MDRT

The Premier
Association of Financial
Professionals®

Million Dollar Round Table
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MDRT

The Premier
Association of Financial
Professionals®

MDRT
ANNUAL MEETING
2009
INDIANAPOLIS

PROGRAM BOOK

Indianapolis, Indiana, USA, June 7–11, 2009

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President's Letter

Walton W. Rogers
CLU, ChFC

Dear MDRT members and guests,

Welcome to our 2009 Annual Meeting. As President of The Premier Association of Financial Professionals, I think it is very fitting that this significant meeting is being held at one of the nation's most popular convention destinations — Indianapolis, Indiana.

There has never been a more important time to attend the MDRT Annual Meeting. Our clients know that the financial world is experiencing significant changes and uncertainty right now, and our jobs are to help our clients transition to the new economy.

As advisors and planners, we must be prepared to help our clients embrace the challenges and opportunities the economy brings through sound advice and solutions. Your 2009 Program Development Committee kept current economic times in mind when planning this year's program. Everything from early morning breakfast sessions, to motivational Main Platform and informative afternoon Focus Sessions, will give you the tools you need to do what you do best: build, protect and distribute wealth.

Congratulations on not only qualifying for MDRT, but also realizing that success does not end there. You have made the right choice to attend this year's meeting, where you will get the tools you need to continue to make the right choices for you and your clients.

Welcome, and enjoy the meeting.

Sincerely,

Walton W. Rogers

Walton W. Rogers, CLU, ChFC
2009 President
Million Dollar Round Table

Schedule at a Glance

Saturday — June 6, 2009

12 p.m. – 6 p.m.	Registration Open (CC, Halls DE)
12 p.m. – 5 p.m.	MDRT Power Center/MDRT Foundation Booth Open (CC, Halls DE)
4 p.m. – 5:30 p.m.	PGA Volunteer Orientation (CC, 500 Ballroom)
6 p.m. – 8 p.m.	MDRT Foundation Champagne Reception Featuring Ronan Tynan** (Indiana Roof Ballroom)

Sunday — June 7, 2009

8 a.m. – 7 p.m.	Registration Open (CC, Halls DE)
11 a.m. – 4 p.m.	MDRT Power Center/MDRT Foundation Booth Open (CC, Halls DE)
11 a.m. – 4 p.m.	Exhibits Open (CC, Halls DE)
11 a.m. – 12:30 p.m.	Court of the Table–Top of the Table Program* (CC, 500 Ballroom)
12:30 p.m. – 2 p.m.	Court of the Table–Top of the Table Reception* (CP, Grand Hall at Union Station)
5 p.m. – 6 p.m.	For First Timers Only: Orientation Program (CC, Sagamore Ballroom 4-7)
6 p.m. – 7 p.m.	For First Timers Only: Reception (CC, Sagamore Ballroom)
7 p.m. – 9 p.m.	Taste of MDRT Welcome Reception (Monument Circle or CC)

Monday — June 8, 2009

7 a.m. – 4 p.m.	Registration Open (CC, Halls DE)
8 a.m. – 11:30 a.m.	Main Platform (CC, Halls ABC)
11:30 a.m. – 5:30 p.m.	MDRT Power Center/MDRT Foundation Booth Open (CC, Halls DE)
11:30 a.m. – 5:30 p.m.	Exhibits /Member Resource Center Open (CC, Halls DE)
12 p.m. – 1:30 p.m.	Lunch Session** (M, Indiana Ballroom)
2 p.m. – 3 p.m.	Focus Sessions (CC, M and W)
3:30 p.m. – 4:30/5 p.m.	Focus Sessions (CC, M and W)
4:30 p.m. – 5:30 p.m.	Quarter Century Club (by invitation only) (H, Regency Ballroom)
5:30 p.m. – 6:30 p.m.	Top of the Table Reception (by invitation only) (O, Severin Ballroom)

* Ticketed event: Preregistration required at no additional cost.

** Prepaid ticketed event: Preregistration required at an additional cost. Nonrefundable after May 1, 2009.

Tuesday — June 9, 2009

6 a.m. – 7:15 a.m.	Breakfast Session** (M, Indiana Ballroom)
7 a.m. – 4 p.m.	Registration Open (CC, Halls DE)
8 a.m. – 11:30 a.m.	Main Platform (CC, Halls ABC)
11:30 a.m. – 5:30 p.m.	MDRT Power Center/MDRT Foundation Booth Open (CC, Halls DE)
11:30 a.m. – 5:30 p.m.	Exhibits /Member Resource Center Open (CC, Halls DE)
12 p.m. – 1:30 p.m.	Lunch Session** (M, Indiana Ballroom)
2 p.m. – 3 p.m.	Focus Sessions (CC, M and W)
3:30 p.m. – 4:30/5 p.m.	Focus Sessions (CC, M and W)
3:30 p.m. – 4:30 p.m.	MDRT/GAMA International Mentoring Program (H, Cosmopolitan Ballroom)
4:30 p.m. – 5:30 p.m.	MDRT/GAMA International Mentoring Reception (by invitation only) (H, Cosmopolitan Ballroom)
4:30 p.m. – 5:30 p.m.	Quarter Century Club (by invitation only) (H, Regency Ballroom)

Wednesday — June 10, 2009

6 a.m. – 7:15 a.m.	Breakfast Session** (M, Indiana Ballroom)
7 a.m. – 4 p.m.	Registration Open (CC, Halls DE)
8 a.m. – 11:30 a.m.	Main Platform (CC, Halls ABC)
11:30 a.m. – 3:30 p.m.	Exhibits /Member Resource Center Open (last day) (CC, Halls DE)
11:30 a.m. – 5:30 p.m.	MDRT Power Center/MDRT Foundation Booth Open (CC, Halls DE)
2 p.m. – 3 p.m.	Focus Sessions (CC, M and W)
3:30 p.m. – 4:30/5 p.m.	Focus Sessions (CC, M and W)
4:30 p.m. – 5:30 p.m.	Quarter Century Club (by invitation only) (H, Regency Ballroom)
8 p.m. – 9:30 p.m.	Let's Party at Club MDRT (CC, Sagamore Ballroom)

Thursday — June 11, 2009

7:30 a.m. – 9 a.m.	Registration Open (CC, Halls DE)
7:30 a.m. – 12:30 p.m.	MDRT Power Center/MDRT Foundation Booth Open (CC, Halls DE)
8 a.m. – 11:30 a.m.	Main Platform (CC, Halls ABC)

Location Key

CC	Indiana Convention Center	M	Marriott Hotel (Tri-Headquarter)
CP	Crowne Plaza Hotel	O	Omni Hotel
H	Hyatt Regency Hotel (Tri-Headquarter)	W	Westin Hotel (Tri-Headquarter)

Executive Committee

Walton W. Rogers, CLU, ChFC of Annapolis, Maryland, is MDRT President and a 35-year MDRT member with three Court of the Table qualifications. He has served as a member or Chair of numerous MDRT committees and task forces, and has been an active volunteer for the MDRT Foundation. A Platinum Knight-level donor to the Foundation, he has served as Vice President of the MDRT Foundation 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 Habitat for Humanity home builds and many Phonathons. Rogers manages W. Rogers & Associates, a five-person financial services firm located in Annapolis. 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.

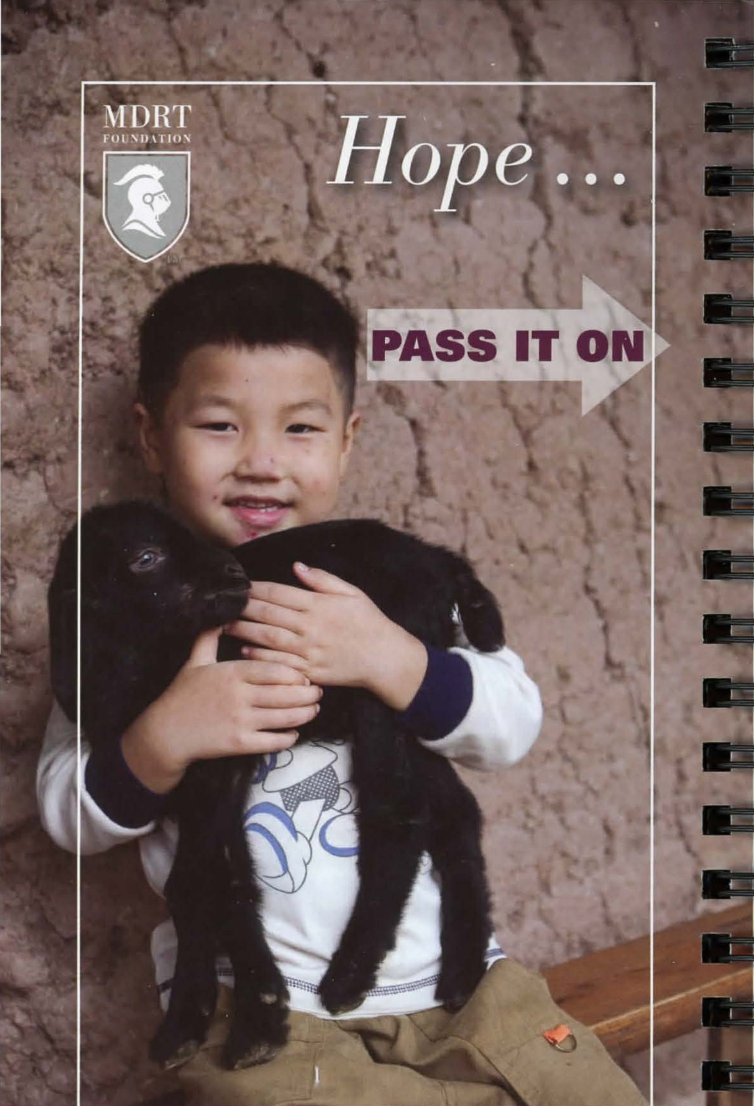
James E. Rogers, CLU, CFP MDRT Immediate Past President, is a 36-year member from Vancouver, British Columbia, Canada. With 27 Top of the Table honors, he has served on numerous Round Table committees, including as Chair of Top of the Table and as Divisional Vice President of Strategic Relations. He is an Excalibur Knight of the MDRT Foundation and a Platinum Knight of the Canadian MDRT Foundation. Rogers is founder of Rogers Group Financial, a 51-person independent financial advisory firm in Canada that is now in its 36th year. In addition to his MDRT involvement, Rogers is a past two-term chair of the Canadian Association of Insurance and Financial Advisors, now known as Advocis. In 2001, Rogers was the first recipient of *Advisor's Edge* magazine's Career Achievement Award. The Financial Planners Standards Council also recently awarded him the prestigious 2008 Donald J. Johnston Award for Outstanding Contribution to the Profession of Financial Planning in Canada. His extensive community involvement has included service on hospital, college and foundation boards.

Guy E. Baker, MSFS, CLU from Irvine, California, is MDRT First Vice President. He is a 39-year MDRT member with 31 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. In addition, he is an Excalibur Knight of the MDRT Foundation and served as MDRT Foundation President in 2000. As managing director of the BTA Advisory Group, Baker manages a group of five financial services companies focused on the needs of wealthy business owners. Also an industry leader, he served as a member of the board of directors of the Association for Advanced Life Underwriting and was president of the Orange County Association of Insurance and Financial Advisors. Baker has presented at the MDRT Annual Meeting and Top of the Table Annual Meeting numerous times, and has written several books and hundreds of articles for industry publications. He was recently selected by *Worth* magazine as one of the top 250 advisors in America.

Julian H. Good Jr., CLU, ChFC of New Orleans, Louisiana, is MDRT Second Vice President and a 26-year MDRT member with three Court of the Table and two Top of the Table honors. He has served in many leadership positions within MDRT, including as Divisional Vice President of Communications in 1997, Membership Administration in 2001 and Business and Educational Services in 2004. In addition, he has served as a committee Chair seven times. Good has also spoken at several MDRT Annual Meetings and is a Diamond Knight and Steward of the MDRT Foundation. His practice focuses on estate and retirement planning, business insurance, and nonqualified and qualified retirement plans. Locally, he is president of the New Orleans Estate Planning Council and a member of the Association for Advanced Life Underwriting. He is also past president of the Greater New Orleans Association of Insurance and Financial Advisors and the New Orleans chapter of the Society of Financial Service Professionals.

Jennifer A. Borislow, CLU of Methuen, Massachusetts, is MDRT Secretary and a 21-year MDRT member. Her commitment to the Round Table is evident in numerous distinctions and volunteer positions. A qualifier of one Court of the Table and 11 Top of the Table honors, in 2005, she became the first female to serve at the helm of Top of the Table. She is a frequent MDRT Annual Meeting speaker, and has served as Divisional Vice President of Finance and Communications. Other distinctions include past Chair positions of the Media Task Force and Public Relations Committee. In addition, she is a Platinum Knight of the MDRT Foundation. Borislow is the founder and principal of Borislow Insurance Agency Inc. The agency specializes in employee benefits, serving more than 400 corporate clients. Borislow is also a recognized industry expert and well-known speaker, addressing audiences throughout the world.

MDRT
FOUNDATION



How can one animal transform a community? Through the gift of livestock and training, families in need develop sustainable small businesses. Animals provide income for shelter, education and health care, and their offspring are passed on to other families in need.

You can become part of this global connection of compassion. **Pass It On.**

Pass on the gift of empowerment to families worldwide by donating USD 200 at the MDRT Foundation Booth located within the Power Center.

Photo courtesy of Heifer International

READY

to gain new skills at more than 85 informative sessions?

SESSIONS

"I love seeing old friends and catching up on how everyone is doing. I also enjoy the Focus Sessions, and I always pick up at least one good sales idea."

Jack Peckinpaugh, CLU, ChFC
Muncie, Indiana
54-year member, 53 Annual Meetings

Special Interest Sessions

Saturday, June 6

MDRT Foundation Champagne Reception Featuring Ronan Tynan

6 p.m. – 8 p.m. (Indiana Roof Ballroom, 140 W. Washington St.)
The MDRT Foundation celebrates 50 years of charitable giving throughout the world with an elegant evening and an intimate musical performance by world-renowned Irish tenor Ronan Tynan.
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.

