MDRT

The Premier
Association of Financial
Professionals ®

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

MDRT

The Premier
Association of Financial
Professionals ®

The MDRT Annual Meeting

June 22 – 26, 2008
Toronto, Ontario, Canada

Program Book

Schedule at a Glance

Saturday, June 21, 2008

12 p.m. – 6 p.m.	Registration Open MTCC - Lobby
12 p.m. – 5 p.m.	MDRT Power Center/Resource Center Open MTCC - Hall C
4 p.m. – 5 p.m.	PGA Volunteer Orientation MTCC - Constitution Hall 106

Sunday, June 22, 2008

8 a.m. – 6 p.m.	Registration Open MTCC - Lobby
9 a.m. – 4 p.m.	MDRT Power Center/Resource Center Open MTCC - Hall C
11 a.m. – 2 p.m.	Court of the Table–Top of the Table* Program Session-Roy Thomson Hall - Auditorium
	Court of the Table–Top of the Table Reception* Roy Thomson Hall - Lobby
11 a.m. – 4 p.m.	Exhibits Open MTCC - Hall C
4 p.m. – 5 p.m.	First Time Orientation Roy Thomson Hall - Auditorium
5 p.m. – 6:30 p.m.	Opening Reception SC - Grand Ballroom
7 p.m.	Optional Evening Activities***

Monday, June 23, 2008

7 a.m. – 4 p.m.	Registration Open MTCC - Lobby
8 a.m. – 11:45 a.m.	Main Platform MTCC - Halls AB
11:30 a.m. – 5:30 p.m.	MDRT Power Center/Resource Center Open MTCC - Hall C
11:30 a.m. – 5:30 p.m.	Exhibits Open MTCC - Hall C
1:30 p.m. – 2:30 p.m.	Focus Sessions MTCC, FRYH and SC - various rooms
3 p.m. – 4/4:30 p.m.	Focus Sessions MTCC, FRYH and SC - various rooms
3 p.m. – 5 p.m.	Special Interest Session FRYH - Canadian Room
4 p.m. – 6 p.m.	Quarter Century Club (by invitation only) ICH - Ballroom A/B
5:30 p.m. – 6:30 p.m.	Top of the Table Reception (by invitation only) FRYH - Imperial Ballroom
5:30 p.m.	Optional Evening Activities***

Tuesday, June 24, 2008

6 a.m. – 7:15 a.m.	Breakfast Session** FRYH - Concert Hall
7 a.m. – 4 p.m.	Registration Open MTCC - Lobby
8 a.m. – 11:45 a.m.	Main Platform MTCC - Halls AB
11:30 a.m. – 5:30 p.m.	MDRT Power Center/Resource Center Open MTCC - Hall C
11:30 a.m. – 5:30 p.m.	Exhibits Open MTCC - Hall C
1:30 p.m. – 2:30 p.m.	Focus Sessions MTCC, FRYH and SC - various rooms
3 p.m. – 4/4:30 p.m.	Focus Sessions MTCC, FRYH and SC - various rooms
3 p.m. – 5 p.m.	Special Interest Sessions SC - various rooms
3 p.m. – 4 p.m.	Mentoring Session SC - Civic Ballroom
4 p.m. – 5 p.m.	Mentoring/General Agents Reception (by invitation only) SC - Waterfall & Civic Ballroom Foyer
4 p.m. – 6 p.m.	Quarter Century Club (by invitation only) ICH - Ballroom A/B
5:30 p.m.	Optional Evening Activities***

Wednesday, June 25, 2008

6 a.m. – 7:15 a.m.	Breakfast Session** FRYH - Concert Hall
7 a.m. – 4 p.m.	Registration Open MTCC - Lobby
8 a.m. – 11:55 a.m.	Main Platform MTCC - Halls AB
11:30 a.m. – 5:30 p.m.	MDRT Power Center/Resource Center Open MTCC - Hall C
11:30 a.m. – 3 p.m.	Exhibits Open (last day) MTCC - Hall C
12 p.m. – 2:30 p.m.	Tips for Getting to the TOP** Lunch Session - FRYH - Concert Hall
1:30 p.m. – 2:30 p.m.	Focus Sessions MTCC, FRYH and SC - various rooms
3 p.m. – 4/4:30 p.m.	Focus Sessions MTCC, FRYH and SC - various rooms
3 p.m. – 4:30 p.m.	Special Interest Sessions FRYH and SC - various rooms
4 p.m. – 6 p.m.	Quarter Century Club (by invitation only) ICH - Ballroom A/B
5:30 p.m.	Optional Evening Activities***
8 p.m. – 9:30 p.m.	Let's Party Event SC - Grand Ballroom

Thursday, June 26, 2008

7:30 a.m. – 9 a.m.	Registration Open MTCC - Lobby
7:30 a.m. – 12:30 p.m.	MDRT Power Center/Resource Center Open MTCC - Hall C
8 a.m. – 11:45 a.m.	Main Platform MTCC - Halls AB

Location Key

MTCC	Metro Toronto Convention Centre
FRYH	Fairmont Royal York Hotel
SC	Sheraton Centre Hotel
ICH	InterContinental Hotel

* Ticketed event: Preregistration required at no additional cost.
** Prepaid ticketed event: Preregistration required at an additional cost. Nonrefundable after May 12, 2008.
*** Prepaid ticketed events: Preregistration required direct through Premier Conference and Events for an additional cost. See Page 40 for complete details.

Dear fellow MDRT members,

It is an honor and a privilege to welcome you to the 2008 MDRT Annual Meeting, "Changing Lives," here in beautiful Toronto, Ontario, Canada.

What we do has the power to change lives for the better, and each one of us has earned the right to be here because we have made a positive difference in the lives of our clients. Your 2008 Program Development Committee (PDC) has put together a program that will provide you with the knowledge and skills to not only change your life, but continue to change the lives of your clients and their families forever.

Keeping with the theme, the PDC has also changed our recent three-day Annual Meeting, back to a four-day Annual Meeting this year, in response to your requests for more networking time, and the chance to hear more speakers in a more relaxed schedule. Let this program book be your guide to these new changes, including more Main Platform, revised Focus Sessions, new Special Interest Sessions, revised Special Events and new evening dining and tours.

Congratulations on making it to the lofty ranks of MDRT. You are among the best, and we are truly excited to have you here in Toronto. I promise this meeting will be a life-changing event that you will never forget.

Welcome and enjoy!

Sincerely,

James E. Rogers, CLU, CFP
2008 President
Million Dollar Round Table

Dear MDRT members,

It is with great pleasure that I extend my warmest greetings to everyone taking part in the 2008 Million Dollar Round Table (MDRT) "Changing Lives" Annual Meeting. I would also like to welcome all of the international delegates who have traveled to Toronto to participate in this event.

Founded in 1927 by 32 life insurance producers, MDRT has grown to include more than 35,000 life insurance and financial services professionals. Held to exacting standards of excellence, MDRT members are committed to serving their clients' needs in the areas of insurance purchases, financial planning, wealth transfer and estate planning.

As you gather this week in Toronto, you are certain to take away valuable insights from the various keynote speeches, information sessions and networking activities that have been planned. I would like to commend the organizers for putting together a program that is sure to be stimulating and rewarding.

On behalf of the Government of Canada, please accept my best wishes for a most productive and enjoyable meeting.

The Rt. Hon. Stephen Harper, P.C., M.P.

OTTAWA
2008

SESSIONS
GENERAL INFORMATION
SPEAKERS

2008 MILLION DOLLAR PROMISE APPEAL

Grandmothers in Africa work every day to keep their families whole in the face of the HIV/AIDS epidemic. These women put their hearts and souls into creating hand-beaded dolls that represent the millions of grandchildren orphaned by this disease. Though tiny in size, the Little Travellers represent the hope and economic empowerment growing in communities throughout Africa. At this moment, you can change the world. www.mdrtfoundation.org

Stop by the MDRT Foundation Booth located in the Power Center to donate CAD 100 or more and receive your own unique Little Traveller.

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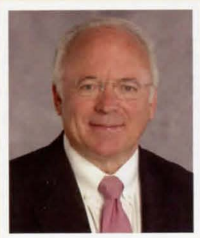


James E. Rogers, CLU, CFP, MDRT President, is a 35-year MDRT member from British Columbia, Canada, with 26 Top of the Table honors. He has served as a Chair and member of numerous Round Table committees, most recently serving as the 2004 Divisional Vice President of Strategic Relations. He is a Gold 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.

Philip E. Harriman, CLU, ChFC, MDRT Immediate Past President, is a 26-year member of the Round Table from Falmouth, Maine. With four Court of the Table and nine 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.

Walton W. Rogers, CLU, ChFC, MDRT First Vice President, is a 34-year MDRT member from Annapolis, Maryland, 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 Second Vice President, is a 38-year MDRT member from Irvine, California, with 30 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.

Julian H. Good Jr., CLU, ChFC, MDRT Secretary, is a 25-year member of the Round Table from New Orleans, Louisiana, with three Court of the Table honors and one Top of the Table honor. He has served in many leadership positions within MDRT, including three times as a member of Management Council, serving as the 1997 Communications, 2001 Membership Administration and 2004 Business and Educational Services Divisional Vice Presidents. He has also served as a Committee Chair seven times. In addition, Good is a three-time MDRT Annual Meeting speaker, and a Diamond Knight of the MDRT Foundation. Locally, he is a past president of the Greater New Orleans Association of Insurance and Financial Advisors and past president of the New Orleans chapter of the Society of Financial Service Professionals. He is currently vice president of the New Orleans Estate Planning Council and is a member of the Association for Advanced Life Underwriting.

Sunday, June 22

11 a.m. – 2 p.m.

Court of the Table–Top of the Table Program* Think Ahead! Take a Knowledge Journey

Roy Thomson Hall, 60 Simcoe Street

Session: Auditorium

Reception: Lobby

Nick Bontis, Ph.D.

Are you overwhelmed by information bombardment? Do you have too much to do and not enough time to do it? By the 1930s, all the information that existed in the world doubled every 30 years. By the 1970s, this rate decreased to seven years. By the year 2010, all the information that exists in the world will double every 11 hours Information bombardment is the single most damaging threat to productivity. But, it doesn't have to be this way. Learn how to achieve industry leading competitiveness by transforming this threat into a sustainable competitive advantage.

* *Ticket Required.*

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

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

First Time Orientation (FTO)

No Change…No Change

Roy Thomson Hall Auditorium

James E. Rogers, CLU, CFP

Giovanni Livera

This event is a special treat only for first-time Annual Meeting attendees. MDRT President James E. Rogers, CLU, CFP, offers tips for getting the most value from your MDRT Annual Meeting experience. You won't believe your eyes as Giovanni Livera, known for his unbelievable wizardry, demonstrates the importance of change in helping achieve goals.

Immediately following the First Time Orientation, all attendees will form a MDRT parade as they walk to the Sheraton Centre Toronto Hotel where they are guests of honor at the Opening Reception.

5 p.m. - 6:30 p.m.

Opening Reception

SC-Grand Ballroom

A pre-dinner wine and cheese reception offers you the opportunity to network, connect with old friends, make new friends and be entertained by the MDRT bands. The reception ends in plenty of time for you to enjoy dinner at one of Toronto's diverse multi-cultural restaurants. To make a dinner reservation, stop by the Dinners and Tours Booth in the MTCC Lobby or the Restaurant Reservation Desk at the Opening Reception.

Badge required for admittance.

Location Key

MTCC	Metro Toronto Convention Centre
FRYH	Fairmont Royal York Hotel
SC	Sheraton Centre Hotel
ICH	InterContinental Hotel

Monday, June 23

3 p.m. – 5 p.m.

M091 • How to Help Boomers and Build Your Business

FRYH - Canadian Room

Moshe Milevsky, Ph.D.

Samuel B. Baldwin, CFP

W. Thomas Spencer, CLU, ChFC

Patrick E. Moore, CLU, ChFC

Philip E. Harriman, CLU, ChFC

Michelle L. Hoesly, CLU, ChFC, Moderator

In this two-part session, Milevsky, a leading retirement expert, shows members the opportunity that exists in the global retirement planning market. After a short break, the second half of the session is an interactive demonstration highlighting practical tools to help boomers with their retirement planning while allowing members to gain a foothold in a lucrative market. MDRT members demonstrate software products they have used successfully, along with MDRT products developed specifically for marketing to the boomer generation.

Tuesday, June 24

6 a.m. – 7:15 a.m.

Breakfast Session*

T092 • When Funny Means Money: Humor as a Serious Business Strategy

FRYH - Concert Hall

Karyn Buxman

Do you think that humor and business don't go together? Think again! There's a good reason why American Express paid comedian Jerry Seinfeld millions of dollars to star in their ads. They know that while logic tells, emotion sells — and that humor is the quickest route to the emotions. Join Buxman for breakfast and a humorous start to the day where you will learn specific strategies for utilizing humor in your business and your life.

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.

3 p.m. – 5 p.m.

T093 • The Path to Success…It's Mentoring!

SC - Dominion

Guy E. Baker, CLU, ChFC

Do you want to jumpstart your production? Are you interested in new markets? Is your book of business too big? Are you concerned about meeting MDRT's rising production requirements? Learn how serving as a mentor can give you the answers to these questions. Members who mentor experience a 14 percent increase in their production. Speakers include: Aspirant Michael D. Yamamoto and Mentor Lance E. Hennesay, both with Principal Fiancial Group; Aspirant John D. Brecker and Mentor William J. Buehler, both with Securian Financial Group. Moderated by William F. Pollak III, CLU, ChFC.

Session participants are invited to an hour-long reception immediately following the session.

Tuesday, June 24 (continued)

3 p.m. – 5 p.m.

T094 • Washington Report Live (sponsored by AALU)

SC - Grand Ballroom West/Center

Marc R. Cadin, JD

Michael P. Corry, CLU

Jeffrey Ricchetti, JD

David Stertzer, FLMI

The Association for Advanced Life Underwriters (AALU) brings a live version of its highly rated Washington Report to the MDRT Annual Meeting. This session features a panel discussion offering premier analysis of U.S. federal legislative and regulatory developments focusing on business estate, qualified and nonqualified retirement planning.

T095 • No Barriers, Only Solutions

SC - Grand Ballroom East

Neal Petersen

Few people have realized their dreams, but even fewer have raced solo around the world and in a home-built boat. Peterson shares the story of his unparalleled adventure, the longest, most extreme race for anyone 27,000 miles in a boat, nine months at sea alone.

Wednesday, June 25

6 a.m. – 7:15 a.m.

Breakfast Session*

W096 • What If and Why Not?

FRYH - Concert Hall

Mike Rayburn

We need to think outside the box. We hear it all the time. So, how do we do that? Rayburn is an authority on personal development and human potential. In this musical breakfast program, Rayburn, a world-class guitarist and stand-up comedian, teaches three simple, powerful tools you can use immediately and forever to access your unrealized potential, look at old things in a new way and leap beyond perceived limitations.

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.

12 p.m. – 2:30 p.m.

W097 • Tips for Getting to the Top Lunch Session*

FRYH - Concert Hall (includes box lunch)

Rao K. Garuda, CLU, ChFC

Tony Gordon

Michelle L. Hoesly, CLU, ChFC

Chris Leach, ALIA, FLIA

Brian H. Ashe, CLU, Moderator

What does it take to achieve that first Top of the Table qualification? What does it take to attain that recognition year after year? A panel of new and long-time Top of the Table members share practical strategies that have been key to their success. The session begins with a networking lunch for exchanging sales ideas and practice management

**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.

3 p.m. – 4:30 p.m.

W098 • Taking Your Life to New Heights

SC – Grand Ballroom West/Center

Ronnie K. Muhl

During the 2007 Annual Meeting, this MDRT member was making his way to the top of Mt. Everest, fulfilling a life long dream to be one of the first South Africans to reach the summit. Along with amazing photos from this journey, Muhl shares the life changing lessons he learned from failing to reach the summit in a previous attempt.

W099 • Changes, Challenges and Common Sense

SC – Dominion

John Alston

We are confronted daily with the reality of changes and challenges. Change requires that we adapt and the cycle of adaptation is something you can choose to celebrate and embrace. At the same time, we initiate change because reality demands it and the change that's thrust upon us. The new becomes the old and growth occurs. Sharing dozens of tenets to help you do this, Alston lubricates the process with poignancy, humor and common sense to deal with both kinds of change. He affirms the nature of reality, human nature and the human condition, as he points out that how you manage changes around you reflects your life as a whole. You'll laugh and learn as he affirms the greatest antidote for the bittersweet nature of life.

8 p.m. – 9:30 p.m.

Let's Party

SC - Grand Ballroom

The Fab Four – The Ultimate Tribute to the Beatles

Dale Irvin

There's no better way to spend your last night in Toronto than dancing to the sound of the Beatles. As a special treat, Dale Irvin will transition from professional meeting summarizer to stand-up comedian. Join your friends at this informal gathering to add to your Toronto memories. Light snacks and a cash bar will be available.

This is one of the optional events being offered on Wednesday evening. There is no charge to attend. Beverage service will be a cash bar.

Focus Session Key

3 p.m. – 4:30 p.m.	Session Time
X000 • Presentation Title	Session Number/Title
Location	Session Location
Presenter	Session Speaker
BI 🌐 J K CA	Session Track
	Interpreted Session
	Audience Appeal
	Content Level

Icon Key

- B • **Basic**
- I • **Intermediate**
- A • **Advanced**
- All • **All of the Above**
- US • **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

- BI • **Business Insurance**
- CA • **Core and Ancillary Products**
- EB • **Employee Benefits/Qualified Plans**
- EP • **Estate Planning**
- FP • **Financial Planning/Investments**
- PM • **Practice Management/Technology**
- SI • **Sales Ideas/Marketing**
- WP • **Whole Person**

Main Platform Schedule 8 a.m. – 11:45 a.m.

