MDRT®
ANNUAL MEETING
2012
ANAHEIM

California, USA

2012 MDRT Annual Meeting Program
June 10–13, 2012

MDRT®

Welcome to Anaheim

DEAR MDRT MEMBERS AND SPECIAL GUESTS,

WELCOME TO ANAHEIM AND THE 2012 MDRT ANNUAL MEETING!

Your fellow MDRT members have worked tirelessly during the past year to plan a meeting that combines the right mix of motivation, inspiration and education. You will leave here re-energized and ready to finish out the year.

You will quickly see Anaheim is an exceptional meeting venue. It is a beautiful city with a campus-like environment around the convention center, which is easy to navigate. There are many places where you can meet in small groups to exchange ideas, socialize and catch up with your MDRT friends.

This program book is your guide to this year's MDRT experience, from meeting sessions and events to a brief insight into the presentations and our speakers. You will also find a schedule for each day and a map to help you locate key areas throughout the convention center.

Please take some time to visit the ConneXion Zone — the former MDRT exhibit hall has been rebuilt, redefined and rejuvenated to offer you an exciting interactive experience. You will hear members and other industry experts present ideas and products in addition to seeing Focus Session previews.

We encourage you to take a little time out of your schedule to volunteer to work with the Program General Arrangements (PGA) Committee. It is a great way to meet people and will certainly enhance your Annual Meeting experience. I've met some of my best MDRT friends through volunteering. It's a "must do" to get the full MDRT Annual Meeting experience. You can sign up at the PGA Meeting Involvement Booth, located in the registration area of the Anaheim Convention Center.

After three days of Main Platform, Focus Sessions, Idea Exchanges, Special Sessions and events, it is our hope that you leave Anaheim invigorated with renewed enthusiasm for our profession and armed with the knowledge and education that will help you grow your business and better serve your clients.

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

We're glad you are here!

Warm regards,

Jennifer Borislow

Jennifer A. Borislow, CLU
2012 President
Million Dollar Round Table

MDRT EXECUTIVE COMMITTEE

Jennifer A. Borislow, CLU, of Methuen, Massachusetts, is MDRT President and a 24-year MDRT member. Her commitment to the Round Table is evident in numerous distinctions and volunteer positions.

A qualifier of one Court of the Table and 14 Top of the Table honors, she became the first woman to serve at the helm of Top of the Table in 2005. She is a frequent MDRT Annual Meeting speaker, and has served as Divisional Vice President of Finance and Communications, as well as Chair of the Media Task Force and Public Relations Committees. In addition, she is an Excalibur Knight of the MDRT Foundation. Borislow is a recognized industry expert and well-known speaker, addressing audiences throughout the world.

Julian H. Good Jr., CLU, ChFC, of New Orleans, Louisiana, is MDRT Immediate Past President and a 29-year MDRT member has four Court of the Table and four Top of the Table honors.

He has served in many MDRT leadership positions, including 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.

D. Scott Brennan

of South Bend, Indiana, is MDRT First Vice President and a 29-year MDRT member, with eight Court of the Table honors and one Top of the Table honor.

A dedicated MDRT leader, Brennan served as Divisional Vice President of Business and Educational Services and Membership Services (1998). He has also chaired five MDRT committees and task forces. Brennan has never missed an MDRT Annual Meeting, and he is a highly regarded industry speaker. A Platinum Knight of the MDRT Foundation, Brennan served on its board from 2004 to 2006. He is also an active community volunteer, serving as president of several organizations. Brennan's industry awards include the 2003 and 2004 MassMutual Indiana Agent of the Year, and the 1998 National Association of Insurance and Financial Advisors Indiana Life Underwriter of the Year.

Michelle L. Hoesly, CLU, ChFC,

of Norfolk, Virginia, is MDRT Second Vice President and a 33-year MDRT member, with three Court of the Table and nine Top of the Table honors.

Her commitment as a volunteer with the Round Table began in 1983 and is highlighted by her leadership in three Divisional Vice President roles: Annual Meeting Program Development Committee, Communications and, most recently, Top of the Table Chair. She has attended 30 Annual Meetings and is a Platinum Knight–level donor of the MDRT Foundation, serving as a member of its Board of Trustees from 2005 to 2007. Hoesly is an internationally recognized speaker who has spoken at several MDRT Annual Meetings, as well as MDRT's Boomertirement Industry Summit in 2007, 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, she joined three other MDRT members in establishing the Make-A-Wish Foundation of Eastern Virginia and served as president of the founding board.

Caroline A. Banks, APFS,

of London's West End, is MDRT's Secretary and a 23-year member with 18 Top of the Table qualifications.

She is active in the "New Model Adviser" movement in the U.K. and is Director of Caroline Banks & Associates, one of the first firms in the U.K. recognized with the prestigious Chartered Financial Planning companies' designation. Banks shows her commitment to MDRT through presentations at Annual Meetings, as well as Top of the Table and MDRT Experience meetings. But her commitment extends beyond these meetings to countries throughout the world, where she's visited and worked with advisors as a committee member for various divisions of the association. While Banks aims to share the benefits of MDRT with advisors worldwide, she was instrumental in introducing the association to Poland. Through her travels, she works to promote ethical financial practices and industry improvements worldwide. Banks is an active volunteer for the MDRT Foundation, achieving Gold Knight status, and was presented with the Quality of Life Award for her work in assisting the PSP Association in battling Progressive Supranuclear Palsy (PSP).

SCHEDULE AT A GLANCE

SATURDAY, JUNE 9

11 A.M. – 5 P.M.	MDRT Power Center Store
11 A.M. – 6 P.M.	Registration
1 P.M. – 4 P.M.	Pre-Meeting Workshops - "Implementing the Success Strategies of Million Dollar Producers" - "Perform at Your Best"
4:30 P.M. – 5:30 P.M.	Program General Arrangements (PGA) Volunteer Orientation

SUNDAY, JUNE 10

8 A.M. – 7 P.M.	Registration
10 A.M. – 5 P.M.	ConneXion Zone (Former MDRT Exhibit Hall)
10 A.M. – 5 P.M.	MDRT Power Center Store
11 A.M. – 1:30 P.M.	Court of the Table and Top of the Table Program and Reception
4:00 P.M. – 6 P.M.	First-Time Orientation Program
7:30 P.M. – 9:30 P.M.	Welcome Reception

MONDAY, JUNE 11

6:30 A.M. – 7:30 A.M.	Top of the Table Meet and Greet (Invitation only)
7 A.M. – 4 P.M.	Registration
8 A.M. – 11:30 A.M.	Main Platform
11:30 A.M. – 5:30 P.M.	ConneXion Zone
11:30 A.M. – 5:30 P.M.	MDRT Power Center Store
12 P.M. – 1:30 P.M.	Lunch Session — Obtaining and Retaining Clients (Prepaid ticketed event)
2 P.M. – 5 P.M.	Focus Sessions
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)

TUESDAY, JUNE 12

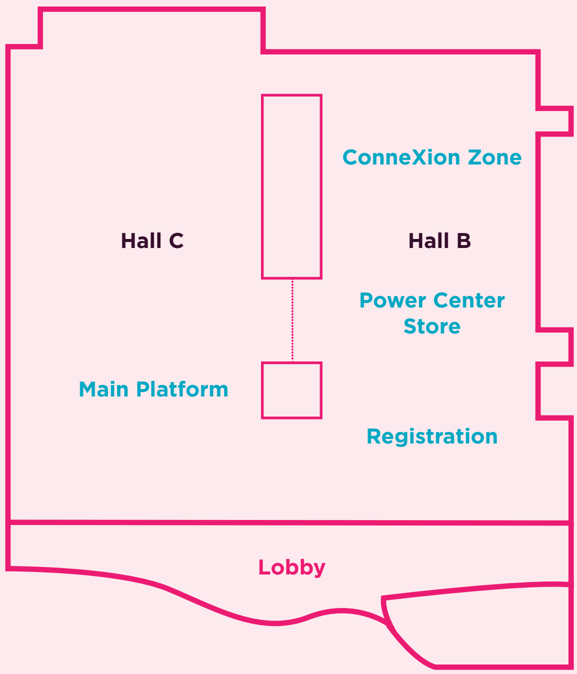
6 A.M. – 7:15 A.M.	Breakfast Session — Reacquiring the Good Habits of Prospecting (Prepaid ticketed event)
8 A.M. – 11:30 A.M.	Main Platform
11:30 A.M. – 5:30 P.M.	ConneXion Zone
11:30 A.M. – 5:30 P.M.	MDRT Power Center Store
12 P.M. – 1:30 P.M.	Lunch Session — Reacquiring the Good Habits of Prospecting (Prepaid ticketed event)
2 P.M. – 5 P.M.	Focus Sessions
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)

WEDNESDAY, JUNE 13

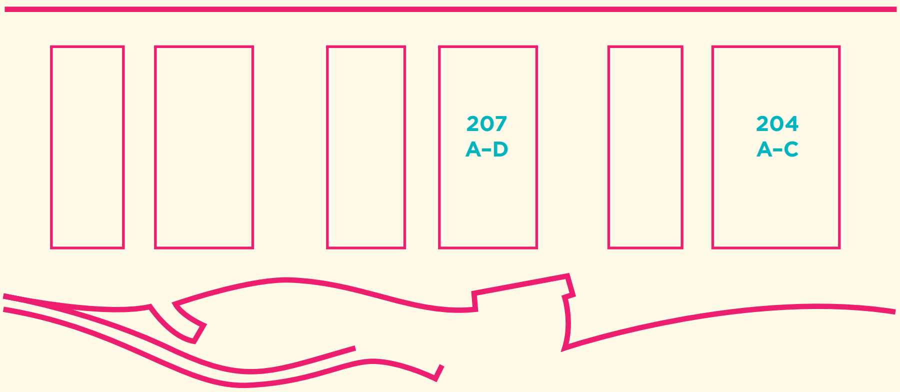
7 A.M. – 8:30 A.M.	Breakfast Session — The 10Ks of Personal Branding (Prepaid ticketed event)
7 A.M. – 6 P.M.	Interpretation Headset Return
9 A.M. – 11:30 A.M.	Focus Sessions
9:30 A.M. – 1:30 P.M.	MDRT Power Center Store
1:30 P.M. – 5 P.M.	Main Platform
3:30 P.M. – 5:30 P.M.	MDRT Power Center Store
8:30 P.M. – 10:30 P.M.	Party on the Platform Closing Celebration

MAPS

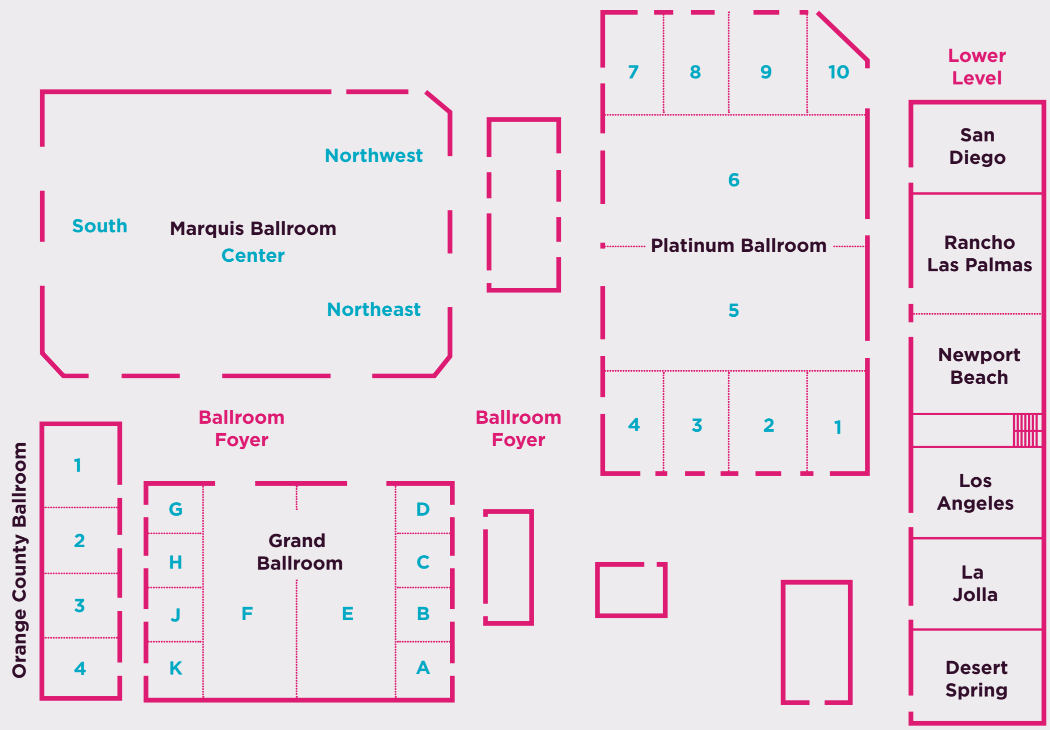
Anaheim Convention Center
Level 1



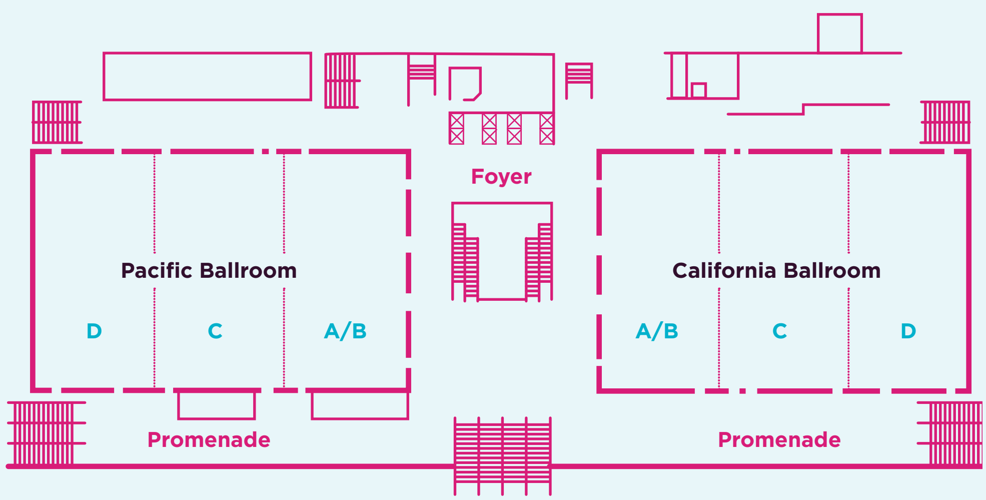
Anaheim Convention Center
Focus Session Rooms – Level 2



Anaheim Marriott
Lobby Level



Hilton Anaheim
Ballroom Level



SATURDAY, JUNE 9

11 A.M. – 5 P.M.

MDRT Power Center Store

Anaheim Convention Center Hall B

11 A.M. – 6 P.M.

Registration and Interpretation Headsets

Anaheim Convention Center Hall B

1 P.M. – 4 P.M.

Pre-Meeting Workshop

Implementing the Success Strategies of the Million Dollar Producers

Stephen Harvill

Hilton Pacific Ballroom A–C

Back by popular demand, this workshop is an expansion of Stephen Harvill's sold-out Special Sessions at last year's Annual Meeting on the Repeatable Successful Acts of Million Dollar Producers. Learn what sets the million dollar producer apart and how to incorporate these successes into your practice.

