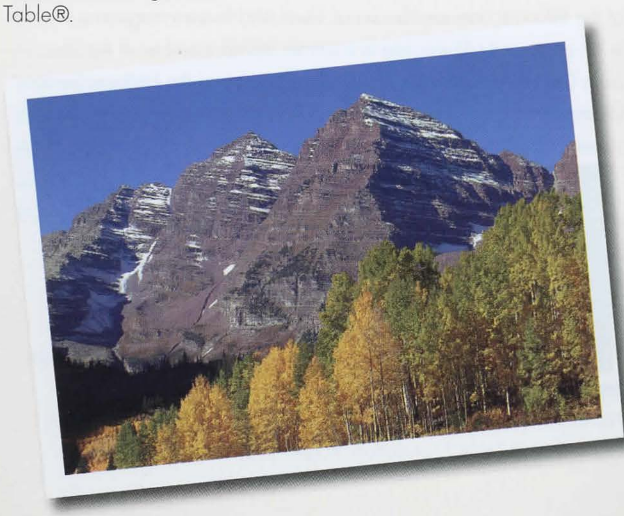
I'm pleased to have you here in Denver, and trust you will make the most of our time together, where we can all Reach New Heights.

Kindest personal regards,

Philip E. Harriman, CLU, ChFC
2007 President
Million Dollar Round Table

REACH New HEIGHTS

Table of Contents



Executive Committee

Philip E. Harriman, CLU, ChFC, MDRT President, is a 25-year member of the Round Table with four Court of the Table and eight Top of the Table honors. He has served as a Divisional Vice President, Chair and member of numerous committees, most recently serving as the 2003 Divisional Vice President of Strategic Relations. His involvement with MDRT also includes being a Diamond Knight of the MDRT Foundation. Harriman is a member of the Association for Advanced Life Underwriting, the National Association of Securities Dealers, a past executive committee member of the Maine Estate Planning Council, and he was the 2000 recipient of the J. Putnam Stevens Award for his outstanding contributions to the life insurance profession. His civic involvement includes four terms (1992–2000) representing the 23rd District in the Maine Senate and serving on numerous community boards, including Mid-Coast Health Services and Husson College, his alma mater.

Stephen O. Rothschild, CLU, ChFC, MDRT Immediate Past President, is a 32-year member of the Round Table with eight Court of the Table and four Top of the Table honors. A three-time Divisional Vice President, he has been a Chair and member of many MDRT committees and task forces. In addition, he is an Excalibur Knight of the MDRT Foundation and a Gift of Life Insurance Program participant. He is a past president of the St. Louis International Association of Financial Planners and the Estate Planning Council of St. Louis. He recently served on the board of directors of the Association for Advanced Life Underwriting, and he is also a member of the editorial advisory board of *Trusts and Estates* magazine. In his community, Rothschild is a former board member of the Life Skills Foundation, Jewish Community Center and the Delcrest Senior Citizens Home.

James E. Rogers, CLU, CFP, MDRT First Vice President, is a 34-year MDRT member with 25 Top of the Table honors. He has served as a Chair and member of numerous Round Table committees, most recently serving as the 2004 Divisional Vice President of Strategic Relations. He is a Gold Knight of the MDRT Foundation and a Platinum Knight of the Canadian Million Dollar Round Table Foundation. Rogers is chair of Rogers Group Financial, the 51-person independent financial advisory firm he founded. In 2001, Rogers was the first recipient of *Advisors Edge* magazine's Career Achievement Award.

Walton W. Rogers, CLU, ChFC, MDRT Second Vice President, is a 33-year MDRT member with three Court of the Table qualifications. He has served as a member or Chair of 25 MDRT committees and task forces and has been an active volunteer for the MDRT Foundation. A Platinum Knight-level donor to the Foundation, he most recently served as its Vice President and was a member of the Foundation Board of Trustees for three years. He also has participated in several major activities of the MDRT Foundation, including the 1994 Dallas, Texas, Habitat for Humanity home build and many Phonathons. In the industry, Rogers has served twice as president of the Annapolis Association of Insurance and Financial Advisors, and he is a 15-time recipient of Baltimore's Agency Leader Award. Rogers is active in his community as a past president of the Annapolis Rotary Club and the Annapolis Woodworkers Guild. He also is a six-year veteran of the Maryland Air National Guard and served on the board of United Cerebral Palsy of Southern Maryland.

Guy E. Baker, CLU, MSFS, MDRT Secretary, is a 37-year MDRT member with 29 Top of the Table qualifications. He has served in many leadership positions within MDRT, including twice as a member of Management Council and as a member of the Top of the Table Advisory Board from 1988 to 1990. In addition, he is an Excalibur Knight of the MDRT Foundation and served as MDRT Foundation President in 2000. In the industry, he has served as a member of the board of directors of both the Association for Advanced Life Underwriting and the Orange County Life Underwriters Association. Baker is a highly sought-after speaker who has presented at the MDRT Annual Meeting 12 times and has written hundreds of articles for industry publications and several books.

Special Sessions

SUNDAY, JUNE 10

11 a.m. – 2 p.m.

COURT OF THE TABLE–TOP OF THE TABLE PROGRAM*
The Pursuit of Happyness

Session: Wells Fargo Theatre 2, Convention Center
Reception: Korbel Ballroom 1-2, Convention Center

Christopher Gardner

Looking at Christopher Gardner today, it is difficult to imagine that he was once homeless and destitute. The founder of Gardner Rich LLC, an institutional brokerage firm specializing in the execution of debt, equity and derivative products transactions, he was fighting for survival in the early 1980s when unfortunate circumstances left him homeless with a young son. At this program exclusively for Court of the Table and Top of the Table members, hear firsthand Gardner's amazing story, the subject of the movie "The Pursuit of Happyness," released in December 2006.

* *CLOSED EVENT — Ticket Required*

Admission is restricted to Court of the Table and Top of the Table meeting attendees who have pre-registered and present a ticket. No admittance without your name badge, ribbon and ticket.

Note: Recording not available.

3 p.m. – 5 p.m. (Doors open at 2:30 p.m.)

FIRST TIME ORIENTATION

Hall E (enter at the back of Hall F), Convention Center

Van Mueller, LUTCF

Learn the secret to being a successful MDRT member. First Time Orientation (FTO) isn't just an ordinary information session. It's a pep rally to help you transition from MDRT qualifier to MDRT member. Mueller, a long-time MDRT member and Top of the Table qualifier, has spoken to industry audiences around the world. He knows that the key to success can be found in the many opportunities the Annual Meeting provides for building relationships with people from all over the world, and the knowledge they want to share that can help you grow personally and professionally. Don't spend the entire meeting trying to figure out how to make the most of your investment of time and money. Get everything you need to make your first MDRT Annual Meeting a memorable one in this fun two-hour session. Bring plenty of business cards.

To reach Hall E, enter through the Registration area and Exhibit Hall in Hall F. Look for the PGA Ambassador volunteers in hats with directional signs.

8 p.m. – 10 p.m.

WELCOME RECEPTION
INVESCO Field at Mile High

The Welcome Reception will truly be a "kick-off" event. The chance to party on the field where the two-time Super Bowl champion Denver Broncos play is a once-in-a-lifetime opportunity and reason enough to attend this extraordinary event.

Dance to the music of the MDRT bands, or make your own music on the karaoke stage. Enjoy the fun on the field and get "behind the scenes" in the visitors' locker room and the Players' Pavilion. Enjoy the view overlooking the field from the beautiful Club Lounge, and watch the action from almost any seat in the house. Friends, food and fun will make it one of the best "tailgate" parties you've ever experienced. Don't forget your camera!

Continuous round-trip shuttle service will be provided to INVESCO Field at Mile High beginning at 7:30 p.m. from the Hyatt Regency Denver (15th Street entrance), Adam's Mark Hotel (Court Place entrance) and the Colorado Convention Center (Lobby B – Welton Street entrance). The shuttle from the convention center will only run from 7:30 to 8:30 p.m. After 8:30 p.m., you can take the shuttle from either the Hyatt or Adams Mark hotels. Return shuttles will make stops at all MDRT official hotels.

Admission is restricted to badge-wearing meeting attendees only. No admittance without your badge.

MONDAY, JUNE 11

7 p.m. – 8:30 p.m.

M093 • An Evening of Astonishment

Centennial Ballroom E-H, Hyatt Regency Denver

Giovanni Livera

With Giovanni Livera, experience 90 unforgettable minutes of unbelievable wizardry with a message from this motivator and magician combined. Livera celebrates the human spirit, believes anything is possible and has a passion for living each hour of life to the fullest. You'll laugh as he turns all your thinking about how to achieve goals upside down, and be transformed by his secret for "living a thousand years."

Note: Recording not available. **= J, K, M, S**

7 p.m. – 9 p.m.

M092 • Camaraderie and Comedy Dinner*

Centennial Ballroom A-D, Hyatt Regency Denver

Entertainment: Ron Pearson

Gather your friends to share a table, or join a table of new friends to share a relaxing and fun evening. Share great conversation over a special double-entrée dinner. Following dinner, sit back and enjoy noted television actor and comedian Ron Pearson, whose high-powered comedy is guaranteed to have you laughing so hard your sides will hurt.

**PREPAID EVENT — Ticket required for admission*

Admission is restricted to badge-wearing meeting attendees who purchased a ticket at the time of registration. No admittance without your badge and ticket.

Note: Doors will open at 6:30 p.m. Dinner service will begin at 7 p.m. and end promptly at 7:45 p.m. A cash bar will be available.

Special Sessions continued...

TUESDAY, JUNE 12

6 a.m. - 7:15 a.m.

BREAKFAST PROGRAM*
T094 • Rediscovering Joy
Centennial Ballroom A-D, Hyatt Regency Denver

Amanda Gore

Start your day off with a hearty breakfast and laughter. Gore is a noted author, speaker, consultant and three-time Annual Meeting speaker. Blending expertise in physical therapy, group dynamics, neurolinguistics and occupational health, she demonstrates the importance of connecting the body, mind and spirit. Learn how making this connection will help you rediscover joy at work and in life, and make you more effective professionally and personally. Breakfast with friends, along with Gore's entertaining and lively presentation, will send you out the door energized and smiling.

NOTE: Breakfast service will begin at 6 a.m. and end promptly at 6:30 a.m.

**PREPAID EVENT — Ticket required for admission*

Admission is restricted to badge-wearing meeting attendees who purchased a ticket at the time of registration. No admittance without your badge and ticket.

Keys

Key to Focus Sessions

1:30 p.m. - 2:30 p.m. → SESSION TIME

M041- Unlocking Asia's Explosive Opportunities Through Estate Planning EP → SESSION TRACK
CC Wells Fargo Theater 1 → SESSION LOCATION
Bernard Lim, CFP → SESSION SPEAKER
→ SESSION NUMBER AND NAME

BI ⊕ = **J**
→ INTERPRETED SESSION
→ CONTENT LEVEL
→ AUDIENCE APPEAL

Icon Key

B = Basic
I = Intermediate
A = Advanced
= Based on U.S. Tax Law
= Global Interest
= Interpreted Session

Interpreted Session/Language Key

J = Japanese
K = Korean
S = Spanish
M = Mandarin

Session Track Key

- BUSINESS INSURANCE
- CORE & ANCILLARY PRODUCTS
- EMPLOYEE BENEFITS / QUALIFIED PLANS
- ESTATE PLANNING
- FINANCIAL PLANNING / INVESTMENTS
- PRACTICE MANAGEMENT / TECHNOLOGY
- SALES IDEAS / MARKETING
- WHOLE PERSON
- SPECIAL INTEREST

Monday Sessions

MAIN PLATFORM SCHEDULE
8 a.m. – 11:45 a.m.

Presiders:	Philip E. Harriman, CLU, ChFC Stephen O. Rothschild, CLU, ChFC
Flag Ceremony	
Invocation	Jocelyn Harriman
It's Possible	Les Brown
Can You Imagine?	Lyle L. Blessman
Dream Breaker or Dream Maker	Dan Miller
BREAK	
Filling Empty Shelves	Ardena Gojani
The Dash	Philip E. Harriman, CLU, ChFC
Life Is a Marathon	Bill Butterworth

1:30 p.m. - 2:30 p.m.

M011 • The Midas Touch: A Wealth of Sales BI
CC Four Seasons Ballroom 2-3
Mitchell Wm. Ostrove, CLU, ChFC

It is easy to forget the basics when you've been doing this for a while, but it's the basics that sell the larger cases. In almost all cases, the solution is a combination estate plan for the business owner solved with business dollars. Ostrove presents a step-by-step look at winning approaches and some solutions that have worked for him during the past 40 years. He reminds us to remember the real motivation for the owner: "How will it benefit me, my family or my business?"

All

M021 • Fixed Indexed Annuity Explosion! How to Get Your Share of the Marketplace CA
CC Four Seasons Ballroom 4
Matthew J. Rettick, CSA, RFC

Fixed indexed annuities (FIAs) were first sold in 1995 with annual sales of USD 500 million. Ten years later, sales exceeded USD 27.2 billion. Currently there is more than USD 101 billion of in-force indexed annuity policies. Why is there so much interest from consumers? The answer is found in the unique aspects of this unusual product in which the linked market appreciation of a variable annuity is tied to the safety of a fixed annuity. This session gives attendees the tools to significantly increase their sales of indexed annuities.

All

M031 • The HSA Strategy: The Future of Health Insurance in America EB
CC 201-203
Robert Hopper, Ph.D.

Health savings accounts (HSA) may be the most important innovation in health insurance history, with the potential to reinvent the health insurance industry and provide a platform for an American-style national health care strategy. HSAs are the best example of the consumer-driven health care movement that empowers individuals, instead of third-party insurance companies, to take charge of their health care by shopping for the best values in health care. Life, health and financial professionals will play a key role in the growth of this consumer-driven health care movement. Get ready to make an informed recommendation when clients ask about HSAs. Hopper delivers a deeper understanding of HSAs and their potential to help America's increasingly dysfunctional health care system.

All

M041 • Unlocking Asia's Explosive Opportunities Through Estate Planning EP
CC Wells Fargo Theatre 1
Bernard Lim, CFP

Asia is ripe with high-value insurance sales opportunities through estate planning. Increasing affluence and complexity of needs coupled with greater uncertainty are ideal ingredients. But, it requires skilled professionals who realize that simple, powerful ideas and techniques, matched with an ongoing quest for knowledge, are the keys to unlocking the vast opportunities. This exciting presentation stimulates your interest and equips you with transferable ideas and tools that position you to immediately tap this explosive potential.

BI = J

M042 • Building a Team of Heroes: Fusion of Elder Law and Financial Services EP
CC 205-207
Richard Courtney, CELA

How can you give value-added service to clients with chronic health problems who may not qualify for long-term care insurance and profit in the process? This presentation explains the annuity and long-term care insurance provisions of the 2006 Medicaid law amendments, illustrates the proper and improper uses of such financial products for the chronically ill, and highlights a way for you to partner with elder law professionals and become a hero to those clients and their families.

All

Location Key
CC – Convention Center
H – Hyatt Regency Denver

GENERAL INFORMATION

SPEAKERS

Monday Sessions continued...

1:30 p.m. - 2:30 p.m. continued...

M051 • The Five Secrets to Attracting More Affluent Clients FP

CC Wells Fargo Theatre 2

Derrick Kinney

Are you ready to achieve a huge breakthrough in your business? In this session, learn how to attract the most profitable clients and become the most-recognized financial professional in your local area. Kinney shows you how to increase referrals from your clients, connect on a deeper level with high-net-worth investors and protect your best clients from your competitors.

All = K, S

M061 • Ready, Set, Grow — Converting Prospects Into Clients Into Advocates PM

CC Wells Fargo Theatre 3

Gregory B. Gagne, ChFC

The baby boomer bonanza has begun: 7,900 people turned 60 every day in 2006. This demographic shift is creating a virtual endless supply of prospects for years to come. In this idea-driven session, learn how to create a benchmark for the type of prospect you want to convert to a client and the habits needed to fill your practice with those who fit that profile. The issue is how to effectively close the right prospects while tactfully eliminating the wrong prospects. Organize your practice to achieve results beyond your expectations.

BI = M

M071 • Rethinking Referrals: Fresh Approaches on Maximizing Client Referrals SI

H Centennial Ballroom A-D

Dan Richards

Successful advisors know that referrals are, by far, the best way to attract new clients. Many of the traditional methods of obtaining referrals put clients under varying degrees of pressure. These pressure-based approaches are yielding fewer results today than in the past. Richards outlines the results of in-depth research with clients on the topic of referrals and provides some new alternatives to the traditional referral conversation. Leave with fresh thinking on referrals and tangible ideas that you can apply immediately to your business.

All = J, K

Location Key

CC – Convention Center

H – Hyatt Regency Denver

M081 • Life Support: It's a New Life, It's a New Dawn, It's a New Day WP

CC Wells Fargo Theatre 3

Corry Collins, CLU, CFP

Step back — take a look at your own life, your own family, and your own relationships with friends and clients. They say you can't get into the insurance business until the insurance business gets into you. After a sudden life-threatening illness, Collins woke from a coma, surrounded by family and on life support. Sharing this story of personal survival, he conveys his newfound deeper passion for the business and how it enriched the development of his business strategies. This presentation instills the urgency of the sale and the importance of helping clients understand risk management as it pertains to their families and financial futures.

All = M, S

2:30 p.m. - 3 p.m.

Afternoon Refreshment Break

Exhibit Hall F

Sponsored by Columbus Life

3 p.m. - 4 p.m.

M012 • Capturing the Business Market BI

CC Wells Fargo Theatre 2

Marvin H. Feldman, CLU, ChFC

How do you Reach New Heights of production? You can do much more of what you're already doing, or you can advance to writing bigger cases. The business market opens the door to lucrative, larger, more-complicated cases. Learn from an MDRT past President and industry master how to prospect, open and close cases in the business market.

All = J, K

M022 • Do You Care Enough? Successful Long-Term Care Sales CA

CC Wells Fargo Theatre 1

William M. Upson, ChFC, CLU

Our profession forces us to protect client assets and enhance their wealth. Unfortunately, the aging issues of the world's population aren't being properly addressed. Risking oversight by industry regulators, not meeting our errors and omissions compliance responsibilities, and the threat of litigation for not providing "due care" weigh heavily on us. Financial planning dictates long-term care protection matched to the client's needs and wealth protection. Come prepared to learn how to close long-term care sales and make your clients rave.

IA = M

Monday Sessions continued...

3 p.m. – 4 p.m. continued...

M032 • Building a Superior Benefits Practice EB
CC 201-203
Roger S. Schultz, CLU

The employee benefits field is highly complex and competitive. Creating a unique set of innovative services, products and concepts is key to reaching USD 1 million of recurring annual revenue. Employers prefer a trusted advisor — not a broker who simply brings quotes and renewals once a year from the marketplace. Want to build a superior and profitable benefits practice? In this session, Schultz focuses on the fundamentals needed to achieve USD 1 million of annual commissions and fees per benefits consultant (broker).

IA

M033 • Reach New Heights in Profitability and Added Value EB
CC 205-207
John R. Stoner, CLU, ChFC

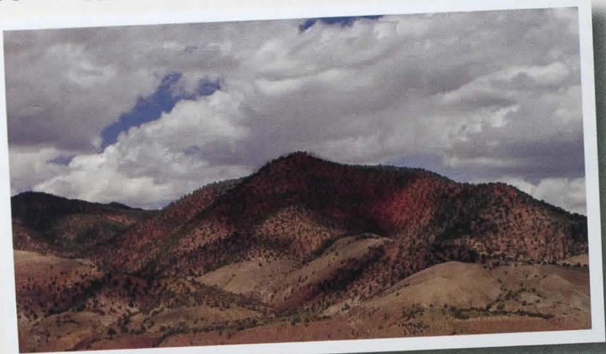
Put all the pieces together to enhance profits and profitability from group practice for employers with less than 100 employees. Develop your expertise in fringe benefit planning. In this session, which will emphasize significant employee contributions, get tips for successful fact-finding and learn about popular value-added services, unique self-funded dental plans, plan design creativity for group life and group disability plan offerings, and exciting details about a new Section 105 plan that offers more flexibility than FSAs, HRAs or HSAs.

I

M043 • Estate and Insurance Planning: Opportunities When Estate Taxes Don't Matter EP
CC Four Seasons Ballroom 2-3
John J. Scroggin, LL.M., AEP

Estate planning is undergoing a radical revolution. For the vast majority of Americans, estate planning is no longer driven by the desire to avoid a confiscatory federal transfer tax. Instead, personal and family concerns (e.g., minimizing potential conflicts, providing a positive legacy), income taxes and state estate taxes are driving the process. Scroggin, who has written and spoken extensively on this topic, presents numerous examples of insurance planning opportunities in this new environment.