Presiders:	James E. Rogers, CLU, CFP Philip E. Harriman, CLU, ChFC
Flag Ceremony	
Invocation	Sandra Haziza, Devon Rogers Scorah, Andrea Rogers, Jordan Rogers
A Perfect Ten	Mary Lou Retton*
Why NOT Me?	Sol Hicks
Break	
Reinventing Retirement: Financial Wake-Up Call	Ken Dychtwald, Ph.D.
The Music of MDRT	James E. Rogers, CLU, CFP
The Future is in Your Hands	Kevin P. Dougherty
At Any Given Moment	Peggy Edwards, Stephen Lewis, Princess N. Mkhize

** Speaker's presentation will not be recorded.*

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

M011 • Expect to Win in Business Insurance

MTCC - Theatre

Peter Moyle, ADFS, FchFP

The business insurance market is very lucrative. Come along and learn many innovative sales and marketing strategies to maximize your business. Discover some powerful questions that will allow you to overcome the premium objection and close bigger cases. Moyle demonstrates how to create business insurance opportunities to significantly increase your income.

All 🌐 K S BI

M021 • Long-Term Care: Don't Scare Them, Prepare Them

FRYH - Ballroom

Karyn Henderson, EPC

Despite the need for planning, aging and long-term care still frighten most people. You, a trusted advisor, have two options: You can send clients a care planning brochure (the simple approach), or you can take a more active, comprehensive approach. How? By learning how to educate yourself first, you can then present appropriate long-term care solutions using Henderson's unique assessment tools. Your clients will be properly prepared for whatever aging and longevity bring; you will become their resource center — a win-win for everyone.

All 🌐 CA

M031 • Turn "Your" Vision Into Reality

MTCC - Constitution Hall 105

Jennifer A. Borislow, CLU

Mark S. Gaunya

Learn how to distinguish yourself in building a successful employee benefits practice. Borislow, and her business partner, Mark Gaunya, share how to create a team that embraces your vision and is passionately committed to making a difference with the clients you work with. The presenters offer marketing and sales techniques that can be delivered with a "wow" factor to take your practice to the next level.

All J K EB

M041 • Redefining Wealth Transfer: Planning That Goes Beyond the Estate Tax

SC - Grand Ballroom East

M. Michael Babikian, J.D., LLM.

Why do most wealth succession plans fail? Find out how wealth is really lost from generation to generation and how you can help clients break this cycle. This session explains how to work with clients to successfully transfer wealth from one generation to the next, thus becoming a multi-generational advisor.

All EP

M051 • Donor-Advised Funds: The Best Charitable Planning Tool You're NOT Using in Your Practice

MTCC - Room 206 A - F

Allan G. Hancock, CLU, ChFC

Robert B. Ritter Jr.

Donor-advised funds are a multibillion-dollar industry in the United States. Just last year, USD 3.5 billion was awarded to charities from donor-advised funds. In this session, Ritter and Hancock address the unique opportunities that donor-advised funds present for our clients and our businesses. Charitable planning is made easier and more attractive for the client, with investment management opportunities for the MDRT member.

All US FP

M061 • Loving Life at the Top

FRYH - Canadian Room

Marc S. Johnstone

The right business structures and processes in your practice will deliver outcomes that meet your business and personal goals. This session walks you through successful case studies, illustrating how simple reallocation of your resources leads to accelerated and sustained growth, and frees you from the day-to-day operations of your practice. Demonstrating practical tools and simple strategies, this session helps you differentiate your practice and create transferable value.

All J M PM

M071 • Business Insurance-The Wright Approach

MTCC - Constitution Hall 107

Robert A. Wright

To get to a fact-finding session with a business owner, you first must have a successful opening appointment. Learn what to share, what disturbing questions to ask and what to show business owners in the first meeting. Wright also shares how he introduces charging fees for the recommendations he gives to business owners.

All S SI

M081 • Bring About What You Think About

MTCC - Constitution Hall 106

Eddie G. LeMoine

What is the law of attraction, and where does it apply in your life? How can you use the law of attraction to bring into your life what you want? Learn how to improve your relationships, both at work and at the home, and the steps to mastering this law. Discover the most common mistake people make when applying the law of attraction. Learn how to align yourself with your purpose. LeMoine explains how to live a happier life and discover the power of gratitude and giving.

All M WP

3 p.m. – 4/4:30 p.m.

M012 • The Role of Life Insurance in Business Succession Planning

SC - Grand Ballroom West/Center

Julius H. Giarmarco, Esq.

Life insurance is a critical component of a business succession plan. Giarmarco discusses a variety of ways life insurance can be used in a business succession plan, including business continuation, estate equalization, key employee incentives, funding buy-sell and nonqualified deferred compensation agreements. It can also serve as a tool used in conjunction with sophisticated wealth transfer techniques, such as private annuities, grantor-retained annuity trusts, installment sales to grantor trusts and charitable stock redemptions.

IA

M022 • Selling Disability Income Insurance With Conviction

MTCC - Constitution Hall 105

Rosemarie Rossetti, Ph.D.

This explosive, hard-hitting, emotionally penetrating presentation explains the value of disability income insurance. Rosemarie Rossetti was paralyzed while riding her bicycle when a 3.5-ton tree crushed her. More than a motivational story about Rossetti's comeback, this presentation equips insurance professionals with valuable tools and practical sales advice to close more disability insurance business.

All S CA

M032 • From Commissions to Fees in Employee Benefits by Deploying HR Solutions

MTCC - Room 206 A - F

Mark J. Hanna, CLU, ChFC

With a growing trend toward single-payer and government-mandated benefits, the traditional brokerage model for an employee benefits practice will soon go the way of the small travel agency selling airplane tickets. Learn how Hanna converted his practice from a traditional group benefits and life insurance producer serving the small and middle market, to the role of trusted human resource advisor for some of the world's largest international firms using a human resource outsourcing model.

A US EB

M042 • Transforming Wealthy Friends Into Clients

MTCC - Constitution Hall 106

Bryce M. Sanders

You know people in the community who would make great clients. They know what you do and ask "How's business?" Yet, they haven't asked "Will you handle my money?" Learn what barriers prevent advisors from asking them to do business and how they can be overcome. Do people prefer to work with people they know? Learn how successful individuals prefer to be approached, including three strategies for making the approach, one-liners for use in social situations and a step-by-step action plan.

All J M EP

M052 • The Evolution of Variable Annuities or Segregated Funds: The New Living Benefit Riders

SC - Grand Ballroom East

John Huggard, J.D., CFP

Variable annuities/segregated funds are one of the premier investment vehicles for clients planning for their retirement. The public wants investments that will protect their retirement funds and provide guaranteed income for life. The insurance industry has responded by making contracts available that accomplish these goals. Huggard discusses how living benefits work and who are the best candidates for these new riders, as well as forecasting what the future holds for these new riders in the U.S., Canada and, potentially, markets abroad. **(Extended Session)**

I FP

M062 • Managing Success: Insights From Sun Zi Art of War

MTCC - Constitution Hall 107

Wee Chow Hou, Ph.D., BBM

What must a company do when it is doing well? What should its strategies and competitive stance be? Sun Zi Art of War, a Chinese military treatise written more than 2,000 years ago, provides us with much food for thought on how its philosophy can be so powerfully applied to the modern world of business, including the insurance industry. This session explains that in business, just like in war, you must not wait for the competitor to come at you. Instead, you must be ever-ready to take on the competitor. Wee provides you with a refreshing and insightful perspective in dealing with competition, and he challenges you to think how you want to handle your success and business henceforth. **(Extended Session)**

All J S PM

M072 • Top of the Table Made Simple With Practical Sales Ideas

MTCC - Theatre

Moshe K. Hadari, Cert PFS, Cert CII(MP)

Hadari offers practical, transferable sales and presentation ideas to make you more successful. This session teaches you how to effectively communicate complex concepts in a simple way, enabling clients to move to decision and to action. Doing so will increase your production to help you get to the Top of the Table and stay there. **(Extended Session)**

All K M SI

M082 • Emotional Intelligence: Know 'Em, Manage 'Em, Choose 'Em

FRYH - Ballroom

Candy Whirley

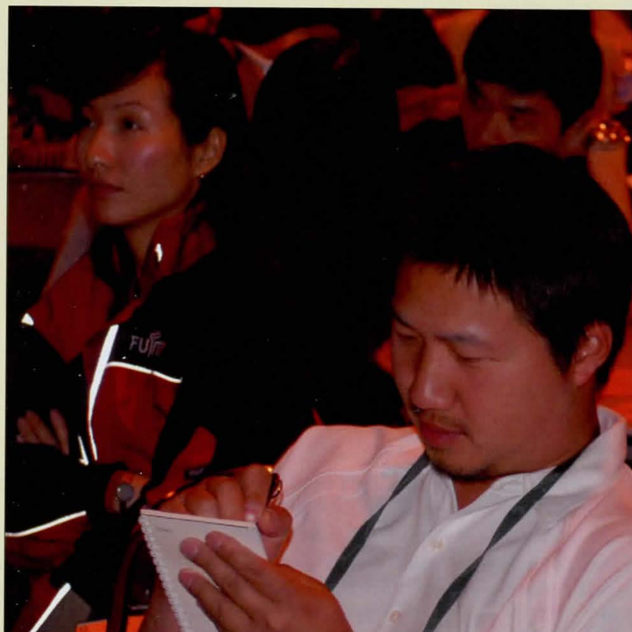
This interactive session explores how you can take charge of your emotions, negotiate, delegate and communicate more effectively, so you can have stronger professional and personal relationships. You will learn to choose your emotions, including three ways to overcome emotional obstacles, handle your emotions, get what you want, and understand various personality differences and the emotional characteristics that allow you to build better relationships. Be ready to be entertained, engaged, energized and enter a new way of thinking.

IA WP

3 p.m. - 5 p.m.

M091 • How to Help Boomers and Build Your Business

(See page 11 for details)



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

T092 • When Funny means Money: Humor as a Serious Business Strategy

(See page 11 for details)

Main Platform Schedule 8 a.m. – 11:45 a.m.

Presiders:	Walton W. Rogers, CLU, ChFC Guy E. Baker, CLU, MSFS
How to Compete in a Chaotic Economy	Todd Buchholz
What Grandpa Taught Me	Jeffery J. Taggart, CLU, ChFC
24 Hours	David T. Buckwald, CLU, CFP
Living Your Legacy	Consuelo Castillo Kickbusch
Break	
This Is Your Moment	Patricia L. Krarup, MSFS, ChFC
If Not You, Who?	John W. McTigue, CLU
Imagine the Possibilities	Patrick J. Hughes Patrick Henry Hughes

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

T013 • Break Through the Mystique and Accelerate Your Success

MTCC - Constitution Hall 107

Patrick G. McEntee, FLIA(Dip)

Are you tapping into the small-business market, or are you missing out in an area where a significant proportion of workers are engaged worldwide? McEntee has a passion for business insurance. Building on existing clients and tapping into resources readily available to you, he shows you how to operate in this lucrative market without fear. Learn transferable prospecting, presentation and closing techniques, and find out how just one business insurance case per month can earn you $100,000 per year.

BI | J S | BI

T023 (Repeat of M022) • Selling Disability Income Insurance With Conviction

MTCC - Room 206 A - F

Rosemarie Rossetti, Ph.D.

This explosive, hard-hitting, emotionally penetrating presentation explains the value of disability income insurance. Rosemarie Rossetti was paralyzed while riding her bicycle when a 3.5-ton tree crushed her. More than a motivational story about Rossetti's comeback, this presentation equips insurance professionals with valuable tools and practical sales advice to close more disability insurance business.

All | CA

T033 (Repeat of M031) • Turn "Your" Vision Into Reality

MTCC - Constitution Hall 105

Jennifer A. Borislow, CLU

Mark S. Gaunya

Learn how to distinguish yourself in building a successful employee benefits practice. Borislow, and her business partner, Mark Gaunya, share how to create a team that embraces your vision and is passionately committed to making a difference with the clients you work with. The presenters offer marketing and sales techniques that can be delivered with a "wow" factor to take your practice to the next level.

All | S | EB

T043 (Repeat of M041) • Redefining Wealth Transfer: Planning That Goes Beyond the Estate Tax

SC - Grand Ballroom East

M. Michael Babikian, J.D., LL.M.

Why do most wealth succession plans fail? Find out how wealth is really lost from generation to generation and how you can help clients break this cycle. This session explains how to work with clients to successfully transfer wealth from one generation to the next, thus becoming a multi-generational advisor.

All | EP

T053 • "Sell Yourself Tall": Powerful and Successful Global Financial Planning Strategies

MTCC - Theatre

Simon Olive, BSc(Hons)

This session is packed with powerful, proven and pragmatic ideas to enable financial planners from around the globe to improve their personal productivity and profitability. Learn to understand your target market's true needs and values, and demonstrate how working with a financial advisor can help clients meet those needs, while saving clients thousands of dollars. Learn how to motivate clients to pay for advice by showing the value-added services you can provide.

All | J K | FP

T063 • Professionalism Is a Sales Advantage

MTCC - Constitution Hall 106

Harold L. Geller

This dynamic presentation presents a business case for adopting and/or maintaining professional standards essential for any advisor serious about growing, while protecting, their business. Working with a client's other professional advisors allows you to fully service and collectively elevate the overall client experience. The reluctance to work with other advisors often leads to a glass ceiling and limits potential for growth.

All | K M | PM

Location Key

MTCC	Metro Toronto Convention Centre
FRYH	Fairmont Royal York Hotel
SC	Sheraton Centre Hotel
ICH	InterContinental Hotel

GENERAL INFORMATION

SPEAKERS

T073 (Repeat of M071) • Business Insurance–The Wright Approach

FRYH - Canadian Room

Robert A. Wright

To get to a fact-finding session with a business owner, you first must have a successful opening appointment. Learn what to share, what disturbing questions to ask and what to show business owners in the first meeting. Wright also shares how he introduces charging fees for the recommendations he gives to business owners.

All M SI

T083 (Repeat of M082) • Emotional Intelligence: Know 'Em, Manage 'Em, Choose 'Em

SC - Grand Ballroom West/Center

Candy Whirley

This interactive session explores how you can take charge of your emotions, negotiate, delegate and communicate more effectively, so you can have stronger professional and personal relationships. You will learn to choose your emotions, including three ways to overcome emotional obstacles, handle your emotions, get what you want, and understand various personality differences and the emotional characteristics that allow you to build better relationships. Be ready to be entertained, engaged, energized and enter a new way of thinking.

IA WP

3 p.m. - 4/4:30 p.m.

T014 • Only You Change Disaster Into Hope

MTCC - Room 206 A - F

Terry P. O'Halloran, FCII, AIFP

The life insurance producer is unique in changing the lives of clients in distress to one of fulfilled dreams. O'Halloran is a master dream catcher-dispatcher using presentations on one sheet of paper to relay simple ideas that put protection plans in place. You are invited to learn and earn with the help of simple transferable ideas.

IA BI

T024 • Double Your Income the Critical Way!

FRYH - Canadian Room

Alphonso B. Franco, RHU, RFC

This dynamite session offers practical tips sure to double your income in the next 12 months if used right away. Franco offers a passionate presentation with unique, transferable ideas both for critical illness insurance and life insurance sales. Learn how to get to the top and stay there.

All K M CA

T044 (Repeat of M042) • Transforming Wealthy Friends Into Clients

MTCC - Theatre

Bryce M. Sanders

You know people in the community who would make great clients. They know what you do and ask "How's business?" Yet, they haven't asked "Will you handle my money?" Learn what barriers prevent advisors from asking them to do business and how they can be overcome. Do people prefer to work with people they know? Learn how successful individuals prefer to be approached, including three strategies for making the approach, one-liners for use in social situations and a step-by-step action plan.

All K S EP

T045 • Incentive Trusts and Special Needs Planning for the 21st Century

FRYH - Ballroom

Mary Anne Ehlert, CFP

Charles A. Redd

Clients are focused not only on minimizing taxes, but also on passing wealth to family in a manner that encourages positive behaviors and does not act as a disincentive to be responsible. Learn what incentive trusts are and the various provisions that clients should consider. In addition, more than 20 percent of clients have a special-needs family member. Special needs have no boundaries, affecting those from any country, net worth, race or age. Ask the right questions and find the right answers, including assistance available and estate planning to be considered. **(Extended Session)**

All EP

T054 (Repeat of M052) • The Evolution of Variable Annuities or Segregated Funds: The New Living Benefit Riders

MTCC - Constitution Hall 105

John Huggard, J.D., CFP

Variable annuities/segregated funds are one of the premier investment vehicles for clients planning for their retirement. The public wants investments that will protect their retirement funds and provide guaranteed income for life. The insurance industry has responded by making contracts available that accomplish these goals. Huggard discusses how living benefits work and who are the best candidates for these new riders, as well as forecasting what the future holds for these new riders in the U.S., Canada and, potentially, markets abroad. **(Extended Session)**

I FP

Location Key

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SC	Sheraton Centre Hotel
ICH	InterContinental Hotel

T064 • How to Sustain Superior Personal Performance

FRYH - Concert Hall

Bill Williams

Advisors constantly receive incredible amounts of information from many sources: e-mail, scheduling software, voice mail, memos and more. It is virtually impossible to cut out the static and the interference. Using a range of cutting-edge solutions, Williams demonstrates the resources required to coordinate all your information, allowing you to focus on and execute top business priorities and better manage your time to maximize professional and personal effectiveness. **(Extended Session)**

BI PM

T074 (Repeat of M072) • Top of the Table Made Simple With Practical Sales Ideas

MTCC - Constitution Hall 106

Moshe K. Hadari, Cert PFS, Cert CII(MP)

Hadari offers practical, transferable sales and presentation ideas to make you more successful. This session teaches you how to effectively communicate complex concepts in a simple way, enabling clients to move to decision and to action. Doing so will increase your production to help you get to the Top of the Table and stay there. **(Extended Session)**

All J S SI

T084 • Changing Your Life From Success to Significance

MTCC - Constitution Hall 107

Millard J. Grauer, CLU, ChFC

Being a member of MDRT demonstrates business success. However, there is more to life than financial success. In this presentation, Grauer, an MDRT Past President, provides ideas that will change your life to one of significance. You will be in a better position to positively affect your life, as well as those of your family, clients, friends, community and the world you live in.

All J WP

3 p.m. – 5 p.m.

