MOTIVATION PROVEN

BELIEVE **WELCOME**

CONSTITUTION **JUNE** BRIGHT IDEAS

FOUNDATION TRANSFORMATIVE

NETWORK INSPIRED **9–12**

PGA **PROGRAM BOOK** INSIGHT

CONFIDENCE PHILADELPHIA **2013**

HISTORY SOCIAL

MDRT

MDRT®
ANNUAL MEETING

2013

JUNE 9–12

PHILADELPHIA

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Cover Photo by B. Krist for GPTMC

Photo by B. Krist for GPTMC

Welcome to Philadelphia and the 2013 MDRT Annual Meeting!

Dear MDRT Members and Guests,

During the next few days, you will find out why I have never missed an Annual Meeting in the 30 years I have been lucky enough to be an MDRT member. This meeting will inspire, motivate and educate you. It will change your perspective on how you do business, work with clients and live your life.

I have never gone to the Annual Meeting as a spectator. I encourage you to get involved and volunteer for PGA; introduce yourself to other members and attend the many social events that are planned for the meeting. If you sit on the sidelines, you will miss the camaraderie that is unique to MDRT.

Use this program book to learn more about sessions and events so you can create your own personal meeting schedule. Inside, you will find an agenda for each day, a map to help you locate key areas throughout the convention center, and detailed information on presentations and speakers.

Be sure to check out a few new things on this year's schedule, including the Out of the Box Sessions. True to their name, these unique sessions include everything from learning how to use your iPad to participating in a run to the famous Rocky statue.

Don't miss the ConneXion Zone™, located in Hall B. Here, you will have a chance to interact with sponsors and exhibitors, learn more about new technologies, preview Focus Session speakers and participate in Q-and-A sessions with Main Platform speakers. Refer to the ConneXion Zone booklet for more information.

And, if you have any questions, one of the meeting PGA volunteers can assist you. Just look for the members wearing hats and PGA ribbons.

On behalf of the Executive Committee, thank you for attending this year's MDRT Annual Meeting. It has been my honor to serve as your president.

With best regards,

D. Scott Brennan
2013 President
Million Dollar Round Table

MDRT Executive Committee

D. Scott Brennan of South Bend, Indiana, is the 2012-2013 MDRT President and a 30-year MDRT member, with nine 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. An Excalibur 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.

Jennifer A. Borislow, CLU, of Methuen, Massachusetts, is MDRT's Immediate Past President and a 25-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 15 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. Other distinctions include past Chair positions of the Media Task Force and Public Relations Committee. In addition, she is an Excalibur Knight of the MDRT Foundation, a recognized industry expert and well-known speaker, addressing audiences throughout the world.

Michelle L. Hoesly, CLU, ChFC, of Norfolk, Virginia, is MDRT's First Vice President and a 34-year MDRT member, with three Court of the Table and 10 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: 1996 Annual Meeting Program Development Committee, 2003 Communications and, most recently, 2009 Top of the Table Chair. She has attended 33 Annual Meetings and is an Excalibur Knight of the MDRT Foundation, serving as a member of its Board of Trustees from 2005 to 2007. An internationally recognized speaker, Hoesly 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, Chartered Financial Planner, of London's West End, is MDRT's Second Vice President and a 24-year member with 19 Top of the Table qualifications. She is active in the "New Model Adviser" movement in the U.K. and is Director of Caroline Banks and Associates, one of the first firms in the U.K. to be 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 Diamond 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).

Brian D. Heckert, CLU, ChFC, of Nashville, Illinois, is the Secretary of the MDRT Executive Committee. He is a 25-year MDRT member with seven Court of the Table and six Top of the Table qualifications. He is a Platinum Knight of the MDRT Foundation and a member of its Inner Circle Society. His Round Table volunteerism includes speaking at the MDRT Annual Meeting and MDRT Experience meeting, as well as service on multiple MDRT committees and task forces. Highlighted leadership roles include serving for three years on the MDRT Foundation Board of Trustees and three times as Divisional Vice President: 2012 Membership and Leadership, 2010 Annual Meeting Program Development Committee and 2000 Annual Meeting Program General Arrangements. Heckert is founder and managing member of Financial Solutions Midwest, LLC, a financial planning firm in southern Illinois, where he offers Securities through NFP Securities Inc., Member FINRA/SIPC. Since 1985, he has focused his practice on creative retirement plan design and income distribution planning. Heckert is a frequent industry speaker and has been quoted in numerous business, industry and association publications.