IA



M052 • Principles for Building a Full Financial Planning Practice FP
H Centennial Ballroom E-H
Graham Poole, DipAll, FAFA

Thinking of moving to a full financial planning practice? Learn from a fellow member who transitioned his company to a full financial planning practice more than 10 years ago. Poole outlines the process used, as well as the advantages and benefits gained. His presentation addresses the systems needed to operate an efficient and profitable practice and a referral system designed to bring in high-net-worth clients virtually at will. Take home key selling ideas he has successfully used to sell life insurance and large volumes of investments and retirement funds.

All **= M, S**

M062 • When an Agency Becomes a Business — How Does Your Practice Measure Up? PM
CC Four Seasons Ballroom 4
Joni Youngwirth, MBA

A practice becomes a business when it adheres to business principles. Until then, most small organizations take a craftsman-like approach, letting their trade drive the business, instead of the other way around. To survive, you'll need to adopt business principles. This session explores common business disciplines through real-life anecdotes. These stories, in conjunction with an assessment tool, help practitioners determine where they fall on the continuum of informal company to bona-fide business. By combining the right amount of business discipline with the right amount of client compassion, the best for many financial professionals is yet to come.

I

M063 • Technology and the Five Critical Activities of a Practice PM
CC Wells Fargo Theatre 3
Ed Cox, CLU, ChFC

Bluetooth? PDA? Laptop? Web- or PC-based? E-mails? PDF? Who or what is running your practice — you or technology? Do clients view you as a professional providing a legitimate service or a product salesperson? Clients purchase your products, but your office delivery system determines your income. Looking at the five activities of a professional practice, Cox discusses how service can increase sales and how technology drives service. Learn about specific technologies to use to be more effective in your practice, hardware technology alternatives and how to evaluate software technology alternatives.

BI* **= K, S**

*Financial planning software discussed will be based on U.S. tax law

Location Key
CC – Convention Center
H – Hyatt Regency Denver

Monday Sessions continued...

3 p.m. – 4 p.m. continued...

M072 • Mastering the Art of Communication With Older Adults SI

H Centennial Ballroom A-D

Norman Bouchard, CSA

Of all the demographic trends at work in the marketplace today, perhaps the most significant is the graying of the population. Thanks to technology and healthier lifestyles, two-thirds of all people who have lived past 65 in the entire history of the world are alive today. Getting into the heart of this market takes a special skill that professionals must know. Learn the communication skills needed to work with older adults. This session will also address demographics, trends of aging and ethical marketing to seniors.

All = J

M082 • 30 Days to Sanity: Strategies to Reduce Stress and Live a Meaning-Driven Life WP

CC Four Seasons Ballroom 4

Stephanie Marston

There is a greater need today to reconnect with what is most meaningful to you and achieve greater productivity and success while balancing the competing demands in your complicated, stressful life. Marston offers powerful, innovative, practical tools to reduce stress, balance work and family, and make time for what truly matters. Experience true satisfaction, joy and fulfillment as you switch from being stressed, unfulfilled and overworked to living a life you love.

All

4:30 p.m. – 5:30 p.m.

M013 • Making Top of the Table Using Disability Insurance BI

CC Four Seasons Ballroom 4

Thomas R. Petersen, RHU, FLMI

Making Top of the Table is easy when disability insurance sales are added to your daily routine. Petersen highlights the needs for disability insurance, offers sales ideas, illustrates the diversity of products available for the business markets and explores various uses of disability insurance, including buy-sell, buy-in, business overhead expense, severance agreement coverage, contract completion, split-dollar disability, key person, loss of future earnings, war and terrorism coverage, and bank loan programs. Disability insurance is not just an individual insurance plan. Business needs for disability planning far exceed all individual or personal uses and provide the largest and easiest sales opportunities for disability insurance.

BI

Location Key

CC – Convention Center

H – Hyatt Regency Denver

M023 • Secrets of the Successful Disability Sale CA

CC Wells Fargo Theatre 1

Scott Fowler

Learn the secrets of selling disability insurance by using new concepts, underwriting changes and product enhancements to turn lost and declined cases into immediate sales. Ask the right questions and design customized proposals for both the individual and business market that motivate clients to buy. Present the right solutions to avoid the roadblocks of the past with a renewed confidence that will result in immediate success with new and existing clients.

BI = M, S

M034 • HeadTrash — Rethinking Your Employee Benefit Strategies EB

CC 205-207

Stephanie Dawn Brinson

If your employee benefits operation is doing too many things the way they've always been done, this session is for you. In one hour, you will rethink many possibilities regarding agency management, marketing, sales, retention and customer service. Explore new ways to obtain and retain ideal clients that will dramatically improve your closing ratios and distinguish you from your competitors in the employee benefits arena.

IA

M044 • The Megainsurancetrust: A Beneficiary-Controlled Dynasty Life Insurance Trust EP

CC Four Seasons Ballroom 2-3

Steven Oshins, Esq.

4

The life insurance agent who brings superior estate planning to the wealthy prospective client usually wins the prospect's business. In this session, learn how to be that agent through the use of a specially drafted beneficiary-controlled dynasty trust as the life insurance trust. The novel concepts include the differences between a discretionary trust and a support trust, as well as the opportunity-shifting concept and the inheritor's trust concept.

All

M053 • When It Comes to Long-Term Care, There Is Always a Story FP

CC Four Seasons Ballroom 1

Debra Newman, ChFC, LTCP

With the advent of the computer and reliance on computer-generated sales tools, many have lost the fundamental skills of good old-fashioned listening and storytelling. Newman's firm has sold thousands of long-term care (LTC) insurance polices during the last 17 years, not by overcoming objections, but by mastering the art of storytelling. Learn how to get the client to tell their own stories and how to overcome virtually all of the objections that agents hear by simply saying, "That reminds me of a story" in this enlightening and high-energy session as Newman demonstrates how to master nine common objections.

BI

Monday Sessions continued...

4:30 p.m. - 5:30 p.m. continued...

M064 • Leading Your Team to the Top PM

CC Wells Fargo Theatre 2

Gina Pellegrini

True leadership is a balance between taking charge and letting go. Not everyone has a natural instinct for it, and even born leaders sometimes need help softening their approach or backing off when someone else can do the job. Pellegrini defines leadership, outlines the core components of teamwork, explains the infrastructure of a successful office and suggests ways to build a solid team. Whether you have one assistant or a team of 20, you can become a more effective leader by implementing a few practical strategies.

All = M

M073 • Exposing and Neutralizing Deal Killers SI

CC Wells Fargo Theatre 2

Thomas E. Fowler, CLU, LUTCF

Have you ever found yourself in the situation of having done everything right, yet losing a sale? Learn how to expose and neutralize underlying conflicts that kill the sales process before the case is lost. Fowler demonstrates how to get clients to move beyond family/partner conflict to complete the planning by asking the right questions and phrasing those questions for maximum impact.

BI = K, S

M083 • The Magic of the Future Is YOU WP

H Centennial Ballroom E-H

Andy Hickman, CSP

In today's unpredictable marketplace, one of the keys for success is found in the ability to adapt quickly to change. We create our future through wise choices made and commitments honored. In this fun-filled presentation, Hickman combines a life-changing message with illusion, humor and entertainment that will encourage you to examine what is truly important in your personal life, teach you to effectively balance the demands of work and home, and grow your business by growing your relationships. Come experience the magic and be inspired to achieve remarkable results.

All = J

Location Key

CC – Convention Center

H – Hyatt Regency Denver

M084 • Balance Your Work and Life as a Whole Person WP

H Centennial Ballroom A-D

Tony Mak Wing-Kwong, FLMI, CFP

Research indicates that people who set out to make their millions without serious consideration of their philosophy of life — or what career would bring meaning and fulfillment — are apt to be disappointed. Life is a matter of fine balance. The secret to happiness is learning how to live well in all areas of life. Through stories from his personal life, Mak provides helpful tips for developing the right balance for you.

BI = J, K

M091 • Mentoring Success Stories

H Capitol Ballroom 5

Mentoring Council members John Baier and Michael R. White, CLU, ChFC

Members Jennifer B. Padolina; Barbara A. Pietrangelo, CFP, ChFC; and Kris Prasad

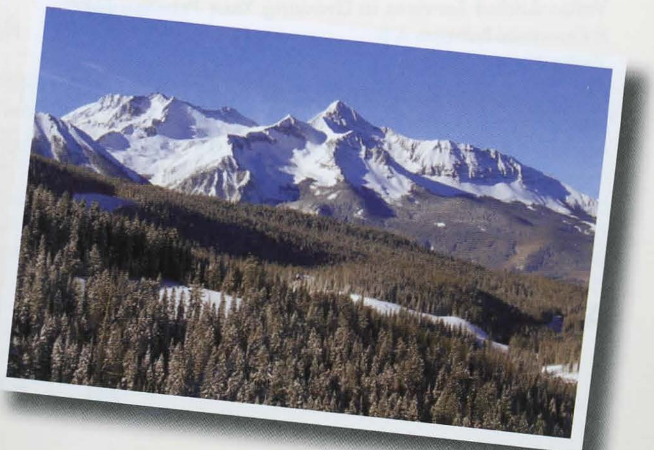
More than 10,000 mentoring teams have participated in the MDRT/GAMA International Mentoring Program since it began in 1996. Mentoring has touched and changed lives. Learn from members who have been aspirants and mentors where mentoring has taken them. Do you want to jump-start your production? Do you want to lighten your load or give your clients more attention? Explore where mentoring can take you? Are you looking for a way to give back to the industry as so many MDRT members do? Join members of the Mentoring Council and Jennifer Padolina, Barbara Pietrangelo and Kris Prasad as they discuss how mentoring has changed their lives. Mentoring/General Agents Reception immediately following in Capitol Ballroom 4 at the Hyatt Regency Denver.

All

7:00 p.m. - 9:00 p.m.

Evening Special Sessions

See page 7 for details.



Tuesday Sessions

6:00 a.m. – 7:15 a.m.

Breakfast Session

See page 8 for details.

MAIN PLATFORM SCHEDULE
8 a.m. – 11:45 a.m.

Presiders:	James E. Rogers, CLU, CFP Guy E. Baker, CLU, MSFS
Li's Amazing Journey	Li Cunxin* ✓
The Power of You	Mark Jones
Crack the Code	Jim Ruta
MDRT Values	Lawrence J. Rybka, CFP, J.D.
It's Not Where You Start That Matters	Kevin Murphey ✓
BREAK	
Respect and Expectations	Ron Clark ✓
Standing Guard	John A. Davidson, LUTCF
A Lasting Legacy	Christina Khoo Poh Choo, CLU, LUTCF
An Olympic Attitude	Scott Hamilton*

* Speaker's presentation will not be recorded.

1:30 p.m. – 2:30 p.m.

T014 • Focus, Empathize and Energize — How to Create Value-Added Services in Growing Your Practice PM
H Centennial Ballroom A-D
Walter Putnam, CFP, CLU

Clients want, need, expect and deserve to be given the opportunity to work with someone who cares enough about them and their family to ask the tough questions. As the most-trusted advisor, we are in a position to ask those tough questions in a way that gets inside their heart first and their head second. The most-trusted advisor must fill a number of roles. Putnam discusses the tools needed to successfully fill those roles and present a planning process to help you become a member of client dream teams.

All 🌐 = M

T024 • Income Distribution: The Power of a Process CA
CC Wells Fargo Theatre 1
Briggs A. Matsko, CFP

Spurred by the baby boomers, the industry is shifting its traditional focus on asset accumulation/protection to income distribution. The financial community needs a succinct method to move consumers from bewilderment to peace of mind. Selling features and benefits of products will not be enough. Matsko shows how to add a powerful new dimension to your business by moving from a product-centric to process-driven approach for income distribution planning.

All 🌐 = K, S

T035 • PPA 2006: Retirement and Estate Planning Opportunities EB
CC Four Seasons Ballroom 1
Barry Milberg

The Pension Protection Act of 2006 represents some of the most comprehensive changes to the pension law in the past two decades. Fortunately, for high-net-worth individuals and owners of small businesses, it also provides significant retirement and estate planning opportunities. This program provides a basic technical overview of the new pension law along with case study examples to illustrate the provisions that offer new business sales opportunities for insurance and investment professionals.

BI US

T045 • Advanced Estate Planning for Family Offices and Ultra-High-Net-Worth Families EP
CC 205-207
Thomas Handler, J.D., P.C.

Handler covers the current tax environment, the use of partially tax-exempt vehicles, tax-deferral vehicles and non-taxable vehicles. He presents recent developments and current applications, including the use of domestic and international advanced planning structures and products. Specifically, private placement life insurance, captive subsidiaries, family offices and family limited partnerships are discussed. Income tax, estate tax, asset protection, investment, financial planning, premarital and post-marital planning, and family office integration issues are addressed.

IA US

T054 • Court of the Table in 18 Months — A CPA in the Financial Planning Profession FP
CC Wells Fargo Theatre 2
Lavina Lau Siu Fung, BSc(Acct), MBA

Professional designations (e.g., CPA, CFA) indicate a qualified financial advisor and offer confidence to clients, but designations alone will not guarantee success. Lau, who achieved Court of the Table in her first year of MDRT membership, shares the secrets of her success, including how to market yourself, build client trust and conduct professional financial planning. With these strategies and skills, you can do more business effectively and increase your closing ratio with bigger cases.

All 🌐 = M, S

GENERAL INFORMATION

SPEAKERS

Tuesday Sessions continued...

1:30 p.m. – 2:30 p.m. continued...

T055 • The Psychology of Investment FP

CC Wells Fargo Theatre 3

Danby Bloch, DipPFS

Irrational behaviors are hard-wired into us. For example, investors cling onto old or inherited investments, even if it means realizing a loss. Learn to use the insights of behavioral finance to help clients avoid systematic and illogical mistakes with their finances. The session shows how the Nobel prize-winning founder of behavioral finance and his successors applied psychology to investors. If you master the concepts and language of behavioral finance, you could become even more successful with clients.

All = J

T065 • Three-Dimensional Wealth: The Radical Redirection Into Total Wealth Management PM

H Centennial Ballroom E-H

Monroe M. Diefendorf Jr., CFP, C3DWP

Three-dimensional wealth — personal wealth, financial wealth and social wealth — is the basis for total wealth management. Diefendorf, an advocate of helping clients pass on their values, not just their valuables, and a pioneer in the area of values-based planning, shares the how and why of making the transition to this new approach of wealth management. He provides concrete ways to develop deeper and more-meaningful relationships with your clients and increase your income by doing so. Leave this session with the tools to become your client's most influential advisor, bar none.

A = J, K

T075 • Individual Tax Returns: A Treasure Trove of Sales Ideas SI

CC Four Seasons Ballroom 4

H. Larry Fortenberry, CLU, ChFC; Julian H. Good Jr., CLU, ChFC

The U.S. Federal Tax Return Form 1040 is a treasure trove of sales ideas. This session examines individual tax returns, line by line, and covers a lode of concepts that can be put into practice immediately. Use Form 1040 to help your clients and prospects solve many financial and insurance problems. This presentation may also have applications for non-U.S. members who are required to file tax returns in their own countries.

All

T085 • Redefining Net Worth WP

CC 201-203

Thomas Henske, CFP, ChFC

As advisors, we spend more time preparing the money for the family than the more important task of preparing the family for the money. Learn new ways of defining net worth that explore something more meaningful than money: leaving a legacy. Henske shares his thoughts on discovering and discussing clients' personal financial values and linking those values to the most important topic in their universe: their children. The session includes detailed strategies to redefine net worth within the family setting to build a strong financial literacy and values with children. This session shouldn't be missed by any parent.

I

3 p.m. – 4 p.m.

T015 • Succession Planning — A Stock Exchange in Your Briefcase BI

CC Four Seasons Ballroom 1

Joe G.P. Bonello, FLIA

Everyone knows there's a cost of doing business. But what's the cost of doing nothing? Maybe everything. If your clients don't have succession plans, their life's work may go up in smoke as heirs squabble, disagree and end up in court. Learn how to successfully generate interest in succession planning among business owners. The costs, advantages and disadvantages of going public, buying a business interest from company cash flow and creating cash through life insurance are discussed. Bonello, whose son and daughter are in business with him, also shares his personal succession plan.

IA

T025 • Running Out of Money — Preventing the Ultimate Financial Disaster CA

CC 201-203

Terry R. Altman, CLU, CFP

Research indicates that people are living longer, and the possibility of your clients outliving their retirement savings is an actual risk. You can help your clients avoid misfortune with a financial product suited to address that risk: the annuity. But you can't help clients successfully fend off this risk if you are not equipped with the knowledge to properly implement and use these products. Altman discusses state-of-the-art research in retirement income planning and shows how you can help insulate your clients from the ultimate financial disaster.

IA = M, S

Location Key

CC – Convention Center

H – Hyatt Regency Denver

GENERAL INFORMATION

SPEAKERS

Tuesday Sessions continued…

3 p.m. – 4 p.m. continued…

T036 • Limited Medical Plans — Sales Gimmick or Sustainable Solution? EB

CC 205-207

Brian Robertson

More than 27 million Americans are employed without benefits. Employers cite cost as the top reason they don't offer company-sponsored plans. Limited medical plans have gained popularity and credibility as a way to serve this market, but plans differ widely. Long considered a worksite product with a questionable reputation, limited medical plans are now offered by more than 17 carriers. To demonstrate that the limited medical product is a solution tool for brokers, Robertson explains what to look for (and what to avoid), as well as the financial benefits agents can expect.

All

T046 • Capture More USD 1 Million IRAs and Company Retirement Plans Before They're Even Rolled Over! EP

CC Four Seasons Ballroom 2-3

Philip Kavesh, LL.M. (Tax), ChFC

Learn how to attract millions in assets, as well as sizeable potential life insurance premiums, by leveraging the latest breakthrough estate planning tool, the IRA inheritance trust. Find out why recent IRS regulations, a little-known IRS ruling, plus the Pension Protection Act of 2006 together present a huge marketing opportunity — if you take advantage of it.

IA

T047 • Life Insurance: Financial Glue for International Families EP

CC 201-203

Peter McCarthy, J.D., ChFC

Times have changed. The ease of international travel is profoundly changing families, especially well-to-do families. Mobility is exposing them to new risks and unexpected problems, as increasing numbers of family members are traveling abroad and choosing to stay there for extended periods. This session discusses the new risks globalization brings to families and suggests several ways in which life insurance can help create a financial safety net to deal with these risks.

BI

T056 • Top of the Table Through Telling Tales FP

CC Wells Fargo Theatre 3

Lee Clarke, CertPFS

Too often, the client meeting becomes bogged down with detailed hard facts and figures. Learn how to do the math back at the office, while using stories to keep your client involved in the holistic financial planning process. In this session, discover how using analogies and real-life stories can simplify the sales process. The presentation focuses on effective communication rather than technical points. It is universally applicable regardless of nationality and completely unaffected by compliance for most people.

BI **= M**

T066 • Getting to the Top of the Table: Using Science to Find Winners, Avoid Losers and Build Your Practice PM

H Centennial Ballroom E-H

Tamsen Wassell

This powerful session provides practical ideas and tools that will help insurance professionals dramatically improve their ability to find and develop an office and sales team that will grow their business, multiply profits and reach new levels in MDRT. McFarland and Wassell introduce scientifically designed assessment systems used by the world's most successful firms to find and develop excellent employees. Learn how your firm can use these tools to find winners and build an outstanding insurance practice.

All **= K, S**

T076 • Unless Your Closing Ratio Is 100%, You Need This Session SI

CC Wells Fargo Theatre 2

Edward A. Radosh, CLU, ChFC

Without perfected and practiced closing skills, you are underachieving financially. Of all the skills a successful life insurance agent requires, closing — not knowledge or personality — often is the weakest link. Radosh shares insights gained from personal experience and his work as a consultant on what is needed to develop sharp closing skills. The session includes a discussion and demonstration of how using cross-examination skills, in preparation and on the appointment, can greatly improve closing ratios by keeping the discussion focused solely on the problem, and not the solution.

All **= J, K**

T086 • Sales Courage From Second Chances WP

CC Four Seasons Ballroom 4

Ronnie Neo, DipAll, MSM

Lessons learned through personal adversity can help you provide better and more compassionate service for your clients. While fighting and recuperating from a life-threatening illness that kept him from working for a year, Neo gained valuable insights about the importance of insurance, how to increase client loyalty and ask prospects the hard questions. Hear how he has transferred the lessons learned from his experience into practices that enhance his business and personal relationships and provide the motivation for memorable presentations made with conviction.

All

Location Key

CC – Convention Center

H – Hyatt Regency Denver

Tuesday Sessions continued...

3 p.m. – 4 p.m. continued...

T094 • Rescuing Baby Boomer Retirement

CC Wells Fargo Theatre 1

MDRT Boomertirement Task Force

Panel: Brian H. Ashe, CLU; Michelle L. Hoesly, CLU, ChFC; and Bobb A. Meckenstock, CLU, MBA

In April, MDRT gathered industry experts, academics and opinion leaders at the Boomertirement Industry Summit in New York City. The group explored financial solutions to one of the most critical issues facing the financial services industry: the pending baby boomer retirement crisis. In this session, MDRT members who participated in the summit will share results from this ground-breaking event — and show you how these solutions can help you better serve your boomer clients.