T093 • The Path to Success...It's Mentoring!

(See page 11 for details)

GENERAL INFORMATION

SPEAKERS

3 p.m. – 4:30 p.m.

T094 • Washington Report Live (sponsored by AALU)

(See page 12 for details)

T095 • No Barriers, Only Solutions

(See page 12 for details)

6 a.m. – 7:15 a.m.

W096 • What If and Why Not?

(See page 12 for details)

Main Platform Schedule 8 a.m. – 11:55 a.m.

Presiders:	Julian H. Good, CLU, ChFC Walton W. Rogers, CLU, ChFC
Follow Your Compass	Steve Donahue
Building a Better You	Walton W. Rogers, CLU, ChFC
Our Changing World	David R.Williams, M.D.
Moving On	Melissa Wandall
Break	
Give Betty What Betty Wants	Margie Hall Daniel
Miracle in the Andes	Nando Parrado*

** Speaker's presentation will not be recorded.*

12 p.m. - 2:30 p.m.

W097 • Tips for Getting to the Top Lunch Session

(See page 13 for details)

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

W015 • A Classic Approach to Global Succession Planning

MTCC - Constitution Hall 106

Lina R. Storm

"To be or not to be" is the question when it comes to the survival of a closely held business. Basic principles of succession planning apply globally. Learn about the issues of property ownership, taxation and citizenship, as well as family and cultural dynamics that can sometimes resemble a Shakespearean play. Learn how life insurance can assist in the orderly transfer of a business and be the offensive weapon to penetrate the natural defenses associated with transitioning a family business.

I | J S | BI

W025 • Caveat Emptor! Everything You Need to Know About Disability Insurance

FRYH Ballroom

Mark D. DeBofsky

Joe A. Sierra Jr., RHU

Hear a member's personal disability experience, along with important recent global developments and the hottest issues in disability insurance: the impact of ERISA, pain and fatigue as the cause of disability, what "own occupation" coverage really means, the impact of Social Security and worldwide risks of disability.

All | CA

W034 (Repeat of M032) • From Commissions to Fees in Employee Benefits by Deploying HR Solutions

MTCC - Room 206 A - F

Mark J. Hanna, CLU, ChFC

With a growing trend toward single-payer and government-mandated benefits, the traditional brokerage model for an employee benefits practice will soon go the way of the small travel agency selling airplane tickets. Learn how Hanna converted his practice from a traditional group benefits and life insurance producer serving the small and middle market, to the role of trusted human resource advisor for some of the world's largest international firms using a human resource outsourcing model.

A US EB

W046 • Strategic Planning for an Aging Population

SC - Grand Ballroom West/Center

Cynthia Sharp

We are faced with a global revolution of longevity, and significant wealth is controlled by seniors. Exciting opportunities are available to financial professionals who have a grasp of key legal concepts affecting this segment of the population. This session concentrates on estate and elder planning issues, including powers of attorney, estate tax exposure, Medicare and Medicaid. Sharp explores creative solutions to the unique problems faced by the elderly and their families.

All US EP

W055 • Too Many Clients – Nice Problem

MTCC - Theatre

Thomas J. Henske, CFP, ChFC

This idea-packed session will give you the framework to build a lucrative and personally rewarding wealth management practice. Henske shares practice strategies based on personal financial values to attract and retain the right clients. Learn how to expand your practice through your clients' children. Become the champion of financial literacy woven through clients' personal values, and they will view you as the focal point of their financial and family life.

All J M FP

W065 • How and Why to Charge Fees

MTCC - Constitution Hall 105

David Wingar, DipPFS, AIFP

Are you just selling products, or are you building a business? Clients will pay fees for advice, but only if you justify your value to them. Identify a new process for success in your practice and enjoy creating personal freedom. This presentation identifies four key steps to immediately implement in the transition to an entrepreneurial, fee-based financial planner. Learn practical and transferable ideas and tips that will boost revenue and profits by at least 40 percent over and above your commission income.

All K PM

W075 • Oh, the Places You'll Go!

MTCC - Constitution Hall 107

D. Scott Brennan

Brennan offers sales ideas even the meanest compliance officer will love. Eavesdrop on a middle-aged member with an offbeat sense of humor and a positive mental attitude toward life's ups and downs. Stuck in a mid-career slump? Use this session as a road map to help get you back on track.

All S SI

W085 • The Beliefs That Run Our Lives

FRYH - Canadian Room

David Posen, M.D.

People should be on time. If you want something done right, you have to do it yourself. You should make your bed every day. Who says? Where do these rules and regulations come from? Learn what beliefs are, where they come from, how to identify them, why they're so powerful and how they run our lives. With numerous examples and humorous anecdotes, this lively talk keynotes the power of beliefs and what to do about them.

All K M WP

3 p.m. - 4/4:30 p.m.

W016 (Repeat of T014) • Only You Change Disaster Into Hope

MTCC - Constitution Hall 105

Terry P. O'Halloran, FCII, AIFP

The life insurance producer is unique in changing the lives of clients in distress to one of fulfilled dreams. O'Halloran is a master dream catcher-dispatcher using presentations on one sheet of paper to relay simple ideas that put protection plans in place. You are invited to learn and earn with the help of simple transferable ideas.

IA M S BI

W026 • Selling Long-Term Care Insurance to the Very Affluent

FRYH - Ballroom

Arthea S. Reed, Ph.D.

If you are interested in increasing your long-term care insurance production by marketing to the very affluent, this session is for you. Discover why high-net-worth individuals and families need long-term care insurance as much as — if not more — than those with more limited assets. Learn how to design plans with benefits that address the human, as well as financial, costs of care. These points are illustrated with case histories, stories and sales techniques.

IA US CA

Location Key

MTCC	Metro Toronto Convention Centre
FRYH	Fairmont Royal York Hotel
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W035 • Build Your Employee Benefits Practice With Bricks

MTCC - Room 206 A - F

Marcus B. Newman

This session provides a practical road map to building a sustainable employee benefits practice in the current legislative environment. Topics include: team building, marketing, prospecting, benchmarking and product trends. Attendees examine steps necessary for building a client experience that will de-commoditize the employee benefits buying process and, ultimately, differentiate themselves in the marketplace.

All US EB

W056 (Repeat of T053) • "Sell Yourself Tall": Powerful and Successful Global Financial Planning Strategies

MTCC - Constitution Hall 107

Simon Olive, BSc(Hons)

This session is packed with powerful, proven and pragmatic ideas to enable financial planners from around the globe to improve their personal productivity and profitability. Learn to understand your target market's true needs and values, and demonstrate how working with a financial advisor can help clients meet those needs, while saving clients thousands of dollars. Learn how to motivate clients to pay for advice by showing the value-added services you can provide.

All J FP

W057 • Show Me the Money

SC - Grand Ballroom East

John R. Mueller, CLU, MSFS

Show me the money, and I'll show you the power of using the fixed guaranteed tax deferred annuity with seniors to accumulate and distribute their wealth. Seniors have money — their safe money — a nest of dollars they do not want at risk. Learn why seniors find the fixed annuity an appealing security with benefits. Look at ways to educate seniors about the advantages of tax deferral. Mueller shares transferable ideas and two actual annuity case studies demonstrating the laddering of retirement income and the use of a tax-efficient wealth transfer strategy.

BI US FP

W066 (Repeat of M062) • Managing Success: Insights from Sun Zi Art of War

MTCC - Theatre

Wee Chow Hou, Ph.D., BBM

What must a company do when it is doing well? What should its strategies and competitive stance be? Sun Zi Art of War, a Chinese military treatise written more than 2,000 years ago, provides us with much food for thought on how its philosophy can be so powerfully applied to the modern world of business, including the insurance industry. This session explains that in business, just like in war, you must not wait for the competitor to come at you. Instead, you must be ever-ready to take on the competitor. Wee provides you with a refreshing and insightful perspective in dealing with competition, and he challenges you to think how you want to handle your success and business henceforth. **(Extended Sessions)**

All K M PM

W076 • Making a Difference: From the Holler to the Hill Country and Beyond – One Member's Unique Journey to the Top!

MTCC - Constitution Hall 106

Grant E. Foster, CLU, ChFC

Have you ever wondered why some people fail while others succeed? What makes some people outlast the storms of life? Why do some people break while others break records? Why do some people let yesterday's disappointments overshadow tomorrow's dreams? By sharing his background, personal beliefs and business philosophy, Foster answers these questions and more. He informs, inspires and motivates each attendee to realize that whatever they've accomplished at this point in their careers, it's only the tip of the iceberg.

All J K SI

W086 • Einstein, Mozart, and Money: Planning (and Not Selling) Your Way to Success

FRYH - Canadian Room

William Howard Bell

Ann L. Vanderslice

Financial planning doesn't need to be complicated. It needs to focus on the right things: your client's most important dreams. By creating a plan for all clients, Bell has generated a steady flow of unsolicited referrals and a fast-growing business. Using real-life examples, he helps you to see how simple and rewarding this strategy can be, and remarkably, how escaping the old sales paradigms can lead to more sales. Vanderslice presents the latest non-financial assessment tools that provide the way for advisors to quickly understand their clients' preferences and assist them in understanding their views and values about money. After this session, you will understand the benefits of a customized financial plan and have tools to help you create financial plans and presentations tailored to all thinking styles — from Einstein to Mozart and everyone in between. **(Extended Session)**

All S WP

W098 • Taking Your Life to New Heights

(See page 13 for details)

W099 • Changes, Challenges and Common Sense

(See page 13 for details)

Location Key

MTCC	Metro Toronto Convention Centre
FRYH	Fairmont Royal York Hotel
SC	Sheraton Centre Hotel
ICH	InterContinental Hotel

Main Platform Schedule 8 a.m. – 11:45 a.m.

Presiders:	Guy E. Baker, CLU, MSFS James E. Rogers, CLU, CFP
Lose Stress, Not Sleep	James B. Maas, MD, Ph.D.
It's Not About Me	Jennifer A. Borislow, CLU
Child Soldier	Ishmael Beach
Break	
Emily's Shoes	Emily Diefendorf Monroe M. Diefendorf Jr., CLU, C3DWP
Bad to the Bone	Dale Irvin
Go First	Tom Flick

MDRT would like to thank our Annual Meeting sponsors:

AVIVA	Cyber Café (Exhibit Hall C)
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Penn Mutual *A better way of life*	Power Center Large Shopping Bags

Fairmont Royal York (co-headquarters hotel)
100 Front Street West
Toronto, Ontario, Canada M5J 1E3
Phone: (416) 368-2511
Fax: (416) 368-9040

Sheraton Centre Toronto Hotel (co-headquarters hotel)
123 Queen Street West
Toronto, Ontario, Canada M5H 2M9
Phone: (416) 361-1000
Fax: (416) 947-4854

InterContinental Toronto Centre
225 Front Street West
Toronto, Ontario, Canada M5V 2X3
Phone: (416) 597-1400
Fax: (416) 597-8128

Holiday Inn on King
370 King Street West
Toronto, Ontario, Canada M5V 1J9
Phone: (416) 599-4000
Fax: (416) 599-7394

2009 MDRT Annual Meeting Indianapolis Booth

Visit the Indianapolis Booth in the lobby area at the Metro Toronto Convention Centre to learn more about the exciting destination of the 2009 MDRT Annual Meeting.

Admission: Badges and Tickets

Badges: Admission into any session or event, including Main Platform, is granted by your personal meeting badge (this excludes paid events which require a ticket). First-time meeting attendees can be identified by their green badge. Please extend a warm welcome and a helping hand to them.
Tickets: Tickets are required to attend the Court of the Table–Top of the Table Program, Breakfast Programs and Lunch 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.

DO NOT LOSE YOUR BADGE!

There will be a USD 825 fee for each replacement badge issued. Treat your badge as you would your passport. It is a valuable document that represents your registration investment. For lost or misplaced badges, go to the On-Site Registration Counter located in the lobby area of the Metro Toronto Convention Centre.

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 C of the Metro Toronto Convention Centre. The exhibits will offer four 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 is open Sunday through Wednesday. Please refer to the Schedule at a Glance for daily hours. Refer to the Exhibitor Listing book for an Exhibit Hall floorplan.

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. Attendees 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 2008 Annual Meeting exhibitors.

All workshops are held during Exhibit Hall hours, June 22–25, at the Metro Toronto Convention Centre in Hall C. Refer to the Exhibitor Listing book for specific times and workshop descriptions.

First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact hotel staff or the First Aid Office on the first level at the Metro Toronto Convention Centre.

First Time Attendee Booth

First-time meeting attendees should stop by this booth, located in the lobby of the Metro Toronto Convention Centre, to learn firsthand from fellow members how to get the most out of the meeting. This booth is open Saturday from 12 noon to 6 p.m. and Sunday from 8 a.m. to 6 p.m.

Global Gift Fund Booth

Through the Global Gift Fund, you can help your clients create their own family foundation without any 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 420 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, located in Room 203 in the Metro Toronto Convention Centre. 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. The group photo platform is located in the lower level of the Metro Toronto Convention Centre.

Handicap Seating

For Main Platform sessions, a section of Halls AB has been reserved for handicapped persons who have indicated a need for special assistance through their meeting registration.

Hearing-Impaired Headsets

Headsets for the hearing-impaired are available for those members who requested the service on your registration form. Please refer to the simultaneous interpretation requirements located on page 42 for further details.

Housing/Accommodations

All questions relating to housing reservations should be referred to the Housing Booth located in the Registration area at the Metro Toronto Convention Centre.

Housing Booth hours are:

Saturday, June 21	12 p.m. – 6 p.m.
Sunday, June 22	8 a.m. – 6 p.m.
Monday, June 23	7 a.m. – 4 p.m.
Tuesday, June 24	7 a.m. – 4 p.m.
Wednesday, June 25	7 a.m. – 4 p.m.

Be sure to note the check-out time and early departure fee 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 Metro Toronto Convention Centre has a limited-menu concession counter in Hall C and at lobby kiosks where beverages, light breakfast and lunch may be purchased. Additionally, there are numerous options at nearby restaurants and street vendors.

Main Platform

Main Platform sessions will begin Monday morning in Halls AB at the Metro Toronto Convention Centre. 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 silence or turn off all electronic devices you bring with you. As a courtesy, do not use your mobile phone during a speaker's presentation.

Main Platform schedule:

Monday, June 23	8 a.m. – 11:45 a.m.
Tuesday, June 24	8 a.m. – 11:45 a.m.
Wednesday, June 25	8 a.m. – 11:55 a.m.
Thursday, June 26	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

In the face of adversity and human suffering, hope emerges, strong and determined throughout communities worldwide. This renewed hope is created daily because of the life-changing MDRT Foundation grants supported by generous MDRT donors. In 2008, the MDRT Foundation is encouraging all MDRT members to become global citizens of change by contributing to the Million Dollar Promise Appeal. "At Any Given Moment" contributions to this appeal will support the Stephen Lewis Foundation (see page 72) — a nonprofit organization that provides care and comfort to people and children affected by HIV/AIDS in Africa — along with hundreds of other worthy worldwide charitable causes supported by your MDRT Foundation each year. Stop by the MDRT Foundation Booth, located in the Power Center, to make your donation and see how your Foundation is changing lives around the globe.

Member Resource Center

The Member Resource Center, located just outside the Power Center, can show you how to discover the 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

International Services

- Find out about the Membership Communications Committee and who represents MDRT in your country
- Discover all of the services that are available to you in your language
- Hear about exciting MDRT events that are happening around the world
- Sign up to receive information about the MDRT Europe office
- Learn about MDRT's global outreach programs
- Tell us how MDRT can help you in your country

Promote Your Practice

- Increase your visibility in your community
- Leverage the MDRT brand to enhance your business
- Sign up to receive 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

Grand Prize Drawing

The Member Resource Center is holding a grand prize drawing for one free registration to attend the 2009 MDRT Annual Meeting in Indianapolis, Indiana, USA. Be sure to stop by and drop your ticket for your chance to win!

MDRT Help Desk/Lost and Found

For the benefit of all attendees, a central help and information desk is located in the Registration area of the Metro Toronto Convention Centre. Attendees can get information about the Annual Meeting, as well as local information about Toronto 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 C of the Metro Toronto Convention Centre, has the best educational resources in the industry. These resources — most 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 for: prospecting, sales ideas, overcoming objections and closing.

Located just steps away from Main Platform, the Power Center enables you to purchase many of 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.

Meeting Involvement Booth

The Meeting Involvement Booth is located in the Registration area of the Metro Toronto Convention Centre. Here, meeting attendees can volunteer to work on a PGA 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 today!

Optional Evening Activities

Optional Evening Activities begin at 5:30 p.m. and dinners at 7 p.m.

Sunday, June 22, through Wednesday, June 25, 2008.

The 2008 Annual Meeting has been planned so your evenings are free to network or spend time with friends and experience the numerous attractions and dining opportunities available in Toronto. MDRT has contracted with Premier Conference and Events to offer a variety of prepaid, ticketed optional evening activities with the MDRT member in mind to help you enjoy this diverse, world-class city with your MDRT colleagues. These tours and dinners have been advertised with your registration materials and pre-registration was required. There may be space available, and remaining tickets will be sold on a first-come, first-serve basis at the Dinners and Tours Booth in the MDRT Registration area of the MTCC Lobby. If you have registered and paid for any Optional Evening Activities, you can pick up your tickets at the Dinners and Tours Booth.

Hours Open:

Saturday, June 21	12 p.m. – 6 p.m.
Sunday, June 22	8 a.m. – 5 p.m.
Monday, June 23	11:30 a.m. – 5 p.m.
Tuesday, June 24	11:30 a.m. – 5 p.m.
Wednesday, June 25	11:30 a.m. – 5 p.m.

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session Saturday, June 21, at 4 p.m. in the Constitution Hall 106 at the Metro Toronto Convention Centre.

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 InterContinental Hotel in Ballroom AB. By invitation only.

Registration Hours:

Saturday, June 21	12 p.m. – 6 p.m.
Sunday, June 22	8 a.m. – 6 p.m.
Monday, June 23	7 a.m. – 4 p.m.
Tuesday, June 24	7 a.m. – 4 p.m.
Wednesday, June 25	7 a.m. – 4 p.m.
Thursday, June 26	7:30 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.

