MDRT

The Premier
Association of Financial
Professionals®

Future Meeting Dates

MDRT Annual Meetings

June 5–9, 2011, Atlanta, Georgia, USA

June 10–14, 2012, Anaheim, California, USA

Top of the Table Annual Meetings

October 6–9, 2010, Naples, Florida, USA

September 21–24, 2011, Indian Wells, California, USA

MDRT Experience

February 24–26, 2011, Singapore

Register Now for the 2010 Top of the Table and 2011 MDRT Experience Meetings at www.mdrt.org!

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Shawn Boothe

MDRT®
ANNUAL MEETING
2010
VANCOUVER

2010 MDRT Annual Meeting Program Guide

June 13–17

Vancouver, British Columbia, Canada

MDRT

The Premier
Association of Financial
Professionals®

Keys

Content Level

G	General
A	Advanced

Audience Appeal

- U.S. Interest
- Global Interest
- Canadian Interest

Session Track Key

PR	Protection
RT	Retirement
PM	Practice Management
SA	Sales
MK	Marketing
WP	Whole Person
OT	Other

Location Key

CC	Convention Centre
FV	Fairmont Hotel Vancouver
FW	Fairmont Waterfront
PP	Pan Pacific

Interpreted Session/Language Key

Interpreted Session

+

C	Cantonese
J	Japanese
K	Korean
M	Mandarin
S	Spanish
T	Thai

Session Time

Session Title
Session Location
Session Speaker
Session Description
G S PR

Saturday, June 12

9 a.m. – 11 a.m. and 12 p.m. – 2 p.m.

Million Meal Challenge

(MDRT service project)
CC – West, Exhibition Level, Hall B2

12 p.m. – 6 p.m.

Registration and Interpretation Headset Booth Open

CC – West, Exhibition Level, Halls A/B1

12 p.m. – 5 p.m.

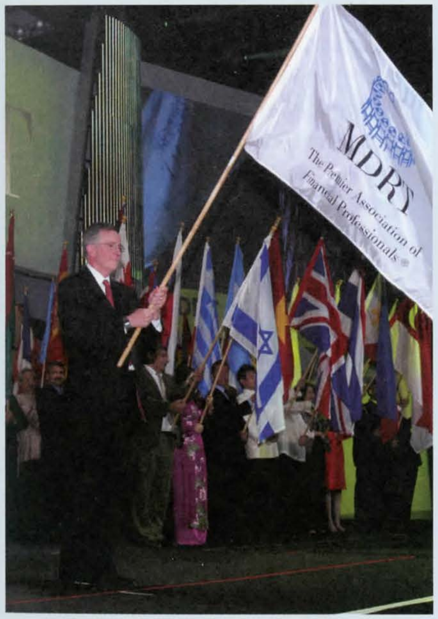
MDRT Power Center Store and MDRT Foundation Booth Open

CC – West, Exhibition Level, Halls A/B1

4 p.m. – 5:30 p.m.

PGA Volunteer Orientation Session

CC – East, Convention Level, Ballroom A/B



Name Badge

Your personal meeting badge is required for entrance into all sessions and events, including Main Platform, Welcome Reception and Let's Party! *This includes events that also require a ticket.*

Information in this 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, which is distributed on site.

Sunday, June 13

8 a.m. – 7 p.m.

Registration and Interpretation Headset Booth Open

CC – West, Exhibition Level, Halls A/B1

10 a.m. – 5 p.m.

MDRT Power Center Store, MDRT Foundation Booth and Exhibit Hall Open

CC – West, Exhibition Level, Halls A/B1

Don't Just Attend – Participate!

Volunteer for the Program General Arrangements Committee (PGA) at the PGA Meeting Information and Involvement Booth. Volunteer for the Million Meal Challenge at the MDRT Foundation Booth.

11 a.m. – 1:30 p.m.

Court of the Table – Top of the Table Program and Reception

Program

11 a.m. – 12:30 p.m.

FV – British Columbia Ballroom

Reception

12:30 p.m. – 1:30 p.m.

FV – Pacific Ballroom

Possibilities in the Age of the Unthinkable

Joshua Cooper Ramo

Economist and author of "The Age of the Unthinkable: Why the New World Disorder Constantly Surprises Us and What We Can Do About It," Ramo provides insight into the world's changing power structure and shares his new model for responding to — and thriving in — this unpredictable world.

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.*

12 p.m. – 2 p.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2

2:30 p.m. – 3:30 p.m.

Financial Literacy Workshop

CC – West, Exhibition Level, Halls A/B1

Walter E. Katz, CLU, CFP

James Douglas Pittman, CLU, CFP

Michael L. Weintraub, CLU

We have all heard and seen the growing evidence that very few consumers have any financial acumen or financial wisdom. People may know how to make money, but they have no idea how to save it, and even fewer know how to invest it. How can you, as a member of MDRT, help solve this problem and, in the process, improve your image and broaden your market?

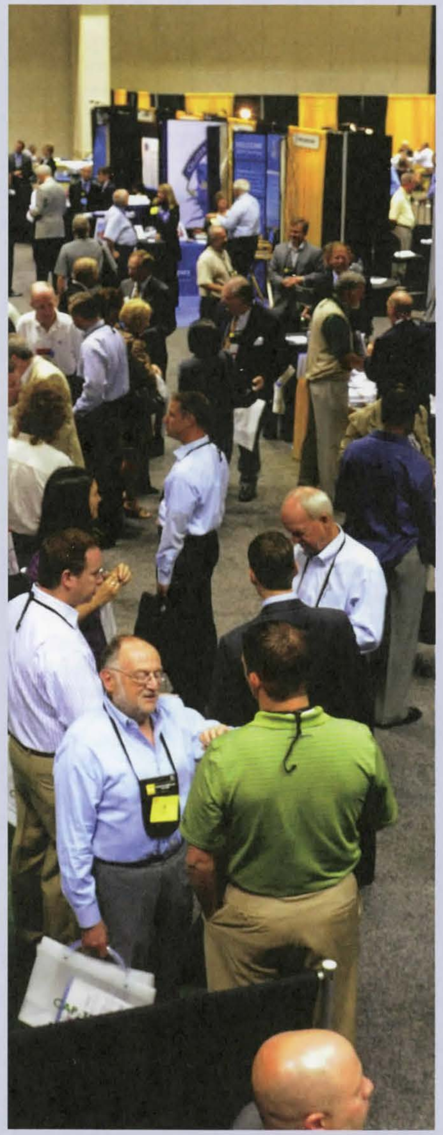
Learn why a growing number of MDRT members have chosen to become financial advocates in their communities. MDRT members will share their stories about how teaching financial literacy courses made a difference in their communities, enhanced their image and helped differentiate themselves from their competitors.

3 p.m. – 5 p.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2



Sunday, June 13
(Continued)

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

First Time Orientation and Reception

Program
4 p.m. – 4:30 p.m.

Reception
4:30 p.m. – 5:30 p.m.
CC – East, Exhibit Hall A

Cantonese
CC – East, Meeting Level, Room 11
Eliza Leung Chung King, LUTCF

English
CC – East, Convention Level, Ballroom A
Caroline Kheng, ChFC

Japanese
CC – East, Meeting Level, Room 12
Masahiro Yamamoto

Korean
CC – East, Convention Level, Ballroom C
Seung Bong Lee

Mandarin
CC – East, Convention Level, Ballroom B
Eunice Chen

Spanish
CC – East, Meeting Level,
Parkview Terrace 2

Thai
CC – East, Meeting Level, Room 10

Other languages
CC – East, Meeting Level,
Parkview Terrace 1 and 3

Sharing ideas and networking with other top advisors are what draw attendees back to the MDRT Annual Meeting year after year. This year's meeting offers many opportunities for both. If this is your first Annual Meeting, attend the First Time Orientation and Reception to learn what to expect and how to take advantage of all the meeting has to offer.

During the program, MDRT members will welcome you to the Annual Meeting and share why they keep coming back. Develop friendships with MDRT members from around the world, and get answers to your questions about Annual Meeting activities. Immediately following the informational sessions, meet and mingle with MDRT leaders and other first-time attendees in a private reception prior to the Welcome Reception.

6 p.m. – 8 p.m.

Welcome Reception

CC – West, Level 1, English Bay Ballroom and Terrace

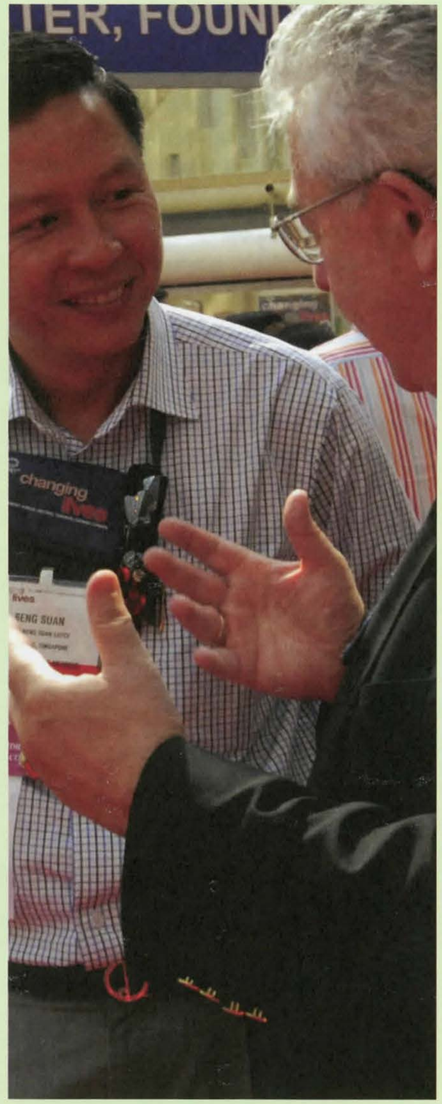
Join your friends and colleagues as we kick off the 2010 MDRT Annual Meeting. Situated between the city and the mountains, this venue allows you to appreciate the beauty of British Columbia. MDRT bands provide the entertainment, featuring various musical styles. Snacks and two complimentary beverages per person will be provided. Additional beverages are available on a cash basis (CAD only).

Monday, June 14

7 a.m. – 4 p.m.

Registration and Interpretation Headset Booth Open

CC – West, Exhibition Level, Halls A/B1



8 a.m. – 11:30 a.m.

Main Platform

CC – West, Exhibition Level, Hall C

Presiders	Guy E. Baker, MSFS, CLU Walton W. Rogers, CLU, ChFC
Flag Ceremony	
Challenging Limits	John Foley*
Life in the Balance	Marla Shapiro, M.D.
Scott's Perfect 2020 Vision	Phillip C. Richards, CFP, CLU
Break	
The Value of MDRT	Guy E. Baker, MSFS, CLU
Million Meal Challenge	James T. Morris Sally W. Munford, MSFS, CLU
Playing for Change	Mark Johnson

Speaker's presentation will not be recorded.

11:30 a.m. – 5:30 p.m.

MDRT Power Center Store, MDRT Foundation Booth and Exhibit Hall Open

CC – West, Exhibition Level, Halls A/B1

11:45 a.m. – 12:45 p.m.

Exhibitor Product Workshop

Innovative Products for Today's Generation of Clients

Aviva

CC – West, Exhibition Level, Halls A/B1

Charles W. VanDevander, J.D., LL.M.

Today's clients are looking for guarantees, but they also want higher returns than are offered by most traditional products. In this session, we explain why Aviva's market-leading index products, Wellness for Life rider and other product innovations are the future for cash accumulation, death benefit and secondary guarantee sales. Whether your client is a high-net-worth family looking for efficient wealth transfer, a business owner searching for the best way to retain key employees or an individual needing family protection, Aviva has an innovative solution to help distinguish you from the competition.

12 p.m. – 1:30 p.m.

Lunch Session

(prepaid ticketed event)

The Challenge is the Opportunity

FW – Waterfront Ballroom

Lewis Schiff

According to Schiff, there has never been an accumulation of wealth as great as the middle-class millionaire — an individual with an earned net worth of USD 1 million to USD 10 million. Discover what differentiates the middle-class millionaire from other clients, and learn how to gain access to this group.

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.*

12 p.m. – 2 p.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2

1 p.m. – 2 p.m.

Exhibitor Product Workshop

The Great Retirement Challenge: Providing Solutions With No Regrets

Symetra Financial

CC – West, Exhibition Level, Halls A/B1

Curtis V. Cloke, CLTC, LUTCF

Garth A. Bernard, MAAA, MMath

John Warren, CLU, ChFC

In retirement, will your clients survive or thrive? Discover how to provide guaranteed income without market risk, sequence of returns risk or volatility — it may be the most powerful retirement income concept you've never heard of. Learn how to get in shape for the Great Retirement Challenge. We won't make you twist into odd shapes on the floor, but we will stretch your mind by exploring cutting-edge products and presenting practical solutions for income and legacy growth. This session will change what you thought was possible. Discover the key to providing solutions with no regrets.

Focus Sessions: 2 p.m. – 3 p.m.

What You Must Know About Your Boomer Clients

CC – West, Level 1, English Bay Ballroom C

Jan Cullinane, MS, ABD

This informative and entertaining session provides the wisdom to address your baby boomer clients holistically. Help your clients answer these lifestyle questions: Am I ready to retire? What are the seven secrets for a successful retirement? Where are the hot careers, and how do I find them? What's a KIPPER, FANBY and SKIER? I'm a female client — what makes me unique? This session also includes a fun boomer quiz to see what you know/remember about the good old days.

G J T RE

Best Sales Concepts to Motivate Action: Part 2

CC – West, Level 1, English Bay Ballroom A

Daniel O. Corrigan

Corrigan's session at the 2009 MDRT Annual Meeting in Indianapolis, Indiana, was so well received that he has been invited back to share more of his easily transferable sales ideas. In this session, he presents new concepts to help clients achieve their hopes and dreams using a unique artistic approach.

G J M SA

Continued ▶

2 p.m. – 3 p.m. (Continued)

No More One-Night Stands: How to Build Long-Term Relationships and Your Business

CC – East, Meeting Level, Parkview Terrace

Karen Susman

This lively session gives you relationship-building techniques you'll use immediately. Learn four ways to connect with anyone. Learn two ways to introduce yourself that won't drive prospects away. Discover six ways to start, continue and end conversations. Determine when, if and how to hand out your business card. Discover how online networking builds relationships. Get nine ways to follow up and keep in touch so contacts become clients. Guarantee: You'll use these skills to maximize your MDRT Annual Meeting experience.

G K S MK

Handouts

In an effort to be environmentally responsible, MDRT is reducing the amount of paper we use at our meetings. Access electronic handouts for Focus Sessions online at www.mdrt.org.

How to Package the Critical Illness Sale

CC – East, Convention Level, Ballroom A/B

David William Brown, CLU, CH.F.C.

Since the launch of the first critical illness insurance policy October 6, 1983, products providing lump-sum cash payments upon diagnosis of a dreaded disease have experienced a roller-coaster ride around the world. This product speaks not only to the mind, but also to the heart. Why, then, are there so many insurance advisors concerned with offering these plans to their prospects and clients? Why have sales slowed in many countries, and why does the product face so many marketing challenges? This session unravels the challenges that face a critical illness sale, including prospecting, presenting the plan, underwriting issues, definition challenges and premium concerns. Brown discusses how to prepare the client for the underwriting process and how to deal with the feared rated or declined application. He also reviews some of the practical and emotional challenges to the critical illness sale and the integration of the product into the overall estate, retirement and financial plan.

A C M PR

Helping Your Clients Keep the "Gold" in Their Golden Years

CC – West, Level 1, Room 109/110

Joel A. Mendler, J.D., LLM

Older clients control 70 percent of this nation's wealth. Mendler discusses special wealth preservation strategies for older clients, including the impact of shorter life expectancies and estate tax reform, options to retain or maintain existing life insurance coverage, retirement plan distribution choices, remarriage issues and the legal tools for preserving client autonomy in the event of incapacity. Also learn how to detect, prevent and report financial exploitation of your older clients by scam artists, other professionals, caregivers and family.

G PR

The MDRT "How-To" Session: A Practice Management Guide

CC – East, Convention Level, Ballroom C

Bruce D. Peckover, CLU, CH.F.C.

What is the next big decision you have to make about your business operation? You will either get the answer during this session or be introduced to tools you can use to find the answers to your most pressing questions, from business planning to business continuity, financial management to use of technology, and office efficiency to staffing and human resources. Learn tested MDRT techniques proven throughout many years by many members across the globe. Whether you're a first-time attendee or a long-standing Top of the Table member, attend this session to continue to grow your business.

G PM

Producer vs. Business Owner: How Our Mindset Creates the Practice We Live in and How to Change It

CC – West, Level 1, English Bay Ballroom B

Glenn Mattson

This session is for producers who have both the potential and desire to grow their business and income to a higher level. Top producers aren't born. They're made — self-made — with external guidance and structure reflecting the best practices of other successful producers. In this session, you'll gain insights into the mindset, processes and practice infrastructure that are part and parcel of every top producer's success. Takeaways include techniques to move from producer to successful business owner and a road map for creating your ideal practice.

G C K PR

Your Love Life: Sizzle or Fizzle?

CC – West, Level 2, Room 211-214

Kay Yerkovich, M.S., M.F.T.

Milan Yerkovich, M.A.

Is your love life warm, affectionate and nurturing, or are problems and tensions fizzling out the spark you used to feel? Do you need some strategies to achieve important breakthroughs in your personal, love relationships? Come discover your love style and learn the secrets of restoring and deepening your most important relationships. Download and print the Yerkovichs' quiz at www.mdrt.org and bring it along to this session.

G S WP

Continued ▸

2 p.m. – 3 p.m. (Continued)

New 7 Ups: Branding You as a "Myung-Poom (Premium Brand) Coach" for Generation X and Boomers

(This session will be presented in Korean only.)

CC – East, Meeting Level, Room 11/12

Eun-young Kim, Ph.D.