All = J

4:30 p.m. – 5:30 p.m.

T016 • Break Through to the Business Market BI

CC Four Seasons Ballroom 4

Helen A. Jenkins, CertPFS

There are many resources to help get a business established, but protecting the business and its owners is seldom discussed. This not-to-be-missed presentation is full of tips for new and experienced producers on identifying business markets, prospecting and sales ideas, including Jenkins' legendary company will, a concept that one MDRT member credits with helping him to achieve Top of the Table after 28 years of qualifying.

All

T017 • Making Dreams Come True Through Life Insurance BI

CC 205-207

Robert L. Belvedere, AEP

Small, closely held companies and partnerships fall into the same pitfall that most consumers do: poor planning. Using examples from his own practice, Belvedere describes how standard buy-sell life insurance products make the difference between good planning and no planning. Learn the pros and cons of these products, their effective use in the small-business market to create capital and equity, and how to distinguish prospects and clients who will benefit from them from those who will not.

All

T026 • Critical Illness Coverage — Don't Wait Until It Is Too Late CA

CC Wells Fargo Theatre 1

Kenneth P. Yang Yiu Leung, RFP

Everyone has a friend or family member who has suffered a critical illness. Yet, clients continue to believe it won't strike them. Critical illness insurance is something that many clients prefer to put off until later or even avoid discussing, but safeguarding clients' risk management is as important as assisting them with their wealth management and achieving long-term financial goals. In this session, Yang shares his secrets for addressing client fears, turning them into grateful buyers and, ultimately, writing sizeable sales that have helped him achieve two Court of the Table qualifications in four years.

All = M

T027 • Health Savings Accounts: Blurring the Lines Between Health and Wealth CA

CC 201-203

Jerry Ripperger, FLMI, MBA

During the past several decades, the worlds of health insurance and asset accumulation have diverged from each other, to the relief of most employers, employees and financial services professionals. This divergence ended when the Medicare Prescription Drug, Improvement and Modernization Act of 2003, which created health savings accounts (HSAs), was signed into law. The worlds of health and wealth collided, creating opportunities, as well as challenges. With many HSA participants viewing their account as a way to fund post-retirement health care expenses instead of current medical expenses, learn how HSAs can fit into the financial services professional's business model.

BI

T037 • Carve-Out Planning Techniques for Successful Business Owners and Professionals EB

CC Four Seasons Ballroom 1

Stephen P. Toth, CLU, ChFC

The significant numbers of baby boomer business owners scrambling to amass enough money to provide for themselves in retirement and/or possibly to care for their aging parents presents a great opportunity to help business owners achieve plans that are employer friendly. Explore the use of combining various types and uses of carve-out qualified plans using insurance products that emphasize maximizing contributions to owners and key employees of small businesses. Using numerous sample designs, Toth demonstrates simple to more complex methods used by pension designers to help business owners achieve plans that are employer friendly.

IA

T048 • Life Insurance: The Perfect Wealth Transfer Tool EP

CC Four Seasons Ballroom 2-3

Albert Kingan, J.D., LL.M.

Leave this presentation, which highlights the transfer tax efficiencies of life insurance, with sales ideas for marketing life insurance products. Kingan shares techniques for building flexibility into irrevocable life insurance trust (ILIT), utilizing the grantor trust income tax rules and combining family split-dollar planning with grantor-retained annuity trusts or an installment sale.

IA

Location Key

CC – Convention Center

H – Hyatt Regency Denver

Tuesday Sessions continued...

4:30 p.m. - 5:30 p.m. continued...

T057 • Don't Sell Dreams — Prevent Nightmares EP
H Centennial Ballroom E-H
Jim C. Otar, CFP, CMT

As baby boomers approach retirement, we need to separate myth from fact. Otar addresses the pitfalls of current retirement planning practice and provides a review of how to plan for retirement based on market history since 1900, instead of making assumptions. Retirement planning issues, such as time-value of fluctuations, the luck factor, reverse-dollar cost averaging and inflation, are covered. Leave with a simple needs-analysis process to determine whether a client has sufficient, insufficient or abundant savings, and learn how to determine the optimum mix of life annuities and investment portfolio to give your clients lifelong income.

I **= K, S**

T067 • Spectacular Service for Spectacular Sales PM
CC Wells Fargo Theatre 2
Gary Thomas, J.D., CLU

Learn to effectively partner with your clients to maximize production and referrals. This session provides both the novice and experienced agent with a roadmap for creating and maintaining client loyalty. Thomas will illustrate several systems, secrets and some good old-fashioned common sense that, when employed, will turn your clients into your greatest advocates, promote referrals and produce larger and more frequent sales per household. You will learn simple, inexpensive, transferable ideas that will leverage your time and resources, resulting in increased revenue and greater satisfaction.

BI **= M, S**

T074 • How to Work a Room SI
CC Wells Fargo Theatre 3
Bhupinder S. Anand, ACII, DipPFS

Why do some people create rapport with anyone they meet, while others are only comfortable with who they already know? Anand explains how to network effectively in any environment, producing such a dramatic impact that people will demand an appointment. Learn how to introduce yourself effectively, filter out time-wasters and generate profitable prospects to fill your appointment book. Learn how to use cutting-edge sales-psychology techniques to create a lasting first impression.

All **= J**

T087 • The Passion for Success: The Mindset of Champions WP
H Centennial Ballroom A-D
David Roy Eaton

Do you have a passion for success? Do you want to be rich or wealthy? Learn the difference between the two as Eaton shares his "passion philosophy," a whole-life approach that focuses on physical, spiritual and financial successes. This session focuses on how to achieve a high level of financial success while avoiding the pitfalls that can lead to physical and mental suffering and impaired interpersonal relationships. Learn how to discuss the value of a balanced life with prospects and clients, key areas of concern for the affluent prospect and how to incorporate this philosophy into your own life and discover your passion.

IA **= J, K**

Wednesday Sessions

MAIN PLATFORM SCHEDULE
8 a.m. – 11:45 a.m.

Presiders:	Walton W. Rogers, CLU, ChFC Philip E. Harriman, CLU, ChFC
Don't Shoot the Messenger	Ben Stein*
With Gratitude	Julian H. Good Jr., CLU, ChFC
The Road Ahead	James E. Rogers, CLU, CFP
Sanity and Grace	Judy Collins*
BREAK	
One Good Habit	Zonya Foco, RD, CHFI
Bad to the Bone	Dale Irvin ✓
It's in the Box	Dan Clark ✓

* Speaker's presentation will not be recorded.

MDRT would like to thank our Annual Meeting sponsors:

Columbus Life Insurance Company — A member of Western & Southern Financial Group®
Afternoon refreshment break Monday, 2:30 p.m. – 3 p.m. (Exhibit Hall F)

AXA EQUITABLE
Cyber Cafe (Exhibit Hall F)

WIESNER FINANCIAL MEDIA
Power Center large shopping bags

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Power Center medium and small shopping bags

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Power Center medium shopping bags

General Information

Adam's Mark Denver (co-headquarters hotel)
1550 Court Place
Denver, CO 80202
Phone: (303) 893-3333
Fax: (303) 626-2543

Hyatt Regency Denver at Colorado Convention Center (co-headquarters hotel)
650 15th St.
Denver, CO 80202
Phone: (303) 436-1234
Fax: (303) 486-4450

The Brown Palace Hotel and Spa
321 17th St.
Denver, CO 80202
Phone: (303) 297-3111
Fax: (303) 312-5900

The Comfort Inn Downtown
401 17th St.
Denver, CO 80202
Phone: (303) 296-0400
Fax: (303) 297-0774

Crowne Plaza Denver (Formerly Holiday Inn)
1450 Glenarm Place
Denver, CO 80202
Phone: (303) 573-1450
Fax: (303) 572-1113

2008 MDRT Annual Meeting Toronto Booth and Passport Information

Visit the Toronto Booth in Hall F at the Colorado Convention Center to learn more about the exciting destination of the 2008 MDRT Annual Meeting. If you don't already have your passport, you can pick up a passport application and also get your complimentary passport photo taken.

Alcoholics Anonymous

For those interested, room 711 at the Colorado Convention Center has been set aside for members of Alcoholics Anonymous to gather Saturday, June 9, through Tuesday, June 12, from 5 to 6:30 p.m.

Admission: Badges and Tickets

Badges: Admission into any session or event (including Main Platform) is granted by your personal meeting badge. First-time meeting attendees can be identified by their yellow badge. Please extend a warm welcome and a helping hand to them.

Lost or Misplaced Badges: For lost or misplaced badges, go to the On-Site Registration counter located in Hall F of the convention center.

DO NOT LOSE YOUR BADGE!

* There will be a USD825 fee for each replacement badge issued. Treat your badge as you would your passport. It is a valuable document that represents your registration investment.

Tickets: Tickets are required to attend the Court of the Table–Top of the Table Program, Breakfast Program and Dinner Program. Members who registered in advance will find these tickets in their registration kit. Lost tickets will not be replaced, and you will not be admitted without them. Tickets are not available for sale on site. Focus Sessions are not ticketed, but plan to arrive early, as seating is on a first-come, first-served basis.

Disclaimer

Information in this program book is correct at time of printing. Should any alterations to the program or overall schedule be necessary, corrections will be made and added to your registration kit distributed on site.

Electronics

Audio and video recording, and photography are prohibited in ALL sessions, including Main Platform. To avoid any disturbance to the speakers and other attendees, please ensure all sound-emitting electronic devices are either switched off or set in silent mode during sessions. It is considered impolite to answer your phone during any session. Thank you for observing this courtesy.

Exhibit Hall and Industry Associations

The MDRT Exhibit Hall will be located in Hall F of the convention center. The exhibits will offer three productive days to interact with companies and other industry associations. Products and services designed to enhance your productivity and the quality of your services will be displayed. Don't miss this valuable opportunity to obtain information on the latest and best equipment, services and educational opportunities available in today's marketplace. The Exhibit Hall will be open Sunday through Tuesday during the Annual Meeting. Please refer to the Schedule at a Glance for daily hours. Refer to the Exhibitor Listing book for an Exhibit Hall floorplan.

Please note: It is MDRT's intention, through its exhibitors, to provide attendees with access to products/services that are useful and may enhance the quality of their businesses. However, MDRT does not guarantee the quality or value of any of the products/services offered by exhibitors. Members are advised that they deal with exhibitors at their own risk.

Exhibitor Product Workshops

Exhibitor Product Workshops are designed for attendees who want to hear in-depth information on the latest products and services offered by 2007 Annual Meeting Exhibitors.

All workshops are held during Exhibit Hall hours, June 10–12, at the Colorado Convention Center in Hall F. Refer to the Exhibitor Listing book for specific times and workshop descriptions.

General Information

First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact hotel staff or the First Aid Office in Hall F of the Colorado Convention Center.

It can take several days to adjust to the altitude in the Denver area. To avoid high-altitude sickness, the American Heart Association recommends you drink plenty of water and reduce alcoholic consumption.

First Time Attendee Booth

First-time meeting attendees should stop by this booth to learn firsthand from fellow members how to get the most out of the meeting. This booth is open Saturday from 12 to 6 p.m. and Sunday from 8 a.m. to 7 p.m.

Focus Session Information Booth

Want more information about Focus Session speakers, content and times? Want to know which sessions will be interpreted? Members of the Program Development Committee Focus Session team will be available to answer questions in the Focus Session Information Booth. This booth will be open Saturday from 12 to 6 p.m. and Sunday from 12 to 7 p.m. in Hall F of the convention center. On Monday and Tuesday, look for the Focus Session Information Desk located in the lobby at the convention center between 1 and 5 p.m.

Global Gift Fund Booth

Through the Global Gift Fund, help your clients create their own family foundation without the administrative hassles. The Global Gift Fund is a donor-advised fund that offers an opportunity for you to meet your clients' philanthropic needs, while providing a money-management opportunity for you. This unique marketing tool is made available to MDRT members through the MDRT Foundation. Stop by the Global Gift Fund Booth 218 in the Exhibit Hall to learn how the Global Gift Fund can fit charitable planning into your practice and increase your earning potential.

Group Photo Service

If you wish to have a group photograph taken, request forms are available in the MDRT Press Room in the convention center. A form also may be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity.

Handicap Seating

For Main Platform sessions, a section of Hall A has been reserved for handicapped persons who have indicated a need for special assistance at the time at registration.

Hearing-Impaired Headsets

Headsets for the hearing-impaired are available for those members who requested the service at the time of registration. Please refer to the simultaneous interpretation requirements located on page 37 for further details.

Hospitality Suites/Social Events

Exhibitors shall not rent hospitality suites, host a social event, and/or promote its products/services outside of the Exhibit Hall at any time during the MDRT Annual Meeting without prior written consent of MDRT's Executive Committee.

Housing/Accommodations

All questions relating to housing reservations should be referred to the Housing Booth located in the Registration area in Hall F of the convention center.

Housing Booth hours are:

Saturday, June 9	12 p.m. – 6 p.m.
Sunday, June 10	8 a.m. – 7 p.m.
Monday, June 11	7 a.m. – 4 p.m.
Tuesday, June 12	7 a.m. – 4 p.m.

Be sure to note the check-out time at your respective hotel.

Important Tax and Legal Information

Some presentations contain references to tax and legal matters. Although efforts have been made to ensure the accuracy of those references, MDRT does not warrant accuracy, and is not liable for errors and omissions. You are strongly urged to check with tax and legal professionals in your state, province or country. MDRT also suggests you consult local insurance and securities regulations and your company's compliance department pertaining to the use of any new sales materials with your clients.

Instant Audio CDs and DVDs

Instant audio recordings of most sessions will be available on CD for purchase in the MDRT Power Center. Video recordings of most of the Main Platform presentations will also be available in DVD format for purchase.

Lunch Options

The Colorado Convention Center has several conveniently located counters and kiosks in Hall F where beverages, light breakfast and lunch may be purchased. Additionally, there are several options in nearby hotels and the 16th Street Mall. If you have questions, staff at the Denver Tourism Booth can assist you.

Main Platform

Main Platform sessions will begin Monday morning in the convention center Hall A. Admittance is by badge, and seating is on a first-come, first-served basis. Doors will open 30 minutes prior to the session start time. In consideration of all attendees, please do not save seats. Food, beverages, smoking, cell phones, photography, and audio and video taping are not permitted in the auditorium. Please mute or turn off all electronic devices you bring with you. As a courtesy, do not use your mobile phone during a speaker's presentation.

General Information

Main Platform schedule:

Monday, June 11	8 a.m. – 11:45 a.m.
Tuesday, June 12	8 a.m. – 11:45 a.m.
Wednesday, June 13	8 a.m. – 11:45 a.m.

Manuscripts

Manuscripts of the Focus Sessions are great reference tools and are available for purchase in an Adobe Acrobat PDF file in the MDRT Power Center. You may choose either a CD-ROM format that contains multiple manuscripts categorized by topic, or complete an order form to have individual manuscripts e-mailed to you. (Note: Hard copies of the manuscripts are not available for sale.)

MDRT Foundation Booth

The MDRT Foundation gives life to the MDRT spirit of helping people in their time of need. Since 1959, as a result of the generous and loyal support of MDRT members, more than USD 17.6 million has been distributed to more than 1,700 worthy charities in more than 60 countries throughout the world. All of the grants distributed by the Foundation are member-driven, and the MDRT Foundation profiles its members internationally, not only as top producers, but as philanthropic leaders.

In 2003, the MDRT Foundation launched its first Million Dollar Promise Appeal to raise enough support to guarantee its distribution of USD 1 million in grant funding annually. Throughout the world each day, lives are changed because of the generosity of MDRT Foundation supporters. In 2007, the MDRT Foundation encourages all MDRT members to show their compassion by contributing to the Million Dollar Promise Appeal. When each person becomes aware of his or her individual power to create social change, we can make a lasting difference. All contributions to this appeal will be used to fund the Worldwide Grant Program, which empowers individuals and families in need around the globe. You can help the Foundation keep its promise by visiting the MDRT Foundation Booth, located in the MDRT Power Center, to make your donation. Contributors of USD 100 and more will receive a special gift as a token of their generosity.

MDRT Member Resource Center

Would you buy a Ferrari and leave it parked in the garage? The Member Resource Center can show you how to discover the deeper value of your membership and get in-depth information about important MDRT member benefits:

Membership Benefits

- Find cutting-edge solutions that enhance your productivity
- Improve your client service
- Improve your quality of life with MDRT's Whole Person concept
- Explore the breadth and depth of the online Annual Meeting *Proceedings*
- Keep more of what you earn with MDRT's practice management techniques

MDRT/GAMA International Mentoring Program

- Increase your productivity
- Help new producers achieve MDRT-level production
- Mentor your way to Top of the Table
- Discover new markets
- Renew your passion for the business
- Develop a business successor

Client Communications Tools

- Increase your visibility in your community
- Leverage the MDRT brand to enhance your business
- Get expert advice with a free 30-minute consultation with Gibbs & Soell, MDRT's public relations firm
- Incorporate MDRT's free communications tools into your daily practice

MDRT Experience

- Learn more about the MDRT Experience in Chiba, Japan, April 11-13, 2008
- Register for the MDRT Experience
- Take advantage of the discounted early-bird registration fee
- Plan your stay in Chiba with a representative from ICS/JTB, MDRT's official housing and registration vendor

The Member Resource Center will again hold a grand-prize drawing for one free registration to attend the 2008 MDRT Annual Meeting in Toronto, Ontario, Canada. Be sure to stop by for your chance to win!

MDRT Help Desk/Lost and Found

For the benefit of all attendees, a central help and information desk will be located in Hall F of the convention center. Attendees will be able to get information about the Annual Meeting, as well as local information about Denver and the surrounding area. Lost and Found is also located at the Help Desk.

MDRT Power Center

Prestige, Professional Growth, Personal Growth…Power Center

The MDRT Power Center, located in Hall F of the convention center, has the best educational resources in the industry. These resources — most of which have been created by MDRT members — are vital stepping stones in your career. Everything in the Power Center can be used to sustain your position as a member of the most elite financial services organization in the world. Our inventory comprises products that teach the most important skills you need: prospecting, sales ideas, overcoming objections and closing.

Located just steps away from Main Platform, the Power Center enables you to purchase the inspirational messages you just heard and meet many of the speakers who motivated you. There are educational products formatted on CD-ROM, DVD, CD and print; a beautiful collection of insignia/recognition items, including Annual Meeting mementos; and Internet access to MDRT's online store, www.mdrtpowercenter.org. Refer to the Schedule at a Glance for daily hours.

General Information

Meeting Involvement Booth

The Meeting Involvement Booth is located in Hall F of the convention center. Here, meeting attendees can volunteer to work on a PGA Ambassadors Task Force, find a list of people registered for the meeting and obtain answers to questions about the Annual Meeting. Getting involved as a volunteer will be one of the most rewarding parts of your MDRT membership. Join PGA Ambassadors today!

No-Smoking Policy

For the comfort and health of all attendees, smoking is not permitted at any MDRT function. The Hyatt Regency at Colorado Convention Center, the Crowne Plaza and the Colorado Convention Center are non-smoking facilities. Attendees will have to go outside at least 15 feet away from the entrance of the building to smoke. For more information, please visit www.smokefreecolorado.com.

PGA Ambassadors Volunteer Orientation

PGA Ambassador volunteers are required to attend an orientation session Saturday, June 9, at 4 p.m. in Four Seasons Ballroom 1 at the convention center.

Quarter Century Club

A special meeting place has been reserved for those who are 25-year-plus MDRT members. The Quarter Century Club is located at the Hyatt Regency Hotel in Mineral Hall. By invitation only.

Registration

Registration Hours:

Saturday, June 9	12 p.m. – 6 p.m.
Sunday, June 10	8 a.m. – 7 p.m.
Monday, June 11	7 a.m. – 4 p.m.
Tuesday, June 12	7 a.m. – 4 p.m.
Wednesday, June 13	7 a.m. – 9 a.m.

Responsible Drinking Policy

Because MDRT supports a responsible drinking policy, all MDRT-sponsored receptions will include a choice of nonalcoholic beverages. Alcohol will not be served to anyone under age 21.

Recruiting

Recruiting or attempted recruiting of personnel or agents of one company or firm by another is not permitted during the meeting or in connection therewith. Individuals or companies not complying with this requirement will be asked to leave the meeting.

Radio Frequency Identification (RFID)

MDRT will be using RFID technology at the MDRT Annual Meeting to track attendance to assist MDRT in future tracking information.

Seating

Seating for all sessions, excluding Main Platform reserved seating, will be on a first-come, first-served basis. In consideration of your fellow attendees, please remember that saving seats is prohibited. Also, please do not leave any personal belongings in any session rooms.

Due to fire marshal codes, no one may be admitted once Focus Session rooms are full to capacity. Please be respectful of MDRT and PGA Ambassadors Traffic Task Force volunteers if you arrive too late to be admitted to the session.