Key and Maps

General Event Icons

No Translation

Ticket Event

Admission is restricted to badge-wearing meeting attendees who purchased a ticket at the time of registration. No admittance without your badge and ticket.

PCC Pennsylvania Convention Center

Focus Session Icons

Location-Specific Topics

Global

U.S.

Member Experience

General

Advanced

Open to all attendees

Translation Language

Cantonese

Mandarin

Japanese

Korean

Spanish

Topics

Top of the Table

Risk & Protection Products

Sales Ideas/Strategies

Whole Person

Wealth Management/Retirement Planning

Marketing/Branding

Practice Management

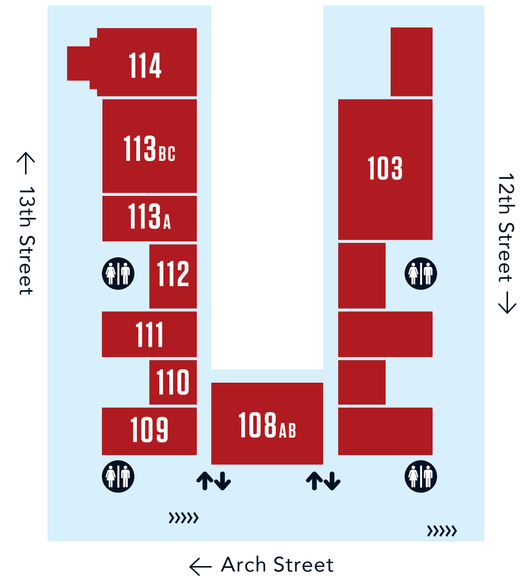
Map Icons

Restroom

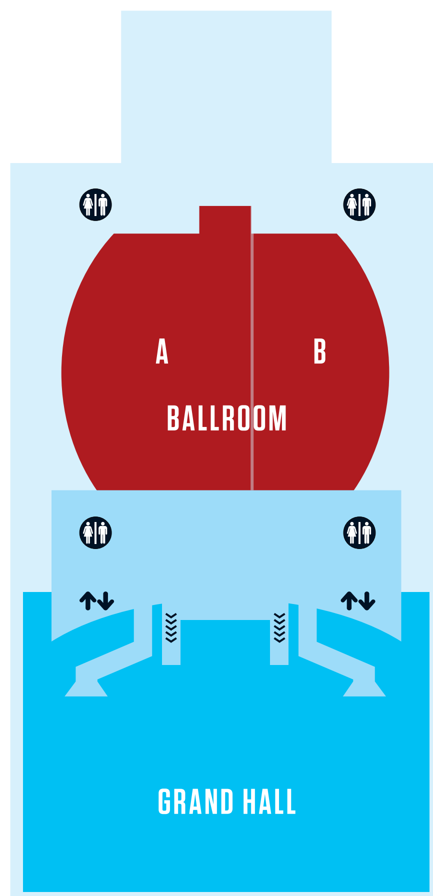
Elevator

Escalator

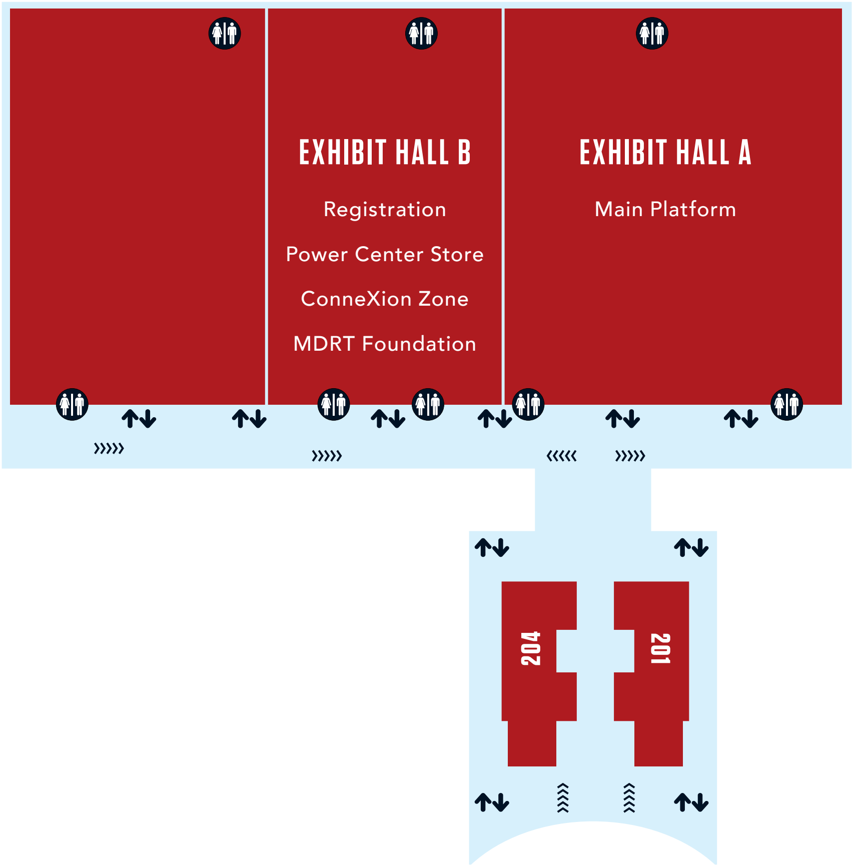
PCC 100 Level



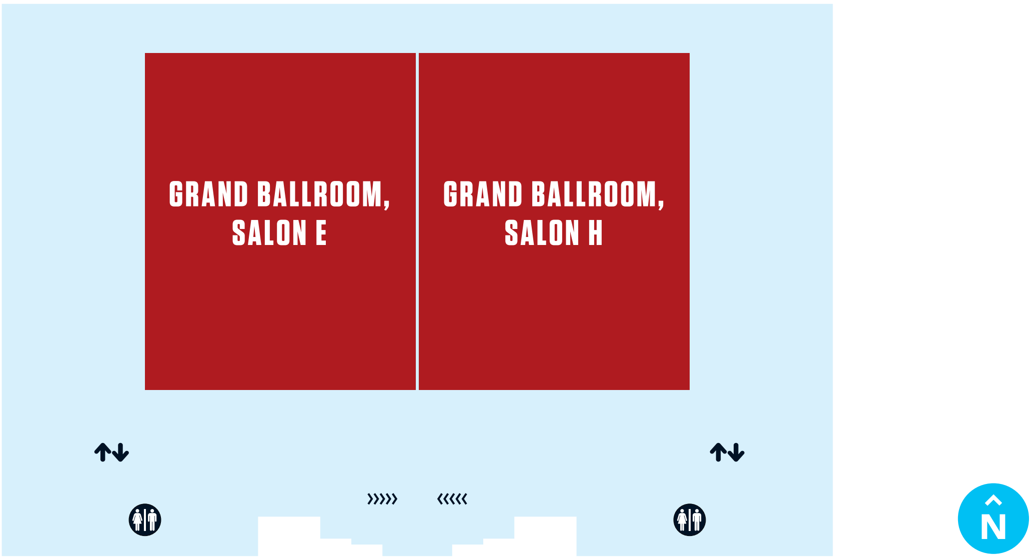
PCC 300 Level



PCC 200 Level



Marriott Grand Ballroom Level 5



Schedule at a Glance

Saturday, June 8

11 a.m. – 5 p.m.	MDRT Power Center Store
11 a.m. – 6 p.m.	Registration
2 p.m. – 4 p.m.	Pre-Meeting Workshop "Know More! Relationships" Sam Richter, Speaker 🎟
4:30 p.m. – 5:30 p.m.	Program General Arrangements (PGA) Volunteer Orientation
7 p.m. – 9 p.m.	In the Round with Roundabout 🎟