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.

1 P.M. – 4 P.M.

Pre-Meeting Workshop

Perform at Your Best

Brian Tracy

Hilton California Ballroom A–C

Being successful in sales and business are learned skills that take study, practice and a commitment to continuous learning. Leave this fast-paced, informative workshop with an understanding of the psychology of selling and techniques to help you achieve your goals. Learn how to set priorities, better manage your time and stay motivated.

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.

4:30 P.M. – 5:30 P.M.

PGA Volunteer Orientation Session

Marriott Marquis Ballroom Center

All PGA volunteers should plan to attend this helpful session.

SUNDAY, JUNE 10

8 A.M. – 7 P.M.

Registration and Interpretation Headsets

Anaheim Convention Center Hall B

10 A.M. – 5 P.M.

MDRT Power Center Store

Anaheim Convention Center Hall B

10 A.M. – 5 P.M.

ConneXion Zone

Anaheim Convention Center Hall B

11 A.M. – 1:30 P.M.

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

How to Prosper in a Highly Uneven Recovery

Rich Karlgaard

Program

11:00 a.m. – 12:30 p.m.

Marriott Marquis Ballroom

Karlgaard is a columnist and the publisher of Forbes, the world's most popular business and financial magazine, and is a bestselling author. In this special presentation for Court of the Table and Top of the Table members, he will offer his insight about the future direction of business and the global economy, what opportunities will be created for the financial services industry and what attributes predict future growth.

Reception

12:30 p.m. – 1:30 p.m.

Marriott Platinum Ballroom 1–5

**Ticket required. This event is open to 2012 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.*

4 P.M. – 6 P.M.

First-Time Orientation

First-Time Orientation Meet and Greet

4 p.m. – 5 p.m.

Marriott (See below for language-specific locations)

English	Grand Ballroom E–F
Cantonese	Orange County Ballroom 2
Greek	Grand Ballroom C
Hindi	Platinum Ballroom 1–2
Indonesian	Grand Ballroom B
Japanese	Orange County Ballroom 3–4
Korean	Platinum Ballroom 3–4
Mandarin	Platinum Ballroom 7–9
Polish	Grand Ballroom D
Portuguese	Grand Ballroom G
Spanish	Orange County Ballroom
Thai	Grand Ballroom J–K
Vietnamese	Grand Ballroom A

First-time Annual Meeting attendees will be welcomed to the Annual Meeting by their MDRT colleagues in language-specific rooms prior to the First-Time Orientation program. This small, informal environment provides a great opportunity to meet and connect with other attendees who share your common language.

First-Time Orientation Program

5 p.m. – 6 p.m.

The Art of Vision

Erik Wahl

Marriott Marquis Ballroom

In this entertaining and high-energy presentation, business consultant Erik Wahl challenges attendees to open their minds to the possibility of seeing everything differently. Learn how viewing what you do from a different perspective helps redefine commonly held assumptions and misconceptions about visions, goals, success and creativity. Discover how breakthrough thinking can lead to innovative strategies that create extraordinary results. Be inspired to actively engage with other attendees throughout the Annual Meeting to help you begin breaking your boundaries.

** This session is not recorded*

7:30 P.M. – 9:30 P.M.

Welcome Reception

Anaheim Convention Center Outdoor Arena Plaza

Located to the right (north) of the main entrance to the convention center (The Arena will serve as the weather back-up)

The Anaheim Convention Center Arena Plaza will be transformed for you to enjoy the glitz and glamour of southern California. After making your own entrance on the red carpet, prepare to be star-struck when the “rich and famous” arrive! The legendary MDRT bands will provide the rhythms of the night as you mingle with “celebrities,” MDRT friends and colleagues. Beverages and snacks will be available during this fun, al fresco affair.

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

Remember to bring your two complimentary drink tickets from your badge strip.

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

MDRT
FOUNDATION
Help the children of
St. Jude Children's Research Hospital®
achieve their dreams.
Please support the 2012 Promise Appeal.
Stop by the MDRT Foundation Booth in the
Power Center Store to donate **USD 200** and learn
how the MDRT Foundation's grant programs
help children and families around the globe.
MDRT®
www.mdrtfoundation.org
St. Jude Children's Research Hospital
ALSAC • Danny Thomas, Founder
Finding cures. Saving children.
NAME: Daija
AGE: 9
BATTLING: aplastic anemia aspiration
WHEN I GROW UP I WANT TO BE A:
Fashion Designer

MONDAY, JUNE 11

6:30 A.M. – 7:30 A.M.

Top of the Table Meet and Greet (Invitation only)

Hilton Avalon Ballroom

7 A.M. – 4 P.M.

Registration and Interpretation Headsets

Anaheim Convention Center Hall B

8 A.M. – 11:30 A.M.

Main Platform

Presiders:
Jennifer A. Borislow, CLU
Michelle L. Hoesly, CLU, ChFC

Doors open:
7:30 a.m.

Program:
8:00 a.m. – 11:30 a.m.

Anaheim Convention Center Hall C

Opening	
Flag Ceremony	
Moment of Reflection	Jessica and Lauren Borislow
Beginnings	Sekou Andrews
Time for Action	Troy Hazard
How to Have a Hundred Healthy Birthdays	David Meinz, MS, RD
Setting Standards	Derek Mills
From the Heart	Barbara A. Pietrangelo, CFP, ChFC
From Dreams to Cures	Lindsey Wilkerson
Global Connections	Jennifer A. Borislow, CLU
This is The Moment	Willie Jolley

11:30 A.M. – 5:30 P.M.

ConneXion Zone

Anaheim Convention Center Hall B

11:30 A.M. – 5:30 P.M.

MDRT Power Center Store

Anaheim Convention Center Hall B

12 P.M. – 1:30 P.M.

Lunch Session (Prepaid ticketed event)

Obtaining and Retaining Clients

Moderator:
Brian H. Ashe, CLU

Presenters:
Bev Carlyon, FChFP, CFP
Ian Green
Steven A. Plewes, CLU, ChFC
James E. Rogers, CLU, CFP
E. Dennis Zahrbock, CLU, CFP

Hilton Pacific Ballroom A–C
Using a unique, fast-paced format, these distinguished Top of the Table members will share strategies that helped them achieve high levels of professional success.

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.

2 P.M. – 3 P.M.

Sales Idea Exchange

Andrew C. Lord, CLU, ChFC
Marriott Marquis Ballroom, Northeast/Northwest
Attend this interactive session to learn and share sales tips and strategies used by your colleagues to increase their productivity.

2 P.M. – 3 P.M.

Focus Sessions

Living With Whole Life
Adam Page
Thomas H. Waring Jr., CLU, ChFC
Hilton California Ballroom D
Waring co-presents with Page to deliver an inspirational story that combines responsible financial planning and athletic skill and dedication. Waring, advisor to Page's parents, explains his determination to overcome rejections, particularly while selling whole life insurance policies. Page, born with spina bifida, shares how his parents' whole life policies not only paid for the special health care he needed, but allowed him to participate in sled hockey and win gold at the 2010 Paralympic Winter Games. Hear the similarities in both men's messages and rediscover how what you do truly makes a different in your clients' lives.

Japanese | Korean | Whole Person

Gold Rush 2012: Prospecting for Success
Simon J. Gibson, Dip PFS
Marriott Platinum Ballroom 1-5
Learn the language of successful prospecting and marketing. Gibson shares his techniques for differentiating ourselves — not just generally, but specifically. He explains how using particular language can help us prepare for every scenario so we can respond to any prospect as effectively as possible. Find out when and how we should communicate with each prospect. Although we should continually innovate, Gibson says leveraging the proven fundamentals as part of our prospecting approach is equally important.

Cantonese | Spanish | Sales Ideas/Strategies

Focus sessions, 2-3 p.m., continued

Three Months to the Top

Alessandro M. Forte, Cert PFS

Hilton California Ballroom C

Breaking into or excelling in the corporate protection market isn't easy. Forte destroys the myths associated with this target by simplifying complicated financial planning strategies to close sales and overcome objections. After this session, you'll know how to maneuver past corporate gatekeepers to reach the most relevant decision-makers. You'll gain confidence when asking for referrals and handle even the most difficult objections with ease. Forte says you can expect to double your production in a matter of months.

(This session will repeat Tuesday at 2 p.m.)

Risk & Protection Products

Life After Success in the Insurance Business

L. Ronco Johnson, LUTCF

Marriott Grand Ballroom

Life after success in the insurance business requires careful planning and preparation before it begins. After talking to attendees at a recent Top of the Table Annual Meeting, Johnson found many producers are not prepared for the unknown and unexpected. He shares his insights on business succession planning and how to manage a higher income as a producer while minimizing your tax liability. Leave this session with a clear vision of what you need to address after achieving success.

Korean | Mandarin | Spanish | Risk & Protection Products

Cinderella Slipper Strategies

John W. Homer, CLU, ChFC

Anaheim Convention Center 204 A-C

Single premium immediate annuities (SPIAs) are often overlooked as a proper investment option. Homer explains several strategies that use SPIAs in tandem with life insurance policies. These strategies are appropriate for older clients with liquid assets and may reduce taxable estates. He teaches you how to maximize arbitrage between these products so that clients have greater cash flow after purchasing large amounts of insurance and how to avoid common pitfalls inherent to the strategies.

Risk & Protection Products

Selling to Women

Jane Sanders

Marriott Marquis Ballroom Center

Women talk, listen, think and behave differently than men. So, says Sanders, it would make sense that most of them buy differently, too. She reveals the key motivators that make women buy and shows you how to provide them. Gain specific skills to communicate in a way that develops trust and connection with your female clients, and indicates you genuinely care about their security and their financial goals. Sanders' no-male-bashing approach is designed to increase your confidence and effectiveness when selling to women and, thus, invigorate your sales.

Japanese | Mandarin | Marketing/Branding

Think Before You Buy: Assessing Your Technology Needs

Edward C. Skelly, CLU, ChFC

Anaheim Convention Center, 207 A-D

When was the last time you evaluated the technology in your practice? Skelly explains how to assess your existing technology and addresses the benefits — and requirements — for implementing various upgrades or changes. Before you make any technological investments, use this session find out which hardware and software products are most appropriate for your needs and what steps you need to take to transition to a virtual office, go paperless or improve overall efficiency.

Practice Management

Make the Leap: Smooth Transitions From Commissions to Fees

Gregory B. Gagne, ChFC

Hilton Calfornia Ballroom AB

If you're considering how to make the transition from a commission-based to a fee-based business model, don't miss Gagne's session. He explains how this change transformed his practice and his role from salesperson to trusted advisor. Find out how to assuage common client concerns about fees so you can more easily convince them when you've made the switch.

Practice Management

Run to Your Own Paramount

Venus Lo Chui Yee

Marriott Marquis Ballroom, South

MDRT is the goal for insurance agents and a milestone-marking career success. However, once you attain MDRT, what's next? Lo will tell attendees why it's important to challenge themselves and continue to strive for excellence.

Session presented in Cantonese

Focus Sessions

3:30 P.M. – 4:30 P.M.

Keep Your Memory and Focus Sharp at Any Age

Pamela W. Smith, M.D., MPH

Hilton California Ballroom AB

Whether you are 35, 50 or 60, maintaining razor-sharp focus and memory is critical at any age. Smith discusses the three key tips for keeping your memory at its best and ensuring your recall is spot-on. She describes how mental and physical exercise contributes to healthy memory skills, shows you how hormone levels affect focus and memory, and talks about the nutrients associated with "brain fitness" and where to find the right ones. Sharpen your memory and recall before it's too late.

Whole Person

Using Emotional Intelligence to Maximize Sales Performance

Stu Schlackman

Marriott Platinum Ballroom 1-5

Understanding personality styles will add a new dimension to your approach to prospects and clients, Schlackman says. After all, it's more important to understand not what your customers buy, but why they buy in the first place. His session focuses on emotional intelligence and introduces the characteristics of the four personality styles. When you understand the differences and similarities, you'll know how to identify them and then build an effective sales strategy around each one.

Cantonese Japanese Sales Ideas/Strategies

The Evolution of Underwriting

Karen M. Phelan, FLMI

Anaheim Convention Center 207 A-D

The underwriting process has come a long way. Phelan explores how it's changed in the past 10 years, current trends and where the process is headed. She talks about the controversial questions of underwriting, such as genetic testing and the using predictive analytics tools that track a proposed insured's lifestyle and apply an underwriting value as a substitute for today's invasive-type testing. Her analysis sheds light on how these changes in underwriting will affect your selling process.

Risk & Protection Products

How to Convert Client Anxiety About Risk Into Business-Building Strategies

Michael T. Carpenter

Hilton California Ballroom D

Risk is an increasingly significant factor in financial planning. Carpenter shares his Risk-Wise method designed to help advisors better understand all types of risk and competitively position them as a risk management champion. Further, he says, when you can add personalized, comprehensive risk management planning to your service line, your revenues increase. After Carpenter's session, risk will no longer impede your potential; you'll know how to use it as an opportunity to grow your practice.