Simultaneous Interpretation

English is the official language of the Annual Meeting. MDRT will provide simultaneous interpretation of the Main Platform presentations and selected Focus Sessions when at least 25 registered members who have difficulty understanding the presentations in English request the service in the same language. Requests for simultaneous interpretation must have been made in advance on the Annual Meeting registration form, and received on or before May 1, 2007.

MDRT provides simultaneous interpretation up to a maximum of 12 languages. If more than 12 languages are requested, simultaneous interpretation will be provided in the first 12 languages requested by a minimum of 25 members for each language. MDRT will provide interpretation headsets and receivers to all registered members who requested simultaneous interpretation on or before May 1, 2007.

Please note: The availability of headsets and receivers is NOT guaranteed to members who did not request simultaneous interpretation when registering in advance, or to those who register for the meeting on site.

Those using the interpretation service must leave a security deposit of USD 400 on their personal credit card (American Express, Visa or MasterCard) to obtain a headset and receiver. When the equipment is returned undamaged at the end of the meeting, the credit card voucher will be returned, and no charge will have been made.

Interpretation service is being provided by Conference Systems Inc., which will maintain service counters in the Registration area during the following hours:

Saturday, June 9	12 p.m. – 6 p.m.
Sunday, June 10	8 a.m. – 7 p.m.
Monday, June 11	7 a.m. – 4 p.m.
Tuesday, June 12	7 a.m. – 4 p.m.
Wednesday, June 13	7 a.m. – 1 p.m.

What to Wear

Business-casual dress is appropriate meeting attire. Comfortable walking shoes are recommended. As meeting room temperatures and personal comfort ranges vary, a sweater or light jacket is recommended. Also, some restaurants may require more formal attire.

Continuing Education

Due to decreased usage and increased regulatory requirements, continuing education is not available at the MDRT Annual Meeting.

Annual Meeting Rules of Conduct

1. Spouses, family members and friends of Annual Meeting attendees may not be present at officially designated MDRT functions and events during the Annual Meeting, with the exception of family/spouse/guest meetings, or with an exception voted on by the Executive Committee.
2. To pick up Annual Meeting materials on site, all preregistered members must check in at the Registration area, and special guests must check in at the Special Guest Office. Members needing to register on site should visit the On-Site Registration counter located in Hall F.
3. Promotion by members or nonmembers of any goods and services, except member exhibitors under provisions of a signed exhibitor agreement, and, other than with the expressed written permission of the MDRT Executive Committee, is not permitted.
4. Members who furnish MDRT membership lists may be placing their membership in jeopardy. Likewise, the MDRT Membership Directory is not to be used or loaned for any commercial purposes or other reasons, nor is any portion of it to be reproduced without the expressed prior written permission of MDRT.
5. Recruiting or attempted recruiting of personnel or agents of one company or firm by persons of another company or firm is not permitted during the meeting or in connection therewith.
6. Audio or video recording, or still photography by attendees of any session, including Main Platform, is not permitted.
7. Members who wish to use credit privileges at official MDRT hotels shall make such arrangements directly with the hotel. Where credit privileges are granted and used, full payment shall be made within 60 days from the first of the month following the Annual Meeting.

Please note: Annual Meeting attendees found to be in violation of the Annual Meeting Rules of Conduct will be asked to leave the meeting and forfeit their badge. Further disciplinary action will be at the discretion of the MDRT Executive Committee.

Code of Ethics

Members of the Million Dollar Round Table should be ever mindful that complete compliance with and observance of the Code of Ethics of the Million Dollar Round Table shall serve to promote the highest quality standards of membership. These standards will be beneficial to the public and the life insurance industry, and its related financial products.

Therefore, members shall:

1. Always place the best interests of their clients above their own direct or indirect interests.
2. Maintain the highest standards of professional competence and give the best possible advice to clients by seeking to maintain and improve professional knowledge, skills and competence.
3. Hold in strictest confidence, and consider as privileged, all business and personal information pertaining to their clients' affairs.
4. Make full and adequate disclosures of all facts necessary to enable their clients to make informed decisions.
5. Maintain personal conduct which will reflect favorably on the life insurance industry and the Million Dollar Round Table.
6. Determine that any replacement of a life insurance or financial product must be beneficial for the client.
7. Abide by and conform to all provisions of the laws and regulations in the jurisdictions in which they do business.

Ethics Worldwide

MDRT takes great pride in the ethical standards set forth by its members. Abiding by the MDRT Code of Ethics exemplifies this commitment by promoting and providing the highest-quality standards to the client and the life insurance industry.

Special Recognition

2007 Management Council

Philip E. Harriman, CLU, ChFC
President

Stephen O. Rothschild, CLU, ChFC
Immediate Past President

James E. Rogers, CLU, CFP
First Vice President

Walton W. Rogers, CLU, ChFC
Second Vice President

Guy E. Baker, CLU, MSFS
Secretary

Frank W. Andreoli
Divisional Vice President, Program General Arrangements Ambassadors

Caroline Banks, APFS
Divisional Vice President, Member Communications

Jennifer A. Borislow, CLU
Divisional Vice President, Finance

Rudi Thomas Floyd, CLU, ChFC
Divisional Vice President, Membership Services

Robert N. Garneau, CLU, ChFC
Divisional Vice President, Strategic Relations

Mark J. Hanna, CLU, ChFC
Divisional Vice President, Top of the Table Advisory Board

Mark S. Jones
MDRT Foundation President

Richard A. Koob, CLU, AEP
Divisional Vice President, Practice and Client Services

Richard D. Robertson Jr., CLU, ChFC
Divisional Vice President, Member Content

Randy L. Scritchfield, CFP, LUTCF
Divisional Vice President, Annual Meeting Program Development

2007 MDRT Foundation Officers

Mark S. Jones
President

Donald J. Benedetti
Immediate Past President

Patricia L. Krarup, CLU, ChFC
Vice President

Barbara A. Pietrangelo, CFP, ChFC
Treasurer

William H. Dodd, CLU
Secretary

2007 Annual Meeting Program Development Committee

Randy L. Scritchfield, CFP, LUTCF
Divisional Vice President

Anne-Marie Lee, ChFC, AFP
Chair, Focus Sessions

Sherry K. Barton, CLU
Assistant Chair, Focus Sessions

James V. Durkin, CFP, CLU
Assistant Chair, Focus Sessions

Richard W. Sawyer, CFP, CLU
Chair, Main Platform Sessions

Marc A. Silverman, CLU, ChFC
Assistant Chair, Main Platform Sessions

Deborah Wood, CFP, CLU
Assistant Chair, Main Platform Sessions

Paul R. Buckley Jr., CLU, ChFC
Chair, Special Sessions

Ventry J. Plummer, CFP, FLBA
Assistant Chair, Special Sessions

Morwenna M. Edwards, CFP, ALIA(dip)
Captain, Financial Planning and Sales Ideas

Frankie Ho Shiu Kuen, FLMI, LUTCF
Captain, Core and Ancillary Products, Business Insurance

William E. McMann
Captain, Financial Planning and Sales Ideas

William M. McNamara, CLU, ChFC
Captain, Employee Benefits and Estate Planning

Arthur R. Salomon
Captain, Core and Ancillary Products, Business Insurance

Roger A. Seim, MSFS, ChFC
Captain, Employee Benefits, Estate Planning

John L. Thomas, CLU, MSFS
Captain, Practice Management/Technology, Whole Person

Pecky Wong So Ping, FChFP, RFC
Captain, Practice Management/Technology, Whole Person

2007 Program General Arrangement Ambassadors Committee

Frank W. Andreoli
Divisional Vice President

Robert L. Avery II, CLU, ChFC
Chair, Member Logistics

Julian H. Good Jr., CLU, ChFC
Chair, Member Enhancement

Peter R. Magni, LUTCF
Chair, Member Services

Allan H. Troster
Director, Entertainment

William P. Chiu, Ph.D.
Assistant Director, Entertainment

Special Recognition continued...

Gregory B. Gagne, ChFC
Assistant Director, Entertainment

Corry Collins, CFP, RHU
Assistant Director, Entertainment

Michael R. Mignano, CFP, CLU
Assistant Director, Entertainment

James M. McEvoy, CLU, AEP
Director, First Time Orientation

Eva Ho Yee Wah, LUTCF
Assistant Director, First Time Orientation

Darrell Shideler, CLU, ChFC
Assistant Director, First Time Orientation

Robert G. Wade, RHU, LUTCF
Assistant Director, First Time Orientation

Diane Smith, CLU, ChFC
Director, Meeting Information and Involvement

J. Alan Basinger, LUTCF
Assistant Director, Meeting Information and Involvement

Hidenori Miki, TLC
Assistant Director, Meeting Information and Involvement

John (Drew) A. Shumski, RFC, LUTCF
Assistant Director, Meeting Information and Involvement

Stephen N. Mathieu, CFP, CLU
Director, Power Center

Beverley J. Carlyon, DipLI, DipFP
Assistant Director, Power Center

Tsutomu (Tom) Inagaki, CFP
Assistant Director, Power Center

Erika James, LUTCF
Assistant Director, Power Center

Thomas E. McGregor, CLU, ChFC
Assistant Director, Power Center

Randy S. Schuster
Director, Registration

Lynne S. Crow, CLU, ChFC
Assistant Director, Registration

Eleni D. Gryparis, LUTCF
Assistant Director, Registration

Cedric L. Watkins II, J.D., MBA
Assistant Director, Registration

Kenneth P. Yang Yiu Leung
Assistant Director, Registration

Charles E. McDaniels, CLU, ChFC
Director, Speaker Relations – Main Platform

Niraj P. Baxi, CLU, ChFC
Assistant Director, Speaker Relations – Main Platform

Don C. Hall II, CLU, ChFC
Assistant Director, Speaker Relations – Main Platform

Brad J. Myers
Assistant Director, Speaker Relations – Main Platform

Aurora L. Tancock, FLMI
Assistant Director, Speaker Relations – Main Platform

Robert A. Tewes, CLU
Assistant Director, Speaker Relations – Main Platform

Elizabeth L. Hesson, CLU, CH.F.C.
Director, Speaker Relations – Sessions

Robelynn H. Abadie, LUTCF, RFC
Assistant Director, Speaker Relations – Sessions

Rino V. Cipparrone, CFP
Assistant Director, Speaker Relations – Sessions

David R. Wilson, CLU
Assistant Director, Speaker Relations – Sessions

Eunice C. Wu
Assistant Director, Speaker Relations – Sessions

Carldon E. Lahey Jr., CLU, ChFC
Director, Traffic – General

Francis D'Costa
Assistant Director, Traffic – General

Alphonso B. Franco, RHU, RFC
Assistant Director, Traffic – General

Craig W. Pergerson, CLU, ChFC
Assistant Director, Traffic – General

Eddy C.W. Wong, RFC, CLU
Assistant Director, Traffic – General

Bob T. Kawabe, CFP, ChFC
Director, Traffic – Main Platform

Alfonso V. Avecilla, LUTCF
Assistant Director, Traffic – Main Platform

Scott R. Lebin, RFC
Assistant Director, Traffic – Main Platform

David J. Schnall
Assistant Director, Traffic – Main Platform

Regina Bedoya, CLU, ChFC
Director, Traffic – Sessions

Angelia Z. Fritter, CLU, ChFC
Assistant Director, Traffic – Sessions

Andrew J. Brook, Cert PFS
Assistant Director, Traffic – Sessions

Jay Hauenstein
Assistant Director, Traffic – Sessions

Helen J. West, DipPFS
Assistant Director, Traffic – Sessions

Godfried Wouters
Assistant Director, Traffic – Sessions

In Memoriam

We pay tribute to the following members who have passed away during the past year.

Orvis D. Akers, CLU, ChFC
McAllen, TX

R.S. Albritton, CLU
Santa Cruz, CA

Oliver R. Aspegren Jr., CLU
Mundelein, IL

Arnold Jay Barco
Los Angeles, CA

John L. Blodgett, CLU
Newark, NY

Bruce Bogue, CLU
Los Angeles, CA

Deborah Borsari
Rome, Italy

John H. Boushall Jr., CLU, ChFC
Tampa, FL

James C. Bradford
Norfolk, NE

Alton Burgess, CLU
Huntsville, TX

William H. Burrows
East Providence, RI

Dennis Cabral
New Bedford, MA

Jack Chase, CLU
Riverside, CA

H. Glenister Clarke Jr.
Lake Forest, IL

A. Byron Crocker, CFP
Jamestown, NY

Dennis Davidson
Port of Spain, Trinidad and Tobago

Charles C. Dawsey
Seattle, WA

Norman R. Dewar, CLU, ChFC
Fort Worth, TX

Milton Eloi
Roseau, Dominica

Robert S. Felts
Santa Barbara, CA

Charles Fetter, CLU
Richmond, VA

David L. Foster
Pittsburgh, PA

George J. Fox, CLU
Nashville, TN

Robert P. Gatewood, CLU
Manalapan, FL

Leonard A. Goodman Jr., CLU
El Paso, TX

Lusk G. Hardy, CLU
Toronto, ON, Canada

Ned D. Helmuth, MSFS, CFP
Lafayette, IN

Robert S. Hemmick, CLU
San Antonio, TX

E.J. Holden
Cleveland, OH

Nicholas S. Ianuly
Fairfield, CT

Albert A. Isabella
Providence, RI

Stanley Isenberg
Laguna Beach, CA

George D. James Jr., CLU
Unadilla, NY

Duane A. Johnson
Sioux Falls, SD

Allan S. Katz
Winnipeg, MB, Canada

William N. Kauffman
North Haven, CT

William S. Keeler, CLU, ChFC
Honolulu, HI

Russell L. Keller Jr.
Naperville, IL

Gordon Kent
Mesa, AZ

Salma Idris Khan
Mumbai, India

Mal Klugman
Evanston, IL

John P. Knudsen
Anchorage, AK

Jay O. Knutson
Dickinson, ND

Stuart H. Koch, CLU
Appleton, WI

Barnett B. Lurie, CLU
Cleveland, OH

John Douglas Lynn, CLU, ChFC
Shreveport, LA

Leonard Marotta
Smithtown, NY

Justin E. Marshall, CLU, ChFC
Paso Robles, CA

Joe A. Martin
Pearland, TX

George W. Mathisen, CLU
Milwaukee, WI

Thomas B. Maver, CLU
Mount Prospect, IL

Thomas J. McDonough
Pittsburgh, PA

Glenn F. McHugh, CLU
Montreal, QC, Canada

John J. McKenna Sr.
Butte, MT

A. Jay Meier Jr., CLU, ChFC
St. Louis, MO

Hugh J. Murray, CLU, ChFC
Hamilton, ON, Canada

R.A. Nesteby
Elkador, IA

Hiroaki Nishimura
Minato-Ku, Tokyo, Japan

R.A. Reid
Wellington, New Zealand

Robert Allen Riches
Mequon, WI

Joseph L. Roe, CLU
Dallas, TX

Lester A. Rosen, CLU
Memphis, TN

Floyd F. Saliman, CLU
Denver, CO

James G. Schindler, CLU
Mentor, OH

David J. Schoenfeld, CLU, LUTCF
Kingston, PA

Lorne H. Schumacher
Waterloo, ON, Canada

Stanford L. Sirak, CLU, ChFC
Canton, OH

Mark E. Skuse, CFP, CLU
Hamilton, ON, Canada

Paul W. Staby
New York, NY

Mark B. Steinfeld, CLU
Calgary, AB, Canada

Donald K. Strand, CLU
Galesburg, IL

M. Laffin Tompkins
Vancouver, BC, Canada

Raymond F. Triplett, CLU
San Jose, CA

Gerald D. Tucker, CLU
Bradenton, FL

Raymond R. Turco
Providence, RI

Amos E. Wasgatt III, CLU
Worcester, MA

Andrew D. Westhem, CLU
Solana Beach, CA

Murray Yaffe
Montreal, QC, Canada

Marlow B. Yost, CLU
Salt Lake, UT

John C. Zimdars, CLU
Madison, WI

MDRT Past Presidents

Year		Total Membership
1927	* Paul F. Clark, CLU, John Hancock, Boston, MA. Meeting at the Peabody, Memphis, TN	32
1928	* William M. Duff, CLU, Equitable–New York, Pittsburgh, PA. Meeting at the Book-Cadillac, Detroit, MI	39
1929	* George E. Lackey, CLU, Massachusetts Mutual, Detroit, MI. Meeting at the Mayflower, Washington, D.C.	64
1930	* Earl G. Manning, John Hancock, Boston, MA. Meeting at the Royal York, Toronto, Ontario, Canada	118
1931	* Theodore M. Riehle, CLU, Equitable–New York, New York, NY. Meeting at the William Penn, Pittsburgh, PA	168
1932	* Robert A. Brown, Pacific Mutual, Los Angeles, CA. Meeting at the Fairmont, San Francisco, CA	125
1933	* M. J. Donnelly, Equitable–New York, New Castle, PA. Meeting at The Stevens, Chicago, IL	101
1934	* Thomas M. Scott, Penn Mutual, Philadelphia, PA. Meeting at The Schroeder, Milwaukee, WI	118
1935	* Caleb R. Smith, Massachusetts Mutual, Ft. Lauderdale, FL. Meeting at the Savery, Des Moines, IA	124
1936	* Harry T. Wright, Equitable–New York, Chicago, IL. Meeting at the Ritz-Carlton, Boston, MA	143
1937	* Grant Taggart, California–Western States, Cowley, WY. Meeting at the Brown Palace, Denver, CO	158
1938	* Jack Lauer, Penn Mutual, Cincinnati, OH. Meeting at the Rice, Houston, TX	162
1939	* Paul C. Sanborn, Connecticut Mutual, Boston, MA. Meeting at the Jefferson, St. Louis, MO	163
1940	* Henry G. Mosler, Massachusetts Mutual, Los Angeles, CA. Meeting at the Bellevue-Stratford, Philadelphia, PA	154
1941	* H. Kennedy Nickell, CLU, Connecticut General, Chicago, IL. Meeting at the Netherland Plaza, Cincinnati, OH	171
1942	* Robert P. Burroughs, National Life–Vermont, Manchester, NH. No meeting due to war.	223
1943	* Ron Stever, CLU, Equitable–New York, Los Angeles, CA. Meeting at the William Penn, Pittsburgh, PA	232
1944	* A.J. Ostheimer III, Northwestern Mutual, Honolulu, HI. Meeting at the Statler, Detroit, MI	408
1945	* John E. Clayton, Massachusetts Mutual, Newark, NJ. No meeting due to war.	468
1946	* Louis Behr, CLU, Equitable–New York, Chicago, IL. Meeting at French Lick Springs, French Lick, IN	525
1947	* Harold S. Parsons, the Travelers, Corona Del Mar, CA. Meeting at the New Ocean House, Swampscott, MA	726
1948	* Paul H. Dunnavan, CLU, Canada Life, Minneapolis, MN. Meeting at French Lick Springs, French Lick, IN	829

Year		Total Membership
1949	* Paul W. Cook, CLU, Mutual Benefit Life, Chicago, IL. Meeting at the Netherland Plaza, Cincinnati, OH	824
1950	* Theodore Widing, CLU, Provident Mutual, Philadelphia, PA. Meeting at Haddon Hall, Atlantic City, NJ	790
1951	* John O. Todd, CLU, Northwestern Mutual, Evanston, IL. Meeting at the Hotel Del Coronado, Coronado, CA	949
1952	* Walter N. Hiller, CLU, Penn Mutual, Chicago, IL. Meeting at the Mt. Washington, Bretton Woods, NH	1,065
1953	* William T. Earls, CLU, Mutual Benefit Life, Cincinnati, OH. Meeting at the Greenbrier, White Sulphur Springs, WV	1,240
1954	* G. Nolan Bearden, New England Life, Atlanta, GA. Meeting at the Hotel Del Coronado, Coronado, CA	1,492
1955	* George B. Byrnes, CLU, New England Life, Palos Verdes, CA. Meeting at the Greenbrier, White Sulphur Springs, WV	1,557
1956	* Arthur F. Priebe, CLU, Penn Mutual, Rockford, IL. Meeting on the Kungsholm to Bermuda	2,013
1957	* Howard D. Goldman, CLU, Northwestern Mutual, Richmond, VA. Meeting at the Greenbrier, White Sulphur Springs, WV	2,438
1958	* William D. Davidson, CLU, Equitable–New York, Chicago, IL. Meeting at the Banff Hotel, Banff, Alberta, Canada	2,987
1959	* Adon N. Smith II, CLU, Northwestern Mutual, Charlotte, NC. Meeting at the Americana, Bal Harbour, FL	2,688
1960	* Robert S. Albritton, CLU, Provident Mutual, Los Angeles, CA. Meeting at the Hilton Hawaiian Village, Honolulu, HI	3,040
1961	* James B. Irvine Jr., CLU, Northwestern Mutual, Chattanooga, TN. Meeting at the Americana, Bal Harbour, FL	2,932
1962	* Lester A. Rosen, CLU, Union Central, Memphis, TN. Meeting at the Queen Elizabeth, Montreal, Canada	3,122
1963	* Daniel H. Coakley, New York Life, Boston, MA. Meeting on the Kungsholm to Bermuda	3,420
1964	* Alfred J. Lewallen, CLU, Mutual Benefit Life, Miami, FL. Meeting at the Diplomat, Hollywood, FL	3,202
1965	* Iram H. Brewster, Phoenix Mutual, Pittsburgh, PA. Meeting at the Broadmoor, Colorado Springs, CO	3,636
1966	* Donald Shepherd, John Hancock, Boston, MA. Meeting at the Statler Hilton, Boston, MA	4,076
1967	* Frank E. Sullivan, CLU, Mutual Benefit Life, Newark, NJ. Meeting at Congress Hall, Lucerne, Switzerland	4,616
1968	* Sadler Hayes, Penn Mutual, New York, NY. Meeting at the Masonic Memorial Temple, San Francisco, CA	5,078
1969	* Stanley S. Watts, CLU, Equitable–New York, Miami, FL. Meeting at the Diplomat, Hollywood, FL	5,689
1970	John H. Ames, CLU, Mutual Benefit Life, Morristown, NJ. Meeting at the Hilton Hawaiian Village, Honolulu, HI	6,675