Sunday, June 7

Court of the Table–Top of the Table Program

11 a.m. – 2 p.m.
The Rise of the Rest
Fareed Zakaria, Ph.D.
11 a.m. – 12:30 p.m. (Program: CC, 500 Ballroom)
12:30 p.m. – 2 p.m. (Reception: Crowne Plaza, The Grand Hall at Union Station, 123 W. Louisiana St.)
Zakaria is widely respected for his ability to spot economic and political trends around the world. He will share insights on globalization and emerging markets, the "rise of the rest," and the implications for global leadership and the economy.

Immediately following the session, you will proceed to the Crowne Plaza, Grand Hall at Union Station for a private reception.
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. Present your ticket at the session and again at the reception for admittance. No admittance without your badge, ribbon and ticket.

SPEAKERS

GENERAL INFORMATION

For First Timers Only

5 p.m. – 7 p.m. (Doors open at 4:30 p.m.)

Have the Time of Your Life

Giovanni Livera

5 p.m. – 6 p.m. (Program: CC Sagamore Ballroom 4-7)

6 p.m. – 7 p.m. (Reception: CC Sagamore Ballroom foyer)

You've made it to the Annual Meeting. Now, invest in yourself by taking advantage of all it has to offer. The featured speaker at this event for first-time Annual Meeting attendees is Giovanni Livera. Livera is known for creating experiences with his unbelievable wizardry and illusions. You will leave with practical tips for getting the most value from your MDRT Annual Meeting experience, a scorecard and a challenge to begin putting them into practice at once. Immediately following the session, meet and mingle with MDRT leaders in a private reception prior to the Welcome Reception.

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

Taste of MDRT Welcome Reception

7 p.m. – 9 p.m. (Monument Circle, Meridian and Market streets)

Indianapolis' famous Monument Circle is transformed into an outdoor street festival celebrating the diversity of MDRT membership. Enjoy a "taste" of cuisine from many of the countries represented by MDRT members. Dance under the stars to music provided by the MDRT bands, featuring musical styles that include bluegrass, rock 'n' roll, jazz and contemporary pop.

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

Monday, June 8

Lunch Session

12 p.m. – 1:30 p.m. (M – Indiana Ballroom)

Communication Moves: Engaging Brilliance

Victoria Labalme

In this lunch session for women (and men who dare), "Communications Catalyst" Victoria Labalme will engage the audience in a content-packed, fun, high-energy program guaranteed to provide tools that will make a positive difference in the way you relate with your family, friends, clients and prospects.

Note: Lunch service will begin at 12 p.m. and end promptly at 12:30 p.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.

Tuesday, June 9

Breakfast Session

6 a.m. – 7:15 a.m. (M - Indiana Ballroom)

Hacked!

Ankit Fadia

In today's risky environment of identity theft, how do you safeguard client privacy and avoid information-security breaches? What would you do if someone broke into your computer and gained access to private e-mails and accounts? Author and computer security expert Ankit Fadia says to catch a criminal, you may need to start thinking like one. This eye-opening session introduces you to the world of computer hackers with live demonstrations that will shock, entertain and educate you.

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.

Lunch Session

12 p.m. – 1:30 p.m (M - Indiana Ballroom)

Practice Building for the 21st Century

Anthony Morris

As the biggest wealth transfer in history unfolds, advisors stand at the precipice of quantum growth in the next 10 years. In this humorous, practical and action-packed session, Morris invites attendees on a roller-coaster ride of how-tos for 21st century client building and differentiation. To capture the hearts, minds and loyalties of those on the receiving end of this abundance, advisors need to immediately reshape their marketing and client communication. Learn how to confront tomorrow's challenge with the tools that already exist in your office and on your desk, and take away immediately transferable ideas.

Note: Lunch service will begin at 12 p.m. and end promptly at 12:30 p.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.

MDRT/GAMA International Mentoring Council

3:30 p.m. – 5:30 p.m. (H - Cosmopolitan Ballroom)

Double the Value of Your Practice With Mentoring

Timothy P. Murray, CLU, ChFC, Moderator

Immediate Past Chair – MDRT/GAMA International Mentoring Council

3:30 p.m. – 4:30 p.m. (Program, H, Cosmopolitan Ballroom CD)

4:30 p.m. – 5:30 p.m. (Reception, H, Cosmopolitan Ballroom AB)

Attend this session to learn from other professionals all that mentoring can do for you and your practice. Learn what team mentoring can do and why mentoring is the perfect vehicle for succession planning. Join the reception immediately following the session honoring all mentoring participants. Meet other successful mentoring teams and learn even more about this phenomenally successful program.

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

Wednesday, June 10

Breakfast Session

6 a.m. – 7:15 a.m. (M - Indiana Ballroom)

Financial Literacy

Sarah Spear, J.D., LL.M.

There is a schism between what we need to know and what we actually understand in our complex financial and credit-based economic environment. This is partly due to a lack of proper education on money and credit in our schools and, unfortunately, what is taught is often not understood. There is need to deliver financial literacy education, as is evidenced by the subprime mortgage crisis and the lack of retirement planning. Life insurance agents are in a unique position to elevate financial literacy awareness because they help people of all socioeconomic levels better understand the basic principles of risk management, insurance and investments on a daily basis. Spear, director of public policy for the Association for Advanced Life Underwriting (AALU), talks about the importance of financial literacy for consumers and programs available to help you become an expert on financial literacy in your community.

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.

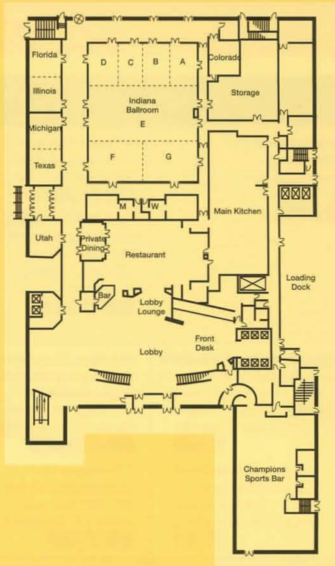
Let's Party at Club MDRT

8 p.m. – 9:30 p.m. (CC, Sagamore Ballroom)

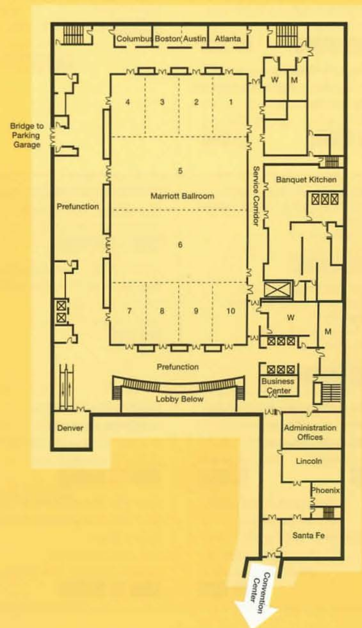
For your final night in Indiana, Let's Party at Club MDRT will feature two clubs in one: Sing along with dueling pianos in a sophisticated night club setting, or dance the night away to music in a trendy, dance club atmosphere. Light snacks and a cash bar will be available.

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

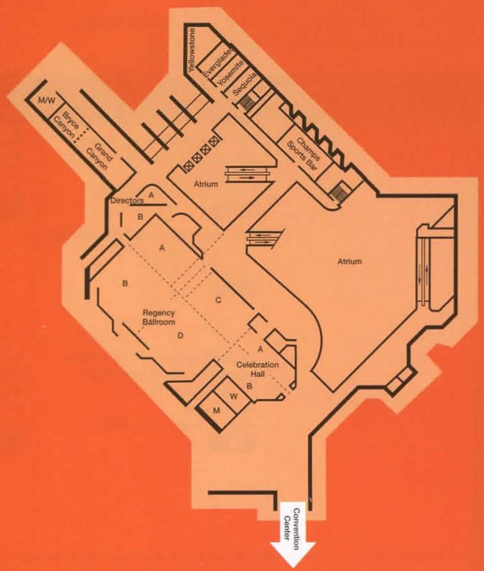
Marriott | First Floor



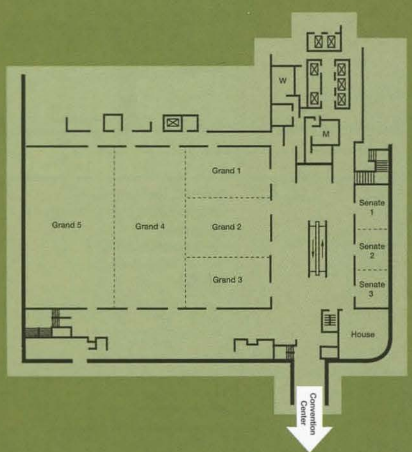
Marriott | Second Floor



Hyatt | Second Floor



Westin | Second Floor



Keys

Focus Session Key

3 – 4:30 p.m. .... Session Time

Title .... Session Title
Location .... Session Location
Presenter .... Session Speaker
Description .... Session Description
IA J K PR .... Session Track
.... Interpreted Session
.... Audience Appeal
.... Content Level

Icon Key

B .... Basic
I .... Intermediate
A .... Advanced
ALL .... Applicable to All

.... 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

PR .... Protection
BR .... Boomertirement
PM .... Practice Management
SA .... Sales
MK .... Marketing
WP .... Whole Person
OT .... Other

Monday Sessions

Main Platform Schedule (8 a.m. – 11:30 a.m.)

Presiders	Walton W. Rogers, CLU, ChFC James E. Rogers, CLU, CFP
Flag Ceremony	
Rediscovering Play in Work and Life	Kevin Carroll*
Pass It On	Sally W. Munford, MSFS, CLU
MDRT Around the World – Korean: Things to Consider Before You Die	Seung (Shane) Bong Lee
Value Proposition	Cliff F. Wilson, CLU, ChFC
Is Our Crisis Economics or Values?	Dennis Prager
Break	
The Miracle	Umara Sule
Our Most Important Job	Walton W. Rogers, CLU, ChFC
The Through Line	Victoria Labalme 11-20

*Speaker's presentation will not be recorded.

2 – 3 p.m.

Why Not Double Your Variable Annuity Production?

W – Grand Ballroom 5

Paul S. McCready, CFP, RFC

In today's volatile market cycles, there is a greater need to provide real performance inside your variable sub-accounts. McCready offers powerful, innovative and practical methods for doubling your variable annuity production by showing the advantages of active asset allocation to help clients avoid getting hurt by market downturns. Discover how to greatly increase your revenue by giving your clients what they really want: real, positive performance.

IA PR

The Trillion-Dollar '401Rx' Market

W – Grand Ballroom 2-3

Jay A. Jensen, CPA

Twenty years after coming into existence, the 401(k) industry assets topped USD 1 trillion. Find out why the post-retirement health care market is doing the exact same thing and why life insurance is the investment product of choice. Understand how to use the rules to your advantage and creative presentation techniques to help clients appreciate the benefits.

I PR

Retirement Income Planning and Rock Music Trivia

restriction
NO Audio

W – Grand Ballroom 4

Daryl Diamond, CFP, CLU

The retirement income market is, and will continue to be, the fastest-growing segment of our industry during the next 20 years. Advisors who are proficient in this area will see dramatic growth in their business. See why this will be at the expense of advisors who cannot provide specialized counsel to this market. This is a refreshing approach to the delivery of technical information on integrated retirement income planning. Diamond's use of rock 'n' roll music trivia will keep you involved and entertained while providing valuable and useful content.

ALL BR

The Protégé Solution — It's About Time!

B

M – Marriott Ballroom 6-10

Lauren Farasati

Too many clients, too little time. After years of investing in staff, systems and technology, you're still too busy to enjoy what you've built. For your sake and the sake of your clients, family and industry, you need a protégé. Let go of past senior/junior disappointments and get the tools you need to make this model work. You'll leave with a protégé career path, compensation plan, accountability system and client communication piece to effectively implement your protégé solution.

IA J M PM

A Peek Inside Your Client's Mind

B

M – Marriott Ballroom 1-5

Robert Gignac

What keeps your clients awake at night? How do they define the concept of being rich? Your clients have questions, but don't know how to ask (or are too afraid to ask). Learn your client's obsessions — delivered by someone who is not in the industry, but by an actual client. Gignac helps advisors understand their clients, and his insights will surprise and might even scare you. However, once you learn about the power of choice and aptitude for disruption, you'll take your client relationships to a new level — and your business to new heights.

ALL J K SA

From Zero to 1 Million of Recurring Income in 3 Years: The Hartey Factor

B

CC – 500 Ballroom

Karl Hartey

Learn to attract the most profitable clients and write bigger cases. The seminar market opens doors to lucrative, larger investments that allow you to build assets under management. Hartey shares how you, too, can build USD 100 million under management in three years by following his eight-step plan. Hartey's presentation will teach you the nuts and bolts of successful seminar marketing alongside good business management techniques to provide your client with a "wow" experience.

ALL M S SA

The Internet: Broad-Based Technology With a Laser Focus

W – Grand Ballroom 1

Stephen McFarland

The Internet provides equal access to a worldwide audience. It also provides that audience with access to an infinite amount of information. How, then, do you reach your targeted market and clients in that vast audience and deliver to them the information that clearly articulates your value? How do you use the Internet to enhance your client and prospect relationships? McFarland shows you the future of marketing. He debunks the mystery of Internet marketing and gives you a simple, straightforward approach to get started.

BI MK

Does Your Marketing Lack Imagination?

B

CC – Wabash Ballroom

Robert E. Krumroy, CLU, ChFC

It is harder now to get in to see affluent prospects than any time in history, and old techniques aren't working. They're stale and void of imagination. They neither attract nor engage the skeptical mind. Getting appointments with high-level prospects requires more than an effective elevator speech. You must manufacture unique market separation, interest and preference for YOU. Learn the new psychological rules of attraction to attain significant appointment and production gains in today's overcrowded financial services market.

ALL K MK

The Psychology Behind Success: Attitude, Peak Performance and Secrets Only Optimists Know

CC – Sagamore Ballroom 1-3

Bruce Christopher, MA

The most important thing about you is your attitude. Psychological studies have shown that attitude is one of the greatest predictors of success. With humor, great stories and excellent content, Christopher teaches audience members the power of a positive attitude and the secrets only optimists know. Discover how attitude creates success, shapes moods and is contagious.