Mandarin | Spanish | Practice Management

One Size Does Not Fit All: Revenue Growth Strategies for Each Business Stage

Deborah Nixon, MS, PCC

Marriott Marquis Ballroom Center

Scattered focus: For newer producers, it's poor time management; for veterans, it's outdated or nonexistent marketing and the wrong conversations with clients. Those in the middle are caught between business models without a clear way to avoid losing hard-won business. Nixon gives you specific strategies for each stage of business growth so you can drive success with less effort. She says these principles are the same ones golf pros use to help golfers hit their career bests (so your score may improve, too).

Korean | Spanish | Practice Management

Drucker's Theory in the Insurance Business

Nobuyuki Takatsuka

Marriott Marquis Ballroom South

Nobuyuki Takatsuka transitioned from insurance selling to marketing and found success. A client introduced him to Peter Drucker's theory. Everything seemed to make sense, and it was the last piece of puzzle he was desperately looking for to take control of his business in a more reasonable schedule, without compromising the business' success. He will share how he adopted Drucker's teaching to his day-to-day work, following the five habits to success. His presentation may result to an innovational change in your business.

Session presented in Japanese

3:30 P.M. – 5:00 P.M.

21st Century Protection Sales — The Critical Issues

Bhupinder S. Anand, ACII, Dip PFS
Nadia Chun Yueh Chen, RFC
Corry Collins, CLU
Chris MacKay, CLU, CFP

Hilton California Ballroom C

In addition to life and disability, critical illness insurance is an integral component of any effective financial plan. Three high-performing producers explain why you cannot afford to ignore this increasingly popular product. Their powerful personal experiences will leave you with a solid understanding of the importance of critical illness insurance. Plus, you'll know how to creatively open, present and close sales, and successfully manage claims so you can bring immeasurable value to your clients and your business.

Practice Management

Gathering Assets Under Management

Guy E. Baker, MSFS, CLU

Marriott Grand Ballroom

If you're looking for ways to increase your income, you are likely to turn to indexed and variable annuities. But, Baker says, the best opportunity might be gathering assets under management. You'll leave his session with a strategy for gathering assets, a working knowledge of basic investment terminology, an understanding of how to communicate the importance of managing risk, and a way to build a portfolio with low expenses and low tax impact. These valuable insights will help lead you to a more stable income and round out your career.

Cantonese | Korean | Mandarin | Wealth Management / Retirement Planning

Get Linked In, Not Left Out

Kip Gregory

Anaheim Convention Center, 204 A-C

Confusion and concerns about supervision and compliance prevent agents and advisors from using social media to its full advantage — if at all. Gregory shares safe, practical ways for getting in the game without violating compliance rules. Hear real-life stories of how producers like you leverage LinkedIn and other sites to win and keep more business. Walk away with a list of immediate steps to enhance your existing networking and generate more and better referrals with social media.

(This session will repeat Tuesday at 3:30 p.m.)

Marketing/Branding

4:30 P.M. – 5:30 P.M.

Quarter Century Club (Quarter Century Club members only)

Marriott Orange County Ballroom

6 P.M. – 7 P.M.

Top of the Table Reception (Invitation only)

Hilton Avalon Ballroom

6:30 P.M. – 8 P.M.

Speaker Auditions for 2013 Annual Meeting

Anaheim Convention Center, 210 B and 210 C

Members interested in auditioning for the 2013 Annual Meeting should:

- Be prepared to give a brief (2 to 3 minutes) description of the proposed talk
- Include presentation's key points
- Include at least one tangible solution from the presentation

Signup begins at 6 p.m. outside room 210 B.

TUESDAY, JUNE 12

6 A.M. – 7:15 A.M.

Breakfast Session (Prepaid ticketed event)

Reacquiring the Good Habits of Prospecting

Nick Murray

Hilton Pacific Ballroom A–C

Many successful advisors let their busy practice crowd out the very behavior that qualified them for MDRT: constant, enthusiastic and, above all, relentless prospecting. One of the premier industry speakers, Murray calls prospecting an endurance sport. Attend this session to learn how to *recreate* effective prospecting disciplines and to build them up again the way you do any endurance-based good habits.

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

Anaheim Convention Center Hall B

8 A.M. – 11:30 A.M.

Main Platform

Presiders:

Julian H. Good Jr., CLU, ChFC

D. Scott Brennan

Doors open:

7:30 a.m.

Program:

8:00 a.m. – 11:30 a.m.

Anaheim Convention Center Hall C

Ordinary to Extraordinary	Keith Abraham
Keeping the Promise	Jeffrey M. Wadsworth, MBA, CFP
The Essentials of Winning	Robyn Benincasa
Classically Trained	D. Scott Brennan
How to Fascinate	Sally Hogshead
Own It	John F. Nichols, CLU*
Sparking Innovation	Jeremy Gutsche*
What If?	Mike Rayburn

** speaker will not be recorded*

11:30 A.M. – 5:30 P.M.

ConneXion Zone

Anaheim Convention Center Hall B

11:30 A.M. – 5:30 P.M.

MDRT Power Center Store

Anaheim Convention Center Hall B

12 P.M. – 1:30 P.M.

Lunch Session (Prepaid ticketed event)

Reacquiring the Good Habits of Prospecting

Nick Murray

Hilton Pacific Ballroom A–C

(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.

2 P.M. – 3 P.M.

Practice Management Idea Exchange

Frank William Andreoli, RFC

Marriott Marquis Ballroom, Northeast/Northwest

Attend this interactive session to learn and share practice management tips, strategies and solutions your colleagues use to successfully address challenges in their day-to-day business operations.

2 P.M. – 3 P.M.

Focus Sessions

RelationTrips: The Ticket to Memorable Destinations

Jeff Siegel

Hilton California Ballroom AB

With the noisy, nonstop lifestyles we live today, reconnecting with family and finding quality time can be challenging. That's why, Siegel says, it's time to go on a RelationTrip. He shows you how to prepare for and take a customized journey to maximize bonding time with your kids, open lines of communication and create a lifetime of memories. Siegel's approach to rediscovering your relationships can be applied to your grandchildren, nieces, nephews — any child in your life.

Whole Person

Referrals — Ideas from Million Dollar Producers

Vicki Writer, DFP

Marriott Platinum Ballroom 1-5

Generate more sales, build stronger client relationships and capitalize on your centers of influence. Writer presents an array of sales ideas and business development strategies to take away and implement immediately. Even if you think you've heard enough strategies for acquiring referrals and asking the right questions to leverage your sources, why not add a few more to your arsenal? Transform your business and solidify your brand in your community.

Mandarin | Spanish | Sales Ideas/Strategies

Three Months to the Top

Alessandro M. Forte, Cert PFS

Marriott Grand Ballroom

Breaking into or excelling in the corporate protection market isn't easy. Forte destroys the myths associated with this target by simplifying complicated financial planning strategies to close sales and overcome objections. After this session, you'll know how to maneuver past corporate gatekeepers to reach the most relevant decision-makers. You'll gain confidence when asking for referrals and handle even the most difficult objections with ease. Forte says that you can expect to double your production in a matter of months.

(This is a repeat session from Monday at 2:00 p.m.)

Cantonese | Japanese | Mandarin | Risk & Protection Products

Beyond the Ratings: Determine a Carrier's Financial Strength

Lawrence J. Rybka, J.D., CFP

Anaheim Convention Center, 204 A-C

Although the industry has stabilized, new capital scarcity — combined with very low interest rates and instability across European banks — raises questions about which products and companies are best positioned to meet long-term promises in today's insurance contracts. Rybka addresses the questions all advisors should be asking about the products they sell and the carriers who provide them. Learn how to demonstrate significant additional value in your recommendations to clients and how to differentiate yourself by offering customized solutions at turnkey rates.

Risk & Protection Products

Real Estate Market Cycles

Glenn R. Mueller, Ph.D.

Anaheim Convention Center, 207 A-D

Although most individual investors cannot afford to purchase large commercial real estate properties nor manage projects associated with real estate, they may be able to invest in real estate investment trusts (REITs). Mueller explains the fundamentals of commercial income-producing real estate and how investors can monitor occupancies and rents that drive income in these types of properties. After this presentation, you'll have a new investment strategy to sell to those clients who could most benefit from REITs.

Wealth Management / Retirement Planning

Successful Seminar Selling for Seniors

David Pritchard, Dip PFS

Marriott Marquis Ballroom Center

If you want to develop a strategy for seminar selling to seniors, or if you're looking to revamp your existing strategy, Pritchard's session is for you. He shares his approach to finding the right prospects and venue, how to develop your presentation and its length, how to properly follow up with appointments and other seemingly small yet critical aspects to hosting seminars. Pritchard shows you how you can adapt his techniques for other target markets.

Japanese | Spanish | Marketing/Branding

Be a Top Producer by Working Four Half-Days a Week

J. Leland Davis, LUTCF

Hilton California Ballroom D

If you feel like your professional life has spiraled out of control, this session is for you. Davis presents his five elements essential to high production that are achievable in a non-traditional work week. He addresses the goal setting, time management, marketing, staff development and client experience strategies and techniques he has developed during his 35 years in production. Davis' systemized approach will help you prosper while leading a more balanced life, both personally and professionally.

Cantonese Korean Practice Management

Create and Lead a 21st Century Practice

Michelle Hoskin

Hilton California Ballroom C

No matter the size of the practice, advisors continue to suffer from common day-to-day complexities, often with debilitating effects. Hoskin shares her five proven concepts to design and build a strategically developed and motivated team, eliminate operational inefficiencies and continually improve every aspect of practice management. Her approach examines the key roles within a practice to ensure each contributes to the fullest extent. When you implement these changes, she says, you'll see professional growth and enhanced personal well-being.

Practice Management

Prospecting (Seminar Marketing)

Seung Hyun Won

Marriott Marquis, South

Prospecting is one of the key factors to succeeding in the life insurance business. Won tried various methods to find prospects, such as introductions, acquaintance management, frontier insurance and direct mail. For the past seven years he has taught seminar selling, with great success. In this session, he will teach attendees several strategies for effective seminar selling.

Session presented in Korean

3:30 P.M. – 4:30 P.M. Focus Sessions

Reinvigorate the Critical Illness Insurance Market

Marcia Johnson, CLTC, CAS

Hilton California Ballroom C

The U.S. critical illness insurance market has developed much more slowly in the past 15 years than previously anticipated. Yet studies indicate we're more likely to survive a serious illness than die from one. Johnson discusses why this market is sluggish, where it is today and what kinds of opportunities are available. She emphasizes the importance of critical illness insurance, using case studies to demonstrate the need for larger face amounts and how they're determined for both employer and consumer. You'll gain a renewed urgency for talking to your clients about protection during their lives, and not just in the event of their deaths.

Risk & Protection Products

Social Security Retirement and Taxation

Robin C. Mueller, LUTCF

Hilton California Ballroom AB

Social Security benefits have never been a more relevant source of business, so it's time to get up to speed. Mueller shows you how you can use the Social Security benefit statement to set appointments. He also covers taxation and why the earnings limitation is extremely important for clients retiring early, and the impact on their survivors' benefits. Learn how to coordinate Social Security's retirement benefits with the sale of cash value life insurance, annuities and securities when sold at the right time.

Wealth Management / Retirement Planning

The Evolution of Marketing

Andrew Griffiths

Hilton California Ballroom D

Do you understand the difference between evolution and change? They're often confused as the same thing, Griffiths says, and it's particularly relevant when marketing your business. Changing your business simply means it becomes different. When a business evolves, however, it reacts to external stimuli and achieves sustainability. Learn his top nine strategies to evolve your practice and understand how marketing evolution affects everything, from building your brand to networking to communicating.

Japanese | Mandarin | Marketing/Branding

Focus Sessions

3:30 P.M. – 5 P.M.

Addiction: A Disease or a Choice?

Kevin McCauley, M.D.

Anaheim Convention Center 207 A-D

If addicts make a decision to abuse a drug, for example, how does that make addiction a disease? McCauley explains in ordinary terms the neuroscience of addiction and the behaviors of the addicted brain. His presentation illustrates the physiological effects the brain undergoes during addiction and how, as a result, these effects contribute to behavior. If you or someone you know is struggling with addiction, McCauley's scientific angle will help you understand addiction itself and the behaviors behind it.

Whole Person

Five Simple Ways to Boost Your Memory and Your Sales

Michael Tipper

Marriott Platinum Ballroom 1-5

Add an edge to sales skills and results with simple memory improvement techniques. Tipper explains how to reverse a poor memory and use your newly sharpened mind to drive your sales performance. Find out how to remember your clients' names and other important facts about them — and even help them recall what you've discussed with them — so you can be the trusted advisor they've been looking for. With Tipper's five easy memory improvement strategies, you'll see results in no time.

Japanese | Korean | Mandarin | Sales Ideas/Strategies

Financial Risk Management in Today's Variable Annuity Market

Jill Perlin, CFP, CLU

Anaheim Convention Center 204 A-C

Today's volatile market makes it more important than ever to understand a variable annuity provider's financial risk management processes and financial strength. Perlin shares her insight into three key elements, which include a VA provider's overall strategy, the balance between managing risk and offering benefits to clients through product design, and core financial risk management and financial strength. After this session, you'll be able to better assess the financial risk management capabilities of your variable annuity provider.

Practice Management

Maximizing Your Practice Management ROI

Joni Youngwirth, MBA, MS

Marriott Marquis Ballroom South

Providing clients with good financial guidance used to be enough. But today's independents also need to manage their small business. Youngwirth shows you how to shift from reactive to proactive management using a framework that accommodates financial, strategic, operational and other perspectives. As she walks you through her process, you'll assess the degree to which your firm currently embraces proactive practice management. Expect to leave the session not only with possible actions, but also with a selection of the specific proactive practice management steps you wish to adopt.

Practice Management

Maximize Your Free Time — and Your Productivity

John J. Demboski, CFP

Marriott Grand Ballroom

Time is probably one of the most elusive aspects of our lives. In order to get the most out of your work day without it infringing on your personal life, Demboski shows you how his time management system accomplishes both. By color coding your time in your day planner and assigning points to various tasks, you can stay on track and stay motivated. Save your data and you'll even be able to compare your productivity from year to year.