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 Traffic Task Force volunteers if you arrive too late to be admitted to the session.

Simultaneous Interpretations

English is the official language of the 2008 MDRT Annual Meeting. MDRT provides simultaneous interpretation of the Main Platform presentations and selected Focus Sessions when at least 25 registrants request the same language. Requests for simultaneous interpretation must have been clearly marked on the Annual Meeting Registration and Housing form and received on or before May 12, 2008.

MDRT will provides simultaneous interpretation for a maximum of 12 languages. If more than 12 languages are requested, simultaneous interpretation is provided in the first 12 languages that meet the 25-person minimum, as entered into the registration system. Please refer to on-site signage for all languages interpreted.

MDRT provides interpretation headsets and receivers to all registered members who requested simultaneous interpretation by May 12, 2008. 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.

A security deposit of USD 400 will be required via personal credit card (American Express, Visa, MasterCard or JCB) 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 21	12 p.m. – 6 p.m.
Sunday, June 22	8 a.m. – 6 p.m.
Monday, June 23	7 a.m. – 4 p.m.
Tuesday, June 24	7 a.m. – 4 p.m.
Wednesday, June 25	7 a.m. – 4 p.m.
Thursday, June 26	7:30 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 varies, a sweater or light jacket is recommended. Also, some restaurants may require more formal attire.

Continuing Education

Continuing Education credits are not offered at the 2008 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 2008 Annual Meeting materials on site, all pre-registered members must check in at the Registration area, and special guests must check in at the Special Guest Office. Members who need to register on site should visit the On-Site Registration Counter located in the Registration area at the Metro Toronto Convention Centre.
3. Giving your badge to another person for the purpose of admission to any Annual Meeting function is not permitted.
4. 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.
5. 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.
6. 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.
7. Audio or video recording, or still photography by attendees of any session, including Main Platform, is not permitted.
8. 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.

2008 Management Council

James E. Rogers, CLU, CFP
President

Philip E. Harriman, CLU, ChFC
Immediate Past President

Walton W. Rogers, CLU, ChFC
First Vice President

Guy E. Baker, CLU, MSFS
Second Vice President

Julian H. Good Jr., CLU, ChFC
Secretary

Caroline A. Banks, APFS
Divisional Vice President, Annual Meeting PDC

Mark Dorfman, CLU, ChFC
Divisional Vice President, Top of the Table

H. Larry Fortenberry, CLU, ChFC
Divisional Vice President, External Relations

Patricia L. Krarup, MSFS, ChFC
MDRT Foundation President

David B. Malkin, CLU, ChFC
Divisional Vice President, Finance

Richard W. Sawyer, CFP, CLU
Divisional Vice President, Membership Services

Roger A. Seim, MSFS, ChFC
Divisional Vice President, Annual Meeting PGA

Marc A. Silverman, CLU, ChFC
Divisional Vice President, Practice Management

Ross Vanderwolf, CFP
Divisional Vice President, Member Communications

2008 MDRT Foundation Officers

Patricia L. Krarup, MSFS, ChFC
President

Mark S. Jones
Immediate Past President

William H. Dodd, CLU
Vice President

Barbara A. Pietrangelo, CFP, ChFC
Treasurer

Sally W. Munford, MSFS, ChFC
Secretary

2008 Program Development Committee

Caroline Banks, APFS
Divisional Vice President

Walter E. Katz, CLU, CFP
Chair, Focus Sessions

John L. Thomas, CLU, MSFS
Assistant Chair, Focus Sessions

Barry Woolley, FLIA
Assistant Chair, Focus Sessions

Deborah Wood, CFP, CLU
Chair, Main Platform/Special Programs

Robelynn H. Abadie, LUTCF, RFC
Assistant Chair, Main Platform/Special Programs

Corry Collins, CFP, RHU
Assistant Chair, Main Platform/Special Programs

Gilbert A. Haggart, CLU, LUTCF
Assistant Chair, Main Platform/Special Programs

Julian N. Wise, TEP
Assistant Chair, Main Platform/Special Programs

Bhupinder S. Anand, ACII, DipPFS
Captain, Practice Management/Technology

Frank William Andreoli
Captain, Employee Benefits

Heather M. Courneya, CLU, ChFC
Captain, Financial Planning

Jesus Gamez
Captain, Core and Ancillary Products

William P. Gettings, CLU, CFP
Captain, Sales Ideas

Caroline Kheng, ChFC
Captain, Whole Person

Christopher V. Kimball, CFP, MSFS
Captain, Estate Planning

Eddy C.W. Wong, RFC, CLU
Captain, Business Insurance

2008 Program General Arrangements Committee

Roger A. Seim, MSFS, ChFC
Divisional Vice President

Peter R. Magni, LUTCF
Chair, Member Logistics

Charles E. McDaniels, CLU, ChFC
Chair, Member Enhancement

James M. McEvoy, CLU, AEP
Chair, Member Services

Brad J. Myers
Director, Entertainment

Keita Honda
Assistant Director, Entertainment

Paul C. MacDonald, CLU, ChFC
Assistant Director, Entertainment

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

Craig Vejvoda, CLU, MSFS
Assistant Director, Entertainment

Andrew J. Brook, CertPFS
Director, FTO

William P. Chiu, Ph.D., CLTC
Assistant Director, FTO

Franco Luque
Assistant Director, FTO

Angelia Z. Fritter, CLU, ChFC
Assistant Director, FTO

Elizabeth Lachance Hesson, CLU, CH.F.C.
Director, Meeting Information and Involvement

Masahiro Hashimoto, TLC, AFP
Assistant Director, Meeting Information and Involvement

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

Diana A. Tomlinson
Assistant Director, Meeting Information and Involvement

Tsutomu Inagaki, CFP
Director, Power Center

Matthew C. Collins
Assistant Director, Power Center

Misao Kajinami
Assistant Director, Power Center

Charles L. Stephen, CLU
Assistant Director, Power Center

Godfried Wouters
Assistant Director, Power Center

Hidenori Miki, TLC
Director, Registration

Jerry Maier, CLU, ChFC
Assistant Director, Registration

Scott S. Paterick, CLU, ChFC
Assistant Director, Registration

Aurora L. Tancock, FLMI
Assistant Director, Registration

Kenneth P. Yang Yiu Leung
Assistant Director, Registration

Ava Diane Smith, CLU, ChFC
Director, Speaker Relations - Main Platform

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

Gary S. Chard
Assistant Director, Speaker Relations - Main Platform

Don Clay Hall II, CLU, ChFC
Assistant Director, Speaker Relations - Main Platform

Alvin A. Jones, CFP, CLU
Assistant Director, Speaker Relations - Main Platform

Peter Moyle, ADFS, FChFP
Assistant Director, Speaker Relations - Main Platform

Regina Bedoya, CLU, ChFC
Director, Speaker Relations - Sessions

Thomas E. McGregor, CLU, ChFC
Assistant Director, Speaker Relations - Sessions

John F. Nichols, CLU
Assistant Director, Speaker Relations - Sessions

Adam A. Solano Jr.
Assistant Director, Speaker Relations - Sessions

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

Alphonso B. Franco, RHU, RFC
Director, Traffic - General

Alfonso V. Avecilla, LUTCF
Assistant Director, Traffic - General

Francis D'Costa
Assistant Director, Traffic - General

Todd D. Hruby, LUTCF
Assistant Director, Traffic - General

Russell A. Smith, CLU, ChFC
Assistant Director, Traffic - General

Allan H. Troster
Assistant Director, Traffic - General

Scott R. Lebin, RFC
Director, Traffic - Main Platform

Peter Hill, ChFC
Assistant Director, Traffic - Main Platform

Donna M. Kratzenberg, CLU, LUTCF
Assistant Director, Traffic - Main Platform

David J. Schnall
Assistant Director, Traffic - Main Platform

Richard J. Presky, LUTCF, CLU
Director, Traffic - Sessions

Lee M. Gatta, ChFC, AEP
Assistant Director, Traffic - Sessions

Mark R. Hynes
Assistant Director, Traffic - Sessions

Laurie A. Leja, CLTC
Assistant Director, Traffic - Sessions

Paul R. Maynor, CFP, CASL
Assistant Director, Traffic - Sessions

David Pritchard, CertPFS
Assistant Director, Traffic - Sessions

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

In Memoriam

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

Eph Baker, CLU, ChFC
Montoursville, PA

Robert A. Barr, CLU
Webster Groves, MO

Scott Basche
Rockford, IL

Owen E. Bateson
Belmond, IA

John W. Brand
Pittsburgh, PA

R. Sclater Brown Jr., CLU, LUTCF
Nashville, TN

William S. Butterfield, CLU
Omaha, NE

Joe D. Byars, CLU, ChFC
Fort Smith, AR

Samuel Carpenter, CLU
Union City, TN

Dewey Cave, CLU
Augusta, GA

Gerard Y. Chahmirian
Northridge, CA

Jon B. Closson, CLU, ChFC
Gastonia, NC

Marvin H. Cohen
Studio City, CA

Earl S. Cornelius
Indianapolis, IN

Salvatore Corso
Stamford, CT

Anthony D. Cotton, CLU, ChFC
Hicksville, NY

William F. Daugherty
Moline, IL

Chiman A. Dialani, CLU, ChFC
Arcadia, CA

John F. Dumas
New Orleans, LA

Brian H. Early
Northfield, IL

P. Nelson Eddlemon Jr., CLU, ChFC
Memphis, TN

Herb L. Engel, CLU, CHFC
Elm Grove, WI

Gilbert Fauble, CLU
Quincy, IL

Charles B. Ferrara
Fort Lee, NJ

Jerre Jim Field
Rome, GA

Sidney Franklin, CLU
Beachwood, OH

Alfred A. Gelfond
Martinsville, NJ

David S. Gerber, CLU
Newtown Square, PA

Frank J. Giraudeau
Port Elizabeth, South Africa

Bernard E. Gotta Jr., CLU
Winnetka, IL

Sidney Grossman, LUTCF
Charlotte, NC

L. Norman Hanson
Mondovi, WI

George F. Harley, CLU, CFP
Midland, TX

Howard Harris
Uniontown, PA

William E. Hazel Jr., CLU, ChFC
Auburn Hills, MI

Harold W. Helwig, FIC, LUTCF
Mount Horeb, WI

Robert Browning Hobbs, CLU, ChFC
Norfolk, VA

Wilbur Z. Hyman, CLU
Clifton, NJ

Ip Ka Po
Hong Kong, Hong Kong

Frank J. Janik
Indian Head Park, IL

Dennis R. Johnson
Edina, OK

J. Robert Johnson
Rome, GA

C.W. Joscelyne
East Melbourne, Victoria, Australia

Nicholas J. Josten
Palatine, IL

Edith Keenan
Columbus, OH

Morton A. Kornreich, CLU
New York, NY

Leonard L. Levitt
Great Neck, NY

Anthony Libro
Lawton, OK

John K. Lonborg, CLU, ChFC
Dallas, TX

Lyle Manery, CLU, ChFC
Leamington, Ontario, Canada

John E. Marsh, CLU
Barre, VT

J. Egide Masse
Sainte-Foy, Quebec, Canada

Thomas McCaskill III
Oklahoma City, OK

Ralph J. Naze, CLU
Sheboygan, WI

Brian F. Noonan, CLU, CFP
Perth, Ontario, Canada

C. Don Nyhus, CLU
Harvey, ND

Harold Oh
Causeway Bay, Hong Kong

Orval W. Otten
Sioux Falls, SD

Pranav Narendra Bhai Patel
Gujarat, India

Gerard F. Pelletier, CLU
Irvine, CA

Gilberto S. Pena
Weslaco, TX

Jerome E. Powell
Schaumburg, IL

Colette Marie Rastatter, LUTCF, CLTC
Greenville, NC

Melvin P. Roske, CLU
Boston, MA

Bennett A. Schreiber, CLU, ChFC
Jericho, NY

George G. Sennett
San Mateo, CA

Michael P. Sennett
Clayton, MO

Trenton H. Shelton
Jackson, MS

Howard N. Silverman, CLU, ChFC
St. Paul, OK

B. E. M. Skerrett III, CLU, ChFC
Lafayette, LA

Charles Lee Smith, LUTF
Del City, OK

Floyd Sollien, CLU
Decorah, IA

Warren A. Stebbins, CLU, ChFC
Hingham, MA

Timothy Stellick, CLU, LUTCF
Dundee, IL

Thomas H. Stouthamer, CLU, ChFC
Brookfield, WI

Bruce A. Studebaker, CLU
West Alexandria, OH

Terrance B. Underhill, CLU
Moncton, New Brunswick, Canada

Harold Van Every, CLU
Minneapolis, MN

James A. Walsh
Farmington, CT

James A. Wardlaw, CFP, CLU
Vancouver, British Columbia, Canada

C. John Weber III, CLU
Erie, PA

Herbert E. Whalen Jr.
Dayton, OH

Ted P. Wittner
St. Petersburg, FL

Robert W. Wohler, CFP
Hales Corners, WI

Nelson Tort Zayas, CLU, ChFC
San Juan, Puerto Rico

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, MA 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, MA 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, CA – 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, MA 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, MA 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, West VA	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, West VA	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, West VA	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 Hlan 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, Quebec, 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, CO 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, New York 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 Hlan 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, Quebec, Canada	8,361
1973	Henry F. McCamish Jr., CLU, MA 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, INpolis Life, Muncie, IN Meeting at the Masonic Memorial Temple, San Francisco, CA	12,422
1976	Rulon E. Rasmussen, CLU, New York Life, Phoenix, Arizona 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, New York	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
1991	Seymour Petrovsky, CLU, Business Men's Assurance, Phoenix, AZ Meeting at the New Orleans Convention Center, New Orleans, LA	16,297

Year		Total Membership
1992	William T. O'Donnell, MA 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, MA 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 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, United Kingdom Meeting at Metro Toronto Convention Centre, Toronto, 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
2007	Philip E. Harriman, CLU, ChFC, Lebel and Harriman, Falmouth, MA. Meeting at Colorado Convention Center, Denver, CO	35,662

* Deceased

John Alston is an internationally known speaker and author who has developed successful strategies for unlocking potential and excellence in the workplace. He has written four books, including his latest, "Stuff Happens (And Then You Fix It!)," appeared on "The Oprah Winfrey Show," and delivered keynote addresses for organizations such as General Electric, Wells Fargo, General Motors, U.S. Steel, AT&T and the United States Army. In 2001, the National Speakers Association presented Alston with its highest award, the Council of Peers Award for Excellence Speaker Hall of Fame. The award honors professional speakers who have reached the top echelon of platform excellence and professionalism.

John Alston Presents Inc., c/o Mary McKay, P.O. Box 196, Dana Point, CA 92629, Phone: 949.429.6646, E-mail: mary@johnalston.com

M. Michael Babikian, J.D., LL.M., is vice president of Transamerica Insurance and Investments Group. Babikian is a frequent conference speaker for financial institutions such as Smith Barney, Bank of America and UBS. He has also spoken at events for the National Association of Insurance and Financial Advisors, Financial Planning Association and American Council of Life Insurers.

Transamerica Insurance and Investments, 1150 S. Olive St., Los Angeles, CA 90015, Phone: 213.742.4061, E-mail: michael.babikian@transamerica.com

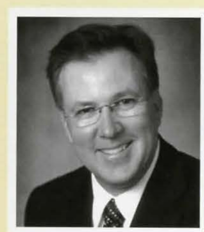
Samuel B. Baldwin, CFP, is vice president of Spencer Financial LLC, a financial services practice that specializes in retirement planning using a three-part process consisting of evaluation, positioning and management. Prior to joining Spencer Financial, Baldwin served as a financial consultant to high-net-worth clients at Sovereign Bank.

Spencer Financial LLC, 327 A Boston Post Road, Sudbury, MA 01776, Phone: 978.443.6500, E-mail: sbaldwin@jhnetwork.com

Ishmael Beah is a former child soldier of the Sierra Leonean civil war, a human rights activist and the best-selling author of "A Long Way Gone: Memoirs of a Boy Soldier."

The army recruited Beah to fight in Sierra Leone's brutal civil war at age 13 after his parents and two brothers were killed in the conflict. He fought for more than two years before UNICEF removed him from the war and placed him in a rehabilitation home in the capital of Sierra Leone, where he struggled to re-enter the civilian world. Beah won a competition in 1996 to attend a conference at the United Nations to talk about the devastating effects of war on children. In 1998, Beah came to the United States to live with the family of a woman he met at his United Nations talk. Throughout his high school and college education in the United States, he continued his advocacy work to bring attention to the plight of children affected by war. Beah is a member of the Human Rights Watch Children's Rights Division Committee.

The Agency Group Speakers Department, c/o Erica Langston, 1880 Century Park E., Suite 711, Los Angeles, CA 90067, Phone: 310.385.2800, E-mail: ericalangston@theagencygroup.com



William Howard Bell is founder and president of Bell Financial Inc., a diverse financial services organization. He is also author of "One Step to Wealth," an intriguing look at our sometimes distorted view of money and a powerful guidebook in the search for true wealth. He has published more than 100 articles on a variety of topics, including wealth management, financial planning, insurance and observations of the human spirit. Bell has made numerous television and radio appearances and is a regular on the speaking circuit. Bell is former general manager of Paul Revere Life Insurance. While the services Bell Financial offers have grown throughout the years, the focus remains on personal financial planning, and Bell cites his personal mission as "positively influencing others to discover and live out their dreams."

Bell Financial Inc., 15165 Yonge St., Suite 201, Aurora, ON L4G 1 M1 CAN, Phone: 905.713.3765, E-mail: billbell@bellfinancial.ca

Nick Bontis, Ph.D., is a professional speaker and award-winning professor who specializes in turning companies' knowledge and intellectual capital into improved performance. Bontis is director of the Institute for Intellectual Capital Research, a strategic management consulting firm whose clients include the United Nations and Microsoft. He is also associate editor of the *Journal of Intellectual Capital*. A frequently cited author on intellectual capital and knowledge in the management world, he has vast experience in helping companies get, share, use and retain knowledge. He currently serves as chief knowledge officer of Knexa Solutions, a knowledge exchange and auction software solutions company. Bontis has received numerous honors and awards throughout his career, including three outstanding business professor awards. For six consecutive years, *Maclean's* magazine named him one of McMaster University's most popular professors.