Sunday, June 9

6 a.m. – 6:45 a.m.	Run to Rocky 🎟
7:30 a.m. – 7 p.m.	Registration
7:45 a.m. – 10 a.m.	Top of the Table Connect in the ConneXion Zone (Open to all members)
10 a.m. – 5 p.m.	ConneXion Zone™
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 (Court of the Table and Top of the Table members only)
2 p.m. – 4 p.m.	Pre-Meeting Workshop "Conscious Listening" Julian Treasure, Speaker 🎟
4:30 p.m. – 6 p.m.	First-Time Experience
7:30 p.m. – 9:30 p.m.	Welcome Reception

Monday, June 10

6 a.m. – 6:45 a.m.	Zumba 🎟
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 "Successfully Navigating Change" Ariane de Bonvoisin, Speaker 🎟
2 p.m. – 5 p.m.	Focus Sessions
3 p.m. – 3:30 p.m.	Relaxation Break 🎟
4:30 p.m. – 5:30 p.m.	Quarter Century Club (Invitation only)
5:30 p.m. – 6:30 p.m.	Top of the Table Reception (Invitation only)
6 p.m. – 8 p.m.	Wine Uncorked 🎟

🎟 Prepaid ticketed event

Tuesday, June 11

6 a.m. – 6:45 a.m.	Zumba
6 a.m. – 7:15 a.m.	Breakfast Session "Total Mental Makeover" Michael Anthony, Speaker
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 "The Power of Passion and Personality" Connie Podesta, Speaker
2 p.m. – 5 p.m.	Focus Sessions
3 p.m. – 3:30 p.m.	Relaxation Break
3:30p.m. – 5 p.m.	Women's Networking Event
4:30 p.m. – 5:30 p.m.	Quarter Century Club (Invitation only)
5:30 p.m. - 6:30 p.m.	Top of the Table Reception (Invitation only)
5:30 – 7:30 p.m.	Brew Master's Delight

Wednesday, June 12

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 p.m. – 5:30 p.m.	MDRT Power Center Store
8 p.m. – 10:30 p.m.	Party on the Platform Closing Celebration

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

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

Saturday, June 8, 2013

11 a.m. – 5 p.m.

MDRT Power Center Store

PCC Hall B

11 a.m. – 6 p.m.

Registration and Interpretation Headsets

PCC Hall B

2 p.m. – 4 p.m.

Pre-Meeting Workshop: Know More! Relationships

Sam Richter / PCC, 204

Business and sales is all about personal relationships. When you know more about your prospects and clients, you are better able to relate on a personal level, build more meaningful connections, identify triggering events, tailor offerings, and ensure relevancy. Most important, studies show that when you practice sales intelligence, you'll win two times more business!

Richter, sales marketing expert, shows you how to use social networks and "hidden" websites as sales and competitive "intelligence agents" to know more than you ever thought you could about your prospects, clients and competition. Participants are encouraged to bring their laptops and iPads to this session.

4:30 p.m. – 5:30 p.m.

PGA Volunteer Orientation Session

Marriott Grand Ballroom, Salon E

All PGA volunteers should plan to attend this helpful session.

7 p.m. – 9 p.m.

In the Round with Roundabout

Field House Sports Bar

This informal jam session by Roundabout, one of the MDRT member bands, provides an opportunity for you to enjoy time connecting with other members in a casual setting. This event takes place at the Field House Sports Bar. Each ticket entry includes two drinks (beer, wine, or soft drinks) and appetizers.

Sunday, June 9, 2013

6 a.m. – 7 a.m.

Run to Rocky

Meetup location: PCC, corner of 12th Street and Arch Street East (located directly across from Reading Terminal Market)

Join fellow members for a run or walk beginning at the Rocky steps and winding throughout the park along the Delaware River. Busses will depart at 6 a.m. from the Convention Center and then depart the Rocky steps at 7:00 a.m. for the trip back to the Convention Center. Be sure to leave time to take your photo with the famous Rocky statue.

7:30 a.m. – 7 p.m.

Registration and Interpretation Headsets

PCC Hall B

7:45 a.m. – 10 a.m.

Top of the Table Connect in the ConneXion Zone

PCC Hall B

This session is your chance to meet and learn from MDRT's very successful Top of the Table members and gain valuable insight into their achievements. Continental breakfast will be served between 7:45 a.m. and 8:15 a.m.

Open to all members.

See ConneXion Zone schedule for speaker details.