Cantonese Korean Spanish Practice Management

Get Linked In, Not Left Out

Kip Gregory

Marriott Marquis Ballroom Center

Confusion and concerns about supervision and compliance prevent agents and advisors from using social media to its full advantage — if at all. Gregory shares safe, practical ways for getting into the game without violating compliance rules. Hear real-life stories of how producers like you leverage LinkedIn and other sites to win and keep more business. Walk away with a list of immediate steps to enhance your existing networking and generate more and better referrals with social media.

(This is a repeat session from Monday at 3:30 p.m.)

Cantonese Spanish Marketing/Branding

4:30 P.M. – 5:30 P.M.

Quarter Century Club (Quarter Century Club members only)

Marriott Orange County Ballroom

6 P.M. – 7 P.M.

Top of the Table Reception (Invitation only)

Hilton Avalon Ballroom

WEDNESDAY, JUNE 13

7 A.M. – 8:30 A.M.

Breakfast Session (Prepaid ticketed event)

The 10Ks of Personal Branding

Kaplan Mobray

Hilton Pacific Ballroom A–C

Ever wonder what people say about you when you leave a room? Think it would be consistent with who you think you are? Acclaimed author, thought leader and career coach Kaplan Mobray will provide guidance on how to develop a personal brand to get where you want to go faster and with greater awareness. Learn networking tips and what it takes to leave a lasting impression. This session will inspire you to think about yourself in a totally new way.

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

Anaheim Convention Center, Hall B

7 A.M. – 6 P.M.

Interpretation Headsets

Anaheim Convention Center, Hall B

9 A.M. – 10 A.M.

Whole Person Idea Exchange

Regina Bedoya, CLU, ChFC

Marriott Marquis Ballroom, Northeast and Northwest

Attend this interactive session to learn and share ideas, tips, strategies and solutions your colleagues use to create a well-balanced personal and professional life.

9 A.M. – 10 A.M.

Focus Sessions

A 100: Authentic Wisdom From America's Centenarians

Stephen G. Franklin Sr., Ph.D.

Anaheim Convention Center, 207 A-D

Imagine the wisdom accumulated by someone who has lived 100 years. That's exactly what Franklin shares with you — anecdotes and insights straight from centenarians to help you overcome modern-day financial challenges. Listen to those who lived through the best and worst times; you'll leave this session with a clear understanding of older clients' attitudes toward money, learn how to help younger clients with proven age-old principles and develop a holistic approach to managing money, working hard and living life.

Whole Person

Play Like a Pro: Relating the Business of Sports to Financial Services

Molly Fletcher

Anaheim Convention Center, 204 A-C

When it comes to initiating change, the business side of professional sports and the financial services industry have a lot in common. Fletcher shares her three concepts designed to ignite the change you're seeking for higher levels of success. Learn how to build a favor column and what it can do for client relationships, how to use consistency to help determine what's important to you and how fearless urgency can be an important tactic when thinking for a client.

Sales Ideas/Strategies

Insurance in Real LIFE

Marvin H. Feldman, CLU, ChFC

Hilton California Ballroom D

In this industry, nothing is more compelling than a story of insurance in action. Feldman, LIFE Foundation president and CEO, shows you how to use them effectively in your practice. He also shares with you the many resources and stories available from the LIFE Foundation. Explore how to use nonprofit third-party materials, such as realLIFEstories, to educate prospects and clients. You'll leave this session knowing how to motivate them to make important decisions about insurance and financial planning.

Japanese | Korean | Mandarin | Risk & Protection Products

Selling Long-Term Care as Lifelong Love

Betty A. Doll, MBA, CLTC

Hilton California Ballroom AB

Advisors typically discuss long-term care insurance as a way to ensure quality care in the event of a serious medical situation. What if you presented the benefit of long-term care insurance as one that not only protects a client's medical care but also the lifestyles of their loved ones — that they should purchase long-term care because they love someone? Doll explains the similarities between selling life insurance and long-term care insurance and why you should present them this way.

Risk & Protection Products

Why R.I.S.K. It: Addressing Six Retirement Risks

Caleb J. Callahan, CFP

Marriott Platinum Ballroom 1-5

Despite the emphasis on asset accumulation, the greatest potential for ruin is during the distribution phase of retirement. Callahan shows how you can help clients make the transition from traditional accumulation planning to effective distribution planning. Learn how a combination of insurance products, broker-dealer securities products and advisory services can work together to create holistic solutions for clients. Shift insurance and investment planning from a product-centric approach to a process-centric approach in order to energize your practice and create maximum value for both clients and advisors.

Cantonese | Korean | Wealth Management / Retirement Planning

Marketing Strategies for Every Aspect of Your Practice

Michael Morrow, CFP

Marriott Grand Ballroom

Every advisor needs to know how to effectively market their business regardless of their years in the industry. Morrow provides his tested, one-of-a-kind marketing strategies you can take home and implement immediately. He specifically addresses the three most important aspects of your business — running your business, attracting clients and retaining clients. Morrow reveals his proven campaigns and marketing criteria so you can drive sales and demonstrate value to your clients.

Cantonese | Spanish | Marketing/Branding

Achieve Organizational Success

David Kolbe

Marriott Marquis Ballroom, Center

To achieve organizational success without adding to the work week and your stress level, your practice needs to have the right people to complement your leadership assets. Kolbe presents his insight on how to solve a chronic practice management problem: identifying and retaining top talent, especially in key positions. He recommends not starting with your preconceived notion of what your office should look like, but instead your strengths. Take Kolbe's information home and reassess your practice.

Japanese | Mandarin | Practice Management

Sustained Growth Through Succession Planning

Brett A. Moldenhauer

Richard C. Moldenhauer, CLU, ChFC

Hilton California Ballroom C

Implementing a succession plan is imperative, but what about one that could grow 25 percent each year? The Moldenhauers show how and why advisors can — and should — recruit or develop a successive owner for their practice. They demonstrate why revenues increase and client satisfaction improves when clients know the advisor will be there far into the future. For new owners, they explain how they can fund the purchase of the practice and how the new synergy will increase revenue.

Practice Management

Stay Focused to Succeed

Aurora Saenz

Marriott Marquis Ballroom, South

Everyone encounters sales slumps at some point in their career. Attend this session to learn how successful advisors overcome this problem. Saenz will share strategies that helped her stay focused, continue to qualify for MDRT and be an active volunteer for the MDRT Foundation and in her community, even while dealing with a major illness.

Session presented in Spanish.

9:30 A.M. – 10:30 A.M.

Quarter Century Club (Quarter Century Club members only)

Marriott Orange County Ballroom

9:30 A.M. – 1:30 P.M.

MDRT Power Center Store

Anaheim Convention Center, Hall B

10:30 A.M. – 11:30 A.M.

Focus Sessions

Give a Little, Get a Lot

Brent R. Kimball, CFP, ChFC

Anaheim Convention Center 204 A-C

Become a better and more successful financial services professional by getting involved in a nonprofit you're passionate about. Kimball explains how serving on committees, helping your community and working on service projects provide valuable skills transferable to your business. When you give back, he says, your clients perceive you as a trusted, caring advisor — a Whole Person. Learn how to actively participate in the MDRT Foundation and how it can help your local charities.

Whole Person

F.A.C.E. up to Objections

Anthony Matthews Jones

Marriott Platinum Ballroom 1-5

Do you feel you deliver consistent results year after year but yearn to take your business to the next level? Jones says you can increase your appointment levels, convert 50 percent more prospects into long-term clients, and effectively diffuse conflict and become an influencer with his objection-handling method. Tested and proven for a decade, he uses real-life examples to show how he used it to advance from an MDRT qualifier to a Top of the Table qualifier.

Cantonese | Korean | Sales Ideas/Strategies

When Life Insurance Becomes the Lifeline

Frederick T. Scruggs, CLU, ChFC

Hilton California Ballroom C

Scruggs shares his story about one of his corporate clients who purchased multiple million-dollar cash value life insurance policies on the owner and 14 employees. Several years later, his client had a customer unable to pay their multi-million dollar invoice. Find out how these insurance policies, which typically split the death benefits between the company and the employee, served as a living benefit asset during an extremely unstable time.

Risk & Protection Products

Nonfinancial Risks That can Threaten Retirement Security

Robert Pokorski, M.D., MBA

Hilton California Ballroom AB

Many clients are unaware of the nonfinancial threats that can derail their retirement plans. As a result, they often rely on conventional asset accumulation and allocation models that adhere to the following formula: Save money while employed, use funds to generate retirement income and pass remaining assets at death. The problem is that conventional planning doesn't leave room for "life" to happen. Pokorski addresses these concerns so you can help your clients retire with confidence.

Risk & Protection Products

What Will You Leave Behind?

Mark R. Colgan, CFP

Marriott Grand Ballroom

What impression will you leave on the world? Colgan explores this question in his session about legacy planning, a service that many believe is the fastest-growing in the industry. He explains the essential components of a comprehensive legacy plan, how it benefits both the client and the advisor, and the six secrets that ensure clients complete the process. Find out how to positively affect in your clients' lives, differentiate your services and increase sales with legacy planning.

Japanese | Korean | Mandarin | Wealth Management / Retirement Planning

Adding Alpha to Your Client Relationships

Sally W. Munford, CLU, MSFS

Hilton California Ballroom D

Mature advisors usually apply prospecting and marketing tactics that differ from those newer producers use. Munford says in lieu of cold calls, veterans rely on marketing strategies that provide value to existing clients, which fosters deep connections and positive results. Her techniques take the form of personalized attention and client education, which she shares with you so you can provide a better experience for individual clients, achieve greater profits, and cultivate referrals and cross-selling opportunities.

Japanese | Spanish | Marketing/Branding

Innovation 2.0 — How to Harvest the Best of What's Next

Jon LoDuca

Anaheim Convention Center 207 A-D

New ideas and culture-changing technology are forever altering the way we pursue business and life. But how do we manage all of it? LoDuca discusses the startling new frontiers of innovation in business and a solid context for analyzing the current opportunities and challenges in this competitive world. You'll understand how to identify the right innovations for your organization, how to prioritize them using goals, budget and time, and how your team can implement innovation with consistency, accountability and discipline.

Practice Management

Mentoring: Motivate a Newcomer, Drive Sales and Find a Successor

Ann Baker Ronn, LUTCF

Marriott Marquis Ballroom Center

Adding another commitment to your already full plate probably seems daunting. In this session, Ronn dispels this misconception and others you may have about mentoring, explains how to find a mentee and how to fit this rewarding experience into your schedule. You'll learn how mentoring helps you develop a succession plan — your mentee may be just the person to take the helm. Get reacquainted with the fundamentals of selling and increase revenues when helping industry newcomers close complicated sales.

Cantonese Spanish Practice Management

Service is the Winner

Ye Yun Yan

Marriott Marquis Ballroom South

How can you do better than your competitors? MDRT member Ye Yun Yan will tell you about the five values of service that will help you win and keep clients. She will also discuss how to build client trust through professionalism and why remembering small details count.

Session presented in Mandarin

1:30 P.M. – 5 P.M.

Main Platform

Presiders:

Caroline A. Banks, APFS

Jennifer A. Borislow, CLU

Doors Open:

1:00 p.m.

Program:

1:30 p.m. – 5:10 p.m.

Anaheim Convention Center, Hall C

A Shift in Perspective	Jerry Linenger
Buying Your Tomorrows Today	David E. Appel, CLU, ChFC
Benchmark of Excellence	Brian D. Heckert, CLU, ChFC
If You Can't Stand Up, Stand Out	Mike Schlappi
Market Signals	Peter Ricchiuti
Developing Your E.Q.	J. P. Pawliw-Fry
Lights, Camera...	Linda Larsen
Reflections	Sekou Andrews

3:30 P.M. – 5:30 P.M.
MDRT Power Center Store

Anaheim Convention Center, Hall B

8:30 P.M. – 10:30 P.M.
Party on the Platform Closing Celebration

Anaheim Convention Center, Hall C

There's no better way to end to your Annual Meeting experience than rockin' and rollin' with friends. The Zippers featuring Ellis Hall, former lead vocalist and keyboardist for the soul-stirring group Tower of Power, was recently named the "Best Dance Band in the USA" by the National Music Awards. This high-energy show will have you singing and dancing to the biggest hits from every era and all types of music from The Beach Boys, Motown, The Rolling Stones and more. Don't miss this party!

Note: Cash bar. The state of California requires individuals to be age 21 and older to purchase alcohol. No one younger than 21 will be allowed to attend.

SPEAKERS

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

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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, in which he shares his practical techniques to help advisors accelerate their performance. Anand has twice been named the U.K.'s Independent Financial Adviser of the Year and Best IFA in the Capital.

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Frank William Andreoli, RFC, has been a member of MDRT for 24 years, with one Top of the Table and seven Court of the Table honors. He has volunteered on more than 30 different committees, including serving as Divisional Vice President for the Member Standards Division and Annual Meeting Program General Arrangements Division. Frank joined the life insurance business following a career in the retail industry, as he wanted to help clients realize their financial security goals.

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Sekou Andrews is an award-winning and internationally acclaimed spoken word artist who has mastered the art of creating original, custom-written spoken word pieces that illuminate the core of an organization's message and transform the audience from simply receivers into energized responders. Andrews has won the National Poetry Slam championship twice and has been featured on programs such as ABC World News, MSNBC, Good Morning America, MTV and many more. He has helped companies such as Kraft Foods, Nike, Time Warner and Microsoft add "wow factor" to their presentations in order to motivate employees and inspire them to achieve the company's goals.

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David E. Appel, CLU, ChFC, is a 16-year MDRT member with seven Court of the Table and three Top of the Table honors. A longtime volunteer within MDRT, he is a member of the Strategic Alliance Taskforce and a Gold Knight of the MDRT Foundation. He was highlighted in the National Association of Insurance and Financial Advisors (NAIFA) publication, *Advisor Today*, in the 2004 cover story "Four Under Forty," which profiled four top advisors and community leaders in the United States younger than 40. Appel was the 2005–2006 president of NAIFA–Boston. He is a member of the Boston Estate Planning Council and served on their board.