Leigh Bureau, c/o Jennifer Bowen, 92 E. Main St., Suite 400, Somerville, NJ 08876, Phone: 908.253.6030, E-mail: jbowen@LeighBureau.com

Jennifer A. Borislow, CLU, is the Nominee to the 2009 Executive Committee. She is a 20-year MDRT member whose commitment to the Round Table is evident in numerous distinctions and volunteer positions. A qualifier of one Court of the Table and 10 Top of the Table honors, she became the first female to serve at the helm of Top of the Table in 2005. She currently is Chair of the Professional Development Committee and is a frequent MDRT Annual Meeting speaker. In 2007, she served as Divisional Vice President of Finance. Other distinctions include past Chair appointments to the Media Task Force and Public Relations Committee. In addition, she is a Platinum Knight of the MDRT Foundation. Borislow is founder and principal of Borislow Insurance, an agency that provides consultative solutions to more than 400 businesses providing benefits for thousands of employees throughout New England. A recognized industry expert and well-known speaker, Borislow has addressed audiences throughout the world.

Borislow Insurance Agency Inc., One Griffin Brook Drive, Methuen, MA, 01844, Phone: 978.689.8200, E-mail: jennifer@borislow.com

D. Scott Brennan is a 24-year MDRT member with five Court of the Table and one Top of Table qualifications. The Quarter Century Club member has spoken at numerous MDRT meetings and is a Diamond Knight of the MDRT Foundation. Brennan twice served as an MDRT Divisional Vice President and several times as a committee Chair. More recently, he has served on the Industry Relations Committee, Leadership Development Task Force and MDRT Foundation Board of Trustees. He is past president of the International Forum and was named Hoosier Life Underwriter in 1998 by the Indiana Association. He currently is a member of the Association for Advanced Life Underwriting.

The Brennan Group LLC, P.O. Box 6305, South Bend, IN, 46660, Phone: 574.232.7981, E-mail: sbrennan@choiceonemail.com

Todd Buchholz is a former director of economic policy at the White House, a managing director of the USD15 billion Tiger hedge fund, and an award-winning economics teacher at Harvard University. He has been a senior economic advisor to President Bush and is a frequent commentator on ABC News, PBS and CBS. His editorials in the *Wall Street Journal* correctly forecast the 2001 slowdown in the U.S., and the *New York Times* has turned to him to decipher terrorist threats and the job market. His has authored numerous books that are used in universities nationwide. One book, Market Shock, warned of quicksand facing the stock market. Buchholz has written articles for the *New York Times, Wall Street Journal, Forbes and Reader's Digest*. He has been a keynote speaker before IBM, Citibank and the U.S. Chamber of Commerce.

Speakers Platform, c/o Wendy Kruger, 475 Hampshire, Suite 4, San Francisco, CA 94110, Phone: 415.861.1700, E-mail: Speaker@speaking.com

David T. Buckwald, CLU, CFP, is a nine-year MDRT member with two Court of the Table and six Top of the Table qualifications. A Bronze Knight of the MDRT Foundation, he is also a member of the National Association of Insurance and Financial Advisors, the Golden Key Society and the Financial Planning Association. A member of Ed Slott's Elite IRA Advisor Group, he specializes in estate planning and wealth transfer issues. Buckwald is also a member of HS Dent Advisory Network, an independent economic research firm. In his community, he is active in the 200 Club of Union County, New Jersey, a charitable organization benefiting widows and families of fallen police officers and firemen.

21 Commerce Drive, Floor 3, Cranford, NJ 07016, Phone: 908.272.8819, E-mail: dbuckwal@bellmarefg.com

Karyn Buxman is founder and director of the HumorLab, an organization that researches the art and science of humor. She is the author of research papers and books, including "When Funny Means Money" and a contributing author to the "Chicken Soup" series. Buxman is a board member of the Association for Applied and Therapeutic Humor, and a member of the International Society of Humor Studies. She also is a member of the National Speakers Association's Speaker Hall of Fame.

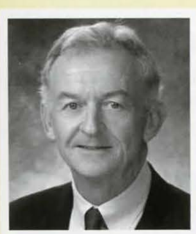
Five Star Speakers & Trainers, P.O. Box 412882, Kansas City, MO 64141, Phone: 913.754.3402, E-mail: nlauterbach@fivestarspeakers.com

Marc R. Cadin, J.D., is the vice president of legislative affairs at the Association for Advanced Life Underwriting (AALU). He is responsible for managing and coordinating AALU's message on Capitol Hill. This includes managing retained counsel, coalition work and building effective relationships with policymakers. The amount of political contributions from AALU's membership through the legislative circle program has doubled during Cadin's tenure. He also manages AALU's issues alliance industry coalition, a strategic partnership between the agent community, and the life insurance carrier and producer group community.

AALU, 101 Constitution Ave. NW, Suite 703 East, Washington, DC 20001, Phone: 888.275.0092, E-mail: info@aalu.org

Wee Chow-Hou, Ph.D., BBM, is a professor of strategy, management and organization at the Nanyang Business School, Nanyang Technological University, Singapore. He is a highly regarded author and international conference speaker on topics related to marketing, strategic management, leadership and managing businesses in Asia. He has published more than 200 international, regional and local journals articles and has written several best-selling books. Wee has consulted and conducted executive training to more than 200 major corporations in more than 30 countries. In particular, his presentations on applying the classic Chinese military treatise "Sun Zi Bingfa" to modern business practices have received worldwide recognition. Wee is a member of numerous international organizations and sits on several corporate boards.

Nanyang Business School, Nanyang Technological University, S3-01A-14/15, Nanyang Avenue, Singapore 639798, E-mail: achwee@ntu.edu.sg



Michael P. Corry, CLU, is a 34-year member with six Court of the Table qualifications and nine Top of the Table qualifications. He is current president and a long-time board member of the Association for Advanced Life Underwriting. Corry has been very active on Capitol Hill and at the U.S. Treasury Department in discussing the positive role that nonqualified retirement plans have in promoting savings and capital formation. He has spoken at national conferences of the International Forum, the AALU, the Society of Financial Service Professionals, and the Institute of International Research. He has written articles on executive benefits that have appeared in publications such as *The Journal of Compensation and Benefits* and *The Journal of Taxation of Employee Benefits*. Corry also volunteers as an assistant coach to an inner-city high school varsity basketball team.

The Todd Organization, 701 Market St., Suite 1000, St. Louis, MO 63101, Phone: 314.621.1162, E-mail: corrym@toddorg.com

Margie Hall Daniel is a three-year MDRT member with three Top of the Table qualifications. With 20 years in the financial services industry, Daniel has worked with more than 700 administrators and educators in the retirement process. She serves as a board member of the Endeavor Foundation Advisory, chairperson of the Conrad Johnson Music and Fine Arts Foundation, and participates in a number of charitable organizations. She spoke on Main Platform at the 2006 Top of the Table Annual Meeting.

777 Post Oak Blvd., Suite 450, Houston, TX 77056, Phone: 713.402.6492, E-mail: margie.daniel@axa-advisors.com

Mark D. DeBofsky is a partner at Daley, DeBofsky and Bryant in Chicago and an adjunct professor of law. He has given more than 100 presentations to legal and lay audiences on topics related to insurance and employee benefits. DeBofsky's selection as a Super Lawyer and Leading Lawyer in Illinois signifies his status as a top attorney in the state. His high professional legal standards and ethics have also been acknowledged by Martindale-Hubbell, a peer review ratings service that evaluates lawyers and law firms.

Daley, DeBofsky and Bryant, 55 W. Monroe St., Suite 2440, Chicago, IL 60603, Phone: 312.372.5200, E-mail: mdebofsky@ddbchicago.com

Emily Diefendorf has traveled with her family to 55 countries and, during the past five years, has worked with orphans in Zambia. As a recent graduate of Davidson College in Davidson, North Carolina, she served as president of the Adopt-a-Grandparent outreach program for community elderly. She was also active in Habitat for Humanity and served as captain of her Division I lacrosse team. Her future plans consist of graduate school in New York City for a dual certification in general education and special education for elementary school.

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

Monroe M. Diefendorf Jr., CLU, C3DWP, is a 30-year MDRT member with four Court of the Table and four Top of the Table and qualifications. He is the fourth-generation 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 coauthor of "3 Dimensional Wealth: A Radically Sane Perspective on Wealth Management." He is 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.

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

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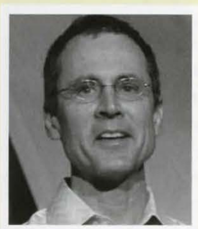

Steve Donahue is a professional speaker, author and coach who has specialized for nearly two decades in individual and organizational change. His client list includes Fortune 500 companies such as AT&T, IBM, Pillsbury, Bank of America, Ford and Volkswagen. Donahue is author of "Shifting Sands: A Guidebook for Crossing the Deserts of Change," which uses his odyssey across the Sahara Desert as a metaphor for the changing journeys of life and career.

Great Speakers Management, c/o Brandi Hobbs, 359 North Oak St., Ukiah, CA 95482, Phone: 408.834.4228, E-mail: brandih@greatspeakers.com

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Kevin P. Dougherty is the president of Sun Life Global Investments. In this role, he is responsible for the company's interests in its affiliated asset management companies in North America, as well as overseeing its third-party asset management platform, which together represent approximately USD 400 billion of assets under management. Dougherty is the chairman of the National Quality Institute's board of governors, and serves on the boards of a number of companies.

Sun Life Global Investments, 1500 King St. W, Toronto ON Canada, M5V 3-C5, Phone: 416.408.8358, E-mail: kevin.dougherty@sunlife.com

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Ken Dychtwald, Ph.D., is a psychologist, gerontologist and the founding president and chief executive officer of Age Wave, a firm created to guide Fortune 500 companies and government groups in product/service development for baby boomers and mature adults. He served as a fellow of the World Economic Forum and is the recipient of the distinguished American Society on Aging Award for outstanding national leadership in the field of aging. *American Demographics Magazine* honored him as the single most influential marketer to baby boomers during the past quarter century. The author of 14 books, Dychtwald's predictions and innovative ideas are regularly featured in leading print and electronic media worldwide.

Washington Speakers Bureau, c/o Kristen Downey, 1663 Prince St., Alexandria, VA 22314, Phone: 703.684.0555, E-mail: KristenD@WashingtonSpeakers.com

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Peggy Edwards is an active and passionate spokesperson for the Stephen Lewis Foundation Grandmothers to Grandmothers Campaign. She is also co-chair of the National Advocacy Steering Committee, an organization which provides a collective voice on political and human rights issues for grandmother groups across Canada. Peggy is an international health promotion consultant well-known for her work in Canada and with the World Health Organization. She has 11 grandchildren and is co-author of the best selling book "Intentional Grandparenting: A Boomers Guide" (McClelland and Stewart, 2006). She believes that when the grandmothers speak, the earth can be healed.

Stephen Lewis Foundation, c/o Gillian Mathurin, 260 Spadina Ave., Suite 501, Toronto ON Canada M5T2E4, Phone: 416.533.9292 ext. 228, E-mail: gillian@stephenlewisfoundation.org

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Mary Anne Ehlert, CFP, is founder and president of Protected Tomorrows, a business that provides comprehensive life planning for families with loved ones who are aging or have special needs. Protected Tomorrows' purpose is to help families live a safe and fulfilling life. Ehlert had a successful career in the financial services industry when she decided to act on her lifelong desire to specialize in serving families of the disabled. Her work has been driven by her relationship with her sister, an individual with disabilities. She frequently shares her knowledge at conferences and with television, newspaper and Internet audiences, appearing on such shows as WGN-AM's "The Steve Cochran Show" and Chicago's "ABC7" news. In addition, she is a member of the board of directors of numerous organizations serving children with special needs and the elderly, and has been honored for her contributions to the Lake County Advocacy Conference for Persons with Disabilities.

Protected Tomorrows Inc., 103 Schelter Rd., Lincolnshire, IL 60069, Phone: 847.522.8086, E-mail: mehlert@protectedtomorrows.com

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Tom Flick is a former Rose Bowl Champion, Pac-10 Conference player of the year and successful NFL quarterback. Today, he is an expert on helping an organization define their vision, raise employee morale, improve customer service, increase sales, increase teamwork and communication skills, help lead effective change and develop leaders and leadership teams. Since 1989, he has delivered more than 3,000 presentations to a list of clients that includes Microsoft, Starbucks, Merrill Lynch, American Express, Shell Oil, Boeing, PepsiCo and Ritz-Carlton Hotels.

Five Star Speakers and Trainers, P.O. Box 412882, Kansas City, MO 64141, Phone: 913.754.3402, E-mail: nlauterbach@fivestarspeakers.com

Grant E. Foster, CLU, ChFC, is a 32-year MDRT member with four Court of the Table and nine Top of the Table qualifications. Foster is a Gold Knight of the MDRT Foundation. He currently serves as chair of Foster Financial Group, an independent insurance, retirement and estate planning firm. He began his insurance career 34 years ago, and since then has consistently qualified for numerous insurance and financial services industry awards, including the National Sales Achievement and National Quality Awards. Grant has continually broadened his services and improved his professional skills by earning the designations of Chartered Financial Consultant, Accredited Estate Planner and Certified Senior Advisor, among others. His professional memberships include the National Association of Insurance and Financial Advisors, Estate Planning Council of Central Texas and the Society of Financial Service Professionals.

Foster Financial Group, 507 W. 18th St., Austin, TX 78701-1228, Phone: 512.473.8682, E-mail: gfoster@fosterfinancial.com

Alphonso B. Franco, RHU, RFC, is a 14-year MDRT member with one Court of the Table and nine Top of the Table qualifications. Franco has volunteered and spoken at several Annual Meetings and currently is a member of the Finance Committee. He served as Chair of the Top of the Table in 2006, and served as Zone Chair for Canada on the Membership Communications Committee. In addition, Franco is an Excalibur Knight of the Canadian MDRT Foundation. Recognized as a leading authority on critical illness insurance, he is the author of the Critical Vision System – the world's first manual on critical illness insurance. Franco is also the organizing chair of the annual World Critical Illness Conference.

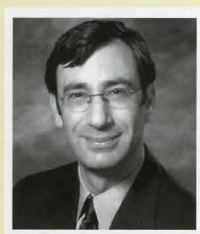
Trenton Financial Services Inc., 1111 Blanshard St., Suite 301, Victoria, BC V8W 2 H7, CAN, Phone: 250.995.2274, E-mail: alphonso@criticalinsurance.org

Rao K. Garuda, CLU, ChFC, is a 25-year MDRT member with seven Court of the Table and 13 Top of the Table qualifications. He is president and chief executive officer of Associated Concepts Agency Inc., founded in 1978. Garuda shares his 26 years of financial services experience with others by frequently conducting seminars for certified public accountants, attorneys and physicians on financial planning techniques. He has also been invited to host seminars on asset protection, tax reduction techniques, retirement income planning, charitable giving and estate planning.

Associated Concepts Agency Inc., 2 Summit Park Drive, Suite 350, Independence, OH 44131, Phone: 216.642.9211, E-mail: raogaruda@aol.com

Mark S. Gaunya is principal of Borislow Insurance. An employee benefits advisor with more than 18 years of experience in the health care industry, his work is concentrated in consumer-driven health plans (CDHP) and health care consumer strategies. Gaunya has been a pioneer in CDHP since its introduction in 2000, successfully designing, implementing and educating employees on the CDHP value proposition. During his career, Gaunya has held various senior leadership positions for health plans and health care provider organizations. He served as vice president of sales for Cigna Healthcare in Chicago, has held financial management positions at Therapeutic Healthcare and served as director of commercial account management for CareFirst BlueCross BlueShield. He is an active participant on insurance company advisory boards as well as a frequent speaker at forums and events, including MDRT meetings.

Borislow Insurance Agency Inc., One Griffin Brook Dr., Methuen, MA 01844, Phone: 978.689.8200, E-mail: mark@borislow.com



Harold L. Geller is an expert on legal issues affecting financial intermediaries. He is chair of Geller and Co., the financial advisory group of Doucet McBride LLP. Geller primarily assists dealers, managing general agents, branch managers, compliance officers and advisors with their compliance, regulatory and negligence issues. Geller is a well-known industry commentator, a continuing education provider and a co-administrator of Foradvisorsonly.com, an online forum for financial professionals to carry on non-partisan discussions. Geller is also an executive member of the Canadian and Ontario Bar Association's Insurance Executive and is a consultant to the Advocis best practices committee. He is a member of his local chapter's best practices committee, the members conduct committee and the Canadian Institute of Financial Planners.

Doucet McBride LLP, 85 Plymouth St., Suite 100, Ottawa, ON K1S 3 E2 CAN, Phone: 613.233.4474, E-mail: hgeller@doucetmcbride.com

Julius H. Giarmarco, Esq., is a partner in the law firm of Giarmarco, Mullins and Horton, P.C., where he heads up the firm's estate planning and wealth preservation division. His primary practice areas include estate planning, business succession planning, wealth transfer and life insurance applications. Giarmarco writes numerous articles and lectures on a national basis, including speeches before the International Forum, the Association for Advanced Life Underwriting and numerous life insurance companies, brokerage firms and trade associations. Giarmarco was selected by the Michigan Institute of Continuing Legal Education to author chapters on succession planning in the "Michigan Formbook."

Giarmarco, Mullins and Horton P.C., 101 W. Big Beaver Rd., Floor 10, Troy, MI 48084, Phone: 248.457.7200, E-mail: jhg@disinherit-irs.com

Tony Gordon is a past President and 30-year member of MDRT, as well as a 29-year Top of the Table member. He served as Top of the Table Chair in 1989. He is author of the best-selling book, "It Can Only Get Better – Tony Gordon's Route to Sales Success" and was one of 12 financial services professionals featured in the book "The Greatest Insurance Stories Ever Told." Gordon has spoken in more than 45 countries addressing every major life insurance event in the world. He believes success is not a matter of chance but truly can be a matter of choice and we can all make the choice.