ALL S WP

3:30 – 4:30/5 p.m.

How to Position Critical Illness Insurance — American Style

W – Grand Ballroom 2-3

Tom Lawton

Ralph F. Weber, CLU, REBC

In this session, two U.S. advisors who successfully sell critical illness insurance show you how to add it your prospecting and client review models. You will leave this session with the specific communication tools you need to enter this market. This session will give you the confidence and competence to sell your first policy immediately when you return home. Learn how adding critical illness to your day-to-day business will help your bottom line soar.

BI PR

Using Advanced Planning Strategies to Solve Wealth Transfer Problems

W – Grand Ballroom 5

Tim Voorhees

Voorhees shares success stories from insurance advisors who have illustrated captive insurance companies, defective trusts, pension leveraging techniques and other advanced planning strategies for clients referred by lawyers, CPAs and charitable development officers. Learn how you, the insurance advisor, can get more referrals while helping professionals in your community provide more advanced tax planning expertise to wealthy clients. Voorhees explains how you can access state-of-the-art resources to ensure a key role for you and your staff during the presentation and implementation of the advanced strategies.

ALL BR

Make Your Competition Disappear

M – Marriott Ballroom 1-5

Dan Sullivan

An exciting and scary age has begun for financial advisors around the world. Unpredictable changes in the global economy are quickly dividing advisors into winners and losers. The losers are those who build their financial practices by selling only commoditized products and services. The winners are building their financial businesses on the basis of Unique Processes. This presentation focuses on the seven levels of advisor improvement that lead to building a Unique Process and to establishing a Value Creation Monopoly with your clientele. By the end of the presentation, you will have a clear understanding of how to go about making your competition disappear — permanently.

IA J PM

Goodbye, Worry! Hello, Confidence! Plenty of Money to Go 'Round!

CC – Sagamore Ballroom 1-3

Devaan Cooray, LUTCF, CIAM

Work happily, live comfortably, spend freely and retire contentedly. Stretch your dollar and pinch your pennies now to have surplus funds in retirement. Budget your cash flow, allocate resources, and live free of debt and anxiety. Enjoy luxury now, not in times to come. Build for tomorrow, but enjoy your today. With a lesson from Mother Nature and innovative visuals, Cooray will guide you every step of the way.

ALL K S SA

7 Strategies to Unstoppable Growth

CC – 500 Ballroom

Anthony R. Trupiano, CEA, CFBS

In this session, Trupiano shares seven simple strategies to create unstoppable growth. He reveals truths about what works for him and how his firm exploded with double-digit growth, year after year. Every sales idea, proven system and unique client retention program revealed in this session can be easily implemented into your practice. You will leave this meeting with a clear understanding of how to take your practice to the next level and be on a path to unstoppable growth.

ALL J S SA

From Free to Fee

CC – Wabash Ballroom

Ed Tate

Learn how to use free events — seminars, workshops, boot camps, teleseminars, the Internet and more — to attract qualified prospects and convert them into paying customers. Would you like to have prospects come to you? Discover six strategies to achieve that. One technique produced more than USD 230,000 in business! Generate a room full of qualified buyers, and close more business. Stop cold-calling and get hot leads to uncover multiple streams of new income.

90-minute session

ALL J S MK

Great Sex in a Loving Relationship

B

M – Marriott Ballroom 6-10

Janet Hall, Ph.D.

Too much to do? No time to make love? Stress involving money, raising children and timelines at home and work may affect every couple. Busy professionals are especially challenged by the stresses of finding quality time for intimacy together. This presentation is for those who value a committed relationship and would like to learn tools to increase friendship, fun and sensuality. Hall will teach you how to communicate openly and positively to increase the intimacy in your relationship.

ALL K M WP

Sharing Time With the Legends

B

W – Grand Ballroom 1

Mehdi Fakharzadeh

William H. Koptis, CLU

Norman G. Levine, CLU, ChFC B

Maybe you've seen them at the MDRT Annual Meetings, often sitting in the front row at sessions, and you've been hoping to get a just couple minutes to ask them how they did it. Three MDRT legends share ideas and secrets that have enabled them to continually sustain high production for many years. Get the opportunity to pose the questions you've always wanted to ask but never had the chance.

90-minute session

ALL OT

MDRT Around the World — Facing the Challenges Ahead

(This session will be presented in Mandarin only)

W – Grand Ballroom 4

Huang Jih-Ming

Liu Zhao Xia

Wu Xue Jun

Top producers from China and Taiwan share how they have achieved success, provide marketing tips, and discuss challenges within the insurance and financial services industry in their countries, and how they plan to address these challenges.

90-minute session

ALL OT

Tuesday Sessions

Main Platform Schedule (8 a.m. – 11:30 a.m.)

Presiders	Guy E. Baker, MSFS, CLU Julian H. Good Jr., CLU, ChFC	
The Prince of Air	Cary Mullen	800-820
Tattoos of the Heart	Gregory J. Boyle, S.J.	830-850
MDRT Around the World - Spanish: What Women Want From Us 9-905	Regina Bedoya, CLU, ChFC	5min.
The Tale of Two Brains	Mark Gungor	910-925
Break		
Comedy Perspective	Chris Bliss*	Entertain 10-10:10
Understanding Gen Y	Peter Sheahan	1010-1030
15 **Non Solus Nobis** 1035-1040	Bruce W. Etherington, CLU, CH.F.C.	
The 7 Decisions	Andy Andrews*	1045-1130

*Speaker's presentation will not be recorded.

2 – 3 p.m.

Why Long-Term Care Insurance Is Great for America

B

W – Grand Ballroom 5

Phyllis Shelton

Shelton explains her passion for long-term care insurance while highlighting what has and has not changed in this vital industry. This action-packed session, filled with humor and information, will leave you pumped up and ready to talk to everyone you know about planning for long-term care. Get a taste of selling to the affluent client while expanding the market to middle America with long-term care partnerships and worksite sales. Learn about new tax incentives effective December 31, 2009, in the Pension Protection Act. Learn current utilization information from the broadest claims study yet, which will help you in plan design. Most of all, learn why we are all responsible as Americans to keep the baby boomers off public assistance for long-term care.

BI PR

2-300

Opportunity Knocks: How to Sell More CI Insurance

CC – Wabash Ballroom

Ian James Green

Mark J. Halpern, CFP, FMA

Critical illness (CI) insurance is the best-kept secret in the insurance industry. Advisors have incredible opportunities to open doors with existing clients and new prospects. CI is the door opener that leads to multiple product sales, yet most people have never heard of it. Your clients need to hear about it from you before they hear about it from others. Green and Halpern are noted experts who demonstrate successful strategies that you can use in your practice right now to grow your revenues and retain clients.

BI M PR

Use 401(k) Plans to Create Unlimited Prospecting Potential

W – Grand Ballroom 2-3

Kerry W. Hemphill, LUTCF

Leverage the ultimate recurring revenue source, and maximize cross-selling opportunities. Learn how to transform your practice into a firm that provides unprecedented prospecting potential. Imagine owning a resource where you and your team have a continuous opportunity to develop new clients and understand the 4:1 production ratio. Hemphill offers a unique proposition, discussing practice management strategies and illustrating how you can be empowered to serve the business owners and executive clients you seek, while generating a recurring revenue stream and prospects to support your long-term business goal.

ALL BR

How Values Make Death and Taxes Riveting Party Conversation

B

W – Grand Ballroom 4

Robert Keith Musgrave, MBA, Ph.D.

Learn to use values-based questions to engage clients in an entirely new, personally fulfilling way. Learn how taxes and insurance can be used to fund multigenerational family foundations and transfer family values. For clients, this is planning by design rather than planning by default. Though vitally important, discussing death and taxes will never be easy. But, when approached with the right questions, good information and great solutions, families, charities and advisors all benefit. You make the difference.

ALL BR

200-300

How to Run Your Business to Ensure Financial Independence

CC – 500 Ballroom

Jeffrey Hamblen, CLU, ChFC

Hamblen describes what it takes to run a successful financial services business. No longer is it enough to be a great salesperson; you must be a good businessperson to enjoy a successful, long-term practice. You are in charge of your destiny, not your general agent or manager. Learn proven systemized processes, which, fused together with the right mindset, will help you achieve your goals.

ALL K M PM

Niche Market Shariah-Compliant Financial Products

W – Grand Ballroom 1

Dawood Taylor

Including ethical values, environmental protection and socially responsible investing, Islamic finance is one of the fastest-growing segments in the global financial system. The total Islamic assets under management by Islamic banks and conventional banks offering Islamic banking services is reported to exceed USD 500 billion. This decade has seen the global Islamic finance industry evolve from a faith-based to a business-driven industry for all communities. This session will appeal to advisors with Muslim clients or those who have an interest in learning more about products that comply with Shariah, Islamic law.

I PM

Super-Simple Sales Solutions

B

CC – Sagamore Ballroom 1-3

Howard Wight, CLU, ChFC

Wight provides super-simple sales ideas that will enable you to think bigger and sell more, more easily. This highly motivational presentation has helped thousands sell millions. Learn how to get more and better referrals, transition quickly into the fact-finding discovery process, ask better questions, make it easier for clients to buy using comparison selling and help your clients buy more cash-value life insurance. Make what you do a mission — not just a job or a career.

BI J S SA

Innovative Ideas to Grow Your Business Now

M – Marriott Ballroom 6-10

Michael Morrow, CFP

Learn easy-to-implement marketing campaigns. Take away innovative ways to improve your client retention by successfully conveying your value proposition to clients, prospects and referrals. Morrow provides advisors with analogies, illustrations and metaphors to improve understanding and fully engage clients, resulting in deeper relationships and higher retention.

BI J S SA

Successfully Providing Financial Services to Generation Y

M – Marriott Ballroom 1-5

Eric Papp

Papp explains the mindset of a Generation Y client (ages 17–28) and the challenges financial advisors face in working with this group. Gain a better understanding of Generation Y to improve communication with prospects, and learn easily transferrable techniques for targeting your services to members of Generation Y.

BI K S MK

3:30 – 4:30/5 p.m.

U.S. Life Insurance Sales in Today's World

W – Grand Ballroom 5

Mark Armstrong, CLU, ChFC

E. Dennis Zahrbock, CLU, CFP

Two seasoned, independent industry veterans cut through the confusing clutter of marketing propaganda and objectively analyze the industry's increasingly diverse array of innovative, new products and carriers. Armstrong and Zahrbock explain how to evaluate the wide varieties of term, whole life, universal life and variable life products for your clients. Where do they fit and what should a producer evaluate before seeing the client? Regardless of whether you are an independent or captive, licensed professional, this session will help you objectively evaluate products.

90-minute session

IA PR

Let's Make Everyone Rich

W – Grand Ballroom 2-3

Richard D. Robertson Jr., CLU, ChFC

With more than USD 13.2 trillion in U.S. qualified plans (as of 2007), the opportunity for intergenerational wealth transfer is unparalleled. This session helps you understand the fundamentals of stretch IRAs and generation-skipping transfers. Learn how life insurance can be positioned to replace the value of the IRA for adult children and how to spread the IRA distributions over a much greater period of time, while making sure these valuable assets are not squandered by immature beneficiaries.

IA BR

Living Right Side Up in an Upside-Down World

CC – 500 Ballroom

David Thomas

Have you ever wondered what character trait ultimately distinguishes one person from a group of many? The answer is found in the timeless, yet timely, virtue of integrity. In this provocative session, Thomas explores its four crucial aspects and why integrity is more important than ever in today's workplace. Prepare to be enlightened and inspired as you learn anew about integrity's impact upon both the trust you desire today and the legacy you will leave tomorrow.

ALL K M PM

Making a Profitable Transition from Agent to Advisor

M – Marriott Ballroom 1-5

Edwin P. Morrow, RFC, CFP No product

With the expansion of financial services and products, and the marketing power of banks, brokerage firms and insurance companies, how can you remain competitive? The answer lies in your image. Are you perceived as an agent or an advisor? In this session, Morrow teaches all the tools of financial planning: an organized presentation, satisfaction guarantee, letters, agendas, checklists and client archives to create enthusiasm with prospects. This proven process gets to three key results: charging fees, selling products and receiving referrals.

I M S PM

SPEAKERS

GENERAL INFORMATION

Perfect Your Negotiation Style

CC – Wabash Ballroom

Barry Pruitt

To achieve breakthroughs in your business, you must perfect your negotiation style. Build confidence and create positive outcomes by addressing perceptions, principles and the process of negotiations. Have fun confronting negotiation prejudice, gain a quick grasp of negotiation principles through an eye-opening activity, learn techniques to perfect the process and create a personal style. You'll then polish your negotiation style using body language, hidden meanings, verbal cues and the six basic tactics successful negotiators never leave home without.

ALL SA

The Brand Called You

CC – Sagamore Ballroom 1-3

Peter Montoya

Learn how to use personal branding to attract more — and better — clients. Leverage your relationships and empower your marketing using your own brand. In this session, learn what a brand is and how to create your own unique brand, the six most effective forms of marketing, how to write a dynamic slogan that attracts ideal clients, and how to create a steady flow of qualified and motivated prospects. This session is a must for mature advisors trying to maximize the value of their practices prior to sale, and required for new advisors who don't want to make tragic, time-consuming and money-draining marketing mistakes.

ALL J K MK

Great Sex in a Loving Relationship

M – Marriott Ballroom 6-10

Janet Hall, Ph.D.

(This is a repeat. See Page 22 for description.)

ALL J S WP

MDRT Around the World – Facing the Challenges Ahead

(This session will be presented in Spanish only)

W – Grand Ballroom 1

Jose Napoleon Henriquez

Monica Castiglione

Maria De La Luz Soto

Top producers from Argentina, El Salvador and Mexico share how they have achieved success, provide marketing tips, and discuss challenges within the insurance and financial services industry in their countries, as well as how they plan to address these challenges.