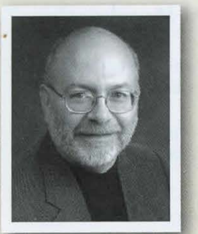
MDRT Past Presidents

Year		Total Membership
1971	Richard G. Bowers, CLU, New York Life, Keokuk, IA. Meeting at the Washington Hilton, Washington, D.C.	7,589
1972	* James B. Longley, CLU, New England Life, Lewiston, ME. Meeting at the Queen Elizabeth, Montreal, Canada	8,361
1973	Henry F. McCamish Jr., CLU, Massachusetts Mutual, Atlanta, GA. Meeting at the Seattle Center, Seattle, WA	9,587
1974	C. Robinson Fish III, CLU, Northwestern Mutual, Boston, MA. Meeting at the Fountainbleau, Miami Beach, FL	10,987
1975	Jack Peckinpaugh, CLU, ChFC, Indianapolis Life, Muncie, IN. Meeting at the Masonic Memorial Temple, San Francisco, CA	12,422
1976	Rulon E. Rasmussen, CLU, New York Life, Phoenix, AZ. Meeting at the Hynes Auditorium, Boston, MA	11,804
1977	* Marshall I. Wolper, CLU, Equitable–New York, Miami, FL. Meeting at the Atlanta Civic Center, Atlanta, GA	12,757
1978	Jack L. McKewen, CLU, Fidelity Mutual, Birmingham, AL. Meeting at the Blaisdell Center, Honolulu, HI	14,742
1979	Paul L. Oliver Jr., CLU, Prudential of America, San Francisco, CA. Meeting at McCormick Place, Chicago, IL	17,205
1980	Millard J. Grauer, CLU, Equitable–New York, Chicago, IL. Meeting at the Rivergate, New Orleans, LA	17,406
1981	Clune J. Walsh Jr., CLU, Home Life, Detroit, MI. Meeting at Radio City Music Hall, New York, NY	17,581
1982	* Stanley Liss, CLU, New York Life, New York, NY. Meeting at the Atlanta Civic Center, Atlanta, GA	17,737
1983	Jack B. Turner, CLU, ChFC, General American Life, Clarksville, TN. Meeting at the Dallas Convention Center, Dallas, TX	17,679
1984	Paul R. Buckley, CLU, New England Life, Lewiston, ME. Meeting at Radio City Music Hall, New York, NY	18,964
1985	Ron D. Barbaro, North American Life, Toronto, Ontario, Canada. Meeting at the San Francisco Civic Auditorium, San Francisco, CA	21,722
1986	Frank Friedler Jr., CLU, Home Life, New Orleans, LA. Meeting at the Orange County Convention/Civic Center, Orlando, FL	20,598
1987	Wilmer S. Poynor III, CLU, ChFC, New York Life, Birmingham, AL. Meeting at McCormick Place, Chicago, IL	17,051
1988	Arlen I. Prentice, CLU, ChFC, Seattle, WA. Meeting at the Atlanta Civic Center, Atlanta, GA	16,944
1989	G. Carey Hauenstein, CLU, State Mutual of America, Laurel, MS. Meeting at the Metro Toronto Convention Centre, Toronto, Ontario, Canada	16,792
1990	* David H. Hilton, CLU, ChFC, Northwestern Mutual Life, Chicago, IL. Meeting at the San Francisco Civic Auditorium, San Francisco, CA	16,393

Year		Total Membership
1991	Seymour Petrovsky, CLU, Business Men's Assurance, Phoenix, AZ. Meeting at the New Orleans Convention Center, New Orleans, LA	16,297
1992	William T. O'Donnell, Massachusetts Mutual, Chicago, IL. Meeting at McCormick Place, Chicago, IL	15,957
1993	Charles D. Marks, CLU, ChFC, Prudential of America, New Orleans, LA. Meeting at the Hynes Convention Center, Boston, MA	15,721
1994	Lyle L. Blessman, Northwestern Mutual, Englewood, CO. Meeting at the Dallas Convention Center, Dallas, TX	15,686
1995	Robert B. Plybon, CLU, ChFC, Phoenix Home Life, Greensboro, NC. Meeting at the Metro Toronto Convention Centre, Toronto, Ontario, Canada	15,703
1996	Walter G. Schnee III, Phoenix Home Life, Pasadena, CA. Meeting at the Anaheim Convention Center, Anaheim, CA	18,784
1997	John W. Cruikshank III, CLU, Northwestern Mutual, Deerfield, IL. Meeting at the Atlanta Civic Center, Atlanta, GA	18,815
1998	Gene L. Mahn, CLU, ChFC, Massachusetts Mutual, Thousand Oaks, CA. Meeting at McCormick Place, Chicago, IL	19,182
1999	Reginald N. Rabjohns, CLU, ChFC, New England Financial, Chicago, IL. Meeting at the Ernest N. Morial Convention Center, New Orleans, LA	21,262
2000	Brian H. Ashe, CLU, Independent, Lisle, IL. Meeting at Bill Graham Civic Auditorium, San Francisco, CA	23,341
2001	Tony Gordon, Independent, Bristol, England, U.K. Meeting at Metro Toronto Convention Centre, Toronto, Ontario, Canada	25,037
2002	Marvin H. Feldman, CLU, ChFC, New York Life, East Liverpool, OH. Meeting at Gaylord Opryland Resort and Convention Center, Nashville, TN	28,282
2003	Richard H. Sullenger, GenAmerica Financial, Bakersfield, CA. Meeting at Paris and Bally's Hotel and Casino, Las Vegas, NV	27,665
2004	George B. Pickett, J.D., CLU, Valmark Securities, Jackson, MS. Meeting at the Anaheim Convention Center, Anaheim, CA	29,652
2005	Adelia C. Chung, CLU, ChFC, Chung Insurance and Investment Group, Honolulu, HI. Meeting at the Ernest N. Morial Convention Center, New Orleans, LA	33,297
2006	Stephen O. Rothschild, CLU, ChFC, Rothschild & Sale, St. Louis, MO Meeting at the San Diego Convention Center, San Diego, CA	35,781

*Deceased

Speakers



Terry R. Altman, CLU, CFP, an 11-year MDRT member, has spoken for several industry groups, including the Society of Financial Service Professionals, the Financial Planning Association, and state and national associations of certified public accountants. He has served many industry organizations in multiple volunteer roles and has long been involved in preparing candidates for the certified financial planner comprehensive exam. Focus Session T025: Tuesday, 3 p.m.

2086 Kemp Road, Bloomfield Hills, MI 48302, Phone: 248.481.8775, E-mail: Taltman10@comcast.net

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Bhupinder S. Anand, ACII, DipPFS, is a 10-year MDRT member with four Court of the Table and five Top of the Table qualifications. Active in the Round Table, he is a five-time MDRT speaker and, in 2005, he served on both the Sales Ideas Committee and the Editorial Advisory Task Force. Most recently, he served as a member of the First Time Orientation Task Force. Anand is the managing director of Anand Associates Ltd., a firm of independent financial advisors who specialize in creative tax planning. Anand was named Britain's Independent Financial Advisor of the year in 1995 by *Planned Savings* magazine and was awarded Independent Financial Advisor of the Year again in 2003 by *Financial Adviser* newspaper. A renowned international speaker, he is a regular commentator in the media and heads the AdvisorMasterClass.com training program, which positions advisors for 21st-century success. Focus Session T074: Tuesday, 1:30 p.m.

Anand Associates, 7-9 Glentworth St., London, NW1 5PG, England, United Kingdom, Phone: 207.486.5486, E-mail: bhupinder@anandassociates.com

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Brian H. Ashe, CLU, is a 35-year member and past President of MDRT with eight Court of the Table and three Top of the Table honors. He is president of Brian Ashe and Associates Ltd. He assists clients with life, health, disability, annuity and equity products. His work is concentrated in estate planning, retirement planning, employee benefits and business insurance solutions. Ashe served as chair of the Life and Health Insurance Foundation for Education and has addressed groups in 38 states and 14 foreign countries. His articles and comments have appeared in many publications, including the *Wall Street Journal*, CBSMarketWatch.com, *Chicago Tribune*, *National Underwriter* and *Life and Health Insurance Sales*.

Brian Ashe and Associates Ltd., 1440 Maple Ave., Suite 9B, Lisle, IL 60532, Phone: 630.964.0966, E-mail: brian.ashe@axa-advisors.com

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Robert L. Belvedere, AEP, is a 27-year MDRT member with 13 Court of the Table and two Top of the Table qualifications. An active MDRT volunteer leader since 1982, he is currently serving as a member of the Member Benefit Enhancement Committee, and served as a member of the 2006 Reorganization Task Force and the 2005 Business Development Task Force. In 2004, he served as Chair of an MDRT committee for the third time for the Annual Meeting Program Development Committee. He has also served twice on MDRT's Management Council as a Divisional Vice President, most recently serving as the Divisional Vice President of Business and Educational Services in 2002. Focus Session T017: Tuesday, 4:30 p.m.

Belvedere Insurance Group LLC., 200 Garden City Plaza, Suite 430, Garden City, NY 11530, Phone: 516.739.1240, E-mail: rlbelvedere@fincsvcs.com

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Lyle L. Blessman is a 45-year MDRT member who served as the MDRT President in 1994. With three Court of the Table and 19 Top of the Table qualifications, he has been involved in MDRT's committee structure since 1970, including serving as Chair of Top of the Table in 1979. The 1989 Special Projects Divisional Vice President, his other MDRT volunteer work includes serving as a committee Chair five times, a committee member 19 times and as a 10-time MDRT speaker. In addition, he is a Platinum Knight of the MDRT Foundation. Main Platform: Monday

The Blessman Group, 1911 S. Pearl St., Denver, CO 80210, Phone: 303.779.0443, E-mail: blessmanco@earthlink.net

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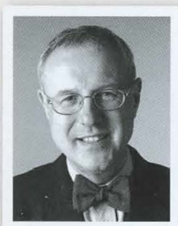

Danby Bloch, DipPFS, is managing director of Taxbriefs Financial Publishing, which produces many of the United Kingdom's Chartered Insurance Institute's examination learning texts, customized newsletters and other publications for financial advisors and accountants. Bloch serves as chairman of London Independent Financial Advisors Helm Godfrey and has been in financial services for more than 30 years. He is the author of three books on financial planning and numerous articles for the United Kingdom's national and trade press. A regular lecturer and trainer on tax and financial subjects, he is also pro-chancellor of Oxford Brookes University, which awarded him an honorary doctorate in 2004. Focus Session T055: Tuesday, 1:30 p.m.

17 Norham Road, Oxford, OX2 6SF, United Kingdom, Phone: +44 207250 0967, E-mail: danby.bloch@taxbriefs.co.uk

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Speakers

Joe G.P. Bonello, FLIA, is a 30-year MDRT member with six Court of the Table and seven Top of the Table honors. Currently serving as the MDRT Membership Communications Committee Zone Chair for Europe, he has served as a member of numerous other MDRT committees, is a three-time MDRT speaker and is a Gold Knight of the MDRT Foundation. Bonello is the founder and managing director of Financial Planning Services Ltd., a firm that provides financial, retirement, investment and estate planning. His son and daughter are directors at his firm and are both MDRT members. Bonello has spoken at industry meetings in Canada, Asia and Europe. He also is a founding member of the Malta Stock Exchange and participated at its first-ever session in January 1992. Focus Session T015: Tuesday, 3p.m.

Financial Planning Services Ltd., 4 Marina Court, 1 G Cali St., Ta' Xbiex, Malta, MSD 14, Phone: 356 21344243, E-mail: joe@bonellofinancial.com

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Norman Bouchard, CSA, is vice president of the Society of Certified Senior Advisors. The society created an in-depth, standardized education program to help professionals work more effectively with their senior clients, becoming the basis for the certified senior advisor designation. A sought-after international motivational speaker, Bouchard is a lifestyle humorist who blends humor, storytelling and music to present his message to seniors and professionals. He teaches an integrated approach to the health, financial and social aspects of aging, with a focus on people rather than products. Focus Session M072: Monday, 3p.m.

Society of Certified Senior Advisors, 1777 S. Bellaire St., Suite 230, Denver, CO 80222, Phone: 888.844.9875, E-mail: normb@csa-csa.com

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Stephanie Dawn Brinson is the owner of two benefit companies, one of which was recognized in 2006 as the 16th-largest woman-owned business in Dallas, Texas, by the *Dallas Business Journal.* Brinson was also recognized as one of the Top 20 Entrepreneurs Under the Age of 40 by *D Magazine,* and she was named Woman Business Owner of the Year by the Dallas chapter of the National Association of Women Business Owners. She has served on the boards of several professional organizations, including the Chiapas Project, which funds micro-loans to women entrepreneurs in Latin America and the Caribbean. She has spoken on entrepreneurship, sales management strategies and creativity, and innovation within the benefits practice. Focus Session M034: Monday, 4:30 p.m.

Brinson Benefits, 12720 Hillcrest Road, Suite 810b, Dallas, TX 75230, Phone: 972.788.9119, ext. 181, E-mail: db@brinsonbenefits.com

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Les Brown Les Brown, chief executive officer of Les Brown Enterprises Inc., is a renowned author, television and radio personality, and internationally recognized speaker. He is the author of three best-selling books and also hosts a Sunday-morning radio talk show. He is a recipient of the speaking industry's highest honors, the Golden Gavel Award, given by Toastmasters International and the National Speakers Association's Council of Peers Award for Excellence. Main Platform: Monday

Les Brown Enterprises LLC, Attn: Mary McKay, P.O. Box 196, Dana Point, CA 92629, Phone: 949.429.6646, E-mail: mary@lesbrown.com

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Bill Butterworth is a noted speaker and public speaking coach whose client list reads like a who's who of top Fortune 500 corporations, associations, educational agencies and professional sports teams. In 2004, Butterworth founded the Butterworth Communicators Institute to take current and emerging communicators to the next level in their speaking. He has authored more than a dozen books, including "The Promise of the Second Wind" and "When Life Doesn't Turn Out Like You Planned." Currently, he is working on a series of business books with the overall title "On the Fly," which address work/life balance and building successful teams. Main Platform: Monday

Butterworth Communicators Institute, 351 North Newport Blvd., Newport Beach, CA 92663, Phone: 949.642.3542, E-mail: bill@butterworth.com

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Dan Clark is chief executive officer of Clark Success Systems, a multimillion-dollar corporation whose purpose is to inspire passionate living, teach high-performance execution in the corporate arena, exemplify service before self and change the world one story at a time. An internationally recognized speaker, songwriter/recording artist and *New York Times* best-selling author, Clark has spoken in all 50 U.S. states and 35 countries. He is the primary contributing author to the "Chicken Soup for the Soul" series and author of 20 of his own best-selling books, including the life-changing business management book, "Best or Right." A master storyteller, he has been published in 30 languages worldwide. Main Platform: Monday

Clark Success Systems, c/o Laura Calchera, P.O. Box 58689, Salt Lake City, UT 84158, Phone: 800.676.1121, E-mail: danclarkinfo@xmission.com

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Speakers

Ron Clark has been called "America's educator." In 2000, he was named Disney's American Teacher of the Year in recognition of his innovative teaching methods and his success in engaging minority students in low-wealth areas and motivating them to excel in their studies. His teaching experiences in New York City are the subject of the uplifting film, "The Ron Clark Story," shown on HBO in 2006. A *New York Times* best-selling book author, Clark has written two books that advise parents on how to help the children in their lives to find happiness and achieve success. Currently, he is working toward the opening of the Ron Clark Academy, a new school serving low-wealth students from inner-city Atlanta, Georgia. The privately funded institution will truly be unique for its innovative teaching methods and curriculum based on worldwide travel, and it will serve as a model for teachers from around the world who want to learn more about his innovative and out-of-the-box methods for achieving student success. Main Platform: Tuesday

Premiere Speakers Bureau, c/o Michael Smallbone, 1000 Corporate Centre, Suite 120, Franklin, TN 37067, Phone: 615.261.4000, E-mail: Michael@premierspeakers.com

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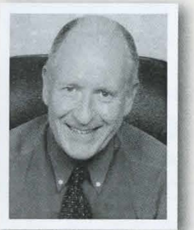

Lee Clarke, CertPFS, is a 17-year MDRT member with eight Court of the Table and two Top of the Table qualifications. A true MDRT leader, he has been an MDRT Annual Meeting volunteer since 1989. In addition to all his volunteer work for the Annual Meeting, Clarke has served on the MDRT Membership and Insignia Committee, Membership Communications Committee, Constitution and Bylaws Committee, and the Client Development and Retention Committee. Focus Session T056: Monday, 2:30 p.m.

AWD Chase de Vere Wealth Management, 88 Cathedral Road, Cardiff, CF11 9LN, Wales, United Kingdom, Phone: +44 2920 650 662, E-mail: lclarke@toptrak.com

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Corry Collins, CFP, RHU, a five-year MDRT member, is currently the 2007 Zone Chair for Canada on MDRT's Membership Communications Committee. He started his insurance career in 1986, and is now the owner of Living Benefits Atlantic Ltd., a firm specializing in disability and critical illness insurance with a specific focus on physicians. Gaining an international reputation as a motivational speaker, his recent speaking engagements include the World Critical Illness Conference and serving as master of ceremonies for MDRT's Top of the Table Annual Meeting for the last three years. His other industry involvement includes serving as a board member of Advocis, the Financial Advisors Association of Canada. Focus Session M081: Monday, 1:30 p.m.

Living Benefits Atlantic Ltd., 6174 Quinpool Road, Halifax, Nova Scotia, Canada, B3L 1A3, Phone: 902.444.7000, E-mail: corry.collins@livingbenefitsatlantic.com

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Judy Collins, a Grammy-winning singer and songwriter, is known to fans around the world. Before recording 37 albums, she trained as a classical pianist. Collins broke new ground in contemporary song movement with her album "Wildflowers," which was arranged and recorded with an orchestra, bringing her the first of many Grammy nominations. In addition, many of her recordings have achieved gold and platinum status. Collins, also a published author, continues to light up a world that needs music that matters and speaks to the heart. Main Platform: Wednesday

Eagles Talent Connection, Attention: Esther Eagles, 57 W. South Orange Ave., South Orange, NJ 07079, Phone: 973.313.9800, E-mail: eeagles@eaglestalent.com

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Richard Courtney, CELA, is a founding partner of Frascogna Courtney PLLC in its elder law/special needs section. He is a noted writer and speaker on elder law, estate planning and special needs topics. He is also an adjunct professor at the Mississippi College School of Law and has been recognized as a certified elder law attorney by the National Elder Law Foundation. His professional memberships include the National Academy of Elder Law Attorneys, the Mississippi Estate Planning Council and the Special Needs Alliance LLC. Courtney serves on numerous nonprofit organizations, including serving as director of the Cerebral Palsy Foundation of Mississippi Inc., and on the advisory boards of Hospice Ministries Inc., the Mississippi Elder Justice Center and the Mississippi Alzheimer's Association. Focus Session M042: Monday, 1:30 p.m.