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Brian H. Ashe, CLU, is a 40-year member and MDRT past President in 2000 with 10 Court of the Table and four Top of the Table honors. He is president of Brian Ashe & Associates Ltd. and his work is concentrated in estate planning, retirement planning, employee benefits and business insurance solutions. Ashe serves as treasurer of the Life and Health Insurance Foundation for Education and has addressed groups in 38 states and 14 countries. His articles and comments have appeared in many publications, including *The Wall Street Journal*, *Chicago Tribune* and *National Underwriter*.

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Guy E. Baker, MSFS, CLU, is a 42-year MDRT member with 34 Top of the Table qualifications and an MDRT Foundation Excalibur Knight. He was MDRT President in 2010 and MDRT Foundation President in 2000. As managing director of Wealth Teams Solutions, Baker focuses on wealthy business owners. He was selected by *Worth* magazine as one of the top 250 planners in the United States and named a distinguished planner in 2006 by the National Association of Estate Planning Councils. Baker has written hundreds of articles for industry publications and is the author of five books.

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Regina Bedoya, CLU, ChFC, is a 19-year MDRT member with three Court of the Table qualifications and an MDRT Foundation Gold Knight. She has held numerous leadership positions within MDRT and is currently Divisional Vice President of Innovation. She is founder and president of RB Financial Advisors Inc., a financial planning firm specializing in retirement and insurance planning. As a certified divorce financial analyst, she provides guidance to clients during and after divorce. Regina is Immediate Past President of Executive Women of the Palm Beaches and the founder of Womenade of the Palm Beaches, a grassroots organization supporting disadvantaged women and children.

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Robyn Benincasa has made an art form of extreme performance by competing and winning at the highest levels of sport and business. As founder of World Class Teams and its sister company Flashover Seminars, she brings her unique and inspiring perspective on teamwork to the corporate world. In addition to a career in pharmaceutical sales, Benincasa has many years of experience as a firefighter and world-champion adventure racer, and her success in a variety of other sports is widely documented. Benincasa also created the Project Athena Foundation, a nonprofit dedicated to helping women who've endured medical setbacks achieve their athletic dreams.

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Jessica and Lauren Borislow are the daughters of current MDRT **President Jennifer A. Borislow, CLU**, and her husband Michael. Jessica, the oldest, graduated from Quinnipiac University in 2011. She just completed a one-year internship with Grassroot Soccer in Port Elizabeth, South Africa, helping to educate school-age children about HIV and AIDS prevention. Jessica will be working towards her graduate degree this fall. Lauren just finished her sophomore year at Hobart and William Smith Colleges, and will be attending a semester in Washington, D.C. this fall as part of her studies in public policy.

Caleb J. Callahan, CFP, is chief marketing officer of ValMark Securities and responsible for the overall sales, marketing and distribution of the firm's insurance and investment products. Callahan works directly with independent financial professionals — including many current MDRT members and past Presidents — helping them build their own process for their clients' retirement income planning with a holistic approach to insurance, brokerage and investment advisory products and services. He is a published author and has been quoted in multiple publications, including *The Wall Street Journal*, *National Underwriter* and *Investment News*.

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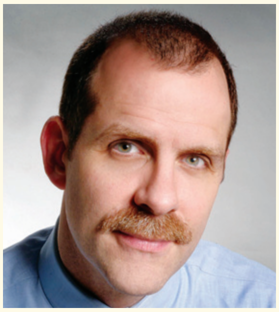

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Glenn R. Mueller, Ph.D., teaches and researches real estate market cycles, development, investments and capital markets at the University of Denver's F.L. Burns School of Real Estate and Construction Management. Mueller is also a real estate investment strategist for Dividend Capital Research and co-editor of the *Journal of Real Estate Portfolio Management*. He serves as a visiting professor at Harvard University and the European Business School. Mueller received the Richard Radcliff Award for Groundbreaking Research in Real Estate Market Cycles from the American Real Estate Society in 2010 and the Graaskamp Award for Iconoclastic research in 2004.

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Sally W. Munford, CLU, MSFS, is a 25-year MDRT member with four Court of the Table qualifications and an MDRT Foundation Excalibur Knight. She has served in many leadership capacities for MDRT, including MDRT Foundation President and three years as a Divisional Vice President in various divisions. Munford and her partner operate their own financial planning firm specializing in life planning, which includes insurance, investment management, goal setting, retirement projections and distribution planning. The practice focuses on delivering an exceptional experience to their clients and, by doing so, encourages their loyal client base to provide quality referrals to them.

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Nick Murray is in his 45th year in the financial advice profession. He is one of the industry's premier speakers and author of 11 books for financial services professionals. His book for clients, "Simple Wealth, Inevitable Wealth," is among the most successful privately published books of the last dozen years. Murray also publishes a monthly newsletter and a "spot-coaching" service for advisors, *Nick Murray Interactive*. He was the 2007 recipient of the Malcolm S. Forbes Public Awareness Award for Excellence in Advancing Financial Understanding.

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John F. Nichols, CLU, is a 12-year MDRT member with two Court of the Table and five Top of the Table honors. Additionally, he is a Platinum Knight of the MDRT Foundation. Nichols is Founder and President of Disability Resource Group Inc. and a nationally recognized disability benefits consultant, creator of disability products, administration systems and an expert witness in disability proceedings. He currently serves as secretary of the National Association of Insurance and Financial Advisors and recently served as the Life and Health Insurance Foundation for Education (LIFE) industry spokesperson for Disability Insurance Awareness Month.

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Debbie Nixon, MS, PCC, has 20 years of success as a trusted business strategist, executive advisor and human capital expert. She uses her background to help entrepreneurs enjoy higher revenues, lower workloads and a satisfying personal life. Nixon's financial advisor clients include NAIFA members and other industry professionals ready to grow a top practice with ease. She is a contributing expert to financial e-zines *Horsesmouth* and *LifeHealthPro*. Nixon's e-book, "Ace Your Financial Advisor Game," delivers easy, best-practice growth strategies to advisors at any stage of business. Her blog, MasterfulAdvisor.com/blog, shares ideas from and for financial advisors.

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Adam Page was born with spina bifida, which is a birth defect where the spinal column does not close. He started playing sled hockey at the age of 7. At 14, Page made the USA Junior National Team. In 2007, he was the youngest player ever selected to the USA Men's National Sled Hockey Team. His team won the world championships two years later. In 2010 at 18, Page and his team won gold at the 2010 Winter Paralympics in Vancouver, British Columbia, Canada. Today he speaks about his journey and how life insurance played an essential role in helping him achieve his dreams.

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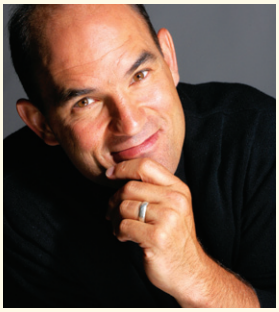

J.P. Pawliw-Fry, M.D., co-founded the Institute for Health & Human Potential (IHHP), which is recognized as a world leader in developing and delivering unique training programs in emotional intelligence to increase performance and leadership. Pawliw-Fry is acting President of IHHP and is responsible for turning its research and development work into new ideas and models that can help individuals and organizations find an edge in a competitive world. He is a highly sought-after speaker on leadership and performance, and has received acclaim for his work in personal leadership with sales organizations, leadership retreats and motivational seminars.

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Jill Perlin, CFP, CLU, is a 25-year veteran of the financial services industry. Her experience includes positions in sales, marketing, product management, investment management and corporate tax, and spans a wide array of products including annuities, life insurance and retirement plans. Perlin is a popular speaker and often requested by external broker dealers and industry organizations. Writers and editors also seek her thoughts on their ideas, industry trends and current news. Perlin's articles and papers on many topics have been widely published and syndicated online.

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Karen M. Phelan, FLMI, has more than 20 years of experience in the insurance industry. She began her career at Connecticut General Life Insurance Company/CIGNA as an underwriter and subsequently moved into leadership roles in producer marketing, customer service and brokerage underwriting. In 1998, she joined MassMutual Financial Group, where she created the company's first concierge service organization and founded a mortality strategy group. Before departing as corporate vice president of life underwriting in 2012, Phelan received the President's Leadership Award and was named the Agents' Advisory Committee's MVP. She served on the Medical Information Bureau's Advisory Council and was appointed to GenRe's Advisory Council in 2011. Phelan is a longtime member of the Association of Home Office Underwriters and sits on the steering committee for Leadership Pioneer Valley.

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Barbara A. Pietrangelo, CFP, ChFC, of Ada, Michigan, is the 2011–2012 Million Dollar Round Table (MDRT) Foundation President. Pietrangelo is a 14-year MDRT member with eight Court of the Table and one Top of the Table honors. She is the 46th MDRT Foundation President and her MDRT Foundation involvement includes volunteering for numerous Phonathons, playground builds and serving as a core team member for the Million Meal Challenge. In addition to her MDRT Foundation involvement, she also volunteers locally for a counseling organization, a women's shelter and her local Kiwanis Club.

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Robert Pokorski, MD, MBA, is chief medical strategist at The Hartford and an internationally renowned lecturer and author. He holds an MBA from Heriot-Watt University in Edinburgh, Scotland, and a doctorate of medicine from Creighton University School of Medicine in Omaha, Nebraska. Author of more than 140 medical and insurance articles, Dr. Pokorski has published papers in *Nature*, *Cancer* and *The American Journal of Human Genetics*. He has also delivered more than 500 presentations to audiences worldwide. In 1995, he served as chairman of the American Council of Life Insurance Medical Section. He has also served on the editorial boards of the *North American Actuarial Journal* and *The Journal of Insurance Medicine*.

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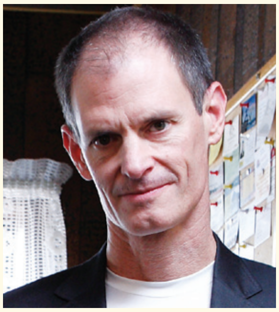

Mike Rayburn has been called the "World's Funniest Guitar Virtuoso." He uses his astounding guitar creations and presentation skills to encourage, challenge and inspire his audiences to leap beyond their perceived limitations. Rayburn is one of a handful of people in the world to become a regular headliner at Carnegie Hall and to have a live recording ("Mike Rayburn at Carnegie Hall"). He performs most often for the world's leading corporations and associations, doing more than 100 presentations every year. His unique program has been featured in *USA Today*, *Newsweek*, *Billboard* and *Successful Meetings* magazines.

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Peter Ricchiuti teaches courses on the financial markets at Tulane University's A.B. Freeman School of Business. His insight and humor have twice made him the school's top professor. Ricchiuti started his career with the investment firm of Kidder Peabody and later managed more than USD 3 billion as the assistant treasurer for the state of Louisiana. He has been featured on CNN and CNBC as well as in *The New York Times*, *Barron's*, *The Washington Post* and *The Wall Street Journal*. Throughout the past 20 years he has addressed hundreds of groups in 47 states and several countries.

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James E. Rogers, CLU, CFP, is a 39-year member from Vancouver, British Columbia, Canada, and past President in 2008 of MDRT. With 30 Top of the Table honors, he has served as a Chair and member of numerous Round Table committees, and is an Excalibur Knight of the MDRT Foundation. Rogers is founder of Rogers Group Financial, a 51-person, independent financial advisory firm. In 2001, Rogers was the first recipient of *Advisors Edge* magazine's Career Achievement Award. The Financial Planners Standards Council also awarded him the prestigious 2008 Donald J. Johnston Award for Outstanding Contribution to the Profession of Financial Planning in Canada.

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Lawrence J. Rybka, J.D., CFP, is president and CEO of ValMark Securities, a FINRA firm that specializes in working with more than 100 of America's premier independent wealth transfer firms in 31 states. He has authored more than a dozen articles in U.S. financial industry journals. Rybka's thoughts on industry change have resulted in invitations to address at every major industry event, including the MDRT Annual Meeting, the MDRT Top of the Table Annual Meeting, the International Forum and the Association for Advanced Life Underwriting Annual Meeting. He has served on the boards of the Association for Advanced Life Underwriting, the MDRT Foundation and the Certified Financial Planner Board of Standards.

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Jane Sanders is the founder and president of GenderSmart Solutions. For more than 18 years, she has provided insight on the communication dynamics between men and women. Sanders helps companies retain, recruit and sell to women. She is known for her natural ability to engage, teach and captivate audiences with solid and implementable how-to content, humor and activities. Her clients include Mutual of Omaha, Prudential, MassMutual, Thrivent, Securian, GAMA-LAMP and many more. Her book, "GenderSmart: Solving the Communication Puzzle Between Men and Women," is published in five countries.

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Mike Schlappi is the only wheelchair-bound basketball player in the United States to compete and earn medals in four consecutive Olympic Games. Mike's story earned the "Special People Award" from the American Medical Association, and the State of Utah lists him as one of its Top 50 Athletes of the Past Century. Schlappi challenges individuals of all ages that, despite difficult circumstances, you can take "response-ability" and be empowered. From students to chief executive officers, from the classroom to the board room, from rookies to Olympic athletes, he shows audiences "If You Can't Stand Up, Stand Out!"

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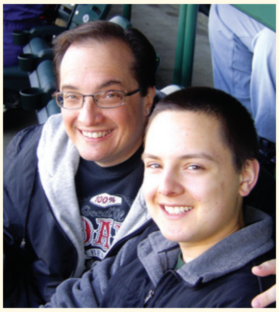

Jeff Siegel is the creator of RelationTrips, a new model for the classic family vacation. When not planning an adventure with his son, Siegel is a creative director and independent marketing and communications consultant. Fortune 500 companies like Merck & Company, Sears, McDonald's, Nestlé and Motorola, have regularly called on him to direct national meetings, product launches and marketing campaigns. Siegel is the author of "RelationTrips: A Simple, Powerful Way to Bond with Your Loved Ones Through Personalized Road Trips."

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Michael Tipper believes his problems with remembering information — and his struggle with exams as a result — was the reason he was nearly kicked out of the British Royal Navy. The former elite submarine officer discovered how to use his memory more effectively and eventually won the silver medal at the World Memory Championships. Tipper shares with his audiences his simple secrets to powerful recall and demonstrates the power of belief on their ability to remember.