90-minute session

ALL OT

MDRT Around the World – Facing the Challenges Ahead

(This session will be presented in Korean only)

W – Grand Ballroom 4

Soon Lee Kang

Cheol Ung Kim

Jong Yoon Oh

Top producers from Korea share how they have achieved success, provide marketing tips, and discuss challenges within the insurance and financial services industry in their country, and how they plan to address these challenges.

90-minute session

ALL OT

MDRT/GAMA International Mentoring Council

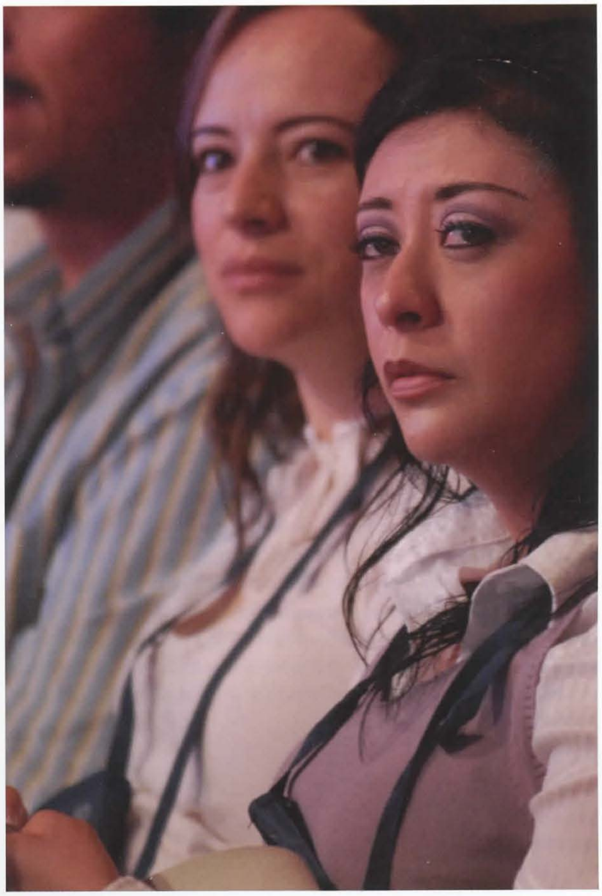
3:30 p.m. – 5:30 p.m.

H - Cosmopolitan Ballroom

Double the Value of Your Practice With Mentoring

Timothy P. Murray, CLU, ChFC, Moderator

(See Page 12 for details.)



Main Platform Schedule (8 a.m. – 11:30 a.m.)	
Presiders	Jennifer A. Borislow, CLU Julian H. Good Jr., CLU, ChFC
Are You a Stock or a Bond?	Moshe A. Milevsky, Ph.D. 805
Bringing America Back to Life: The Path Forward for Our Industry	Ted Mathas
One of Those Days	Ed Tate
The Box 920	Guy E. Baker, MSFS, CLU
The Best Motivation NO PRoduct	Mark Speckman 940
Break	
MDRT Around the World – Japanese: Lighten Up	Kenichi (Ken) Ibuki
The Land of the Unwell	Julian N. Wise, TEP
Charlie and the Polar Bears	Helen Thayer* 1100

*Speaker's images will not be recorded.

2 – 3 p.m.

Divorce and Opportunity: Helping Your Clients Through Divorce

W - Grand Ballroom 2-3

Paul G. Stokes, J.D.

Dissolution of marriage proceedings are a crisis for the spouses and usually destroy carefully constructed estate plans. But that situation creates opportunities for planners who have been careful to keep close to their clients since the initial sales. Stokes describes the issues and opportunities involving life insurance and related estate planning tools in the estate plans of married couples who are considering a divorce, already involved in divorce proceedings or who have recently emerged from those proceedings.

IA PR

Retirement Income Planning and Rock Music Trivia

M - Marriott Ballroom 1-5

Daryl Diamond, CFP, CLU

(This is a repeat. See Page 17 for description.)

ALL BR

Passing the Baton

M - Marriott Ballroom 6-10

Matthew Charles Collins

Russell Collins

One day, every financial advisor will have to implement a succession plan. Generally, the options will be to sell, merge or develop a successor from within the practice. In this session, a father and son explain the details of their succession plan, already in play. Attendees will hear the problems they encountered, the strategies explored, what worked or what didn't, and the final solutions. The principles discussed in this session apply equally to non-family succession plans.

ALL K S BR

How to Run Your Business to Ensure Financial Independence

CC - 500 Ballroom

Jeffrey Hamblen, CLU, ChFC

(This is a repeat. See Page 25 for description.)

ALL J S PM

The Partnership Between Advisors and Underwriters: A Team Effort

CC - Wabash Ballroom

Helene Michaud

Joan Tolan

Hear about sales trends, distribution, underwriting and claims, and then find out how underwriters and advisors can work together. The relationship between underwriting and advisors needs to be one of partnership, where interests align and decisions are made based on objective information. Michaud and Tolan provide tools and case studies to better understand how individuals are assessed and how advisors can best facilitate smooth underwriting and certainty at claim time.

BI K M PM

Total Success Master Class

CC - Sagamore Ballroom 1-3

Alessandro M. Forte, CertPFS

Ever been motivated by a session but didn't know how to turn the enthusiasm into success? Ever picked up some great ideas but not had a reason to turn them into increased sales? This session will transform you and your business by sharing practical ideas and techniques on prospecting, handling client meetings and disarming objections. If you are very serious about success, make sure you attend to hear how a Top of the Table producer can turn you into one, too.

ALL J M SA

USD 3 Trillion in Neglected Wealth — How to Get Your Share

W - Grand Ballroom 4

Barry D. Flagg, CFP, CLU

Valued at more than USD 3 trillion, life insurance cash value is a huge component of wealth that has been largely neglected. Policy holdings are in desperate need of professional management. With a market that is larger than hedge funds, separately managed accounts and exchange traded funds combined, life insurance portfolio management is the biggest untapped wealth management opportunity our industry has seen in 30 years. Flagg shares a portfolio management process you can immediately put to use to grab your share of this neglected wealth.

IA SA

The Internet: Broad-Based Technology With a Laser Focus

W - Grand Ballroom 1

Stephen McFarland

(This is a repeat. See Page 19 for description.)

BI MK

Secret Formulas for Stress-Free, Dynamic, Balanced Living and Achieving Self-Satisfaction

W - Grand Ballroom 5

Angajan Madathumkandy

As your business and responsibilities grow, does your mental pressure and stress also increase proportionately? Do you find it tough to balance between your personal and professional life? The session provides time-tested, insightful formulas to effectively balance life and its challenges, allowing you to achieve your dreams without anxiety and worries. Madathumkandy, an international authority on self-mastery, helps you reconnect with your inner self; take control of your thoughts, emotions, ego and inner reactions; transform negative emotions into positive power; and find everlasting satisfaction. Come discover your inner-secret self.

IA WP

3:30 – 4:30/5 p.m.

STOLI: A Malignancy in the Settlement Market?

W - Grand Ballroom 1

J. Alan Jensen, J.D.

Stephan Leimberg, CLU

See Jensen and Leimberg in a no-holds-barred point-counterpoint discussion about stranger-owned life insurance (STOLI). In this session, these two experts go head-to-head on this issue. In this timely debate, they review the impact of STOLI in the settlement market and the securitization of life insurance contracts. Join this duo as they explore and debate the ever-changing landscape of this controversial area.

90-minute session

IA PR

How Variable Annuities Can Save Your Assets in Tough Economic Times

W - Grand Ballroom 5

Bobb A. Meckenstock, CLU, MBA

The recent economic crisis has placed an enormous burden on retirees, but provides a massive opportunity for the variable annuity business. Variable annuity rider benefits provide protection against market loss at death and an uninterrupted income stream for life. Meckenstock, who has successfully used variable annuities to protect assets in a down, sideways or go-nowhere market, shows attendees how to provide their clients with financial peace of mind. This informative session provides current sales ideas and solutions to your clients' safe money growth and income needs.

I BR

How to Build a Fee-for-Service Practice — And Thrive!

CC - Wabash Ballroom

Neil A. Kendall

Learn how Kendall evolved his practice from commission to fees, and why he has so many referrals that new clients have to wait four months to see him. Get practical tips on how he made his practice one of the leading fee-for-service practices in Australia, and learn a way of thinking and acting that will allow you to do the same. This fast-paced session addresses the myths that hold back many financial planners.

IA PM

Best Sales Concepts to Motivate Action

M - Marriott Ballroom 6-10

Daniel O. Corrigan

Great questions lead to interviews. Presentation concepts (pictorial stories) motivate prospects to talk about their hopes and dreams. Story selling (concept selling) encourages prospects to have a good gut feeling that leads to calm decision making. During this session, learn 16 sales concepts (stories) that motivate people to plan and prepare for the future.

90-minute session

ALL J M SA

How We Make Court of the Table and Top of the Table Our Way Every Year

CC - 500 Ballroom

Rajesh Satoskar

RK Shetty, LUTCF

This session will showcase two producers from Mumbai, India, who share how they market their practices, how their extraordinary persistence helps them meet the goals they set, and how they achieve their dream of reaching the Top of the Table time and time again. Learn globally transferable strategies from two of India's best.

90-minute session

ALL M S SA

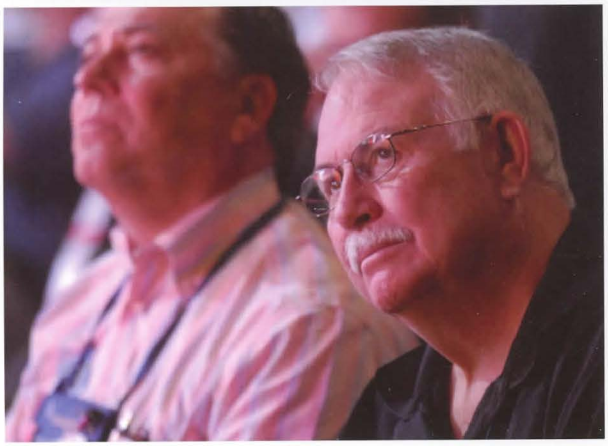
Making a Name for Yourself: A Financial Professional's Guide to Media Relations

CC - Sagamore Ballroom 1-3

Brad Elman, CLU M5515

Media exposure is extremely valuable in establishing credibility with your clients and in your effort to get referrals. This presentation addresses how to get your name in the paper or magazines, how to be featured on TV or radio, the importance of using your volunteer work as part of your media exposure, and how to market your media exposure back to your clients.

ALL K S MK



Doctor, Doctor: How Can Psychological Assessments Grow My Business?

M - Marriott Ballroom 1-5

Michael Klein, Psy.D.

At the end of the day, your business success is all about you — your skills, your strengths, your abilities. Learning as much as you can about your personality, motivations, values and emotional strengths and blind spots will always provide a strong return on your investment. Taking advantage of the explosion of rigorous, business-focused psychological self-assessment tools in the past decade, you'll be able to increase sales, improve client service and maximize your personal and professional satisfaction.

ALL J K WP

MDRT Around the World – Facing the Challenges Ahead

(This session will be presented in Japanese only)

W - Grand Ballroom 4

Hirohisa Kobayashi

Akiyo Kawamura

Naoto Kikuchi

Top producers from Japan share how they have achieved success, provide marketing tips, and discuss challenges within their country's insurance and financial services industry, as well as how they plan to address these challenges.

90-minute session

ALL OT

MDRT Around the World – Facing the Challenges Ahead

(This session will be presented in Cantonese only)

W - Grand Ballroom 2-3

Henry Cheng Ying Ming, ACII

Christine Ching Lam

Joel Leung Siu Hung

Top producers from Hong Kong share how they have achieved success, provide marketing tips, and discuss challenges within their country's insurance and financial services industry, and how they plan to address these challenges.

