MDRT®
ANNUAL MEETING
2011
ATLANTA

2011 MDRT
ANNUAL MEETING PROGRAM

2011
June 5-8
Atlanta, Georgia
USA

MDRT
The Premier Association of Financial Professionals®

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Dear MDRT members and guests,

Welcome to the 2011 Million Dollar Round Table Annual Meeting! We're looking forward to a wonderful event for both members and speakers this year. With Atlanta as our backdrop, you'll be able to explore the historical and modern attractions that live side by side across the city.

We're confident you'll have a life-changing experience throughout these four days. Whether this 84th Annual Meeting is your first or one of several you've attended, you'll soon realize the many benefits available to you. MDRT strives to provide the very best ideas and content to help you build your business, advance your career and enjoy life to the fullest.

This program book is your roadmap to Annual Meeting sessions and events so you can make the most of your time here. Inside, you'll find a schedule for each day, a map to help you navigate the Georgia World Congress Center and detailed information on presentations and speakers.

The Idea Exchanges have returned due to the overwhelming positive response from last year's attendees. This year, you'll have three opportunities to share your own practice-building strategies and solutions with fellow members. Combined with Main Platform and Focus Sessions, you'll depart Atlanta a more energized, focused and knowledgeable professional.

Don't forget that one of the best ways to add dimension to your Annual Meeting experience is to volunteer with the Program General Arrangements (PGA) Committee. Sign up at the PGA Meeting Involvement Booth located in the Registration area at the Georgia World Congress Center and begin your path toward leadership. Being a PGA volunteer helped change my life. It can help change yours, as well.

On behalf of the Executive Committee, thank you for attending this year's MDRT Annual Meeting.

Sincerely,

Julian H. Good Jr., CLU, ChFC
2011 President
Million Dollar Round Table

EXECUTIVE COMMITTEE

Julian H. Good Jr., CLU, ChFC of New Orleans, Louisiana, is MDRT President. He is a 28-year MDRT member with three Court of the Table and four 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, the Greater New Orleans Association of Insurance and Financial Advisors and the New Orleans chapter of the Society of Financial Service Professionals. He is also a member of the Association for Advanced Life Underwriting.

Guy E. Baker, MSFS, CLU of Irvine, California, is MDRT Immediate Past President and a 41-year MDRT member with 33 Top of the Table qualifications. He has served in numerous MDRT leadership positions, including twice as a member of Management Council and as a member of the Top of the Table Advisory Board. Baker is an Excalibur Knight of the MDRT Foundation and served as its President in 2000. He served as a board member of AALU and is a past president of the Orange County Association of Insurance and Financial Advisors. Baker has frequently presented at the MDRT Annual Meeting and Top of the Table Annual Meeting, has written several books and hundreds of articles for industry publications, and was recognized by *Worth* as one of the top 250 advisors in America.

Jennifer A. Borislow, CLU of Methuen, Massachusetts, is MDRT First Vice President and a 23-year MDRT member with 13 Top of the Table and one Court of the Table qualifications. Her commitment to the Round Table is evident in numerous distinctions and volunteer positions. 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. In the industry, Borislow is a recognized expert and well-known speaker, addressing audiences throughout the world.

D. Scott Brennan of South Bend, Indiana, is MDRT Second Vice President and a 28-year MDRT member with one Top of the Table and seven Court of the Table qualifications. Brennan has served multiple times as Divisional Vice President and committee Chair, presented at Annual Meetings and is a Platinum Knight and past board member of the MDRT Foundation. Brennan is a member of the AALU and past president of the Forum 400. Locally, he is active in his community, having served as president of several organizations. Brennan received the Forum 400's first-ever Humanitarian Award in 2011. Other industry awards include National Association of Insurance and Financial Advisors Indiana Life Underwriter of the Year, the South Bend Agent of the Year, and the MassMutual Indiana Agent of the Year.

Michelle L. Hoesly, CLU, ChFC of Norfolk, Virginia, is MDRT Secretary and a 32-year MDRT member with three Court of the Table and eight Top of the Table qualifications. She has served as Divisional Vice President of the Annual Meeting Program Development Committee and Communications Committee, and is a past Top of the Table Chair. Hoesly is a Platinum Knight and a past board member of the MDRT Foundation. She has spoken at several MDRT Annual Meetings and MDRT's Boomertirement Industry Summit, and has appeared on CNN. She is frequently quoted on financial issues by major publications, including *The Wall Street Journal*, *Kiplinger's* and the *Financial Times*. In 1985, Hoesly and three other MDRT members established the Make-A-Wish Foundation of Eastern Virginia and she served as president of the founding board.

DAILY SCHEDULE

WEDNESDAY, JUNE 8

9 a.m. – 10 a.m.

Idea Exchange

VAN MUELLER, LUTCF
GWCC, Building A, Hall A1, Exhibit area

9 a.m. – 10 a.m.

Focus Sessions

The 21st Century Sales Process: Getting a Commitment in the First Meeting

TODD FITHIAN
GWCC, Building A, A411/412

Asset Gatherer or Asset Manager— Which Are You?

H. RICHARD DOBSON JR.
Omni, Grand Ballroom, A/D1

The Path We Walk as MDRT Members

SUNG HO SHIN
GWCC, Building A, A302

Incorporate Fees Without Alienating Clients

GEORGE HARTMAN
GWCC, Building A, A311/312

Serving the Special Needs Trust Market

GEORGE R. SHADIE, AEP, CLU
GWCC, Building A, A305

Marketing and Selling to Women Clients and Their Families

CRISTI COOKE, BCOMM
Omni, International Ballroom

Increasing the Efficiency of Retirement Income

THOMAS F. LOVE
GWCC, Building A, A313/314

9 a.m. – 12 p.m.

Focus Session

Understanding and Achieving Your Greatest Potential Through Behavioral Contracting

BOB DAVIES, M.ED., B.S.
GWCC, Building A
Sidney Marcus Auditorium

DAILY SCHEDULE

TUESDAY, JUNE 7

8 a.m. – 11:30 a.m.

Main Platform

GWCC, Building A, Hall A3

How to Sell So They Buy
Jason Ryan Dorsey

In Full Swing
Jennifer A. Borislow, CLU

Love What You Eat
Michelle May, M.D.

Imagine
Chad Hymas

Just Be
Jose Feliciano

Now Is Your Time
Matthew Kelly

2 p.m. – 3 p.m.

Idea Exchange

CAROLINE A. BANKS, APFS
GWCC, Building A, Hall A1, Exhibits area

2 p.m. – 3 p.m.

Focus Sessions

A Practical Guide to Retirement Planning

CLAY GILLESPIE, CFP, CIM
GWCC, Building A
Sidney Marcus Auditorium

Circumnavigating Your Career: Transition Out of Your Practice

STEPHEN B. PARRISH, J.D., CHFC
GWCC, Building A, A411/412

Leveraging Personal Experiences to Make the Sale

MICHAEL J. HAGLIN, CFP, CLU
GWCC, Building A, A311/312

Working With Clients in Transition

AMY FLORIAN, MPS, FT
Omni, International Ballroom

Trauma Insurance Is Full of Statistics (Don't Be One)

ADRIAN EMERY
Omni, Grand Ballroom, A/D1

Create an Economic Engine With Life Insurance and Immediate Annuities

DAVID W. HOLADAY, CHFC
GWCC, Building A, A313/314

DAILY SCHEDULE

MONDAY, JUNE 6

8 a.m. – 11:30 a.m.

Main Platform

GWCC, Building A, Hall A3

Bigger, Stronger, Faster
Walter Bond

The 5 Cs
Coach Don Meyer

The Power of Optimism
Tracy Hunger

They're Watching You
Dale A. Alexander, CFP, CLU

Believe
Julian H. Good Jr., CLU, ChFC

Two Shoes, Two Lives
Robelynn H. Abadie, LUTCF, RFC

Soles4Souls
Wayne Elsey

2 p.m. – 3 p.m.

Idea Exchange

MARC A. SILVERMAN, CLU, CHFC
GWCC, Building A, Hall A1, Exhibits area

2 p.m. – 3 p.m.

Focus Sessions

Using the Media to Increase Your Credibility

BRAD ELMAN, CLU
Omni, Grand Ballroom, A/D1

Top Strategies for Attracting and Keeping Women Business Owners as Clients

ALPHIL JAY GUILARAN
Omni, International Ballroom

Transform and Optimize Your Practice With Technology

DAVID L. LAWRENCE, RFC, AIF
GWCC, Building A, A311/312

Advanced Retirement Plan Design: Tips and Techniques

JOHN M. PETERSON, J.D., CPA
GWCC, Building A, A313/314

The Forgotten Customer: A New Perspective on Winning the War for Talent

JON PICOULT
GWCC, Building A, A302

MONDAY, JUNE 6

2 p.m. – 3 p.m. (cont'd)
Focus Sessions

Multi-Generational Planning
RODNEY C. ZEEB, J.D., CWC
GWCC, Building A,
Sidney Marcus Auditorium

A Walk in Her Shoes
KARLA ASHTON
GWCC, Building A, A411/412

Worksite Marketing
SUSAN C. BIANCO, CLU
GWCC, Building A, A305

3:30 p.m. – 4:30 p.m.
Focus Sessions

A Defining Moment: From Child to Caregiver
BARBARA G. DEVEREAUX, CLU, CHFC
GWCC, Building A, A302

Eight Common Errors Professionals Make With Life Insurance Transactions
JERRY BORROWMAN, CLU, MSFS
GWCC, Building A, A311/312

Charging Fees Successfully: 11 Years of Lessons Learned
IAN GREEN
GWCC, Building A, A305

Come Fly With Me
MARK HYNES
Omni, Grand Ballroom, A/D1

Reinforcing Your Referrals
ERIK VOS
GWCC, Building A, A411/412

3:30 p.m. – 5 p.m.
Focus Sessions

Becoming a Life Advisor: The Ultimate Customer Service Model
RICHARD J. CAPALBO
Omni, International Ballroom

Superstar Sales Presentations
PATRICIA FRIPP, CSP, CPAE
GWCC, Building A,
Sidney Marcus Auditorium

Think More, Do More
TYLER NORTON AND JERRY M. TOOMBS
GWCC, Building A, A313/314

TUESDAY, JUNE 7

2 p.m. – 3 p.m. (cont'd)
Focus Sessions

Increasing the Efficiency of Retirement Income
THOMAS F. LOVE
GWCC, Building A, A305

Do Your Best to Be Your Best
PATRIC LEUNG WAI MING, CFP, FCHFP
GWCC, Building A, A302

3:30 p.m. – 4:30 p.m.
Focus Sessions

Apply Real Life for Income Protection
ANTHONY J. SCHAU, CFP
GWCC, Building A, A313/314

Convert a Weakness to a Strength
TAKANORI SHINOHARA, TLC
GWCC, Building A, A302

3:30 p.m. – 5 p.m.
Focus Sessions

Better Appointments With Better Scripting
GAIL B. GOODMAN
GWCC, Building A, A311/312

The Five-Year Blitz
KELLY F. BILLS
GWCC, Building A, A411/412

What Price Advice: Global Demand for Greater Value
JIM STACKPOOL
Omni, Grand Ballroom, A/D1

Top of the Table Made Easy by Moving Upmarket
BHUPINDER S. ANAND, ACII, DIPPFS
GWCC, Building A
Sidney Marcus Auditorium

Building a Home Team Advantage
TOM ROGERSON
GWCC, Building A, A305

Think More, Do More
TYLER NORTON AND JERRY M. TOOMBS
Omni, International Ballroom

WEDNESDAY, JUNE 8

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

Big Benefits From Simple Technology
KEVIN HARRISON CORK, CFP
Omni, International Ballroom

Matching Services to Client Needs: How to Segment Your Clients
BRETT DAVIDSON
Omni, Grand Ballroom, A/D1

Dodging Landmines: Business Transition Planning
THOMAS E. FOWLER, CLU, LUTCF
GWCC, Building A, A311/312

The Little Life Insurance Exercise
YUKA NAKAHARA-GOVEN, CLU, MBA
GWCC, Building A, A302

Trapped in the Entitlement Gap
DENNIS P. SUNDERMAN
GWCC, Building A, A305

Nuts & Bolts Estate Planning: A Practical Approach
IKE STONE TROTTER, CLU, CHFC
GWCC, Building A, A313/314

Go for Gold (Because Silver Is Not Enough)
REMIGIO GERARDO "ARDY" S. ABELLO
GWCC, Building A, A411/412

10:30 a.m. – 12 p.m.
Focus Session

How to Attract and Retain Clients for Life
MARILENA BEUSES, MBA, PCC
Omni, Grand Ballroom, D2/E

1:30 p.m. – 5 p.m.
Main Platform
GWCC, Building A, Hall A3

Stop Global Whining
Christine Cashen

A Moment to Treasure
Caroline A. Banks, APFS

Don't Keep Me a Secret
Bill Cates

Off Balance on Purpose
Dan Thurmon

Enjoy the Ride
Steve Gilliland

SCHEDULE AT A GLANCE

SATURDAY, JUNE 4

11 a.m.– 6 p.m.	REGISTRATION
11 a.m.– 5 p.m.	MDRT POWER CENTER STORE
1 p.m.– 4 p.m.	**NEW** PRE-MEETING WORKSHOP — SUCCESSFUL, SANE AND SATISFYING **OR** **NEW** PRE-MEETING WORKSHOP — THE ONE-PAGE BUSINESS PLAN
4:30 p.m.– 5:30 p.m.	PROGRAM GENERAL ARRANGEMENTS (PGA) VOLUNTEER ORIENTATION

SUNDAY, JUNE 5

8 a.m.– 7 p.m.	REGISTRATION
10 a.m.– 5 p.m.	MDRT POWER CENTER STORE AND EXHIBIT HALL
11 a.m.– 1:30 p.m.	COURT OF THE TABLE AND TOP OF THE TABLE PROGRAM AND RECEPTION
2:30 p.m.– 3:30 p.m.	EXHIBITOR PRODUCT WORKSHOP
5 p.m.– 6:30 p.m.	FIRST TIME ORIENTATION PROGRAM
7 p.m.– 9 p.m.	WELCOME RECEPTION

MONDAY, JUNE 6

7 a.m.– 4 p.m.	REGISTRATION
8 a.m.– 11:30 a.m.	MAIN PLATFORM
11:30 a.m.– 5:30 p.m.	MDRT POWER CENTER STORE AND EXHIBIT HALL
12 p.m.– 1:30 p.m.	LUNCH SESSION (PREPAID TICKETED EVENT)
12:15 p.m.– 1:15 p.m.	EXHIBITOR PRODUCT WORKSHOP
2 p.m.– 3 p.m.	IDEA EXCHANGE
2 p.m.– 5 p.m.	FOCUS SESSIONS
3:30 p.m.– 4:30 p.m.	EXHIBITOR PRODUCT WORKSHOP
4:30 p.m.– 5:30 p.m.	QUARTER CENTURY CLUB (INVITATION ONLY)
5:30 p.m.– 7:30 p.m.	YOUNG ADVISORS RECEPTION (INVITATION ONLY)
6 p.m.– 7 p.m.	TOP OF THE TABLE RECEPTION (INVITATION ONLY)

TUESDAY, JUNE 7

6 a.m.– 7:15 a.m.	BREAKFAST SESSION (PREPAID TICKETED EVENT)
8 a.m.– 11:45 a.m.	MAIN PLATFORM
11:30 a.m.– 5:30 p.m.	MDRT POWER CENTER STORE AND EXHIBIT HALL
12 p.m.– 1:30 p.m.	LUNCH SESSION (PREPAID TICKETED EVENT)
12:15 p.m.– 1:15 p.m.	EXHIBITOR PRODUCT WORKSHOP
2 p.m.– 3 p.m.	IDEA EXCHANGE
2 p.m.– 5 p.m.	FOCUS SESSIONS
3:30 p.m.– 4:30 p.m.	EXHIBITOR PRODUCT WORKSHOP
4:30 p.m.– 5:30 p.m.	QUARTER CENTURY CLUB (INVITATION ONLY)
6 p.m.– 7 p.m.	TOP OF THE TABLE RECEPTION (INVITATION ONLY)
7 p.m.– 9 p.m.	SOLES4SOULS SHOE DRIVE AND BENEFIT CONCERT

WEDNESDAY, JUNE 8

7 a.m.– 8:30 a.m.	BREAKFAST SESSION (PREPAID TICKETED EVENT)
7 a.m.– 6 p.m.	INTERPRETATION HEADSET RETURN
9 a.m.– 10 a.m.	IDEA EXCHANGE
9 a.m.– 12 p.m.	FOCUS SESSIONS
9:30 a.m.– 1:30 p.m.	MDRT POWER CENTER STORE AND EXHIBIT HALL
1:30 p.m.– 5 p.m.	MAIN PLATFORM
3:30 p.m.– 5:30 p.m.	MDRT POWER CENTER STORE
8:30 p.m.– 10:30 p.m.	"A NIGHT TO REMEMBER" CLOSING CELEBRATION FEATURING **HUMAN NATURE**

Your personal meeting name badge is required for entrance into all sessions and events, including Main Platform, the Welcome Reception and "A Night to Remember" Closing Celebration. This includes events that also require a ticket.

KEYS

CONTENT LEVEL

- **G** General
- **A** Advanced

AUDIENCE APPEAL

- U.S. Interest
- Global Interest

SESSION TRACK KEY

- **RM** Risk Management
- **PM** Practice Management
- **SI** Sales Ideas
- **MK** Marketing
- **WM** Wealth Management
- **WP** Whole Person

LOCATION KEY

GWCC Georgia World Congress Center, Building A

Omni Omni Hotel at CNN Center

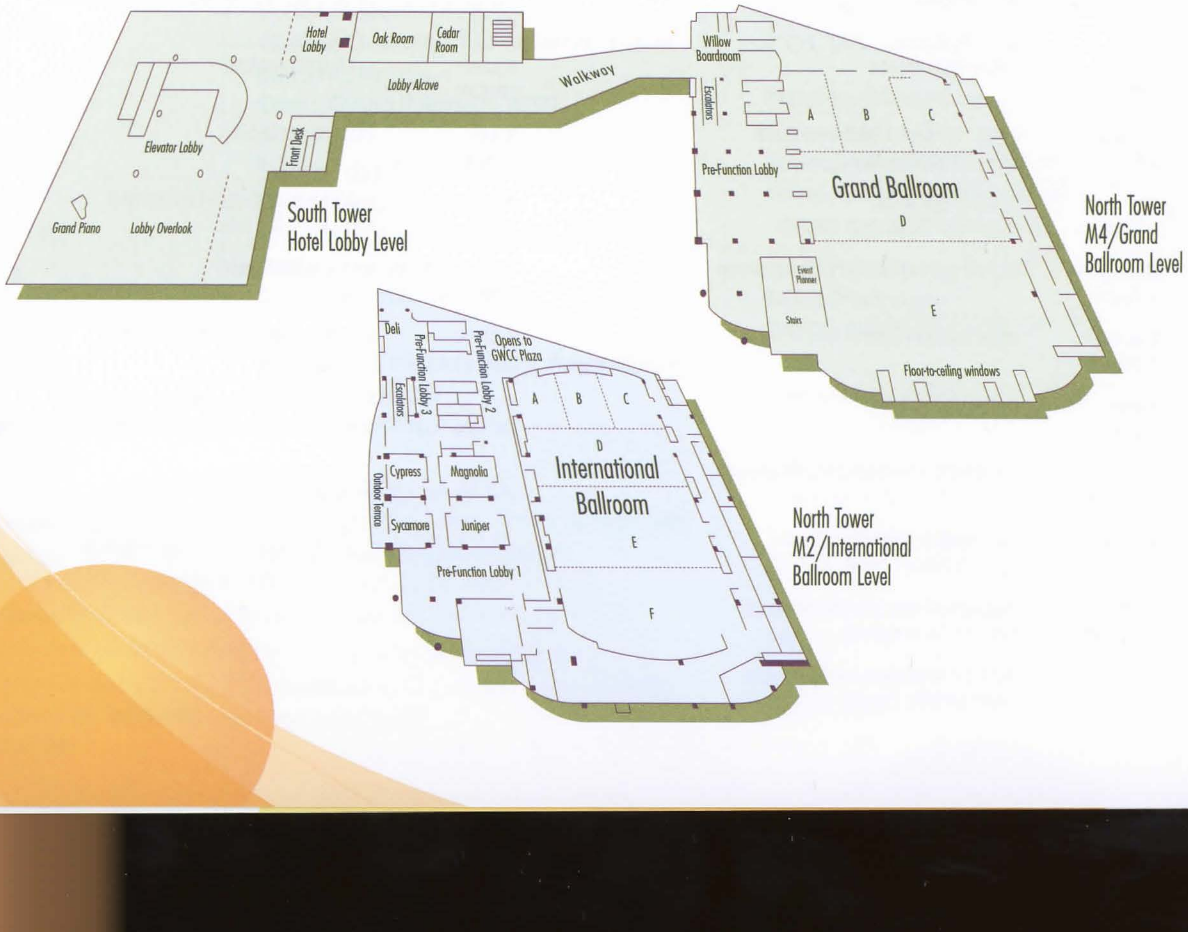
INTERPRETED SESSION/LANGUAGE KEY

- Interpreted Session
- **C** Cantonese
- **M** Mandarin
- **J** Japanese
- **K** Korean
- **S** Spanish