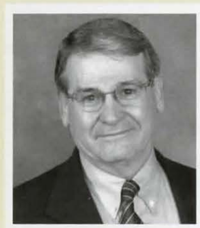
6B North View, Westbury Park, Bristol, BS6 7QB, ENG, Phone: 441179741177, E-mail: tg@tonygordon.biz

Millard J. Grauer, CLU, ChFC, is a 50-year member and 1980 MDRT President who holds three Court of the Table and five Top of the Table honors. Active in the Round Table, Grauer has spoken at nine Annual Meetings, serves on the Past Presidents Advisory Committee and is a Diamond Knight of the MDRT Foundation. Grauer is president of Chartered Financial Services Inc. and has been an associate of AXA Advisors since 1953. His expertise earned him the distinction of National Honor Agent of AXA Equitable. In 1996, he received the John Newton Russell Award. In addition, he has served as a board of trustee member of The American College.

5 Revere Dr., Suite 400, Northbrook, IL 60062-1571, Phone: 847.498.7214, E-mail: milgrauer@aol.com

Moshe K. Hadari, CertPFS, CertCIIMP, is a 22-year member with one Court of the Table and 16 Top of the Table qualifications. He is an active MDRT volunteer who has spoken at a number of Annual Meetings. He currently is Country Chair for the United Kingdom in the Membership Communications Committee and a member of the Sales and Service Committee. His involvement in the MDRT committee system also includes several years on the Top of the Table Advisory Board. Hadari is an acknowledged industry expert on insurance, investments, and critical illness insurance and their effective application in both personal and business planning. Hadari has addressed countless audiences worldwide, including the United States, Canada, the United Kingdom, Korea, China, New Zealand and the Middle East.

Chancery Barr Financial Services, Chancery House, Chelmsford Rd., London, N14 4 JN ENG, Phone: 20 84822222, E-mail: enquiries@chancerybarr.co.uk



Allan G. Hancock, CLU, ChFC, is a 35-year Round Table member with 15 Court of the Table qualifications. He is a frequent MDRT Annual Meeting speaker and a Platinum Knight of the MDRT Foundation, serving as its President in 2005. He formed Hancock Associates Inc. in 1983, specializing in employee benefits to companies, and since then has established four more companies, collectively known as the Hancock Group. The Hancock Group offers fee-based asset allocation and wealth management services, college preparation services, and a property and casualty division. Hancock is a community and industry leader, serving as past president of the National Association of Insurance and Financial Advisors and the Altoona and Pennsylvania Association of Life Underwriters. From 1980 to 1984, he served as mayor of Altoona, Pennsylvania. In addition, he served on the board of trustees of LUTC and The American College, and is a member of the institution's Golden Key Society.

The Hancock Group Inc., 1618 E. Pleasant Valley Blvd., Altoona, PA 16602, Phone: 814.944.8849, E-mail: hancock@keyconn.net

Mark J. Hanna, CLU, ChFC, is a 19-year MDRT member with three Court of the Table and eight Top of the Table qualifications. He served as Chair of Top of the Table in 2007 and has been involved in numerous Annual Meetings and committees. He is a MDRT Foundation Excalibur Knight and, in 2007, became inaugural Legacy Fund donor to the MDRT Foundation. He is chairman and chief executive officer of Hanna Global Solutions, specializing in global employee benefits and human capital management. His industry involvement includes serving as former president of both the Golden Gate Chapter of the Society of Financial Service Professionals (SFSP) and the National Association of Insurance and Financial Advisors (NAIFA), San Francisco. Hanna is also a former National Board member of the SFSP, a former state board member of NAIFA in California, and has been certified as a global professional in human resources. His commitment to his community is reflected in his membership in such organizations as the Danville Lions Club and Habitat for Humanity.

Hanna Global Solutions, 1600 S. Main St., Suite 215, Walnut Creek, CA 94596, Phone: 925.956.0300, E-mail: mark@hannaglobal.com

Karen Henderson, EPC, is founder and chief executive officer of the Long Term Care Planning Network and co-founder of LTCplanningcentral.com, Canada's first advisor-only Web portal for long-term care. Her seminar series, Web sites and newsletters are recognized as key international long-term care educational resources. A well-known speaker, writer, media commentator, publisher and educator, Henderson is the author of numerous programs and publications. Among her most recognized publications are "Long Term Care: The Definitive Advisor Marketing Program" and "Long Term Care: A Practical Planning Guide for Canadians" with accompanying CD.

Long Term Care Planning Network, 2 Oaklawn Gardens, Unit C, Toronto, ON M4V 2 C6 CAN, Phone: 416.323.1090 E-mail: karenh@ltcplanningnetwork.com

Thomas J. Henske, CFP, ChFC, is a six-year MDRT member with one Court of the Table qualification. He is speaking for the second time at an MDRT Annual Meeting. Henske is a partner of Lenox Advisors and previously served as managing director at Cowan Financial Group. In addition to his primary role of providing financial advice to clients, he oversees the marketing vision of Lenox Advisors. Henske is recognized as an authority on the topic of developing financial literacy and values with children. He developed an innovative program called Money-Smart Kids, which provides tools and information to foster independence, good judgment and responsible habits in children. The age-based program struck a nerve locally and nationally, and as such, Henske is a frequent speaker and media commentator.

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

Sol Hicks is a 20-year MDRT member with three Court of the Table and eight Top of the Table qualifications. A Bronze Knight of the MDRT Foundation, Hicks is an internationally sought-after speaker, career coach and consultant. An agent with Prudential Financial for more than 35 years, he became one of only two agents in Prudential's 130-year history to win the President's Trophy Award, the company's highest honor, seven times. Hicks was GAMA International's Agent of the Year four times. As the author of two books, he shares the mindset, values and daily disciplines that lead to success, as well as how he overcame difficulties in his life.

3903 Butterstream Way, Kennesaw, GA 30144, Phone: 678.427.5170, E-mail: solomonhicks@cs.com

Michelle L. 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 and is a Platinum Knight of the MDRT Foundation. An active MDRT volunteer, she currently is a member of the Boomertirement Task Force and the Top of the Table Advisory Board. Hoesly has also spoken at several MDRT Annual Meetings. In 1983, Hoesly founded Capital Resources, a company specializing in pensions. She also owns Resource 1 Inc., a registered investment advisory firm. She received her designations of certified pension consultant and qualified pension administrator through the American Society of Pension Actuaries. She is an internationally recognized speaker who has been quoted on financial issues by such major publications as the *Wall Street Journal*, the *Financial Times* and *Kiplinger's*, as well as being interviewed live on CNN. More recently, she was a featured speaker at MDRT's Boomertirement Industry Summit. Her charitable interests include Make-A-Wish Foundation of Virginia, which she helped organize in 1985 and served as president of the founding board.

Resource 1 Inc., 370 World Trade Center, Norfolk, VA 23510, Phone: 757.616.0600, E-mail: Resource1@prodigy.net

John Huggard, J.D., CFP, is the senior member of Huggard, Obiol and Blake, PLLC, a North Carolina law firm. His practice is concentrated in estate planning and financial litigation. He is also a retired professor of North Carolina State University, where he taught courses in law and personal finance for 32 years. He is an alumni distinguished professor and a member of the Academy of Outstanding Teachers at North Carolina State University. A board-certified specialist in estate planning and probate law, Huggard is author of several books and financial magazine articles. His most recent book is called "Investing With Variable Annuities: Fifty Reasons Why Variable Annuities May Be Better Long-Term Investments Than Mutual Funds." Huggard regularly lectures to professional groups on topics dealing with variable annuities, taxation and finance.

Huggard, Obiol and Blake, PLLC, 124 Saint Mary's St., Raleigh, NC 27605, Phone: 919.832.9651, E-mail: hoblawfirm@aol.com

Patrick J. Hughes is the devoted father of Patrick Henry Hughes. The employee of a shipping company for many years, he works an overnight shift and gets only four or five hours of sleep a night so he can attend Patrick's classes and band practices with him all day. In 2007, Music for All, one of the largest national music education organizations, honored Mr. Hughes as the first recipient of its award to recognize the extraordinary support, involvement and contributions of music parents and boosters. The award, to be given annually, will be known as the Patrick John Hughes Parent/Booster Award.

Louisville Hughes Inc., 2115 Buechel Bank Road, Louisville, KY 40218

Patrick Henry Hughes was born without eyes and without the ability to fully straighten his arms and legs, making him unable to walk. Additionally, two steel rods were surgically attached to his spine to correct scoliosis. Hughes has overcome these physical issues to excel as a musician and student. Hughes started playing the piano at the age of 9 months, and he also plays the trumpet and sings. With physical assistance from his father, he is a member of the University of Louisville School of Music Marching and Pep Bands. Hughes has been featured in the national media, including ESPN, "The Oprah Winfrey Show," *People* magazine and *Sports Illustrated*.

Louisville Hughes Inc., 2115 Buechel Bank Road, Louisville, KY 40218

Dale Irvin is "the Professional Summarizer" who 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 a 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.

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

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Marc S. Johnstone is chief executive officer of Shirlaws Coaching Ltd., a company specializing in helping business owners and their teams outperform their competition and themselves both commercially and personally. He has worked with numerous chief executive officers and business owners to help them run their companies more effectively and profitably, and his expertise has led to numerous speaking engagements during the past decade. Founded in Australia in 1999, Shirlaws has operations in the United States, United Kingdom, Europe, Australia and New Zealand with annual revenues of USD 15 million. Johnstone has a long history of working with financial planners. He began his career with Price Waterhouse in Sydney at just 17 years old. Following his tenure at Price Waterhouse, he spent three years in investment banking with UBS Warburg and Credit Suisse in London. When Johnstone returned to Australia, he managed the origination and marketing of equity derivative products for Deutsche Bank before co-founding two businesses, one of them Shirlaws.

Shirlaws USA Inc., 1797 Union St., San Francisco, CA 94123, Phone: 415.341.6077, E-mail: mjohnstone@shirlaws.biz

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Consuelo Castillo-Kickbusch was the highest-ranking Hispanic woman in the Combat Support Field in the U.S. Army. She retired as a 20-year military veteran and founded Educational Achievement Services Inc. Castillo-Kickbusch also created the Family Leadership Institute (FLI) as a branch of Educational Achievement Services. FLI is a comprehensive program dedicated to helping immigrant Hispanic families participate in their children's education so they stay in school and pursue advanced degrees. Castillo-Kickbusch speaks to hundreds of schools, corporations and government institutions in the United States and abroad to develop the leadership and peak performance of students and employees.

Keppler Speakers, c/o Jay Callahan, 4350 N. Fairfax Drive, Suite 700, Arlington, VA 22203, Phone: 703.516.4813, E-mail: jcallahan@kepplerspeakers.com

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Patricia L. Krarup, MSFS, ChFC, is a 23-year MDRT member with 10 Court of the Table qualifications. The current MDRT Foundation President, she is a Platinum Knight and an Inner Circle Society member. Krarup has participated in several Foundation Phonathons, as well as playground and home builds. In addition to her dedication to the MDRT Foundation, she has also served on many MDRT committees and was Divisional Vice President of Communications in 2005.

PLK Insurance and Financial Services, 101 S. Main St., Suite 150, Janesville, WI 53545, Phone: 608.756.5375, E-mail: plkins@sbcglobal.net

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Chris Leach, ALIA, FLIA, is a 29-year MDRT member with 12 Court of the Table and three Top of the Table honors. Active in the MDRT committee system since 1982, Leach has spoken at several MDRT Annual Meetings and served on numerous committees and task forces. Leach has been in the life insurance industry since 1970, when she began her career in direct sales. In 1983, she founded Chris Leach and Associates Ltd., now a leading independent financial planning company in Cardiff, Wales. Leach was the first female to sit on the Life Insurance Association's executive committee and was elected president in 1986. A well-known industry speaker in the United Kingdom and internationally, Leach has spoken in New Zealand, Israel, New York, Madrid and Amsterdam, among other locations. In addition, she has appeared on radio and television and has been quoted in such diverse forums as trade magazines, national newspapers and the House of Lords.

Chris Leach and Associates Ltd., Telynfa Main Rd., Gwaelod-Y-Garth, Cardiff, CF15 9HJ WAL, Phone: 2920 814070, E-mail: chris@cla-ifa.co.uk

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Eddie LeMoine is a keynote speaker, executive coach, seminar leader and businessman. He has served in leadership roles for a diverse group of businesses, including as vice president of sales for Avalon Homes, a home builder; vice president and general manager of Keltic Technologies, an information technology company; national sale director of MITI, a technology firm; and district sales manager for General Electric's information technology company. LeMoine currently specializes in leadership training, marketing, sales and customer service.

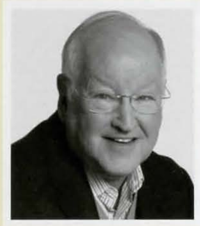
Eddie LeMoine Consulting Inc., P.O. Box 48171, Bedford, NS B4A 3 Z2 CAN, Phone: 902.832.6600, E-mail: eddie@eddielemoine.com

Stephen Lewis is the United Nations secretary-general's special envoy for HIV/AIDS in Africa, a post he's held since June 2001. He is also a commissioner for the World Health Organization's Commission on the Social Determinants of Health and a senior advisor to the Mailman School of Public Health at Columbia University in New York. Lewis is director of the Stephen Lewis Foundation, which is dedicated to easing the pain of HIV/AIDS in Africa. In March 2004, Lewis was honored by the United Nations Association in Canada with the Pearson Peace Medal, which celebrates outstanding achievements in the field of international service and understanding. In April 2005, *TIME* magazine named him one of the 100 most influential people in the world. The same year, the International Council of Nurses awarded Lewis its prestigious Health and Human Rights Award.

Stephen Lewis Foundation, c/o Gillian Mathurin, 260 Spadina Ave. Suite 501, Toronto, ON Canada, M5T 2E4, Phone: 416.533.9292, ext 228, Email: gillian@stephenlewisfoundation.org

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 one of the largest in-stands sports entertainment organizations in the world. One of only five people to have received the Gold Cups Award by the International Brotherhood of Magicians, his ability to motivate and transform people and organizations has made him a sought-after corporate entertainer.

Eagle Talent Connection, c/o Lillian Fedder, 57 W. South Orange Ave., South Orange, NJ 07079, Phone: 973.313.9800, E-mail: Eeagles@EaglesTalent.com



James B. Maas, MD., Ph.D., is an expert on the relationship between sleep and performance. He is author of the *New York Times* bestseller "Power Sleep: The Revolutionary Program That Prepares Your Mind for Peak Performance." Maas, a professor and past chairman of the Department of Psychology at Cornell University, teaches introductory psychology to 1,700 students a year. He is also a filmmaker who has produced nine national television specials for public television broadcasters throughout the world, including PBS in the United States and BBC in England. Maas makes frequent television appearances to talk about the importance of sleep on such programs as "Good Morning America," "20/20," and "The Oprah Winfrey Show."

Premiere Speakers Bureau, c/o Michael Smallbone, 1000 Corporate Center Drive, Franklin, TN 37067, Phone: 615.261.4000, Email: info@premierespeakers.com

Patrick G. McEntee, FLIA (dip), a 13-year MDRT member with two Court of the Table and seven Top of the Table honors. He is a Diamond Knight of the MDRT Foundation. McEntee, who lives in Dublin, Ireland, joined the life insurance industry 24 years ago as a agent with Canada Life Assurance. In 2005, he founded PGM Financial Services, based in South Dublin. McEntee currently has a broad practice base, specializing in risk benefits and retirement planning for both individual and business clients.

PGM Financial Services Ltd., 10 Histon House, Cornelscourt Village., Dublin, 18 IRE, Phone: 12897400, E-mail: patrick@pgm.ie

John W. McTigue, CLU, is a 25-year MDRT member with one Top of the Table qualification. In 1995, McTigue was appointed general agent of the Al Granum/Bill Beckley agency in Chicago. He followed in the Granum tradition requiring all members of the firm to qualify for MDRT by their fifth year. Today, the McTigue Financial Group leads the Northwestern Mutual Financial Network in both production and productivity per representative.

McTigue Financial Group, 1 N. Wacker, Suite 4600, Chicago, IL 60606, Phone: 312.641.8900, E-mail: john.mctigue@nmfn.com

Moshe A. Milevsky, Ph.D., is the executive director of the Individual Finance and Insurance Decision Centre and is an associate professor of finance at Schulich School of Business, York University in Toronto. He is an expert on the interplay between financial risk management and personal wealth management. An award-winning author and teacher, Milevsky works as a consultant for a variety of financial services companies and pension funds. He is the co-editor of the *Journal of Pension Economics and Finance*, and is a monthly columnist for *Research Magazine*. He is the author of five books, including "Money Logic" and "The Calculus of Retirement Income."

The Individual Finance and Decisions Centre, 222 College St., Floor 2, Toronto ON Canada, M5T 3J1, Phone: 416.348.9710, E-mail: abrand@ifid.ca

Princess N. Mkhize is raising three grandchildren whose mothers died of HIV/AIDS. A retired nurse, Mkhize is employed part-time at the Hillcrest AIDS Centre Trust, where she supervises and works with the home-based caregivers who work in local communities. Mkhize's work includes visiting bed-ridden clients at their homes, doing voluntary counseling and testing for HIV/AIDS, and taking blood specimens for CD-4 count testing. The organization provides care for people infected and affected by HIV/AIDS, and counsels and empowers the families.

Stephen Lewis Foundation, c/o Gillian Mathurin, 260 Spadina Ave., Suite 501, Toronto ON Canada M5T2E4, Phone: 416.533.9292 ext. 228, E-mail: gillian@stephenlewisfoundation.org

Patrick E. Moore, CLU, ChFC, is a 27-year MDRT member with eight Court of the Table and one Top of the Table qualifications. He has spoken at several MDRT Annual Meetings and served on numerous MDRT committees, most recently as a member of the Boomertirement Committee. He is a Diamond Knight of the MDRT Foundation. Moore began his career in life insurance in 1976 after a stint as an F-106 fighter pilot in the U.S. Air Force. He specialized in employee benefits for 25 years, and in 2001 began a wealth planning practice that operates in a team environment. He serves as senior partner of the 13-member team, which consists of an attorney, two certified public accountants, an investment specialist, two former bankers and six wealth planners. A leader in the industry, Moore served as past president of the Nashville Association of Insurance and Financial Advisors and the Nashville Society of Financial Service Professionals. He also volunteers much of his free time to local charities and his church.