90-minute session

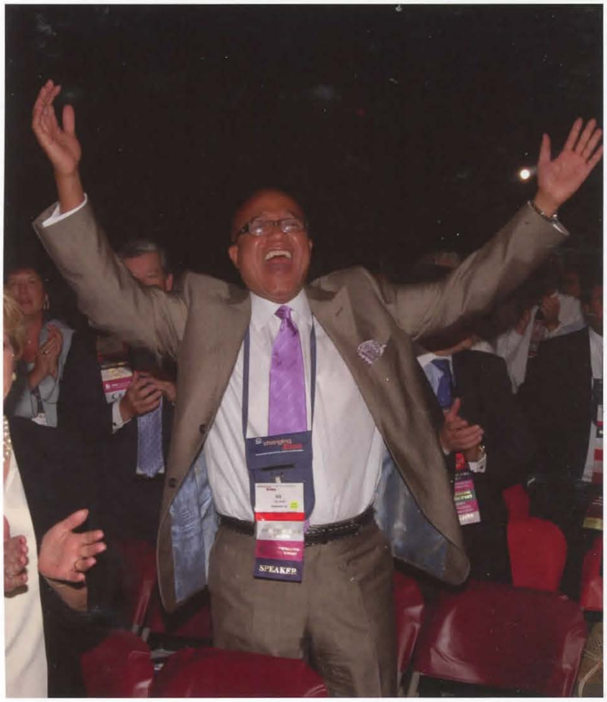
ALL OT

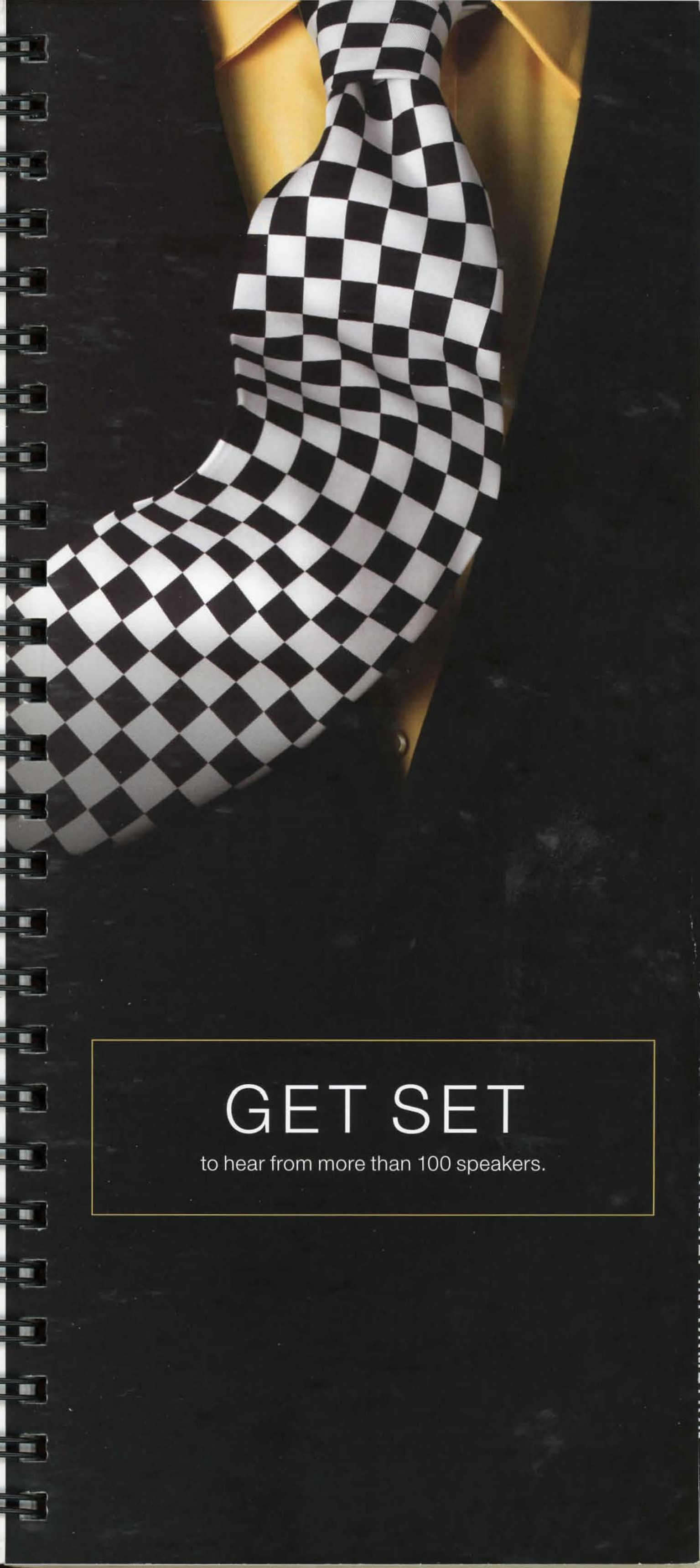
Thursday Sessions

Main Platform Schedule (8 a.m. – 11:30 a.m.)

Presiders	Guy E. Baker, MSFS, CLU Walton W. Rogers, CLU, ChFC
Ctrl, Alt, Delete, Reboot	Nick Bontis, Ph. D.
MDRT Around the World – Mandarin: Yes You Can	Christine K. Young
A Walter Mitty Life	D. Scott Brennan
Life's Defining Moments	J. Marvin Walker, CLU, ChFC
Magnificent Mind At Any Age	Daniel Amen, M.D.
Break	
Try Living Without It	Rosemarie Rossetti, Ph.D. 1045
Unanimous Decision	Sugar Ray Leonard*

*Speaker's presentation will not be recorded.

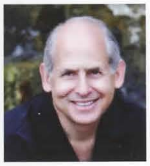




"I like to come to the Annual Meeting because of the knowledge I get from the speakers. I always leave highly motivated, and I always perform better after attending."

John Harold Ramouta
Biche, Trinidad and Tobago
7-year member, 6 Annual Meetings

Speakers



Daniel Amen, M.D. is a child and adult psychiatrist, brain imaging specialist and a distinguished fellow of the American Psychiatric Association. He is the chief executive officer and medical director of Amen Clinics Inc., which have the world's largest database of functional brain scans relating to psychiatric medicine from patients in 68 countries. Amen is an assistant clinical professor of psychiatry and human behavior at the University of California, Irvine School of Medicine. He has been featured in national publications and television shows, and he writes a regular feature for *Men's Health* magazine. He is also the author of 23 books and a number of audio and video programs.
Amen Clinics Inc., 4019 Westerly Place, Suite 100, Newport Beach, CA 92660, Phone: 888.564.2700, E-mail: contact@amenclinics.com

Andy Andrews is an internationally known speaker and novelist whose combined works have sold millions of copies worldwide. After suffering tragedies during his childhood, Andrews set out to discover how much power an individual has over his own future. He discovered seven common characteristics in biographies of great men and women, inspiring his bestseller, "The Traveler's Gift: Seven Decisions That Determine Personal Success." A *New York Times* writer called Andrews one of the most influential people in America. He has spoken at the request of four U.S. presidents and has consulted with military leaders, athletes and entertainers.
c/o Premiere Speakers Bureau, Attn: Michael Smallbone, 1000 Corporate Centre Drive, Suite 120, Franklin, TN 37067, Phone: 615.261.4000, E-mail: michael@premierspeakers.com

Mark Armstrong, CLU, ChFC is vice president of insurance services for ValMark Securities Inc., providing training, oversight, case design, and technical assistance to representatives operating in the high-end business and estate planning market. He has been with ValMark for the past decade, serving as senior technical consultant, marketing principal and director of advanced marketing. Armstrong is also a nationally published author and frequent speaker on insurance products and plan design. Before beginning his tenure at ValMark, Armstrong served for seven years in key management positions at two national life insurance companies. As director of training and product manager, he was responsible for sales, training, product development, advanced sales, and technical support for producers and agencies throughout the country.
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Regina Bedoya, CLU, ChFC is a 16-year MDRT member with two Court of the Table qualifications and an MDRT Foundation Silver Knight. She has held numerous leadership positions within the Program General Arrangements Committee, has served as Chair of the Ethics Committee, and is currently serving as Divisional Vice President of Membership Standards. She is founder and president of RB Financial Advisors Inc., a financial planning firm specializing in retirement and insurance planning for professionals and women in transition. As a certified divorce financial analyst, she provides specialized financial guidance to clients going through divorce, as well as those recently divorced. In addition, she is a member of the board of directors of numerous organizations serving disadvantaged women and children in her community.

RB Financial Advisors Inc., 13700 U.S. Hwy. 1, Suite 202D, Juno Beach, FL 33408, Phone: 561.691.6800, E-mail: reginabedoya@gmail.com

Chris Bliss is a comedian and juggler who became an opening act for rock concerts in the 1980s for big names such as Eric Clapton and Michael Jackson. He later combined his juggling with stand-up comedy and performed for national television audiences, including an appearance on "The Tonight Show." When a four-minute video of his juggling routine set to Beatles' music spread through the Internet, Bliss garnered attention from national media and even Ringo Starr, who posted the video on his Web site. The attention has helped Bliss in his recent venture, Mybillofrights.org, which is dedicated to rebuilding Americans' sense of common ground through the placement of monuments of the Bill of Rights.

c/o Five Star Speakers & Trainers LLC, Attn: Nancy Lauterbach, 8685 W. 96th St., Overland Park, KS 66212, Phone: 913.851.1860, E-mail: nlauterbach@fivestarspeakers.com

Nick Bontis, Ph.D. is an award-winning professor who specializes in turning companies' knowledge and intellectual capital into improved performance. He directs the Institute for Intellectual Capital Research, a strategic management consulting firm whose clients include the United Nations and Microsoft. Bontis 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.

11 Hackamore Court, Ancaster, ON, L9K 1N7, Canada, Phone: 905.525.9140 ext. 23918, E-mail: nick@bontis.com

Gregory J. Boyle, S.J. is a Jesuit priest who is founder and executive director of Jobs for a Future/Homeboy Industries, an employment referral center and economic development program. Founded in 1988 for at-risk and gang-involved youth, Jobs for a Future is a nationally recognized center that assists 1,000 people a month in redirecting their lives. In 1992, as a response to the civil unrest in Los Angeles, Boyle formed Homeboy Industries to create businesses that provide training, work experience and the opportunity for rival gang members to work side by side. As the organization's executive director, Boyle is a nationally renowned speaker at conferences for teachers, social workers and criminal justice workers about the importance of adult attention, guidance and unconditional love in preventing youth from joining gangs.

Homeboy Industries, Attn: Norma Gillette, 130 W. Bruno St., Los Angeles, CA 90012, Phone: 323.626.1254 ext. 336, E-mail: gboylesj@aol.com

Kevin Carroll is an author, speaker and agent for social change. Carroll helps people harness the power of sport and play as a vehicle for chasing and achieving their dreams. As the founder of Kevin Carroll Katalyst/LLC, he has helped turn creative ideas into reality for organizations such as the National Hockey League, Nike, ESPN, Starbucks and the Walt Disney Company. Among his many public speaking engagements, Carroll was invited to address the United Nations at the launch of the United Nations Year of Sports for Development and Peace in 2005. He was subsequently appointed as a special advisor to the humanitarian group Right to Play, which designs global sport and play programs for children and communities affected by war, poverty and disease.

c/o Washington Speakers Bureau, Attn: Kristin Downey, 1663 Prince St., Alexandria, VA 22314, Phone: 703.684.0555, E-mail: kristind@washingtonspeakers.com

Monica Castiglione is a five-year MDRT member with one Court of the Table qualification. She served on the 2005 Annual Meeting Registration Task Force. She has worked for Prudential Seguros since 2000 as a life planner, senior life planner and, most recently, a consulting life planner. Castiglione was director and owner of Periodico Nuevos Aires En Palermo from 1987 to 2000.

Prudential Seguros-Argentina Leandro N Alem 855 Piso 5, Capital Federal C1001 – AAD, ARG, Phone: 54.11.47176330, E-mail: monica.castiglione@prudential.com

Bruce Christopher, MA is a practicing supervising clinical psychologist with degrees in professional psychology and interpersonal communication. A previous MDRT speaker, Christopher's dynamic presentations help professionals whose businesses are faced with communication conflicts and customer service issues, and provide insight on managing change and the need for teamwork. He has presented at numerous Fortune 500 companies' conferences, and his clients include BlueCross BlueShield, State Farm Insurance and Wells Fargo.

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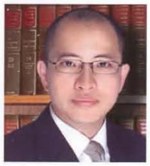

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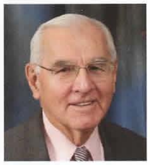

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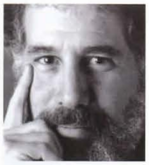

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Ralph F. Weber, CLU, REBC is a three-year MDRT member with two Court of the Table honors. He is founder and president of Route Three Benefits, a company that actively markets health care, insurance, and financial products in the United States and Canada. In 2005, Weber moved his head office from Canada to California to build an agency specializing in critical illness insurance. His work has included writing health policy for prominent politicians, as well as large multi-employer groups and international companies. Having been personally affected by critical illness, Weber has developed a system for critical illness presentations for use in Canada and the United States. Weber has spoken on radio shows, at conferences and on panels about health care financing.

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Phone: 888.720.8889, E-mail: ralph@illnesssurvivalplan.com

Howard Wight, CLU, ChFC founder of Wight Financial Concepts Corp., is the creator of two sales ideas newsletters, a noted author of seven books covering life insurance and business success topics, and a five-time MDRT Annual Meeting speaker. A former agent with Northwestern Mutual, Wight presents about 50 motivational seminars a year throughout the United States, Canada and Europe about how to make bigger sales faster. His books include "Financial Concepts Technique Book," "Red Letter Language" and his latest, "Life Insurance in a Nutshell."
1330 Jones St., Suite 404, San Francisco, CA 94109,
Phone: 800.486.7355, E-mail: howardwight@sbcglobal.net

Cliff F. Wilson, CLU, ChFC is president of the National Association of Insurance and Financial Advisors (NAIFA). His business, Southeast Arizona Insurance Services Ltd., is a multi-line general agency that provides insurance and related financial services to businesses and families. Wilson is a past president of NAIFA Arizona and NAIFA East Valley. He is a member of GAMA International, the Society of Financial Service Professionals and a charter member of the Association of Health Insurance Advisors. He was named Arizona's Life Underwriter of the Year in 2000 and is a frequent industry speaker. Wilson has qualified for numerous company and industry awards, including GAMA International's National Management Award for 17 years.
National Association of Insurance and Financial Advisors,
2727 W. Frye Road, Chandler, AZ 85224, Phone: 480.969.2725 ext. 207,
E-mail: cwilson@sazagency.com

Julian N. Wise, TEP is a 31-year MDRT member with 12 Court of the Table and two Top of the Table qualifications. A Gold Knight of the MDRT Foundation, Wise has volunteered on MDRT committees and task forces for 25 years, including his current role as a member of the Whole Person Committee. Wise became an expert at knowing what to say to grieving clients when his wife died five months after a cancer diagnosis. He is a speaker during the 2009 Canadian Tour, with MDRT and Advocis member attendees throughout Canada hearing his message of the advisor's role in supporting clients during tough times.
Wise Advisory Group Inc., 1400 Cornwall Road, Suite 17, Oakville, ON, L6J 7W5, Canada, Phone: 905.849.9473, E-mail: julian@wiseadvisory.com

Liu Zhao Xia is a nine-year MDRT member with eight Top of the Table qualifications. In 2005, she served as a Local Chair for China within the Membership Communications Committee, and in 2006 and 2007, she served as Zone Chair for China. She has been with the China Life Insurance Company ShenZhen Branch since 1996. She was appointed an elite club president of China Life Insurance and is the national ambassador for the company. She was the lecturer of the Fourth World Congress of Chinese insurance. In addition, she is a director of the Association for ShenZhen Women Entrepreneurs.
China Life Insurance Ltd., 22/F Jianyi Plaza Bldg., Shenzen Branch 3 Zhenxing St Futian District Shenzhen, 51803 1 PRC,
Phone: 86 755 83322048, E-mail: lzx@szsunrise.com

Christine K. Young is a 26-year MDRT member with 20 Top of the Table honors. She spoke at the Top of the Table Annual Meeting in 2006 and at numerous MDRT Annual Meeting Focus Sessions. Young's two books, "Ordinary Individual — Extraordinary Accomplishments" and "Developing Unlimitation Within Limitation," are used as sales guidelines in Asia. Young formerly hosted a weekly TV talk show, "Who's Who on TV," to interview celebrities, such as Dalai Lama, and the presidents of the United States and China.
Christine K. Young Insurance Services Inc., 1618 36th Ave., San Francisco, CA 94122, Phone: 415.699.8088, E-mail: cky1288@aol.com