FOCUS SESSION KEY

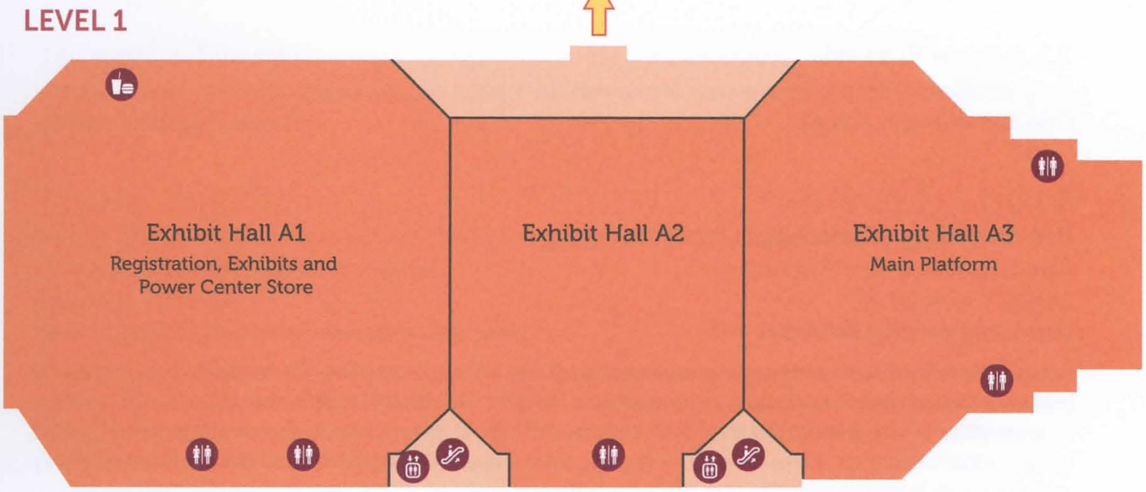
Session Time
Session Title
SESSION SPEAKER
Session Location
Session Description

OMNI HOTEL AT CNN CENTER

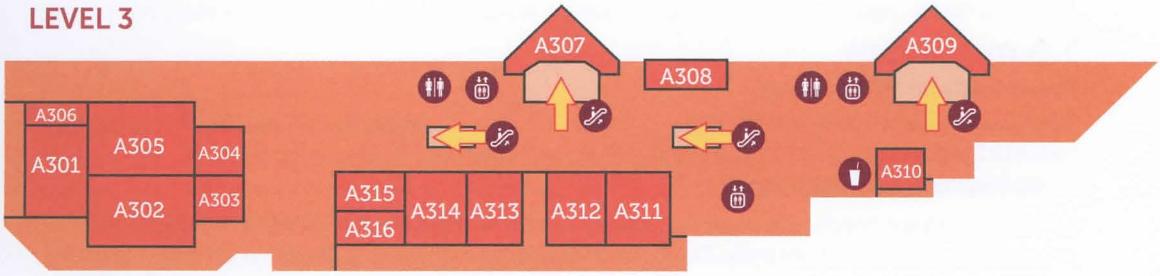


GEORGIA WORLD CONGRESS CENTER BUILDING A

LEVEL 1

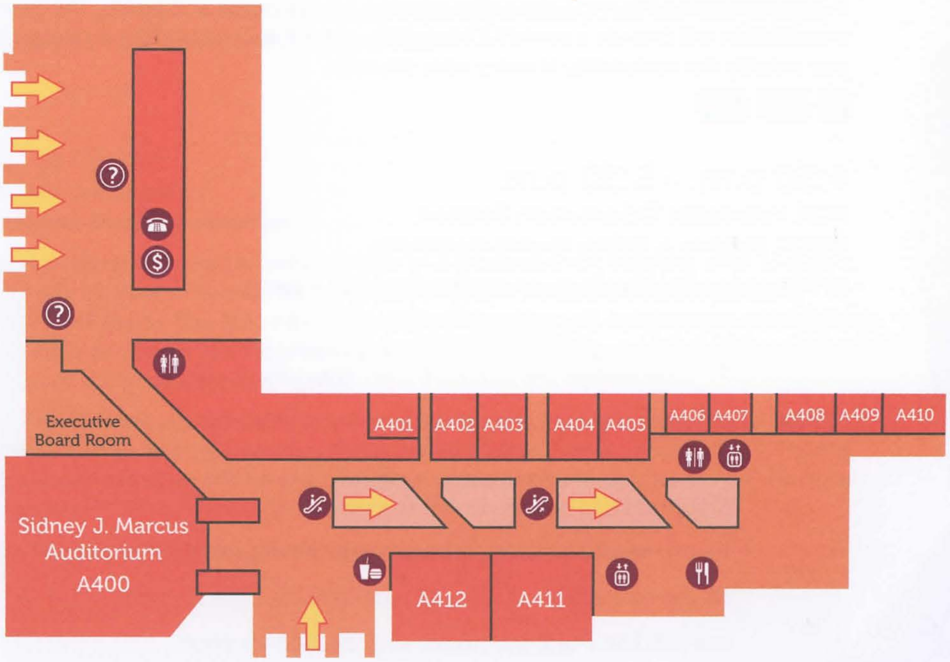


LEVEL 3



LEVEL 4

ANDREW YOUNG INTERNATIONAL BOULEVARD ENTRANCE



EAST PLAZA ENTRANCE
Entrance from Omni Hotel

SCHEDULE

SATURDAY, JUNE 4

11 a.m. – 5 p.m.
MDRT Power Center Store
GWCC, Building A, Hall A1

11 a.m. – 6 p.m.
Registration and Interpretation Headsets
GWCC, Building A, Hall A1

1 p.m. – 4 p.m.
Pre-Meeting Workshop
The One-Page Business Plan
JAMES T. HORAN JR.
Omni, International Ballroom, A-D

Financial advisors sell their planning services every day, yet most of them do not have a clear, concise blueprint for their business. Horan, former Fortune 500 CFO and best-selling author, shares his One-Page Business Plan — a technique for how advisors can develop a clear, actionable business plan that makes sense to them and their teams. Discover how to create a specific, results-oriented blueprint for leadership and sales and business projects that will advance your practice — this year and for the long term.

G PM

1 p.m. – 4 p.m.
Pre-Meeting Workshop
Successful, Sane, and Satisfying
DAN SULLIVAN
Omni, International Ballroom, E/F

Sullivan, a strategic coach, will show you how to use three practical, proven thinking tools to help you grow your results significantly. The first part will focus on "Avoiding The Gap," showing you how to derive a continual sense of confidence and satisfaction from all your professional and personal progress. Part two will cover "The 10x Persuader," taking you step by step through a thinking process that demonstrates how you can achieve higher sales, income and profits. The third part of the presentation will provide a powerful case management tool called "The Strategy Circle," which helps you simplify the complexity in every sales situation.

A PM

4:30 p.m. – 5:30 p.m.
PGA Volunteer Orientation Session
GWCC, Building A, Sidney Marcus Auditorium

All PGA Volunteers should plan to attend this helpful session.

Information in this book is correct at the 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 5

8 a.m. – 7 p.m.
Registration and Interpretation Headsets
GWCC, Building A, Hall A1

10 a.m. – 5 p.m.
MDRT Power Center Store and Exhibit Hall
GWCC, Building A, Hall A1

11 a.m. – 1:30 p.m.
Court of the Table – Top of the Table Program and Reception*
Change How the Game is Played
HOWARD PUTNAM
GWCC, Building A, Sidney Marcus Auditorium

Through creativity and innovation, Southwest Airlines changed the business model for the airline industry. Putnam, former CEO of Southwest Airlines, will share how innovative thinking can be applied to enhance your personal and professional life. **The program will be immediately followed by a reception at the Omni International Ballroom.**

**Ticket Required. This event is open to 2011 Court of the Table and Top of the Table members. Court of the Table or Top of the Table name badge, ribbon and ticket are required for entry. Present your ticket at the session and again at the reception for admittance. No admittance without your badge, ribbon and ticket.*

2:30 p.m. – 3:30 p.m.
Exhibitor Product Workshop
Grow Your Market With ARIA's Retirement Income Enhancement Process
AMERICAN REPUBLIC INCOME ANNUITIES (ARIA), PHILIP L. HOLSTEIN, MANAGING DIRECTOR
GWCC, Building A, Hall A1, Exhibits area

On March 8, 2011, *The Wall Street Journal* published the article "Making the Case to Buy an Annuity." More Americans reaching retirement are concerned with outliving their savings. At this workshop, you will learn about the enhancement process ARIA offers using eSPIAs to expand your market of qualifying income prospects. You will also learn how to make the process fast and easy. Find out how you can increase your retirement income sales with eSPIA from ARIA.

5 p.m. – 6:30 p.m.
First Time Orientation Program
GWCC, Building A, Sidney Marcus Auditorium

We all have had the experience of being the new member to a group and not knowing what to expect. Join in the fun at this official MDRT welcome for all first-time Annual Meeting attendees featuring entertainment by the MDRT bands. The 2011 MDRT Executive Committee will congratulate and welcome you before you proceed to language-specific breakout sessions for inside tips on what to expect and how to take advantage of all the meeting has to offer.

During the program, MDRT members will share why they keep coming back and answer your questions about Annual Meeting activities and the benefits of becoming a PGA volunteer. Immediately following the informational breakout, attendees will be able to explore opportunities to become a PGA volunteer during the Annual Meeting.

The MDRT Executive Committee welcome will be interpreted into select languages.

7 p.m. – 9 p.m.
Welcome Reception
Georgia Aquarium, 225 Baker Street, NW, Atlanta, Georgia
(See map on Page 45)

Surround yourself with 8 million gallons of the deep blue sea at the Welcome Reception located inside the Georgia Aquarium, the world's largest aquarium. This event gives you exclusive access to the entire aquarium, including six unique galleries and the new dolphin exhibit. Reunite with old friends and make new ones under the curious eyes of whales, sharks, otters, frogs and more. Attendees will enjoy delicacies by Wolfgang Puck Catering and hear the talents of the MDRT bands in the aquarium's Oceans Ballroom.

MONDAY, JUNE 6

7 a.m. – 4 p.m.
Registration and Interpretation Headsets
GWCC, Building A, Hall A1

8 a.m. – 11:30 a.m.
Main Platform
GWCC, Building A, Hall A3

Presiders.......Julian H. Good Jr., CLU, ChFC, Guy E. Baker, MSFS, CLU

Flag Ceremony

Bigger, Stronger, Faster.......Walter Bond

The 5 Cs.......Coach Don Meyer

The Power of Optimism.......Tracy Hunger

Break

They're Watching You.......Dale A. Alexander, CFP, CLU

Believe.......Julian H. Good Jr., CLU, ChFC

Two Shoes. Two Lives.......Robelynn H. Abadie, LUTCF, RFC

Soles4Souls.......Wayne Elsey

11:30 a.m. – 5:30 p.m.
MDRT Power Center Store and Exhibit Hall
GWCC, Building A, Hall A1

12 p.m. – 1:30 p.m.
Lunch Session (prepaid ticketed event)
Rethinking Retirement in a New Economy
DR. GREG SALSBURY
Omni, Grand Ballroom, D2/E

Salsbury, noted expert on retirement and investment, examines retirement planning through the lens of investor psychology against the backdrop of the recent financial crisis. Salsbury will share how investors' emotions can lead to irrational behavior and bad habits, and give advisors tips and a new language to help their clients avoid the pitfalls of emotion-based decisions.

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.

12:15 p.m. – 1:15 p.m.
Exhibitor Product Workshop

Transform Your Financial Practice Into a $1 Million Per Year Machine

MATSON MONEY, MARK MATSON, CEO

GWCC, Building A, Hall A1, Exhibits area

Find out how you can generate $1 million of recurring annual revenue in your financial practice without the need to sell to new clients. Matson will share the single strategy that will help you solve the three universal problems every financial advisor faces: marketing, income and time. Don't miss this opportunity to find out how you can have more fun, freedom and satisfaction from your financial practice than you ever dreamed possible.

2 p.m. – 3 p.m.
Idea Exchange

MARC A. SILVERMAN, CLU, CHFC

GWCC, Building A, Hall A1, Exhibits area

Recognized as one of the most popular sessions at the 2010 Annual Meeting, these sessions will be facilitated by distinguished Top of the Table members. The Idea Exchanges offer opportunities for attendees to share tips, strategies and solutions that can advance their practice to the next level.

G

2 p.m. – 3 p.m.
Focus Sessions

Using the Media to Increase Your Credibility

BRAD ELMAN, CLU

Omni, Grand Ballroom, A/D1

Whether you write articles or are quoted in them, media relations is an effective way to increase credibility with clients, prospects and referrals. Elman, an MDRT member and employee benefits and business insurance expert, discusses how to work with reporters and editors to identify topics for local and industry media, how to effectively pitch articles and how published articles benefit your practice. Get prepared for interviews, help reporters with story ideas and work within today's compliance guidelines.

A J M MK

Top Strategies for Attracting and Keeping Women Business Owners as Clients

ALPHIL JAY GUILARAN

Omni, International Ballroom

Effectively market and present your financial services to women who are business leaders, entrepreneurs and professionals. Guilaran, an MDRT member serving women in business, shares three turnkey strategies for service. Identify their concerns with a proven framework and checklist that integrates a woman's financial planning needs at the business, family and personal levels. With statistics indicating women are increasingly found at the top of business enterprises, this market segment presents a profitable opportunity you cannot afford to ignore.

G K S SI

Transform and Optimize Your Practice With Technology

DAVID L. LAWRENCE, RFC, AIF

GWCC, Building A, A311/312

Efficient operations can become challenging when one-person practices expand into larger, more complex ones. Lawrence, a former U.S. Navy veteran leader and senior financial advisor, offers his methodologies for improving the efficiency of your practice and increasing net profit using technology. Find out how today's leading software, hardware, peripherals, websites and mobile devices can free up your time to spend with clients, streamline repetitive operations, and increase work capacity for each employee. When used as a management and communication tool, technology enhances a practice's profitability with minimal expense.

G PM

2 p.m. – 3 p.m.
Focus Sessions (cont'd)

Advanced Retirement Plan Design: Tips and Techniques
JOHN M. PETERSON, J.D., CPA
GWCC, Building A, A313/314

Improve the design and operation of your clients' qualified retirement plans. Peterson, an ERISA attorney and practicing certified public accountant, presents several specific techniques with examples that you can use to gain access to retirement plan sponsors and acquire retirement plan investment business. Apply his strategies to create total flexibility in profit-sharing allocation, avoid or eliminate the need for a retirement plan audit, and inexpensively solve discrimination test issues.

A WM

The Forgotten Customer: A New Perspective on Winning the War for Talent
JON PICOULT
GWCC, Building A, A302

Many businesses are ignoring one of their most important customers. As a result, they're not only tarnishing their brand, but they're also losing the war for talent. Picoult, a customer experience consultant, offers a compelling case for treating employment candidates like customers. He illustrates how you can turn administrative recruiting touchpoints into persuasive marketing opportunities that draw talented, customer-oriented people into your firm. Use his customer experience improvement techniques to dissect, diagnose and differentiate your firm's recruiting and selection process.

G PM

Multi-Generational Planning
RODNEY C. ZEEB, J.D., CWC
GWCC, Building A, Sidney Marcus Auditorium

Did you know that 90 percent of families fail to contain their fortunes for three generations? This presents countless opportunities for financial advisors, according to Zeeb, a longtime heritage planner. Increase the amount of business and referrals from your current clients and become the primary advisor to your clients' children and grandchildren while the elder clients are alive. Building multi-generational bonds can differentiate your services from that of your competitors without disrupting your existing practice.

A C K M RM

A Walk in Her Shoes
KARLA ASHTON
GWCC, Building A, A411/412

The impact you can have on the financial security of your clients' loved ones becomes real when told by a widow who learned about it through her own experience. She shares what it's like to experience "widow's brain," a recognized syndrome that shuts out all but the need to survive. Learn about the adjustments the surviving spouse undergoes when she loses her husband, how to recognize them, and how to appropriately assist her during this difficult time. Ashton draws not only on her experiences, but also on those of other widows and has seen the impact that good financial advisors can have at such critical times.

G C J S WP

Worksite Marketing
SUSAN C. BIANCO, CLU
GWCC, Building A, A305

Worksite marketing — selling voluntary products to employees through payroll deduction — requires comprehensive implementation. Bianco, an 18-year MDRT member, explains the entire process behind implementation, from effective prospecting to the sponsorship agreement to selecting the best delivery option for employee enrollment. When you have a solid understanding of how to administer, underwrite and even establish the enrollment parameters for these products, you'll see the results in your bottom line.

G RM

3:30 p.m. – 4:30 p.m.

Exhibitor Product Workshop

The 401(k) Generator — Ultimate Lead, Referral, Appointment and Revenue Generator

AMERICAN WEALTH INVESTING INSTITUTE, DARRELL MARTIN

GWCC, Building A, Hall A1, Exhibits area

Find out about this incredible tool developed exclusively to help you generate leads, referrals, appointments, revenue and a pipeline of business for years to come. More than 49 million Americans have 401(k)s. Find out how Martin's 401(k) generator will set you apart from your competition. This powerful educational tool can be used by anyone servicing U.S. residents, regardless of their financial licensing.

3:30 p.m. – 4:30 p.m.

Focus Sessions

A Defining Moment: From Child to Caregiver

BARBARA G. DEVEREAUX, CLU, CHFC

GWCC, Building A, A302

Industry veteran Devereaux, whose mother suffered a massive stroke, shares her story of what it's like to be a primary caregiver for 13 years. She explains the grieving process that impacts both the victim and each family member when an individual loses their independence, regardless of whether it's gradually or suddenly. After this session, you'll better understand and recognize the responsibilities you, as an advisor, have to protect clients and the significance of long-term care insurance.

G RM

Eight Common Errors Professionals Make With Life Insurance Transactions

JERRY BORROWMAN, CLU, MSFS

GWCC, Building A, A311/312

Are you correctly facilitating life insurance policies, or are you unintentionally creating tax problems for policy owners and their beneficiaries? Borrowman, an industry expert, explains eight common errors that clients and advisors make that impact the gift, estate and income taxation of life insurance policies. The session emphasizes how proper titling and transfer of policies works to your client's and prospect's advantage and helps you stand out as one who is informed on the issues of policies held for estate, business and pension-owned purposes. If you're considering expanding into the business and estate markets, this session is for you.

G RM

Charging Fees Successfully: 11 Years of Lessons Learned

IAN GREEN

GWCC, Building A, A305

If you're interested in making the transition from the traditional model of commission-based selling to that of a fee-based model, this session is for you. Eleven-year MDRT member Green explains how to implement fees for products and services while earning commission, how to stay profitable during the transition and how this process lessens your dependence on product sales. Discover potential pitfalls and learn which methods for charging fees work best for different client situations.

G PM

Come Fly With Me

MARK HYNES

Omni, Grand Ballroom, A/D1

When advising clients, your responsibilities are very similar to a pilot's: Passengers put trust in their pilots like clients put trust in their advisors. Nine-year MDRT member Hynes uses pilot-advisor analogies to emphasize the relevance of using a predictable process in advising clients and the importance of goal-setting and business planning. Learn how self-development, accountability and flexibility in unplanned circumstances help contribute to a successful and rewarding career.

G M S WP

3:30 p.m. – 4:30 p.m.
Focus Sessions (cont'd)

Reinforcing Your Referrals
ERIK VOS
GWCC, Building A, A411/412

Referrals are the lifeblood of a successful practice no matter what country in which you reside. Vos, who has practiced in 82 countries, found that what works in one place will work in another; it's the ideas you apply to get the referrals with the highest yields. Add value when meeting with clients to ensure a referral with easy and stress-free scripting techniques. Leverage these strategies to generate the greatest return on investment possible and even break into the challenging Generation Y segment.

G C J S MK

3:30 p.m. – 5 p.m.
Focus Sessions

Becoming a Life Advisor: The Ultimate Customer Service Model
RICHARD J. CAPALBO
Omni, International Ballroom

Today's discerning investor demands added value. Capalbo says advisors need to shift from servicing the client's assets to servicing the client and then their assets. He shares how providing added value differentiates you from the competition and why developing a value proposition helps you target the right clients. Learn how turning your best clients into apostles can become a part of your marketing strategy.