Frascogna Courtney PLLC, 4400 Old Canton Road, Suite 220, Jackson, MS 39211, Phone: 601.987.3000, E-mail: rcourtney@frascourtlaw.com

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Ed Cox, CLU, ChFC, is a general partner of Financial Planning Systems LLC. He is a coach for financial planners, and designs and provides technical support for financial planning and client management software systems. Cox conducts frequent seminars on financial planning and the five critical activities of a professional practice, sharing knowledge gained through his previous experience as a marketing representative for IBM Corp., an insurance agent and financial planner, and a consultant to the training department and agencies of Mutual of New York. Focus Session M063: Monday, 3 p.m. Interpreted

Financial Planning Systems LLC, 4547 S. Tanglewood Drive, Salt Lake City, UT 84117, Phone: 800.245.1991, E-mail: ed@fpsplans.com

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Speakers

Li Cunxin, a senior manager at Bell Potter Securities Ltd., one of the largest stock brokerage firms in Australia, was once one of the best ballet dancers in the world. Selected as a child to train in Madame Mao's Beijing Dance Academy, he later was awarded one of the first cultural scholarships to go to America and subsequently offered a soloist contract with the Houston Ballet Company. He went on to win two silver and a bronze medal at three international ballet competitions. In 1995, Cunxin and his family moved to Australia, where he danced his last three-and-a-half years as a principal dancer with the Australian Ballet. During this time, he also studied at the Australian Securities Institute to become a stockbroker. In 1999, Cunxin made a successful career transition from ballet to finance. His inspirational life is recounted in his memoir "Mao's Last Dancer," which quickly rose to No. 1 on the Australian nonfiction best-seller list and was named on Amazon.com's break-out books list. His book eventually went on to win the Book of the Year Award in Australia and has been translated into several foreign languages and is sold in more than 20 countries. His life story is currently being produced into a feature-length film. Main Platform: Tuesday

Bell Potter Securities Ltd., L29101 Collins St., Melbourne, Australia, VIC3000, Phone: +61 3 9235 1855, E-mail: lcunxin@bellpotter.com.au

John A. Davidson, LUTCF, is a 20-year MDRT member with two Court of the Table qualifications. Currently serving as president of the National Association of Insurance and Financial Advisors (NAIFA), he has been active in association leadership for more than 23 years. As a NAIFA trustee, John served on the NAIFA transformation task force, member benefits education sub-committee, leadership development program, convention planning committee, national membership committee and trustee liaison to the Association of Heath Insurance Advisors (AHIA). His other industry involvement includes serving as a past president of NAIFA-San Fernando Valley and NAIFA-California, and being a charter member of AHIA, as well as a member of the Association for Advanced Life Underwriting and The Society of Financial Services Professionals. Active in the political arena, Davidson has been an agent/advisor for a number of influential politicians, and he is a highly sought-after industry speaker throughout the country. Main Platform: Tuesday

Davidson Insurance and Financial Services Inc., 25 W. Rolling Oaks Drive, Suite 110, Thousand Oaks, CA 91361, Phone: 805.495.6434, E-mail: arrowsjd@msn.com

Monroe M. Diefendorf Jr., CLU, C3DWP, is a 28-year MDRT member with four Court of the Table and two Top of the Table qualifications. Speaking for the third time at an MDRT Annual Meeting, he is a 37-year industry veteran, and is currently the chief executive officer of Diefendorf Capital Planning Associates, a family of financial services companies whose services include retirement consulting, fee-based financial planning, tax preparation and employee benefits. Diefendorf is also the founder of 3 Dimensional Wealth International, an association for values-based advisors whose mission is to strengthen families, not just by addressing their financial wealth, but by looking at their total — including personal and social — wealth. He has co-authored three books on wealth management and, in 2006, was selected as a semifinalist in the prestigious Ernst & Young Entrepreneur of the Year awards. Focus Session T065: Tuesday, 1:30 p.m.

Diefendorf Capital Planning Associates, 152 Forest Ave., Locust Valley, NY 11560, Phone: 516.759.3900, E-mail: roey@diefendorfcapital.com

David Roy Eaton is the chairman and chief executive officer of the Eaton Group, a wealth accumulation and distribution strategy firm. He has been an advisor to high-net-worth individuals and family-owned businesses for more than 20 years. A recognized personal finance expert, he has appeared on CNN, CNN-FN, NY-1, CNBC and Fox News. His articles have been published in the *New York Times*, *Crain's New York Business* and *Black Enterprise*. Eaton is also the founder of Life's Passions Events Planning LLC, a consulting firm dedicated to creating transformational experiences for high achievers and unique events for the philanthropic community. His charitable interests include serving as a development consultant for the American Cancer Society and the Arthur Ashe Institute for Urban Health. Focus Session T087: Tuesday, 4:30 p.m.

The Eaton Group, 2385 Executive Center Drive, Suite 100, Boca Raton, FL 33431, Phone: 561.962.2766, E-mail: david@theeatongroup.net

Speakers

Marvin H. Feldman, CLU, ChFC, is a 32-year MDRT member with two Court of the Table and 25 Top of the Table qualifications. MDRT's 2002 President, Feldman has served in the MDRT committee system since 1979, including serving as the Top of the Table Chair in 1987. A loyal supporter of the MDRT Foundation, he is an Excalibur Knight and participant in the Gift of Life Insurance Program. In 2004, he was the recipient of the MDRT Foundation's Circle of Life award in recognition of his community and industry leadership. In the industry, he has held leadership positions in The American College, the Association for Advanced Life Underwriting and on New York Life's Agents Advisory Council. In his community, he is the founder and director of the First National Community Bank and is a past chairman of the East Liverpool City Hospital. Focus Session M012: Monday, 3 p.m.

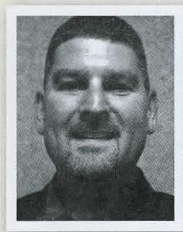
Feldman Financial Group, 28870 U.S. Hwy. 19N, Suite 337, Clearwater, FL 33761, Phone: 727.723.9020, E-mail: tfa@financialprtnr.com

Zonya Foco, RD, CHFI, is on a mission to win the war on obesity, diabetes and heart disease. Her easy humor and common-sense approach to healthy eating is motivating people to change their lives. Through her weekly television series on PBS called "Zonya's Health Bites," her best-selling cookbook, "Lickety-Split Meals for Health Conscious People on the Go," and her new co-authored health novel titled "Water With Lemon," Foco gives busy people the tools they need to help them master diet-free, guilt-free weight loss for life. In addition to spreading the word through her own books and TV show, Zonya has appeared on ABC, NBC and CBS, and has been published in the popular magazines such as *Health, Prevention, Today's Dietitian, Total Health, Fast and Healthy Cooking* and *Shape*. Main Platform: Wednesday

Zonya Health International, Attn: Angie Long, 7134 E. Donegal Drive, Onsted, MI 49265, Phone: 517.467.7468, E-mail: angie@zonya.com

H. Larry Fortenberry, CLU, ChFC, is a 30-year member of the Round Table with nine Court of the Table and seven Top of the Table qualifications. He has been involved in the MDRT committee system since 1980, most recently serving as a member of the 2007 Finance and Budget Committee. In 2004, he served as the Divisional Vice President of the Annual Meeting Program General Arrangements, and previously served the committee as a Chair, Director and Assistant Director, as well as a member of numerous other MDRT committees. In addition, his devotion to the MDRT Foundation is evident in his Diamond Knight status. Fortenberry is a certified public accountant and president of Executive Planning Group. In the industry, Fortenberry is a past president of the Mississippi Association of Insurance and Financial Advisors and the Mississippi Chapter of the American Society of Financial Service Professionals. Focus Session T075: Tuesday, 1:30 p.m.

Executive Planning Group PA, P.O. Box 16566, Jackson, MS 39216, Phone: 601.982.3000, E-mail: larry@epgbenefits.com



Scott Fowler is a partner with DIBroker, one of the largest independent disability and long-term care insurance brokerages in the country. As a disability specialist, he has spoken nationally to companies, sales organizations, broker-dealers, associations and independent financial services professionals. He is currently a regional vice president for the Washington Association of Insurance and Financial Advisors, and he has served in many leadership positions of his local chapter of the National Association of Insurance and Financial Advisors. Focus Session M023: Monday, 4:30 p.m.

DIBroker, 365 118th Ave. S.E., Suite 200, Bellevue, WA 98005, Phone: 425.462.7137, E-mail: scott@dibroker.com

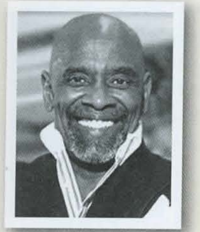
Thomas E. Fowler, CLU, LUTCF, is a 17-year MDRT member with six Court of the Table qualifications. A four-time MDRT speaker, he has served on numerous MDRT committees and is a Silver Knight of the MDRT Foundation. A frequent industry speaker and the author of many articles on business and estate planning, he is president of the Fowler Financial Group, which assists owners of closely held corporations in business and estate planning. Fowler has served as president of the Seattle Society of Financial Service Professionals and the Washington Association of Insurance and Financial Advisors, and he is a past trustee of the National Association of Insurance and Financial Advisors. Focus Session M073: Monday, 4:30 p.m.

Fowler Financial Group, 365 118th Ave. S.E., Suite 200, Bellevue, WA 98005, Phone: 425.453.1585, E-mail: tom@fowlerfinancial.com

Gregory B. Gagne, ChFC, is a seven-year MDRT member with three Court of the Table qualifications. He has served on various MDRT committees and is currently serving on the Member Benefits Enhancement Committee. In addition, he is a Silver Knight of the MDRT Foundation. Gagne is the founder of Affinity Investment Group LLC, which specializes in wealth management and distribution planning services for retirees. A lifestyle coach for retirees, he is the co-author of a book on the subject, and his articles on practice management, planning techniques and goal setting have been featured in professional trade magazines. A past president of the New Hampshire Association of Insurance and Financial Advisors, he is currently serving on a national committee for the organization. Focus Session M061: Monday, 1:30 p.m.

Affinity Investment Group, 12 Stringbridge, Exeter, NH 03833, Phone: 603.778.6436, E-mail: greg@affinityinvestmentgroup.com

Speakers



Christopher Gardner is the owner and chief executive officer of Christopher Gardner International Holding, an expansion of Gardner Rich & Company LLC, an institutional broker-dealer serving public sector pension funds and their outside money managers, which he founded in 1987. A true believer in giving back, Gardner is committed to educational organizations and programs serving the homeless. His company donates 10 percent or more of the company's earnings toward school and educational projects in the community it serves. Gardner is also a board member of the National Fatherhood Initiative, whose mission is to improve the well-being of children by increasing the proportion of children growing up with involved, responsible and committed fathers. Gardner was the recipient of the group's Father of the Year Award in 2002. Gardner's remarkable story of struggle, faith, entrepreneurialism and fatherly devotion have catapulted him beyond the notoriety he found on Wall Street and served as the inspiration for the 2006 movie "The Pursuit of Happyness." Court of the Table–Top of the Table Program: Sunday, 11 a.m.

Eagles Talent Connection, Attn: Esther Eagles, 57 W. South Orange Ave., South Orange, NJ 07079, Phone: 973.313.9800, E-mail: eeagles@eaglestalent.com

Ardena Gojani, a Kosovo native, arrived in the United States in 1999 at age 11 when she and her family were granted refugee status. Despite not speaking English, Gojani quickly adapted to American society, but did not forget about the people she left behind. During a brief visit to Kosovo in 2000, she realized the educational opportunities she enjoyed in the United Sates did not exist for the people in Kosovo, and hence the dream of the Kosovo Book Project was born. Gojani's determination and dedication to the project during the next five years has made her a role model in two communities that are forever linked by a bridge of books. A 2006 graduate of the Lexington Catholic High School, Gojani is currently pursuing a degree in biology at the University of Kentucky, though she continues to volunteer at the International Book Project and was named the 2006 Central Kentucky Youth Volunteer of the Year by the Bluegrass Chapter of the United Way. Main Platform: Monday

International Book Project, Attn: Lynda Jeffries, Executive Director, Van Meter Building, 1440 Delaware Ave., Lexington, KY 40505, Phone: 859.254.6771, E-mail: ibpdirector@intlbookproject.org

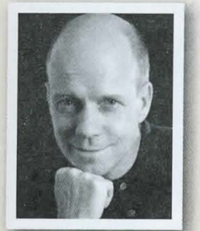
Julian H. Good Jr., CLU, ChFC, is the Nominee to the 2008 Executive Committee. A 24-year MDRT member with three Court of the Table qualifications, Good he has served as a Divisional Vice President three times, a committee Chair six times, and is currently the Chair of the Membership Enhancement Committee. A two-time MDRT Annual Meeting speaker, he is also a Gold Knight of the MDRT Foundation. Good has authored several articles for industry publications, and he has spoken to numerous local and national industry associations around the country. He currently serves as regional vice president of the Louisiana Association of Insurance and Financial Advisors and vice president of the New Orleans Estate Planning Council. He is a past recipient of the Member of the Year award for both the National Association of Insurance and Financial Advisors Greater New Orleans chapter and the Louisiana Association of Insurance and Financial Advisors. Main Platform: Wednesday; Focus Session T075: Tuesday, 1:30 p.m.

MetLife/Creative Financial Solutions, 3838 N. Causeway Blvd., Suite 3400, Metairie, LA 70002, Phone: 504.613.2220, E-mail: julian@jgoodjr.com

Amanda Gore launched her speaking career more than 20 years ago by talking about connections that count, leading with the heart, motivation with laughter and bringing out the best in people. Prior to moving to the United States, Gore, a native Australian, worked as a physiotherapist for 10 years and had her own business consulting practice, working with a variety of organizations on ergonomic and occupational health issues, and she wrote a regular newspaper column that was syndicated throughout Australia. The author of four books, as well as numerous video and audio training programs, Gore has worked in corporations, colleges, hospitals and private practice for more than 20 years. Today, she averages 80-plus presentations each year, and appeared on MDRT's Main Platform in 2000. Her combined expertise in ergonomics, physical therapy, group dynamics, neurolinguistics and occupational health has made her one of the world's most sought-after experts in her field, as she shows others what it takes to lead, coach, motivate and inspire corporate teams to outstanding results in a range of businesses. Breakfast Program T094: Tuesday, 6 a.m.

SpeakersOffice Inc., Attn: Holli Catchpole, 5927 Balfour Court, Suite 103, Carlsbad, CA 92008, Phone: 760.603.8110, E-mail: holli@speakersoffice.com

Speakers



Scott Hamilton is one of the world's most celebrated figure skaters, a popular sports broadcaster, humanitarian and author. Known for his original skating programs and exuberant personality, Hamilton won 16 consecutive championships between 1981 and 1984, including the 1984 Olympic gold medal and World Championship. He has received critical acclaim as a sports analyst of five Olympic figure skating competitions and co-producer and host of numerous successful national figure skating tour television programs. A cancer survivor, he helped create the Scott Hamilton CARES Initiative in 1999 to promote cancer awareness while raising significant funds for cancer research. He is currently serving as the national spokesperson for the industry's Life Insurance Awareness Month in September. Main Platform: Tuesday

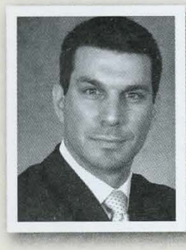
Eagles Talent Connection, Attn: Esther Eagles, 57 W. South Orange Ave., South Orange, NJ 07079, Phone: 973.313.9800, E-mail: eeagles@eaglestalent.com

Thomas Handler, J.D., PC, is managing principal of Handler, Thayer & Duggan LLC, and chairman of the firm's advanced planning and family office practice group. He is a recognized thought leader in the advanced planning and family office marketplace and was named by the Private Consulting Group Inc. to the Wealth Strategies Design Team, comprising 15 of the top wealth planners in the United States. He has extensive experience in the analysis, design, and implementation of domestic and international business planning, financial and estate planning, and advanced tax planning strategies for affluent families and family offices. He has lectured extensively both nationally and internationally, authored numerous professional articles, and has been quoted in numerous publications, including the *Wall Street Journal, Chicago Tribune, Christian Science Monitor, Wealth Manager Magazine and Investment News.* Focus Session T045: Tuesday, 1:30 p.m.

Handler, Thayer and Duggan LLC, 191 N. Wacker Drive, 23rd Floor, Chicago, IL 60606, Phone: 312.641.2100, E-mail: thandler@htdlaw.com

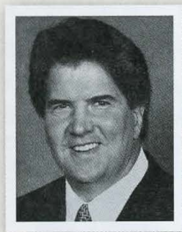
Jocelyn Harriman is the oldest daughter of MDRT President Philip E. Harriman, CLU, ChFC, and Christie Harriman. In 2004, Harriman graduated with an associate's degree in business administration from Husson College, Bangor, Maine. Her college career included participating in basketball and swimming.

c/o Lebel & Harriman, LLP, 366 US Rt. 1, Fairmouth, ME 04105, Phone: 207.773.5390



Thomas J. Henske, CFP, ChFC, is a five-year MDRT member with one Court of the Table qualification. Henske is a partner of Lenox Advisors. In addition to his primary role of providing financial advice to clients, he oversees the marketing vision of the firm. Prior to joining Lenox in 2003, he founded his own company in 1999, and previously served as managing director at Cowan Financial Group. Focus Session T085: Tuesday, 1:30 p.m.

Lenox Advisors, 530 Fifth Ave., Floor 11, New York, NY 10036, Phone: 212.536.6178, E-mail: thenske@lenoxadvisors.com



Andy Hickman, CSP, is a professional illusionist who has worked with David Copperfield's "Project Magic." Hickman combines illusion, humor and entertainment to deliver a life-changing message. He is the author of "Stuff That Really Matters — Establishing Priorities for Your Business and Your Life," and co-author of "Humor Me," a collective work from America's top humorists. Hickman has spoken for most of the Fortune 500 companies in America. Prior to receiving the certified speaking professional designation, the highest awarded by the National Speakers Association, Hickman owned and operated three businesses simultaneously: a real estate development and construction company, a property management group, and a mortgage/finance organization. This diverse background has provided him with a unique understanding of what it takes to succeed in today's unpredictable marketplace. Focus Session M083: Monday, 4:30 p.m.

1156 Fairway Drive W., Lindale, TX 75771, Phone: 903.882.8910, E-mail: andy@andyhickman.com

Micki Hoesly, CLU, ChFC, is a 28-year MDRT member with three Court of the Table and four Top of the Table honors. She has served as a Divisional Vice President three times and is a Platinum Knight of the MDRT Foundation. She is a member of the Boomertirement Task Force, the Top of the Table Advisory Board and a member of the MDRT Foundation Board. She received her designation of certified pension consultant (CPC) and qualified pension administrator (QPA) through the American Society of Pension Actuaries. She has been quoted on financial issues by such major publications as the *Wall Street Journal, the Financial Times* and *Kiplinger's*. In 1985, she helped to organize the Make-A-Wish Foundation of Virginia and served as president of the founding board. She was presented with the 1992 Sertoma District Award for Outstanding Service to Mankind.

Rydex Financial Services, 1370 World Trade Center, Norfolk, VA 23510, Phone: 757.616.0600, E-mail: resource1@prodigy.net

Speakers

Robert Hopper, Ph.D., is president of Hopper Insurance Services Inc., an insurance agency that specializes in helping businesses and individuals transition from traditional health plans to consumer-directed health plans. He speaks throughout the United States on the future of health care in America, and has 30 years' experience in employee benefits. He is the author of two books: "The HSA Strategy: The Future of Health Insurance in America" and "Happily Ever After Health Care," a unique book designed for agents providing a fun and enjoyable way to educate individuals, employers and employees on the merits of consumer-directed health care. Focus Session M031: Monday, 1:30 p.m.

Hopper Insurance Services, 1227-A State St., Santa Barbara, CA 93101, Phone: 805.966.4900, E-mail: rhopperhpd@aol.com

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Dale Irvin, is "the Professional Summarizer"and is best known for his up-to-the-minute monologues about speakers' presentations. He has appeared on more than 100 national television shows and networks, including Showtime, MTV, HBO and "The Oprah Winfrey Show." As a speaker, Irvin reaches more than 100,000 people per year with his message of laughter therapy. He is a member of the Professional Speaker Hall of Fame and has written eight books, including "Insurance as a Second Language" — a comic look at the insurance industry. He also publishes *Funny Business*, a humor newsletter in its 22nd year. Main Platform: Wednesday

P.O. Box 302, Downers Grove, IL 60515, Phone: 630.852.7695, E-mail: justjoking@aol.com

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Helen A. Jenkins, CertPFS, is a 17-year MDRT member with six Court of the Table qualifications. An active Round Table volunteer, she serves as a member of the 2007 MDRT Experience Task Force, was the 2003 International Membership Communications Committee Divisional Vice President and Chair of the 2000 Sales Ideas Committee, in addition to serving as a member on 20 committees and speaking at two previous MDRT Annual Meetings. An 18-year industry veteran, she is an independent financial advisor who runs her own company. A true international speaker, she has spoken at conferences all around the world. In her community, Jenkins is involved with several charities, and in 2005, she climbed Table Mountain in South Africa to raise funds for a favorite children's charity. Focus Session T016: Tuesday, 4:30 p.m.