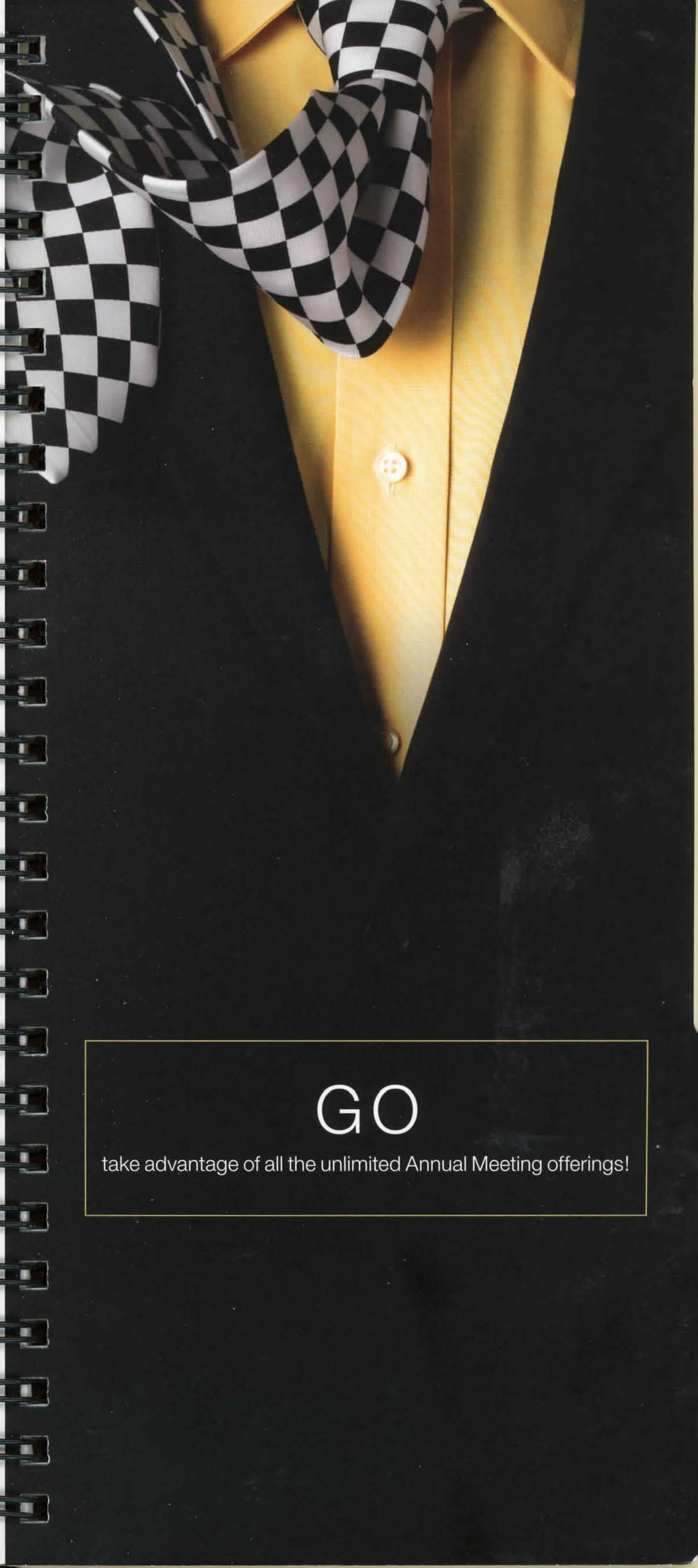
E. Dennis Zahrbock, CLU, CFP is a 36-year MDRT member with seven Court of the Table and 13 Top of the Table qualifications. A member of the 2009 Advisors' Business Structure Committee, Zahrbock has served on numerous MDRT committees and task forces since 1980. He served as a Local Chair within the Membership Communications Committee for three consecutive years and as a member of the Finance/Budget Committee. He has also spoken at several MDRT Annual Meetings, including on Main Platform in 1999 and 2002, and is a Diamond Knight of the MDRT Foundation. Zahrbock, the founder and president of Business & Estate Advisers Inc., is heavily involved in the industry and his community as a member of the Association for Advanced Life Underwriters and as a volunteer for Rotary and Interfaith Outreach in Wayzata, Minnesota, and Boys & Girls Club of Barron County, Wisconsin.
Business & Estate Advisers Inc., 738 N. Wilson Ave., Rice Lake, WI 54868, Phone: 715.434.0440, E-mail: edennis@business-estate.com

Fareed Zakaria, Ph.D. is editor of *Newsweek International*, a columnist and CNN host. Described by *Esquire* magazine as "the most influential foreign policy advisor of his generation," he is widely respected for his ability to spot economic and political trends around the world. Zakaria oversees all of *Newsweek*'s editions abroad, and his cover stories and columns — on subjects from globalization and emerging markets to the Middle East and America's role in the world — reach more than 25 million readers weekly. He also is the host of weekly international news program "Fareed Zakaria GPS," which airs on CNN worldwide. His new national bestseller, "The Post-American World," is about growth in China, India, Brazil and many other countries, and what it means for the future.

Royce Carlton Inc., c/o Helen Churko, 866 United Nations Plaza,
New York, NY 10017, Phone: 212.355.7700 ext. 981,
E-mail: helen@roycecarlton.com

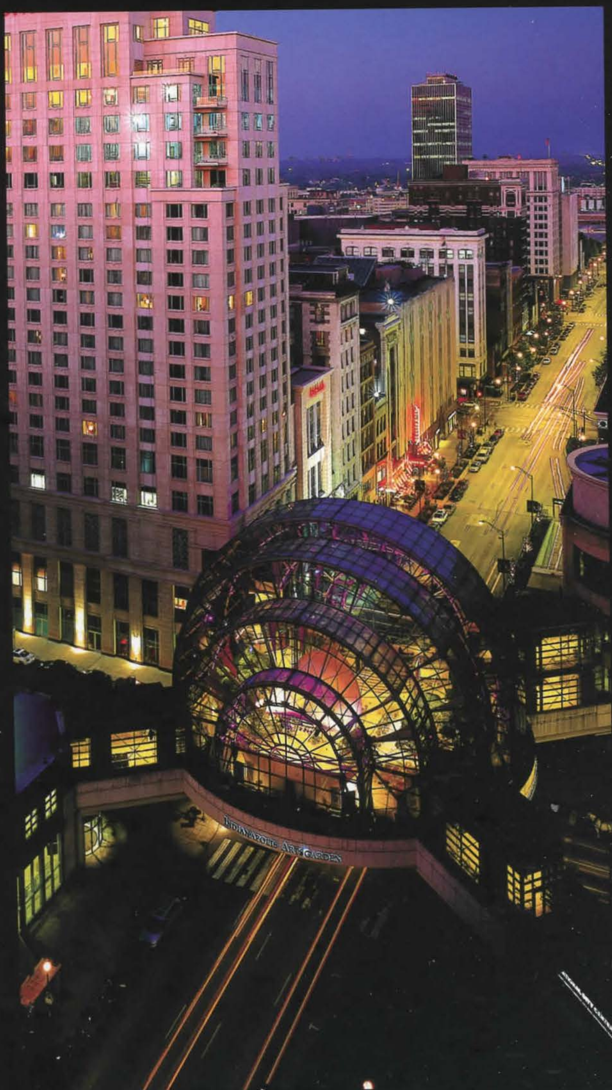
D. Scott Brennan of South Bend, Indiana, is the Nominee to the 2010 MDRT Executive Committee. Brennan is a 26-year MDRT member with five Court of the Table and one Top of the Table qualifications. A dedicated MDRT leader, Brennan served as Divisional Vice President of Business and Educational Services in 2000, and of Membership Services in 1998. He has also chaired five MDRT committees and task forces. Brennan has never missed an MDRT Annual Meeting, and he is a highly regarded industry speaker. A Platinum Knight of the MDRT Foundation, Brennan served on the MDRT Foundation Board from 2004 to 2006. He is also an active volunteer in his community, where he has served as president of several organizations. Brennan's industry awards include the 2003 and 2004 MassMutual Indiana Agent of the Year, the 1998 National Association of Insurance and Financial Advisors Indiana Life Underwriter of the Year, and the 1994 South Bend Agent of the Year.

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



"Indianapolis is a great city with the heart of a small town. Anything you would find in a larger city, you will find here. This is a place where all of the best restaurants are at your fingertips without any hassle. When you come to our city, you will feel as if you are at home."

Francine Jacoby, CLU, ChFC
Indianapolis, Indiana
34-year member, 29 Annual Meetings



General Information

Indiana Convention Center
100 S. Capitol Ave.
Indianapolis, IN 46225 USA
Phone: +1 317.262.3452

Hyatt Regency Indianapolis (tri-headquarter hotel)
1 block to Convention Center
1 S. Capitol Ave.
Indianapolis, IN 46204 USA
Phone: +1 317.632.1234 | Fax: +1 317.616.6299

Indianapolis Marriott Downtown (tri-headquarter hotel)
Connected to Convention Center
350 W. Maryland St.
Indianapolis, IN 46225 USA
Phone: +1 317.822.3500 | Fax: +1 317.822.1002

Westin Indianapolis (tri-headquarter hotel)
Connected to Convention Center
50 S. Capitol Ave.
Indianapolis, IN 46204 USA
Phone: +1 317.262.8100 | Fax: +1 317.231.3928

Crowne Plaza Indianapolis
3 blocks to Convention Center
123 W. Louisiana St.
Indianapolis, IN 46225 USA
Phone: +1 317.631.2221 | Fax: +1 317.236.7474

Embassy Suites Downtown
2 blocks to Convention Center
110 W. Washington St.
Indianapolis, IN 46204 USA
Phone: +1 317.236.1800 | Fax: +1 317.236.1816

Hilton Indianapolis
4 blocks to Convention Center
120 W. Market St.
Indianapolis, IN 46204 USA
Phone: +1 317.972.0600 | Fax: +1 317.972.0660

Omni Severin Hotel
3 blocks to Convention Center
40 Jackson Plaza
Indianapolis, IN 46225 USA
Phone: +1 317.634.6664 | Fax: +1 317.687.3612

2010 MDRT Annual Meeting Vancouver Booth

Visit the Vancouver Booth in the Registration area located in Halls DE of the Indiana Convention Center to learn more about the exciting destination of the 2010 MDRT Annual Meeting. Passport photo services and applications are available in the booth.

Admission: Badges and Tickets

Badges: Admission into any session or event, including Main Platform, Welcome Reception and Let's Party at Club MDRT, is granted by your personal meeting badge (this excludes events that 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 MDRT Foundation 50th Anniversary Reception, Court of the Table–Top of the Table Program, Breakfast Programs and Lunch Programs. 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.

Continuing Education

Continuing education credits are not offered at the 2009 Annual Meeting.

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 Halls DE of the Indiana Convention Center.

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 Halls DE of the Indiana Convention Center. 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. Refer to the Exhibitor Listing book for a list of exhibitors and the Exhibit Hall floor plan.

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.

Exhibit Hours:

Sunday	June 7	11 a.m. – 4 p.m.
Monday	June 8	11:30 a.m. – 5:30 p.m.
Tuesday	June 9	11:30 a.m. – 5:30 p.m.
Wednesday	June 10	11:30 a.m. – 3:30 p.m.

First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact hotel staff or the First Aid Office on the first level of the Indiana Convention Center.

First Time Attendee Booth

First-time meeting attendees should stop by this booth, located in the Registration area in Halls DE of the Indiana Convention Center, to learn firsthand from fellow members how to get the most out of the meeting. This booth is open Saturday from 12 p.m. to 6 p.m. and Sunday from 8 a.m. to 5 p.m.

Global Gift Fund Booth

Global Gift Fund is a donor-advised service offered through the MDRT Foundation that provides you with an opportunity to meet your clients' philanthropic needs, while providing a money-management opportunity for you. Through Global Gift Fund, you can help your clients create their own family foundation without any administrative hassles. Stop by the Global Gift Fund Booth 315 in the Exhibit Hall to learn how 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 123 in the Indiana Convention Center. A form also may be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located in Halls DE of the Indiana Convention Center.

Handouts

Focus session handouts – MDRT is going green!

MDRT no longer provides Focus Session handouts to be distributed as you walk into the session rooms. As a 2009 Annual Meeting attendee, you have access to ALL Focus Session handouts in a .pdf format online at http://handouts.mdrt.org.

Hearing-Impaired Headsets

Headsets for the hearing-impaired are available for those members who requested the service on the advanced registration form. Please refer to the simultaneous interpretation requirements located on Page 82 for further details.

Housing/Accommodations

All questions relating to housing reservations should be referred to the Housing Booth located in the Registration area, in Halls DE of the Indiana Convention Center.

Housing Booth Hours:

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

Lost and Found

Lost and Found is located at the On-Site Registration Counter located in Halls DE of the Indiana Convention Center.

Lunch Options

The Indiana Convention Center has a limited-menu concession counter near Halls DE and at lobby kiosks where beverages, light breakfast and lunch may be purchased. Additionally, there are numerous options at nearby restaurants.

Main Platform

Main Platform sessions will begin Monday morning in Halls ABC at the Indiana Convention Center. 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 8	8 a.m. – 11:30 a.m.
Tuesday	June 9	8 a.m. – 11:30 a.m.
Wednesday	June 10	8 a.m. – 11:30 a.m.
Thursday	June 11	8 a.m. – 11:30 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: Printed copies of the manuscripts are not available for sale.)