A C K WM

Superstar Sales Presentations
PATRICIA FRIPP, CSP, CPAE
GWCC, Building A, Sidney Marcus Auditorium

To differentiate your services, tough competition requires individual and group presentations that are persuasive, educational and motivational. Executive speech coach Fripp shares her insider secrets that will elevate your presentation from good to great. When you use her techniques you will achieve consistent performance and establish a reputation as an effective communicator for audiences of any size. You will learn how to solidify your thoughts into a fool-proof structure, improve listener buy-in, and craft stories and examples that make an indelible connection with clients, prospects and audiences.

A J K M SI

Think More, Do More
TYLER NORTON, JERRY M. TOOMBS
GWCC, Building A, A313/314

Manage the urgent, minimize the unnecessary, avoid waste and inefficiency, and improve results with the activity you likely do the least: thinking. Norton, chief executive officer of StrategicLink, tells you how to think about your practice and shows you how establishing a planning and execution process will yield strategic clarity and sustainable results. Toombs, a longtime MDRT member, testifies how he implemented Norton's principles and the unimaginable success that resulted. Link your strategic initiatives to your activities and watch your practice soar.

G PM

4:30 p.m. – 5:30 p.m.
Quarter Century Club (Quarter Century Club members only)
Omni, Dogwood Ballroom

6 p.m. – 7 p.m.
Top of the Table Reception (Top of the Table members only)
Ventana's, 275 Baker Street, Atlanta, Georgia **(See map on Page 45)**

5:30 p.m. – 7:30 p.m.
Young Advisors Reception (invitation only)
Stats, 300 Marietta Street, NW, Atlanta, Georgia (See map on Page 45)

6:30 p.m. – 8 p.m.
Speaker Auditions for 2012 Annual Meeting
GWCC, Building A, A315 and A316

Sign-up begins at 6 p.m.

TUESDAY, JUNE 7

6 a.m. – 7:15 a.m.
Breakfast Session (prepaid ticketed event)
Repeatable Successful Acts of Million Dollar Producers
STEPHEN HARVILL
Omni, Grand Ballroom, D2/E

Most advisors know the metrics used to judge their sales success but what they don't know is what top producers actually do. What actions or behaviors generated their sales and which, if any, can be repeated to generate the same success? Through research, Harvill discovered a simple pattern of success that can be repeated by anyone. In this session you will learn what sets the million dollar producer apart from the rest and how to incorporate these success strategies into your practice.

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 Headsets
GWCC, Building A, Hall A1

8 a.m. – 11:30 a.m.
Main Platform
GWCC, Building A, Hall A3

Presiders .... D. Scott Brennan, Michelle L. Hoesly, CLU, ChFC

How to Sell So They Buy .... Jason Ryan Dorsey*

In Full Swing .... Jennifer A. Borislow, CLU

Love What You Eat .... Michelle May, M.D.

Break

Imagine .... Chad Hymas

Just Be .... Jose Feliciano

Now Is Your Time .... Matthew Kelly

*Speakers' presentations will not be recorded.

11:30 a.m. – 5:30 p.m.
MDRT Power Center Store and Exhibit Hall
GWCC, Building A, Hall A1

12 p.m. – 1:30 p.m.

Lunch Session (prepaid ticketed event)

Repeatable Successful Acts of Million Dollar Producers

STEPHEN HARVILL

Omni, Grand Ballroom, D2/E

(Repeat session. See Tuesday Breakfast Session for description.)

Note: Lunch service will begin at 12 p.m. and end promptly at 12:45 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.

12:15 p.m. – 1:15 p.m.

Exhibitor Product Workshop

The 401(k) Generator — Ultimate Lead, Referral, Appointment and Revenue Generator

AMERICAN WEALTH INVESTING INSTITUTE, DARRELL MARTIN

GWCC, Building A, Hall A1, Exhibit area

(Repeat session. See Monday's 3:30 p.m. Exhibitor Product Workshop Session for description.)

2 p.m. – 3 p.m.

Idea Exchange

CAROLINE A. BANKS, APFS

GWCC, Building A, Hall A1, Exhibits area

Recognized as one of the most popular sessions at the 2010 Annual Meeting, these sessions will be facilitated by distinguished Top of the Table members. The Idea Exchanges offer opportunities for attendees to share tips, strategies and solutions that can advance their practice to the next level.

G

2 p.m. – 3 p.m.

Focus Sessions

A Practical Guide to Retirement Planning

CLAY GILLESPIE, CFP, CIM

GWCC, Building A, Sidney Marcus Auditorium

The first of the baby boomers have just turned 65. Do your retirement planning strategies allow integration of various income sources that go beyond variable annuities? MDRT member and retirement market expert Gillespie demonstrates with specific examples how retirement income has to account for the three risks: inflation, longevity and stock market volatility. Apply his strategy to clients approaching retirement or to those who have already retired to effectively accommodate current and future market fluctuations.

G J K M WM

Circumnavigating Your Career: Transition Out of Your Practice

STEPHEN B. PARRISH, J.D., CHFC

GWCC, Building A, A411/412

From emotions to financials, an advisor who is selling his or her practice will anticipate and experience unique challenges. Parrish, a longtime attorney and industry veteran, helps mitigate your concerns with a set of considerations that prepare you for exiting, selling or buying a financial services practice. Hear examples of real-life transitions and what made them successes or failures. Get an understanding of how practices are valued and advice on how to deal with the intangible, emotional aspects of this transition.

A J M PM

Leveraging Personal Experiences to Make the Sale
MICHAEL J. HAGLIN, CFP, CLU
GWCC, Building A, A311/312

If we knew our lives would be cut short, would we make different choices about life insurance? Industry veteran Haglin demonstrates how he uses his personal life experiences as part of his approach to insuring lives. Posing questions about an individual's life value will produce a different response than asking how much the survivor needs after a death, he says. Applying these lessons in everyday life helps advisors make more appropriate recommendations to their clients.

G WP

Working With Clients in Transition
AMY FLORIAN, MPS, FT
Omni, International Ballroom

Florian, a recognized expert in the field of grief studies, will provide guidelines for that first meeting with a client whose spouse just died. With a rapidly aging client base, today's advisors are faced with an increasing number of clients undergoing loss and transition. She explains how to combine your technical expertise with professionalism and genuine sensitivity. Clients will always remember how you made them feel and this experience will contribute to their decision to maintain a professional relationship with you in the future.

G C K S PM

Trauma Insurance Is Full of Statistics (Don't Be One)
ADRIAN EMERY
Omni, Grand Ballroom, A/D1

Thanks to modern medicine, we're living longer and detecting diseases earlier and with more accuracy. But most consumers still overlook the importance of trauma insurance, which is designed to provide income during a time of illness or post-surgical recuperation. Emery describes his own journey with prostate cancer and how his trauma insurance policy benefited him during surgery and recovery. He shares how his own advisor played a significant role in assisting Emery through the claims stage.

G C S RM

Create an Economic Engine With Life Insurance and Immediate Annuities
DAVID W. HOLADAY, CHFC
GWCC, Building A, A313/314

Combining these two products can produce a set of financial benefits that compares favorably to a fixed-income portfolio. Holaday, a longtime wealth advisor, presents six strategies you can immediately implement as part of a wider range of retirement income, family wealth transfer and charitable planning services. Show senior clients how to increase personal portfolio income, enhance wealth transfers, increase death benefits, and generate income tax deductions.

A RM

Increasing the Efficiency of Retirement Income
THOMAS F. LOVE
GWCC, Building A, A305

When a prospect or client enters a financial transaction, does it benefit the individual, a financial entity or the government? This is the question Love addresses in his discussion of the three types of retirement plans: tax increasing, tax neutral and tax reducing. The goal is to minimize taxes while living instead of minimizing taxes at death. When developing a retirement plan, you'll be equipped to address taxes, their impact on cash flow and the benefits of cash value life insurance.

G RM

2 p.m. – 3 p.m.
Focus Sessions (cont'd)

Do Your Best to Be Your Best
PATRIC LEUNG WAI MING, CFP, FCHFP
GWCC, Building A, A302

When you believe in yourself, you put your best self forward. The challenges you face and even the mistakes you make contribute to your overall success. Leung Wai Ming explains how he motivates his team so they achieve production goals and what he does to live each day to the fullest. *This session is presented in Cantonese.*

G PM

3:30 p.m. – 4:30 p.m.
Exhibitor Product Workshop

100 Ways to Trade: Forex, Futures, Stock and Options
AMERICAN WEALTH INVESTING INSTITUTE, DARRELL MARTIN
GWCC, Building A, Hall A1, Exhibits area

Learn about this powerful, easy-to-implement strategy for investing and trading. Using the philosophy that markets exist to fill orders, you can simplify decisions into one pattern to define direction, entry price, stop loss price, partial take profit price, trailing stop, and when to add onto a position. Beginners and experts alike can apply it to forex, futures, stock and options markets worldwide.

3:30 p.m. – 4:30 p.m.
Focus Sessions

Apply Real Life for Income Protection
ANTHONY J. SCHAU, CFP
GWCC, Building A, A313/314

How do you motivate prospects and clients to purchase disability income insurance? Schau, a financial planner specializing in services for physicians and their families, says that using real-life stories is the most compelling way to convince them. Combine this tactic with his eight marketing strategies specifically designed to increase your success rate for selling disability income insurance and help clients recognize how it can help fill the gap that some types of life insurance contracts may fail to close.

G RM

3:30 p.m. – 5 p.m.
Focus Sessions

Better Appointments With Better Scripting
GAIL B. GOODMAN
GWCC, Building A, A311/312

It's time to ditch that tired script you've relied on for years. Goodman, a financial services telephone skills trainer, reveals her seven critical components of an appointment-setting script that allow you to insert your personality while maintaining structure. Recognize the importance behind your words before picking up the phone to increase the number of appointments. Learn how what you say is as significant as the time you spend saying it to ensure an impactful impression on a prospect.

G SI

The Five-Year Blitz
KELLY F. BILLS
GWCC, Building A, A411/412

Why take steps for slow, gradual growth when you can hit the ground running and grow exponentially? Bills, a 20-year MDRT member, explains how he rebounded from serious personal challenges and how he continues to stay inspired despite other life struggles. He describes how he embarked on a self-prescribed five-year blitz for success that led him to consistent Top of the Table production. He discovered that making up for lost time can begin immediately, instead of eventually. Obtain the confidence you need to increase your closing ratio, lower stress, and work at a higher level.

G C J S WP

What Price Advice: Global Demand for Greater Value

JIM STACKPOOL
GWCC, Building A, A302
Omni, Grand Ballroom, A/D1

Investment, debt and insurance markets are becoming increasingly competitive. Stackpool, published author and financial management research consultant, predicts that advisors will need to adjust their game plan around pricing models. Understand the fundamentals in determining appropriate fee structures to maintain your profitability and build ongoing service models that will guarantee your future viability. He illustrates how to identify the ideal advice-paying client and how to implement the three core elements for constructing this new model. Learn the benefits you'll encounter when making the transition to appropriate advice pricing.

G C K PM

Top of the Table Made Easy by Moving Upmarket

BHUPINDER S. ANAND, ACII, DIP PFS
GWCC, Building A, Sidney Marcus Auditorium

Work with wealthier clients, serve them efficiently, enjoy your relationships and create more personal time. Anand, a 14-year MDRT member and globally recognized advisor trainer, explains how to stop simply acquiring quantities of clients and instead attract quality clients. Discover the emotions behind decisions clients make about advisors and how to attract affluent and rewarding clients, which will result in accelerated success. Packed with practical ideas, this dynamic session will enable you to immediately apply new marketing and service strategies that target your desirable client market.

A K M MK

Convert a Weakness to a Strength

TAKANORI SHINOHARA, TLC
GWCC, Building A, A302

Shinohara was a shy quiet man of few words with a stutter who by happenstance chose this career. He will share his life-changing experience and determination to succeed in the industry. The key to his success, Shinohara says, was his ability to proactively listen. He believes his high level of activity generates numerous referrals and relies on the Lanchester Management Strategy, which he implements into his daily sales approach. Learn what he does to stay motivated and how he maintains his mental strength. *This session is presented in Japanese.*

G SI

Building a Home Team Advantage

TOM ROGERSON
GWCC, Building A, A305

Most advisors and clients focus their planning for high net worth clients on preparing their money for the family but rarely, if ever, focus on preparing the family for the money. Rogerson, a wealth management industry leader, explains how a "family governance" approach helps clients create a "home team" long before death. Assisting families with this approach is gaining momentum so now is the time to learn it, apply it to your practice, and gain new market share.

A RM

Think More, Do More

TYLER NORTON, JERRY M. TOOMBS
Omni, International Ballroom

(Repeat session. See Monday at 3:30 p.m. for description.)

G J M S PM

4:30 p.m. – 5:30 p.m.
Quarter Century Club (Quarter Century Club members only)
Omni, Dogwood Ballroom

6 p.m. – 7 p.m.
Top of the Table Reception (Top of the Table members only)
Ventana's, 275 Baker Street, Atlanta, Georgia (See map on Page 45)

7 p.m. – 9 p.m.
Soles4Souls Shoe Drive and Benefit Concert
Centennial Olympic Park (See map on Page 45)

MDRT and the MDRT Foundation are partnering with Soles4Souls — an international nonprofit organization that distributes shoes to children and families in impoverished communities worldwide. Take the first step to show your support by participating in the shoe drive and benefit concert Tuesday evening. Music artist **Michael Franti & Spearhead** ("The Sound of Sunshine" by Capitol Records) is the headline performer for this benefit concert, co-sponsored by Coventry. Admission to the concert is the donation of a new or gently used pair of shoes. Come have fun and make a difference in the life of someone in need.

WEDNESDAY, JUNE 8

7 a.m. – 8:30 a.m.
Breakfast Session (prepaid ticketed event)
Making Persuasive Sales Presentations
TERRY SJODIN
Omni, Grand Ballroom, D2/E

Sjodin, communications expert, trainer and author, stresses that crafting a persuasive sales presentation involves more than just knowing the right words to say. In this session, learn the nine biggest sales presentation mistakes professionals make and how to avoid them.

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.

7 a.m. – 2 p.m.
Registration
GWCC, Building A, Hall A1

7 a.m. – 6 p.m.
Interpretation Headsets
GWCC, Building A, Hall A1

9 a.m. – 10 a.m.
Idea Exchange
VAN MUELLER, LUTCF
GWCC, Building A, Hall A1, Exhibit area

Recognized as one of the most popular sessions at the 2010 Annual Meeting, these sessions will be facilitated by distinguished Top of the Table members. The Idea Exchanges offer opportunities for attendees to share tips, strategies and solutions that can advance their practice to the next level.

G

9 a.m. – 10 a.m.

Focus Sessions

The 21st Century Sales Process: Getting a Commitment in the First Meeting

TODD FITHIAN

GWCC, Building A, A411/412

What's the goal of your first meeting with a prospective client? For the majority of financial advisors, the goal is to get a second meeting. Fithian, wealth coach, published author and third-generation industry expert, explains how to shorten the process to improve your bottom line. Convert prospects into clients within the initial meeting with this modern sales process, which is designed to distinguish thinking clients from buying clients and engage them so they feel empowered to buy.

A C K S SI

Asset Gatherer or Asset Manager — Which Are You?

H. RICHARD DOBSON JR.

Omni, Grand Ballroom, A/D1

When recommending a variable annuity or a mutual fund to a client, who manages the sub-accounts and what guidance do they use? The ongoing maintenance of these allocations is critical but your time may not be best spent analyzing the strategies behind them, Dobson says. He explains how to move away from the role of asset manager and into the role of asset gatherer. Learn how lessening your technical role opens the path to greater asset gathering, higher income and worry-free retirement strategies for your clients.

G M S WM

The Path We Walk as MDRT Members

SUNG HO SHIN

GWCC, Building A, A302

Life insurance advisors devote their lives to the alleviation of pain and suffering families face after the death of the household breadwinner. Shin believes it's up to MDRT members to persuade people who lack funds in the present to make a decision in preparation for potentially more difficult times ahead. He uses the recent tsunami and earthquake in his homeland of Japan as the backdrop for his message. *This session is presented in Korean.*

G PM

Incorporate Fees Without Alienating Clients

GEORGE HARTMAN

GWCC, Building A, A311/312

Alleviate your fears of client abandonment when transitioning to a fee-based compensation structure. Financial services veteran Hartman believes most clients will embrace the new arrangement if they understand that the value they receive exceeds the cost. With an action plan for effective conversion, you'll be able to confidently make the switch by determining the best value proposition for your practice, implement communication strategies, and learn how to address common client objections.

G PM

Serving the Special Needs Trust Market

GEORGE R. SHADIE, AEP, CLU

GWCC, Building A, A305

Families can unknowingly leave a special needs individual with a financial time bomb. For as little as $2,000 in assets, the individual can lose all of their important government services. Shadie, an MDRT member, explains how advisors need to identify and prevent the problems that can affect the individual after those who care for them pass away. Assist the family to find a special needs attorney and implement a trust that can support the client after caregivers' deaths. Learn what products are available to fund the trust so that caretakers and the individual are adequately protected.

A RM

9 a.m. – 10 a.m.
Focus Sessions (cont'd)

Marketing and Selling to Women Clients and Their Families
CRISTI COOKE, BCOMM
Omni, International Ballroom

Learn how to connect with female clients without "painting it pink." With her extensive experience in consumer behavior studies and strategies for marketing to women, Cooke discusses how social, linguistic and scientific differences between men and women affect how and why women choose, stay and refer their advisors. Spend less time wondering how women think and more time acquiring new business from them and their families when you apply Cooke's three-level marketing framework to your practice.

G J K MK

Increasing the Efficiency of Retirement Income
THOMAS F. LOVE
GWCC, Building A, A313/314

(Repeat session. See Tuesday at 2 p.m. for description.)

G RM

9 a.m. – 12 p.m.
Focus Sessions

Understanding and Achieving Your Greatest Potential Through Behavioral Contracting
BOB DAVIES, M.ED., B.S.
GWCC, Building A, Sidney Marcus Auditorium

Davies, former California State University–Fullerton football coach and personal performance trainer, presents a proven behavioral accountability system that raises your awareness of the mental programming that might be limiting your ultimate potential to perform. His system challenges the mind's genetic code and provides tools that improve results in areas of your life that you might want to change—personally and professionally. Put these new techniques into action during the interactive portion of this session.

G C J M WP

9:30 a.m. – 10:30 a.m.
Quarter Century Club (Quarter Century Club members only)
Omni, Dogwood Ballroom

9:30 a.m. – 1:30 p.m.
MDRT Power Center Store and Exhibit Hall
GWCC, Building A, Hall A1

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

Big Benefits From Simple Technology
KEVIN HARRISON CORK, CFP
Omni, International Ballroom

Small yet powerful technology can save time, money or both even if you're not technologically savvy. Cork draws on his 19 years of financial planning to demonstrate the advantages of quick downloads, simple applications and web-based services available to businesses of any size. Learn how to use them and why they benefit your practice. Each tip takes less than five minutes—and less than $20—to fully implement at the advisor, branch or corporate level.

G J M PM

Matching Services to Client Needs: How to Segment Your Clients

BRETT DAVIDSON

Omni, Grand Ballroom, A/D1

Do you know how to effectively segment your clients without excluding them? Davidson, a consultant and financial advisor, explains how a proper segmentation model helps you deliver higher quality client care while increasing client satisfaction and referral rates. Gain a thorough understanding of Davidson's methodology and learn how to implement it into your own practice. With a complete understanding of segmentation's benefits, you can leverage it to enhance your marketing campaigns and ultimately attract more of the clients you really want.

A K S PM

Dodging Landmines: Business Transition Planning

THOMAS E. FOWLER, CLU, LUTCF

GWCC, Building A, A311/312

Proper planning is critical to a positive, effective outcome when selling a business. Fowler, an MDRT member and published author, presents the landmines advisors need to anticipate as they help clients create a business exit strategy. This session will address volatile issues such as family and partnership feuds, incompetent nepotism, and how to prepare for sudden wealth as a result of the sale. When you identify these landmines in advance, you can better serve your clients and prevent potentially devastating hardships.

A RM

The Little Life Insurance Exercise

YUKA NAKAHARA-GOVEN, CLU, MBA

GWCC, Building A, A302

If you have prospects who feel over- or under-insured because the face amounts of their policies appear to be large, yet are actually the minimum their families need, Nakahara-Goven's three-step process will help them visualize the potential benefit of life insurance. Easily illustrate to prospects and clients how much their families would have to live on each day before taxes to help emphasize the importance of appropriate life insurance coverage. *This session is presented in Mandarin.*

G SI

Trapped in the Entitlement Gap

DENNIS P. SUNDERMAN

GWCC, Building A, A305

Middle class seniors may find themselves stuck in the middle when they have inadequate resources to pay for private care, but too much accumulated wealth to become eligible for Medicaid. Sunderman, MDRT member and longtime Medicare and supplemental insurance veteran, details various income strategies for the senior segment so that they can afford assisted living or care at home — the types of care seniors prefer. Identify the asset-to-income opportunities available to your aged clients so they can pay for private care.