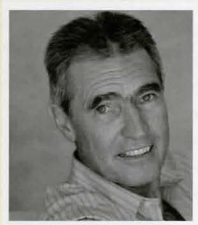
Patrick E. Moore & Associates Inc., 9019 Overlook Blvd., D-1, Brentwood, TN 37027, Phone 615.386.3332, E-mail: pat_e_moore@peachtreeplanning.com

Peter Moyle, ADFS, FChFP, is a 24-year MDRT member with six Court of the Table and five Top of the Table qualifications. He is a past Zone Chair of the Member Communications Committee and an active MDRT Annual Meeting volunteer. A financial protection specialist, Moyle is managing director of Integrated Financial, which he established in 1985. He is a regular commentator on financial protection in the Australian media.

Integrated Financial, 10 Greenhill Rd., Wayville, Adelaide, SA 50 34 AUS, Phone: 882793333, E-mail: peter@integratedfinancial.com.au

John R. Mueller, CLU, MSFS, is a 26-year MDRT member and a Silver Knight of the MDRT Foundation. He has served on the MDRT Constitution and Bylaws Committee and volunteered at the Annual Meeting as a member of the Program General Arrangements Committee. Mueller specializes in qualified plans and retirement planning. He is a member of the National Association of Insurance and Financial Advisors. In his community, he is an active youth soccer and basketball coach.

Chartered Fin Consultants, 13965 W. Burleigh Rd., Suite 114, Brookfield, WI 53005, Phone: 262.782.2282, E-mail: john.r.mueller@sbcglobal.net



Ronnie K. Muhl is a 19-year MDRT member with four Top of the Table qualifications and a member of the Advisors Business Structure Committee. Also an adventurer, athlete and author, Muhl has spoken around the world. As an athlete, he has run more than 100 marathons. A previous winner of the South African Masters Marathon Championships for his age group, he has a number of top-10 positions to his credit. In addition to his financial planning practice, Muhl manages a speaking and training consultancy, and a mountain adventure organization. Muhl is on a quest to climb the summits of all seven continents. In 2007, he became the seventh South African to summit Mt. Everest via the northeast ridge.

Ronnie K. Muhl & Associates, P.O. Box 31169, Tokai, Cape Town, 7966 SAF, Phone: 21 7024050, E-mail: muhlrk@mweb.co.za

Marcus B. Newman is a six-year member of MDRT and a Gold Knight of the MDRT Foundation. Newman is vice president of GCG Financial Inc., which serves more than 200 privately held businesses, medical practices and physicians. Newman provides expert and objective guidance with respect to group insurance benefits of all kinds, 401(k) and other salary deferral plans, pension and profit-sharing plans, deferred compensation plans, executive benefits and a wide variety of investments. A champion of client service, he is the youngest GCG advisor ever elected to the executive board of the Chicago chapter of the National Association of Insurance and Financial Advisors. In his community, Newman is founder and president of Array Education Inc., an organization committed to the prevention of teenage substance abuse and addiction through a wide variety of programs that help young people make responsible, informed decisions about drugs and alcohol.

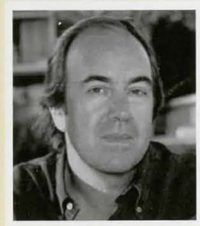
GCG Financial Inc., 3000 Lakeside Dr., Suite 200S, Bannockburn, IL 60015, Phone: 847.457.3058, E-mail: marcus.newman@gcgfinancial.com

Terry P. O'Halloran, FCII, AIFP, is a 28-year MDRT member who is a 14-time Court of the Table and one-time Top of the Table qualifier. O'Halloran has demonstrated his commitment to MDRT through his volunteer work at numerous Round Table Annual Meetings, current membership in the Advisors' Business Structure Committee and past membership in the Membership Communications Committee. O'Halloran deals with approximately 200 individual cases for life insurance, pensions and investments each year. He is the author of several technical books on trusts, pensions, life insurance and investments. His books also delve into the more devious activities of politicians, regulators and civil servants, as well as offer a critique of the media. O'Halloran has addressed a large number of organizations throughout the world.

O'Halloran and Co., St. James Terrace, 88 Newland, Lincoln, LN1 1YA ENG, Phone: 1522 537491, E-mail: tpohalloran@btinternet.com

Simon Olive, BSc (Hons), is a senior management consultant for AXA Distribution Services. He is renowned in the United Kingdom as an industry expert in developing fee-based propositions in the financial advisory market and in business model transformation. Olive writes an industry expert column for *Money Marketing*, a weekly newspaper in the United Kingdom for independent financial advisors. He has spoken at many industry conferences in the United Kingdom during the past five years, always being voted as one of the most valuable presentations in the conference.

AXA Distribution Services, 3 Manor Cottages Old Vicarage, So Marston, SN3 4SS ENG, Phone: 07 977 918378, E-mail: simon.olive@axa-sunlife.co.uk

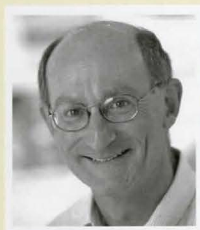


Nando Parrado and 15 of his teammates survived for 72 days after their plane crashed into the frozen Andes Mountains more than 30 years ago. The best-selling book "Alive" and the film of the same name were produced based on the survivors' story. Parrado is the author of the *New York Times* bestseller "Miracle in the Andes: 72 Days on the Mountain and My Long Trek Home," which tells the story from his perspective. Parrado has since become a businessman and television producer. He is chief executive officer of four companies in Uruguay. He also hosts several popular television programs in Uruguay, including shows on nature, public affairs, autos and travel.

Gail Davis and Associates Inc., 2319 Hall Johnson Road, Suite C, Colleyville, TX 76034, Phone: 817.283.3821, E-mail: lesley@gdaspotlight.com

Neal Petersen is an award-winning author, solo around-the-world racing yachtsman and professional businessman. PBS airs a documentary about his life story, "No Barriers: The Story of Neal Petersen," and he wrote the award-winning book "Journey of a Hope Merchant." In his home-built boat, Petersen traveled 27,000 miles during nine months alone at sea.

No Barriers International LLC, c/o Darlene Kristi, 10043 North Carolina Road, McClellanville, SC 29458, Phone: 843.469.0685, E-mail: darlene@no-barriers.com



David Posen, M.D., teaches people creative and effective strategies for mastering stress and change. Posen has been devoting his time exclusively to stress management, lifestyle counseling and psychotherapy since 1985, when he gave up his family medical practice in Ontario, Canada. He is author of three best-selling books, "Always Change a Losing Game," "Staying Afloat When the Water Gets Rough" and, most recently, "The Little Book of Stress Relief," which is in its eighth printing and has been translated into five languages. Posen has published several articles in North American and Canadian magazines and medical journals, and has spoken to education, government, business and professional groups across North America. His clients have included Warner Brothers, American Express, Microsoft, Cisco Systems, Hilton Hotels, Ernst and Young and IBM, among others.

1235 Trafalgar Rd., Suite 406, Oakville, ON, L6H 3P1 CAN, Phone: 905.844.0744, E-mail: davidposen@iprimus.ca

Charles A. Redd is a partner at Sonnenschein Nath and Rosenthal LLP. Redd concentrates his practice in estate planning, estate and trust administration and estate and trust-related litigation. An active speaker and writer on trusts and estates, Redd is listed in "Who's Who in the World" and "The Best Lawyers in America," among numerous other publications. He is also nationally ranked by Chambers USA in its Wealth Management category. Redd is a member of the American Bar Association and several state bar associations and, in 1991, received the Missouri Bar President's Award. He is a fellow of the American College of Trusts and Estate Counsel and an adjunct professor of law (estate planning) at Northwestern School of Law. His volunteer interests include his membership on the board of directors of Make-A-Wish Foundation of Missouri.

Sonnenschein Nath and Rosenthal LLP, One Metropolitan Square, Suite 3000, St. Louis, Missouri, 63102, Phone: 314.259.5819, E-mail: credd@sonnenschein.com

Michael Rayburn is an award-winning speaker and entertainer. Known as the World's Funniest Guitar Virtuoso, Rayburn uses his guitar creations, songs and presentation skills to encourage, challenge and inspire his audiences to step beyond their perceived limitations. He was nominated Speaker of the Year by *American Entertainment Magazine* and was featured on the cover of *Successful Meetings Magazine* as one of the top 26 speakers in America. In 2007, he was voted Best Solo Artist by *American Entertainment Magazine*.

Five Star Speakers and Trainers, P.O. Box 412882, Kansas City, MO 64141, Phone: 913.754.3402, E-mail: nlauterbach@fivestarspeakers.com

Arthea S. Reed, Ph.D., is a seven-year MDRT member, one-time Court of the Table and one-time Top of the Table qualifier, and speaker at the 2005 Annual Meeting. A long-term care specialist with Northwestern Mutual Financial Network and the Todd Organization, she led Northwestern in long-term care insurance sales for seven consecutive years. Prior to her career in insurance, she was a university professor and administrator for 20 years. She has authored 16 books on education and literature and is an active community volunteer who has served on many boards, including her current service on the board of directors of YWCA of Asheville/Buncombe County. In addition, she is a past member of the Community Foundation of Western North Carolina, and in 2003 co-chaired the United Way of Asheville and Buncombe County Campaign.

Long Term Care Insurance Connection, 18 S. Pack Square, Asheville, NC 28801, Phone: 828.210.3818, E-mail: charlie.reed@nmfn.com

Mary Lou Retton catapulted to international fame by winning the All-Around Gold Medal in women's gymnastics at the 1984 Olympic Games, becoming the first American woman ever to win a gold medal in gymnastics. She also won silver medals for team and vault, and bronze medals for uneven bars and floor exercise. Her five medals were the most won by any athlete at the 1984 Olympics. Retton was the first gymnast and the youngest inductee into the USOC Olympic Hall of Fame and the first woman to appear on the Wheaties cereal box. Her countless awards include the Flo Hyman Award in recognition of her spirit, dignity and commitment to excellence, and the 1984 *Sports Illustrated* Sportswoman of the Year. Retton retired from competitive gymnastics in 1986. Since then, she has appeared in such movies as "Scrooged" and "Naked Gun 33 1/3," and is author of "Mary Lou Retton's Gateways to Happiness: 7 Ways to a More Peaceful, More Accomplished, More Satisfying Life." She currently travels the world as a motivational speaker, corporate spokesperson and fitness ambassador, promoting the benefits of proper nutrition and regular exercise.

Washington Speakers Bureau, c/o Kristen Downey, 1663 Prince St., Alexandria, VA 22314, Phone: 703.684.0555, E-mail: KristenD@WashingtonSpeakers.com

Jeffrey Ricchetti, J.D. is the senior vice president and founding member of Ricchetti Inc. In his 16 years of professional experience as an attorney and federal lobbyist, Ricchetti has developed an extensive background in health, tax, insurance and pharmaceutical issues. In the four years preceding the formation of Ricchetti Inc., he conducted his lobbying and consulting practice as a principal in the firms of Podesta & Mattoon, Ricchetti & Associates, and Public Strategies Washington. In this capacity, Ricchetti represented a variety of national trade associations and Fortune 500 companies, including the Blue Cross Blue Shield Association, the American Council of Life Insurers, the American Gastroenterology Association, the American Association of Nurse Anesthetists, Eli Lilly, Novartis and Dow Chemical.

1001 G St. NW, Suite 600, Washington, DC 20001, Phone: 202.879.9345, E-mail: info@aalu.org

Robert B. Ritter Jr. is a 34-year MDRT member with five Top of the Table qualifications. A Platinum Knight of the MDRT Foundation, Ritter served three years on the MDRT Foundation Board. Since 1983, he has served as chair of the board and chief executive officer of InsMark Inc., a computer software developer and publisher that specializes in products and services for the life insurance industry. In his community, Ritter is founder and past president of Diablo Advocates, an organization dedicated to youth sports. Additionally, he is an honorary faculty member of Children's Hospital Medical Center and Research Foundation.

InsMark Inc., 2400 Camino Ramon, Suite 150, San Ramon, CA 94583, Phone: 925.543.0500, E-mail: sacheen@insmark.com

Rosemarie Rossetti, Ph.D., is president of Rossetti Enterprises Inc., a successful speaking, training and consulting business she began in 1997. In her keynote speeches, Rossetti shares lessons she has learned from a spinal cord injury that left her paralyzed from the waist down. In 1998, Rossetti's life was transformed in an instant when a tree came crashing down on her while she was riding her bicycle. As a professional speaker, writer, trainer, publisher and consultant, Rossetti uses her case study to demonstrate how people and businesses can rise above challenges and crises. In addition to numerous international speaking engagements, Rossetti is author and co-author of several books and articles. One of her most well-known books, "Take Back Your Life: Regaining Your Footing After Life Throws You a Curve," is a collection of 20 inspirational articles from a monthly column she writes. In addition to running a business, Rossetti taught courses at the Ohio State University for 15 years in oral expression, teaching methods, instructional media and marketing.

Rossetti Enterprises Inc., 1008 Eastchester Dr., Columbus, OH 43230, Phone: 614.471.6100, E-mail: rosemarie@rosemariespeaks.com

Bryce M. Sanders is president of Perceptive Business Solutions Inc. and a national speaker for the financial services industry on high-net-worth client acquisition. His core topics address how to identify prospects within the wealthiest 2 percent to 5 percent of one's market, where to meet, socialize and develop personal relationships with wealthy people, and how to transform wealthy friends into clients. Sanders spent 20 years with a leading financial services firm as a successful financial advisor, district sales manager and home office manager. His background enables him to address the objectives of both advisors and managers. Personal experience is supplemented with extensive interviews with successful financial advisors across the industry, as well as business leaders and philanthropists within the high-net-worth community. He is author of "Captivating the Wealthy Investor," a guide to identifying, meeting and cultivating high-net-worth clientele.

Perceptive Business Solutions Inc., P.O. Box 491, New Hope, PA, 18938, Phone: 215. 862.3607, E-mail: brycesanders@msn.com

Cynthia Sharp practices estate planning and elder law with Sharp Bratton Attorneys at Law in New Jersey. Her professional expertise lies in the areas of estate planning and elder law, where she has distinguished herself at both the national and local level. She is author of more than 50 published articles on estate planning and elder law in professional periodicals and newspapers, and has delivered more than 100 speeches to professional and community groups in her area of expertise. Sharp has held numerous offices in professional organizations: She is currently co-chair of the Elder Law, Social Security and Disability Committee of the Camden County Bar Association; is secretary of the New Jersey Chapter of the National Academy of Elder Law Attorneys; and is past president of both the Board of the Estate and Financial Planning Council of Southern New Jersey and the Alzheimer's Association South Jersey Chapter.

Sharp Bratton Attorneys at Law, 208 White Horse Pike, Haddon Heights, NJ 08035, Phone: 856.546.5666, E-mail: cmyers@sharpbratton.com

Joe A. Sierra Jr., RHU, is a 27-year MDRT member with one Court of the Table and 18 Top of the Table qualifications. He is a Gold Knight of the MDRT Foundation. Sierra has been in the financial services profession for 37 years, specializing in both domestic and international estate planning. His past positions include serving as vice president of a major Wall Street firm specializing in estate planning. He is fully bilingual in Spanish and English, which greatly enhances his ability to work with many of his international clients. Aside from his work in the financial services industry, he is a research advocate for the National Multiple Sclerosis Society. He has also taught and lectured financial and insurance courses at several institutions of higher learning.

4285 Las Palmas Way, Sarasota, FL 34238, Phone: 941.925.1551, E-mail: jose.sierra2@verizon.net

W. Thomas Spencer Jr., CLU, ChFC, is a 31-year member of MDRT with 11 Court of the Table and five Top of the Table qualifications. Currently serving as Chair of the Boomertirement Task Force, he has more than 25 years of experience with MDRT leadership, including serving as 2006 Divisional Vice President of the Annual Meeting Program Development Committee. He also is a Platinum Knight of the MDRT Foundation. Spencer has been featured in financial planning segments on NBC's "The Today Show," on PBS and on WBNW radio. In 2002, NAIFA Boston awarded him the 25th annual Albert E. Richardson Award for his contributions to the industry and the community. In his community, he serves as chairman of the board of Endicott College in Beverly, Massachusetts.

Spencer Financial LLC, 327A Boston Post Road, Sudbury, MA 01776, Phone: 978.443.6500, E-mail: tspencer@jhnetwork.com

David Stertzer, FLMI, is chief executive officer of the Association for Advanced Life Underwriting (AALU). He was appointed in July 1987 after serving as assistant director of AALU since April 1985. Stertzer is an active member of the American Society of Association Executives and the District of Columbia Life Underwriters Association.

AALU, 101 Constitution Ave. NW, Suite 703 East, Washington, DC, 20001, Phone: 888.275.0092, E-mail: info@aalu.org

Lina R. Storm, CLU, ChFC, is marketing director of the Advanced Markets Group for the U.S. Individual Life Insurance operation of John Hancock Financial Services/Manulife Financial. She is responsible for the development of innovative advanced marketing resources and initiatives relative to the applications of insurance products in sophisticated planning cases. She also manages the marketing of proprietary planning software and field training programs on advanced sales concepts. Storm has been in the insurance industry for 20 years in various roles, including underwriting, sales and advanced markets consultation, and marketing. She has published numerous articles in various trade publications on charitable giving strategies, life insurance financing arrangements and modern planning applications of life insurance. She is a speaker at various insurance industry meetings on estate and business planning topics.