MDRT Foundation Booth

In 2009, your MDRT Foundation is celebrating 50 years of changing lives and building stronger communities worldwide. Whether granting the wish of a terminally ill child, providing shelter for a family once homeless, or funding cutting-edge medical research, the MDRT Foundation is committed to providing hope to people in need around the globe. Last year alone, more than USD 1.8 million was distributed to support charitable organizations worldwide. The MDRT Foundation is encouraging all Annual Meeting attendees to pass on their caring and sharing spirit by contributing to the Million Dollar Promise Appeal: Pass It On. Contributions to this appeal will support Heifer International — a nonprofit organization committed to ending world hunger and poverty by providing livestock and small business training to people in need — along with hundreds of other worthy charitable causes supported by your MDRT Foundation each year. Stop by the MDRT Foundation Booth, located within the Power Center, to make your donation and see how your Foundation has changed the world throughout the last 50 years.

MDRT Foundation Booth Hours:

Saturday	June 6	12 p.m. – 5 p.m.
Sunday	June 7	11 a.m. – 4 p.m.
Monday	June 8	11:30 a.m. – 5:30 p.m.
Tuesday	June 9	11:30 a.m. – 5:30 p.m.
Wednesday	June 10	11:30 a.m. – 5:30 p.m.
Thursday	June 11	7:30 a.m. – 12:30 p.m.

Member Resource Center

The Member Resource Center, located inside the Exhibit Hall, 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.
- Hear about how you can win a trip to the 2010 Annual Meeting in Vancouver, British Columbia, Canada, through the Member Referral Program.
- Sign up for the MDRT Speakers Bureau.

MDRT/GAMA International Mentoring Program

- Increase your productivity.
- Develop a business successor.
- Help new producers achieve MDRT-level production.
- Discover new markets.
- Renew your passion for the business.

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.

MDRT Experience Korea

- Get information about the 2010 MDRT Experience in Seoul, Korea.
- Register for the 2010 MDRT Experience at a discounted rate.
- Learn about the Annual Meeting program and speakers featured on Main Platform.

Grand Prize Drawing

The Member Resource Center is holding a grand prize drawing for one free registration to attend the 2010 MDRT Annual Meeting in Vancouver, British Columbia, Canada. Be sure to stop by and drop your ticket for your chance to win!

MDRT Help Desk

For the benefit of all attendees, a central help and information desk is located in the Registration area of the Indiana Convention Center. Attendees can get information about the Annual Meeting, as well as local information about Indianapolis and the surrounding area.

MDRT Power Center

Prestige, Professional Growth, Personal Growth ... Power Center

The MDRT Power Center, located in Halls DE of the Indiana Convention Center, 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 from the 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.

MDRT Power Center Hours:

Saturday	June 6	12 p.m. – 5 p.m.
Sunday	June 7	11 a.m. – 4 p.m.
Monday	June 8	11:30 a.m. – 5:30 p.m.
Tuesday	June 9	11:30 a.m. – 5:30 p.m.
Wednesday	June 10	11:30 a.m. – 5:30 p.m.
Thursday	June 11	7:30 a.m. – 12:30 p.m.

Meeting Involvement Booth

The Meeting Involvement Booth is located in the Registration area of the Indiana Convention Center. Here, meeting attendees can volunteer to work on a PGA task force and find a list of people registered for the meeting. Getting involved as a volunteer will be one of the most rewarding parts of your MDRT membership. Join PGA today!

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session Saturday, June 6, at 4 p.m., in the 500 Ballroom in the Indiana Convention Center.

Quarter Century Club

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

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.

Registration Hours

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

Restaurant Reservations

The Indianapolis Convention and Visitors Association will be located just outside of Halls DE and will assist with information about Indianapolis. They will have maps of the city available and will assist with restaurant reservations.

Booth Hours:

Saturday	June 6	12 p.m. – 6 p.m.
Sunday	June 7	8 a.m. – 7 p.m.
Monday	June 8	11:30 a.m. – 4 p.m.
Tuesday	June 9	11:30 a.m. – 4 p.m.
Wednesday	June 10	11:30 a.m. – 4 p.m.

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 filled 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 Interpretation

English is the official language of the 2009 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 1, 2009.

MDRT will provide 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 1, 2009. 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 or MasterCard) to obtain a headset and receiver. When the equipment is returned undamaged at the end of the meeting, the credit card voucher will be returned, and no charge will have been made.

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

Saturday	June 6	12 p.m. – 6 p.m.
Sunday	June 7	8 a.m. – 7 p.m.
Monday	June 8	7 a.m. – 4 p.m.
Tuesday	June 9	7 a.m. – 4 p.m.
Wednesday	June 10	7 a.m. – 4 p.m.
Thursday	June 11	7:30 a.m. – 1 p.m.

Special Needs Seating

For Main Platform sessions, a section of Halls ABC has been reserved for members with special needs who have indicated this via their meeting registration.

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. Some restaurants may require more formal attire.

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 receive Annual Meeting materials, all members and special guests must register at the MDRT Registration Desk.
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.

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.

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.

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Member Onyx Rings

Member Pewter Pen
Member Bettoni Pens

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Objections Handbook

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orders@mdrt.org
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MDRT®

MDRT ANNUAL MEETING 2009 INDIANAPOLIS

Special Recognition

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President
James E. Rogers, CLU, CFP
Immediate Past President
Guy E. Baker, MSFS, CLU
First Vice President
Julian H. Good Jr., CLU, ChFC
Second Vice President
Jennifer A. Borislow, CLU
Secretary
James D. Pittman, CLU, CFP
Divisional Vice President, Annual Meeting PDC
Michelle L. Hoesly, CLU, ChFC
Divisional Vice President, Top of the Table
Steven A. Plewes, CLU, ChFC
Divisional Vice President, External Relations
Sally W. Munford, MSFS, CLU
MDRT Foundation President
Divisional Vice President, Finance
Andrew C. Lord, CLU, ChFC
Divisional Vice President, Membership Services
Regina Bedoya, CLU, ChFC
Divisional Vice President, Membership Standards
Peter R. Magni, LUTCF
Divisional Vice President, Annual Meeting PGA
Caroline Kheng, ChFC
Divisional Vice President, Practice Management
Ross Vanderwolf, CFP
Divisional Vice President, Member Communications

2009 MDRT Foundation Officers

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Immediate Past President
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Corry Collins, CFP, RHU
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Frank W. Andreoli
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Marcus T. Henderson Sr., LUTCF
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Peter John Chote
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Sarah J. Kaelberer, CFP, ChFC
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Captain
Sandra Saksena
Captain
George B. Sigurdson, CLU
Captain
Marc A. Silverman, CLU, ChFC
Captain

2009 Program General Arrangements Committee

Peter R. Magni, LUTCF
Divisional Vice President
Craig W. Pergerson, CLU, ChFC
Chair, Member Enhancement
James M. McEvoy, CLU, AEP
Chair, Member Logistics
Robert L. Avery II, CLU, ChFC
Chair, Member Services
Miki Hidenori, TLC
Director, Entertainment
Rino V. Cipparrone, CFP, CLU
Assistant Director, Entertainment

Angelia Z. Fritter, CLU, ChFC
Assistant Director, Entertainment
Keita Honda
Assistant Director, Entertainment
David Pritchard, CertPFS
Assistant Director, Entertainment
Elizabeth Lachance Hesson, CFP, CLU
Director, FTO
Niraj P. Baxi, CLU, ChFC
Assistant Director, FTO
David J. Schnall
Assistant Director, FTO
William M. Weimer, CFP, ChFC
Assistant Director, FTO
Scott R. Lebin, RFC
Director, Meeting Information and Involvement
Rajesh Chheda, B Com
Assistant Director, Meeting Information and Involvement
Carkdon E. Lahey Jr., CLU, ChFC
Assistant Director, Meeting Information and Involvement
Aurora L. Tancock, FLMI
Assistant Director, Meeting Information and Involvement
Richard J. Presky, LUTCF, CLU
Director, Power Center
Gary S. Chard
Assistant Director, Power Center
William E. McMann
Assistant Director, Power Center
Charles L. Stephen, CLU
Assistant Director, Power Center
Eunice C. Wu
Assistant Director, Power Center
Tsutomu Inagaki, CFP
Director, Registration
Thomas E. Fowler, CLU, LUTCF
Assistant Director, Registration
Jerry Maier, CLU, ChFC
Assistant Director, Registration
Harish Mishra
Assistant Director, Registration
Scott S. Paterick, CLU, ChFC
Assistant Director, Registration
Brad J. Myers
Director, Speaker Relations - Main Platform
Michael P. Austin, CLU, CFP
Assistant Director, Speaker Relations – Main Platform
Laurie A. Leja, CLTC
Assistant Director, Speaker Relations – Main Platform
Peter Moyle, ADFS, FChFP
Assistant Director, Speaker Relations – Main Platform

Robert D. Sills, CLU, ChFC
Assistant Director, Speaker Relations – Main Platform
Karin L. Tyson, ChFC
Assistant Director, Speaker Relations – Main Platform
David R. Wilson, CLU
Director, Speaker Relations – Sessions
David W. Bombard, CLU, ChFC
Assistant Director, Speaker Relations – Sessions
Craig A. Lilley, CFP, CLU
Assistant Director, Speaker Relations – Sessions
Thomas E. McGregor, CLU, ChFC
Assistant Director, Speaker Relations – Sessions
Timothy M. Reis, LUTCF
Assistant Director, Speaker Relations – Sessions
Andrew J. Brook, CertPFS
Director, Traffic - General
Don C. Hall II, CLU, ChFC
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
Godfried Wouters
Assistant Director, Traffic – General
William M. McNamara, CLU, ChFC
Director, Traffic – Main Platform
David L. Bailin, CLU, ChFC
Assistant Director, Traffic – Main Platform
John A. Hoogenboom, CLU, CLTC
Assistant Director, Traffic – Main Platform
Colin R. Parkin, CertPFS, CertCIIMP
Assistant Director, Traffic – Main Platform
Ava Diane Smith, CLU, ChFC
Director, Traffic – Sessions
Lynne S. Crow, CLU, ChFC
Assistant Director, Traffic – Sessions
Eleni D. Gryparis, LUTCF
Assistant Director, Traffic – Sessions
Eva Ho Yee Wah, LUTCF
Assistant Director, Traffic – Sessions
Jennifer P. Mann, MBA, LUTCF
Assistant Director, Traffic – Sessions
Michael R. Mignano, CLU, ChFC
Assistant Director, Traffic – Sessions
John A. Shumski, RFC, LUTCF
Assistant Director, Traffic – Sessions

In Memoriam

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

Juanito Albano Jr., LUTCF
Los Angeles, CA
Robert H. Altemus Jr., CLU, ChFC
Exton, PA
Kenneth Walter Anderson, CLU, CFP
West Des Moines, IA
Paul A. Anstis
Pittsburg, PA
Randall J. Baar, CLU, ChFC
Holland, MI
Warren R. Baltimore, CLU, MSFS
Nantucket, MA
Jack L. Baras
Chattanooga, TN
James W. Bean, CLU, ChFC
Wichita, KS
Charles A. Bobkier
Edison, NJ
G. William Boulware
Longboat Key, FL
Robert E. Bowlus, CLU, ChFC
Baton Rouge, LA
William E. Branham, CLU
Oklahoma City, OK
Thomas L. Bruder, LUTCF
Mesa, AZ
James R. Burns
La Crosse, WI
Allen K. Chinoy, MBA
Darien, IL
Robert D. Cowan
New York, NY
James P. Cuppy, CLU, ChFC
Lafayette, IN
John T. Curran, CLU
Waterloo, IA
Alan Davidson, CLU, ChFC
Whittier, CA
Clell W. Douglass, CLU
Muncie, IN
Herman M. Eisenstein, CLU, ChFC
Roseland, NJ
Jack Feibus, CLU, RHU
Stowe, VT
J. Louis Forrester, CLU, CFP
Anderson, SC
Ken Karl Francis
Toronto, Ontario, Canada
Benjamin Frauwirth, CLU
Falls Church, VA
John A. Freund, CLU, CFP
Montreal, QC, Canada

Linda Frith, CLU, ChFC
Gadsden, AL
Christian J. Gambel, CLU
Lafayette, LA
Robert Garcia
McAllen, TX
J. A. Ginn Jr., CLU, ChFC
Palatka, FL
Barry L. Gries, CLU
Orange, CA
Robert A. Grookett, LUTCF
Columbia, SC
Gerald Charles Guzzino
Morgan City, LA
M. Luther Hahs, CLU
Cape Girardeau, MO
Edward C. Hamill, LUTCF, CSA
Fresno, CA
Joseph W. Hanley, CLU
Sea Girt, NJ
John L. Helm, CLU
Louisville, KY
Neil D. Hoile, CFP
Glenelg, SA, Australia
Richard W. Hynson, CLU
Keedysville, MD
Carl T. Johnson, CLU
Cadillac, MI
G. Ralph Jones, CLU
Decatur, AL
Harold M. Judin
Craighall, South Africa
Nathan Karnibad
Savannah, GA
Norman Knell, FChFP, CFP
Osborne Park, WA
Paul J. Maloney
North Tonawanda, NY
Everette W. McFadden, ChFC
Nashville, TN
Miles W. McNally, CLU, ChFC
Minneapolis, MN
James R. McNichols
Elgin, IL
Cirilo A. McSween
Chicago, IL
Wilbur E. Meckenstock
Hays, KS
June M. Milam
Harahan, LA
J. Tom Miles Jr., CLU
St. Louis, MO
Edgar Jack Miller
Canandaigua, NY
Ned A. Miller, CLU, CSA
Albuquerque, NM

Raymond H. Moran, CLU, ChFC
Memphis, TN
William C. Morton Jr.
Fayetteville, AR
Hidenori Nishizawa, CFP
Tokyo, Japan
Seymour N. Okner
Chicago, IL
Amory G. Oliver, CLU, ChFC
Dallas, TX
W. Henry Pendell, CLU
Venice, FL
Richard A. Phillips
Brentwood, TN
Scott H. Richards
Minneapolis, MN
Frederick E. Rieger Jr., CLU
Stratford, CT
Daniel M. Ross, CLU
Boca Raton, FL
James Gerald Ruppert, CLU, ChFC
Brentwood, TN
Otto O. Schnellbacher Sr., CLU
Topeka, KS
Vinay K. Shukla
Vienna, VA
Albert A. Simpler Jr.
Mount Chanin, DE
Uday Singh
Auckland, New Zealand
Arthur H. Smith
Portland, OR
Joseph A. Sprunk
East Bridgewater, MA
Maurice M. Stern, CLU
New Orleans, LA
Viorel G. Stoia, CLU, ChFC
Aberdeen, SD
Jack O. Tomlinson Sr., CLU, ChFC
Birmingham, AL
George A. Tracy
West Hartford, CT
James S. Tschantz, CLU
Canton, OH
Takuya Tsuno
Tokyo, Japan
William H. Tuft
Peoria, IL
Jim C. Vervack, CLU, ChFC
Oklahoma City, OK
Aaron Wexler, CLU, CFP
Montvale, NJ
Scott E. Wilcox, CLU
Oklahoma City, OK
Thomas J. Wolff, CLU, ChFC
Manchester, CT