A RM

Nuts and Bolts Estate Planning: A Practical Approach

IKE STONE TROTTER, CLU, CHFC

GWCC, Building A, A313/314

The traditional approach to estate planning has become too sophisticated and too focused on serving the very wealthy, says Trotter, an MDRT member and estate planning practitioner. He reveals his five-step process for better financial preparedness, which includes special attention to life's risks, such as death, disability, financial setbacks and aging. Incorporating this practical, needs-based method will advance your critical problem solving skills as a financial professional. Trotter says the outcome will result in better opportunities for cross-selling and client building.

G WM

10:30 a.m. – 11:30 a.m.
Focus Sessions (cont'd)

Go for Gold (Because Silver Is Not Enough)
REMIGIO GERARDO "ARDY" S. ABELLO
GWCC, Building A, A411/412

As the business world becomes increasingly complex and the sales process becomes more competitive, you have to find new strategies for your practice. Take this opportunity to learn how to not only adapt but thrive in these changing times. Abello, president of high-impact corporate training firm Business Works Inc., shares his GOLD philosophy and shows how, as an MDRT member, you can implement new strategies in your quest to break away from silver-level performance and achieve gold-level success.

G C K S MK

10:30 a.m. – 12 p.m.
Focus Sessions

How to Attract and Retain Clients for Life
MARILENA BEUSES, MBA, PCC
Omni, Grand Ballroom, D2/E

Building a business that does not reflect your values and priorities will not provide you with a rewarding career. When you develop a business aligned with your values, success becomes easier to achieve. Beuses explains how a business congruent with values leads to living an inspired life. Identify the principles important to you, develop business strategies based on these principles, and enjoy the results of a value-based business foundation. *This session is presented in Spanish.*

A PM

1:30 p.m. – 5 p.m.
Main Platform
GWCC, Building A, Hall A3

Presiders........Jennifer A. Borislow, CLU, Julian H. Good Jr., CLU, ChFC

Stop Global Whining........Christine Cashen

A Moment to Treasure........Caroline A. Banks, APFS

Don't Keep Me a Secret........Bill Cates

Break

Off Balance on Purpose........Dan Thurmon

Enjoy the Ride........Steve Gilliland

3:30 p.m. – 5:30 p.m.
MDRT Power Center Store
GWCC, Building A, Hall A1

8:30 p.m. – 10:30 p.m.
"A Night to Remember" Closing Celebration
Omni, Grand Ballroom

Wrap up your Annual Meeting experience by singing and dancing to Motown sounds as MDRT brings the Las Vegas headline act, Human Nature, to Atlanta. One of the top bands to come out of Australia, Human Nature will rock the house with their high energy and exquisite musical harmonies.

Missed some sessions?
Can't attend all the sessions you would like?
Instant recordings of Annual Meeting sessions are available for purchase in the Power Center Store.

SPEAKERS

Robelynn H. Abadie, LUTCF, RFC is a 16-year MDRT member with two Top of the Table and five Court of the Table qualifications. She is the 2011 President and an Excalibur Knight of the MDRT Foundation. Abadie has served on numerous MDRT committees and is an MDRT Foundation Quality of Life recipient. She is the owner and founder of Abadie Financial Services LLC. Abadie has served as president for several industry associations, such as the Association of Health Insurance Advisors, Women in Insurance and Financial Services, and others. Abadie is the recipient of the 2010 Women in Excellence Award in Business from the Louisiana Legislature and Women's Caucus Foundation. She contributes frequently to industry publications.

Abadie Financial Services LLC
10616 Timberlake Drive
Baton Rouge, LA 70810
Phone: 225.926.3400 **Email:** robelynn@abadiefinancialservices.com

Remigio Gerardo "Ardy" S. Abello is president of Business Works and considered a top-ranked motivational speaker, high-impact trainer and well-respected consultant. Abello conducts seminars on topics such as leadership, teamwork, performance, service excellence and work-life balance for senior managers and executives at various Top 100 corporations in the Philippines. He is a member of the American Society for Training and Development, an international organization dedicated to individual holistic development for top performance. Abello is the youngest internationally certified trainer of John Maxwell's "Developing the Leader Within You" and the "Laws of Teamwork."

Business Works Inc.
Unit 1107 Jollibee Plaza Condominium
F. Ortigas Jr. Road, Ortigas Center
Pasig City, Metro Manila 1600, Philippines
Phone: 63.994.59.18 **Email:** ardy.abello@gmail.com

Dale A. Alexander, CFP, CLU is a one-year MDRT member with one Top of the Table qualification. He is the founder and president of Alexander & Company, an employee benefit and investment brokerage firm that designs and implements financial plans solely within the educational market. Alexander is a 23-year industry veteran and has frequently presented on the topics of motivation, insurance and financial success. He has been featured in several business publications and awarded Employee Benefit Adviser of the Year by *Employee Benefit Adviser*.

Alexander & Company
291 Heritage Walk
Woodstock, GA 30188
Phone: 770.517.5622 **Email:** dalexander@cafe125.com

Bhupinder S. Anand, ACII, Dip PFS is a 15-year MDRT member with 10 Top of the Table and four Court of the Table qualifications. He is a regular speaker at MDRT events and has served on several MDRT committees. As managing director of Anand Associates Ltd. and a renowned international speaker, Anand is sought after for his expertise in creative positioning and simplifying sales concepts. He leads the AdvisorMasterClass.com training program where he shares his practical techniques to help advisors accelerate their performance. Anand has been twice named the U.K.'s "Independent Financial Adviser of the Year" and "Best IFA in the Capital."

Anand Associates Ltd.
10 Glentworth St.
London, NW1 5 PG, England, UK
Phone: 207.4865486 **Email:** bhupinder@anandassociates.com

Karla Ashton had been married for 25 years when she suddenly found herself widowed and dealing with all the personal and financial implications that come with the death of a spouse. She frequently interacts with others in her situation, sharing personal experiences and information about the new realities that follow the loss of a loved one. Ashton explains to her peers the importance of having a financial plan in place and the important role that a financial advisor plays in helping the surviving spouse to find life again. She has appeared as a Main Platform speaker at two previous MDRT events.

921 Limestone Drive
Idaho Falls, ID 83404
Phone: 208.529.2226 **Email:** kashton@cableone.net

Caroline A. Banks, APFS is the Nominee to the MDRT Executive Committee. She is a 22-year MDRT member with 17 Top of the Table qualifications. Banks has served in leadership positions on various MDRT committees and has presented at three Annual Meetings, the Top of the Table Annual Meeting and MDRT Experience, and is a Gold Knight of the MDRT Foundation. Banks runs an independent financial planning firm in central London where she specializes in holistic financial planning and has studied life planning. Previously, she served as a director of the Life Insurance Association, was a board member of the Personal Finance Society and named the UK's Independent Financial Adviser of the Year in 1994.

Caroline Banks & Associates Ltd.
36 Seymour St.
London, W1H 7 JF, England, UK
Phone: 44.207.2587754 **Email:** caroline@carolinebanks.com

Marilena Beuses, MBA, PCC is an executive coach and leadership consultant for Fortune 500 companies aroud the world. She is a world leader for the International Coach Federation and an advisor to several family businesses in Latin America. In her 18 years of corporate experience, Beuses held positions such as regional vice president of human resources for Pepsi Cola International and Citigroup Latin America. She is an adjunct professor at the University of Pennsylvania's Wharton School and at the Executive Education Center at the University of Florida. Beuses is passionate about raising corporate leaders' awareness to act consistently with higher order business principles and ethical values.

4 Total Success Inc.
10 Berwick Road
Palm Beach Gardens, FL 33418
Phone: 561.624.8837 **Email:** mbeuses@4totalsuccess.com

Susan C. Bianco, CLU is a 19-year MDRT member with five Court of the Table and one Top of the Table qualifications. She is a member of the National Association of Insurance and Financial Advisors and a past president of NAIFA-Ohio. With a focus on worksite marketing for more than 25 years, Bianco has written extensively on the subject. She's been named a "Woman of Influence" by Crain's Cleveland Business, one of the "500 Most Successful Women in Northeast Ohio" by Northern Ohio Live and honored as one of the Top 10 Women Business Owners of Northeast Ohio by the National Association of Women Business Owners.

Benefit Enrollment Svcs Inc.
8180 Brecksville Road, Suite 110
Cleveland, OH 44141
Phone: 800.838.1320 **Email:** sbianco@besibenefits.com

Kelly F. Bills is a 20-year MDRT member with 11 Top of the Table and one Court of the Table qualifications. He has served on several committees, such as the Top of the Table Advisory Board, the MDRT Foundation Gifting Committee and currently serves on the MDRT Partnership Committee. Bills has appeared frequently as a speaker for both Main Platform and Focus Sessions. His presentations focus on the significant personal challenges he has overcome and how anyone in the industry can achieve their goals and pursue their dreams once they surpass the obstacles that hold them back.

National Planning Corp.
999 E. Murray-Holliday Road, Suite 204
Salt Lake City, UT 84117
Phone: 801.261.4256 **Email:** kelly.bills@natplan.com

Walter Bond never gave up on his dreams. Having overcome a devastating injury to become the first rookie free agent in the NBA to start on opening night, Bond enjoyed an eight-year professional basketball career. As a guard for the Utah Jazz and Detroit Pistons, Bond played alongside NBA legends like Karl Malone and John Stockton. When his athletic career reached its twilight, Bond applied his on-the-court success and team approach to the business world when he and his wife became owners of a national franchise. Bond changed his profession but his winning attitude is steadfast.

Walter Bond Seminars
P.O. Box 87
Medina, MN 55340
Phone: 763.404.1519 **Email:** info@walterbond.com

Jerry Borrowman, ChFC, MSFS has trained industry agents for more than 30 years. He has presented at the annual meetings hosted by the Association for Advanced Life Underwriting and the National Association of Insurance and Financial Advisors and trained agents at more than a thousand industry events. Borrowman has been published in the *Journal of The Society of Financial Services Professionals, The Wealth Channel Magazine* and others. He has also co-authored 10 best-selling biographies and historical fiction books on World Wars I and II.

The Cambridge Financial Center
6440 South Wasatch Blvd., Suite 150
Salt Lake City, UT 84121
Phone: 801.949.2984 **Email:** jborrowman@htk.com

Richard J. Capalbo is the principal of Richard Capalbo Enterprises LLC, a consulting firm specializing in both the financial services industry and in bringing corporations access to it. He is the founder of the Quantum Leap Institute, which analyzes changing trends and helps individuals adjust to these changes. Capalbo coaches CEOs of several technology firms on corporate finance and marketing issues. He lectures extensively across the securities, mutual fund, banking and insurance industries, co-authored two books on investment management and customer service and has written more than 20 white papers on practice management and customer service issues.

Richard Capalbo Enterprises LLC
530 South Lake #403
Pasadena, CA 91101
Phone: 626.484.5744 **Email:** richardcapalbo1@gmail.com

Christine Cashen has delivered a fast-paced, hilarious program for more than 14 years in multiple countries. She is an authority on sparking innovative ideas, handling conflict, reducing stress and energizing employees. Cashen is co-author of "Mission Possible, Volume Eight" and "The Good Stuff" and developed the A Dynamic Speaker multimedia series that includes "Get What You Want With What You've Got," "Why Can't Everybody Just Get Along" and "Got Humor." Before making a career of speaking engagements, Cashen was a university admissions officer, corporate trainer and broadcaster. She is a member of the National Speakers Association and is a Certified Speaking Professional.

Five Star Speakers & Trainers LLC
Attn: Brittany Kreutzer
P.O. Box 19055
Lenexa, KS 66285
Phone: 913.754.3403 **Email:** bkreutzer@fivestarspeakers.com

Bill Cates, CSP is the author of three popular books on referrals and known as an industry expert on building a referral-based business. "Unlimited Referrals" and "Get More Referrals Now" have revolutionized the way financial professionals generate referrals. He recently published his third book, "Don't Keep Me a Secret!" Cates is the president of Referral Coach International and the creator of The Unlimited Referrals® Marketing System, which has been featured in several industry publications. His presentation style is highly interactive with a preference for talking with audiences instead of at them.

Referral Coach International
Attn: Jennifer Kreitzer
7901 Sandy Spring Road, Suite 102
Laurel, MD 20707
Phone: 800.488.5464 **Email:** jennifer@referralcoach.com

Cristi Cooke, BComm of Majority Marketing is one of North America's top experts on marketing and selling to women. After a 15-year career in market research and strategy, including several years of international consulting, Cooke now focuses primarily within the financial services industry, helping advisors capitalize on the women's market without "painting it pink." Her strategies have been implemented by clients in Canada and Spain, some of whom have received industry awards due to their success.

Majority Marketing
P.O. Box 19020
Vancouver, British Columbia V6K 4R8, Canada
Phone: 604.628.1605 **Email:** cristi@majoritymarketing.com

Kevin Cork, CFP is president of The Absolute Group with 19 years of financial planning, investment and branch manager experience. He has written about technology for *Registered Rep.* magazine and on general financial topics for several print and online publications, lectured at various Canadian universities, appeared on television and radio shows about finance and authored two best-sellers, "The Money Book" and "The Investment Book." Cork uses his 11 years of improvisation experience and combines humor, irreverence and immediate audience feedback to present concise, precise, useable tips and clarify intricate concepts in an informal, easy-to-understand manner.

The Absolute Group Inc.
Suite 202A, 1134-8th Ave. SW
Calgary, Alberta T2K 2L4, Canada
Phone: 403.209.1132 **Email:** kevin.cork@theabsolutegroup.com

Brett Davidson is chief executive of FP Advance and works with advisors in the U.K. and Europe to build a powerful client value proposition that communicates their true value to clients. In 2006, 2007 and 2008 *Professional Adviser* rated Davidson one of the top 50 most influential people in U.K. financial services. He twice has been voted top workshop presenter at PIMS, the U.K.'s most prestigious advisor conference. FP Advance has consulted for more than 250 advisory firms, including corporate clients Allianz, The Institute of Financial Planning, Aviva, Invesco Perpetual, Scottish Widows, Swiss Life, Standard Life, AXA, Legal & General, and Dimensional Fund Advisors.

FP Advance Ltd.
17A Frognal
London, England NW3 6AR, UK
Phone: 44.7917152124 **Email:** brett@fpadvance.com

Bob Davies, M.Ed., B.S. was named by *Excellence Magazine* one of the world's top 100 thought leaders in personal performance. As a college football coach he developed behavioral techniques for athletes at California State University–Fullerton to execute "best effort every play," which resulted in two conference championships. Davies also coached an Olympic wrestler who won a gold medal in the 1984 Olympics. He is a fitness fanatic, pilot and skydiver with 1,800 jumps.

High Performance Training Inc.
20992 Ashley Lane
Lake Forest, CA 92630
Phone: 949.830.9192 **Email:** info@bobdavies.com

Barbara G. Devereaux, CLU, ChFC is corporate vice president of LTCi National Sales at New York Life Insurance Company. Prior to this position at New York Life she was a partner and an agent, during which she was an MDRT member and active in her local National Association of Insurance and Financial Advisors chapter. Devereaux has held several positions during her 20 years in the industry in both the group and individual markets and holds CASL and CLTC designations.

New York Life
6200 Bridge Point Parkway, Suite 400
Austin, TX 78730
Phone: 512.703.5532 **Email:** bdevereaux@newyorklifeltc.com

H. Richard Dobson Jr., CFP is a nine-year MDRT member with one Court of the Table qualification. He is a member of the Product Development Committee, chairs the MDRT Foundation's Investment and Finance Committee, is a Diamond Knight of the MDRT Foundation, a Phonathon volunteer and was a leader at the Million Meal Challenge at the 2010 MDRT Annual Meeting. He is the president of American Financial Management Ltd., an investment advisory firm specializing in sub-account management of variable annuities, mutual funds and variable universal life. He is a 28-year member of National Association of Insurance and Financial Advisors and serves on the board of NAIFA–Iowa.

American Financial Management Ltd.
6003 University Ave., Suite C
Cedar Falls, IA 50613
Phone: 319.277.3613 **Email:** rdobson@cfu.net

Jason Ryan Dorsey is known as The Gen Y Guy and discoverer of Generational Kinetics, which are the predictive behaviors marketers leverage to increase sales from Generation Y consumers. He has been featured as a Generation Y expert on "60 Minutes," "20/20" and "The Today Show" and in *Fortune* and *The Wall Street Journal*. Dorsey is the best-selling author of four books, including his latest title, "Y-Size Your Business," and was named Austin's Under 40 Entrepreneur of the Year in 2004.

The Center for Generational Kinetics LLC
Attn: Emily Boyd
P.O. Box 29226
Austin, TX 78755
Phone: 512.944.5456 **Email:** bookjason@jasondorsey.com

Brad Elman, CLU is a 19-year MDRT member with nine Court of the Table qualifications and a Gold Knight of the MDRT Foundation. He has presented and moderated at multiple MDRT Annual Meetings, is a former MDRT Communication Divisional Vice President and served on numerous MDRT committees. Elman is regularly sought out by the media for information on consumer finance, appears frequently on the NBC Bay Area News, and writes for and is quoted in many media outlets both inside and outside the financial services industry. Elman is an active community volunteer and spends the majority of his time working with special needs children.

Nine Dots Benefits
745 Distel Drive, Suite 104
Los Altos, CA 94022
Phone: 650.209.5754 **Email:** brad@elmaninsurance.com

Wayne Elsey is the founder and CEO of Soles4Souls, a nonprofit organization that distributes donated shoes to people in need around the world. Elsey started his career in footwear at age 15 by helping out on the floor and stockroom of a retailer and climbed to roles of president and CEO at several U.S. footwear companies. The 2004 tsunami in Asia was the inspiration behind Elsey's ambition to provide footwear to those without and then expanded in response to the devastation from Hurricane Katrina before becoming a full-fledged nonprofit. Elsey and his team have appeared on hundreds of U.S. news shows.

Soles4Souls Inc.
Attn: Aubree Schroeder, Executive Assistant
319 Martingale Drive
Old Hickory, TN 37138
Phone: 615.391.5723 **Email:** aubrees@Soles4Souls.org

Adrian Emery is currently general manager of sales and marketing with AXA's global group. He is also a member of the AXA Australia & New Zealand Leadership Team, serves on the Multiport and IFSA marketing and distribution boards and is chairman of the New Zealand Management board. Before joining AXA in Australia, Emery's previous experience was in the U.K. market where his career commenced in customer service before becoming a business development manager. He was awarded the 2006 Marketer of the Year Award as part of the Rainmaker Marketing Excellence Awards.

AXA
Level 9, 750 Collins St.
Melbourne, Victoria 3000, Australia
Phone: 61.386883599 **Email:** adrian.emery@axa.com.au

Jose Anselmo Feliciano is a four-year MDRT member with four Top of the Table qualifications and the founder and president of Feliciano Financial Group. Feliciano uses his book, "2 Hour House: Leadership From the Ground Up" — a story about a single-family home constructed by volunteers in record time and sold to benefit a local charity — as a foundation for refocusing from what's impossible to what is possible. He believes that breaking rules and records is essential to achieving success in a complex business environment and dispels the myth that adults can't do what they've always dreamed of.

Feliciano Financial Group
1828 E Southeast Loop 323, Suite 200
Tyler, TX 75701
Phone: 903.533.8585 **Email:** jose@felicianofinancial.com

Todd Fithian is a 20-year veteran of the financial services industry having followed in the footsteps of three generations. He knew at an early age his calling was not only to work in the industry but to improve it as well. As managing partner of The Legacy Companies, Fithian's primary focus is helping financial professionals optimize the way in which they profitably attract, engage and retain clients for life. His client list includes several large insurance companies and hundreds of practitioners throughout the U.S., Canada and Australia. Fithian is the co-author of "The Right Side of the Table: Where Do You Sit in the Minds of the Affluent?"

The Legacy Companies LLC
99 Derby St., Suite 203
Hingham, MA 02050
Phone: 781.740.0033 **Email:** todd@legacyboston.com

Amy Florian, MPS, FT is the CEO of Corgenius, a company that specializes in training professionals to support clients in transition and grief. A nationally acclaimed speaker, Florian was featured in *Financial Advisor* and is a regular columnist for the *Journal of Financial Planning*. She is a fellow in thanatology, an adjunct professor in Loyola University's graduate department and a grief coach/consultant who has worked with more than 1,800 grieving people. She is the author of more than 90 articles, consults with businesses, professionals and individuals across the country, and is known for her dynamic and engaging presentations.

Corgenius
815 Woodlawn St.
Hoffman Estates, IL 60169
Phone: 847.882.3491, ext. 1 **Email:** amyflorian@corgenius.com

Thomas E. Fowler, CLU, LUTCF is a 22-year member with one Top of the Table and nine Court of the Table honors. Fowler has spoken at previous MDRT events. He has more than 40 years experience assisting owners of closely held and family-owned companies and has written several articles about business and estate planning issues for these types of businesses. Fowler has published two books, "8 Crucial Questions You Need to Answer to Successfully Exit a Small Business" and "Six Word Lessons to Build a Sustainable Legacy." He has also served on national committees for the National Association of Insurance and Financial Advisors and the Society of Financial Service Professionals.