Position yourself as a "Myung-poom (premium brand) coach" to reach higher levels of success. Throughout the years, the Korean insurance industry's focus has changed from savings to investments. While these are important, experts predict that service will become the next focus. The most successful advisors will be life architects or planners who can provide clients with comprehensive life planning in addition to financial services. Korean clients from Generation X to baby boomers are ready for financial coaches who can anticipate their changing needs and inspire them with the secrets for a good life by helping them balance their short-term and long-term goals. Based on her New 7 Ups paradigm, Kim presents authentic branding strategies and effective coaching skills to build your reputation as a premium brand coach.

G OT

3 – 5 p.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2

Focus Sessions: 3:30 p.m. – 4:30/5 p.m.

Cash Balance: A Defined Benefit Plan in 401(k) Clothing

CC – West, Level 1, Room 109/110

Mary Read, CPC, QPA

How do you get large, tax-deductible contributions and steer them to benefit the people you choose? Cash balance plans give business owners the power to choose who they want to benefit most — and least. These new plans are finding their way into the hearts and portfolios of small-business owners and professionals because of their substantial deductible contributions, design flexibility and protection from creditors. Plus, cash-balance plans can be enhanced with life insurance, enabling insurance premiums to be paid with tax-deductible dollars. If you have clients who own businesses with five to 200 employees, you will want to come to this session.

G RE

Peak Performance: How to Increase Your Business by 80% in 8 weeks

CC – West, Level 1, English Bay Ballroom B

Kerry Johnson, MBA, Ph.D.

Seventy-five percent of seniors are going back to work. Eighty-two percent of prospects are looking for a new advisor. In this session, learn how to increase your closing ratio in three minutes, gain 50 referrals in only one evening, discover buying behavior using only two questions, and gain trust quickly and never lose it. This entertaining session provides you the most current research on how to dramatically increase your business.

G C T SA

End Prospecting and Referral Challenges for the Rest of Your Career

CC – West, Level 1, English Bay Ballroom A

Dan Allison

How can you gain more referrals from your top clients and referral relationships? How can you get more face time with the prospects you really want to work with? How do you perfect your workshops and increase their effectiveness? This session teaches you how one simple, inexpensive, straightforward process can solve most of your prospecting and referrals challenges. You'll be surprised who has the answers to the challenges you face.

G M MK

Make 2010 Your Top Disability Year Yet

CC – East, Meeting Level, Parkview Terrace

Rebecca Largay Bast

George G. Davidson, CLU, ChFC

Barry E. Lundquist, CLU

This exciting session offers three experts' strategies for selling disability insurance. Lundquist, president of the Council for Disability Awareness (CDA), explains the tools and resources CDA offers to help you educate your clients about the growing risk of disability. Bast demonstrates how to effectively prepare, approach, and market to existing and new clients to ensure they evaluate the consequences of not having disability income insurance. Davidson explains the power of total income protection planning, which will change the way you communicate the economic risk of disability and provide greater opportunities to serve clients and earn more income by delivering an enhanced solution.

***This session ends at 5 p.m.**

A M S PR

Continued ▶

3:30 p.m. – 4:30/5 p.m. (Continued)

Win the "Second Sale" With New Underwriting Tools, Techniques and Technology

CC – East, Meeting Level, Room 11/12

Terri L. Getman, J.D., CLU

David L. Solie, MS, PA

If you have ever been surprised by a negative underwriting offer, you will not want to miss this session. By understanding key medical tests, common financial underwriting guidelines and sophisticated blood studies, you can position your cases to win the second sale — the underwriter's approval. This session reviews technology surveillance tools, which monitor applicants' medication compliance, driving and criminal records, and financial history. Leave with a better understanding of the significance of these tests and tools, potential applicant concerns, and their impact on underwriting outcomes.

***This session ends at 5 p.m.**

A PR

It's About FATE: The Financial Advisor as a True Entrepreneur

CC – West, Level 1, English Bay Ballroom C

Michael Bell

We see ourselves as financial advisors; too few of us view ourselves as true entrepreneurs. This is a major hurdle to business success. Right now, could you sell your business? I know I can, and when the time is right, I will because I set out to achieve this 10 years ago. You can, too. It's never too late. I will show you how.

G J S PM

The 3 Strategies to Creating a Loyal, Passionate Business Team

CC – East, Convention Level, Ballroom A/B

Keith Abraham, CSP

Every business owner wants their people to be engaged, energized and enthused. For you to achieve your full potential, it is critical for your people to lead, embrace change, buy into your direction and think of new ways to capitalize on your opportunities. This presentation will focus in delivering time-tested tactics in three areas: Clarify — how to gain buy-in to your vision, direction and goals; Collaborate — how to harness the power of people engagement; and Culture — how to create your own business DNA.

A C K PM

Build a Winning Team With the Power of Relationships

CC – West, Level 2, Room 211-214

Jon Gordon

Based on his best-selling books, "The Energy Bus" and "Training Camp," Gordon shares five essential strategies to develop engaged relationships with your clients and grow your business. At the heart of his message is the truth that relationships, communication, passion and trust are the foundation upon which successful careers and winning teams are built.

G J K WP

The Power of Faith

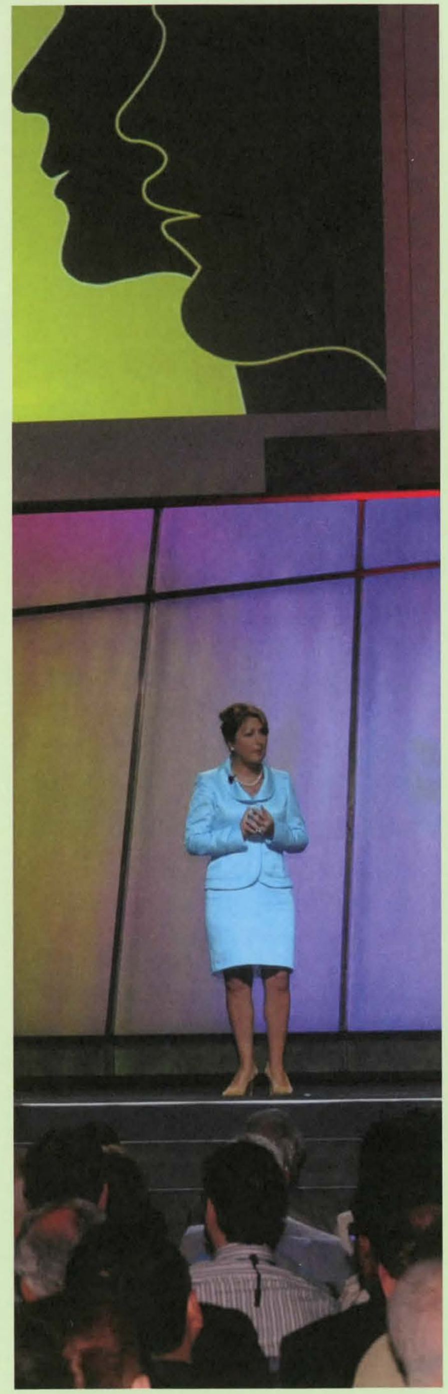
(This session will be presented in Mandarin only.)

CC – West, Level 1, English Bay Ballroom D

Bin Qi

Bin draws on her own personal and professional experiences to help you discover your faith standpoint, which determines the choices you make in life. She also discusses a four-level process that can help you achieve significant change in your business and personal life.

G OT



Monday, June 14
(Continued)

3:30 p.m. – 4:30 p.m.

Quarter Century Club Session

Trading the Golden Years for a Platinum Engagement

CC – East, Convention Level, Ballroom C

Larry Grypp, CLU, ChFC

Why are seven out of 10 retired executives, business owners and professionals less satisfied following retirement from traditional careers? Along with a discussion of retirement trends during the last century, learn how to find purpose, joy, and contentment for yourself and your clients in this transition to the third quarter of adult life.

This is an exclusive presentation for Quarter Century Club members only.

A QCC OT

4:30 p.m. – 5:30 p.m.

Quarter Century Club

(Quarter Century Club members only)

FW – Waterfront Ballroom

5:30 p.m. – 6:30 p.m.

Top of the Table Waterfront Reception

(Top of the Table members only)

PP – Oceanview Suite 1–4

5:30 p.m. – 7 p.m.

Young Advisors Reception

(invitation only)

5:30 p.m. – 7 p.m.

2011 Annual Meeting Speaker Auditions

CC – East, Meeting Level, Parkview Terrace and Room 11/12

The Program Development Committee is holding auditions for members interested in speaking during the 2011 MDRT Annual Meeting. Come with a summary of your proposed presentation, and be prepared to give a short talk on your topic of choice. A maximum of three minutes per person will be allowed. On-site sign up will be available on a first-come, first-served basis for any audition openings that were not filled before the meeting.

Tuesday, June 15

6 a.m. – 7:15 a.m.

Breakfast Session

(prepaid ticketed event)

Technology to Enhance Your Sales and Productivity

FW – Waterfront Ballroom

Mario Armstrong

Specializing in translating technology for non-tech audiences, Armstrong shows you how to unlock the power of technology to increase business growth. Learn practical technology solutions to increase your productivity, uncover centers of influence and yield higher-quality sales.

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.*

7 a.m. – 4 p.m.

Registration and Interpretation Headset Booth Open

CC – West, Exhibition Level, Halls A/B1

'Proceedings'

Don't forget to request your complimentary copy of the 2010 MDRT Annual Meeting "Proceedings" by logging on to MDRT's Web site at www.mdrt.org and completing the new member profile.

8 a.m. – 11:30 a.m.

Main Platform

CC – West, Exhibition Level, Hall C

Presiders	Jennifer A. Borislow, CLU Julian H. Good Jr., CLU, ChFC
White Space: The Magic Ingredient for Your Technicolor Life	Juliet Funt
This Is Our Time	Julian H. Good Jr., CLU, ChFC
Paychecks and Playchecks	Tom Hegna, CLU, ChFC
What's a Girl Like Me Doing In a Place Like This?	Naomi L. Duke
Break	
Generational Insights	Cam Marston
Living Proof	Philip E. Harriman, CLU, ChFC
Phoenix Rising	Jason and Tausha Black**

** Music from speakers' presentation will not be recorded.

11:30 a.m. – 5:30 p.m.

MDRT Power Center Store, MDRT Foundation Booth and Exhibit Hall Open

CC – West, Exhibition Level, Halls A/B1

11:45 a.m. – 12:45 p.m.

Exhibitor Product Workshop

A New Global Approach: ING IUL-Global (Baseline)

ING

CC – West, Exhibition Level, Halls A/B1

Joel Hummel, CLU, ChFC

Learn about the new way ING is approaching indexed universal life (IUL) with ING IUL-Global. Find out how ING IUL-Global is positioned to be a leader in the IUL marketplace by using a global approach for its index strategy. You'll want to see how ING IUL-Global can revitalize your cash accumulation sales, such as executive benefits, retirement extra or your premium finance sales.

12 p.m. – 2 p.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2

1 p.m. – 2 p.m.

Exhibitor Product Workshop

Achieve a Breakthrough: Proven Strategies and Systems to Attract and Keep Great Clients

Pareto Systems

CC – West, Exhibition Level, Halls A /B1

Duncan MacPherson

Learn how client relationship management (CRM) can enhance your efficiency, help you identify untapped opportunities in your business and establish a stream of quality referrals.

Focus Sessions: 2 p.m. – 3 p.m.

Tax Wise Distribution Strategy for Retirement

CC – West, Level 1, Room 109/110

Edward Dressel

Taxes are not incidental in retirement. Any effective retirement distribution strategy should help a client plan to distribute income from their accounts to minimize the tax burden. The Tax Wise Distribution Strategy makes clear distinctions between accumulation and distribution, and helps a client plan their retirement income. With an understanding of how income should be distributed, younger clients can plan on a proper balance in their accumulation years between pre-tax and after-tax accounts.

G RT

Back to the Basics: Your "Secret" to Success

CC – West, Level 1, English Bay Ballroom A

Ian Freeman, CLU, ChFC

The past two years have created an unprecedented opportunity to impact the lives of our clients, and they are eager for our help. The best way is still the basics. This fast-paced session offers practical language and proven concepts that anyone can use the next day to enhance prospecting, referrals, case openings and closing. You will leave this session armed with knowledge, energy, motivation, inspiration and passion.

G J M SA

Continued

2 p.m. – 3 p.m. (Continued)

Stand Out: Differentiate or Disappear

CC – West, Level 1, English Bay Ballroom C
Larry Mersereau, CTC

Why should I choose you? It's the unspoken question on every prospect's mind — even some of your current clients' minds. If you can't answer it confidently, in a few well-chosen words, you're leaving them to come up with a good answer on their own. This session gives you powerful tools to help you stand out from the crowd of competing options, position and entrench your brand securely in your market, and sell from a position of power.

G K S MK

The Business Protection Gap: Expert Advisors Urgently Required

CC – East, Convention Level, Ballroom A/B
Caroline A. Banks, APFS

A lack of understanding of the need for business protection has resulted in a £1 trillion gap in coverage in the United Kingdom. What could the gap be in your country? By considering the problems and the solutions we provide with life insurance and critical illness insurance, this how-to session demonstrates how we can develop the expertise needed to benefit from the wonderful opportunities this exciting marketplace offers.

G C J PR

Split-Dollar Is Alive and Well

CC – East, Meeting Level, Room 11/12
Jerome Weihs

In recent years, the split-dollar technique has fallen into relative disuse. There has been confusion about the taxation of the cost and benefits, and what the Internal Revenue Service's position would be. The fog is now lifted. It's time to utilize this exciting technique. Split-dollar provides for the sharing in the cost and benefits of a cash-value life insurance policy. This presentation focuses on situations where split-dollar techniques are employed to solve personal and business problems. They include business succession and retirement planning, as well as estate planning needs. You won't regret the time spent in this session.

A PR

Be Productive and Thrive — One Day at a Time

CC – West, Level 1, English Bay Ballroom B
Ann Max

Each year, we have 365 days or 8,760 hours or 525,600 minutes or 31,536,000 seconds. The difficult economy means that it is imperative, more than ever, that we make the best use of every second. Max explores the five facets of the Productivity Matrix: focus, flow, behavior, discipline and motivation. Become energized and motivated to create a more efficient workflow process, prioritize and schedule more efficiently, and effectively increase the bottom line — every day of the year.

G K M PM

Producer vs. Business Owner: How Our Mindset Creates the Practice We Live In and How to Change It (REPEAT SESSION)

CC – East, Meeting Level, Parkview Terrace
Glenn Mattson

This session is for producers who have both the potential and desire to grow their business and income to a higher level. Top producers aren't born. They're made — self-made — with external guidance and structure reflecting the best practices of other successful producers. In this session, you'll gain insights to the mindset, processes and practice infrastructure that are part and parcel of every top producer's success. Takeaways include techniques to move from producer to successful business owner and a road map for creating your ideal practice.

G S PM

Success Is a State of Mind

CC – West, Level 2, Room 211-214
Max Bolka

Before you can do something different, you must think differently. Learn how to dream big, using the power of your mind and spirit to achieve what you may have never thought possible. Use your thoughts to create energy, implement a simple four-step formula for success, and learn how to overcome any obstacle in your way. Bolka teaches you how to define and achieve your highest goals. By the end of this presentation, you will believe you can become a money magnet.

G C T WP

12 Elements That Will Transform You Into a Brilliant Planner

(This session will be presented in Cantonese only.)
CC – West, Level 1, English Bay Ballroom D
Pecky Wong So Ping, FChFP, RF

Wong began her career as a financial planner in 1986. Nearly 25 years later, she has identified 12 "irresistible elements" that occur during different stages of one's career. She explains how these elements brought her happiness and success, and she shares how they can do the same for you.

G OT

3 p.m. – 5 p.m.

Million Meal Challenge

(MDRT service project)
CC – West, Exhibition Level, Hall B2

Focus Sessions: 3:30 – 4:30/5 p.m.

Conducting Profitable Interviews

CC – East, Meeting Level, Parkview Terrace

Donald F. White Jr., CLU, ChFC

One producer has 10 interviews and never makes a sale. Another does business with virtually everyone. What's the difference? Join White, and learn the secrets of how to make your interviews richly profitable to both you and your client. No matter how long you have been in the business or what country you reside in, this session will help you transform your interview prowess the day you return home from Vancouver.

G K SA

End Prospecting and Referral Challenges for the Rest of Your Career (REPEAT SESSION)

CC – West, Level 1, English Bay Ballroom A

Dan Allison

How can you gain more referrals from your top clients and referral relationships? How can you get more face time with the prospects you really want to work with? How do you perfect your workshops and increase their effectiveness? This session teaches you how one simple, inexpensive, straightforward process can solve most of your prospecting and referrals challenges. You'll be surprised who has the answers to the challenges you face.

G J K T MK

6 Steps to a Fearless Referral Conversation

CC – West, Level 1, English Bay Ballroom B

Matt Anderson

Are you still looking for a way to ask for referrals that's comfortable for you? An approach that fits your values and personality? Wording that works in 2010 with today's savvy and cynical consumer? By identifying your obstacles, leveraging universal principles of social influence, and using non-threatening — yet specific and effective — language, referral coach Anderson walks you through the six fearless steps to get significantly more happy clients recommending you to high-quality prospects on a consistent basis.

G C S MK

Protecting for Different Stages of Life

CC – West, Level 1, English Bay Ballroom C

Jeffrey Scott

Are the insurance needs of a baby boomer the same as a person from Generation X or Generation Y? What do they want, and how do you sell to them? As people move through life, what is the impact of divorce and children on their standard of living? In this session, Scott looks at the key needs and drivers that will cause individuals from each generation to purchase life insurance, permanent disablement, critical illness and disability income insurance.

A M S PR

Tested in the Trenches: A Roadmap to Successfully Selling Long-Term Care

CC – East, Convention Level, Ballroom C

Steve Cain

Michael J. McNeil, CLU, ChFC

Ronald T. Staebell, CLU, MSFS

Americans are living much longer and fuller lives, requiring better retirement planning. However, financial advisors and insurance agents are having difficulty selling long-term care insurance (LTCI) to their clients. This session shares innovative and consultative LTCI sales techniques, and deals with the most common objections presented by your clients' other advisors. Learn how a well-designed long-term care insurance plan will help your clients protect their wealth, leave a legacy for their family and keep peace among their family members. Don't miss this presentation if you want a better understanding of LTCI.