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Brian Tracy is chairman and CEO of Brian Tracy International, a company specializing in the training and development of individuals and organizations. In the last 30 years, he has consulted for more than 1,000 companies and addressed more than 5 million people in seminars throughout the United States, Canada and 55 other countries worldwide. Tracy is a top-selling author of more than 45 books, and his seminars on leadership, selling, self-esteem, goals, strategy, creativity and success psychology bring about immediate changes and long-term results.

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Erik Wahl is founder of The Wahl Group, a consulting firm specifically designed to help organizations achieve extraordinary results with breakthrough thinking. Drawing upon his unique background as an artist and degree in business communications, Wahl passionately leads individuals to innovation and ingenuity by helping them identify their roadblocks to success. He is one of the country's top platform speakers, engaging audiences from coast to coast with his special blend of warmth, humor and experience.

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Lindsey Wilkerson was 10 years old when doctors found she suffered from acute lymphoblastic leukemia, the most common form of childhood cancer. At St. Jude Children's Research Hospital®, Lindsey underwent three years of chemotherapy. She finished treatment in 1994, and today she is cancer free. Lindsey and her husband have two children, a 5-year-old daughter and a 1-year-old son.

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Seung Hyun Won is a 10 year-member of MDRT and has served as the second Company Chair of MetLife MDRT and seventh president of the Republic of Korea MDRT Chapter. He has made more than 100 presentations to local life insurers as a professional training Instructor.

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Ye Yunyan is an eight-year MDRT member with two Top of the Table and two Court of the Table honors. She joined in the industry in June 1997 and is president of the People's Republic of China Ping An Insurance Life Summit and the Diamond Conference. She is the founder of Sunshine Ming Xin Financial Partners and has made presentations on insurance throughout People's Republic of China.

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Joni Youngwirth, MBA, MS, is a financial services industry expert recognized for helping advisors adopt best practices and develop the mindsets and systems necessary to grow their businesses. She has written and been featured in articles for popular industry publications and has spoken at leading industry conferences, including those held by MDRT and the Financial Planning Association. Prior to joining Commonwealth in 1998, Youngwirth was vice president of corporate development for Private Healthcare Systems Inc., where she provided executive coaching and business advice. Previously, she attained the rank of first lieutenant in the U.S. Air Force.

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E. Dennis Zahrbock, CLU, CFP, is a 40-year MDRT member with seven Court of the Table and 17 Top of the Table qualifications. Zahrbock has served on numerous MDRT committees and task forces, including a term as Local Chair within the Membership Communications Committee and as a member of the Finance/Budget Committee. He has also spoken at several MDRT Annual Meetings and is a Diamond Knight of the MDRT Foundation. Zahrbock, the founder and president of Business & Estate Advisers Inc., is heavily involved in the industry and his community as a member of the Association for Advanced Life Underwriters.

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GENERAL INFORMATION

Primary Annual Meeting Venue

Anaheim Convention Center
800 W. Katella Ave.
Anaheim, California 92802 USA

MDRT Official Hotels

Anaheim Marriott
700 W. Convention Way
Anaheim, California 92802 USA

Hilton Anaheim
777 W. Convention Way
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Admission: Badges and Tickets

Badges: Your personal meeting badge is required to enter 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 and 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. Plan to arrive early, as seating is on a first-come, first-served basis.

Anaheim Information and Restaurant Reservations

Visit the Anaheim Convention and Visitors Bureau booth, located in the lobby outside Hall B in the Anaheim Convention Center for information about Anaheim, maps of the city and assistance with restaurant reservations.

Assisted Listening Devices

Headsets for attendees requiring listening assistance are available to members who requested the service on their advanced registration forms. Please refer to the simultaneous interpretation requirements on Page 58 for further details.

NEW at the 2012 MDRT Annual Meeting – The ConneXion Zone

Maximize your time at the Annual Meeting with formal presentations and informal demos in the ConneXion Zone. This dynamic environment is conducive to hands-on learning and will allow exhibitors and members to demonstrate products, ideas and services to a small group or one-on-one. Meeting attendees can also see Focus Session previews, get MDRT Committee Updates or meet with a study group. It's the new place to exchange ideas, learn about new technology and meet new people.

ConneXion Zone Open Hours*:

Sunday, June 10	10:00 a.m. – 5:00 p.m.
Monday, June 11	11:30 a.m. – 5:30 p.m.
Tuesday, June 12	11:30 a.m. – 5:30 p.m.

*Schedule subject to change.

A program booklet containing information about the ConneXion Zone and detailed schedules for daily activities is available in the registration area.

Consent for Use of Photographic Images

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

Continuing Education

Continuing education credits are not offered at the 2012 MDRT Annual Meeting.

Do not lose your badge!

There will be a USD 995 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 B of the Anaheim Convention Center.

Download Your Own Audio Library

All members attending the 2012 Annual Meeting will have free access to an online audio recording library of the 2012 meeting's Focus and Special Sessions, including the ability to download MP3 audio files. Access to the online library will be available beginning July 1, 2012.

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 turn off or silence all sound-emitting electronic devices during sessions. It is considered impolite to answer your phone during any session. Thank you for observing this courtesy.

First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact hotel staff or visit the First Aid Office, located at the Anaheim Convention Center, Lobby B, near the entrance into Registration, the ConneXion Zone and the Power Center Store.

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 B of the Anaheim Convention Center. You will learn firsthand from fellow members how to get the most out of your meeting experience, including events you can't miss! This booth is open Saturday, 11 a.m. – 4 p.m., and Sunday, 8 a.m. – 4:00 p.m.

Global Gift Fund

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 you a money-management opportunity. Stop by the Global Gift Fund Pod #4 in the ConneXion Zone 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 208A of the Anaheim Convention Center. You may also pick up a form from one of the official Annual Meeting photographers. Complete and return the form as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located in the lobby outside Hall B at the Anaheim Convention 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/2012am.

Housing/Accommodations

Please refer all questions related to housing reservations to the Housing booth in the Registration area, located in Hall B of the Anaheim Convention Center.

Housing booth hours are:

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

Be sure to note the check-out time 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 Recordings

Instant audio CD, MP3 and DVD recordings of most of the Main Platform sessions will be available for purchase in the MDRT Power Center Store. Audio CDs of the meeting's Focus and Special Sessions will also be available for purchase for members who want immediate access to these recordings.

Lost and Found

Lost and Found is located at the on-site registration counter in Hall B of the Anaheim Convention Center.

Lunch Options

The Anaheim Convention Center has a concession area located inside Hall B, near the rear of the ConneXion Zone. Beverages, light snacks and lunch may be purchased. Show your name badge at the Anaheim Marriott and Hilton Anaheim for a 10% discount on food and beverage purchases.

Main Platform

Main Platform sessions will begin Monday morning in Hall C of the Anaheim Convention Center. The official 2012 MDRT meeting name badge is required for admittance, 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 11	8 a.m. – 11:30 a.m.
Tuesday, June 12	8 a.m. – 11:30 a.m.
Wednesday, June 13	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 27 million in grants to fund community development, medical research, educational and social services, along with many other charitable causes around the world. This year, the MDRT Foundation is partnering with St. Jude Children's Research Hospital — a pediatric research facility that treats children from around the globe regardless of their ability to pay for medical expenses. In addition to making a contribution at the Foundation booth, you can learn how to support a charitable organization in your own community through the MDRT Foundation's global grant programs. *Stop by the MDRT Foundation booth, located in the Power Center Store, to join your fellow MDRT members 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 stop by pod #1 in the ConneXion Zone or contact Debra Martin at dmartin@mdrt.org or +1 847.993.4920.

Download the MDRT App Today!

Stay connected at the Annual Meeting. Get session information, maps and create your own schedule. Visit your Apple, Android or BlackBerry app store to download now.

MDRT Power Center Store

The MDRT Power Center Store, located in Hall B of the Anaheim Convention Center, has the best educational resources in the industry. These resources — most created by MDRT members — are vital stepping stones in your career. Everything in the Power Center 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 has for 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 2012 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 known for sharing their best ideas.

Sunday, June 10, 2012

2:15 p.m. – 2:45 p.m.	Rick B. Stanzione, RFC, CSA Control Your Assets
3:15 p.m. – 3:45 p.m.	Richard E. Geno, Ph.D., CLU Running Around the World: An MDRT Member's Journey to Balance

Monday, June 11, 2012

11:45 a.m. – 12:15 p.m.	Richard C. Murphy, CLU, LUTCF Personalizing Social Security: Maximizing Your Money
12:30 p.m. – 1 p.m.	William M. Upson, ChFC, CLU Long-Term Care Alternatives and Solutions

Tuesday, June 12, 2012

11:45 a.m. – 12:15 p.m.	Michael Morrow, CFP Innovative Ideas to Grow Your Business Now
12:30 p.m. – 1 p.m.	Judy Byle-Jones, CLU, CHFC Women's Road to Riches
1:15 p.m. – 1:45 p.m.	Thomas E. Fowler, CLU, LUTCF Six Word Lessons — To Build a Sustainable Legacy

Meeting Information Desk

For the benefit of all attendees, a central meeting information desk is located in the Registration area, in Hall B of the Anaheim Convention Center. Attendees can get information about the Annual Meeting, as well as information about Anaheim and the surrounding area.

PGA Meeting Involvement Booth

Volunteering during the MDRT Annual Meeting 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 Anaheim Convention Center, Hall B.

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session at 4:30 p.m. on Saturday, June 9, in the Marriott Marquis Ballroom 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 Marriott Hotel in the Orange County 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 Anaheim Convention Center, Hall B, will be available the following times:

Saturday, June 9	**11 a.m. – 6 p.m.**
Sunday, June 10	**8 a.m. – 7 p.m.**
Monday, June 11	**7 a.m. – 4 p.m.**
Tuesday, June 12	**7 a.m. – 4 p.m.**
Wednesday, June 13	**7 a.m. – 2 p.m.**

Responsible Drinking Policy

MDRT-hosted events only admit attendees age 21 years and older. 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 younger than 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 saving seats is prohibited. Also, please do not leave any personal belongings in any session rooms. Due to fire marshal codes, no one will be admitted once Focus Session rooms are filled to capacity. Please be respectful of MDRT and PGA Traffic Task Force volunteers if you arrive too late to be admitted to the session.

Simultaneous Interpretation

English is the official language of the 2012 MDRT Annual Meeting. MDRT provides simultaneous interpretation of the Main Platform presentations and select Focus Sessions in the following 12 languages when at least 50 registered members request interpretation in a common language: Bahasa Indonesian, Cantonese, Greek, Hindi, Japanese, Korean, Mandarin, Polish, Portuguese, Spanish, Thai and Vietnamese. A language-specific Focus Session is offered in Cantonese, Japanese, Korean, Mandarin and Spanish. See the daily Focus Session descriptions for details and schedules.

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 is required for all headset rentals via personal credit card (American Express, Visa or MasterCard) in order to obtain a headset and receiver. When you return the equipment undamaged at the end of the meeting, the credit card voucher will be returned and you will not be charged.

Conference Systems Inc. will provide interpretation service and will maintain service counters in the Registration area during the following hours:

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

Speaker Auditions for 2013 Annual Meeting

The 2013 Program Development Committee (PDC) is holding auditions for members interested in speaking at the 2013 Annual Meeting in Philadelphia, Pennsylvania. Auditions take place 6:30 – 8 p.m. on Monday, June 11, in the Anaheim Convention Center rooms 210 B and 210 C. 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 is allowed. On-site signup 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 C has been reserved for members who have indicated they require special needs on their meeting registration form.

MDRT is tweeting live and we want you to join us. Be sure to follow MDRT at @MDRTweet, and use #MDRT2012 when you tweet about the Annual Meeting.

#MDRT2012

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

With Twitter you can:

- Connect with speakers and have the opportunity to ask questions.
- Look for restaurant advice.
- Find out about tweet-ups and other special events we have planned.
- Meet members who share your interests.
- Take a picture with your smartphone and post it to Twitter.
- Search #MDRT2012 to see what people are saying and to find out about special events and giveaways.

Annual Meeting Rules of Conduct

1. Spouses, family members and friends of attendees may not be present at officially designated MDRT functions and events during the Annual Meeting, with the exception of family/spouse meetings, or with an exception voted on by the Executive Committee.
2. To receive Annual Meeting materials, all members and special guests must register at the MDRT Meeting Registration Desk.
3. Giving your badge to another person for purposes of admission to any Annual Meeting function is not permitted.
4. Promotion by members or nonmembers of any goods and services, except member exhibitors under provisions of a signed Exhibitors Agreement and other than with the expressed written permission of the Executive Committee, is not permitted.
5. Members who furnish MDRT membership lists may be placing their membership in jeopardy. Likewise, the MDRT Membership Directory is not to be used or loaned for any commercial purpose or other reasons, nor is any portion of it to be reproduced without the expressed prior written permission of the MDRT.
6. Recruiting or attempted recruiting of personnel or agents of one company or firm by persons of another company or firm is not permitted during the meeting or in connection therewith.
7. Audio or videotape recording or still photography, including Main Platform, is not permitted.
8. Members who wish to use credit privileges at official MDRT hotels shall make such arrangements directly with the hotel. Where credit privileges are granted and used, full payment shall be made within 60 days from the first of the month following the Annual Meeting.
9. Any individual removing merchandise from the MDRT Power Center Store without first paying for the merchandise will be asked to surrender their badge, thereby preventing them from attending the remainder of the meeting. The individual and incident will also be reported to the MDRT Ethics Committee for further action, possibly resulting in revocation of membership.

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

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 are beneficial to the public and to the insurance and financial services profession. Therefore, as members you 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 your clients to make informed decisions.
5. Maintain personal conduct that reflects 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.

Anti-Harrassment

MDRT is committed to providing a positive environment for its employees, members and other guests at all MDRT functions. It has been and remains MDRT's policy to maintain an environment where every employee, member and guest is treated with respect and which is free from all forms of harassment based upon or related to sex, race, color, religion, national origin, ancestry, physical or mental disability, age, sexual orientation, marital status, veteran status, military status, genetic information and any other characteristic protected by applicable law. This includes conduct that creates a hostile, intimidating or offensive environment based on these characteristics. Harassment of any employee, member or guest is strictly prohibited and will not be tolerated. Any individual who violates these requirements will be subject to appropriate remedial action which may include removal from the premises, termination of employment or termination of membership.