The Fowler Financial Group
4122 Factoria Blvd. SE, Suite 310
Bellevue, WA 98006
Phone: 425.453.1585 **Email:** tom@fowlerfinancial.com

Patricia Fripp CSP, CPAE is an award-winning keynote speaker, executive speech coach and in-demand sales presentation skills trainer. *Meetings & Conventions* magazine named her "One of the country's 10 most electrifying speakers." Fripp is the author or co-author of five books and the first woman elected president of the National Speakers Association. She serves on the faculty of the World Champions Edge coaching community and is a member of Speakers Roundtable — a group of the most in-demand keynote speakers and trainers.

A Speaker For All Reasons
527 Hugo St.
San Francisco, CA 94122
Phone: 415.753.6556 **Email:** pfripp@ix.netcom.com

Clay Gillespie, CFP, CIM is a 10-year MDRT member with seven Top of the Table and one Court of the Table qualifications. He has volunteered for MDRT in many capacities, having previously presented at the MDRT Top of the Table Annual Meeting and currently on the Top of The Table Program Committee. Gillespie has presented at many industry events and contributed to several Canadian publications on estate, financial, retirement and investment planning topics. He specializes in retirement income planning and is the managing director of Rogers Group Financial, a financial planning firm.

Rogers Group Financial
1770 W. 7th Ave. 5/F
Vancouver, BC V6J 4Y6, Canada
Phone: 604.732.6551 **Email:** cgillespie@rogersgroup.com

Steve Gilliland uses an interactive style to show audiences how to open doors in their personal and professional lives. His book, "Enjoy the Ride: How to Experience the True Joy of Life," spent five years on the publisher's best-seller list; he was also named 2010 Author of the Year by his publisher. Gilliland applies his motto, "If you take care of people, the business will follow" by helping individuals rethink their work, their relationships and themselves. Gilliland was recognized by "Who's Who in Professional Speaking" and his company was acknowledged by the *Pittsburgh Business Times* as one of the fastest-growing privately held companies in the region.

The Goodman Speakers Bureau
Attn: Diane Goodman
56 Poquonock Ave.
Windsor, CT 06095
Phone: 860.687.1116 **Email:** info@goodmanspeakersbureau.com

Gail B. Goodman has spent the last 22 years perfecting a systematic way of understanding the appointment setting phone call for financial services professionals. Her empathic and humorous style has inspired thousands of advisors to nickname her "the Phone Teacher" and she is a recognized expert in the field. Goodman is a frequent contributor to industry publications and her client list includes financial and insurance organizations such as Met Life, The Guardian, AXA Advisors and State Farm.

ConsulTel Inc.
150 Buxton Rd.
Bedford Hills, NY 10507
Phone: 914.242.1108 **Email:** gail@phoneteacher.com

Ian Green is a 13-year MDRT member with five Top of the Table and five Court of the Table qualifications. He has presented at an MDRT Experience meeting, a Top of the Table Annual Meeting and at four MDRT Annual Meetings. Green has been a financial planner for more than 15 years, assisting more than 500 clients in over 3,750 meetings, no matter the economic conditions. He is the author of "The Financial Adviser: How to Be a Successful Practitioner." All Green's author profits are donated to the MDRT Foundation.

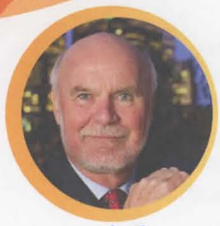
Green Financial
Erico House
93-99 Upper Richmond Road
London, SW15 2TG, England, UK
Phone: 208.7855590 **Email:** iangreen@iangreen.com

Alphil Jay Guilaran is a four-year MDRT member. He is the co-founder and executive director of the Financial Literacy Counsel Inc., which began in 1999 as a university student association and today develops financial education programs for families, corporations, academic schools and government institutions. The Financial Literacy Council is a financial counseling practice that serves more than 600 clients, 80 percent of which are women professionals. Guilaran is a lecturer and instructor for high schools, universities, corporations and governmental organizations on topics related to financial literacy for women, personal finance, business succession planning and wealth preservation.

Financial Literacy Counsel Inc.
19th Floor-1500 West Georgia
Vancouver, BC V6G 2Z6, Canada
Phone: 604.687.7773 **Email:** alphil.guilaran@flci.ca

Michael J. Haglin, CFP, CLU is divisional vice president of the east and south divisions for Thrivent Financial for Lutherans, leading seven regional financial offices including the Northeast, Pennsylvania, Indiana, Mid-Atlantic, Ohio, Eastern Great Lakes, Texas and Pacific Southwest. In addition to his field responsibilities in this role, Haglin contributed to the organization's life insurance and proprietary product strategies. His industry experience includes American Express and Piper Jaffray. He obtained an MBA at Northwestern University.

Thrivent Financial for Lutherans
3175 Brei Kessel Road
Maple Plain, MN 55359
Phone: 612.419.7981 **Email:** mike.haglin@thrivent.com



George Hartman is CEO of Market Logics Inc., a firm that provides solutions to organizations and individuals looking to take their business to new levels. He has presented at numerous international, national and regional conferences including the Top of the Table Annual Meeting and chairmans' and presidents' councils at various firms. His practice management column, "Coach's Forum," appears monthly in *Investment Executive*. Hartman coaches top-producing advisors throughout North America. His most recent book is "Blunder, Wonder, Thunder — Powering Your Practice to New Heights."

Market Logics Inc.
105-1177 Yonge St.
Toronto, Ontario M4T 2Y4, Canada
Phone: 416.728.8020 **Email:** george@marketlogics.ca

Stephen Harvill is the president of Creative Ventures, a small yet powerful organizational and strategic planning company. He executes his ideas, programs and strategic platforms at Fortune 500 companies such as AT&T, IBM, Samsung, General Mills, American Express, Wells Fargo, Swett & Crawford, Southwest Airlines and others. Harville specializes in simplifying complex issues and creating previously unseen connections and leverage for clients around the world.

Creative Ventures
15615 Regal Hill Circle
Dallas, TX 75248
Phone: 972.490.7717 **Email:** steve@creativeventures.com

David W. Holaday, ChFC is director of planning for Family Office Services Inc. He provides case design, analysis and presentation services to professional advisors including lawyers, financial planners, insurance brokers, accountants and family offices. With a national reputation for developing creative and comprehensive solutions for complex family situations, he often collaborates with the client's existing tax, legal, insurance and investment advisors. He is a member and past president of Planned Giving Group of Indiana and a member of the International Association of Advisors in Philanthropy.

Wealth Design Consultants LLC
11555 North Meridian St., Suite 560
Carmel, IN 46032
Phone: 317.571.3612 **Email:** shenline@wdcplan.com

James T. Horan Jr. is the founder and president of The One Page Business Plan Company, an international consulting firm specializing in planning and performance management systems based on the Amazon best-selling book series, "The One Page Business Plan." Financial services industry leaders and top producers have been using this process since 1997 to create clear, concise, actionable business plans on a single page. The American College recently adopted the plan's financial services edition as the required textbook for all of its practice development courses.

The One Page Business Plan Company
1798 5th St.
Berkeley, CA 94710
Phone: 510.705.8400 **Email:** jhoran@onepagebusinessplan.com

Tracy Hunger speaks about the importance of reaching out to clients to ensure families are protected in the event of a tragedy, and shares her personal experience to illustrate her perspectives. Hunger recently obtained a bachelor's of science degree in nursing from Neumann University. She was awarded the Grand Prize Scholarship from the Life Insurance Foundation for Health and Education in 2008.

LIFE Foundation
1665 N. Fort Meyer Drive, Suite 610
Arlington, VA 22209
Phone: 888.543.3777 **Email:** jdressner@lifehappens.org

Chad Hymas is the president of his own communications company and an Internet marketing company and presents regularly on topics such as leadership, teambuilding, customer service and mastering change. At the age of 27 an accident left him a quadriplegic. Hymas has since been recognized by the state of Utah as Superior Civilian of the Year. As a wheelchair athlete, he enjoys basketball, rugby, hang gliding and skiing. In 2003 he set a world record by wheeling a personal marathon from Salt Lake City, Utah to Las Vegas, Nevada. Hymas is the author of a regionally best-selling book, "Soaring to New Heights."

Speak Inc.
Attn: Holly Vosnos
10680 Treena St., Suite 230
San Diego, CA 92131
Phone: 858.228.3771 **Email:** hvosnos@speakinc.com

Mark Hynes is a 10-year MDRT member with 10 Top of the Table qualifications. He is a Platinum Knight of the MDRT Foundation and has served on the U.K. committee and the Top of the Table Member Connections Committee. Since 1981 Mark has been an independent broker and worked for various insurance companies in sales and management roles. He set up Wealth Strategies in 2007 and in 2010 accepted an invitation to become a partner of St. James's Place Wealth Management.

Wealth Strategies
Redhill Barn, Brewer Street Dairy Farm, Brewer Street
Bletchingley Surrey, RH1 4QP, UK
Phone: 44.1883.740222 **Email:** mark@wealth-strategies.co.uk

Matthew Kelly is an internationally acclaimed speaker, author and the founder and president of Floyd Consulting, a consulting firm founded on the belief that your organization can only become the best version of itself if the people who drive your organization are striving to become the best versions of themselves. He has a passion for helping companies understand that employee development is the first step to achieving corporate goals. Kelly is the author of several titles, including "The Rhythm of Life: Living Every Day with Passion and Purpose," "The Seven Levels of Intimacy" and "The Dream Manager."

Eagles Talent Speakers Bureau
Attn: Esther Eagles
57 West South Orange Ave.
South Orange, NJ 07079
Phone: 973.313.9800 **Email:** eeagles@eaglestalent.com

Not signing

David Lawrence, RFC, AIF has over 36 years of leadership experience. He is a veteran of the U.S. Navy during the Vietnam War, having spent over four years on active duty as a non-commissioned officer and later as a commissioned officer in the Naval Reserves. Lawrence's financial services experience began in 1984 as a financial advisor and included management and leadership duties with groups of advisors. This expertise has given him a unique perspective on the use of technology as a leadership tool. More recently, Lawrence founded EfficientPractice.com, a consulting company devoted to improving leadership and efficiency for professional businesses and in the financial services industry.

Efficient Practice
9115 Judicial Drive, Unit 4238
San Diego, CA 92101
Phone: 619.578.8600 **Email:** dlawrence@efficientpractice.com

Patric Leung Wai Ming, CFP, FChFP of Prudential Assurance Company Ltd., is a 13-year MDRT member and serves as Regional Chair for MDRT's Membership Communication Committee, Region B. He actively promotes MDRT in China and serves as president of the Lions Club of Kwun Tong.

9/F Prudential Tower
21 Canton Road TST
Kowloon, Hong Kong
Email: patric.leung@gmail.com

Thomas F. Love is a four-year MDRT member who entered the life insurance business more than 30 years ago. He was told by many that if he could survive in the business long enough, he would be witnessing the largest transfer of wealth in the country's history. Love's task was to come up with a concept people would want to hear as they approached retirement age. His 40-minute presentation has him working with agents all over the United States. He has helped those agents submit millions in premium and has increased agent production by several fold.

Encore Financial Group
10595 N. Straits Hwy., Suite 301
Cheboygan, MI 49721
Phone: 231.627.5525 **Email:** tomflove@aol.com

Michelle May, M.D. is a board certified family physician who has retired from practice to focus on mindful eating. As a recovered yo-yo dieter, May empowers individuals to take charge of their lives and end chronic dieting and overeating. She is the founder and CEO of the Am I Hungry? Mindful Eating Workshops, which received the Excellence in Patient Education Innovation Award. May is the award-winning author of "Eat What You Love, Love What You Eat: How to Break Your Eat-Repent-Repeat Cycle" and four other books. She has been featured on numerous television and radio programs and in various publications.

Eagles Talent Speakers Bureau
Attn: Esther Eagles
57 W. South Orange Ave.
South Orange, NJ 07079
Phone: 973.313.9800 **Email:** eeagles@eaglestalent.com

Don Meyer, Ph.D. former head basketball coach for South Dakota's Northern State University, currently holds the record for most NCAA wins with 923 victories. His perseverance isn't limited to the court. In 2008 Meyer was involved in a near-fatal car accident resulting in the amputation of a leg and was diagnosed with cancer. His determination to return to coaching earned him the 2009 ESPN Jimmy V Award for Perseverance. (Jimmy Valvano, a Main Platform speaker at the 1987 MDRT Annual Meeting, is remembered as one of the Annual Meeting's most inspiring speakers.) Meyer retired from coaching in 2010 but continues at NSU as Regents' Distinguished Professor and assistant to the president.

Northern State University
Attn: Brenda Dreyer
1200 South Jay St.
Aberdeen, SD 57401
Phone: 605.626.7747 **Email:** brenda.dreyer@northern.edu

Van Mueller, LUTCF is a 23-year MDRT member with 20 Top of the Table and one Court of the Table qualifications. He has served extensively on MDRT committees and is a Diamond Knight of the MDRT Foundation. Mueller is a past president of the Milwaukee Association of Insurance and Financial Advisors and a recipient of its 2003 Distinguished Service Award. Most recently, in 2010 he was named Advisor of the Year by *Senior Market Advisor* and also presented with the 2010 A. Jack Nussbaum Distinguished Service Award from the National Association of Insurance and Financial Advisors–Wisconsin.

New England Financial
13555 Bishops Ct., Suite 200
Brookfield, WI 53005
Phone: 262.717.6102 **Email:** mueller99@hotmail.com

Yuka Nakahara-Goven, CLU, MBA is a 14-year MDRT member, a Silver Knight of the MDRT Foundation and has served as a member of the MDRT Sales and Service Committee. Nakahara-Goven has been a member of the National Association of Insurance and Financial Advisors since 1985 and is its liaison to Japan with the Japan Association of Insurance and Financial Advisors. Working on various projects with MDRT Japan and the American College, she is a frequent speaker in Japan and also spoke at a MDRT/LIMRA Conference in Taiwan.

New York Life
12201 Merit Drive, Suite 1000
Dallas, TX 75251
Phone: 972.774.2325 **Email:** ynakahara@ft.newyorklife.com

Tyler Norton is the CEO and founder of StrategicLink. With 17 years of experience in the financial services industry ranging from agent to senior vice president and chief distribution officer of a $4 billion financial services company, Tyler has trained hundreds of advisors on how to think more strategically about their practices and create a strategic business plan that addresses their own unique issues. He has taught this process to scores of MDRT Top of the Table producers, financial services companies and many small to mid-size companies and nonprofits across the United States.

StrategicLink LLC
1723 South 1275 East
Bountiful, UT 84010
Phone: 435.881.1259 **Email:** tyler@strategiclink.net

Stephen B. Parrish, J.D., ChFC is the national advanced solutions consultant for the Principal Financial Group. With more than 30 years experience as an attorney, financial planner and insurance executive, he frequently addresses the challenges of business owners and executives. His articles have appeared in *Journal of Financial Services Professionals*, *CPA Wealth Provider* and *Private Wealth*, and he has served as an expert source for *Forbes*, Wall Street Journal Radio, *Journal of Financial Planning* and *On Wall Street*. Parrish addresses organizations such as MDRT, Society of Financial Service Professionals, National Association of Insurance and Financial Advisors, the Association for Advanced Life Underwriting and estate planning councils.

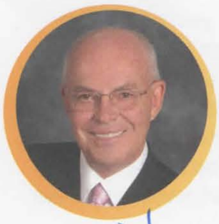
Principal Financial Group
711 High St.
Des Moines, IA 50392
Phone: 515.235.6120 **Email:** parrish.steve@principal.com

John Peterson, J.D., CPA of Dixon Hughes Goodman LLP, has devoted his 37-year career to qualified retirement plan consulting, first as a practicing ERISA attorney and then establishing a third-party administration practice within a large regional CPA firm. Peterson's third-party administration practice has grown from 10 to more than 1,200 plans — currently the largest in Virginia. He also has extensive teaching experience, which began with an ERISA pension law course at William & Mary Law School and now the retirement plans course at Old Dominion University, which he has taught for the last 10 years.

Dixon Hughes Goodman LLP
272 Bendix Road, Suite 500
Virginia Beach, VA 23452
Phone: 757.457.8440 **Email:** john.peterson@dhgllp.com

Jon Picoult is the founder of Watermark Consulting, a customer experience advisory firm specializing in the financial services industry. Picoult helps businesses impress their customers and inspire their employees by turning everyday people into loyal brand advocates. He has guided many organizations to superior levels of operational efficiency, employee engagement and customer loyalty. Picoult's insights have been featured in leading publications, including *The Wall Street Journal*, *The New York Times*, *National Underwriter* and *Workforce Management*. Prior to founding Watermark, Picoult held senior executive roles in service, technology, sales and marketing at Fortune 100 companies.

Watermark Consulting
6 Teachers Turn
Simsbury, CT 06070
Phone: 860.658.4381 **Email:** jp@watermarkconsult.net



Howard Putnam is the former CEO of Southwest Airlines and Braniff Airlines and former group vice president of marketing for United Airlines. While at Southwest, Howard led the vision and further development of the fun-loving culture and excellent customer service that the airline is famous for today. He later joined Braniff in an effort to save or restructure the then-failing airline, becoming the first airline CEO to successfully do so. Howard is the author of "The Winds of Turbulence" and has also been an entrepreneur as chairman of a startup investment company and two small manufacturing and distribution companies.

SpeakersOffice Inc.
Attn: Holli Catchpole, President
5927 Balfour Court, Suite 103
Carlsbad, CA 92008
Phone: 760.603.8110 **Email:** holli@speakersoffice.com

Tom Rogerson is a managing director with BNY Mellon Wealth Management. Having more than 25 years in the industry, Rogerson works with top U.S. law, accounting, insurance and investment firms educating, motivating and training their employees, prospects and clients on family issues around wealth and financial planning. He frequently speaks to wealthy individuals, business owners and board members of universities, hospitals and charitable organizations, and has been invited to speak at numerous meetings of some of the wealthiest families in the U.S. Rogerson has appeared in many media outlets including *The New York Times*, MSNMoney.com, *Worth* and *Men's Health*.

BNY Mellon Wealth Management
BNY Mellon Center
201 Washington St.
Boston, MA 02108
Phone: 617.688.2029 **Email:** tom.rogerson@bnymellon.com

Gregory Salsbury, Ph.D. is executive vice president of Jackson National Life Distributors LLC, the sales and marketing organization of Jackson National Life Insurance Company. He is the award-winning author of the retirement planning guide, "But What If I Live? The American Retirement Crisis." His newest book, "Retirementology: Rethinking the American Dream in a New Economy," promotes a different way of thinking about retirement in the aftermath of the 2008 economic crisis. In addition to having dedicated more than 20 years researching and writing about retirement planning and investor psychology, Salsbury is a frequent keynote speaker and widely published author on topics of employee motivation and marketing communications.

Premiere Speakers Bureau
Attn: Michael Smallbone
109 International Drive, Suite 300
Franklin, TN 37067
Phone: 615.261.4000 **Email:** michael@premierespeakers.com

Anthony James Schau, CFP is an 11-year Qualifying and Life member of MDRT and has one Court of the Table qualification. He is the regional vice president for North Star Resource Group, an independent financial services firm, and practices on a national level. Schau has held several National Association of Insurance and Financial Advisors leadership positions, including southeast regional director of NAIFA–Iowa, board member for NAIFA–Iowa City, and past NAIFA–Iowa state legislative chair. He is a recipient of the NAIFA National Quality Award, mentioned in *Medical Economics'* 2010 "Best Financial Advisors for Doctors," and a member of the Society of Financial Planners and Who's Who in Executives and Businesses.

North Star Resource Group
209 E. Washington St., #300
Iowa City, IA 52240
Phone: 319.351.4307 **Email:** anthony.schau@northstarfinancial.com

George R. Shadie, AEP, CLU is a 17-year Qualifying and Life MDRT member, has served as a Program General Arrangements Committee volunteer, and is an MDRT Foundation Silver Knight. He is president and co-founder of Supporting Autism & Families Everywhere and the Coalition of Autism. Shadie is a past president of the Northeast Pennsylvania Estate Planning Council and vice president of National Association of Insurance and Financial Advisors–Northeast Pennsylvania. He is an annual presenter on special needs trusts at the National Autism Conference and honored as a Parent and Advocate of the Year by Family Services and the ARC.

New York Life
475 S. Franklin St.
Wilkes Barre, PA 18702
Phone: 570.822.1141 **Email:** gshadie@ft.newyorklife.com

Sung Ho Shin of Prudential Life of Korea, is a 10-year MDRT member with four Court of the Table qualifications. He is the current Membership Communications Committee Area Chair for Zone 6 Korea. In 2007 he was named Life Planner of the Year by Herald Economy Insurance.