***This session ends at 5 p.m.**

A PR

5 Secrets to Turn YOU Into a Top of the Table Business

CC – East, Convention Level, Ballroom A/B

David Batchelor, Dip PFS, CFP

Dean Gareth Hobbs

Last year, Hobbs and Batchelor together generated more than USD 2 million of income during the worst United Kingdom recession in 20 years. They believe there are five reasons people fail to be as successful as they could be in our business: commission reliance, not enough people to see, you don't know what you don't know, you are your business, and the regulatory and compliance goalposts keep moving. This session offers you the solutions to these five problems and how the implementation of these strategies can lead to your success.

G C PM

Continued ▶

Twitter

Get instant Annual Meeting highlights by following us at www.twitter.com/mdrtweet and post using hashtag #MDRT

Tuesday, June 15
(Continued)

3:30 p.m. – 4:30/5 p.m. (Continued)

How to Break Through the "Plateauing Out Syndrome"

CC – East, Meeting Level, Room 11/12

Simon Reilly

Have you managed to maintain the same levels of production in "the new normal"? Are you struggling to figure out how to grow your business in real terms? The Plateauing Out Syndrome was coined by members of MDRT. With the advent of the new normal contributing to clients taking longer and longer to make decisions, breaking through the plateau seems more daunting than ever. For some, the pace of business isn't what it used to be, contributing to thoughts like, Is this all there is? and What am I doing this for? Join Reilly to understand how to break through the plateauing out syndrome.

*This session ends at 5 p.m.

A PM

Your Love Life: Sizzle or Fizzle?

(REPEAT SESSION)

CC – West, Level 2, Room 211-214

Kay Yerkovich, M.S., M.F.T.

Milan Yerkovich, M.A.

Is your love life warm, affectionate and nurturing, or are problems and tensions fizzling out the spark you use to feel? Do you need some strategies to achieve important breakthroughs in your personal, love relationships? Come discover your love style and learn the secrets of restoring and deepening your most important relationships. Download and print the Yerkovichs' quiz at www.mdrt.org and bring it along to this session.

G J M WP

3:30 p.m. – 6 p.m.

MDRT/GAMA International Mentoring Program and Reception

Mentoring: What's in It for Me?

Program

3:30 p.m. – 5 p.m.

CC – West, Level 1, Room 109/110

Reception

5 p.m. – 6 p.m.

CC – West, Level 3, Room 301-305

Norman G. Levine, CLU, ChFC

Todd D. Bramson, CFP, ChFC

Anders T. Ramstad

Michael F. Merrill

Hear directly from practicing professionals how the MDRT/GAMA International Mentoring Program benefits mentors, while helping develop the next generation of MDRT members. Gain insight into how to increase your own production and expand your markets in an atmosphere of success.

4:30 p.m. – 5:30 p.m.

Quarter Century Club

(Quarter Century Club members only)

FW – Waterfront Ballroom

5:30 p.m. – 6:30 p.m.

Top of the Table Waterfront Reception

(Top of the Table members only)

PP – Oceanview Suite 1–4

Wednesday, June 16

7 a.m. – 8:30 a.m.

Breakfast Session

(prepaid ticketed event)

Visionary Thinking

FW – Waterfront Ballroom

Anthony Galie

The ability to practice visionary thinking is what separates the truly exceptional — those high achievers who set the bar for everyone else — apart from their peers. Combining his knowledge as a trained psychotherapist with his skill as a hypnotist, Galie's presentation, filled with entertainment and insight, paves the way to understanding – and realizing – the power of this hidden talent.

Note: Breakfast service will begin at 7 a.m. and end promptly at 7:30 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.*

New Wednesday Schedule!

Focus Sessions begin at 9 a.m., and Main Platform begins at 1:30 p.m.

7 a.m. – 9 a.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2

7 a.m. – 4 p.m.

Registration Open

CC – West, Exhibition Level, Halls A/B1

7 a.m. – 6 p.m.

Interpretation Headset Booth Open

CC – West, Exhibition Level, Halls A/B1

Focus Sessions: 9 a.m. – 10 a.m.

Understanding the Value of Variable Annuities/Segregated Funds With Living Benefit Riders

CC – West, Level 1, Room 109/110

John P. Huggard, J.D., CFP

As investors approach retirement, they are primarily concerned about two things: running out of money in retirement, and being caught in another bear market that could force them to delay or radically change their retirement plans. Variable annuities/segregated funds with living benefit riders are the only equity-based investment that overcomes both of these concerns. This session concentrates on helping financial advisors understand living benefit riders so they can help their clients prepare for a secure and worry-free retirement.

G RT

Best Sales Concepts to Motivate Action: Part 2 (REPEAT SESSION)

CC – West, Level 1, English Bay Ballroom A

Daniel O. Corrigan

Corrigan's session at the 2009 MDRT Annual Meeting in Indianapolis, Indiana, was so well received that he has been invited back to share more of his easily transferable sales ideas. In this session, he presents new concepts to help clients achieve their hopes and dreams using a unique artistic approach.

G C K T SA

Charitable Planning: What's in Your Wallet?

CC – East, Meeting Level, Room 11/12

Ronald D. Philgreen, CLU, ChFC

There are more than 2 million nonprofit organizations in the United States, and it probably comes as no surprise that charitable giving is down the past couple of years. Donors not only need our help and encouragement to give, but to give in more productive ways. Now, more than ever before, you need to have all the tools and techniques of charitable tax planning in your practitioner's kit. Help your clients give more to their favorite charities while providing for themselves, their families and their business interests.

A MK

The Miracles of Income Protection

CC – West, Level 1, English Bay Ballroom C

John F. Nichols, CLU

Learn the strategies, conversations and secrets of positioning disability income products that launched this producer to Top of the Table production. Through personal story telling and experience, Nichols shows you the psychology and strategies being used by successful disability insurance producers. Additionally, Nichols shares how and why to position this valuable insurance product in your practice.

G M S PR

Why Your Clients Need Value Replacement Strategies Now

CC – East, Convention Level, Ballroom C

Robert C. Kievit, CLU, LUTCF

We can't replace the money our clients lost in the market, but we can often replace the income it would have provided in retirement. Learn the process to follow, the questions to ask, and how to use value replacement strategies and permanent life insurance to dramatically increase a client's net, after-tax retirement income — at reduced levels of risk — while providing added protection for their loved ones. With so many swings in the market lately, you do not want to miss this session.

G PR

Be Productive and Thrive — One Day at a Time

(REPEAT SESSION)

CC – West, Level 2, Room 211-214

Ann Max

Each year, we have 365 days or 8,760 hours or 525,600 minutes or 31,536,000 seconds. The difficult economy means that it is imperative, more than ever, that we make the best use of every second. Max explores the five facets of the Productivity Matrix: focus, flow, behavior, discipline and motivation. Become energized and motivated to create a more efficient workflow process, prioritize and schedule more efficiently, and effectively increase the bottom line — every day of the year.

G J PM

Productivity Powered by People, Process and Technology

CC – East, Convention Level, Ballroom A/B

Peter Kaplan, CFP

Does your business run at maximum efficiency? Join Kaplan as he shares how to run a highly efficient and productive practice, where your people and workflows combine with the latest "hot" technology available internationally. Learn effective time-management tips and tricks. Discover the do's and don'ts of technology selection. Receive documented workflows to streamline client management and service delivery. Implement these practical practice management solutions for an immediate and long-lasting positive impact on your productivity.

G J K PM

Learning From Your Relationships

CC – West, Level 1, English Bay Ballroom B

Jay M. DeFinis

Life lessons catapult you to greater productivity. Relationships and your life experiences are critical to your success. Learn how to develop strong relationships, using your listening skills and ability to adapt. You will be challenged to define and grow your best partnerships. DeFinis shares lessons he learned throughout his career, and shows you how your experiences can be a key factor in giving you the edge over your competition.

G C M WP

Continued

9 a.m. – 10 a.m. (Continued)

Secrets of a Top of the Table Practice

(This session will be presented in Spanish only.)

CC – West, Level 1, English Bay Ballroom D

Franklin A. Rocafort, LUTCF

In this high-energy session, a Top of the Table producer teaches you how to run your practice, providing strategies to acquire and service your clients, and to sell and market your products successfully.

G OT

9:30 a.m. – 10:30 a.m.

Quarter Century Club

(Quarter Century Club members only)

FW – Waterfront Ballroom

9:30 a.m. – 1:30 p.m.

MDRT Power Center Store, MDRT Foundation Booth and Exhibit Hall Open

CC – West, Exhibition Level, Halls A/B1

10 a.m. – 12 p.m.

Million Meal Challenge

(MDRT service project)

CC – West, Exhibition Level, Hall B2

Focus Sessions: 10:30 a.m. – 11:30 a.m.

Living on a Nine-Figure Income: Maximizing Social Security

CC – East, Convention Level, Ballroom C

Richard C. Murphy, CLU, LUTCF

Baby boomers' No. 1 retirement question remains: What's the best age to start taking Social Security? To answer that question, we first must deal with much of well-meaning — but poorly thought-out — advice, such as to always take it at 62. We'll become bridge builders, using cash-value life insurance, annuities and guaranteed lifetime income contracts to maximize eventual Social Security benefits by up to 32 percent. Sales opportunities abound for numerous products for producers who own this knowledge.

A RT

The Secret Language of Influence

CC – West, Level 1, English Bay Ballroom B

Dan Seidman

Got influence? How well do your words and phrases motivate others? Language training is the most neglected piece of any management, leadership or business development program. Solid psychology can help us increase the potency of our conversations. Learn the top seven strategies that are most useful for managing, motivating and, quite critically, selling. This fun, interactive experience will leave you wiser in your role as executive, manager, salesperson and within your personal relationships.

A J SA

Referrals — The Easy Way

CC – West, Level 1, English Bay Ballroom A

David Eric Appel, CLU, ChFC

You understand your products. You know you can sell them. Now you just need to get more prospects, especially the best ones — the ones that come through referrals. Struggle no more. In this session, receive numerous prospecting tools that will allow you to market yourself and turn your civic, charitable, virtual networking and professional contacts into your own personal business ambassadors. This session provides you with the tools you need to successfully take your practice to the next level, with changes you can implement immediately.

A C K MK

The Business Protection Gap: Expert Advisors Urgently Required (REPEAT SESSION)

CC – East, Meeting Level, Parkview Terrace

Caroline A. Banks, APFS

A lack of understanding of the need for business protection has resulted in a £1 trillion gap in coverage in the United Kingdom. What could the gap be in your country? By considering the problems and the solutions we provide with life insurance and critical illness insurance, this how-to session demonstrates how we can develop the expertise needed to benefit from the wonderful opportunities this exciting marketplace offers.

G M S PR

Avoid the Pending Tax Disaster Facing Employer-Owned Life Insurance

CC – West, Level 1, English Bay Ballroom D

Richard L. Olewnik, J.D., CLU

Contrary to the common belief that life insurance death benefits are received income tax-free, the Internal Revenue Code now provides that life insurance death benefits paid to employers are generally taxable. (This applies to policies issued or subject to a material change after August 17, 2006.) Are you prepared to guide your clients through the steps necessary to qualify for available exceptions? Learn how to make your business clients aware of the threat and position them to qualify for the exceptions that exist. If you work in the business market, do not miss this session.

A PR

Continued ▶

10:30 – 11:30 a.m. (Continued)

30 Years of MDRT Experience in One Hour

CC – East, Convention Level, Ballroom A/B
Richard H. Cook, FCII, Dip PFS

During 30 consecutive years of attending MDRT Annual Meetings, Cook has transitioned from barely qualifying to consistent Top of the Table membership. His session shows you how to successfully combine increased personal production with building a long-term profitable and sustainable business. It's not just about sales ideas, client relationships and practice management. Whether you are in the early stages of your career or you're a Top of the Table member running your own business, this session will help get you to your next level of success.

G J K PM

Sensational, Innovative Strategies to Grow Your Business

CC – West, Level 1, English Bay Ballroom C
Peter Moyle, ADFS, FChFP

Come discover sensational, innovative ideas and powerful strategies to help you grow your business. Moyle, a Top of the Table member, shares practice management concepts that will create the "wow" factor that builds stronger relationships with your clients and centers of influence. Learn how differentiation can work for you and how it can significantly increase your income and grow your business substantially.

G M S PM

Living Rich: Giving, Working and Leading for a Better Tomorrow

CC – West, Level 2, Room 211-214
Tim D. Richardson, CSP

In this inspirational session, learn how to live rich as you hear inspiring stories of people making a difference throughout the world. Learn how giving impacts productivity, motivation, and success in business and life. You will be challenged and encouraged to discover your true wealth by examining giving as a way to obtain real richness.

G C T WP

Technical Skills and Inspiration Lead to a Successful Insurance Career

(This session will be presented in Japanese only.)
CC – West, Level 1, Room 109/110
Keiji Kanai

Kanai discusses why sharp technical skills are critical to success in the life insurance profession. Mistakes due to inexperience or lack of product knowledge can result in unhappy clients and lost business. He shares how he keeps his skill set and expertise current to keep his clients happy.

G OT

11:45 a.m. – 12:45 p.m.

Exhibitor Product Workshop

How to Boost UL Sales in a Depressed Economy: The TransSecurity Solution

Transamerica Insurance & Investment Group
CC – West, Exhibition Level, Halls A /B1
Victor Sanchez

With projected slower economic growth, higher taxes and fewer opportunities facing future generations, clients want guarantees when it comes to life insurance protection. This presentation gives you exclusive access to:

- A four-part program that can help you sell more universal life to mass-affluent clients
- How to identify target clients and find the source for life insurance premiums
- All the tools available to generate leads and close the sale

1:30 p.m. – 4:45 p.m.

Main Platform

CC – West, Exhibition Level, Hall C

Presiders	D. Scott Brennan Guy E. Baker, MSFS, CLU
The Second Curve Meets the Flat World	Ian Morrison
Walking With the Trees	Michelle L. Hoesly, CLU, ChFC
A Window in Time	Patrick J. Ireland
Break	
True Success	Tom Morris, Ph.D.
Are You Relevant?	Ross Shafer

Wednesday, June 16
(Continued)

4 p.m. – 5:30 p.m.

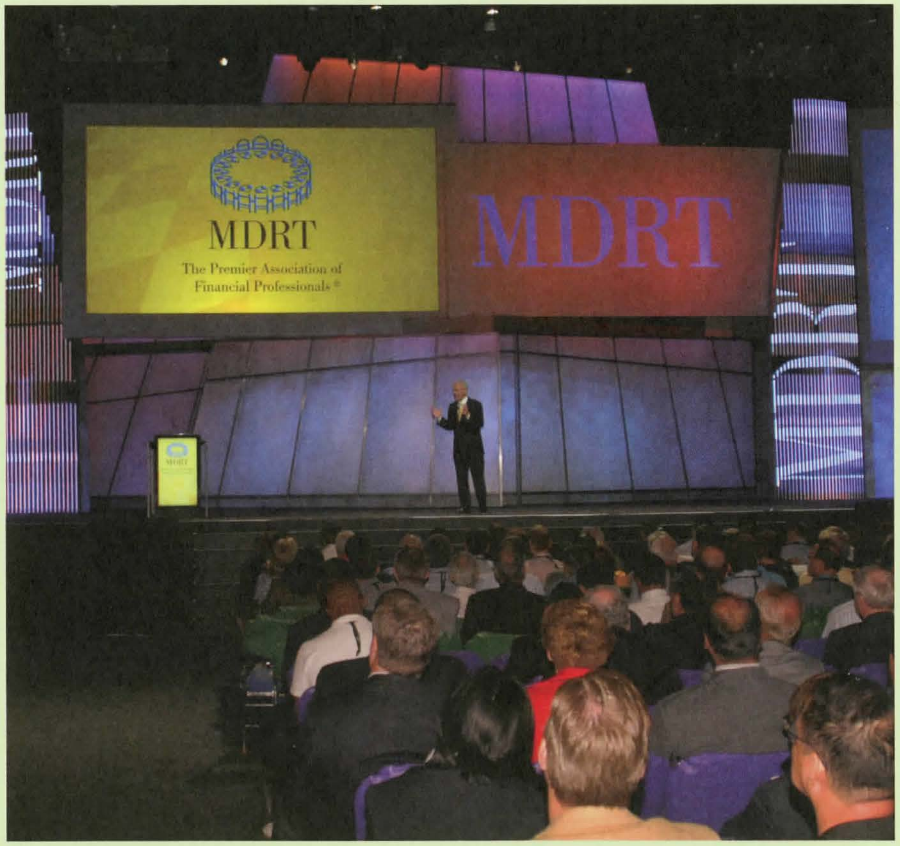
MDRT Power Center Store and Foundation Booth Open
CC – West, Exhibition Level, Halls A/B1

8 p.m. – 9:30 p.m.

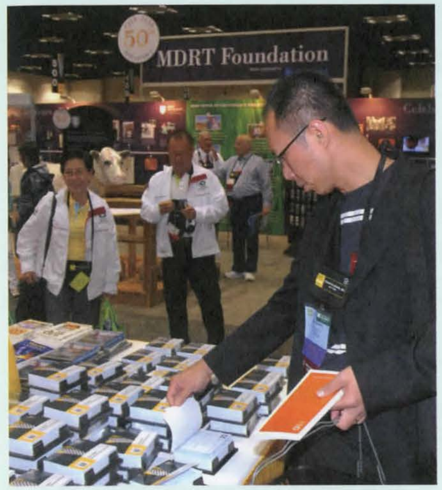
Let's Party!
CC – West, Level 1,
English Bay Ballroom C/D

5:30 p.m. – 6:30 p.m.

Top of the Table Waterfront Reception
(Top of the Table members only)
PP – Oceanview Suite 1–4



Thursday, June 17



7:30 a.m. – 9:30 a.m.

Registration Open
CC – West, Exhibition Level, Halls A/B1

7:30 a.m. – 11 a.m.

MDRT Power Center Store and MDRT Foundation Booth Open
CC – West, Exhibition Level, Halls A/B1

7:30 a.m. – 11:30 a.m.