Inspiration Wealth Management, 42 Rhydypenau Road, Cyncoed, Cardiff, CF 23 6PT, Wales, United Kingdom, Phone: +44 2920 755179, E-mail: helen@inspirewm.co.uk

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Mark S. Jones is a 28-year MDRT member with nine Court of the Table and four Top of the Table qualifications. The current MDRT Foundation President, he is a Platinum Knight of the Foundation and has been an Inner Circle Society member since it was founded in 2002. A dedicated MDRT Foundation volunteer, Jones has participated in numerous Foundation Phonathons, as well as playground and home builds. In addition to his dedication to the MDRT Foundation, Jones' dedication to MDRT is evident in many committee positions, including serving as Chair of the 2005 Annual Meeting Program Development Committee, Divisional Vice President of the 2002 Member Administration Division, Chair of the 1999 Membership and Insignia Committee, and serving as a member on numerous other MDRT committees. Main Platform: Tuesday

Remington Insurance Group Inc., P.O. Box 271465, Houston, TX 77277, Phone: 713.622.4252, E-mail: marksjones@usa.net

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Philip Kavesh, LLM(Tax), ChFC, is an attorney who established one of the first multi-disciplinary financial planning practices. As a nationally recognized speaker, author, educator and technical innovator in estate planning, he has been quoted in such prestigious publications as *Investor's Daily, Consumer Reports, Ed Slott's IRA Advisor, Investment Advisor* and *Life Insurance Selling*. His boot camp training programs for attorneys and financial advisors have helped hundreds to successfully build their practices based on his model. Focus Session T046: Tuesday, 3 p.m.

Kavesh, Minor & Otis Inc., 990 W. 190th St., Suite 500, Torrance, CA 90502, Phone: 310.324.9403, E-mail: phil.kavesh@kaveshlaw.com

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Christina Khoo Poh Choo, CLU, LUTCF, joined the life insurance industry in 1984 and, after four years as an agent, moved into agency management. She currently runs a highly successful agency of 14 consultants. A sought-after speaker in the industry, she most recently spoke at the 2006 MDRT Experience in Bangkok, Thailand, and the GAMA Singapore Agency Management Conference. She also served on the executive council of the Life Underwriters Association. Main Platform: Monday

AIA Singapore-Alexandra, 371 Alexandra Road #10-02, Singapore, 59995 2 SIN, Phone: 96624772, E-mail: chriskh@singnet.com.sg

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Speakers

Albert Kingan, J.D., LLM, is the director of estate and business planning at Massachusetts Mutual Life Insurance Co. In this position, he provides consulting services to insurance producers, lawyers and accountants in the use of life insurance products for employee fringe benefit, estate planning, charitable giving and small-business succession planning. He is a frequent speaker at company-, professional- and industry-sponsored meetings and conferences, and the author of articles and marketing pieces for company and professional publications. Previously he worked in the tax department at Coopers & Lybrand, and he is a certified public accountant. Focus Session T048: Tuesday, 4:30 p.m.

Massachusetts Mutual Life Insurance Co., 1295 State St., Springfield, MA 01111, Phone: 860.562.3414, E-mail: akingan@massmutual.com

Derrick Kinney is one of the leading authorities on helping financial professionals succeed with the affluent. He is the author of the Amazon bestseller "Attract Your Ideal Clients." Kinney has been called a marketing guru by *Investment Advisor* magazine and has been interviewed by the *Wall Street Journal, Forbes, Money, Smart Money, Entrepreneur* and *Kiplinger's*. Focus Session M051: Monday, 1:30 p.m.

Palladium Media Consulting Inc., 4621 S. Cooper, Suite 131-280, Arlington, TX 76015, Phone: 817.465.9800, E-mail: derrick@moreaffluentclients.com

Lavina Lau Siu Fung, BSc (Acct), MBA, is a one-year MDRT member with one Court of the Table qualification. A member of the American Institution of Certified Public Accountants, she joined AIA–Hong Kong, a member of the AIG Group, as a financial planner in March 2005. Before joining AIA, she had 10 years of professional experience in finance and accounting. Focus Session T054: Tuesday, 1:30 p.m.

AIA–Hong Kong, Unit 1502, Tower 1, Grand Century Place, 193 Prince Edward Road West, Mongkok, Kowloon, Hong Kong, Phone: +852 2732 0392, E-mail: lavinalau@aiab.com.hk

Bernard Lim, CFP, is the financial services director of Bernard Lim & Associates. He has 16 years in the financial services industry, specializing in estate planning and is a fellow of the Society of Will Writers and Estate Planning Practitioners in the United Kingdom. He regularly conducts seminars and training sessions for professional bodies, special interest groups and the general public. Lim has also been featured in numerous major publications, including the *Asian Wall Street Journal*. Focus Session M041: Monday, 1:30 p.m.

Prudential Assurance–Singapore Pte. Ltd., 10 Eunos Road 8, #12-10 Singapore Post Centre, Singapore 40860 SIN, Phone: +65 68453420, E-mail: bercar@singnet.com.sg

Giovanni Livera started his career with his first paid magic show at age 10. Since then, he has been making his living entertaining, inspiring and training audiences. An entrepreneurial business expert, Livera produced and performed an entertainment concept for the Orlando Magic NBA franchise in his early 20s that filled the stands with fans and established him as both a superior showman and innovative entrepreneur. His company, Sports Magic Team Inc., became of the largest in-stands sports entertainment organizations in the world. One of only five people in history to have received the coveted Gold Cups Award by the International Brotherhood of Magicians, his unparalleled ability to motivate and transform people and organizations has made him one of the most sought-after corporate entertainers in America. Special Session M093: Monday, 7 p.m.

Eagles Talent Connection, Attn: Esther Eagles, 57 W. South Orange Ave., South Orange, NJ 07079, Phone: 973.313.9800, E-mail: eeagles@eaglestalent.com

Tony Mak Wing-Kwong, FLMI, CFP, is senior district director of American International Assurance Co. (Bermuda) Ltd. As a result of his leadership, Mak's agency is the recipient of a GAMA Master Agency Award. He has served on various licensing committees of the Hong Kong Insurance Authority and has served as chairman of the Insurance Training Board since being appointed by the Hong Kong government in 1995. He is a past president of the Life Underwriters Association of Hong Kong and was chairman of the Fourth Asia Pacific Life Insurance Congress. He is president of the Institute of Financial Planners of Hong Kong. Focus Session M084: Monday, 4:30 p.m.

AIA-Hong Kong, 701 Island Place Tower, Room 701, 510 King's Road North Point, Hong Kong, Phone: +852 2599 5399, E-mail: tonymak@aiab.com.hk

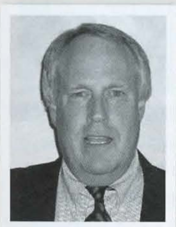
Speakers

Stephanie Marston is a licensed marriage and family therapist with more than 25 years' experience. She is a noted expert in the fields of work/life balance and women's issues. She has appeared on numerous radio and television shows, including "The Oprah Winfrey Show" and "CNN Headline News." A sought-after speaker, she has helped many Fortune 500 companies, global corporations and professional associations reduce stress, increase productivity and create a culture of satisfaction for their employees. A noted author, her most recent book is "30 Days to Sanity: Create a Life You Love." She is also co-author of Chicken Soup for the Soul's "Life Lessons for Women: 7 Essential Ingredients for a Balanced Life." Focus Session M082: Monday, 3 p.m.

P.O. Box 31453, Santa Fe, NM 87594, Phone: 505.989.7596, E-mail: Stephanie@stephaniemarston.com

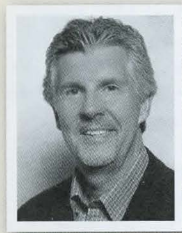
Briggs A. Matsko, CFP, is a 17-year MDRT member with 15 Top of the Table qualifications, and he is a Bronze Knight of the MDRT Foundation. An investment advisor representative with Lincoln Financial Advisors, he has more than 32 years' experience in the financial services industry. Matsko developed and manages a producer group of more than 40 financial professionals and staff. As an income distribution specialist, he works closely with clients to ensure that they are able to meet their core expenses in retirement. He is also the developer of a patent-pending, objective, process-driven approach to help clients plan for income distribution. Focus Session T024: Tuesday, 1:30 p.m.

Lincoln Financial Group, 8880 Cal Center Drive, Suite 220, Sacramento, CA 95826, Phone: 916.868.3900, E-mail: bmatsko@lfg.com



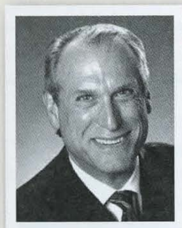
Peter McCarthy, J.D., ChFC, is a senior advanced marketing consultant on ING's national sales support team. He has served as advanced marketing counsel for Minnesota Life, Prudential Insurance Co. and American Express Financial Advisors (now Ameriprise). His articles on estate and business planning have been published in many national financial journals. Focus Session T047: Tuesday, 3 p.m.

ING, 876 Barbara Court, St. Paul, MN 55118, Phone: 612.342.7699, E-mail: peter.mccarthy@us.ing.com



Bobb A. Meckenstock, CLU, MBA, is a 27-year MDRT member with 26 Top of the Table honors. A Bronze Knight of the MDRT Foundation, he is a member of the Annuity and Boomertirement task forces and was 1991 Chair of the Top of the Table. Meckenstock has authored and co-authored several industry manuals and publications, including *Money Talks, Wealth Accumulation Strategies* and *The MDRT Annuity Sales Manual.* He has served on several MDRT and industry committees and also has shared his ideas with audiences throughout the United States, Canada, Mexico and Southeast Asia.

The Meckenstock Group, P.O. Box 835, Hays, KS 67601-0835, Phone: 785.625.5601, E-mail: bobb@mainstreetsecurities.com



Barry R. Milberg, a 26-year industry veteran, is lead consultant for Milberg Consulting LLC, a pension TPA serving small businesses, and founder of ERISA Expertise LLC, a software development and training services firm serving plan advisors. Milberg has authored books and numerous articles on qualified retirement plans. He is regularly quoted on benefits-related topics in *Forbes, Newsweek* and *Smart Money* magazines, as well as the *Wall Street Journal.* His recent speaking engagements include the 2006 Mid-Atlantic Benefits Conference and the 2006 Financial Service Forum. Focus Session T035: Tuesday, 1:30 p.m.

Milberg Consulting LLC, 583 Skippack Pike, Suite 300, Blue Bell, PA 19422, Phone: 215.793.4300, E-mail: bmilberg@erisaexpertise.com

Dan Miller is a noted speaker who has shared his inspirational story throughout North America. Miller's unique humorous style gives hope and encouragement that all of us can beat the negatives of life. His first career was as an elementary school teacher and award-winning principal. Miller received two Washington Distinguished Principal Awards and the Excellence in Education Award from the governor of Washington. Main Platform: Tuesday

4904 Castleview Drive, Yakima, WA 98908, Phone: 509.454.8446, E-mail: dan@danmillerspeaker.com

Speakers

Van Mueller, LUTCF, is an 18-year MDRT member with one Court of the Table and 15 Top of the Table qualifications. A six-time MDRT speaker, he serves as a member of the 2007 Client Development and Retention Committee. He has also served on 13 other MDRT committees, including the Top of the Table Advisory Board and Chair of the 2004 Top of the Table Web site Task Force. In addition to his extensive MDRT volunteer leadership experience, he is a Diamond Knight of the MDRT Foundation. In the industry, Mueller is a past president of the Milwaukee Association of Insurance and Financial Advisors and received its Distinguished Service Award in 2003. He is a member of the Association of Health Insurance Agents, the National Association of Health Underwriters and the Society of Financial Service Professionals. Special Session, First Time Orientation: Sunday, 3 p.m.

New England Financial, P.O. Box 450, Brookfield, WI 53008, Phone: 262.717.6102, E-mail: mueller99@hotmail.com

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Kevin J. Murphey, MEd, serves as a therapist at Catholic Charities and a volunteer choir director in Chattanooga, Tennessee. Previously, Murphey toured as a professional musician throughout the United States and has recorded four albums. His passions include spending time with his daughters and granddaughters, serving as a volunteer firefighter, driving his 1968 GTO convertible and scuba diving all over the world. His mission in life is to live out his faith by loving much, laughing often, living passionately and expressing his gratitude every day by helping others. Main Platform: Tuesday

6212 Dayton Blvd., Suite C, Hixson, TN 37343, Phone: 423.842.2202, E-mail: murpheykj@aol.com

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Ronnie Neo, DipAII, MSM, is a 17-year MDRT member and a two-time MDRT speaker. He has served on numerous MDRT committees, including as Chair of the 1997 International Membership Communications Committee, and as a member of the 2007 First Time Orientation Task Force. As a speaker, he has the reputation of being able to convey ideas and concepts in a forthright and easy-to-understand manner. As a financial advisor, he is noted for his ability to communicate succinctly with clients and keeping clients for life. Neo is the originator of the Reach program, which helps advisors achieve sales leadership and client loyalty. Focus Session T086: Tuesday, 3 p.m.

AIA–Singapore, 371 Alexandra Road #07-20, Singapore 15996-3 SIN, Phone: +65 63738518, E-mail: neolink@pacific.net.sg

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Debra C. Newman, ChFC, LTCP, is chief executive officer of Newman Long Term Care. A 28-year veteran of the financial services industry, she is a past president of the American Health Insurance Association, a board member of the Life and Health Insurance Foundation for Education and a former MDRT member. An accomplished industry speaker, she spoke at the 2004 and 2005 meetings of the Society of Financial Service Professionals and the 2006 MDRT Annual Meeting. Her vast media experience includes producing CDs for consumers and professionals on the topic of long-term care, guest appearances on radio and television, as well as publishing numerous articles in trade magazines. Focus Session M053: Monday, 4:30 p.m.

Newman Long Term Care, 8200 Humboldt Ave. S. Suite 218, Minneapolis, MN 55431, Phone: 952.746.1660, E-mail: debn@newmanltc.com

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Steven J. Oshins, Esq., is the chief executive officer of the law firm Oshins & Associates LLC. Nationally recognized as an estate planning expert, Oshins is a frequent lecturer on advanced estate planning and asset protection techniques. His awards have included being listed in *Nevada Woman* magazine as one of the 2005 Best Lawyers. In 2002, he was named Nevada Super Lawyer in the wills, trusts and estate planning category in the *Nevada Business Journal*, and he received an EPIC Award as Best Young Author from *Trusts & Estates* magazine in 1998. Focus Session M044: Monday, 4:30 p.m.

Oshins & Associates LLC, 1645 Village Center Circle, Suite 170, Las Vegas, NV 89134, Phone: 702.341.6000, E-mail: soshins@oshins.com

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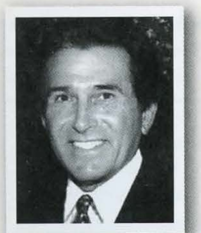

Mitchell Wm. Ostrove, CLU, ChFC, is a 38-year MDRT member with two Court of the Table and six Top of the Table qualifications. An MDRT volunteer leader, he is currently a member of the Management Relations and the Finance/Budget Committee. The 2005 Annual Meeting Program Development Committee Divisional Vice President, he has served as a committee Chair two times and been a member of 32 MDRT committees, including the Top of the Table Advisory Board, since his first experience volunteering for MDRT in 1982. His dedication to the Round Table also includes serving as the MDRT Foundation President in 2003, and being an Excalibur Knight of the MDRT Foundation. Focus Session M011: Monday, 1:30 p.m.

The Ostrove Group Inc., 4 New King St., Suite 101, White Plains, NY 10604, Phone: 914.428.4095, E-mail: mitch@ostrovegroup.com

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Speakers

Jim Otar, CFP, is a financial planner, professional engineer, market technician and financial writer. He founded Retirementoptimizer.com, a Web site to track the best-performing Canadian mutual funds, using a unique software program that he developed. His past articles on retirement planning won the prestigious CFP Board Article Awards in 2001 and 2002. Otar's expertise stems from applying his engineering and technical analysis background to retirement planning. He gives seminars and workshops in advanced retirement planning and is the author of several books, including "High Expectations and False Dreams — One Hundred Years of Stock Market History Applied to Retirement Planning." He is a past director of the Canadian Society of Technical Analysts and an active member of the Canadian Association of Pre-Retirement Planners. Focus Session T057: Tuesday, 4:30 p.m.

Otar Retirement Solutions, 96 Willowbrook Road, Thornhill, Ontario, Canada, L3T 5P5, Phone: 905.889.7170, E-mail: cotar@rogers.com

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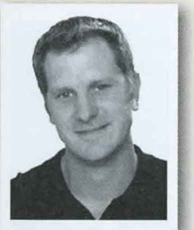

Ron Pearson is an entertainer, keynote speaker, actor, stand-up comedian and comedy writer. He holds audiences' attention for hours with hilarious entertainment, mind-boggling talents and a light-hearted look on life. He has performed at many major corporate functions for such companies as McDonald's, Motorola, Hewlett Packard, Pepsi and Toyota. His television and acting credits include appearances on comedy shows, prime-time comedy dramas and television commercials for Fortune 500 companies, including Nissan, IBM and Sears. His many live performances as a stand-up comedian across the country include appearances at the Improv, the Laugh Factory, and Las Vegas, Nevada's Caesars Palace and the Riviera. As a comedy writer, he is a regular contributor to *US Weekly* magazine. Evening Dinner Session: Monday, 7 p.m.

Five Star Speakers & Trainers LLC, Attn: Nancy Lauterbach, 8685 W. 96th St., Overland Park, KS 66212, Phone: 913.648.6480, E-mail: nlauterbach @fivestarspeakers.com

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Gina Pellegrini is the owner of Pellegrini Team Consulting, a firm specializing in small-business management and employee development. Before starting her own business, Pellegrini was an administrative/marketing assistant for 17 years for a top producer in Chicago, Illinois, giving her firsthand knowledge of the daily operation and pressures of the financial services industry. Today she helps clients increase productivity, streamline systems and capitalize on their strengths. Her mission is to help advisors create time for what they do best: selling. Her most recent publication, "The Appointment Scheduler," is a how-to-book on how to get more appointments with clients. Pellegrini is a frequent speaker and was one of the coaches at the 2007 MDRT Court of the Table Best Practices Forum. Focus Session M064: Monday, 4:30 p.m.

Pellegrini Team Consulting, 8945 Aztec Drive, Eden Prairie, MN 55347, Phone: 952.829.5300, E-mail: gina@pellegriniteam.com

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Thomas R. Petersen, RHU, FLMI, is a two-year MDRT member with two Top of the Table qualifications. He is the vice president/chief information officer of Petersen International Underwriters, one of the largest writers of disability insurance plans in the United States. His industry involvement includes serving on local, state and national boards of the National Association of Health Underwriters, the National Association of Insurance and Financial Advisors, and the International Disability Insurance Society. He speaks frequently at industry events and has authored many articles for industry publications. Petersen's community activities include being a board member of the Boys and Girls Club, Boy Scouts and his local hospital foundation. Focus Session M013: Monday, 4:30 p.m.

Petersen International Underwriters, 23929 Valencia Blvd., Suite 215, Valencia, CA 91355, Phone: 661.254.0006, E-mail: thomas@piu.org

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Graham Poole, DipAII, FAFA, is a 32-year MDRT member with two Court of the Table and 10 Top of the Table qualifications. He is chairman of PSI Group, a pension fund administrator with 90,000 members and USD 400 million in fund assets. Poole specializes in full financial planning and has developed a successful practice based on numerous cutting-edge systems. A student of industry selling principles, he has spoken at numerous industry events around the world and served as chairman of his local chapter of the Australian Lifewriters Association. In his community, Poole has chaired the local National Heart Foundation and the Cancer Education Association. He has served as a Jaycees International senator and director or the Hunter Business Chamber. Focus Session M052: Monday, 3 p.m.

Graham Poole & Associates Pty Ltd., P.O. Box 820, Newcastle, NSW2-300, Australia, Phone: +61 2 49262022, E-mail: graham@gpamatrix.com.au

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Walter F. Putnam, CFP, CLU, is a 27-year MDRT member with 11 Court of the Table and nine Top of the Table qualifications. He has served in the MDRT committee system since 1984 and is currently on the Leadership Development Task Force and is a Gold Knight of the MDRT Foundation. His previous MDRT committee work includes serving as the 2005 Sales Ideas Committee Chair, 2000 Annual Meeting Program Development Committee Chair and 1995 Annual Meeting Program General Arrangements Chair. Putnam's practice consists of privately held businesses and individuals who have built, created or inherited wealth. He brings clarity, competence and management to the planning process, hand-delivering customized solutions to his clients to protect their wealth and control its future use. Focus Session T014: Tuesday, 1:30 p.m.

Northwestern Mutual Financial Network, 6235 Morrison Blvd., Charlotte, NC 28211, Phone: 704.574.7712, E-mail: walter.putnam@nmfn.com

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Speakers

Edward A. Radosh, CLU, ChFC, is a 32-year MDRT member with two Court of the Table and one Top of the Table qualification. No stranger to MDRT, this is his fifth time speaking at the MDRT Annual Meeting, and he has served as a Chair or member of numerous committees. In addition to his financial planning practice, for 10 years, Radosh has served as a consultant to insurance agencies and individual agents at all levels, going on sales calls with agents to help them improve their sales skills. In addition, Radosh is a frequent speaker at agency, company and life association meetings, and he has conducted several closed-circuit television presentations. Focus Session T076: Tuesday, 3 p.m.