Prudential Life of Korea
Dream Agency 18/F Prudential Bldg.
838 Yeoksam-Dong Kangnam-Gu
135 9 - 82 Korea
Phone: 82.15448426 **Email:** prossh@mylp.com

Takanori Shinohara, TLC is a six-year MDRT member with three Court of the Table qualifications. He has presented at several MDRT events in Japan and for Sony Life. Shinohara earned the Golden Grandy Award in 2004, the Grandy Award in 2005 and the Sony Life President's Award in 2006 and each year since. He plays *wakaiko*, Japanese drums, for seniors in nursing homes and at charitable events.

Sony Life Insurance Company
Shinjuku Bunka Quit Bldg., 5F
3-22-7 Yoyogi
Shibuya-ku, Tokyo, Japan 151-0053
Phone: 81.3.5358.1712 **Email:** takanori_shinohara@sonylife.co.jp

Marc A. Silverman, CLU, ChFC is a 27-year MDRT member with 17 Top of the Table and five Court of the Table qualifications and has served on several committees. He currently serves as Chair of the 2010 Content Development Committee and is a Platinum Knight of the MDRT Foundation. Silverman is a past president of the University of Miami Alumni Board School of Business and a past president and board member of the Miami Chapter of the Society of Financial Service Professionals. He has also served as a board member for Shaare Zedek Medical Center and the Florida Bar Grievance Committee.

Silverman Financial
9100 S. Dadeland Blvd., Suite 1603
Miami, FL 33156
Phone: 305.670.7088 **Email:** marc@sfinancial.com

Terri L. Sjodin, CSP is the principal and founder of Sjodin Communications, which specializes in advancing the persuasive presentation skills of professionals. Her clients include Fortune 500 companies, industry associations, academic conferences and political leaders. Sjodin is the author of "Small Message, Big Impact: How to Put the Power of the Elevator Speech Effect to Work for You," "New Sales Speak — The 9 Biggest Sales Presentation Mistakes and How to Avoid Them" and co-author of "Mentoring — A Success Guide for Mentors and Protégés." She appears frequently on radio and television shows on issues relating to public speaking and presentation skills in today's market.

Sjodin Communications
Attn: Leanne Martin
P.O. Box 98
Newport Beach, CA 92662
Phone: 949.723.3132, ext. 200 **Email:** tsjodin@sjodincommunications.com

Jim Stackpool founded Strategic Consulting & Training (SCAT) in 1993 after lecturing and consulting with the Financial Management Research Centre at the University of New England in Armidale, New South Wales, Australia. SCAT's focus is to build the most valuable advice businesses in the world. SCAT created Wobble Theory, a business growth model to guide owners of advice firms through the six stages of development from infancy to maturity. In 2009 Stackpool published his first book, "What Price Advice," which articulates how to effectively price advice services in a commission-free world.

Strategic Consulting & Training Pty Limited
Level 1, 201 Miller St.
North Sydney, NSW 2059, Australia
Phone: 61.2.99556222 **Email:** jjs@scat.com.au

Dan Sullivan is founder and president of The Strategic Coach Inc. He has more than 35 years experience in speaking, consulting, strategic planning and coaching entrepreneurial individuals and groups. Sullivan's strong belief in and commitment to the power of the entrepreneur is evident in all areas of The Strategic Coach and its successful program, which coaches entrepreneurs to reach their full potential professionally and personally. He is author of several books, including "Industry Transformers," "Unique Process Advisors" and "The 21st Century Agent."

The Strategic Coach Inc.
33 Fraser Ave., Suite 201
Toronto, Ontario M6K 3J9, Canada
Phone: 800.387.3206 **Email:** eleonora.mancini@strategiccoach.com

Dennis P. Sunderman is a 13-year MDRT member with five Top of the Table and two Court of the Table qualifications. He has presented at the 2005 MDRT Annual Meeting and at two National Association of Insurance and Financial Advisors national conventions. Sunderman is the past president of the Estate Planning and Trust Council of Long Beach, California and past president of NAIFA–California. He currently serves as NAIFA–California's Insurance and Financial Advisors Political Action Committee chairperson and has co-moderated the Leadership in Life Institute for eight years.

Eldercare Insurance Services Inc.
4281 Katella Ave., Suite 221
Los Alamitos, CA 90720
Phone: 714.236.8288 **Email:** dennis@LBLgroup.com

Dan Thurmon is president of Motivation Works Inc., an international speaking and entertainment firm. He teaches audiences how to manage the demands of their busy lives with increased focus and decisive action. Thurmon began his entrepreneurial career when he was 11 years old after learning to juggle and discovering a passion for inspiring audiences. His performing credits include national television appearances, collaborations with major musical artists and entertaining U.S. troops stationed in Iraq and Afghanistan. Thurmon is author of "Success in Action" and holds the Certified Speaking Professional designation.

Speak Inc.
Attn: Holly Vosnos
10680 Treena St., Suite 230
San Diego, CA 92131
Phone: 858.228.3771 **Email:** hvosnos@speakinc.com

Jerry M. Toombs is a 26-year MDRT member with four Top of the Table and 15 Court of the Table qualifications. He has held local and state leadership positions in the National Association of Insurance and Financial Advisors, including past president of the Cache Valley NAIFA and the NAIFA–Utah board. Toombs helped found and served on the board of the Estate Planning Council of Northern Utah, served on the Utah State University Planned Giving Advisory Council and was chairman of the planned giving council for the Cache Education Foundation. He has dedicated more than 30 years to the Boy Scouts of America in various roles.

Summit Group Financial
181 E. 1600 North
Logan, UT 84841
Phone: 435.753.4720 **Email:** jtoombs@mysgf.net

Ike Stone Trotter, CLU, ChFC is a 12-year MDRT member and an investment advisor representative for Woodbury Financial Services Inc. Trotter has been active within the industry having served as both president of the National Association of Insurance and Financial Advisors–Mississippi and the Mississippi chapter of the Society of Financial Service Professionals. He currently serves on NAIFA's governance committee and on its editorial advisory council of *Advisor Today*. In 2000 he received the Loise Risher Hall of Fame Award for exemplary service to NAIFA–Mississippi. In 2006 he was recognized as a top estate and retirement planning consultant by the *Mississippi Business Journal*.

Ike Trotter Agency LLC
P.O. Box 1145
Greenville, MS 38701
Phone: 662.378.9550 **Email:** iketrotter@tecinfo.net

Erik Vos has been consulted for 21 years by sales managers from large life insurance companies to help drive sales. He is a best-selling author on financial services with six books published in 21 different languages. His sales conferences have drawn 220,000 advisors and managers from 81 countries. Vos interviewed thousands of top-producing advisors around the world to find out why they got lots of referrals when other advisors were not getting enough and shares the results of his surveys in his books and programs. Vos works with life insurance associations and institutes in six countries to help Generation Y advisors start their careers.

Erik Vos and Associates
Folyondar 124
Erd, Budapest 2030, Hungary
Phone: 36.23.630.693 **Email:** erikvos@t-online.hu

Rodney C. Zeeb, J.D., CWC is co-founder and CEO of The Heritage Institute, and co-developer of The Heritage Process. The Heritage Institute provides instruction, advanced training, certification and practice support to professional advisors and nonprofit organizations, and consulting services directly to individuals and families as part of The Heritage Process. Zeeb speaks on The Heritage Process across the U.S. and is co-author of the book, "Beating the Midas Curse." Prior to co-founding The Heritage Institute, his law practice focused on business, financial, estate planning and administration, real estate and related tax issues.

The Heritage Institute
7724 SE Aspen Summit Drive, Suite 202
Portland, OR 97266
Phone: 877.447.1659 **Email:** rod@theheritageinstitute.com

GENERAL INFORMATION

Primary Annual Meeting Venue

Georgia World Congress Center
285 Andrew Young International Boulevard, NW
Atlanta, Georgia 30313-1591 USA

Housing

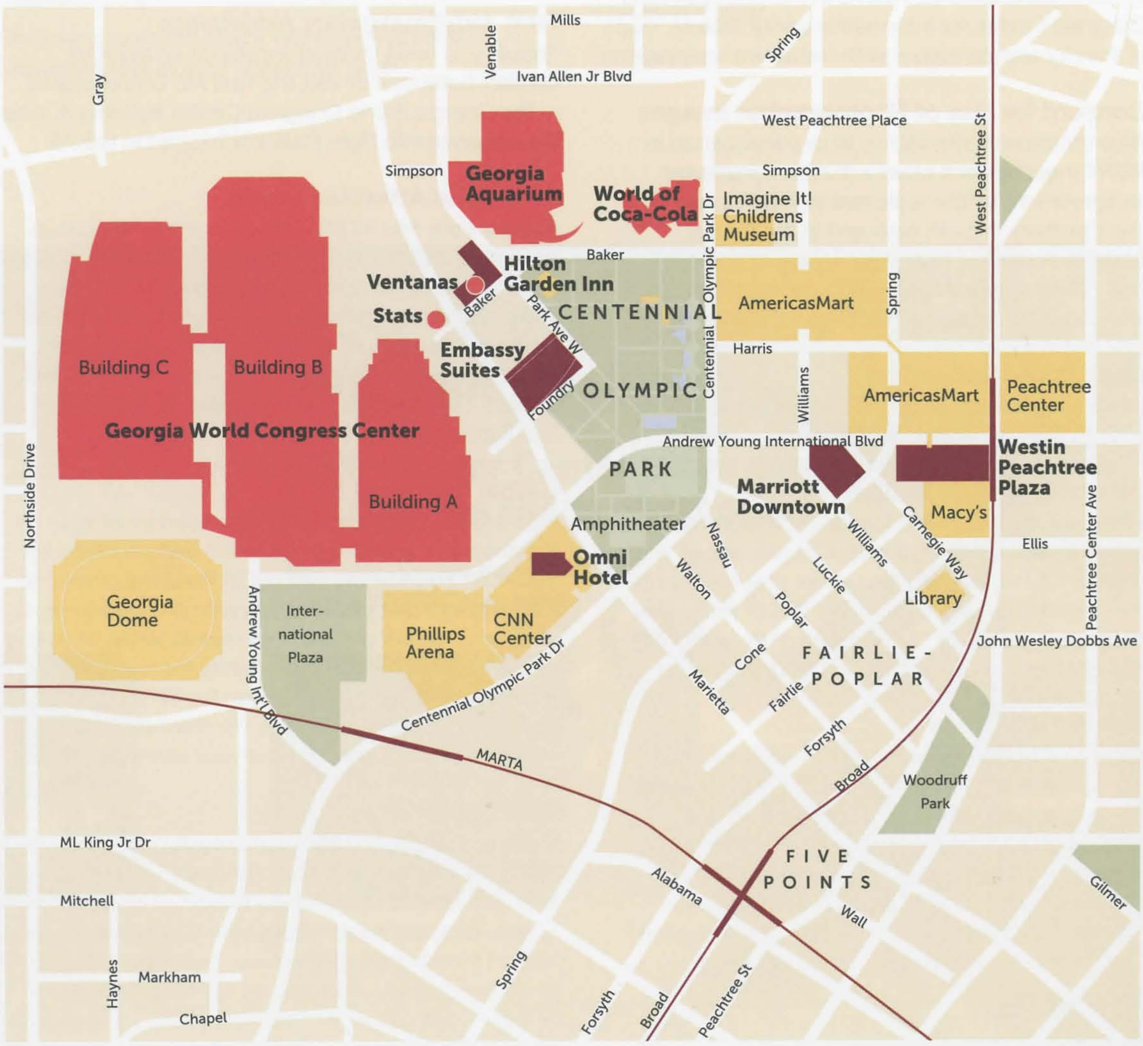
Omni Hotel at CNN Center (Headquarters Hotel)
100 CNN Center
Atlanta, Georgia 30303 USA

Embassy Suites Atlanta at Centennial Park
267 Marietta Street
Atlanta, Georgia 30313 USA

Hilton Garden Inn Atlanta Downtown
275 Baker Street
Atlanta, Georgia 30313 USA

Marriott Atlanta Downtown
160 Spring Street, NW
Atlanta, Georgia 30303 USA

Westin Peachtree Center
210 Peachtree Street
Atlanta, Georgia 30303 USA



Admission: Badges and Tickets

Badges: Your personal meeting badge is required for entrance into all sessions and events, including Main Platform, the Welcome Reception and Wednesday's Closing Celebration (this includes events that 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.

Tickets: Tickets are required to attend the Court of the Table–Top of the Table Program and 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.

Atlanta Information and Restaurant Reservations

Visit the Atlanta Convention and Visitors Bureau booth in the registration area, Hall A1 in the Georgia World Congress Center, for information about Atlanta, maps of the city and assistance with restaurant reservations.

Consent for 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.

Continuing Education

Continuing education credits are not offered at the 2011 MDRT Annual Meeting.

Do not lose your badge!

There will be a USD 895 fee for each replacement badge issued. Treat your badge as you would your passport. It is a valuable document that represents your registration investment. For lost or misplaced badges, go to the On-Site Registration Counter located in Hall A1 of the Georgia World Congress Center.

Electronics

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

Exhibit Hall and Industry Associations

The MDRT Exhibit Hall is located in Hall A1 of the Georgia World Congress Center. The exhibits will offer four 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 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 (on Page 57) for additional exhibitor information.

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

First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact hotel staff or visit the First Aid Office located at the Georgia World Congress Center, Building A, near the entrance into Main Platform, located in hall A3.

First Time Attendee Booth

If this is your first MDRT Annual Meeting, Welcome! Be sure to visit the First Time Attendee booth, located in the Registration area in Hall A1 of the Georgia World Congress Center. You will learn firsthand from fellow members how to get the most out of your meeting experience, including the events not to be missed! This booth is open Saturday, 11 a.m.–4 p.m. and Sunday, 8 a.m.–4:30 p.m.

Global Gift Fund Booth

Global Gift Fund is a donor-advised service of the Renaissance Charitable Foundation and endorsed by the MDRT Foundation. Global Gift Fund is a charitable planning tool that provides you with an opportunity to meet your clients' philanthropic needs, while providing a money-management opportunity for you. Stop by the Global Gift Fund Booth 734 in the Exhibit Hall to learn how Global Gift Fund can fit charitable planning into your practice and increase your earning potential.

Group Photo Service

If you wish to have a group photograph taken, request forms are available in the MDRT Press Room, located in Room A406 of the Georgia World Congress Center. A form also may be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located on Level 3 of the Georgia World Congress Center.

Handouts

MDRT is reducing the amount of paper we use at our meetings in an effort to be environmentally responsible. Access electronic handouts online at www.mdrt.org/2011AM.

Hearing-Impaired Headsets

Headsets for hearing-impaired attendees are available to members who requested the service on their advanced registration forms. Please refer to the simultaneous interpretation requirements located on Page 50 for further details.

Housing/Accommodations

Please refer all questions related to housing reservations to the Housing Booth in the Registration area, located in Hall A1 of the Georgia World Congress Center.

Housing Booth hours are:

Saturday, June 4	11 a.m. – 6 p.m.
Sunday, June 5	8 a.m. – 7 p.m.
Monday, June 6	7 a.m. – 4 p.m.
Tuesday, June 7	7 a.m. – 4 p.m.

Be sure to note the check-out time and early departure fees at your respective hotel.

Important Tax and Legal Information

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

Instant Audio CDs and DVDs

Instant audio recordings of most sessions will be available on CD for purchase in the MDRT Power Center 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 Hall A1 of the Georgia World Congress Center.

Main Platform

Main Platform sessions will begin Monday morning in Hall A3 at the Georgia World Congress Center. Admittance is by badge, and seating is on a first-come, first-served basis. Doors will open 30 minutes prior to the session start time. In consideration of all attendees, please do not save seats. Food, beverages, smoking, cell phones, photography, and audio and video recording are not permitted in the Main Platform. 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 6 .... 8 a.m. – 11:30 a.m.
Tuesday, June 7 .... 8 a.m. – 5 p.m.
Wednesday, June 8 .... 1:30 p.m. – 5 p.m.

Manuscripts

Manuscripts of the Focus Sessions are great reference tools and are available for purchase as 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 emailed to you. (Note: Printed copies of manuscripts are not available for sale.)

MDRT Foundation Booth

The MDRT Foundation provides inspiration and opportunity to children and families in need around the globe. As a result of generous contributions from MDRT members, to date the MDRT Foundation has awarded more than USD 26.5 million in grants to fund community development, medical research, educational and social services, along with many other charitable causes. This year, the MDRT Foundation is partnering with Soles4Souls — an international charitable organization that collects and distributes gently used and new shoes for people in need. In addition to making a contribution at the Foundation booth, Annual Meeting attendees can support this cause by participating in the Soles4Souls shoe drive and attending the benefit concert featuring Michael Franti & Spearhead (current album is "The Sound of Sunshine" by Capitol Records) Tuesday evening, June 7. Admission is a pair of new or gently used shoes. **Stop by the MDRT Foundation Booth located in the Power Center Store to take the first step in making a lasting difference for people in need worldwide.**

MDRT Mentoring Program

- Participate in a completely revised 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

The MDRT Power Center Store, located in Hall A1 of the Georgia World Congress Center, has the best educational resources in the industry. These resources — most created by MDRT members — are vital stepping stones in your career. Everything in the Power Center Store 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 the sale.

Located just steps from the Main Platform, the Power Center Store enables you to purchase many of the inspirational messages you just heard. Meet many of the speakers who motivated you in the Power Center Speaker's Corner. Find educational products on CD-ROM, DVD, CD and in print, and a beautiful collection of insignia/recognition items, including Annual Meeting mementos. 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 2011 MDRT Annual Meeting name 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 Member Spotlight

The Power Center is spotlighting some of our members who are known for sharing their best ideas.

Sunday, June 5
2:15 p.m. – 2:45 p.m. .... Stephen J. Pustai
Dreams Can Come True

3 p.m. – 3:30 p.m. .... George B. Sigurdson, CLU
In Search of Friends

Monday, June 6
11:45 a.m. – 12:15 p.m. ..... Alphonso B. Franco, RHU, RCIS
99 Critical Illness Ideas

12:30 p.m. – 1 p.m. .... Mehdi Fakharzadeh
Everything is Possible

Tuesday, June 7
11:45 a.m. – 12:15 p.m. ..... Sol Hicks
Secret Life of a #1 Salesman

12:30 p.m. – 1 p.m. .... Thomas E. Wright, CLU
Stop Selling and Start Marketing

1:15 p.m. – 1:45 p.m. .... Thomas J. Henske, CFP, ChFC
From Me to We

Meeting Information Desk

For the benefit of all attendees, a central meeting information desk is located in the Registration area, Hall A1 of the Georgia World Congress Center. Attendees can get information about the Annual Meeting, as well as information about Atlanta and the surrounding area.

PGA Meeting Involvement Booth

Volunteering is one of the most rewarding parts of MDRT membership. Join PGA today! Enhance your meeting experience, network with colleagues and make new friends by becoming a Program General Arrangement (PGA) Volunteer. PGA volunteers greet fellow members, check badges, direct attendees and assist in other vital roles during the Annual Meeting. The MDRT Annual Meeting is like no other — become an integral part of it! The PGA Meeting Involvement Booth is located in the Registration area of the Georgia World Congress Center, Hall A1.

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session at 4:30 p.m. Saturday, June 4, in the Sidney Marcus Auditorium at the Georgia World Congress Center.

Quarter Century Club

A special meeting place has been reserved for 25-year-plus MDRT members. The Quarter Century Club is located at the Omni Hotel at CNN Center in the Dogwood Ballroom (by invitation only).

Recruiting

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

Registration Hours

The registration desk, located in the GWCC, Building A, Hall A1, will be available the following times.

Saturday, June 4	11 a.m. – 6 p.m.
Sunday, June 5	8 a.m. – 7 p.m.
Monday, June 6	7 a.m. – 4 p.m.
Tuesday, June 7	7 a.m. – 4 p.m.
Wednesday, June 8	7 a.m. – 2 p.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.

MDRT
FOUNDATION

YOU WORE THEM TO STAY COOL.

SHE WILL WEAR THEM TO STAY SAFE.

TWO SHOES. TWO LIVES.

Through the MDRT Foundation and Soles4Souls, you can donate your old shoes to one of the 1 billion people worldwide who do not own a pair of shoes. Without shoes, children in the developing world cannot attend school and serious infections spread. People wearing the wrong size shoes suffer chronic foot pain and shame. Your gently used or new shoes will allow someone to take the first steps out of poverty toward a brighter future. Give your shoes a new life—who knows what they will do next.

Stop by the MDRT Foundation Booth in the Power Center Store to donate USD 200 and your pair of shoes to help people in need worldwide.

Soles 4 Souls

DON'T MISS THE SOLES4SOULS BENEFIT CONCERT FEATURING MUSIC ARTIST MICHAEL FRANTI & SPEARHEAD
7-9 P.M., TUESDAY, JUNE 7
AT CENTENNIAL OLYMPIC PARK

MDRT®

Simultaneous Interpretation

English is the official language of the 2011 MDRT Annual Meeting. MDRT will provide simultaneous interpretation of the Main Platform presentations and selected Focus Sessions only in the following 12 languages when at least 50 registered members have requested interpretation in a common language: Bahasa Indonesian, Cantonese, Greek, Hindi, Japanese, Korean, Mandarin, Polish, Portuguese, Spanish, Thai and Vietnamese. A language-specific focus session will be offered in Cantonese, Japanese, Korean, Mandarin and Spanish. See the daily Focus Session descriptions for details.