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.

Podcasts

Visit the Members Only section and click 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.

MDRT Connect

Streamed content from the MDRT Annual Meeting, the MDRT Experience Meeting and the Top of the Table Annual Meeting, plus member idea content, is not available anywhere else. Exhibitors and sponsors are also available on MDRT Connect to help you find solutions for your business.

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 on 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 MDRT news biweekly in your email inbox.

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.

Networking

MDRT Meetings

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

MDRT Network

The MDRT Network is a private, online social network where members can find each other by specialty, location and other criteria, and share ideas in a secure environment.

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 boost's the mentor's productivity.

Speakers Bureau

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

Recognition

Power Center Store

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

Membership Opportunities

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

SPECIAL RECOGNITION

2012 Management Council

Jennifer A. Borislow, CLU
President

Julian H. Good Jr., CLU, ChFC
Immediate Past President

D. Scott Brennan
First Vice President

Michelle L. Hoesly, CLU, ChFC
Second Vice President

Caroline A. Banks, APFS
Secretary

Richard W. Sawyer, CLU, ChFC
Divisional Vice President, Annual Meeting PDC

William M. McNamara, CLU, ChFC
Divisional Vice President, Annual Meeting PGA

Steven A. Plewes, CLU, ChFC
Divisional Vice President, Best Practices, Section 1

Pecky Wong So Ping, FChFP, MBA
Divisional Vice President, Best Practices, Section 2

Anand A. Jathan, RFC, Cert CII
Divisional Vice President, Best Practices, Section 3

John L. Thomas, CLU, MSFS
Divisional Vice President, Finance

Regina Bedoya, CLU, ChFC
Divisional Vice President, Innovation

Brad Elman, CLU
Divisional Vice President, Member Networking

Anne-Marie Lee Li Mei, ChFC, CLU
Divisional Vice President, Membership Communications

Brian D. Heckert, CLU, ChFC
Divisional Vice President, Membership and Leadership

Randy L. Scritchfield, CFP, LUTCF
Divisional Vice President, Top of the Table

Barbara A. Pietrangelo, CFP, ChFC
MDRT Foundation President (Ex-officio member)

2012 ConneXion Zone Committee

Mark J. Hanna, CLU, ChFC
Chair

David L. Alarid
Committee Member

Barbara B. Dietz, CLU, ChFC
Committee Member

Kerry T. Wallingford, CLU, ChFC
Committee Meeting

2012 MDRT Foundation Officers

Barbara A. Pietrangelo, CFP, ChFC
President

Gilbert A. Haggart, CLU, LUTCF
Vice President

H. Larry Fortenberry, CLU, ChFC
Treasurer

Brent R. Kimball, CFP, ChFC
Secretary

Robelynn H. Abadie, LUTCF, RFC
Immediate Past President (Ex-officio member)

2012 Program Development Committee

Richard W. Sawyer, CLU, ChFC
Divisional Vice President

Ross Vanderwolf, CFP
Chair, Focus Sessions

Sarah J. Kaelberer, CFP, ChFC
Chair, Main Platform/Special Sessions

Miki Hidenori, TLC
Assistant Chair, Focus Sessions

Robert N. Garneau, CLU, ChFC
Assistant Chair, Focus Sessions

Daniel M. Boardman, CLU, CFP
Assistant Chair, Main Platform/Special Sessions

James M. McEvoy, CLU, AEP
Assistant Chair, Main Platform/Special Sessions

Roger A. Seim, MSFS, CLU
Assistant Chair, Main Platform/Special Sessions

Robert L. Avery II, CLU, ChFC
Captain

Peter Hill, ChFC
Captain

Helen A. Jenkins, DipPFS
Captain

Juli McNeely
Captain

Brad J. Myers
Captain

Richard J. Presky, LUTCF, CLU
Captain

Ava Diane Smith, CLU, ChFC
Captain

Mary Taylor, Cert PFS, B Ed(Hons)
Captain

2012 Program General Arrangements

William M. McNamara, CLU, ChFC
Divisional Vice President

Caroline Kheng, ChFC
Chair, Member Logistics

Scott Roger Lebin, RFC
Chair, Member Enhancement

Andrew James Brook, CertPFS
Chair, Member Services

David W. Andreoli
Task Force Director, Traffic General

Anthony G. Engrassia, LUTCF, ChFC
Task Force Director, Traffic Main Platform

Todd D. Hruby, LUTCF
Task Force Director, Traffic Sessions

Rino V. Cipparrone, CFP, CLU
Task Force Director, Entertainment

Laurie A. Leja, CLTC
Task Force Director, First-Time Orientation

Keita Honda
Task Force Director, Meeting Involvement

Jennifer P. Mann, MBA, CLU
Task Force Director, Power Center

Aurora L. Tancock, FLMI, CFP
Task Force Director, Registration

David R. Wilson, CLU
Task Force Director, Speaker Relations — Main Platform

Eriko Chiba
Assistant Director, Traffic General

Aaron Lee Hammer, LUTCF
Assistant Director, Traffic General

Patric Leung Wai Ming, CFP, FChFP
Assistant Director, Traffic General

Travis D. Manning, CFP, CLU
Assistant Director, Traffic General

Bob Zhang
Assistant Director, Traffic General

Clifford G. Canavera, CFP, CLU
Assistant Director, Traffic Main Platform

Peter F. Cote
Assistant Director, Traffic Main Platform

Scott S. Paterick, CLU, ChFC
Assistant Director, Traffic Main Platform

Kathleen R. Benjamin, CFP, CPA
Assistant Director, Traffic Sessions

Adam Steven Blumberg
Assistant Director, Traffic Sessions

Craig Alan Lilley, CFP, CLU
Assistant Director, Traffic Sessions

Christopher Lim Geok Meng, CLU, ChFC
Assistant Director, Traffic Sessions

Taylor Marklin Sledge
Assistant Director, Traffic Sessions

J. Forrester DeBuys III, CLU, AEP
Assistant Director, Entertainment

Jay M. De Finis
Assistant Director, Entertainment

Colin R. Parkin, Cert PFS, Cert CIIMP
Assistant Director, Entertainment

Scott F. Thompson, LUTCF
Assistant Director, Entertainment

D. Kyle Atkins, CLU, CFP
Assistant Director, First-Time Orientation

Jay Hauenstein
Assistant Director, First-Time Orientation

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

Keiji Fukuchi
Assistant Director, Meeting Involvement

Ian Green
Assistant Director, Meeting Involvement

Arlene O. Hanson, ChFC, CASL
Assistant Director, Meeting Involvement

Seung Bong Lee
Assistant Director, Meeting Involvement

Yuka Nakahara-Goven, MBA, CLU
Assistant Director, Power Center

Subrata Saha
Assistant Director, Power Center

Junji Yamaguchi
Assistant Director, Power Center

Chie Yazawa
Assistant Director, Power Center

Michael P. Austin, CFP
Assistant Director, Registration

Kathryn I. Duclo, LUTCF
Assistant Director, Registration

Masahiro Hashimoto, TLC, AFP
Assistant Director, Registration

Lionel Wong
Assistant Director, Registration

Joan Halstead, CLU, ChFC
Assistant Director, Speaker Relations — Main Platform

Thomas R. McCoy
Assistant Director, Speaker Relations — Main Platform

Adam A. Solano Jr.
Assistant Director, Speaker Relations — Main Platform

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

IN MEMORIAM

We pay tribute to the following members who have passed away during the past year (as of March 5, 2012):