Interpretation Headset Booth Open
CC - West, Exhibition Level, Halls A/B1

New Programming: Annual Meeting 365

Annual Meeting 365 provides you with more opportunities to share ideas, learn from experts and accelerate your career. This new programming has been developed to address your desire for more specific, participant-driven forums. To make the motivation of the Annual Meeting last 365 days a year, additional educational opportunities will be made available to Annual Meeting member attendees throughout the year at no additional cost. Visit www.mdrt.org for details.

8 a.m. – 10:30 a.m.

YOU are the Value Coaching Session
CC – West, Level 1,
English Bay Ballroom A
Leo Pusateri
In this hands-on, practical workshop, Pusateri, a leading coach to the financial services industry, demonstrates the power of applying his seven-step Value Ladder in your practice and leads a discovery process of creating your Unique Value Proposition — the second rung on the Value Ladder. Pusateri then helps you formulate your business beliefs to support your value proposition.

Continued ▶

8 a.m. – 10:30 a.m. (Continued)

Study Groups: A Lifeline for Your Business Life Span

CC – West, Level 2, Room 220-222
Matthew T. Hoesly, CFP
Chris Leach, Cert PFS
Terence P. O'Halloran, FCII, AIFP
Godfrey Phillips, FChFP, JP
John L. Thomas, CLU, MSFS
Robert A. Wright
Facilitator:
Steven L. Hammer, CLU, ChFC

Learn how participation in a study group helps throughout your business life span, early as you develop in your career, during mid-life transitions and, finally, with your succession plan. This Annual Meeting 365 session addresses the benefits of participating in a study group for personal and business growth. Topics include:

- Forming a study group
- Joining an existing study group
- Reinvigorating your study group
- Improving your personal and business life through study group participation
- The role of a study group in business succession planning

Sales Idea Exchange

CC – East, Convention Level, Ballroom A/B
Facilitator: Tony Gordon

Participate in a member-to-member exchange of transferable sales ideas and strategies.

Practice Management Idea Exchange

CC – East, Convention Level, Ballroom C
Facilitator: Michelle L. Hoesly, CLU, ChFC

Participate in a member-to-member exchange of transferable practice management ideas and strategies.

Participants are free to move between the idea exchanges and open-forum sessions.

Annual Meeting 365

Your Annual Meeting experience does not have to end in June. To make the motivation of the Annual Meeting last 365 days, additional educational opportunities will be made available throughout the year at no additional cost to members who attended the 2010 Annual Meeting. Visit www.mdrt.org for details.

Open Forum on Protection Product Information and Utilization

CC – East, Meeting Level, Room 11/12
Facilitators:
Brian H. Ashe, CLU
E. Dennis Zahrbock, CLU, CFP

This is the place to get your protection products hot topics addressed. In open-forum sessions, content is developed by the participants, who know what they want and how they can contribute. To start the session, individual needs and contributions are solicited. Groups with similar topics are determined and assigned a discussion area in the session room. The remainder of the time is spent in small-group discussion of these specifically identified topics.

Participants are free to move between discussion groups within the session and between the idea exchanges and open-forum sessions.

Open Forum on Retirement Planning

CC – East, Meeting Level, Parkview Terrace
Facilitators:
Ralph Antolino Jr., J.D., CLU
Marc A. Silverman, CLU, ChFC

This is the place to get your retirement planning hot topics addressed. In open-forum sessions, content is developed by the participants, who know what they want now and how they can contribute. To start the session, individual needs and contributions are solicited. Groups with similar topics are determined and assigned a discussion area in the session room. The remainder of the time is spent in small-group discussion of these specifically identified topics.

Participants are free to move between discussion groups within the session and between the idea exchanges and open-forum sessions.

Thursday, June 17
(Continued)

Idea Exchanges (language specific)
8 a.m. – 10:30 a.m.

During language-specific sessions offered in Cantonese, Japanese, Korean, Mandarin and Spanish, top-producing MDRT members share sales, practice management, product information and retirement planning ideas, followed by discussion.

Cantonese
CC – West, Level 2, Room 217-219

Clara Lai Shuk Mei

Anthony Hui Wing Wah, LUTCF, FChFP

Frankie Ho Shiu Kuen, FLMI, LUTCF

Japanese
CC – West, Level 1, Room 109/110

Kenichi Ibuki

Masataka Hayashi

Hirohisa Kobayashi

Korean
CC – West, Level 2, Room 211-214

Sang-Won Choi

Im Hyun Cho

Sin Bok Lee

Yong Il Kim

Mandarin
CC – West, Level 1, English Bay Ballroom B

Carol Yu

Huang Jih Ming

Lancia Liu

Spanish
CC – West, Level 2, Room 223/224

Franklin A. Rocafort, LUTCF

Dorin Roxana Israelian

Octavio F. Ballesteros Navario

Thank you to our Annual Meeting Partners
(as of April 10, 2010)

Platinum:
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Silver:
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COVENTRY
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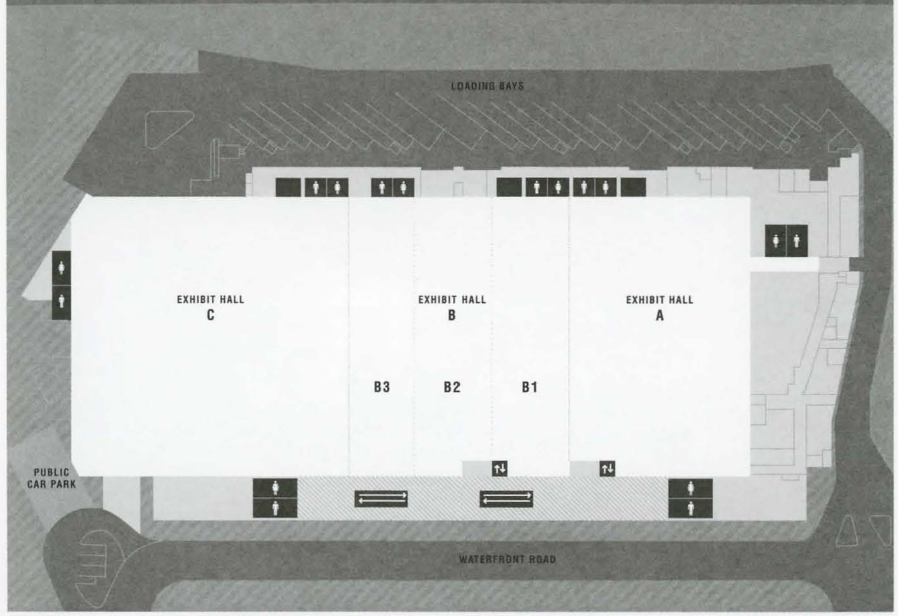
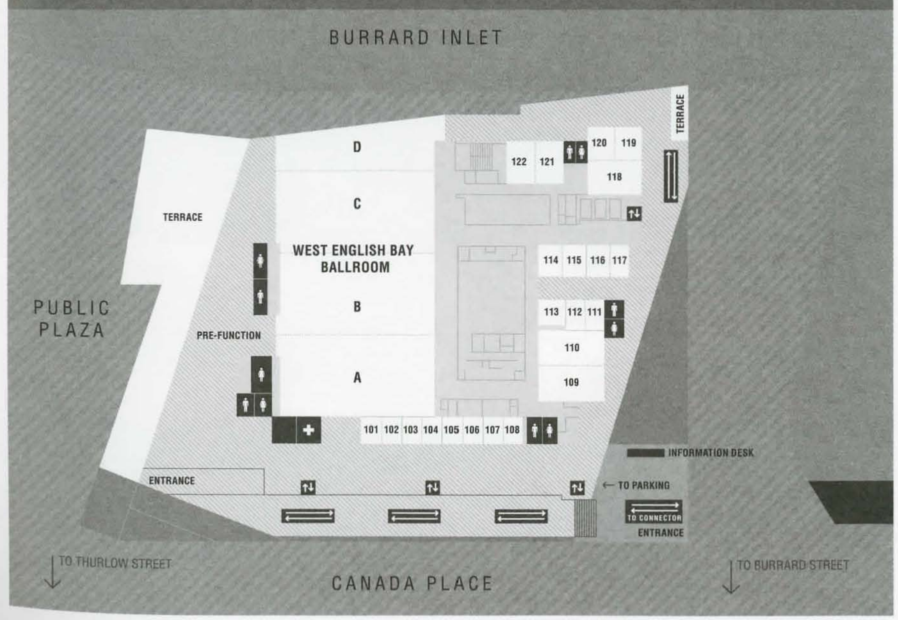
PROVEN LEADERS IN THE LIFE & HEALTH INSURANCE INDUSTRIES SINCE 1897

Floor plans

CC – West, Exhibition Level

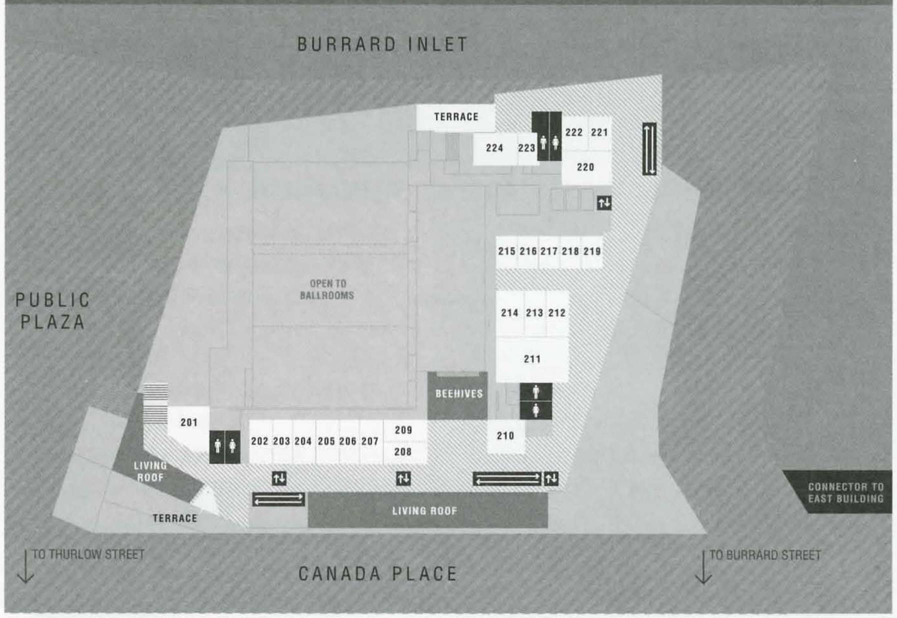


CC – West, Level 1

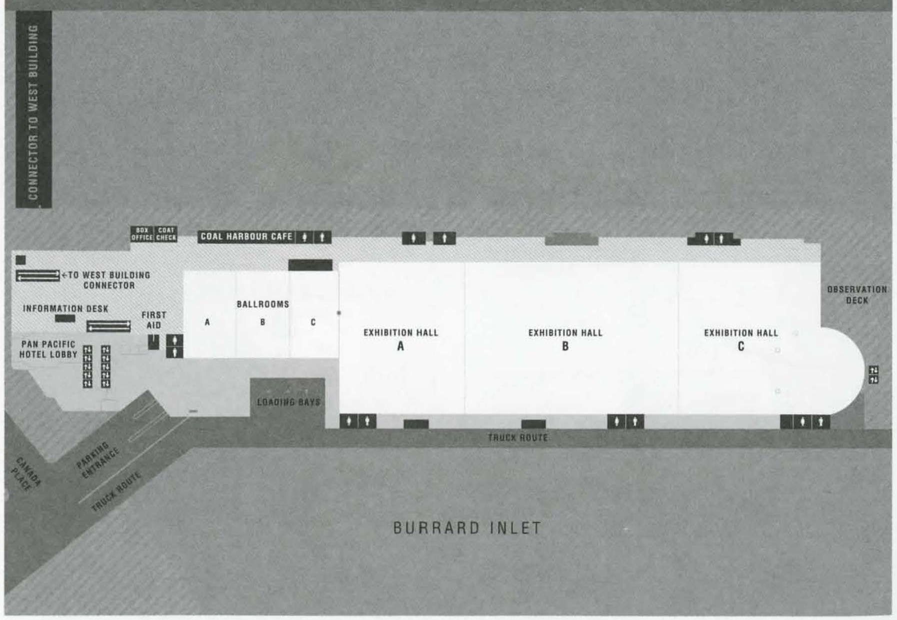


Floor plans
(Continued)

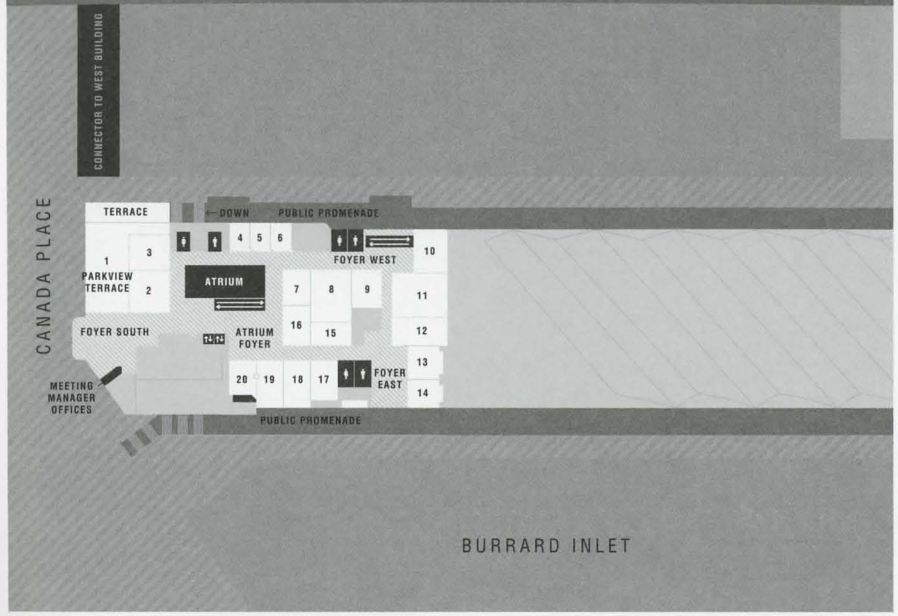
CC - West, Level 2



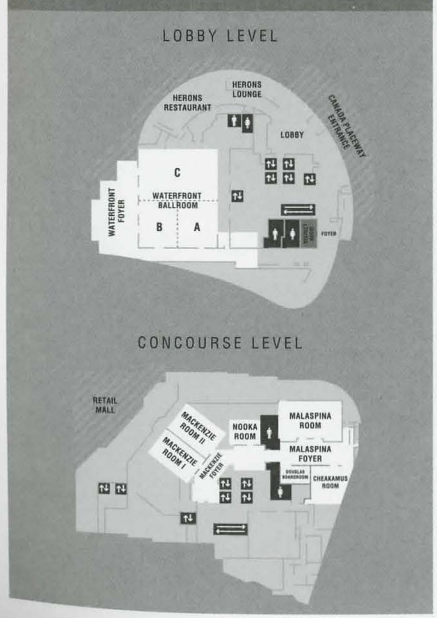
CC - East, Convention Level



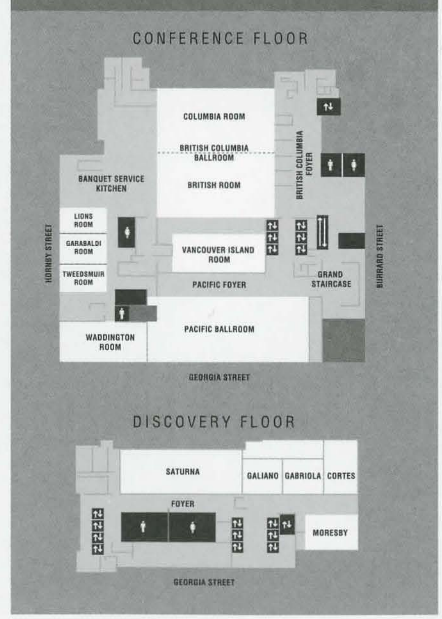
CC - East, Level 2



Fairmont Waterfront



Fairmont Hotel Vancouver



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2010 President
Million Dollar Round Table

Dear MDRT members and guests,

Welcome to our 2010 Million Dollar Round Table Annual Meeting! Vancouver is a beautiful city and the perfect place for us to take some time to reflect on the past year and get re-energized for the future. We are glad you decided to join us for the MDRT's 83rd Annual Meeting.

Now, more than ever, it is important for our membership to come together to exchange ideas and best practices. This is what MDRT is all about. For many, the past few years have been challenging, but I am sure we have all learned new ways to survive and thrive during these tumultuous times. Now is a great time to share what you have learned with another MDRT member. With this in mind, the Annual Meeting Program Development Committee designed an exciting and informative program that provides members with more opportunities to learn from one another. This new programming will help you get the most out of your Annual Meeting experience.

In addition to a unique change in our format, we have planned a number of Focus Sessions and Special Sessions to keep you abreast of industry trends and help you learn how to better serve your clients. As always, Main Platform will delight you, inspire you and motivate you to attain new levels of success.

This book is your guide to the Annual Meeting sessions and events. Inside, you will find the schedule for each day, a map to help you navigate the Vancouver Convention Centre, and detailed session and speaker information.

On behalf of the Executive Committee, I want to extend a sincere thank you for coming to this year's Annual Meeting. The MDRT leadership is dedicated to providing you with the best resources and ideas to help you accelerate your career and continue to succeed as a member of MDRT, The Premier Association of Financial Professionals.

Sincerely,

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Twitter

Get instant Annual Meeting highlights by following us at www.twitter.com/mdrtweet and post using hashtag #MDRT

Saturday
June 12

9 a.m. – 2 p.m.
Million Meal Challenge
(MDRT service project)

12 p.m. – 5 p.m.
MDRT Power Center Store
and MDRT Foundation Booth

12 p.m. – 6 p.m.
Registration and Interpretation
Headset Booth

4 p.m. – 5:30 p.m.
PGA Volunteer Orientation Session

Don't Just Attend — Participate!

Volunteer for the Program General Arrangements (PGA) Committee at the PGA Meeting Information and Involvement Booth. Volunteer for the Million Meal Challenge at the MDRT Foundation Booth.