Raymund Wu
Mill Neck, NY
Irene Wu Oi Kei
North Point, Hong Kong SAR
Wesley K. Wyatt
Pittsburgh, PA
Bernard H. Zais, CLU, ChFC
Winooski, VT
Harold Zlotnik, CLU
Vancouver, BC, Canada

Past Presidents

Year		Total Membership
1927	*Paul F. Clark, CLU, John Hancock, Boston, MA *Meeting at the Peabody, Memphis, TN*	32
1928	*William M. Duff, CLU, Equitable–New York, Pittsburgh, PA *Meeting at the Book-Cadillac, Detroit, MI*	39
1929	*George E. Lackey, CLU, MassMutual, 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, MassMutual, 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, MassMutual, 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, MassMutual, 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
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

Year		Total Membership
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, Colorado Springs, CO*	3,636
1966	*Donald Shepherd, John Hancock, Boston, MA *Meeting at the Statler Hilton, Boston, MA*	4,076
1967	*Frank E. Sullivan, CLU, Mutual Benefit Life, Newark, NJ *Meeting at Congress Hall, Lucerne, Switzerland*	4,616
1968	*Sadler Hayes, Penn Mutual, New York, 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
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, MassMutual, Atlanta, GA *Meeting at the Seattle Center, Seattle, WA*	9,587
1974	C. Robinson Fish III, CLU, Northwestern Mutual, Boston, MA *Meeting at the Fountainbleau, Miami Beach, FL*	10,987
1975	Jack Peckinpaugh, CLU, ChFC, Indianapolis Life, Muncie, IN *Meeting at the Masonic Memorial Temple, San Francisco, CA*	12,422
1976	Rulon E. Rasmussen, CLU, New York Life, Phoenix, 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

Year		Total Membership
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
1992	William T. O'Donnell, MassMutual, 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, MassMutual, 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, U.K. *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

Year		Total Membership
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
2008	James E. Rogers, CLU, CFP, Rogers Group Financial Ltd., Vancouver, British Columbia, Canada *Meeting at Metro Toronto Convention Centre, Toronto, Ontario, Canada*	39,340

*Deceased

Special Guests

Robelynn Abadie, LUTCF, RFC
President
Association of Health Insurance Advisors

Rudolf Adam
Chief Sales Officer
AXA Czech Republic & Slovakia

Larry Adams
Senior Vice President,
Chief Agency Officer
Ohio National Financial Services

Shiraze Ahamad
Director
Guardian Life of the Caribbean

Michele Ansbacher
Vice President, Field Operations
Prudential Financial

Joan Bancroft
President
Berkshire Life Insurance Co. of America

Jim Barry
President
LIA Ireland

Laurence Barton, Ph.D.
President and CEO
The American College

Tomasz Bartuzel
Head of Sales Development
Commercial Union (Aviva) Poland

Kevin Bell, J.D., CLU
President
National Association of Insurance and Financial Advisors–Indianapolis

Jose Bellavista, LUTCF
General Manager
Mutual of Omaha Caribbean

R. Clifford Berg Jr., CLU, ChFC
President-Elect
Society of Financial Service Professionals

Kristan Birchard, CFP, CLU
Chair
Advocis

Paul Bishop
Senior Vice President
Country Financial

Ed Boyce
Vice President
New York Life International

Mark Burson
General Agent
MassMutual Financial Group

Christopher Calabro, CLU, ChFC
Vice President
MassMutual Financial Group

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

Keith Carby
Chief Executive Officer
Foster Denovo/Openwork

Fabian Carew
President
Trinidad and Tobago Association of Insurance and Financial Advisors

Robert Carter, CLU, ChFC
President-Elect
Association for Advanced Life Underwriting

Javier Castro Pena
Chief Operating Officer and CCO
Prudential Seguros

Pedro Chavelas
Sales Director - WSM
MetLife Mexico

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

Yonghong Cheng
General Manager
Taiping Life Insurance Co. Ltd.

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

Russell Childers, CLU, ChFC
President
National Association of Health Underwriters

Madzishe Chipunza
Life Marketing Executive
First Mutual Life of Zimbabwe

David Clarke
Vice President, Sales
CLICO Life

Gary S. Dworkin, CLU, RHU
Chairman
National Association of Independent Life Brokerage Agencies

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

Victor Feldmann
Director, Comercial Lineas Personales
Seguros Monterrey New York Life

Bradley Ferguson
President
LUA of the Bahamas

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

Thomas R. Gearhart, CLU
President
Indiana Association of Insurance and Financial Advisors

Salvador Gomez Padilla
Sales Director – Private
Individual (Traditional)
MetLife Mexico

John Greene, CLU, ChFC
President, Agency Distribution
Prudential Financial

William D. Gruccio, CLU, ChFC
Vice President,
Career Agency System
Penn Mutual Life

Eleni Gryparis
President
Panhellenic Association of Insurance Advisors

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

Salah Halawi
Agency Director
American Life Lebanon

Brian Harrison, CFP, CLU
Director of Insurance Marketing
Commonwealth Financial Network

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

Brian Heapps, CLU, ChFC
Executive Vice President,
Sales and Business Development
John Hancock Financial Network

Eric Hosin
Senior Vice President,
Individual Life
Guardian Life Ltd.

Jeffrey Hughes
Chief Executive Officer
GAMA International

Paul Jones
National Sales Manager
ING Australia

Joseph Jordan
Senior Vice President, Marketing
MetLife

M. Karunanidhi
Chief Exeutive Officer
Life Underwriters Guild of India

Wilford Kavanaugh
Senior Vice President
Securian Financial

Kevin Keller, CAE
Chief Executive Officer
Board of Standards Inc.

Bassam Khoueiss
Head of Marketing and Sales
Allianz SNA s.a.l.

Katherine Klingler, CPA
Senior Vice President, Marketing
and Competitive Strategy
John Hancock Financial Network

Richard Klipin
Chief Executive Officer
Association of Financial Advisors Ltd.

Michael Kok Fook On
President
National Association of Malaysian Life Insurance and Financial Advisors

Special Guests (continued)

Raman Muthu Kumar
Sales Manager
Nexus Insurance Brokers LLC

Kwang-Young Kwon
Managing Director-Head of Marketing Support Division
HeungKuk Life Insurance Co. Ltd.

Luc Labelle
Executive Vice President
Chambre de la Securite Financiere

Jones Lam
Vice President and Director of Agency
AIA - Hong Kong

Lorna Lao
President
Life Underwriters Association of the Philippines

Samuel Lau
President
Life Underwriters Association of Hong Kong

Le Thi Ngoc Diep
Senior Manager
Prudential Vietnam Assurance

Ming Hung Liao
General Manager
Cathay Life Insurance Co.

Matthew J. Lueder, CLU, ChFC
Assistant Regional Director
Northwestern Mutual

Amer Abdel Malak
Assistant Agency Director
American Life Lebanon

JoAnn Martin, CPA, FLMI
President and CEO
UNIFI Mutual Holding Co.

Anthony J. Martins
Chief Field Officer, Career Distribution
Securian Financial

Theodore Mathas
President and CEO
New York Life

George Mavrelis
Chief Commerical Officer
Interamerican Group

Noel Maye, CAE
Chief Executive Officer
Financial Planning Standards Board Ltd.

Tudor Moldovan
Director General
Generali Asigurari SA

Dayton Molendorp, CLU
Chairman, President and CEO
OneAmerica

Donald R. Munson, CLU, ChFC
Vice President, International
MetLife

Manoj Nambiar
Vice President-Sales Development
ICICI Prudential Life Insurance Co. Ltd.

Nguyen Khac Thanh Dat
Chief Agency Officer
Prudential Vietnam Assurance

Uelma Nicholson
President
Jamaica Association of Insurance and Financial Advisors

Bruce Olberding
President
Sunset Financial Services Inc.

Gregory Ostergren
Chairman, President and CEO
American National

Patrick O'Sullivan
Chief Executive Officer
LIA Ireland

Chrysostomos Paraskevopoulos
Sales Manager
Laiki Cyprialife Ltd.

Anand Pejawar
Country Head - Bancassurance and Micro Insurance
SBI Life Insurance Co. Ltd.

Marlene Perez de Wolfschoon
Marketing Manager, Sales
Assicurazioni Generali S.p.A.

Robert B. Plybon, CLU, ChFC
Chairman
The American College

Greg Pollock
President and CEO
Advocis

Roger W. Pryor, CLU
Second Vice President
Ohio National Financial Services

Graham Eric Putt
General Manager Marketing Development and Distribution
Comminsure

Victor Quisumbing
President and CEO
Great Pacific Life Assurance Corp.

Phillip C. Richards, CFP, CLU
Chair
Life and Health Insurance Foundation for Education

Larry Rybka
President
ValMark Securities Inc.

M Salim
President
Association of Financial Advisers Singapore

Adam Sankowski
President
Polish Chamber of Insurance and Financial Intermediaries

Pete Seltz
Regional Vice President
Principal Financial Group

Jerry Semler, CLU
Chairman Emeritus
OneAmerica

Prasun Sikdar
Senior Vice President and Head - Health Business
ICICI Prudential Life Insurance Co. Ltd.

James Sim, CFP
President
Financial Planning Association of Singapore

P. Srinivasan
President
Life Underwriters Guild of India

Andrzej Staszkiewicz
Head of Sales
Commercial Union (Aviva) Poland

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

Rajesh Sud
Managing Director
Max/New York Life Insurance Co. Ltd.

Dave Tan
Director, Training and Education
Prudential Assurance Co. Singapore Pte Ltd.

Maria Umbach, CLU
Vice President and Chief Marketing Officer
Guardian Life Insurance

Chuck Van Devander
Senior Vice President, Distribution
Aviva Life and Annuity Co.

Tibor Vegh
Head of Composite Sales
Generali Hungary

Mario Vela Berrondo
Chief Executive Officer
Seguros Monterrey New York Life

Tim Walsh
President and CEO
Farm Family

Robert Weissman, CLU
Senior Vice President and COO
Prudential International Insurance

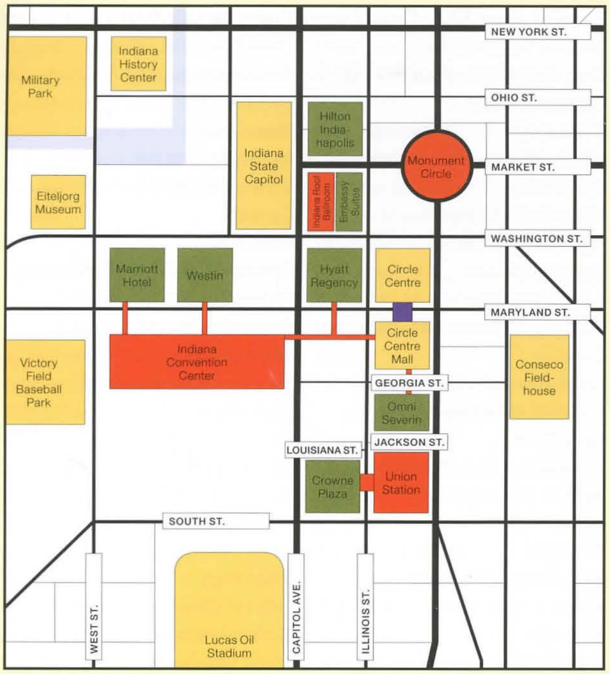
Cliff F. Wilson, CLU, ChFC
President
National Association of Insurance and Financial Advisors

Linda Witham, ChFC, CFP
President-Elect
GAMA International

Jill Wood Esquivel
Manager, Sales
Aseguradora Mundial

Kevin Wright
Deputy Chief Executive, Insurance, Asia
Prudential Corp. Asia

Downtown Indianapolis



Content Key

- Convention Center and Meeting Venues
- Hotels and Accommodations
- Landmarks

Official Hotels

Hyatt Regency Indianapolis
(tri-headquarter)
1 block to Convention Center
1 S. Capitol Ave.
Indianapolis, IN 46204 USA
+1 317.632.1234

Indianapolis Marriott Downtown
(tri-headquarter)
Connected to Convention Center
350 W. Maryland St.
Indianapolis, IN 46225 USA
+1 317.822.3500

Westin Indianapolis
(tri-headquarter)
Connected to Convention Center
50 S. Capitol Ave.
Indianapolis, IN 46204 USA
+1 317.262.8100

Crowne Plaza Indianapolis
3 blocks to Convention Center
123 W. Louisiana St.
Indianapolis, IN 46225 USA
+1 317.631.2221

Embassy Suites Downtown
2 blocks to Convention Center
110 W. Washington St.
Indianapolis, IN 46204 USA
+1 317.236.1800

Hilton Indianapolis
4 blocks to Convention Center
120 W. Market St.
+1 877.634.4301
Indianapolis, IN 46204 USA

Omni Severin Hotel
3 blocks to Convention Center
40 W. Jackson Place
Indianapolis, IN 46225 USA
+1 317.634.6664

Future Meeting Dates

Million Dollar Round Table Annual Meetings

Vancouver, British Columbia, Canada, June 13–17, 2010
Atlanta, Georgia, USA, June 5–9, 2011
Anaheim, California, USA, June 10–14, 2012

Million Dollar Round Table Top of the Table Annual Meetings

Kauai, Hawaii, USA, October 7–10, 2009
Naples, Florida, USA, October 6–9, 2010

MDRT Experience

Seoul, Korea, March 11–13, 2010

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