Coordinated Planning Concepts, 828 Savannah Falls Drive, Weston, FL 33327, Phone: 954.349.6394, E-mail: eradosh@cpcweston.com

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Matthew J. Rettick, CSA, RFC, is a four-year MDRT member with four Top of the Table qualifications. He is best-known as the founder and chief executive officer of Covenant Reliance Producers LLC, one of the country's fastest-growing field marketing organizations that offers training, support and education to advisors throughout the nation. He consistently places in the top 1 percent of annuity producers in the United States. As a noted expert on marketing to seniors, insurance companies often consult Rettick for product designs. He is a book author and has been published in several magazines in the past few years, including being featured on the cover of *Senior Market Advisor* magazine in 2002. A featured speaker at many industry conferences, he also conducts monthly training seminars to share his expertise and experience with others. Focus Session M021: Monday, 1:30 p.m.

Covenant Reliance Producers LLC, 2100 West End Ave., Suite 780, Nashville, TN 37203, Phone: 615.340.0801, E-mail: mrettick@CRProducers.com

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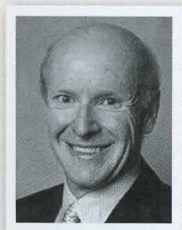

Dan Richards is known for his leading-edge research with consumers and has delivered talks to industry conferences throughout the United States, Europe, Australia and Southeast Asia. In addition, he's a past speaker at both the MDRT and Top of the Table Annual Meetings. His best-selling book, "Getting Clients Keeping Clients: The Essential Guide for Tomorrow's Financial Advisor," was recognized by LIMRA International as the best resource on client communication. Richards is an award-winning faculty member in the MBA program of the University of Toronto. Focus Session M071: Monday, 1:30 p.m.

Strategic Imperatives, 120 Adelaide St. W., Suite 2500, Toronto, Ontario, Canada, M5H 1T1, Phone: 416.366.8763, E-mail: richards@getkeepclients.com

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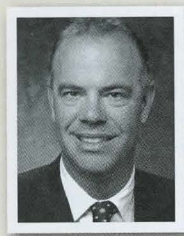

Jerry Ripperger, FLMI, MBA, is the director of consumer health for the Principal Financial Group. He has been involved in developing and implementing health coverage for owners and employees of growing businesses for more than 18 years. He is recognized as an industry authority on consumer-driven health care, including health savings accounts, and he routinely tours the country educating employee benefit brokers on how to best serve business owners in meeting the challenge of rising health care costs with these plan models. Ripperger serves his community as a member of the Waukee School Board and the board of managers of the Waukee YMCA. Focus Session T027: Tuesday, 4:30 p.m.

Principal Financial Group, 711 High St., Des Moines, IA 50309, Phone: 515.248.2240, E-mail: ripperger.jerry@principal.com

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Brian Robertson is executive vice president of Fringe Benefit Group. He has played a key role in the development and marketing of the company's limited medical benefits program, which provides benefits to leaders in the food service, temporary staffing, nursing home, retail and manufacturing industries. Robertson is dedicated to expanding limited medical plan awareness with customers nationwide by developing marketing relationships around the country. His expertise has been featured in *National Underwriter, Employee Benefit News, Broker World* and *Health Insurance Underwriter* magazines. Focus Session T036: Tuesday, 3 p.m.

Fringe Benefit Group, 11910 Volente Road, Austin, TX 78726, Phone: 512.233.1864, E-mail: brobertson@fibi.com

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Jim Ruta is a recognized authority on business development strategies for financial advisors. For more than 25 years, he has been helping financial advisors increase their sales by turning their expertise into business. He is often quoted in industry publications and is the author of numerous articles. From his own business, IAP Insurance and Annuity Planning, to corporate head office marketing and training, and finally a multimillion-dollar agency with more than 250 salespeople, he has done it all. Ruta has also been involved at the executive level in many industry and community associations. Main Platform: Tuesday

Expert Institute, 4075 Hilton Ave., Burlington, Ontario L7L 1G4 Canada, Phone: 905.337.7882, E-mail: help@jimruta.com

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Speakers

Larry J. Rybka, CFP, J.D., is president and chief executive officer of ValMark Securities, an NASD firm that specializes in working with independent wealth transfer firms in 32 states. ValMark's independently owned member firms averaged USD 560,000 in commissions in 2006. The author of more than a dozen articles in financial industry publications, Rybka has also addressed every major financial industry group. He is a Platinum Knight of the MDRT Foundation and has served on the boards of the MDRT Foundation, the Association for Advanced Life Underwriting and the CFP board of standards. In 2006, he was named Financial Executive of the year by the University of Akron. Main Platform: Tuesday.

Valmark Securities Inc., 130 Springside Drive, #300, Akron, OH 44333, Phone: 330.576.1234, E-mail: larryjrybka@valmarksecurities.com

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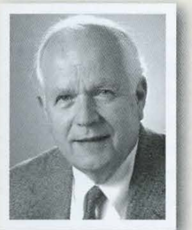

Roger Schultz, CLU, is a national speaker and trainer on employee benefits and has published more than 50 articles on the subject. The founder of the nation's first administrator of direct reimbursement plans for dental and vision care, a model now used by more than 3,000 employers. Schultz established 250 direct reimbursements plans covering 200,000 participants in 21 states. He is a frequent speaker and educator at employee and industry conferences, including the American Dental Association. Focus Session M032: Monday, 3 p.m.

The Employee Benefits Coach, 1394 Hickory Cove Road, Jasper, GA 30143, Phone: 404.401.3040, E-mail: roger@ebcoach.com

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John J. Scroggin, LLM, AEP, is a tax attorney with Scroggin and Company with a practice that includes tax, business and estate planning. He is a member of the board of directors of the National Association of Estate Planners and Councils (NAEPC) and serves as editor-in-chief of the *NAEPC Journal of Estate and Tax Planning,* the largest-circulation estate planning periodical in the country. He is a nationally recognized speaker, author and regular columnist for *Advisor Today.* He has been quoted on CNN, National Pubic Radio and in national and international publications, including the *Wall Street Journal, New York Times, South China Post, Fortune, Forbes, Bloomberg Wealth Management, Kiplinger's, Worth* and *Smart Money.* Focus Session M043: Monday, 3 p.m.

Scroggin and Company PC, 647 Mimosa Blvd., Roswell, GA 30075, Phone: 770.640.1101, E-mail: jeff@scrogginlaw.com

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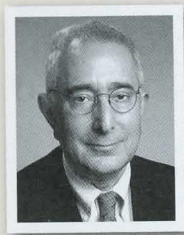

Ben Stein's list of accomplishments includes lawyer, economist, teacher, actor, comic, novelist and screenwriter. A graduate of Columbia University with a degree in economics, he was also valedictorian of his class at Yale Law School. His financial and economics work was also recently cited in the efforts of the recent Nobel-prize winner in economics. For five years, he was the host of the long-running comedy quiz show on Comedy Central, "Win Ben Stein's Money," and he is famous for his role as a monotone high school teacher in the movie "Ferris Bueller's Day Off." Stein has written extensively about finance and corporate transactions for *Barron's* and writes a column about economics for the Sunday *New York Times* business section. He is also a regular commentator on finance for Fox News Network and about general subjects for CBS News. Previously, he was a speechwriter for U.S. presidents Richard Nixon and Gerald Ford. Main Platform: Wednesday

Eagles Talent Connection, Attn: Esther Eagles, 57 W. South Orange Ave., South Orange, NJ 07079, Phone: 973.313.9800, E-mail: eeagles@eaglestalent.com

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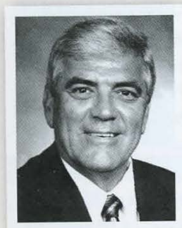

John Stoner, CLU, ChFC, is a 37-year MDRT member and a Silver Knight of the MDRT Foundation. He is the founder and president of the Stoner Organization, a fringe-benefit marketing organization that specializes in group disability insurance. Stoner pioneered a self-funded dental plan with retention paid by the provider rather than the employer. He is the immediate past president of the Consumer Directed Benefit Association and has also served as president of the Suncoast Chapter of CLU, president of two estate planning councils and president of his local Association of Insurance and Financial Advisors. He has also served as president of multiple civic and economic councils in the St. Petersburg community for the past 40 years. Focus Session M033: Monday, 3 p.m.

The Stoner Organization, 700 Central Ave., Suite 301, St. Petersburg, FL 33701, Phone: 727.823.3187, E-mail: jstoner@jrstoner.com

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Gary F. Thomas, CLU, ChFC, is an 11-year MDRT member with two Court of the Table and eight Top of the Table qualifications. President of the Wealthy Technology Group, he is a member of the Massachusetts Bar, and holds the prestigious Master of Law in Taxation degree from Boston University. He is adjunct faculty for three Massachusetts colleges, and has a Saturday morning call-in radio program with a wide listenership. He is frequently called upon to appear on radio and television to offer his insights on financial matters in the news. Focus Session T067: Tuesday, 4:30 p.m.

Wealth Technology Group, 201 Park Ave., West Springfield, MA 01089, Phone: 413.739.3511, E-mail: gary@wealthtechnology.com

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Speakers

Stephen P. Toth, CLU, ChFC, is an 18-year MDRT member with three Court of the Table and five Top of the Table qualifications. With 35 years of experience in the financial services industry, he is the owner of National Pension Associates, which supports the marketing activities of independent financial professionals throughout the United States. In addition, Toth is a charter member of Professional Achievement in Continuing Education sponsored by the Society of Financial Service Professionals, and his other industry involvement includes the Central Florida Association of Financial Service Professionals and the Florida Association of Insurance and Financial Advisors. He is also a frequent presenter to insurance companies, producer groups, CPA chapters and other industry groups. Focus Session T037: Tuesday, 4:30 p.m.

National Pension Associates, 2170 W. State Road 434, Suite 116, Longwood, FL 32779, Phone: 407.834.6262, ext. 101, E-mail: stoth@npa412i.com

William M. Upson, ChFC, CLU, is a 12-year MDRT member with two Court of the Table and eight Top of the Table qualifications. Active on Round Table committees, he is also dedicated to the MDRT Foundation as a Gold Knight. He is the president of Strategic Asset Management Group, a firm that specializes in income and estate tax planning for high-net-worth individuals, successful professionals, business owners and retirees. Upson is the author of "Long Term Care ... Alternatives and Solutions," and co-author of "Orderly Affairs — Pathways to Financial Freedom for Everyone." Topics of his seminars include income and estate tax reduction techniques, charitable gifting and trusts, and tax planning for corporations. He has spoken at the Hawaii, Washington, and Central California National Association of Insurance and Financial Advisor conventions, as well as for employee and manager groups of the top 500 U.S. corporations. His community involvement includes serving as board member of the Mt. Diablo Silverado Council of Boy Scouts of America, the American Cancer Society and Habitat for Humanity. Focus Session M022: Monday, 3 p.m.

Strategic Asset Management Group, 1333 N. California Blvd., Suite 325, Walnut Creek, CA 94596, Phone: 925.942.9400, E-mail: bill@strategicasset.net

Tamsen Wassell has worked with some of the nation's largest technology, retail, financial services and health care organizations. She pioneered the use of psychometric assessments for selecting and developing organizational talent, ranging from chief executive officers to frontline staff and understands the real-world needs of insurance professionals. Focus Session T066: Tuesday, 3 p.m.

RTs LLC, 333 S. State St., Suite V 104, Lake Oswego, OR 97034, Phone: 503.407.0181, E-mail: twassell@rtsllc.com

Photo not Available

Kenneth P. Yang Yiu Leung, RFP, is a three-year MDRT member with two Court of the Table qualifications, who has been an active member of the Annual Meeting Program General Arrangements Committee, including serving as Assistant Director of this year's Registration Task Force. Currently, Yang is senior business manager of America International Assurance Co. (Bermuda), specializing in the high-net-worth client market. When he first began with the company, he quickly received the company's regional Top New Agent award. Prior to entering the financial planning business in 2003, Yang worked as vice president of two international private banks serving clients' wealth management portfolios. Focus Session T026: Tuesday, 4:30 p.m.

AIA–Hong Kong, Room 3503 35/F Cosco Towers, 183 Queen's Road Grand Millennium Plaza, Central Hong Kong, Phone: +852 3187 3187, E-mail: kenbyang@hotmail.com

Joni Youngwirth, MBA, has served as the vice president of practice management for Commonwealth Financial Network since 1998. She is a recognized practice management expert in the financial services industry and has had a 31-year career focused on consulting and coaching. Youngwirth is the author of numerous articles in leading industry publications, including *Investment News, Boomer Market Advisor, Investment Advisor, Research* and *Financial Advisor.* She also serves on the editorial advisory board of *Solutions,* the Financial Planning Association's practice management publication. Focus Session M062: Monday, 3 p.m.

Commonwealth Financial Network, 29 Sawyer Road, Waltham, MA 02453, Phone: 781.736.7980, ext. 9124, E-mail: jyoungwirth@commonwealth.com

Special Guests

Roberto Agnatica
Director, Client and FSS Department
Pramerica Financial Italy

Raziah Ahmed
President
Trinidad and Tobago Association of Independent Financial Advisors

David Angstadt
Senior Vice President, Career Sales
Genworth Financial

Michele Ansbacher
Vice President, Field Support, Agency Distribution
Prudential Financial

Mehran Assadi
President, Life and Annuities
National Life Group

Sydney Attias
President
Castiel Winser Insurance and Financial

Patrick Barnes
Chief Marketing Officer
Modern Woodmen of America

Laurence Barton, Ph.D.
President and Chief Executive Officer
The American College

Gary Bennett
Managing Director and Chief Executive Officer
Max/New York Life

Diane Boyle, HIA
Executive Vice President
Association of Health Insurance Advisors

Dragos Calin
Sales Director
Generali Asigurari S.A.

Eric Campbell
Executive Vice President and Chief Distribution Officer
New York Life International

Nicole Carlson
Senior Conference Planner
Securian Financial Group

Nicholas Cecere, CLU
Vice President
Principal Financial Group

Tarek Chami
Chief Executive Officer
ALICO

Jean Chang
Integrated Sales Promotion Department
ING Antai Insurance Co.

Lionel Chee
Chief Agency Officer
Prudential Assurance Singapore

Chander Chellani
Chief Executive Officer
MetLife India Insurance

Chung Chieh Chen
Vice President
KuoHua Life Insurance Co. Ltd.

John Cole
Vice President, Life Operations
Farm Family Life Insurance

John Davidson, LUTCF
President
Davidson Insurance and Financial Services Inc.

Edward Deutschlander, CLU, CLF
President Elect
GAMA International Inc.

Kevin Dougherty
President
Sun Life Financial – Canada

Leander Dueck, B.Sc.
Senior Vice President, Individual Distribution
Great-West Life

Tim Eadon
Chief Executive
The Personal Finance Society

Andras Farkas
AVIVA Life Insurance Co.

Kurt Fasen
Senior Vice President
ING North America

David Fear, RHU
President
National Association of Health Underwriters

John Felton
Chairman
NAILBA

Joseph Frack, CPA
Chief Executive Officer
Society of Financial Service Professionals

Brendon Glennon, QFA
Chief Executive
LIA–Ireland

Peter Gordon
President
John Hancock Financial Network

E.N. Goveia
Senior Vice President Direct Sales
Birla Sunlife Insurance Co. Ltd.

Eleni Gryparis
2007 President
Panhellenic Association of Insurance Advisors

Maris Haster, CLU, FLMI
Assistant Vice President
Kansas City Life

Soo Hoon Hauw
Senior Managing Director
Great Eastern Life Assurance Co. Ltd.

Jordan Hawke
National Sales Manager – Retail Distribution
Tower Australia Ltd.

Maurice Hedderman
President
LIA – Ireland

Bon-Sung Hong
Chief Marketing Officer
MetLife Korea

Gary Huffman, CLU, ChFC
Chair
LIMRA International

Jeffrey Hughes
Chief Executive Officer
GAMA International

John Jacobs, CLU
Chairman and Chief Executive Officer
Union Central

Vimal Kumar Jain
Agency Manager
ALICO

Myung-Won Jeong
Vice President/Chief Marketing Officer
Prudential of Korea

Robert Jones Jr. ChFC, CLU
Chairman
AXA Advisors

Wilford Kavanaugh, CFP, CLU
Vice President, Distribution Management
Securian Financial Group

Shawn Kelly
Assistant Regional Director
Northwestern Mutual

Michael Klein, Psy.D.
Business Consultant
Massachusetts Mutual

Jennifer Kline
Vice President of Operations, Life/Health
State Farm

Zygmunt Kostkiewicz
Head of Life Co.
Commercial Union Poland

Keng-Leng Tay
Deputy General Manager
AIA – Singapore

Karl Lindberg
Chief Executive Officer
ING Financial Partners Inc.

Richard Linsday, CLU, ChFC
President
Society of Financial Service Professionals

Lawrence Lounds, CLU, ChFC
President
Security First Benefits Corporation Inc.

Robert Lucke, CLU, ChFC
President
National Association of Insurance and Financial Advisors – Denver

Special Guests

Danny Maher
Managing Director
Sarlau Management Services

Yossi Manor
President
Association of Insurance Brokers & Agents in Israel

Ted Mathas
Vice Chairman and Chief Operating Officer
New York Life

Trevor Matthews, MAFIA
Standard Life Assurance Ltd.

Andrew McMahon
Executive Vice President, Chief Operating Officer
AXA Equitable

Dayton Molendorp, CLU
Chairman, President and Chief Executive Officer
OneAmerica Financial Partners

Rinaldi Mudahar
Chief Agency Officer
Prudential Life Assurance Indonesia

Nguyen Khac Thanh Dat
Chief Agency Officer
Prudential Assurance Vietnam

Carole Nicholls
President
Personal Finance Society

Mohmound Nodjoumi
Chief Executive Officer
Nexus Insurance Brokers LLC

Joseph Normandy
Executive Director
NAILBA

Mark O'Dell
Executive Vice President and General Manager
AIA–Singapore

Gregory Ostergren
Chairman, President and Chief Executive Officer
American National

Guillermo Parera
Chief Marketing Officer
Prudential Seguros Argentina

Kab Ryoon Park
Vice President
Vine Financial Co.

Doug Paul
Vice President Canadian Operations
Transamerica Insurance

Deborah Pearson, LUTCF, CLU
President
National Association of Insurance and Financial Advisors–Colorado

Phang Siang Yang
Senior Vice President, Corporate Marketing and Business Development
ING Insurance Berhad–Malaysia

Roger Pryor, CLU
Second Vice President
Ohio National

Burv Pugh, CLU, ChFC
Senior Vice President
Massachusetts Mutual

Jackie Ramos
President
LUA of the Philippines

Lawrence Raymond, CLU, ChFC
President Elect
Association for Advanced Life Underwriting

Jens Reisch
Chief Executive Office
Allianz Life Insurance Indonesia

Larry Rybka, J.D., CFP
President
Valmark Securities Inc.

Anthony Sages, CLU
Divisional President, Northeast
AXA Advisors LLC

Adam Sankowski
Chairman
Polish Chamber of Insurance and Financial Intermediaries

Seymour Schreiber, CLU, ChFC
Vice President, Sales
Allianz Life

Philip Seah
Chief Executive Officer
Prudential Assurance Singapore

Jerry Semler, CLU
Chairman
OneAmerica

Robert Senkler
Chairman, Chief Executive Officer
Securian Financial Network

Ron Shapiro
Vice President
Prudential International Insurance

Francis Shin
President
Insurance and Financial Practitioners Association of Singapore

Geeta Singh-Knight
Chief Executive Officer
Clico Guyana

Margaret Skinner
Senior Vice President, Life and Health Distribution
Principal Financial Group

Wendell Smith
Director of Sales
British American Insurance Co.

P. Srinivasan
President
Life Underwriters Guild of India

David Stertzer, FLMI
Chief Executive Officer
Association for Advanced Life Underwriting

Ralph Stewart
Chief Executive Officer
AXA New Zealand

Craig Stoudnor
Vice President Member Firm Development
M Financial Group

Simon Swanson
Managing Director
Comminsure

Keng Leng Tay
Deputy General Manager
AIA–Singapore

Ravi Tewari
President
Guardian Life of the Caribbean Ltd.

Dan L. Ting
President and Chief Executive Officer
New York Life Insurance Co.

Janet Trautwein
Executive Vice President and Chief Executive Officer
National Association of Health Underwriters

Jason Tsai
President
Insurance and Financial Practitioners Association of Taiwan

Marv Tuttle
Chief Executive Officer
Financial Planning Association

Tibor Vegh
Regional Sales Director
Generali Providencia Insurance Co.

Mario Vela Berrondo
Director de Lineas Personales
Seguros Monterrey New York Life

Michael Vietri, CLU
Executive Vice President
New England Financial

Peter Vogt
Chief Financial Officer
Penn Mutual

Timothy Walsh
President and Chief Executive Officer
Farm Family Life Insurance

Earl Wilson
Chief Operating Officer
Maritime Financial Group

Matt Winter
President, Chief Executive Officer
AIG/American General

David Woods, CLU, ChFC
President, LIFE
Chief Executive Officer
National Association of Insurance and Financial Advisors

Gerry Wyndorf
President and Chief Operating Officer
American International Assurance

Jason Yin
General Manager
American Intl Assurance – Shenzhen

Keith Young
Vice President, National Marketing
Life Insurance Co. of the Southwest