Sunday
June 13

8 a.m. – 7 p.m.
Registration and Interpretation
Headset Booth

10 a.m. – 5 p.m.
MDRT Power Center Store,
MDRT Foundation Booth
and Exhibit Hall

11 a.m. – 1:30 p.m.
Court of the Table–Top of the Table
Program and Reception

12 p.m. – 5 p.m.
Million Meal Challenge
(MDRT service project)

2:30 p.m. – 3:30 p.m.
Financial Literacy Workshop

4 p.m. – 5:30 p.m.
First Time Orientation and Reception

6 p.m. – 8 p.m.
Welcome Reception

Monday
June 14

7 a.m. – 4 p.m.
Registration and Interpretation
Headset Booth

8 a.m. – 11:30 a.m.
Main Platform

11:30 a.m. – 5:30 p.m.
MDRT Power Center Store,
MDRT Foundation Booth
and Exhibit Hall

11:45 a.m. – 12:45 p.m.
Exhibitor Product Workshop

12 p.m. – 1:30 p.m.
Lunch Session
(prepaid ticketed event)

12 p.m. – 5 p.m.
Million Meal Challenge
(MDRT service project)

1 p.m. – 2 p.m.
Exhibitor Product Workshop

2 p.m. – 5 p.m.
Focus Sessions

3:30 p.m. – 4:30 p.m.
Quarter Century Club Session
(Quarter Century Club members only)

4:30 p.m. – 5:30 p.m.
Quarter Century Club
(Quarter Century Club members only)

5:30 p.m. – 6:30 p.m.
Top of the Table Waterfront Reception
(Top of the Table members only)

5:30 p.m. – 7 p.m.
Young Advisors Reception (invitation only)

Tuesday June 15

6 a.m. – 7:15 a.m.
Breakfast Session
(prepaid ticketed event)

7 a.m. – 4 p.m.
Registration and Interpretation
Headset Booth

8 a.m. – 11:30 a.m.
Main Platform

11:30 a.m. – 5:30 p.m.
MDRT Power Center Store,
MDRT Foundation Booth
and Exhibit Hall

11:45 a.m. – 12:45 p.m.
Exhibitor Product Workshop

12 p.m. – 5 p.m.
Million Meal Challenge
(MDRT service project)

1 p.m. – 2 p.m.
Exhibitor Product Workshop

2 p.m. – 5 p.m.
Focus Sessions

3:30 p.m. – 6 p.m.
MDRT/GAMA International
Mentoring Program and Reception
(invitation only)

4:30 p.m. – 5:30 p.m.
Quarter Century Club
(Quarter Century Club members only)

5:30 p.m. – 6:30 p.m.
Top of the Table Waterfront Reception
(Top of the Table members only)

Wednesday June 16

NEW SCHEDULE

7 a.m. – 8:30 a.m.
Breakfast Session
(prepaid ticketed event)

7 a.m. – 12 p.m.
Million Meal Challenge
(MDRT service project)

7 a.m. – 4 p.m.
Registration

7 a.m. – 6 p.m.
Interpretation Headset Booth

9 a.m. – 11:30 a.m.
Focus Sessions

9:30 a.m. – 10:30 a.m.
Quarter Century Club
(Quarter Century Club members only)

9:30 a.m. – 1:30 p.m.
MDRT Power Center Store,
MDRT Foundation Booth
and Exhibit Hall

11:45 a.m. – 12:45 p.m.
Exhibitor Product Workshop

1:30 p.m. – 4:45 p.m.
Main Platform

4 p.m. – 5:30 p.m.
MDRT Power Center Store

5:30 p.m. – 6:30 p.m.
Top of the Table Waterfront Reception
(Top of the Table members only)

Thursday June 17

ANNUAL MEETING 365 — NEW!

7:30 a.m. – 9:30 a.m.
Registration

7:30 a.m. – 11 a.m.
MDRT Power Center Store
and MDRT Foundation Booth

7:30 a.m. – 11:30 a.m.
Interpretation Headset Booth

8 a.m. – 10:30 a.m.
YOU are the Value Coaching Session

8 a.m. – 10:30 a.m.
Study Groups: A Lifeline for Your
Business Life Span

8 a.m. – 10:30 a.m.
Sales Idea Exchange

8 a.m. – 10:30 a.m.
Practice Management Idea Exchange

8 a.m. – 10:30 a.m.
Open Forum on Protection Product
Information and Utilization

8 a.m. – 10:30 a.m.
Open Forum on Retirement Planning

8 a.m. – 10:30 a.m.
Idea Exchanges:
Cantonese, Japanese, Korean,
Mandarin and Spanish

Executive Committee

Guy E. Baker, MSFS, CLU of Irvine, California, is MDRT President. He is a 40-year MDRT member with 32 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 its President in 2000. Also an industry leader, he served as a member of the board of directors of the Association for Advanced Life Underwriting (AALU) and is a past 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 has been selected by *Worth* magazine as one of the top 250 advisors in America. As managing director of BTA Advisory Group, Baker manages a group of five financial services companies focused on the needs of wealthy business owners.

Walton W. Rogers, CLU, ChFC of Annapolis, Maryland, is MDRT Immediate Past President and a 36-year MDRT member with three Court of the Table qualifications. He has served as a member and 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. 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. Rogers manages W. Rogers & Associates, a five-person financial services firm located in Annapolis.

Julian H. Good Jr., CLU, ChFC of New Orleans, Louisiana, is MDRT First Vice President and a 27-year MDRT member with three Court of the Table and three Top of the Table honors. He has served in many leadership positions within MDRT, including as Divisional Vice President of Communications, Membership Administration, and Business and Educational Services. Good has also spoken at several MDRT Annual Meetings and is a Diamond Knight and Steward of the MDRT Foundation. Locally, he is past president of the New Orleans Estate Planning Council and a member of AALU. 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. Good's practice focuses on estate and retirement planning, business insurance, and nonqualified and qualified retirement plans.

Jennifer A. Borislow, CLU of Methuen, Massachusetts, is MDRT Second Vice President and a 22-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 12 Top of the Table honors, in 2005, she became the first woman 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 also a recognized industry expert and well-known speaker, addressing audiences throughout the world. Borislow is the founder and principal of Borislow Insurance Agency Inc. The agency specializes in employee benefits, serving more than 400 corporate clients.

D. Scott Brennan of South Bend, Indiana, is MDRT Secretary and a 27-year MDRT member with six Court of the Table and one Top of the Table qualifications. A dedicated MDRT leader, Brennan has twice served as Divisional Vice President and five times as a committee Chair. Brennan has never missed an MDRT Annual Meeting, and has spoken at eight Annual Meetings. A Platinum Knight of the MDRT Foundation, he served on its board 2004–2006. In the industry, he is a member of the Association for Advanced Life Underwriting, a past board member of the Life and Health Insurance Foundation for Education (LIFE) and past president of the International Forum. Brennan is also an active community volunteer, serving as president of several local organizations, including the St. Anthony Parish Council, the Rotary Club of South Bend and the Scholarship Foundation of St. Joseph County. Brennan's industry awards include the South Bend Association of Life Underwriters 1994 Life Underwriter of the Year, the Indiana Association 1998 Hoosier Life Underwriter of the Year, and the 2002 and 2003 MassMutual Indiana Agent of the Year.

General Information

Vancouver Convention Centre
1055 Canada Place
Vancouver, BC, Canada V6C 0C3

1. The Fairmont Waterfront Hotel (co-headquarter hotel)
900 Canada Place Way
Vancouver, BC, Canada V6C 3L5
Phone: +1 604.691.1991

2. Pan Pacific Vancouver (co-headquarter hotel)
300-999 Canada Place
Vancouver, BC, Canada V6C 3B5
Phone: +1 604.662.8111

3. Hyatt Regency Vancouver
655 Burrard St.
Vancouver, BC, Canada V6C 2R7
Phone: +1 604.683.1234

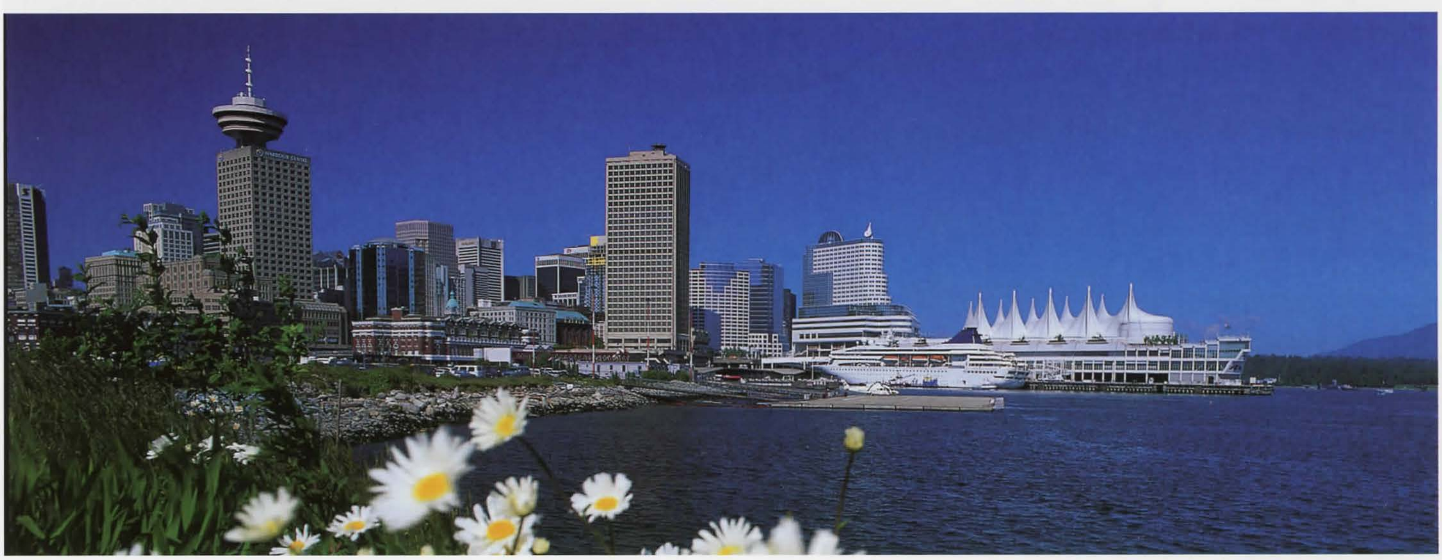
4. Marriott Vancouver Pinnacle Downtown
1128 W. Hastings St.
Vancouver, BC, Canada V6E 4R5
Phone: +1 604.684.1128

5. Renaissance Vancouver Harbourside Hotel
1133 West Hastings St.
Vancouver, BC, Canada V6E 3T3
Phone: +1 604.689.9211

6. The Fairmont Hotel Vancouver
900 West Georgia St.
Vancouver, BC, Canada V6C 2W6
Phone: +1 604.684.3131

7. The Sutton Place Hotel
845 Burrard St.
Vancouver, BC, Canada V6Z 2K6
Phone: +1 604.682.5511

8. The Westin Bayshore, Vancouver
1601 Bayshore Drive
Vancouver, BC, Canada V6G 2V4
Phone: +1 604.682.3377



2011 Annual Meeting Speaker Auditions

The Program Development Committee (PDC) is holding auditions for members interested in speaking at the 2011 Annual Meeting in Atlanta, Georgia. Auditions take place 5:30 to 7 p.m. Monday, June 14, in the Vancouver Convention Centre (East Building, Meeting Level, Rooms 11/12 and Parkview Terrace). Come with a summary of your proposed presentation and be prepared to give a short talk on your topic of choice. A maximum of three minutes per person will be allowed. On-site sign up is available on a first-come, first-served basis for any audition openings that were not filled before the meeting.

Annual Meeting 365 — NEW!

The MDRT Annual Meeting experience does not end in June. To make the motivation of the Annual Meeting last all 365 days of the year, additional educational opportunities will be made available after the meeting at no additional cost to meeting attendees. Visit www.mdrt.org for details. *(Annual Meeting 365 is sponsored by the MDRT Foundation.)*

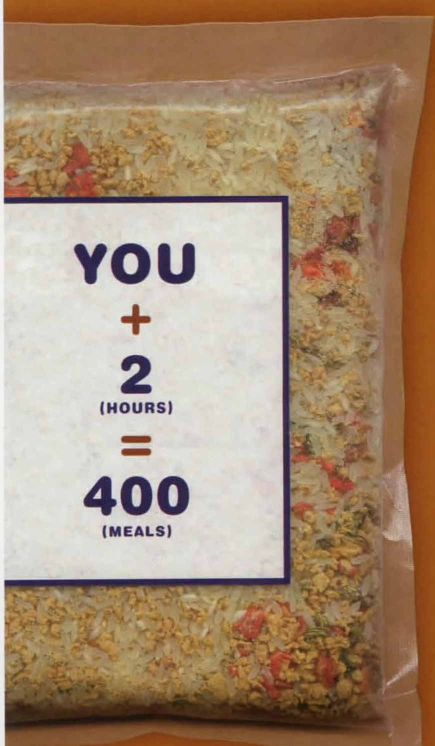
MDRT FOUNDATION
Financial Professionals Changing Lives Worldwide™

Badges

Your personal meeting badge is required for entrance into all sessions and events, including Main Platform, the Welcome Reception and Let's Party (this includes events which also 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.

Do not lose your badge!

There will be a USD 895 fee for each replacement badge issued. For lost or misplaced badges, go to the On-Site Registration Counter, located in West Halls A/B1 of the Vancouver Convention Centre.



HOPE HAS A SIMPLE FORMULA

MILLION MEAL CHALLENGE

Every 3.6 seconds, 1 person dies of starvation* — make 2 hours count. The Million Meal Challenge is a volunteer meal-packing event to eliminate world hunger. Volunteer at the MDRT Annual Meeting to help package 1 million nutritious rice-based meals for children and families with severe malnutrition. In just two hours, your efforts will provide 400 life-sustaining meals. **Visit the MDRT Foundation booths, located in the Power Center Store and West Hall B2 on the Exhibition Level, to sign up for the Million Meal Challenge.**

*Source: United Nations Children's Fund (UNICEF)

MDRT®
MDRT FOUNDATION

Food for Thought:
Donate USD 200, Feed 800 People

Connection Zone
Looking to get away, check e-mail or tweet about your Annual Meeting experiences on Twitter (at www.twitter.com/mdrtweet using #MDRT). Stop by the Connection Zone, located in the MDRT Exhibit Hall *(co-sponsored by Coventry and Penn Mutual).*

Consent to Use of Photographic Images
Registration and attendance at or participation in MDRT meetings and other activities constitutes an agreement by the registrant to MDRT's use and distribution (both now and in the future) of the registrant or attendee's image or voice in photographs, videotapes, electronic reproductions and audio recordings of such events and activities.

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.

First Time Attendee Booth
First-time meeting attendees should stop by the First Time Attendee Booth, located in the Registration area in West Halls A/B1 of the Vancouver Convention Centre, to learn firsthand from fellow members how to get the most out of the meeting. The booth is open 12 to 4 p.m. Saturday and 8 a.m. to 4 p.m. Sunday.

First Aid/Emergency Assistance
Should you need medical assistance of any kind, contact hotel staff or the First Aid Office located in the West Building on the first level of the Vancouver Convention Centre.

Global Gift Fund Booth
Global Gift Fund is a donor-advised fund 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 foundations without any administrative hassles. Stop by the Global Gift Fund Booth 215 in the Exhibit Hall to learn how Global Gift Fund can fit charitable planning into your practice and increase your earning potential.

Exhibit Hall and Industry Associations
The MDRT Exhibit Hall is located in West Halls A/B1 of the Vancouver Convention Centre. The exhibits offer four productive days to interact with companies and other industry associations. Products and services designed to enhance your productivity and the quality of your services will be displayed. Don't miss this valuable opportunity to obtain information on the latest and best equipment, services and educational opportunities available in today's marketplace. The Exhibit Hall is open Sunday through Wednesday. Please refer to the Schedule at a Glance for daily hours. Refer to the Exhibitor List (accurate at time of printing) for additional exhibitor information.

Group Photo Service

If you wish to have a group photograph taken, request forms are available in the MDRT Press Room, located in Room 101 of the Vancouver Convention Centre. A form also may be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located in West Halls A/B1 of the Vancouver Convention Centre.

Handouts

MDRT is reducing the amount of paper we use at our meetings in an effort to be environmentally responsible. Access electronic handouts for Focus Sessions online at www.mdrt.org.

Hearing-Impaired Headsets

Headsets for hearing-impaired attendees are available to members who requested the service on their advance registration forms. Please refer to the simultaneous interpretation requirements located on Page 13 for further details on how to obtain a headset.

Help Desk

For the benefit of all attendees, a central help and information desk is located in the Registration area, West Halls A/B1, of the Vancouver Convention Centre. Attendees can get information about the Annual Meeting, as well as information about Vancouver and the surrounding area.

Housing/Accommodations

Please refer all housing reservation questions to the Housing Booth in the Registration area, located in West Halls A/B1 of the Vancouver Convention Centre.

Housing Booth hours are:

Saturday	June 12	12 p.m. – 6 p.m.
Sunday	June 13	8 a.m. – 7 p.m.
Monday	June 14	7 a.m. – 4 p.m.
Tuesday	June 15	7 a.m. – 4 p.m.
Wednesday	June 16	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

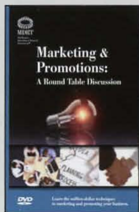
Some presentations contain references to tax and legal matters. Although efforts have been made to ensure the accuracy of those references, MDRT does not warrant accuracy, and is not liable for errors and omissions. You are strongly urged to check with tax and legal professionals in your state, province 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.

MDRT
The Premier Association of Financial Professionals®

The road to success comes easy when you have the right resources

The MDRT Power Center Store is located in the Vancouver Convention Centre — West, Exhibition Level, Halls A/B1

B730
MDRT Sales Ideas That Work



M5515
MDRT Marketing & Promotions: A Round Table Discussion

B5517
The MDRT Objections Handbook

B731
The MDRT Guide to Top of the Table Performance

Instant Audio CDs and DVDs

Instant audio recordings of most sessions will be available on CD for purchase in the MDRT Power Center Store. 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 West Halls A/B1 of the Vancouver Convention Centre.