John Hancock Financial Services/Manulife Financial, 197 Clarendon St., C-07-01, Boston, MA 02116, Phone: 617.572.0442, E-mail: lstorm@jhancock.com

Jeffrey J. Taggart, CLU, ChFC, is an 18-year MDRT member and Bronze Knight of the MDRT Foundation. He currently serves as president of the National Association of Insurance and Financial Advisors, and is a member of the Association of Health Insurance Advisors, the Society of Financial Service Professionals and the Association for Advanced Life Underwriting (AALU). As a member of AALU, he serves as Wyoming's state captain and is a member of AALU's Legislative Circle.

Taggart Company, P.O. Box 2548, Cody, WY 82414, Phone: 307.527.6204, E-mail: jtag55@msn.com

Ann L. Vanderslice is a three-year member of MDRT with one Court of the Table honor. She is a nationally recognized expert in federal employee retirement benefits who is often quoted in industry publications. Vanderslice trains and mentors financial advisors throughout the United States to work with federal employees. Prior to establishing her financial planning practice, Retirement Planning Strategies Inc., Vanderslice spent 20 years in corporate America. She presently serves on the board of directors for International Medical Relief, a nonprofit organization providing community health access to emerging countries.

Retirement Planning Strategies Inc., 143 Union Blvd., Suite 900, Lakewood, CO 80228, Phone: 303.922.4304, E-mail: ann@annvanderslice.com

Melissa Wandall is a full-time mom who founded two organizations after her husband was killed when a driver ran a red light. The Mark Wandall Foundation, in memory of her husband, reaches out to those who have experienced challenges to provide them with support, nurture and enrichment in their lives. As president of the STOP! Red Light Running Coalition of Florida, she works with law enforcement officials and legislators for the passage of legislation in Florida that will provide statewide standards and pave the way for communities to adopt, implement and enforce red light photo enforcement programs that will save lives. She speaks regularly to state, local and national groups to increase awareness of the red light running problem and the need to provide ways to address this crisis through legislation, enforcement and education. Her story was featured by the Life Insurance Foundation for Health and Education as one of its realLIFEstories in 2006.

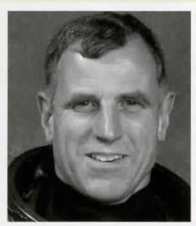
P.O. Box 21333, Bradenton, FL 34204, Phone: 941.545.3359, E-mail: melissa@themarkwandallfoundation.com

Bill Williams is a contract training consultant with Franklin Covey Canada Ltd. He has 20 years of experience in organizational development and executive coaching. His clients include national corporations in a variety of fields, including aviation, entertainment, fashion, finances, national resources and tourism. For these clients, he creates visions, establishes missions, sets strategic visions and rolls out his plan to teams comprising two to 200 people. He received his organizational development certification from DePaul University in Chicago through Linkage Inc.

Franklin Covey Canada Ltd., 60 Struck Court, Cambridge, ON, N1R 8L2, CAN, Phone: 519.740.2580

Candy Whirley is a professional speaker and leadership and team-building expert who has been addressing audiences for 20 years and consulting companies for eight years. She is a dynamic presenter dedicated to sharing her expertise to help professionals improve their job performance and achieve their personal goals. She brings a wealth of experience from many industries including training, retail, customer service, restaurant, entertainment, management and youth ministry. She is president of the Kansas City Heartland Chapter of the National Speakers Association and has co-authored several books, including "Ordinary Women…Extraordinary Success" and "Magnetic Leadership."

SBG Services LLC, 1205 NW 74th St., Kansas City, MO 64118, Phone: 816.304.9933, E-mail: cwhirley@kc.rr.com



Dave R. Williams, M.D., is a recently retired astronaut of the Canadian Space Agency who has logged more than 687 hours in space, including three spacewalks. Also a specialist in emergency medicine, he has served as an emergency physician and medical director, as well as an assistant professor of surgery at the University of Toronto. He was selected as an astronaut by the Canadian Space Agency in 1992 and named to NASA's astronaut class of 1995. His clinical experience as a physician, combined with his operational knowledge of space flight, led to his appointment as director of the Space Life Sciences Directorate at the Johnson Space Center in Houston, Texas from 1998 to 2002. Williams retired from active astronaut status as of March 1. He is an adjunct professor of surgery at the University of Toronto and McGill University.

David R. Williams, Professor, Department of Surgery, Faculty of Health Sciences, McMaster University, Director McMaster Centre for Medical Robotics, St. Joseph's Healthcare Hamilton, 50 Charlton Ave. East, Hamilton, Ontario L8N 4A6, Phone: 905.522.1155 x 33215, E-mail: willd@mcmaster.ca

David Wingar, Dip PFS, AIFP, is a one-year MDRT member who qualified for Top of the Table his first year as a member. He is managing partner of Future Asset Management LLP. He joined the financial services industry in 1988, working with Allied Dunbar. In 1992, Wingar joined the practice as an independent financial advisor and became a partner in 1993. Realizing that some clients were increasingly requesting specialist advice for their particular circumstances and needs, Wingar decided to concentrate on supplying high-quality comprehensive and specialist services to the client base identified. These clients have tended to be high-net-worth individuals, professional people and entrepreneurs. Wingar now specializes in the corporate market, portfolio management, tax planning and holistic personal financial planning.

Future Asset Management LLP, 3 Waterton Park, Bridgend, CF31 3PH WAL, Phone: 845.458.1426, E-mail: dew@famllp.com

Robert A. Wright is a 35-year MDRT member with three Court of the Table and six Top of the Table qualifications. Wright is a Silver Knight of the MDRT Foundation and recently served on the Constitution and Bylaws Committee. He is president of Wright and Company, which specializes in financial planning, estate planning and business succession planning. The company's planning is derived from a process Wright created, called "The Wright Approach," which includes useful concepts, tax strategies and tools for clients. Among Wright's professional memberships are the International Forum and the National Association of Insurance and Financial Advisors (NAIFA). He is past president of the Lafayette NAIFA and a three-time recipient of the organization's Life Underwriter of the Year award.

Wright and Company, P.O. Box 4819, Lafayette, IN 47903, Phone: 765.449.1775, E-mail: wrightco@nlci.com

Larry Acord
Regional Director Agency Development Asia
Prudential Corp. Asia

Raziah Ahmed, FLMI, MBA
President
Trinidad and Tobago Association of Insurance and Financial Advisors

Francisco Alvarado
Marketing Manager
ASSA Compania de Seguros SA

David Angstadt
Senior Vice President, Career Sales
Genworth Financial

Michele Ansbacher
Vice President, Field Support
Prudential Financial

Vicente Ayllon
Chairman of the Board and CEO
Insular Life

G. Balaji
Chief Executive Officer
Life Underwriters Guild of India

Gabriella Barts
Sales Manager
Generali Hungary

Dennis Bateman
President
Association of Financial Advisors Ltd.

Stephen Batza, FSA, MAAA
President and CEO
Mutual Trust Financial Group

Cheryl Bauer Hyde, FCUIC, CFP
Chair
Financial Planning Standards Council

Gary Bennett
Managing Director and CEO
Max/New York Life

Phil Bixby
CEO, Chairman and President
Kansas City Life

Teresa Black Hughes, CFP, CLU
Senior Financial Advisor
Advocis

Lee Bloomingdale, LUTCF, LTCP
Manager Field Operations
Mutual of Omaha

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

Lori Braaten, FLMI, HIA
Business Analyst
State Farm Insurance

Montgomery Braithwaite
President
ColinaImperial Insurance Ltd.

Yiannis Bravos
General Manager
International Life

Paul Brown
President and CEO
Worldsource Insurance Network Inc.

Liz Campbell
Director, Marketing–Wholesale Distribution
Sun Life

Nick Cecere
Vice President, Career Distribution
Principal Financial Group

Bernard Chai
Director of Agency Distribution
Prudential Assurance Singapore

Jean Chang
Director Integrated Sales Promo Dept.
ING Life Insurance Ltd.

Chander Chellani
Chief Distribution Officer
Birla Sun Life Insurance Co. Ltd

Jack Chiasson, CMP
Executive Director
National Association of Independent Life Brokerage Agencies

Ching-Fang Chuang
Vice President
AEGON Life Insurance Taiwan

Richard Collis
Vice President
MetLife International–Asia Pacific

Michael Condrey, CFP
President Elect
GAMA International Inc.

Michael Corry, CLU
President Elect
Association for Advanced Life Underwriting

Faith Cuda, CLU, ChFC
President
Women in Insurance and Financial Services

Pat Dalton
Coordinator of Operations
Financial Performance Group Inc. Canada

Denis Devos
President and COO
London Life Insurance Co.

Allison Dummett
Executive Director, Prospera Sales and Strategy
Matrix Planning Solutions Ltd.

Dai Phuoc Duong
Director, Sales and Marketing
Manulife Vietnam Fund Management Co.

Jose Antonio Eleta
Marketing Manager
Pan American de Panama SA

Marvin Feldman, CLU, ChFC
President and CEO
Life and Health Insurance Foundation for Education

Julie Foster
NSW and ACT State Sales Manager
Tower Australia Ltd.

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

Scott Fryklund, CLU, ChFC
Senior VP, National Sales Manager Life Insurance
Allianz Life

Blake Goldring
Chairman and CEO
AGF Management Ltd.

David Goodman
DundeeWealth Inc.

P. Nanda Gopal
Chief Executive Officer
Reliance Life Insurance Co. Ltd.

Emile Goveia
Sr. Vice President, Training Effectiveness
Birla Sun Life Insurance Co. Ltd.

David Gray, CFP, CLU
Vice President, Wholesale Distribution
Sun Life

Eleni Gryparis, LUTCF
President
Panhellenic Association of Insurance Advisors

Rajiv Kumar Gupta
Country Head-Retail Agency and Institutional Alliances
SBI Life Insurance

Craig Trevor Harding
Managing Director
Altrisk (Pty) Ltd.

John Healy, CAE
Chief Executive Officer
National Association of Insurance and Financial Advisors

Patricia Hermanns
President and CEO
Family Guardian Insurance Co.

Henry Herrera
President
Sun Life Financial

Michael Hodges
Division Sales Director
RiverSource Life Insurance Company

Steven Howard
President and CEO
Advocis

Gary T. Huffman
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Jeffrey Hughes
Chief Executive Officer
GAMA International

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Chief Executive Officer
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President
Advocis Toronto Chapter

John Jacobs, CLU
Chairman and CEO
Union Central

Ward Johnson
Insurance Product Consultant
Commonwealth Financial Network

Joseph Jordan
Senior Vice President, Marketing
Metropolitan Life

Culden Kamea
General Manager Distribution and Marketing
Colonial Fiji Life Ltd.

Toshiya Kaname
President
Dai-ichi Life International USA Inc.

Todd Kardash
Head of Adviser Distribution
Comminsure

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2008 President
Association of Insurance Brokers and Agents in Israel

Vicken Kazazian
Senior VP, Business Development, Individual Insurance and Investments
Sun Life

Diarmuid Kelly
Chief Executive Officer
Professional Association of Insurance Brokers

Huang Keng
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Ping An Life Insurance Co.

Andy Khoo
Vice President
AIG Worldwide Life Insurance

John J. W. Kim
Deputy CEO
ING Life Insurance Co. Ltd.

Jong Woon Kim
Vice President
MetLife Korea

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Chair
Life and Health Insurance Foundation for Education

Zygmunt Kostkiewicz
Head of Life
Aviva Poland

Alwin Lam
Chairman
American International Assurance

Jones Lam
Head of Financial Planning Division
American International Assurance

Juliana Lam
Head of Sales and Distribution, China
HSBC Insurance (Asia) Ltd.

James Lan
Executive Vice President and CMO
Prudential Life Insurance Co. of Taiwan Inc.

Hwan Sik Lee
CSO
ING Life Insurance Co. Ltd.

Roberto Cesar Lima
Director
Bradesco Vida e Previdencia

Lin Tien Szu
2008 President
Insurance and Financial Practitioners Association of Taiwan

Kathy Lind
Senior Events Manager
Sun Life Financial of Canada

Marco Li Wai Lun
Senior Manager
ING Life Insurance Co.

Cary List, CA, CFP
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Financial Planning Standards Board Ltd.

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Executive Director
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Advisor Impact

Patricio Margain
Executive Director of Government Individual Business
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President and CEO
Ameritas Life Insurance

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President and CEO
Modern Woodmen of America

Theodore Mathas
President and CEO
New York Life

Charles McAleer III, CLU, ChFC
Senior Vice President, Sales and Marketing
MTL Insurance Co.

Peter McCarthy
President and CEO
AIG Life of Canada

Liam McGrory
President
LIA–Ireland

Joel McPherson
Manager
CLICO Life and General Insurance Co. (SA) Ltd.

Vikram Mehmi
President and CEO
Birla Sun Life Insurance Co. Ltd.

Douglas Mishkin
Chairman
National Association of Independent Life Brokerage Agencies

Dayton Molendorp, CLU
Chairman, President and CEO
OneAmerica

Earl Moore
President and CEO
Guardian Life Ltd. Jamaica

Paula Moore
Assistant Vice President
AXA Equitable

Rinaldi Mudahar
Director Chief Agency Support
PT Prudential Life Assurance

Jorge Pohlmann Nasser
Director
Bradesco Vida e Previdencia

Chris Ng
President
Life Underwriters Association of Hong Kong

Nguyen Khac Thanh Dat
Chief Agency Officer
Prudential Assurance Vietnam

Carole Nicholls
Immediate Past President
Personal Finance Society

Mansoor Nodjoumi
Branch Manager
Nexus Insurance Brokers LLC

Eric Olson
Assistant Regional Director
Northwestern Mutual

David O'Maley, CLU, ChFC
Chairman, President and CEO
Ohio National Financial Services

Stephen Ong
President
Life Underwriters Association of the Philippines

Pin Hean Ong
General Manager
Allianz Life Insurance Malaysia

Gregory Ostergren
Chairman, President and CEO
American National

Patrick O'Sullivan
Chief Executive Officer
LIA Ireland

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President
Life Underwriters Guild of India

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Vice President and General Manager
Sun Life Everbright Life Insurance Co.

Carl Peterman Jr.
Corporate Vice President
New York Life

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Sales Development Manager
Sampo Life Insurance Baltic

Robert Plybon, CLU, ChFC
Chair
The American College

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Pensions and Afore Executive Director
MetLife Mexico S.A.

Terry Ray
Regional Vice President
Sun Life Financial

Pablo Rey
Chief Marketing Officer
MetLife Mexico S.A.

Randall Reynolds, CFP, CLU
Manager
Financial Advisors Brokerage Group

Alastair Rickard
Assoc Vice President Government and Industry Relations
Sun Life

U.S. Roy
Managing Director and CEO
SBI Life Insurance

Bambang Rudijanto
CAO
Sequis Life

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

Jerry Rydell, CLU, ChFC
President and CEO
Sigma Financial

Zdenek Rylich
Executive Director
ING Life Insurance Co. Ltd.

Patricia Salazar
Sub-Gerente Seleccion Capacitacion
Pacifico Vida Seguros

M. Salim
President
Assn of Financial Planners Singapore

S.K. Samy
President
National Association of Malaysian Life Insurance and Financial Advisors

Adam Sankowski
President
Polish Chamber of Insurance and Financial Intermediaries

Kenneth Sannoo
Senior Vice President
Max/New York Life

Seymour Schreiber, CLU, ChFC
Senior Vice President
Allianz Life Insurance Co. of New York

Blaine Schultz, CFP, CLU
President
Financial Performance Group Inc. Canada

Jerry Semler, CLU
Chairman Emeritus
OneAmerica

Vikas Seth
Head of Sales
Birla Sun Life Insurance Co. Ltd.

James Sim
Chairman Membership
Financial Planning Association of Singapore

Stuart B. Solomon
President and CEO
MetLife Korea

Pawel Sroka
Sales Director Life and Pension
Generali Poland

Kim Steinberg
Vice President, Field Development Group
MetLife

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

Kevin Strain
Senior Vice President, Individual Insurance and Investments
Sun Life

Jeffrey Taggart, CLU, ChFC
President
National Association of Insurance and Financial Advisors

Jesslyn Tan Seok Eng
Head, Center for Excellence
Great Eastern Life Assurance Co

John Thomas
Vice President, General Agency Sales
Lincoln Financial

Jim Thomsen
Executive Vice President
Thrivent Financial for Lutherans

Jennifer Tierney
National Account VP
John Hancock Financial

Eamonn Toner
Training and Development Manager
Acorn Life

Taylor Train
Vice President, Marketing
Advocis

Janet Trautwein
Executive Vice President and CEO
National Association of Health Underwriters

Dan Tromblay, CLU, ChFC
Senior Agency Processing Manager
Allstate

James Tyrpak, MSFS, CLU
President
Society of Financial Service Professionals

Maria Umbach, FLMI, CLU
Vice President, Chief Marketing Officer–Individual Markets
Guardian Life Insurance Co.

Asta Ungulaitiene
Chairman of the Board
Aviva Commercial Union Insurance Lithuania

Ron van Oijen
President and CEO
ING Life Korea

Rene Vazquez Narro
Sub-Director de Procesors Commerciales
Seguros Monterrey New York Life

Tibor Vegh
Sales Vice President
Generali Providencia Insurance Co

Mario Vela Berrondo
Head of Agency
Seguros Monterrey New York Life

Antony Vriens
General Manager Risk
Asteron Life Ltd.

Timothy Walsh
President and CEO
Farm Family Life Insurance Co.

Susan Waring, CLU, ChFC
Chair
LIMRA International

H.W. Waschefort
President
Life Underwriters Association of South Africa

Walter White, CLU
President
Woodbury Financial Services Inc.

David Wilken
Senior Vice President
ING Life Design

Doyle Williams
Senior Vice President, CMO
Country Insurance and Financial Services

Catherine Wong
Chief Distribution Officer
AXA Life Singapore

Wen-Yung Wu
President
Everpro Insurance Brokers Co.

Gerry Wyndorf
Worldwide Life Insurance Chief Agency Officer
AIG Worldwide Life Insurance

Koichiro Yamaguchi
President, European Region
Prudential Financial

Ronglu Zheng
Vice President
Taiping Life Insurance Co. Ltd.