MDRT Dinner Connect
Saturday to Tuesday, June 8–11

Would you rather eat dinner with other MDRT members instead of going solo? Try MDRT Dinner Connect. Members looking for dinner partners are encouraged to meet between 6:30 p.m. and 7 p.m. at the MDRT Dinner Connect signs in the lobby of one of the official Annual Meeting hotels listed below to pick up a list of Philadelphia's most popular restaurants. This is a "member-organized" event. Decide among those gathered whether to go to dinner in one large group or split into smaller groups based on restaurant or food preferences. Get a taste of everything the city has to offer while enjoying the company of other MDRT members.

Official Annual Meeting Hotels: Marriott Downtown Hotel, Courtyard Marriott, Hampton Inn City Center, Hilton Garden Inn

10 a.m. – 5 p.m.

MDRT Power Center Store

PCC Hall B

10 a.m. – 5 p.m.

ConneXion Zone

PCC Hall B

See ConneXion Zone booklet for session schedules and speaker information.

11 a.m. – 1:30 p.m.

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

Marriott Grand Ballroom

11 a.m. – 12:30 p.m.

Program: The Language of Trust

Michael Maslansky /
Marriott Grand Ballroom, Salon E

How we communicate often means the difference between success and failure. What we say is not always what the client hears. Using his in-depth understanding of hot-button issues in many industries, including banking and financial services, Maslansky, one of corporate America's leading communication and research strategists, advises organizations on what to say, how to say it and, most importantly, why it matters. In his presentation, he addresses how to be credible in this age of mistrust. Reception immediately following the session.

12:30 p.m. – 1:30 p.m.

Reception

Marriott Grand Ballroom, Salon H

*Ticket required. This event is open to 2013 Court of the Table and Top of the Table members. Court of the Table or Top of the Table name badge, ribbon and ticket are required for entry. Present your ticket at the session and again at the reception for admittance. No admittance without your badge, ribbon and ticket.

2 p.m. – 4 p.m.

Pre-Meeting Workshop: Conscious Listening

Julian Treasure / PCC, 204

We are losing our listening skills. We spend 60 percent of our time listening but only retain 25 percent of what we hear. Multiple filters determine what we pay attention to. Conscious listening creates understanding. Treasure, author and international expert on the impact of sound on business, believes we need to listen consciously in order to live fully. In this workshop, Treasure shares how sound affects productivity, health, communication and the image we project, and offers simple and easy methods for enhancing our conscious listening skills.

Photo by G. Widman for GPTMC

Philadelphia Tourz2Go
Saturday to Wednesday, June 8–12

Grab a friend and head out to enjoy the sunshine and discover the history of Philadelphia, the birthplace of the United States. Attendees will need a mobile device to download an MP3 audio-guided walking tour of this historic city. Visit http://tourz2go.com/mdrt13/ to make a reservation.

Additional cost: USD 8 per download

Open to all attendees

4:30 p.m. – 6 p.m.

First-Time Experience: Off Balance on Purpose
Dan Thurmon / Marriott Grand Ballroom

Experience this unique presentation for first-time attendees. Speaker Dan Thurmon will provide business concepts and performance skills to help you achieve your personal and professional objectives. You will come away from this session with a taste of the excitement and energy that is the MDRT Annual Meeting.

Open to all registered 2013 First-Time meeting attendees. Translation available in Cantonese, Greek, Hindi, Bahasa Indonesia, Japanese, Korean, Mandarin, Polish, Portuguese, Spanish, Thai and Vietnamese.

7:30 p.m. – 9:30 p.m.

Welcome Reception
PCC Grand Hall

The Reading Railroad, one of the first railroads constructed in the United States, was also one of four railroads serving Atlantic City in the early 1900s and was incorporated in to the popular game Monopoly, which was first copyrighted and sold in Philadelphia in the 1930s. The Grand Hall, originally the train shed for the Reading Railroad, is a magnificent space crowned by the last remaining free-span arch in the country and will host the Welcome Reception on Sunday evening. Other memorabilia of the famous board game will fill the hall to create a fun-filled, colorful event. Look for "Mr. Monopoly" amid your friends and colleagues at this festive party. Once again, the sounds of the MDRT bands will fill the hall. Snacks and drinks will be served. Two complimentary drink tickets are attached to your meeting name badge.