Main Platform

Main Platform sessions will begin Monday morning in West Hall C of the Vancouver Convention Centre. Admittance is by badge, and seating is on a first-come, first-served basis. Doors 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 recording are not permitted in the auditorium. Please silence or turn off electronic devices. As a courtesy, do not use your mobile phone during a speaker's presentation.

Main Platform Schedule:

Monday	June 14	8 a.m. – 11:30 a.m.
Tuesday	June 15	8 a.m. – 11:30 a.m.
Wednesday	June 16	1:30 p.m. – 4:45 p.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 Store. You may choose either a CD-ROM format, which contains multiple manuscripts categorized by topic, or complete an order form to have individual manuscripts e-mailed to you. *(Note: Printed copies of manuscripts are not available for sale.)*

MDRT Foundation Booth

The MDRT Foundation provides hope and opportunities to children and families in need around the world. Through the generous donations of MDRT members, the MDRT Foundation has awarded more than USD 26 million in grants to fund medical research and educational and social services, along with many other worthy charitable causes. The MDRT Foundation encourages all Annual Meeting attendees to participate in the Million Meal Challenge — MDRT's largest-ever volunteer event to package more than 1 million meals for people suffering from severe malnutrition. In addition, contributions to this year's appeal will provide additional meals to children and families worldwide. Stop by the MDRT Foundation Booth located in the Power Center Store and the Million Meal Challenge packaging room in West Hall B2 of the Vancouver Convention Centre to see how you can help make a world of difference.

MDRT Experience Booth

Register now for the 2011 MDRT Experience meeting at the MDRT Experience Booth, #125, located in the Vancouver Convention Centre Exhibit Hall. Held February 24–26 in Singapore, the meeting brings the ideas and inspiration of MDRT directly to Asia. New for the 2011 Experience meeting, MDRT will offer a half day of Main Platform for MDRT members only. Visit the MDRT Experience Booth to register and take advantage of the early registration discounted rate, as well as to learn more about this fantastic destination in Southeast Asia.

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.

For more information, contact Debra Martin at dmartin@mdrt.org or +1 (847) 993-4920.

MDRT Power Center Store

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

The MDRT Power Center Store, located in West Halls A/B1 of the Vancouver Convention Centre, has the best educational resources in the industry. These resources — most created by MDRT members — are vital stepping stones in your career. Everything in the Power Center can be used to sustain your position as a member of the most elite financial services organization in the world. Our inventory includes products on prospecting, sales ideas, overcoming objections and closing.

Located just steps from Main Platform, the Power Center enables you to purchase many of the inspirational messages you just heard, and meet many of the speakers who motivated you. Find educational products on CD-ROM, DVD, CD and in 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.

Any individual removing merchandise from the MDRT Power Center Store without first paying for the merchandise will be asked to surrender their badge, thereby preventing them from attending the remainder of the meeting. The individual and incident will also be reported to the MDRT Ethics Committee for further action, possibly resulting in revocation of membership.

MDRT Power Center Spotlight

Throughout the history of MDRT, small groups of members have spontaneously gathered to share ideas and learn from the most successful advisors in the industry. In an effort to recreate these gatherings, the Power Center is holding Member Spotlights on some of the MDRT members who are known for sharing and documenting their ideas:

Sunday, June 13
2:15 p.m. – 2:45 p.m.
Alessandro M. Forte, Cert PFS
Taking Your Business to the Next Level
3 p.m. – 3:30 p.m.
Tony Gordon
Road to Sales Success

Monday, June 14
11:45 a.m. – 12:45 p.m
Bruce W. Etherington, CLU, CH.F.C.
Prospecting and Sales Techniques
12:30 p.m. – 1 p.m.
Stephen Abramson, CLU, ChFC
Everything You Wanted to Know About Qualified Plans
1:15 p.m. – 1:45 p.m.
Mark S. Guanya
Business Insurance

Tuesday, June 15
11:45 a.m. – 12:15 p.m.
Marvin H. Feldman, CLU, ChFC
How to Use the Million Dollar Bucks
12:30 p.m. – 1 p.m.
Marc A. Silverman, CLU, ChFC
Prospecting and Sales Techniques
1:15 p.m. – 1:45 p.m.
Norman G. Levine, CLU, ChFC
Formula for Success

Wednesday, June 16
12 p.m. – 12:30 p.m.
Diane L. McCurdy, CLU, EPC
Retirement and Ways to Identify Saving and Spending Styles

Million Meal Challenge

Join fellow MDRT members in an effort to help end world hunger. The Million Meal Challenge is MDRT's largest-ever volunteer event to package and send 1 million meals to children and families in impoverished communities around the globe. Each packaged bag contains a rice-based meal that will provide nutrition to six people suffering from malnutrition. Volunteers can sign up for one or more two-hour shifts Saturday through Thursday.

MDRT and the MDRT Foundation are partnering with Kids Against Hunger (KAH) and Kids Around the World (KIDS) to facilitate the volunteer packaging event and shipment of the food. KAH is a nonprofit organization based in Minnesota that is dedicated to feeding children and families suffering from severe malnutrition worldwide. KAH packages rice-based meals at food packaging satellites throughout the United States.

To sign up for the event, visit the MDRT Foundation Booth, located in the Power Center Store, or visit the Million Meal Challenge packaging room in West Hall B2 of the Vancouver Convention Centre.

PGA Meeting Information and Involvement Booth

The PGA Meeting Information and Involvement Booth is located in the Registration area of the Vancouver Convention Centre. Here, meeting attendees can volunteer to work on a PGA task force and find a list of people registered for the meeting. Volunteering is one of the most rewarding parts of MDRT membership. Join PGA today!

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session 4 p.m. Saturday, June 12, in East Ballroom A/B of the Vancouver Convention Centre.

'Proceedings'

Approved 2010 MDRT members can request a complimentary copy of the 2010 MDRT Annual Meeting "Proceedings" by logging on to MDRT's Web site and completing the new Member Profile. Requests must be completed by August 1, 2010. MDRT members also have access to the "Proceedings" in the Members Only section of www.mdrt.org.

Quarter Century Club

A special meeting place has been reserved for 25-year-plus MDRT members. The Quarter Century Club is located at the Fairmont Waterfront Hotel Waterfront Ballroom (Quarter Century Club members 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:

The On-Site Registration Counter, located in West Halls A/B1, is available the following times.

Saturday	June 12	12 p.m. – 6 p.m.
Sunday	June 13	8 a.m. – 7 p.m.
Monday	June 14	7 a.m. – 4 p.m.
Tuesday	June 15	7 a.m. – 4 p.m.
Wednesday	June 16	7 a.m. – 4 p.m.
Thursday	June 17	7:30 a.m. – 9:30 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.

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.

Tickets

Tickets are required to attend the Court of the Table–Top of the Table Program, Breakfast and Lunch Programs. Members who registered in advance will find these tickets with their registration information. Lost tickets will not be replaced, and you will not be admitted into sessions 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.

Special Needs Seating

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

Vancouver Information and Restaurant Reservations

Visit the Tourism Vancouver booth in the Registration area, West Halls A/B1, for information about Vancouver. Tourism Vancouver has maps of the city available and can assist with restaurant reservations.

Simultaneous Interpretation

English is the official language of the 2010 MDRT Annual Meeting. MDRT provides simultaneous interpretation of Main Platform presentations and selected Focus Sessions when at least 100 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 3, 2010.

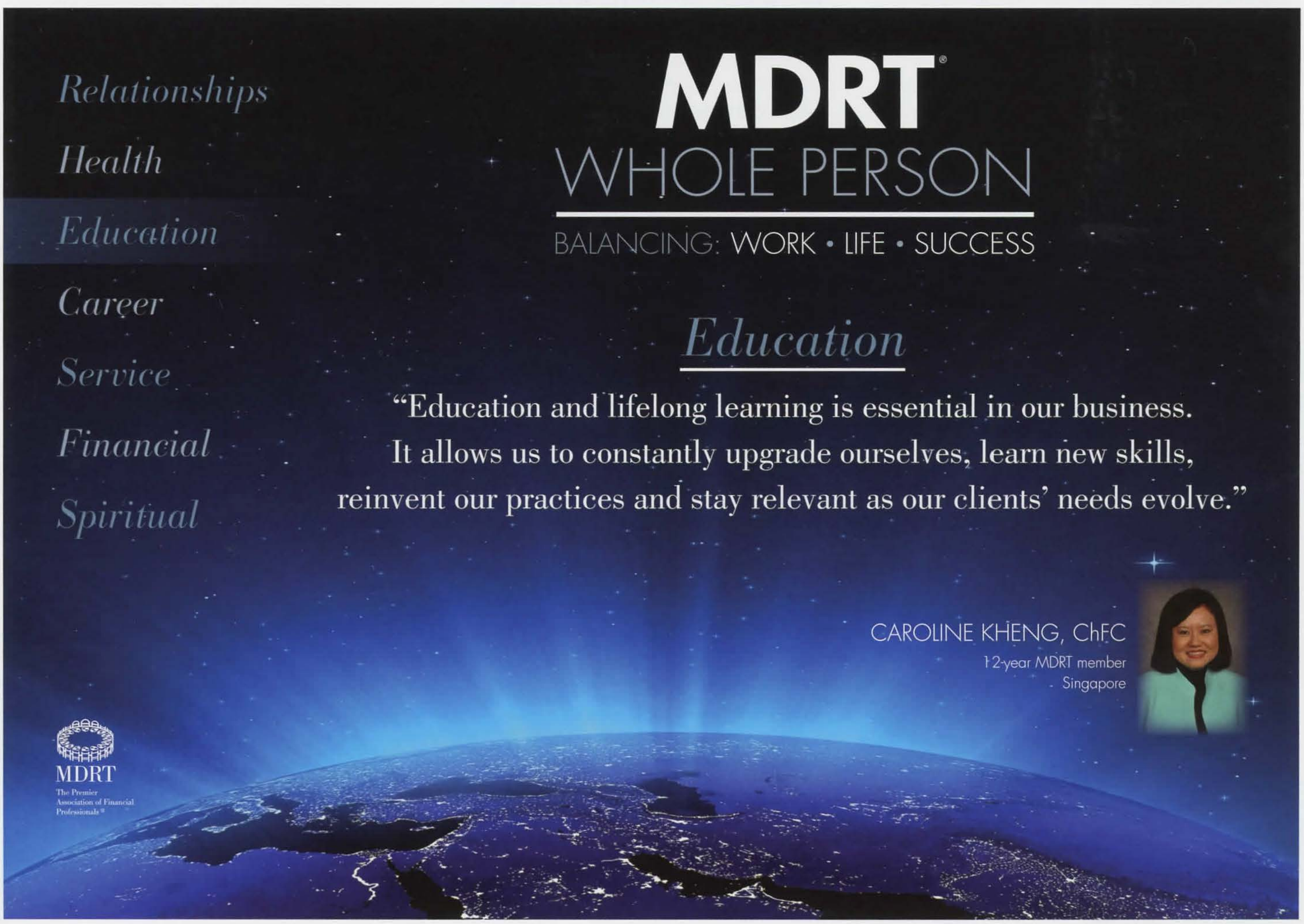
MDRT will provide simultaneous interpretation for a maximum of 12 languages. If more than 12 languages are requested, simultaneous interpretation is provided in the first 12 languages that meet the 100-person minimum, as entered into the registration system. Please refer to on-site signage for all languages interpreted.

MDRT provides interpretation headsets and receivers to all registered members who requested simultaneous interpretation by May 3, 2010. 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 12	12 p.m. – 6 p.m.
Sunday	June 13	8 a.m. – 7 p.m.
Monday	June 14	7 a.m. – 4 p.m.
Tuesday	June 15	7 a.m. – 4 p.m.
Wednesday	June 16	7 a.m. – 6 p.m.
Thursday	June 17	7:30 a.m. – 11:30 a.m.



Annual Meeting Rules of Conduct

1. Spouses, family members and friends of attendees may not be present at officially designated MDRT functions and events during the Annual Meeting, with the exception of family/spouse 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 Meeting Registration Desk.

3. Giving your badge to another person for purposes 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 Exhibitors Agreement and, other than with the expressed written permission of the 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 purpose or other reasons, nor is any portion of it to be reproduced without the expressed prior written permission of the 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 videotape recording or still photography, 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.

9. Any individual removing merchandise from the MDRT Power Center Store without first paying for the merchandise will be asked to surrender their badge, thereby preventing them from attending the remainder of the meeting. The individual and incident will also be reported to the MDRT Ethics Committee for further action, possibly resulting in revocation of membership.

Members shall accept and conform to the Code of Ethics and to those rules of conduct which the Executive Committee may determine and publish for the conduct of those attending any such meeting. Adherence to these rules shall be required of members at all such meetings, including all functions, both formal and informal, during and in connection with official MDRT meetings.

MDRT 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 insurance and financial services profession. Therefore, members shall:

1. Always place the best interests of your clients above your 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 your 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 insurance and financial services industry and the Million Dollar Round Table.

6. Determine that any replacement of an 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 you do business.

Statement of Antitrust and Legal Compliance

There shall be no negative discussions of commercial companies or products. There shall be no discussion or activity for the purpose of any legal compliance preventing any person or persons from gaining access to any market or customer for goods or services, not any agreement or understanding to refrain from purchasing or using any material, equipment, services or supplies. There shall be no discussion or activity that may be construed as forestalling or limiting research and development. We, of course, expect your consideration and full compliance with these guidelines, both while in attendance at this meeting and at all times in your business.

Your MDRT Membership Benefits

Your MDRT membership not only signifies achievement and prestige — MDRT helps you become a better producer by connecting you to the greatest resources, solutions and minds in the business. Some of the many member advantages and benefits include:

Online tools

Visit www.mdrt.org to find ideas, methods and tools you can use to promote your practice and your MDRT membership.

Fact-finder
A fact-finder is available in the Members Only section under Tools to help you give your clients the best possible advice.

Podcasts
Visit the Members Only section and click on Sales Ideas to listen to podcasts of fellow members sharing their best ideas and advice.

Web seminars
Read the *MDRT e-Newsletter* for details about upcoming free, educational Web seminars, and check out the library of archived seminars in the Members Only section under Tools.

MDRTV
Member testimonials, Annual Meeting highlights, members sharing ideas and MDRT programs are among the videos featured on MDRT's video-based Web site, which can be accessed from the MDRT home page.

MDRT Power Center Store
The Power Center Store at the Annual Meeting and www.mdrtpowercenter.org provide products and resources to help you succeed.

Boomertirement
The Boomertirement program provides tools to help you better serve your baby boomer clients. Strategy briefs, podcasts, client fact sheets and outreach tools are available on www.boomertirement.com.

Publications

'Proceedings'
Relive your favorite Annual Meeting speakers or learn more about the topics you might have missed. Search the "Proceedings" from 2002 to present at www.mdrt.org.

Round the Table magazine
MDRT's official publication offers sales ideas, member profiles, practice management tips, business solutions, news about MDRT events and more.

MDRT e-Newsletter ~~*and Ideas e-Newsletter*~~
The *MDRT e-Newsletter* provides MDRT news monthly in your e-mail inbox. The ~~*Ideas*~~ *e-Newsletter* is filled with sales and practice management ideas, and is e-mailed monthly to members ~~subscribers~~.

Networking

MDRT meetings
The MDRT Annual Meeting, Top of the Table Annual Meeting and MDRT Experience meeting are all opportunities to share ideas and develop lasting personal and professional friendships with peers from around the world.

Membership Directory search
Connect with other members by visiting www.mdrt.org and clicking on Membership Directory in the Members Only section.

Blog
The MDRT Member Blog is an online forum for members to connect with one another. Visit MDRT Community in the Members Only section of www.mdrt.org to read fellow members' comments, and join them in the conversation by posting comments.

Personal Development and Leadership

Committees
Begin your service to MDRT by volunteering for the Annual Meeting Program General Arrangements (PGA) Committee.

Whole Person
The Whole Person concept was established to remind you to keep balance in your life.

MDRT Foundation
MDRT's philanthropic arm provides a vehicle for members to combine their philanthropic activities with their fellow professionals'.

Mentoring
As a member, you have the capacity to help others attain MDRT membership. Mentoring not only helps the aspirant, but has also been shown to boost the mentor's productivity.

Speakers Bureau
The MDRT Speakers Bureau is an online listing of MDRT member speakers used by companies and associations to find speakers for upcoming meetings.

Recognition

Power Center Store
Purchase member plaques, insignia, apparel and other items that allow you to display your MDRT membership proudly.

Membership Opportunities
Membership opportunities for Top of the Table and Court of the Table encourage members to reach even higher levels of success.

For more information on these and other MDRT member benefits, visit www.mdrt.org or contact Debra Martin at dmartin@mdrt.org or at +1 (847) 993-4920.

Keith Abraham, CSP has built a reputation as one of Australia's most in-demand conference speakers, business growth catalysts and innovation facilitators, working directly with some of the world's leading brands, including Toyota, Lexus, Asteron Insurance, Toshiba and Westpac Banking Corp. In addition, Abraham has worked with more than 200 high-profile financial advisors, helping them increase their business growth an average of 35 percent during a 12-month timeframe. He has written three best-selling books and is a Nevin Award winner, the highest honor given to a professional speaker in Australia.

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Dan Allison is the founder and president of the Feedback Marketing Group, a consulting firm helping large organizations and individual professionals implement a system to duplicate their top clients and attract more quality prospects. An accomplished author in both the mental health field and the financial services industry, Allison shows advisors a step-by-step process to engage their top clients in the referral process without compromising their relationships. This process is also very effective for getting quality face time with qualified prospects.

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Matt Anderson of the Referral Authority has grown his business exclusively by referrals and now speaks and coaches on two continents. He specializes in coaching insurance and financial professionals on how to get more referrals from happy clients and centers of influence. Referral coaching clients come from companies including Northwestern Mutual, Woodbury Financial, State Farm and MetLife. He is an active member of the National Association of Insurance and Financial Advisors and he currently serves on the national sub-committee of the Young Advisors Team. He is author of "Fearless Referrals" and a regular contributing author to Horsesmouth.com.