Charles A. Abair, CLU
Phoenix, Arizona

Jimmy E. Altman
Encino, California

***John H. Ames, CLU**
Shelburne, Vermont

Thomas P. Basile, CLU, ChFC
Clarksburg, West Virginia

Norman H. Bevan, CLU, ChFC
Houston, Texas

Emil A. Budnitz Jr., CLU, ChFC
Baltimore, Maryland

Francis R. Burke, CLU
Milwaukee, Wisconsin

Guillermo Caiat, RHU, TEP
Puerto Plata,
Dominican Republic

Thomas R. Carluccio, LUTCF
Stuart, Florida

Jay Chugerman, CLU, ChFC
Westbury, New York

David L. Clapp, CLU
Indianapolis, Indiana

N. Spencer Dennis
Los Angeles, California

R. Ed Duley
Scottsdale, Arizona

Sanford W. Enslen
Flat Rock, North Carolina

J.W. Felton III
Knoxville, Tennessee

Gordon A. Gienow, CLU
Atlanta, Georgia

Alan J. Greenfeld
Albuquerque, New Mexico

Paul A. Groves
Jacksonville, Florida

Donald Ray Haas, CFP, ChFC
Birmingham, Michigan

John W. Hall Jr., CLU, ChFC
Roswell, New Mexico

Rodolfo Gamboa Hernandez
Leon, Mexico

William Heyburn II
Louisville, Kentucky

Jack F. Holmes
Indianapolis, Indiana

Nathan M. Honig
Providence, Rhode Island

Jessie Kok Hiang Nar, DipAII, FLUA
Singapore, Singapore

Dallas A. Lawter
Dover, Delaware

John F. Leiher
Ellijay, Georgia

Hyman Levy
North Johannesburg,
South Africa

Kazumi Matsumoto
Tokyo, Japan

Herman J. Mikec, CLU, ChFC
Pittsburgh, Pennsylvania

Winston S. Mobley
Tulsa, Oklahoma

Peter Moyle, ADFS, FChFP
Adelaide, SA Australia

Jack L. Polley, LUTCF
Hutchinson, Kansas

Merlin J. Portz
Dubuque, Iowa

Barry Prosser, CLU, CHFC
Quispamsis,
New Brunswick, Canada

***Rulon E. Rasmussen, CLU**
Salt Lake City, Utah

T. Samuel Rawls Jr., CLU, RHU
Columbus, Georgia

Brian L. Robinson
Canberra, ACT, Australia

Sumner Rodman, CLU
Needham, Massachusetts

Beny Leon Rozenbaum
Panama, Panama

Sumner Rulon-Miller III
New York, New York

Paul B. Sandstrom
Fort Worth, Texas

Yasuko Sawada
Tokyo, Japan

John Shea, CLU
Hamilton, Ontario, Canada

James M. Shepley, CLU
Mattapoisett, Massachusetts

Hayato Shin
Tokyo, Japan

Mikio Sugita, TLC
Tokyo, Japan

Jeffrey J. Taggart, CLU, ChFC
Cody, Wyoming

William A. Tarver III
Houston, Texas

Charles L. Thoin, CLU, LUTCF
Long Beach, California

Carroll Walker, CLU
Greenbrae, California

Robert H. Webb
Hanover, Pennsylvania

Jeffrey M. White, CLU, CHFC
Aurora, Ontario, Canada

J. David Williams, CFP, CLU
Victoria, BC, Canada

Norbert Forester Winter Jr., CLU, ChFC
St. Paul, Minnesota

Donald A. Zeledon
Palm Desert, California

*** Past President**

PAST PRESIDENTS

Year	President	Company	Meeting Location	Members
1927	*Paul F. Clark, CLU	John Hancock, Boston, Massachusetts	Peabody, Memphis, Tennessee	32
1928	*William M. Duff, CLU	Equitable — New York, New York; Pittsburgh, Pennsylvania	Book-Cadillac, Detroit, Michigan	39
1929	*George E. Lackey, CLU	MassMutual, Detroit, Michigan	Mayflower, Washington, D.C.	64
1930	*Earl G. Manning	John Hancock, Boston, Massachusetts	Royal York, Toronto, Ontario, Canada	118
1931	*Theodore M. Riehle, CLU	Equitable — New York, New York	William Penn, Pittsburgh, Pennsylvania	168
1932	*Robert A. Brown	Pacific Mutual, Los Angeles, California	The Fairmont, San Francisco, California	125
1933	*M.J. Donnelly	Equitable — New York, New Castle, Pennsylvania	The Stevens, Chicago, Illinois	101
1934	*Thomas M. Scott	Penn Mutual, Philadelphia, Pennsylvania	The Schroeder, Milwaukee, Wisconsin	118
1935	*Caleb R. Smith	MassMutual, Fort Lauderdale, Florida	The Savery, Des Moines, Iowa	124
1936	*Harry T. Wright	Equitable — New York, New York; Chicago, Illinois	Ritz-Carlton, Boston, Massachusetts	143
1937	*Grant Taggart	California — Western States, Cowley, Wyoming	Brown Palace, Denver, Colorado	158
1938	*Jack Lauer	Penn Mutual, Cincinnati, Ohio	The Rice, Houston, Texas	162
1939	*Paul C. Sanborn	Connecticut Mutual, Boston, Massachusetts	The Jefferson, St. Louis, Missouri	163
1940	*Henry G. Mosler	MassMutual, Los Angeles, California	Bellevue-Stratford, Philadelphia, Pennsylvania	154
1941	*H. Kennedy Nickell, CLU	Connecticut General, Chicago, Illinois	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, New York; Los Angeles, California	William Penn, Pittsburgh, Pennsylvania	232
1944	*A.J. Ostheimer III	Northwestern Mutual, Honolulu, Hawaii	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, New York; Chicago, Illinois	French Lick Springs, French Lick, Indiana	525
1947	*Harold S. Parsons	The Travelers, Corona Del Mar, California	New Ocean House, Swampscott, Massachusetts	726
1948	*Paul H. Dunnavan, CLU	Canada Life, Minneapolis, Minnesota	French Lick Springs, French Lick, Indiana	829
1949	*Paul W. Cook, CLU	Mutual Benefit Life, Chicago, Illinois	Netherland Plaza, Cincinnati, Ohio	824
1950	*Theodore Widing, CLU	Provident Mutual, Philadelphia, Pennsylvania	Haddon Hall, Atlantic City, New Jersey	790
1951	*John O. Todd, CLU	Northwestern Mutual, Evanston, Illinois	Hotel Del Coronado, Coronado, California	949
1952	*Walter N. Hiller, CLU	Penn Mutual, Chicago, Illinois	Mount Washington, Bretton Woods, New Hampshire	1,065
1953	*William T. Earls, CLU,	Mutual Benefit Life, Cincinnati, Ohio	The Greenbrier, White Sulphur Springs, West Virginia	1,240
1954	*G. Nolan Bearden	New England Life, Atlanta, Georgia	Hotel Del Coronado, Coronado, California	1,492
1955	*George B. Byrnes, CLU	New England Life, Palos Verdes, California	The Greenbrier, White Sulphur Springs, West Virginia	1,557
1956	*Arthur F. Priebe, CLU	Penn Mutual, Rockford, Illinois	Kungsholm to Bermuda	2,013
1957	*Howard D. Goldman, CLU	Northwestern Mutual, Richmond, Virginia	The Greenbrier, White Sulphur Springs, West Virginia	2,438
1958	*William D. Davidson, CLU	Equitable — New York, New York; Chicago, Illinois	Banff Hotel, Banff, Alberta, Canada	2,987
1959	*Adon N. Smith II, CLU	Northwestern Mutual, Charlotte, North Carolina	Americana, Bal Harbour, Florida	2,688
1960	*Robert S. Albritton, CLU	Provident Mutual, Los Angeles, California	Hilton Hawaiian Village, Honolulu, Hawaii	3,040
1961	*James B. Irvine Jr., CLU	Northwestern Mutual, Chattanooga, Tennessee	Americana, Bal Harbour, Florida	2,932
1962	*Lester A. Rosen, CLU	Union Central, Memphis, Tennessee	The Queen Elizabeth, Montreal, Quebec, Canada	3,122
1963	*Daniel H. Coakley	New York Life, Boston, Massachusetts	The Kungsholm to Bermuda	3,420
1964	*Alfred J. Lewallen, CLU	Mutual Benefit Life, Miami, Florida	The Diplomat, Hollywood, Florida	3,202
1965	*Iram H. Brewster	Phoenix Mutual, Pittsburgh, Pennsylvania	The Broadmoor, Colorado Springs, Colorado	3,636
1966	*Donald Shepherd	John Hancock, Boston, Massachusetts	Statler Hilton, Boston, Massachusetts	4,076
1967	*Frank E. Sullivan, CLU	Mutual Benefit Life, Newark, New Jersey	Congress Hall, Lucerne, Switzerland	4,616
1968	*Sadler Hayes	Penn Mutual, New York, New York	Masonic Memorial Temple, San Francisco, California	5,078
1969	*Stanley S. Watts, CLU	Equitable — New York, New York; Miami, Florida	The Diplomat, Hollywood, Florida	5,689
1970	*John H. Ames, CLU	Mutual Benefit Life, Morristown, New Jersey	Hilton Hawaiian Village, Honolulu, Hawaii	6,675
1971	Richard G. Bowers Sr., CLU	New York Life, Keokuk, Iowa	The Washington Hilton, Washington, D.C.	7,589
1972	*James B. Longley, CLU	New England Life, Lewiston, Maine	The Queen Elizabeth, Montreal, Quebec, Canada	8,361
1973	Henry F. McCamish Jr., CLU	MassMutual, Atlanta, Georgia	The Seattle Center, Seattle, Washington	9,587
1974	*C. Robinson Fish III, CLU	Northwestern Mutual, Boston, Massachusetts	Fontainebleau, Miami Beach, Florida	10,987

*** Deceased**

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

SPECIAL GUESTS *As of April 9, 2012*

Khadijah Abdullah
Chief Executive Officer
Malaysian Insurance Institute

Palitha Abeysekara Jayawardena
Chief Financial Officer
Ceylinco Insurance PLC

Chuck Anderson
Senior Vice President, Prudential Select Brokerage
Prudential Insurance

Jose Manuel Arias Uriburu
Manager, Direct Commercial Lines
HSBC/New York Life Argentina

Bolivar Arosemena Alba, Sr.
Corporate Vice President and Director of Operations, Latin America and Caribbean Region
LIMRA

Gregory Bailey, FSS
Vice President, Strategic Marketing
Pacific Life Insurance Company

Debabrata Banerjee
Agency Officer
Life Insurance Corporation of India

Daralee Barbera
Managing Principal
Waddell & Reed

Thomasz Bartuzel
President
Polish Association of Financial and Insurance Advisors

Robert Becker
Vice President
Allstate Insurance Company

Bruce D. Benton, RHU
President Elect
National Association of Health Underwriters

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

Doneth Brown-Reid
Vice President Insurance Sales
Colina Insurance Company

Tom Burkhard
Senior Vice President, Chief Distribution Officer, Individual
Ameritas

Sidnei Calligaris
Regional Chief Marketing Officer
Prudential do Brasil Seguros de Vida S.A.

John Cai
Chief Executive Officer
AIA People's Republic of China

Armando Mejía Capuñay
Manager, Individual Lines
Pacifico Vida

Liam Carberry
Director
Professional Insurance Brokers Association Ltd.

April Caudill J.D., CLU
President
Society of Financial Service Professionals

Nicolas Cecere, CLU
Vice President, USIS Distribution
Principal Financial

Tai Jin Cha
Chief Marketing Officer
MetLife Republic of Korea

Johnson Chai
President Director
PT Sun Life Financial Indonesia

Amy Chan
Head Agency Development
AIA Hong Kong

Manda Chan
Deputy CAO
AIA Hong Kong

Jenny Chan
Senior Manager, Agency Training
Prudential Assurance

Siu Hung Raymond Chan
2012 President
The Life Underwriters Association of Hong Kong

Dan Charley
President
Alpine Brokerage

Amitabh Chaudhry
Managing Director and CEO
HDFC Standard Life Insurance Company Ltd.

Carene Chia
Head of Agency Distribution
Sun Life Financial Asia

Luis Chiappy, CLU, ChFC
2012 Chair
GAMA International

Carol Chiarito
Team Selling Consultant
MetLife

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

Daryl Clegg
Marketing Manager, West Coast Canada
Canada Life

David A. Culley, CLU, ChFC
President Elect
Association for Advanced Life Underwriting

Surajit Das
Agency Officer
Life Insurance Corporation of India

Mauricio De La Guardia
Executive Vice President
Internacional de Seguros

Gabriel De Obarrio
General Manager
Assicurazioni Generali

Walter de Oude
Chief Executive Officer
HSBC Insurance

David Dellinger
Executive Vice President
NAIFA—California

Ramakant P. Desai
2012 President
Life Underwriters Guild of India

Quinton Douman
Head of People Development
Liberty

Rachel Doyle
Chief Operations Officer
Professional Insurance Brokers Association Ltd.

Michael Ertz J.D., CIU
Vice President
Northwestern Mutual

John Favaloro, CLU
Agency Manager
MetLife/Creative Financial Solutions

Caroline Feeney
Vice President
Prudential Financial

Timothy Feige
Senior Vice President, International Insurance Group Executive
Prudential International Insurance

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

Michael Fiamingo, LUTCF
President
NAIFA—California

Daniel Flynn
Vice President
MetLife

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

Doron Ginat
Executive Vice President, Long-Term Savings Division
Harel Insurance Investments and Financial Services Ltd.

Courtney Golding
Past President
Jamaica Association of Insurance Financial Advisors

Donald Goldmann
Secretary
National Association of Health Underwriters

Eleni Gryparis, LUTCF
President
Panhellenic Association of Insurance Advisors

Salah H. Halawi
Agency Director
MetLife Alico

Han Min
Deputy Manager of Personal Business Management
New China Life

Thomas Harte
Vice President
National Association of Health Underwriters

Jan Hartman
Executive Vice President
NAIFA—Pennsylvania

Michael Ho
New Chief Agency Officer
Prudential Assurance Company Singapore (Pte) Ltd.

Bruce Murray Hodges
Chief Executive Officer
ING Malaysia Berhad

Jane Hue
Senior Manager
AIA Group

Jeffrey R. Hughes
Chief Executive Officer
GAMA International

Colin Hughes
Executive Vice President and CSO
ING Life Republic of Korea

Szabolcs Ivasko
Training and Business Development Manager
Aviva Life Insurance Company, Hungary

Maximo S. Joaquin Jr.
General Manager and Chief Distribution Officer
Pru Life Insurance Corporation of UK

Joseph Jordan
Senior Vice President
MetLife

Jarlath Jordan
Chair
Professional Insurance Brokers Association Ltd.

Zhang Kang
Vice General Manager
Pingan

Michelle Kean
Assistant Vice President
AXA Advisors

Philip Kewin
General Manager Sales/ Marketing Life Risk
Zurich

Jong Kim
Chief Executive Officer
MetLife Republic of Korea

Gi Tae Kim
Chief Executive Officer
Mirae Asset

Toshifumu Kitazawa
President
Tokio Marine Nichido Anshin Life Insurance Company Ltd.

Richard Klipin
Chief Executive Officer
Association of Financial Advisors Ltd.

Michael Kohn
Senior Director, Sales and Business Development
John Hancock Financial Network

Jason Koo
President
NAIFA—Los Angeles

Ionna Kotsifaki
Sales Director Agency System
International Life

William Kuan Kok Wai
President Director
PT Prudential Life Assurance

Juliana Lam
Head of Sales and Distribution Bancassurance
HSBC Life Insurance Company Ltd.
People's Republic of China

Le Thi Ngoc Diep
Senior Manager
Prudential Vietnam Assurance

Anita Lebby
Executive Director
NAIFA—San Fernando Valley

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

Bill Lisle
Group Chief Distribution Officer
AIA Group Ltd.

Cary List
President and CEO
Financial Planning Standards Council

Amandeep Lohan
Senior Vice President, Sales and Distribution
Aviva Life Insurance Company India Ltd.

Laszlo Major
Group Leader
Generali-Providencia Zrt.

Amer Abdul Malak
Assistant Agency Director
MetLife Alico

JoAnn Martin, CPA, FLMI
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Ameritas Life Insurance Corporation

Anthony Martins, CLU, ChFC
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Securian Financial

Patricia Mathias, CLU, ChFC
Agency Training Director LA
MetLife

S B Mathur
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Life Insurance Council

Niall McConville
National Distribution Manager
TAL

Patrick McEvoy
President and CEO
Woodbury Financial

Shimon Meron
Deputy Managing Director and Head of Life Insurance and Financial Division
Hachshara Insurance Company Ltd.

Jiang Ming
Vice President
D. Tong Insurance Sales and Services

Robyn Mohr
Executive Manager, National Accounts
Asteron

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

Greg Morabito
Chief Executive Officer
Alpine Brokerage

Gavin Morrissey J.D., LLM
Vice President, Wealth Management
Commonwealth Financial

Rinaldi Mudahar
Chief Agency Officer
PT Prudential Life Assurance

Indren Naidoo
President and CEO
Manulife-Philippines

Ben Nevejans
Vice President
LifePro Financial

Debra Newman, CLU, ChFC
Chair
Life and Health Insurance Foundation for Education

Nguyen Khac Thanh Dat
General Manager
Prudential Assurance Vietnam

Special Guests (continued)

Timothy Nootz, CFP, CMFC
Senior Specialist
Guardian Life

Roy Norris
National Sales Manager
Fidelity Life Assurance Company Ltd.

Pin Hean Ong
Chief Sales Officer, Life
Allianz Life Insurance Indonesia

Gregory Ostergren
Chairman, President and CEO
American National

Dean Owen, CLU, ChFC
Chair
Advocis National

Jeff Page
Managing Director
TNP

Chrysostomos Paraskevopoulos
Sales Manager
Laiki Cyprialife Ltd.

Dick Paul
Vice President of Life Company
State Farm Insurance

Siriporn Phuttharak
2011-2013 President
Thai Association of Insurance and Financial Advisors

Greg Pollock. CFP
President and CEO
Advocis

Matt Pomeroy
Regional Vice President
Sun Life Financial

Greg Powell
President
GAMA Canada International

Julian Raymond
General Manager
Kingstar Insurance

Jens Reisch
Chief Executive Officer
Allianz Life Insurance Malaysia Berhad

Leif Roll
Marketing Strategy and Marketing Communications
State Farm Insurance

Larry Rybka J.D., CFP
President
ValMark Securities

Adam Sankowski
President
Polish Chamber of Insurance & Financial Intermediaries

Jim Schulz
Senior Vice President, Retirement Plans
Ameritas

Pina Sciarrone
Head Adviser Services
AIA Australia Limited

Jerry Semler, CLU
Chairman Emeritus
OneAmerica Financial Partners

Biswadip Sengupta
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Life Insurance Corporation of India

Adam Smith
Vice President and Chair, Education Committee
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Wendell Smith
President
LUA of the Bahamas

Anantharaman Sridharan
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AIA Group

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MetLife

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AIA International Assurance Company Ltd.

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National Association of Health Underwriters

Songsak Tippayasoontorn
Director of Agency, Agency Administration Department
AIA Thailand

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2012 President
LIA Ireland

Andy Torelli
UBA Board Member
e3 Financial

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

Dexter Umekubo, CLU, ChFC
2012 Chair
National Association of Independent Life Brokerage Agencies

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President, Individual Division
Ameritas

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IC RGS-Life LLC

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Prudential Financial

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

Tommy Wee
President
Insurance and Financial Practitioners Association of Singapore

William Weisgerber
Consultant
Northwestern Mutual

Joe Wellman
AVP Living Benefits Distribution
GWL/Canada Life

Upul Wijesinghe
Director Distribution, Direct Sales
AVIVA NDB Insurance PLC

Jill April Wood
General Manager Life
MAPFRE Panama

Yuwei Xie
Deputy General Manager of Beijing
MetLife

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2012 President
NAIFA—San Fernando Valley

Dr. Judit Zolnay
Deputy Chief Executive Officer
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FUTURE MEETING DATES

MDRT ANNUAL MEETINGS

- Philadelphia, Pennsylvania, USA, June 9–12, 2013
- Toronto, Ontario, Canada, June 8–11, 2014

TOP OF THE TABLE ANNUAL MEETINGS

- Amelia Island, Florida, USA, October 10–13, 2012
- Scottsdale, Arizona, USA, October 9–12, 2013

MDRT EXPERIENCE MEETING

Hyderabad, India, February 21–23, 2013

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