MDRT will provide interpretation headsets and receivers to all registered members who meet the above requirements. 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 for all headset rentals via personal credit card (American Express, Visa, MasterCard) in order 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 4........................11 a.m. – 6 p.m.
Sunday, June 5............................8 a.m. – 7 p.m.
Monday, June 6..........................7 a.m. – 4 p.m.
Tuesday, June 7..........................7 a.m. – 4 p.m.
Wednesday, June 8...................7 a.m. – 6 p.m.

Soles4Souls Shoe Drive and Benefit Concert

MDRT and the MDRT Foundation are partnering with Soles4Souls — an international nonprofit organization that distributes shoes to children and families in impoverished communities worldwide. Take the first step to show your support by participating in the shoe drive and benefit concert Tuesday evening from 7–9 p.m. Music artist **Michael Franti & Spearhead** ("The Sound of Sunshine" by Capitol Records) is the headline performer for this benefit concert, co-sponsored by Coventry. Admission to the concert is the donation of a new or gently used pair of shoes. Come have fun and make a difference in the life of someone in need. Stop by the MDRT Foundation booth for additional information or to make your donation.

Speaker Auditions for 2012 Annual Meeting

The 2012 Program Development Committee (PDC) is holding auditions for members interested in speaking at the 2012 Annual Meeting in Anaheim, California. Auditions take place 6:30–8 p.m. Monday, June 6, in Rooms A315 and A316 in the Georgia World Congress Center. 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 on a first-come, first-served basis and will open at 6 p.m. outside the audition rooms.

Special Needs Seating

For Main Platform sessions, a section of Hall A3 has been reserved for members with special needs who have indicated this via their meeting registration.

FOLLOW US ON TWITTER

MDRT is tweeting live for the first time, and we want you to join us. Be sure to follow MDRT at **@MDRTweet** and use hashtag **#MDRT2011** when you tweet about the Annual Meeting.

With Twitter you can:

- Connect with speakers and have the opportunity to ask questions.
- Connect with Annual Meeting exhibitors to learn about products, services and special giveaways.
- Look for restaurant advice.
- Find out about tweet-ups and other special events we have planned.
- Meet members who have the same interests as you.
- Take a picture with your smartphone and post it to Twitter using TwitPic.
- Search **#MDRT2011** to see what people are saying and to find out about special events and giveaways.

If you don't have a Twitter account and need help setting one up, look for members wearing a "MDRTweet Team" button. They will be happy to assist you and show you how to search, start and follow conversations.

twitter

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 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.

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 Anti-Trust 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 and services, not any agreement or understanding to refrain from purchasing or using any material, equipment, services or supplies. There should 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 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 MDRT member advantages and benefits include:

Online tools

PROMOTE YOUR PRACTICE

Find ideas, methods and tools you can use to promote your practice and your MDRT membership in the Members Only section of www.mdrt.org under Tools.

FACT-FINDER

A fact-finder is available 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 website.

MDRT POWER CENTER STORE

The Power Center Store at the Annual Meeting provides 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 at www.boomertirement.com.

Publications

"PROCEEDINGS"

Relive your favorite Annual Meeting speakers or learn more about the topics you might have missed.

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

The *MDRT e-Newsletter* provides important MDRT news monthly in your email inbox.

Networking

MDRT MEETINGS

The MDRT Annual Meeting, Top of the Table Annual Meeting and MDRT Experience meetings 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.

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 maintain balance in your life.

MDRT FOUNDATION

MDRT's philanthropic arm provides a vehicle for members to combine their philanthropic activities with those of 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

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 +1 (847) 993-4920.

SPECIAL RECOGNITION

2011 MANAGEMENT COUNCIL

Julian H. Good Jr., CLU, ChFC
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Guy E. Baker, MSFS, CLU
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D. Scott Brennan
Second Vice President

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Divisional Vice President, Finance

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Divisional Vice President, Annual Meeting PDC

Robert L. Avery II, CLU, ChFC
Divisional Vice President, Annual Meeting PGA

Gregory B. Gagne, ChFC
Divisional Vice President, Best Practices, Section 1

Kenichi Ibuki
Divisional Vice President, Best Practices, Section 2

Helen A. Jenkins, Dip PFS
Divisional Vice President, Best Practices, Section 3

Alphonso B. Franco, RHU, RCIS
Divisional Vice President,
Member Communications

David Eric Appel, CLU, ChFC
Divisional Vice President, Membership Standards

Caroline A. Banks, APFS
Divisional Vice President, Special Projects

Ralph Antolino Jr., JD, CLU
Divisional Vice President, Top of the Table

Robelynn H. Abadie, LUTCF, RFC
MDRT Foundation President
(Ex-officio member)

2011 MDRT FOUNDATION OFFICERS

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Barbara A. Pietrangelo, CFP, ChFC
Vice President

H. Larry Fortenberry, CLU, ChFC
Treasurer

Gilbert A. Haggart, CLU, LUTCF
Secretary

Sally W. Munford, MSFS, CLU
Immediate Past President
(Ex-officio member)

2011 PROGRAM DEVELOPMENT COMMITTEE

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Divisional Vice President

Roger A. Seim, MSFS, CLU
Chair, Focus Sessions

Steven A. Plewes, CLU, ChFC
Chair, Main Platform/Special Sessions

Regina Bedoya, CLU, ChFC
Assistant Chair, Focus Sessions

Ross Vanderwolf, CFP
Assistant Chair, Focus Sessions

Alessandro M. Forte, Cert PFS
Assistant Chair, Main Platform/Special Sessions

Steven L. Hammer, CLU, ChFC
Assistant Chair, Main Platform/Special Sessions

Sarah J. Kaelberer, CFP, ChFC
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James M. McEvoy, CLU, AEP
Captain

Bryson Milley, CFP, CIM
Captain

John F. Nichols, CLU
Captain

Edward C. Skelly, ChFC, CLU
Captain

2011 PROGRAM GENERAL ARRANGEMENTS

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Divisional Vice President

William M. McNamara, CLU, ChFC
Chair, Member Logistics

Caroline Kheng, ChFC
Chair, Member Enhancement

Scott Roger Lebin, RFC
Chair, Member Services

Rino V. Cipparrone, CFP, CLU
Task Force Director, Traffic General

David R. Wilson, CLU
Task Force Director, Traffic Main Platform

John A. Shumski, RFC, LUTCF
Task Force Director, Traffic Sessions

Todd D. Hruby, LUTCF
Task Force Director, Entertainment

Aurora L. Tancock, FLMI, CFP
Task Force Director, First Time Orientation

Kathleen R. Benjamin, CFP, CPA
Task Force Director,
Meeting Information and Involvement

Keita Honda
Task Force Director, Power Center

Brad J. Myers
Task Force Director, Registration

Andrew J. Brook, Cert PFS
Task Force Director,
Speaker Relations – Main Platform

Carol Chiarito
Assistant Director, Traffic General

Rickson J. D'Souza
Assistant Director, Traffic General

Jay M. De Finis
Assistant Director, Traffic General

Masahiro Hashimoto, TLC, AFP
Assistant Director, Traffic General

Nima Tousi, CFP, CLU
Assistant Director, Traffic General

Michael P. Austin, CLU, CFP
Assistant Director, Traffic Main Platform

Laurie A. Leja, CLTC
Assistant Director, Traffic Main Platform

Craig A. Lilley, CFP, CLU
Assistant Director, Traffic Main Platform

D. Kyle Atkins, CLU, CFP
Assistant Director, Traffic Sessions

Peter F. Cote
Assistant Director, Traffic Sessions

J. Forrester DeBuys, CLU
Assistant Director, Traffic Sessions

Arlene O. Hanson, ChFC, CASL
Assistant Director, Traffic Sessions

David Pritchard, Dip PFS
Assistant Director, Traffic Sessions

Junji Yamaguchi
Assistant Director, Traffic Sessions

Anthony G. Engrassia, LUTCF, ChFC
Assistant Director, Entertainment

Aaron L. Hammer, LUTCF
Assistant Director, Entertainment

Thomas R. McCoy
Assistant Director, Entertainment

Val Wheeler, LUTCF, RFC
Assistant Director, Entertainment

John J. Demboski, CFP
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Devang Patel
Assistant Director, First Time Orientation

Gregory Pogonowski, Dip PFS, Cert CII MP
Assistant Director, First Time Orientation

E. Fran Albritton, LUTCF, FSS
Assistant Director, Meeting Involvement

Niraj P. Baxi, CLU, ChFC
Assistant Director, Meeting Involvement

Eva Ho Yee Wah, LUTCF
Assistant Director, Meeting Involvement

Pecky Wong So Ping, FChFP, RFC
Assistant Director, Meeting Involvement

Rajesh Chheda, B Com, CFP
Assistant Director, Power Center

Hidenori Miki, TLC
Assistant Director, Power Center

Eri Tara
Assistant Director, Power Center

Kenneth Yang Yiu Leung
Assistant Director, Power Center

David W. Andreoli
Assistant Director, Speaker Relations – Main Platform

Barbara Dietze, CLU, ChFC
Assistant Director, Speaker Relations – Main Platform

Ian Green
Assistant Director, Speaker Relations – Main Platform

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

Simon J. Gibson, Dip PFS
Assistant Director, Registration

John L. Gilfoil, CLU, CFP
Assistant Director, Registration

Misao Kajinami
Assistant Director, Registration

Mary Taylor, Cert PFS, B Ed(Hons)
Assistant Director, Registration

IN MEMORIAM

We pay tribute to the following members who have passed away during the past year (as of March 2, 2011):

Jon T. Anderson
Lafayette, IN

T. Jack Anttonen, Ph.D.
Lakewood, CO

James L. Baker Jr.
Charleston, SC

D. Eric Berglund, CLU
Burlington, ON, Canada

Martin Blau, CLU
Orlando, FL

Rostam Borzin
San Francisco, CA

William E. Box, CLU
Birmingham, AL

Chesley J. Browne Jr.
Yorktown, VA

Ray Cardenas, CLU
Coldwater, MI

W. Gene Crafton
Tuscaloosa, AL

Shawn James Dugan
Charlotte, NC

William J. Durgin
Friendswood, TX

C. Robinson Fish III, CLU
Wellesley, MA

Raymond C. Frias
North Dartmouth, MA

Marvin Greenbaum
Elkins Park, PA

Ken M. Hawley, CLU, CFP
Vancouver, British Columbia, Canada

Patrick Wayne Itz, LUTCF
San Antonio, TX

Lawrence W. Jamieson
Paoli, PA

Raymond J. Johnson
Wheat Ridge, CO

Yoshiko Kawashima
Tokyo, Japan

James Kaye
Jackson, WY

Paul R. Kinsey
Dayton, OH

Mack Koonce
Hot Springs, AR

Clara Lai Shuk Mei
Central, Hong Kong

Robert N. Langerman, CLU
Naples, FL

Jeffrey B. Leigh
Coconut Grove, FL

William G. Lipper, CLU
Denver, CO

Vaughan Kenneth Mackellar
Epping, New South Wales, Australia

Roy T. Manicom Jr., CLU
Houston, TX

Bruce A.H. McRae, CLU, ChFC
Vancouver, British Columbia, Canada

Allison R. Mercer, CLU
Minneapolis, MN

Galen J. Meyers, LUTCF
Overland Park, KS

Valentine G. Mora, CLU
San Antonio, TX

Robert M. Orth
Burlington, VT

Howard H. Palmer, CLU
Atlanta, GA

Robert H. Pierce, Cert PFS
Bristol, England, United Kingdom

James E. Plocher, CLU
Glen Carbon, IL

C. Jim Rice
Marietta, GA

Robert E. Rowley, CLU
Portland, OR

Victor Sabattini
Sarasota, FL

Ali R. Sayas
Charleston, SC

Earl M. Scarborough
Gainesville, FL

Robert J. Sheahan, CLU, ChFC
Phoenix, AZ

Robert D. Sills, CLU, ChFC
Thornville, OH

Kai R. Soderman, CLU
Coronado, CA

E. Clyde Treco, CLU
Nassau, Bahamas

George Varnavsky
Bowral, New South Wales, Australia

Robert D. Wagner, CLU
Phoenix, AZ

Jeffry J. Williamson
Davidsville, PA

Nicholas E. Wise, CLU
Montreal, Quebec, Canada

Toshihiko Yamaguchi
Tokyo, Japan

MDRT WOULD LIKE TO THANK THE 2011 ANNUAL MEETING SPONSORS

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MDRT and MDRT Foundation Soles4Souls Benefit Concert

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PAST PRESIDENTS

YEAR		TOTAL MEMBERSHIP
1927	*Paul F. Clark, CLU, John Hancock, Boston, Massachusetts, *Meeting at the Peabody, Memphis, Tennessee*	32
1928	*William M. Duff, CLU, Equitable – New York, Pittsburgh, Pennsylvania, *Meeting at the Book-Cadillac, Detroit, Michigan*	39
1929	*George E. Lackey, CLU, MassMutual, Detroit, Michigan, *Meeting at the Mayflower, Washington, D.C.*	64
1930	*Earl G. Manning, John Hancock, Boston, Massachusetts, *Meeting at the Royal York, Toronto, Ontario, Canada*	118
1931	*Theodore M. Riehle, CLU, Equitable – New York, New York, New York, *Meeting at the William Penn, Pittsburgh, Pennsylvania*	168
1932	*Robert A. Brown, Pacific Mutual, Los Angeles, California, *Meeting at The Fairmont, San Francisco, California*	125
1933	*M.J. Donnelly, Equitable – New York, New Castle, Pennsylvania, *Meeting at The Stevens, Chicago, Illinois*	101
1934	*Thomas M. Scott, Penn Mutual, Philadelphia, Pennsylvania, *Meeting at The Schroeder, Milwaukee, Wisconsin*	118
1935	*Caleb R. Smith, MassMutual, Fort Lauderdale, Florida, *Meeting at The Savery, Des Moines, Iowa*	124
1936	*Harry T. Wright, Equitable – New York, Chicago, Illinois, *Meeting at the Ritz-Carlton, Boston, Massachusetts*	143
1937	*Grant Taggart, California – Western States, Cowley, Wyoming, *Meeting at the Brown Palace, Denver, Colorado*	158
1938	*Jack Lauer, Penn Mutual, Cincinnati, Ohio, *Meeting at The Rice, Houston, Texas*	162
1939	*Paul C. Sanborn, Connecticut Mutual, Boston, Massachusetts, *Meeting at The Jefferson, St. Louis, Missouri*	163
1940	*Henry G. Mosler, MassMutual, Los Angeles, California, *Meeting at the Bellevue-Stratford, Philadelphia, Pennsylvania*	154
1941	*H. Kennedy Nickell, CLU, Connecticut General, Chicago, Illinois, *Meeting at the Netherland Plaza, Cincinnati, Ohio*	171
1942	*Robert P. Burroughs, National Life – Vermont, Manchester, New Hampshire, *No meeting due to war*	223
1943	*Ron Stever, CLU, Equitable – New York, Los Angeles, California, *Meeting at the William Penn, Pittsburgh, Pennsylvania*	232
1944	*A.J. Ostheimer III, Northwestern Mutual, Honolulu, Hawaii, *Meeting at The Statler, Detroit, Michigan*	408
1945	*John E. Clayton, MassMutual, Newark, New Jersey, *No meeting due to war*	468
1946	*Louis Behr, CLU, Equitable – New York, Chicago, Illinois, *Meeting at French Lick Springs, French Lick, Indiana*	525
1947	*Harold S. Parsons, The Travelers, Corona Del Mar, California, *Meeting at the New Ocean House, Swampscott, Massachusetts*	726
1948	*Paul H. Dunnavan, CLU, Canada Life, Minneapolis, Minnesota, *Meeting at French Lick Springs, French Lick, Indiana*	829
1949	*Paul W. Cook, CLU, Mutual Benefit Life, Chicago, Illinois, *Meeting at the Netherland Plaza, Cincinnati, Ohio*	824
1950	*Theodore Widing, CLU, Provident Mutual, Philadelphia, Pennsylvania, *Meeting at Haddon Hall, Atlantic City, New Jersey*	790
1951	*John O. Todd, CLU, Northwestern Mutual, Evanston, Illinois, *Meeting at the Hotel Del Coronado, Coronado, California*	949
1952	*Walter N. Hiller, CLU, Penn Mutual, Chicago, Illinois, *Meeting at the Mount Washington, Bretton Woods, New Hampshire*	1,065
1953	*William T. Earls, CLU, Mutual Benefit Life, Cincinnati, Ohio, *Meeting at The Greenbrier, White Sulphur Springs, West Virginia*	1,240
1954	*G. Nolan Bearden, New England Life, Atlanta, Georgia, *Meeting at the Hotel Del Coronado, Coronado, California*	1,492
1955	*George B. Byrnes, CLU, New England Life, Palos Verdes, California, *Meeting at The Greenbrier, White Sulphur Springs, West Virginia*	1,557
1956	*Arthur F. Priebe, CLU, Penn Mutual, Rockford, Illinois, *Meeting on the Kungsholm to Bermuda*	2,013
1957	*Howard D. Goldman, CLU, Northwestern Mutual, Richmond, Virginia, *Meeting at The Greenbrier, White Sulphur Springs, West Virginia*	2,438
1958	*William D. Davidson, CLU, Equitable – New York, Chicago, Illinois, *Meeting at the Banff Hotel, Banff, Alberta, Canada*	2,987
1959	*Adon N. Smith II, CLU, Northwestern Mutual, Charlotte, North Carolina, *Meeting at the Americana, Bal Harbour, Florida*	2,688
1960	*Robert S. Albritton, CLU, Provident Mutual, Los Angeles, California, *Meeting at the Hilton Hawaiian Village, Honolulu, Hawaii*	3,040
1961	*James B. Irvine Jr., CLU, Northwestern Mutual, Chattanooga, Tennessee, *Meeting at the Americana, Bal Harbour, Florida*	2,932
1962	*Lester A. Rosen, CLU, Union Central, Memphis, Tennessee, *Meeting at The Queen Elizabeth, Montreal, Quebec, Canada*	3,122
1963	*Daniel H. Coakley, New York Life, Boston, Massachusetts, *Meeting on The Kungsholm to Bermuda*	3,420
1964	*Alfred J. Lewallen, CLU, Mutual Benefit Life, Miami, Florida, *Meeting at The Diplomat, Hollywood, Florida*	3,202
1965	*Iram H. Brewster, Phoenix Mutual, Pittsburgh, Pennsylvania, *Meeting at The Broadmoor, Colorado Springs, Colorado*	3,636
1966	*Donald Shepherd, John Hancock, Boston, Massachusetts, *Meeting at the Statler Hilton, Boston, Massachusetts*	4,076
1967	*Frank E. Sullivan, CLU, Mutual Benefit Life, Newark, New Jersey, *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, California*	5,078
1969	*Stanley S. Watts, CLU, Equitable – New York, Miami, Florida, *Meeting at The Diplomat, Hollywood, Florida*	5,689
1970	John H. Ames, CLU, Mutual Benefit Life, Morristown, New Jersey, *Meeting at the Hilton Hawaiian Village, Honolulu, Hawaii*	6,675
1971	Richard G. Bowers, CLU, New York Life, Keokuk, Iowa, *Meeting at The Washington Hilton, Washington, D.C.*	7,589
1972	*James B. Longley, CLU, New England Life, Lewiston, Maine, *Meeting at The Queen Elizabeth, Montreal, Quebec, Canada*	8,361
1973	Henry F. McCamish Jr., CLU, MassMutual, Atlanta, Georgia, *Meeting at The Seattle Center, Seattle, Washington*	9,587