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David Eric Appel, CLU, ChFC is a 14-year MDRT member with seven Court of the Table and one Top of the Table honors. A longtime volunteer within MDRT, he is a member of the Marketing and Promotion Committee and is a Gold Knight of the MDRT Foundation. He was highlighted in the National Association of Insurance and Financial Advisors (NAIFA) publication, *Advisor Today*, in the 2004 cover story "Four under Forty," about four top advisors and community leaders in the United States under age 40. Appel was the 2005–2006 president of NAIFA Boston, and serves on the NAIFA–Massachusetts state board. He is a member of the Boston Estate Planning Council and serves on their board.

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Mario Armstrong has worked in the tech industry for more than 12 years and heads Mario Armstrong Media LLC, a technology-media company that creates content for traditional, mobile and online media outlets for syndication. Armstrong translates technology for non-tech audiences through his radio shows, TV segments, public speaking, and print and online programs. Armstrong delivers national television segments for Comcast's "Your Morning" and "Money Matters." He is also a technology correspondent for National Public Radio and has appeared on CNN, CNBC, TV-One, PBS and C-Span.

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Octavio F. Ballesteros Navario is a 10-year MDRT member with three Court of the Table qualifications. A partner of Ballesteros and Associates in Hermosillo, Sonora, Mexico, he specializes in retirement planning for business owners. He writes a weekly column in a local newspaper and appears weekly on a television news program. An industry leader, he is a member of the Atlantis Group, an elite group of Seguros Monterrey New York Life agents. He is also a member of the board of directors of a school for boys and speaks to industry audiences on financial services and personal development topics.

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Caroline A. Banks, APFS is a 21-year MDRT member with one Court of the Table and 16 Top of the Table honors. She has served in various MDRT leadership positions and has spoken at three MDRT Annual Meetings, as well as speaking at a Top of the Table Annual Meeting and the MDRT Experience in Bangkok, Thailand. She is a Gold Knight of the MDRT Foundation. Banks, who runs an independent financial planning firm in Central London, won the Independent Financial Adviser of the Year title in the United Kingdom in 1994 and she served as a director of the Life Insurance Association and was a board member of the Personal Finance Society.

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Rebecca Largay Bast is a nine-year MDRT member with two Court of the Table qualifications. She began her career with Northwestern Mutual in 1994 as an intern while attending the University of South Florida. In 1996, she became a full-time financial representative and is currently the disability income specialist for her agency. Bast is a member of the National Association of Insurance and Financial Advisors, as well as the Tampa Association of Insurance and Financial Advisors.

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David Batchelor, Dip PFS, CFP is a 13-year member of MDRT with two Court of the Table and 11 Top of the Table qualifications, and is a member of the Sales and Service Committee. Batchelor established Wills & Trusts Independent Financial Planning in 1996, and the company has developed into one of the most successful firms of financial advisors in the United Kingdom. In 2000–2001, he was the president of the Life Insurance Association and continued as a board member with the Personal Finance Society. Batchelor is the author of two books, including "How to Charge Fees the Right Way."

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Michael Bell is a 15-year MDRT member who began his working life as a motor mechanic with the Kennings Motor Group. He joined the financial services industry in 1977 and became a top sales producer and manager in record time. He started his own company, Results Financial, in 1998. The company now has 20 advisors and seven administrators. Bell is also a member of the Personal Finance Society and has spoken at conventions around the world.

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Jason and Tausha Black are opera singers who fell in love while earning degrees in vocal performance at San José State University, California. As a budding young opera singer, Jason was involved in two catastrophic accidents that nearly took his life and left him with no voice. With support from his wife, Tausha, he defied the odds with a will that would not accept a devastating prognosis from doctors. Tausha is a vocal coach through her company, Black Voice Studio, and has produced several large-scale elementary school productions. The couple share their story with audiences worldwide.

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Max Bolka is a 28-year veteran of the financial services industry. After three years in the investment banking business, he started his own nationwide financial consulting and investment services firm, conducting hundreds of financial seminars throughout the world. One of his marketing methods was voted the No. 1 strategy in *Financial Planning* magazine's February 2004 cover story. In addition, Bolka serves as an industry consultant to institutions such as mutual funds, broker-dealers, insurance companies and banks. He has worked with Chase, Franklin Templeton, Fidelity and Calvert, among a long list of others. He also works directly with planners, investment advisors, CPAs and bankers.

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Speakers (Continued)

David William Brown, CLU, CH.F.C. is a 28-year MDRT member with four Court of the Table and 19 Top of the Table honors. He is a partner, together with his sister and father, in Al G. Brown and Associates, an independent finanical estate planning firm founded by his father in 1943. He has written and spoken extensively on employee benefits, practice management, charitable giving insurance, and succession, financial and retirement planning. In 2008, Brown was awarded the Professional Advisory Committee's Award of Excellence by the Jewish Foundation of Greater Toronto. He is a member of the Conference for Advanced Life Underwriting and is president of Associated Hebrew Schools of Toronto. Brown also served on the national board of the Canadian Association of Gift Planners.

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Steve Cain is executive vice president and national sales leader for LTCI Partners, one of the nation's largest long-term care insurance wholesalers. In that capacity, Cain is responsible for increasing the firm's sales revenue — from the development of existing client relationships to acquisition of new institutional accounts. Cain brings more than 12 years' experience in the insurance brokerage market, most recently as senior vice president and national sales leader for long-term care at Marsh Private Client Services, a division of Marsh USA Inc. Cain helped build Marsh into a leading wholesale and retail distributor of long-term care insurance, working with banks, independent broker-dealers, wire houses and employee/executive benefit brokers.

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Im Hyun Cho is a 27-year MDRT member with nine Court of the Table qualifications. She has served as a volunteer at the MDRT Annual Meetings and is a contributor to the MDRT Foundation. She immigrated to the United States from Korea in 1978, and joined AXA Equitable in 1981. Since then, she has earned numerous company and industry awards, including from GAMA International. Also a leader in her community, she is a board member and director of several organizations, including the Korean American Federation of Los Angeles and the Korean American Economic Development Center.

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Sang-Won Choi is a 10-year MDRT member with three Court of the Table qualifications. He has volunteered at the MDRT Annual Meeting and served as a Local Chair within the Korea Zone of the Membership Communications Committee. He currently serves as Vice Chair of the MDRT Korea chapter. He has earned several company honors for excellence in life insurance sales, and speaks to industry audiences about finance and consulting.

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Richard H. Cook, FCII, Dip PFS is a 31-year MDRT member with 12 Court of the Table and nine Top of the Table honors. He is joint managing director of the Haven Partnership, an independent financial planning practice in Cheltenham, England, with four registered advisors. The practice specializes in the financial planning needs of business owners, professionals and wealthy individuals. Cook's previous speaking engagements include several MDRT Annual Meeting Focus Sessions, as well as presentations in Singapore, Israel, Ireland, Holland and Greece.

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Daniel O. Corrigan is a 40-year MDRT member who has spoken at nine MDRT Annual Meetings. He has presented at more than 2,500 other industry meetings since 1961. In May 2007, Corrigan received the Harold G. "Bud" Horn Award from the National Association of Insurance and Financial Advisors for outstanding contributions to the life insurance industry in Oregon. He was also Oregon Life Underwriter's Senior Agent of the Year. A concept salesman, Corrigan asks questions and then presents a response in the form of a pictorial story.

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Jan Cullinane, MS, ABD is the co-author of the best-selling book, "The New Retirement: The Ultimate Guide to the Rest of Your Life." The first edition reached the No. 2 ranking on both Amazon.com and BarnesandNoble.com. In addition, "The New Retirement" was chosen as a book club selection by *The Washington Post*'s "Color of Money" columnist Michelle Singletary. Through her company, Retirement Living From A to Z, Cullinane conducts retirement seminars on the nonfinancial aspects of retirement. Clients include AARP, Ford Motor Co., the Smithsonian and Wells Fargo Advisors.

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George G. Davidson, CLU, ChFC is a nationally recognized expert on disability income and long-term care insurance. He is a founding partner and current board member of the only national organization of independent disability and long-term care brokerage specialists, the Plus Group. He has authored articles and been referenced in magazines such as *Broker World* and *National Underwriter*. Davidson has presented at numerous industry meetings, including the John Hewitt & Associates Dynamics of Disability Strategic Management Seminar, and the Society of Financial Service Professionals Annual Forum. He has served as the meeting chair for the International Disability Income Society Annual Conference and is founder of the Twin Cities DI Day.

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Jay M. DeFinis is a nine-year MDRT member with one Court of the Table qualification. He served on the Program General Arrangements Committee during the 2009 MDRT Annual Meeting. DeFinis is a member of the National Association of Insurance and Financial Advisors, and is a board member of Northwestern Mutual's Financial Representatives Association.

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Edward Dressel is president and owner of Trust Builders Inc. After holding various development and marketing positions with the company since 1988, Dressel purchased Trust Builders in January 2007. Trust Builders helps advisors educate clients about financial issues, with a focus on retirement. Trust Builders software is used by various broker-dealers, independent financial professionals and registered representatives.

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Naomi L. Duke is a three-year MDRT member with two Court of the Table qualifications. She is also a member of the 2010 Financial Literacy Task Force. Duke is a financial planner at the K Corporation, a financial strategies firm. Specializing in estate and financial planning for special needs individuals and their families, she is known for her exceptional ability to connect with both clients and professional advisors as they weave through the complex maze of financial, legal and government planning. Through her work with MDRT and other local financial literacy initiatives, she advocates and provides education tailored to the unique needs of the disabled community. Duke's passion for her work and the value she brings to her clients' lives are a direct result of her unique upbringing and the influences of her mentors.

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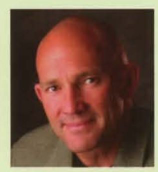

John Foley is founder of Centerpoint Companies and a former lead solo pilot of the Blue Angels, the U.S. Navy Flight Demonstration Squadron. As a Blue Angels pilot, Foley had to perform consistently as a part of a team in an intense, high-stakes environment. Using insight from his experience with the Blue Angels and his education in business, Foley developed an effective model for closing the performance gap. As leader of Centerpoint, Foley has advised Fortune 500 companies, professional athletic teams, venture capital companies, professional associations and educational institutions. Foley has earned three master's degrees and, during his service as a Navy carrier pilot, won numerous awards. He has extensive media experience, with more than 500 appearances on ABC, NBC, CBS and other television networks.

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Ian Freeman, CLU, ChFC is a 19-year MDRT member with 10 Court of the Table and three Top of the Table honors. Freeman became a banker before joining the Northwestern Mutual Financial Network in 1987. He ranks in the top 75 in career production in the history of Northwestern Mutual and serves as president of the company's Financial Representative Association. He is one of only 42 representatives who have qualified for the Northwestern Forum, the highest measure of production at that company, every year since its inception. Freeman is a member of the National Association of Insurance and Financial Advisors and the Association for Advanced Life Underwriting.

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Juliet Funt is a motivational speaker and stress expert. As daughter of the "Candid Camera" television show's creator, Funt has spent her life observing the hidden truths behind our social selves. Her diverse work history has taken her through a myriad of roles, including as project manager for a live events company, human relations trainer for the Los Angeles Police Department in California and liaison for a Palestinian/Israeli peace project. Funt has served as a weekly columnist for the Womenof.com Internet community and is co-author of "The Communication Path" and "The Wellness Path" in the Path Training Series. A well-known speaker, Funt is a member of the National Speakers Association.

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Anthony Galie is a trainer, author and lecturer on the subconscious aspects of business. For nearly 30 years, he has regularly presented to the country's leading corporations and financial groups, including LIMRA International, GAMA International and at three previous MDRT Annual Meetings. In addition to his own practice as a psychotherapist, he is author of numerous trade publication articles and the book "Take Control of Your Subconscious Mind," which offers a practical approach for creating focus and becoming more successful. Galie's clients include Federal Express, Sears and Merrill Lynch.

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Terri L. Getman, J.D., CLU is vice president of advanced marketing for Prudential. Since joining Prudential in 1994, Getman has worked with the underwriting team on difficult financial underwriting cases, as she is strategically located in the operations unit. Getman has served on the Society of Financial Service Professionals' national board of directors, and is currently serving on a number of its national committees. She also is a member of the LIMRA advanced sales committee and Association for Advanced Life Underwriting's business insurance and estate planning committee. Getman frequently speaks to industry groups and is a contributor to insurance industry publications.

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Jon Gordon is a consultant who is called in to inspire teams within businesses, athletics and schools. He is author of the international best-seller "The Energy Bus: 10 Rules to Fuel Your Life, Work and Team with Positive Energy" and "The Shark and the Goldfish: Positive Ways to Thrive During Waves of Change." Gordon has been featured on CNN, Fox News, NBC's "Today" show and in *Forbes*, *Fast Company*, *O Magazine*, *The Wall Street Journal* and *The New York Times*. Gordon's principles have been put to the test by numerous NFL coaches and teams, Fortune 500 companies such as Campbell Soup, Northwestern Mutual and JPMorgan Chase, and countless leaders in business and education.

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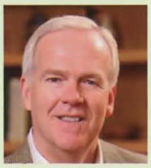

Larry Grypp, CLU, ChFC is president of the Goering Center for Family & Private Business, located in the College of Business at the University of Cincinnati. A nonprofit organization, the Goering Center is a leading educational and informational resource center for family and closely held businesses. In this role, he combines his desire to make a significant community contribution and to be involved with business. He is also co-founder of the Center for Executive Transitions, an advisory firm for executives, business owners and professionals who are approaching retirement or have recently left their traditional careers. Grypp served for 38 years in the financial services industry and in March 2008, he retired as CEO of Lafayette Life Insurance Co. and chairman of Capital Analysts Incorporated, both members of Western & Southern Financial Group.

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Philip E. Harriman, CLU, ChFC served as 2007 MDRT President and is a 27-year member of the Round Table with four Court of the Table and 10 Top of the Table qualifications. In 2007, he served as a member of the Boomertirement Task Force and has served as the spokesperson for the program. Harriman has served as a Divisional Vice President, Chair and member of numerous committees. He is also an Excalibur Knight of the MDRT Foundation. Harriman is a member of the Association for Advanced Life Underwriting, the National Association of Securities Dealers and the Golden Key Society of Financial Service Professionals. He is a past executive committee member of the Maine Estate Planning Council and was the 2000 recipient of the J. Putnam Stevens Award for his outstanding contributions to the life insurance profession. His civic involvement includes four consecutive terms (1992–2000) representing the 23rd District in the Maine Senate, as well as service on numerous community boards.

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Masataka Hayashi is a 13-year MDRT member with three Court of the Table and one Top of the Table qualifications. He specializes in business succession and estate planning for business owners. A mentor to others, he is sponsoring a seminar for young entrepreneurs and is author of three books.

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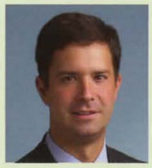

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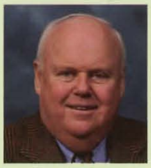

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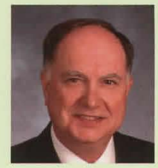

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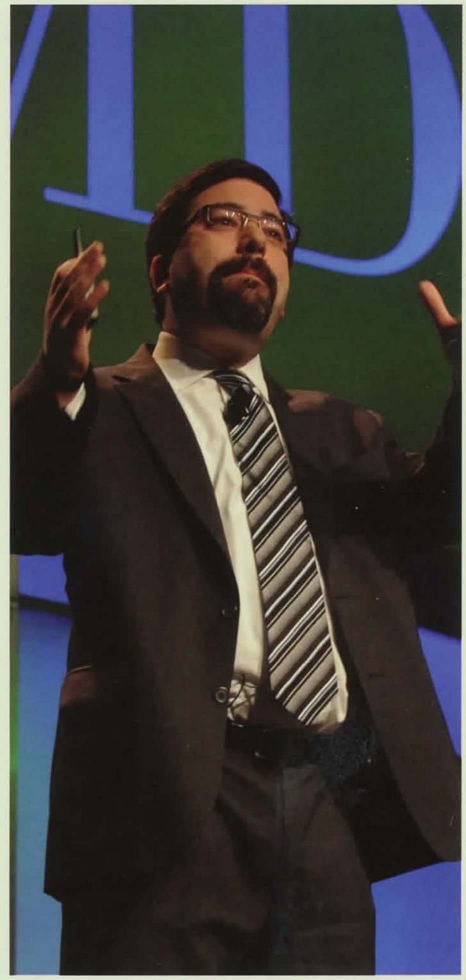

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Exhibitors (By Category)

Exhibitors as of April 10, 2010

Associations

Agents for Change	410
Association for Advanced Life Underwriting	322
GAMA International	320
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National Association of Insurance and Financial Advisors	313

Broker-Dealer

DIBroker	113
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Regal Financial Group LLC	518
ValMark Securities	206
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Client Building/Management Services

Advisors Assistant	211
Astonish Results	106
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EZ Data Inc.	307
Guzzardo Leadership Group	318
Identity Branding/e-Relationship	418
Pareto Systems	308

Computer/Internet Technology

Advisors Assistant	211
Astonish Results	106
EZLifeSales.com	526
Pareto Systems	308

Financial Services

Allianz Life	200
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Columbus Life Insurance	226
EZ Data Inc	307
Lincoln Financial Group	223
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Partners Advantage Insurance Services LLC	419
Principal Financial Group	306
Producers Equity Group	301
Prudential	101
Symetra Financial	427
The Hartford	326
Transamerica Insurance & Investment Group	208
Trust Builders Inc.	209
UNIFI Companies	115
Woodbury Financial	414

Insurance Company

Allianz Life	200
Allstate Insurance Co.	506
Aviva	401
Columbus Life Insurance	226
Disability Insurance Services	514
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MassMutual Financial Group	319
MetLife	300
Mutual Trust Financial Group	207
Prudential	101
Symetra Financial	427
The Hartford	326
Transamerica Insurance & Investment Group	208
UNIFI Companies	115

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Life Settlement Company

Coventry	315
Integrity Life Settlements LLC	107
Regal Settlement Group	111

Other Valued Products and Services

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Paramedical/Exam Services

ExamOne	309
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Productivity/Motivation

EZLifeSales.com	526
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Guzzardo Leadership Group	318
Mobile Assistant	109
Regal Financial Group LLC	518
The Covenant Group	406

Publications/Newsletters/Rating Services

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Summit Business Media	500

Sales Ideas/Marketing Ads

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Ed Slott & Company LLC	108
Etherington & Vukets	314
Integrity Life Settlements LLC	107
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GAMA International	320
Partners Advantage Insurance Services LLC	419
Strategic Coach	201
The American College	222
The Covenant Group	406
The Critical Illness Insurance Centre	225
Trust Builders Inc.	209

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Web site: www.iarfc.org
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107

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The Life and Health Insurance Foundation for Education (LIFE) is a nonprofit organization established to address the public's growing need for information and education on life, health, disability and long-term care insurance.
311

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Ohio National Financial Services
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Pareto Systems
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406

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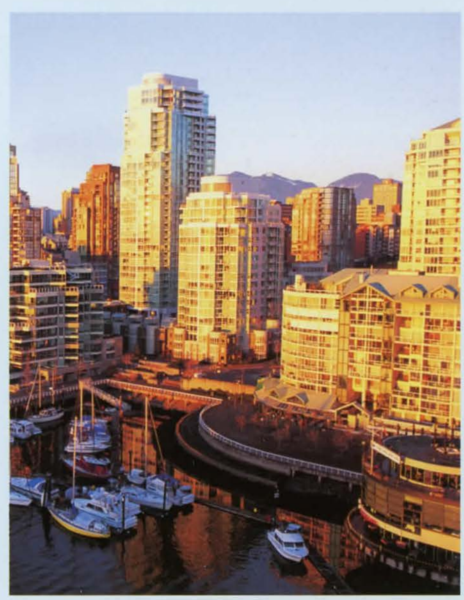

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We pay tribute to the following members who have passed away during the past year (as of April 12, 2010):

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Sherwin H. Rosen, LUTCF, CLU
Lakewood, CO

Fred M. Rosenbaum
Portland, OR

Alan M. Rosenbloom, RHU
Sherman Oaks, CA

Ronald F. Russell, CLU, ChFC
Kelowna, BC, Canada

C. Gordon Scull, CLU, CSA
North Lima, OH

Robert D. Sills, CLU, ChFC
Thornville, OH

Sam S. Sloan Jr.
Paducah, KY

Gary D. Smith
North Canton, OH

Thomas H. Smoot II, CLU, ChFC
St. Simons Island, GA

Brett D. Townley
Syracuse, NY

Ralph G. Trimborn, CLU
Dayton, OH

Roger J. Warrum
Beachwood, OH

S. Miller Weisman
Troy, MI

Jack M. Williams, CLU, ChFC
Oklahoma City, OK

Frank J. Willms, CLU
Windsor, ON, Canada

G.W. Woof, CLU
Greenwood, ON, Canada

Clare Wong Mo Lan, LUTCF
Causeway Bay, Hong Kong

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, WV*	1,240
1954	*G. Nolan Bearden, New England Life, Atlanta, GA *Meeting at the Hotel Del Coronado, Coronado, CA*	1,492
1955	*George B. Byrnes, CLU, New England Life, Palos Verdes, CA *Meeting at the Greenbrier, White Sulphur Springs, WV*	1,557
1956	*Arthur F. Priebe, CLU, Penn Mutual, Rockford, IL *Meeting on the Kungsholm to Bermuda*	2,013
1957	*Howard D. Goldman, CLU, Northwestern Mutual, Richmond, VA *Meeting at the Greenbrier, White Sulphur Springs, WV*	2,438
1958	*William D. Davidson, CLU, Equitable–New York, Chicago, IL *Meeting at the Banff Hotel, Banff, Alberta, Canada*	2,987
1959	*Adon N. Smith II, CLU, Northwestern Mutual, Charlotte, NC *Meeting at the Americana, Bal Harbour, FL*	2,688
1960	*Robert S. Albritton, CLU, Provident Mutual, Los Angeles, CA *Meeting at the Hilton 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
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 21,722
Meeting at the San Francisco Civic Auditorium, San Francisco, CA

1986 *Frank Friedler Jr., CLU, Home Life, New Orleans, LA 20,598
Meeting at the Orange County Convention/Civic Center, Orlando, FL

1987 Wilmer S. Poynor III, CLU, ChFC, New York Life, Birmingham, AL 17,051
Meeting at McCormick Place, Chicago, IL

1988 Arlen I. Prentice, CLU, ChFC, Seattle, WA 16,944
Meeting at the Atlanta Civic Center, Atlanta, GA

1989 G. Carey Hauenstein, CLU, State Mutual of America, Laurel, MS 16,792
Meeting at the Metro Toronto Convention Centre, Toronto, Ontario, Canada

1990 *David H. Hilton, CLU, ChFC, Northwestern Mutual Life, Chicago, IL . . 16,393
Meeting at the San Francisco Civic Auditorium, San Francisco, CA

1991 Seymour Petrovsky, CLU, Business Men's Assurance, Phoenix, AZ . . 16,297
Meeting at the New Orleans Convention Center, New Orleans, LA

1992 William T. O'Donnell, MassMutual, Chicago, IL 15,957
Meeting at McCormick Place, Chicago, IL

1993 Charles D. Marks, CLU, ChFC, Prudential of America, New Orleans, LA. .15,721
Meeting at the Hynes Convention Center, Boston, MA

1994 Lyle L. Blessman, Northwestern Mutual, Englewood, CO 15,686
Meeting at the Dallas Convention Center, Dallas, TX

1995 Robert B. Plybon, CLU, ChFC, Phoenix Home Life, Greensboro, NC . .15,703
Meeting at the Metro Toronto Convention Centre, Toronto, Ontario, Canada

1996 Walter G. Schnee III, Phoenix Home Life, Pasadena, CA 18,784
Meeting at the Anaheim Convention Center, Anaheim, CA

1997 John W. Cruikshank III, CLU, Northwestern Mutual, Deerfield, IL 18,815
Meeting at the Atlanta Civic Center, Atlanta, GA

1998 Gene L. Mahn, CLU, ChFC, MassMutual, Thousand Oaks, CA 19,182
Meeting at McCormick Place, Chicago, IL

1999 Reginald N. Rabjohns, CLU, ChFC, New England Financial, Chicago, IL . . 21,262
Meeting at Ernest N. Morial Convention Center, New Orleans, LA

2000 Brian H. Ashe, CLU, Independent, Lisle, IL 23,341
Meeting at Bill Graham Civic Auditorium, San Francisco, CA

2001 Tony Gordon, Independent, Bristol, England, United Kingdom 25,037
Meeting at Metro Toronto Convention Centre, Toronto, Canada

2002 Marvin H. Feldman, CLU, ChFC, New York Life, East Liverpool, OH . . 28,282
Meeting at Gaylord Opryland Resort and Convention Center, Nashville, TN

2003 Richard H. Sullenger, GenAmerica Financial, Bakersfield, CA 27,665
Meeting at Paris and Bally's Hotel and Casino, Las Vegas, NV

2004 George B. Pickett, J.D., CLU, Valmark Securities, Jackson, MS. 29,652
Meeting at the Anaheim Convention Center, Anaheim, CA

2005 Adelia C. Chung, CLU, ChFC, Chung Insurance and Investment Group, Honolulu, HI 33,297
Meeting at the Ernest N. Morial Convention Center, New Orleans, LA

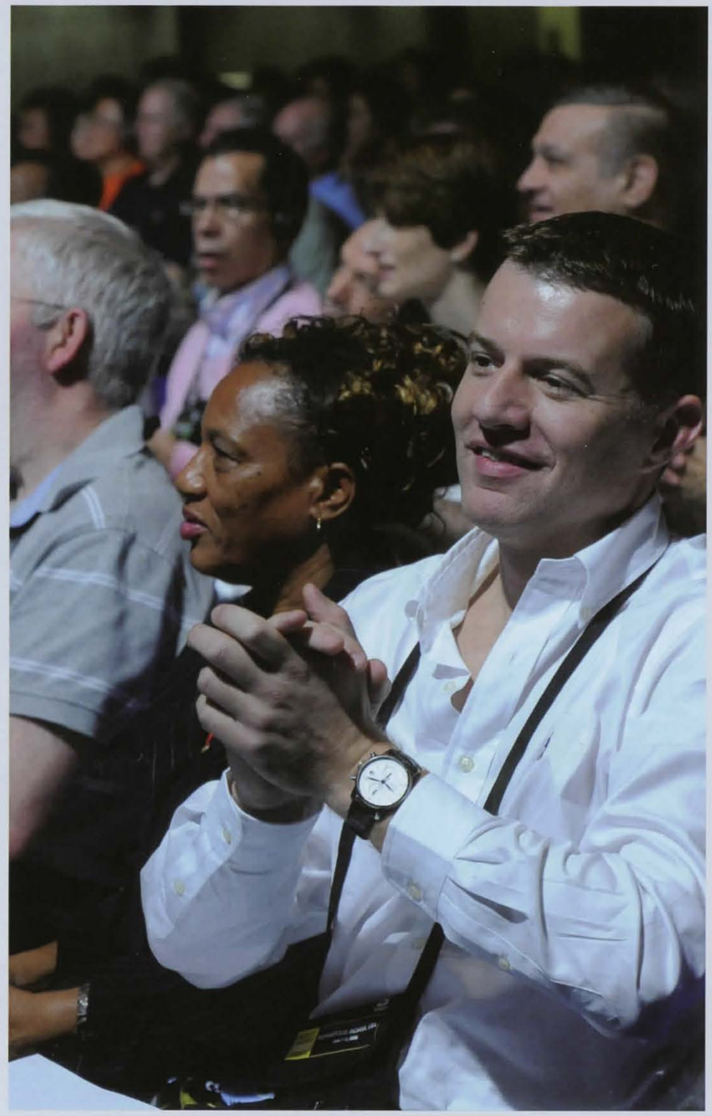
2006 Stephen O. Rothschild, CLU, ChFC, Rothschild & Sale, St. Louis, MO . . 35,781
Meeting at the San Diego Convention Center, San Diego, CA

2007 Philip E. Harriman, CLU, ChFC, Lebel and Harriman, Falmouth, ME. . . 35,662
Meeting at Colorado Convention Center, Denver, CO

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

2009 Walton W. Rogers, CLU, ChFC, W. Rogers and Associates, Annapolis, MD 31,857
Meeting at Indiana Convention Center, Indianapolis, IN

**Deceased*



Special Guests (Registered as of April 8, 2010)

Larry Adams
Senior Vice President
Ohio National Financial Services

Michael Adderley
Vice President, Sales
Family Guardian Insurance

Janice Advani, CLU, ChFC
Corporate Vice President
New York Life

Luis Alvarado
Vice President Mercadeo
Compania Internacional de Seguros SA

Michael Austin
Vice President, Sales
Guardian Life of the Caribbean

Vicente Ayllon
Chairman of the Board and CEO
The Insular Life Assurance Co. Ltd.

John T. Baier, CLU, ChFC
President-Elect
GAMA International

William Beaty
Vice Chairman, CEO Latin America
New York Life International

Chad Benjamin
Agency Sales Integration
State Farm

Douglas Bennett
Sounding Board Consulting

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

Tip Bertram

Neil Borthwick
Executive Manager of Claims
Asteron

Edward Boyce, CLU, ChFC
Vice President
New York Life International

Warren Campbell, CFP, CLU
President
Advocis Greater Vancouver

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

Jason Cavalier
Chief Marketing Officer
Advantage Insurance Network

David Cave
Agency Manager
CLICO International Life

Taejin Cha
Chief Marketing Officer
MetLife Korea

Jacky Chan
Chief Executive Officer
AIA Hong Kong

Jean Chang
Manager
Fubon Life Insurance Co.

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

Dean Connor
Chief Operating Officer
Sun Life Financial Canada

Peter Coyiuto, CLU
President and CEO
First Life Financial Company Inc.

Thomas D. Currey, CLU, ChFC
President
National Association of Insurance and Financial Advisors

Pat Dalton
Vice President, Administration
Financial Performance Group Inc. Canada

Michael C. Davidson, CLU
Chairman, Board of Trustees
The American College

Jack Dewald, CLU, RHU
Chair
Life and Health Insurance Foundation for Education

Kevin Dougherty
President
Sun Life Financial/Global Investments

John Favaloro, CLU
Managing Director
MetLife/Creative Financial Services

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

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

Martin Glennon
President
LIA Ireland

Roberto Gonzalez Galindo
Executive Director, Business Lines
MetLife Mexico

Carlton A. Gordon, BA, CLU
President
Jamaica Association of Insurance and Financial Advisors

Eleni Gryparis, LUTCF
President
Panhellenic Association of Insurance Advisors

Rajiv Kumar Gupta
Executive Director, Marketing
SBI Life Insurance

Tom Hannigan
Head of Training and Development
Acorn Life

Jesus Alfonso Hofilena
Executive Vice President
Insular Life Assurance

Haidi Huang, CLU, ChFC
President
Asian American Insurance & Financial Professional Association

Gary Huffman, CLU, ChFC
Vice Chairman and COO
Ohio National Financial Services

Jeffrey R. Hughes
Chief Executive Officer
GAMA International

Nelly Husnayati
Executive Vice President and Chief Agency Officer
Pt Asuransi Jiwa Manulife Indonesia

Yun Sung Hwang
F2F Agency Vice President
AIA Life Korea

Todd Janower, J.D., ChFC
Senior Manager, Planning
Allstate

Gregg Johnson
Senior Vice President
Securities America Inc.

Joseph Jordan
Senior Vice President
MetLife

Antonios Karpasitis
General Manager
Allico

Diarmuid Kelly
Chief Executive
Professional Insurance Broker Association Ltd.

John J.W. Kim
Deputy Chief Executive Officer
ING Life Insurance Korea Ltd.

Jong Woon Kim
Chief Executive Officer
MetLife Korea

Hue Hun Koa
President
Life Underwriters Association of the Philippines

Heidi Krzeminski
Senior Product Manager
State Farm Life

Anand S. Kulkarni
Vice President and Zonal Head
TATA AIG Life Insurance Co. Ltd.

Mitsuo Kurashige
President and CEO
The Gibraltar Life Insurance Co. Ltd.

Le Thi Ngoc Diep
Senior Manager
Prudential Vietnam Assurance

Sang Hui Lee
President and CEO
AIA Life

George F. Lengvari Sr.
Lengvari & Associates Inc.

Lin Tien Szu
President
Insurance and Financial Practitioners Association of Taiwan

Cam MacIntosh
Cam Mac Coaching Ltd.

Patricio Margain
Executive Director, Government Business
MetLife Mexico

Phil Marsillo
Vice President, Individual Insurance
Canada Life

JoAnn Martin, CPA, FLMA
President and CEO
The UNIFI Companies

Nirmala Menon
President
ING Insurance Berhad

Dayton Molendorp
President and CEO
OneAmerica Financial Partners

Greg Morabito
Chief Executive Officer
Alpine Brokerage Services

Rinaldi Mudahar
Chief Agency Officer
Prudential Life Assurance Indonesia

Indren Naidoo
President and CEO
Manulife Philippines

Gregory Ostergren
Chairman, President and CEO
American National

Patrick O'Sullivan
Chief Executive Officer
LIA Ireland

Chrysostomos Paraskevopoulos
Sales Manager
Laiki Cyprialife Ltd.

Anand K. Pejawar
Executive Director, Marketing
SBI Life Insurance Co. Ltd.

Nathan M. Perlmutter, CLU, ChFC
President-Elect
Association for Advanced Life Underwriting

David Pierce
Senior Vice President and Chief Marketing Officer
Farmers New World Life

Althea Poitier
Acting President
LUA of the Bahamas

Greg Pollock
President and CEO
Advocis

Nick Pszeniczny
Executive Vice President
London Life

Paul Rayson
Managing Director
CommInsure

Mark D. Rosen, CLU
Chairman
National Association of Independent Life Brokerage Agencies

Rick Ruckdashel, CLU, ChFC
Vice President
Thrivent Financial for Lutherans

Larry Rybka, J.D., CFP
President
ValMark Securities

Adam Sankowski
President
Polish Chamber of Insurance & Financial Intermediaries

Antonis Savva Mouros
EuroLife

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

Scott Schutte
Vice President of Financial Planning
Commonwealth Financial Network

Jerry Semler, CLU
Chairman Emeritus
OneAmerica

Debu Seth
General Manager, Core Agency
MetLife India Insurance Co. Ltd.

Munish Sharda
Director, Sales and Distribution
Aviva Life Insurance Company India Ltd.

Stuart Solomon
Chairman
MetLife Korea

P. Srinivasan
President
LUGI

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

Ralph Stewart
Chief Executive Officer
AXA New Zealand

Rajender Sud
Director and Head Agency Distribution
MAX New York Life Insurance Co. Ltd.

Hisakazu Takeuchi
Senior Executive Vice President
Sony Life Insurance Co. Ltd.

Jeavelyn Tan, LUTCF
Vice President and Director of Agencies
The Philippine American Life and General Insurance Company

Suee Chieh Tan
Chief Executive Officer
NTUC Income

Ben Tan
Head of Customer Acquisition
Great Eastern Life Assurance Co. Ltd.

David Tilley
National Dealership Manager
AIA Australia Ltd.

Maria Umbach, CLU
Vice President of Financial Services Innovation
Maddock Douglas Inc.

John Vaccaro
Senior Vice President
MassMutual

Steven Valerius
President, UNIFI Distribution
The UNIFI Companies

Hans Visser
Chief Agency Officer
ING Life Ltd.

Jon Voegele
Regional Vice President, Agency
Country Financial

Timothy Walsh
President and CEO
Farm Family

Robert Wasky
Vice President, Field Support
Prudential Financial

Susan Waters, EDM, CAE
Acting Chief Executive Officer
National Association of Insurance and Financial Advisors

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

Craig Welch, CFP, CLU
Director, Insurance Services
ValMark Securities

Scott Whitehead
National Sales Director
Allianz Life Insurance Co.

Linda Witham, CFP, ChFC
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Bucky Wright
Chief Sales Officer
AXA Advisors

Andrew Yeo
Deputy Chief Executive Officer
Prudential Vietnam Assurance

Jeom Sik Yoon
Executive Vice President
Prudential Korea

Theresa J. Zavitz, CFP, CLU
Chair
Advocis National