*DECEASED

YEAR		TOTAL MEMBERSHIP
1974	*C. Robinson Fish III, CLU, Northwestern Mutual, Boston, Massachusetts, *Meeting at the Fontainebleau, Miami Beach, Florida*	10,987
1975	Jack Peckinpaugh, CLU, ChFC, Indianapolis Life, Muncie, Indiana, *Meeting at the Masonic Memorial Temple, San Francisco, California*	12,422
1976	Rulon E. Rasmussen, CLU, New York Life, Phoenix, Arizona, *Meeting at The Hynes Auditorium, Boston, Massachusetts*	11,804
1977	*Marshall I. Wolper, CLU, Equitable – New York, Miami, Florida, *Meeting at the Atlanta Civic Center, Atlanta, Georgia*	12,757
1978	*Jack L. McKewen, CLU, Fidelity Mutual, Birmingham, Alabama, *Meeting at the Blaisdell Center, Honolulu, Hawaii*	14,742
1979	*Paul L. Oliver Jr., CLU, Prudential of America, San Francisco, California, *Meeting at McCormick Place, Chicago, Illinois*	17,205
1980	Millard J. Grauer, CLU, Equitable – New York, Chicago, Illinois, *Meeting at The Rivergate, New Orleans, Louisiana*	17,406
1981	Clune J. Walsh Jr., CLU, Home Life, Detroit, Michigan, *Meeting at Radio City Music Hall, New York, New York*	17,581
1982	*Stanley Liss, CLU, New York Life, New York, New York, *Meeting at the Atlanta Civic Center, Atlanta, Georgia*	17,737
1983	Jack B. Turner, CLU, ChFC, General American Life, Clarksville, Tennessee, *Meeting at the Dallas Convention Center, Dallas, Texas*	17,679
1984	Paul R. Buckley, CLU, New England Life, Lewiston, Maine, *Meeting at Radio City Music Hall, New York, New York*	18,964
1985	Ron D. Barbaro, North American Life, Toronto, Ontario, Canada, *Meeting at the San Francisco Civic Auditorium, San Francisco, California*	21,722
1986	*Frank Friedler Jr., CLU, Home Life, New Orleans, Louisiana, *Meeting at the Orange County Convention/Civic Center, Orlando, Florida*	20,598
1987	Wilmer S. Poynor III, CLU, ChFC, New York Life, Birmingham, Alabama, *Meeting at McCormick Place, Chicago, Illinois*	17,051
1988	Arlen I. Prentice, CLU, ChFC, Seattle, Washington, *Meeting at the Atlanta Civic Center, Atlanta, Georgia*	16,944
1989	G. Carey Hauenstein, CLU, State Mutual of America, Laurel, Mississippi, *Meeting at the Metro Toronto Convention Centre, Toronto, Ontario, Canada*	16,792
1990	*David H. Hilton, CLU, ChFC, Northwestern Mutual Life, Chicago, Illinois, *Meeting at the San Francisco Civic Auditorium, San Francisco, California*	16,393
1991	Seymour Petrovsky, CLU, Business Men's Assurance, Phoenix, Arizona, *Meeting at the New Orleans Convention Center, New Orleans, Louisiana*	16,297
1992	William T. O'Donnell, MassMutual, Chicago, Illinois, *Meeting at McCormick Place, Chicago, Illinois*	15,957
1993	Charles D. Marks, CLU, ChFC, Prudential of America, New Orleans, Louisiana, *Meeting at the Hynes Convention Center, Boston, Massachusetts*	15,721
1994	Lyle L. Blessman, Northwestern Mutual, Englewood, Colorado, *Meeting at the Dallas Convention Center, Dallas, Texas*	15,686
1995	Robert B. Plybon, CLU, ChFC, Phoenix Home Life, Greensboro, North Carolina, *Meeting at the Metro Toronto Convention Centre, Toronto, Ontario, Canada*	15,703
1996	Walter G. Schnee III, Phoenix Home Life, Pasadena, California, *Meeting at the Anaheim Convention Center, Anaheim, California*	18,784
1997	John W. Cruikshank III, CLU, Northwestern Mutual, Deerfield, Illinois, *Meeting at the Atlanta Civic Center, Atlanta, Georgia*	18,815
1998	Gene L. Mahn, CLU, ChFC, MassMutual, Thousand Oaks, California, *Meeting at McCormick Place, Chicago, Illinois*	19,182
1999	Reginald N. Rabjohns, CLU, ChFC, New England Financial, Chicago, Illinois, *Meeting at Ernest N. Morial Convention Center, New Orleans, Louisiana*	21,262
2000	Brian H. Ashe, CLU, Independent, Lisle, Illinois, *Meeting at Bill Graham Civic Auditorium, San Francisco, California*	23,341
2001	Tony Gordon, Independent, Bristol, England, United Kingdom, *Meeting at Metro Toronto Convention Centre, Toronto, Canada*	25,037
2002	Marvin H. Feldman, CLU, ChFC, New York Life, East Liverpool, Ohio, *Meeting at Gaylord Opryland Resort and Convention Center, Nashville, Tennessee*	28,282
2003	Richard H. Sullenger, GenAmerica Financial, Bakersfield, California, *Meeting at Paris and Bally's Hotel and Casino, Las Vegas, Nevada*	27,665
2004	George B. Pickett, J.D., CLU, Valmark Securities, Jackson, Mississippi, *Meeting at the Anaheim Convention Center, Anaheim, California*	29,652
2005	Adelia C. Chung, CLU, ChFC, Chung Insurance and Investment Group, Honolulu, Hawaii, *Meeting at the Ernest N. Morial Convention Center, New Orleans, Louisiana*	33,297
2006	Stephen O. Rothschild, CLU, ChFC, Rothschild & Sale, St. Louis, Missouri, *Meeting at the San Diego Convention Center, San Diego, California*	35,781
2007	Philip E. Harriman, CLU, ChFC, Lebel and Harriman, Falmouth, Maine, *Meeting at the Colorado Convention Center, Denver, Colorado*	35,662
2008	James E. Rogers, CLU, CFP, Rogers Group Financial Ltd., Vancouver, British Columbia, Canada, *Meeting at the Toronto Convention Centre, Toronto, Ontario, Canada*	39,340
2009	Walton W. Rogers, CLU, ChFC, W. Rogers and Associates, Annapolis, Maryland, *Meeting at Indiana Convention Center, Indianapolis, Indiana*	31,857
2010	Guy E. Baker, MSFS, CLU, BMI Consulting, Irvine, California, *Meeting at Vancouver Convention Centre, Vancouver, British Columbia, Canada*	31,142

*DECEASED

EXHIBITORS
(as of April 11, 2011)

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Strategic Coach
33 Fraser Ave., Suite 201
Toronto, ON M6K 3J9 Canada
Phone: +1 416.531.7399
Toll Free: +1 800.387.3206
Fax: +1 416.531.1135
Website: www.strategiccoach.com
Strategic Coach offers a focusing program to more than 3,500 successful and highly motivated entrepreneurs worldwide. Participants meet quarterly to learn concepts and tools that help them achieve greater freedom, simplicity, balance and confidence in all areas of their lives.
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Summit Business Media
5081 Olympic Blvd.
Erlanger, KY 41018 USA
Phone: +1 859.692.2100
Toll Free: +1 800.543.0874
Fax: +1 859.692.2246
Website: www.sbmedia.com
Summit Business Media's Life & Health Insurance Group offers unmatched, cutting-edge technologies and resources to help you reach your marketing goals through a variety of channels, including online, print and live events.
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The American College
270 S. Bryn Mawr Ave.
Bryn Mawr, PA 19010 USA
Phone: +1 610.526.1000
Toll Free: +1 800.821.8356
Fax: +1 610.526.1545
Website: www.theamericancollege.edu
The American College, devoted exclusively to financial services, offers an array of specialized designation programs, a Master of Science in financial services and customized continuing education programs.
754

The Covenant Group
372 Bay St., Suite 1201
Toronto, ON M5H 2W9 Canada
Phone: +1 416.304.1766
Toll Free: +1 877.903.3878
Fax: +1 416.304.0252
Website: www.covenantgroup.com
The Covenant Group is in the business of performance. We specialize in helping financial services organizations grow market share and increase productivity by improving the practice development capability of their owners, managers, advisors and agents.
730

The Critical Illness Insurance Centre
301-1111 Blanshard St.
Victoria, BC V8W 2H7 Canada
Phone: +1 250.995.2269
Fax: +1 250.995.2254
Website: www.criticalinsurance.org
The Critical Illness Insurance Centre, home of the RCIS designation, is the only internationally focused professional resource center dedicated to delivering world-class education on critical illness for the discerning insurance professional.
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The Hartford
1125 Sanctuary Pkwy., S450
Alpharetta, GA 30009 USA
Phone: +1 860.843.6016
Fax: +1 860.843.6833
Website: www.thehartford.com
The Hartford Financial Services Group Inc. is a leading provider of life, automobile, homeowners and business insurance, group and employee benefits, investment products, annuities, mutual funds and college savings plans.
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The Legacy Network
980-A Pier View Drive
Idaho Falls, ID 83402 USA
Phone: +1 208.356.4555
Toll Free: +1 888.359.4050
Fax: +1 208.529.6628
Website: www.tlnnet.com
The Legacy Network helps the agent get the case issued, placed and paid. We get you the offer you need to place the case. Additionally, we are a full-service life brokerage firm specializing in agent training, case design, case management and highest compensation.
836

Top Leaders Coach/Tom Guzzardo
109 Holly Ridge Road
Stockbridge, GA 30281 USA
Phone: +1 678.759.1692
Fax: +1 678.759.1698
Website: www.topleaderscoach.com
Business development and life mastery coaching. Hit next-level sales results through customized business coaching. We bring Top of The Table best practices to your practice.
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Trust Builders Inc.
1062 Main St.
Dallas, OR 97338 USA
Phone: +1 503.831.1111
Toll Free: +1 877.718.2693
Website: www.tbinc.com
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247

UNIFI Companies
5900 O St.
P.O. Box 81889
Lincoln, NE 68501 USA
Phone: +1 402.467.7447
Toll Free: +1 800.444.1889
Fax: +1 402.325.4258
Website: www.unificompanies.com
UNIFI Companies: Ameritas Life, First Ameritas Life, Acacia Life, Union Central Life and affiliated companies. Offering relationship-focused service, competitive rewards and versatile products, including life insurance, annuities, disability income insurance, retirement plans and more.
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ValMark Securities Inc.
130 Springside Dr., Suite 300
Akron, OH 44333-2431 USA
Phone: +1 330.217.1111
Toll Free: +1 800.532.1006
Fax: +1 330.217.1110
Website: www.valmarksecurities.com
ValMark Securities is an integrated broker-dealer and producer group platform for successful independent financial firms to incorporate insurance products as an integral part of their practice.
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Women in Insurance & Financial Services (WIFS)
119 Washington Ave., Suite 300
Albany, NY 12210 USA
Toll Free: +1 866.264.9437
Fax: +1 518.935.9232
Website: www.wifsnational.org
Since 1936, Women in Insurance & Financial Services has been the preeminent organization for women in the industry. WIFS attracts women to the business, helps develop their careers and advances their success.
738

Woodbury Financial Services
500 Bielenberg Drive
Woodbury, MN 55125 USA
Toll Free: +1 800.800.2638
Fax: +1 860.380.1733
Website: www.woodburyfinancial.com
Woodbury Financial Services is an independent broker-dealer. We were named the 2006 and 2009 Division IV Broker-Dealer of the Year by *Investment Advisor* magazine. We exist to help the best independent reps succeed in serving the financial planning needs of their clients.
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SPECIAL GUESTS
(registered as of April 15, 2011)

Ricardo Arango
Vice President, Individual Life
MAPFRE/PANAMA

Cornel Arceneaux
BGA Manager
Insurance Designers

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

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

Robert Becker, CLU, ChFC
Senior Vice President
Allstate Insurance Company

Gary Bennett
Executive Vice President and CEO, Asia
New York Life International LLC

Alicia Birch
President
Trinidad & Tobago Association of Insurance and Financial Advisors

Alexander Bondarenko
Managing Director
Rosgosstrakh Life Ltd.

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

Tim Browne
General Manager, Retail Advice
CommInsure

Ramon Cabrera
First Vice President and Chief Agency Officer
The Insular Life Assurance Company Ltd.

Jim Carbone
National Vice President, Career Distribution
Principal Financial Group

Scott Carlson, CLU, ChFC
Senior Vice President
Woodbury Financial Services

Tai Jin Cha
Chief Marketing Officer
MetLife Korea

Amy Chan
Head, Talent Agency Development Department
AIA Hong Kong

Raymond Chan
President
The Life Underwriters Association of Hong Kong

Jacky Chan
CEO, Hong Kong and Macau
AIA Co. (Bermuda) Ltd.

Lionel Chee
Senior Vice President
HSBC Insurance (Singapore) Pte. Ltd.

Y. Y. Cheng
Assistant General Manager, Agency Development
ING Life Insurance Co. (Bermuda) Ltd.

Mervyn Chew Yew Kong
Trainer and Vice President, Center for Excellence
Great Eastern Life Assurance Co. Ltd.

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

Wajih Choueiry
Training Manager
MetLife Alico

Tarun Chugh
Executive Vice President, Sales and Distribution
ICICI Prudential Life Insurance Co. Ltd.

Isaac Cooper
President
BAF Financial

John Curtis
Senior Vice President and Chief Agency Officer
The Manufacturer's Life Insurance Co. (Phils) Inc.

Surajit Das
Development Officer
Life Insurance Corporation of India

Christi Daughenbaugh
2011 Chairman
National Association of Independent Life Brokerage Agencies

Ginawati Djuandi
Chief Agency Officer
PT Asuransi Allianz Life-Indonesia

Chih-Nan Fang
Senior Vice President and Acting Chief Agency Officer
American International Assurance Company

Ednol Farquharson
Vice President Sales
ColinaImperial Insurance Company

Michael Farrell
Executive Vice President, U.S. Distribution
MetLife

John Favaloro
Agency Manager
MetLife Creative Financial Services

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

Victor Feldmann
Director, Personal/Commercial Lines
Seguros Monterrey New York Life

Joseph E. Frack, CPA
CEO
Society of Financial Service Professionals

Takashi Fujii
Chairman
Dai-Ichi Life Insurance Company of Vietnam Ltd.

Kenneth G. Gallacher, LUTCF, CLF
President-elect
GAMA International

Abram Gibbons, LUTCF
Vice President, Training and Development
Guardian Life Insurance Company

Courtney Golding
President
Jamaica Association of Insurance Financial Advisors

Salvador Gomez Padilla
Director, Individual Private Lines
MetLife Mexico

Roberto Gonzalez Galindo
Executive Director, Private Lines
MetLife Mexico

Glendon Gordon
Vice President, Life and Sales
Guardian Life Ltd.

Ron Goss
President-elect
NAIFA Georgia

Eleni Gryparis
President
Panhellenic Association of Insurance Advisors

Larik Hall
Senior Vice President and Chief Agency Officer
MetLife Alico Japan

Ted Harris
National Vice President, Sales Development
Ameritas Life Insurance Corporation

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

Thomas Harte
Treasurer
National Association of Health Underwriters

Michael Hatzidimitriou
Agency, International
MetLife Alico

Samy Hazan
Superintendent
Maritima Seguros Brazil

Terry Headley, LUTCF, FSS
President
National Association of Insurance and Financial Advisors

Elaine Ho
Senior Manager, Agency Development
ING Life Insurance Co. (Bermuda) Ltd.

Gordon Hoo
Executive Mentor
finexis advisory Pte. Ltd.

Michelle Hoskin
Director
Standards International

Bill Howell, CLU, RHU
President
United Benefit Advisors

Chih-Kang Hsing
Vice General Manager
Fubon Life Insurance Company

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

Colin Hughes
Head, Tied Agency
ING Asia Pacific

Jeffrey R. Hughes
CEO
GAMA International

Ou Jin Hwang
Senior Vice President and Chief Marketing Officer, Life Planner Operations
Prudential International Insurance

Yu Lian Jian
Vice President, CHO Agency
American International Assurance Company

Joseph Jordan
Senior Vice President
MetLife

Silas Kasahaya
Superintendent, Life and Annuities
Porto Seguro Insurance Company

Ivan Kennedy
President
LIA Ireland

Sang Hee Kim
Executive Director, Head Sales Management
ING Life Korea

Jong Kim
CEO
MetLife Korea

Chung Sing Lam
Deputy Chief Agency Officer
Prudential Assurance Co. Ltd.

Le Thi Ngoc Diep
Senior Manager
Prudential Vietnam

Augustine Lee
Vice President
Association of Financial Advisers (Singapore)

Warren Lim Gim Eng
CEO
finexis advisory Pte. Ltd.

Amandeep Lohan
Regional Director,
Direct Sales Force
(Agency Business)
Aviva Life Insurance Company India Ltd.

Wenny Lu
Vice President, Bancassurance
United MetLife Insurance Company

Humberto Madeira Andrade
Regional Chief Marketing Officer
Prudential Brazil

Victoria Marcaida
President
Life Underwriters Association of the Philippines

Patricia Mathias, CLU, ChFC
Agency Training Director LA
MetLife

Robert McCullagh
Chair
Advocis National

Jeff Mines
Senior Project Manager
Guardian Life Insurance Company

Robyn Mohr
Executive Manager, National Accounts
Asteron

Dayton Molendorp, CLU
Chairman, President and CEO
OneAmerica Financial Partners

Helder Molina
CEO
Mongeral AEGON

Greg Morabito
CEO
Alpine Brokerage Services LLC

William Mullaney
President, U.S. Business
MetLife

Alexander Narciso
Chief Agency Officer
Sun Life of Canada (Philippines) Inc.

Osmar Navarini
Commercial Officer
Mongeral AEGON

Raymond Ng
President
Association of Financial Advisers (Singapore)

Daniel Ogden
Corporate Vice President,
Life Sales Officer
New York Life

Jim O'Neill
Regional Vice President
Freedom 55 Financial

Gregory Ostergren
Chairman, President and CEO
American National

Kevin O'Toole
Senior Vice President
The Unifi Companies

Ou Xiwen
Vice General Manager
Ping An Life Insurance Company of China Ltd.

Bob Parent
Regional Vice President
Sun Life Financial

Kenneth H. Pendley, CLU, ChFC
President
NAIFA Atlanta South

Frances Pendley
Executive Director
NAIFA Atlanta South

Thomas Petsche, CLU, ChFC
President
Society of Financial Service Professionals

Greg Pollock
President and CEO
Advocis

Jamie Rains
CEO
AIA Vietnam Life Insurance Co. Ltd.

Karen Roberts, CLU, ChFC
President
Women in Insurance and Financial Services

Ronald Rovner
Regional Sales Vice President
MetLife Investors

Matthew Rowe
Australian Chair
Financial Planning Association of Australia

Larry Rybka, JD, CFP
President
ValMark Securities

Adam Sankowski
President
Polish Chamber of Insurance and Financial Intermediaries

Jerry Semler, CLU
Chairman Emeritus
The companies of OneAmerica

Brian Singleton
Director of Advanced Markets
MetLife Solutions Group

Adam Smith
Vice President and Chairman,
Education Committee
Association of Financial Advisors Ltd.

Shannon L. Smith, CLU
Executive Vice President,
Chief Marketing Officer
American National

Wendell Smith
President
LUA of the Bahamas

David Stertzer, FLMI
CEO
Association for Advanced Life Underwriting

Tim Stonehocker
Executive Vice President
UNIFI Companies

Bharat Sundaresan
Senior Vice President, Agency
TATA AIG Life Insurance Company Ltd.

Forrest Surles, CLU, ChFC
President-elect
Association for Advanced Life Underwriting

Michael Tan
Chief Agency Officer
Sino-US MetLife Insurance Company Ltd.

Tang Kia Sing
President
National Association of Malaysian Life Insurance and Financial Advisors

Angela Taylor
Director, New Business/ Underwriting
ColinaImperial Insurance

Susana Ines Thormann de May
President
SDM Latina

Norio Tomono
President and CEO
AIG Life Star Life Insurance Company

Federico Toro Bala
Manager, Personal Lines
Seguros Monterrey New York Life

Ramzi Toubassy
DGM/Head Distribution Channel
AIA Life Korea

Janet Trautwein
Executive Vice President and CEO
NAHU

Larry Truong, CFP, ChFC
Director, Head of Productivity
Manulife (Vietnam) Ltd.

Maria Umbach, FLMI, CLU
Vice President,
Financial Services Innovation
Maddock Douglas

Michael Vietri
Executive Vice President
MetLife

Augusto Visda
Zone Head for Metro Manila and South Luzon
AXA Philippines

Timothy Walsh
President and CEO
Farm Family Life Insurance

Wang Wei
General Manager
Sino-US MetLife Insurance Company Ltd.

Robert Wasky
Vice President
Prudential

Susan Waters, CAE
CEO
National Association of Insurance and Financial Advisors

Michael Weintraub, CLU
Chair
Life and Health Insurance Foundation for Education

Vicki Writer
NSW State Manager
AIA Australia Limited

Xianglin Lai
General Manager
AIA-Beijing

Naruemon Yaimoong
Senior Executive Vice President and Chief Agency Officer
Siam Samsung Life Insurance Company Ltd.

Andrew Yeo Seng Thean
Deputy CEO
Prudential Vietnam

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

Samuel Yung
Executive District Director
AIA Hong Kong

NOTES

FUTURE MEETING DATES

MDRT ANNUAL MEETINGS

Anaheim, California, USA
June 10 – 13, 2012

Philadelphia, Pennsylvania, USA
June 9 – 12, 2013

TOP OF THE TABLE ANNUAL MEETING

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

Amelia Island, Florida, USA
October 10 – 13, 2012

MDRT EXPERIENCE

Bangkok, Thailand
February 9 – 11, 2012

MDRT The Premier Association of Financial Professionals®

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

Phone: +1 847.692.6378
Fax: +1 847.518.8921
Website: www.mdrt.org
Email: info@mdrt.org