Because MDRT supports a responsible drinking policy, all MDRT-sponsored receptions will include a choice of nonalcoholic beverages. Alcohol will not be served to anyone under age 21.

Monday, June 10, 2013

6 a.m. – 6:45 a.m.

Zumba

Marriott Franklin Hall 1–2

Missing your regular Zumba class while at the Annual Meeting — or just want to give it a try? Attend Zumba classes exclusively for MDRT members and lead by a professional Zumba instructor Monday and Tuesday mornings.

6:30 a.m. – 7:30 a.m.

Top of the Table Meet and Greet (Invitation only)

Marriott Independence Ballroom

7 a.m. – 4 p.m.

Registration and Interpretation Headsets

PCC Hall B

8 a.m. – 11:30 a.m.

Main Platform

PCC Hall A / Doors open: 7:15 a.m. / Entertainment begins: 7:25 a.m.

Presiders	D. Scott Brennan and Caroline A. Banks, APFS
Opening	
Flag Ceremony	
Moment of Reflection	Charles C. Gleason, CLU, MSFS
Age of Abundance	Peter Diamandis
Labels, Lessons and Love	Brad Elman, CLU
The 8th Wonder of the World	Max Moyo
Together We Can Do It	Gilbert A. Haggart, CLU, LUTCF
Free the Children	Craig Kielburger*
A Curious Situation	D. Scott Brennan
Sand Stories	Joe Castillo*
Dream Big	Emmanuel Kelly**

*Due to copyright restrictions, this presentation is not being recorded.
**Due to copyright restrictions, the musical performances in this presentation are not being recorded.

11:30 a.m. – 5:30 p.m.

ConneXion Zone

PCC Hall B

See ConneXion Zone booklet for session schedules and speaker information.

11:30 a.m. – 5:30 p.m.

MDRT Power Center Store

PCC Hall B

12 p.m. – 1:30 p.m.

Lunch Session: Successfully Navigating Change

Ariane de Bonvoisin / Marriott Grand Ballroom, Salon H

Change is the word of the year and the decade. It is one of the most important business skills right now. It is a competitive advantage. Those who successfully navigate change will thrive. Come away from this session with a better understanding of the barriers to change and strategies for changing past behavior patterns and achieving the life changes you desire.

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

Focus Sessions: 2 p.m. – 3 p.m.

Life Insurance for the Long-Run

Sun Chan Hwang / Session Room: PCC 113 BC

Life insurance expert Hwang discusses life insurance in terms of understanding diversified clients' needs while introducing easy-to-implement and interesting sales strategies. Using vivid personal experiences that led him to MDRT membership, including a hiking trip he made through the Himalayan Mountains, he shares how to demystify life insurance for customers, focusing on its core values. His unique perspective introduces the topic of selling life insurance in a new light.

This session is presented in Korean language only.

Risk & Protection Products

Double Your AUM and Increase Your Revenue by 50 Percent in One Year

Robert Berman and David Marc Rosell / Session Room: PCC 201

In early 2011, Rosell's firm went through a new strategic planning process that resulted in a unique business development and strategic marketing plan. Under Berman's direction, Rosell doubled his firm's AUM and increased its revenue by 68 percent in one year. The campaign later won the top national award for excellence in direct marketing. Learn how to do the same for your business, and how to diversify your revenue streams, market to get the specific type of clientele you can serve most effectively and profitably, how to differentiate your firm — and have fun doing it all.

Marketing/Branding | General

The PraxMax Project: How the Super-Producers Become Great and Stay Great

Michael Roby / Session Room: PCC 114 Auditorium

Financial advisors are always looking for an edge. Elite advisors — those grossing USD 1 million per year or more — utilize specific strategies that provide it. Many advisors missing this type of production lack a few essential strategies and tactics to take their business to a stratospheric level. They just don't know what are often simple keys to mega-production. Hear Roby's findings in The PraxMax Project, which stands for "Practice Maximization" — maximizing every aspect of your business without creating a black hole of complexity and problems for the advisor.

Practice Management | General

How to Double Your Revenue and Increase Your Free Time

John Infanti, CLU, ChFC / Session Room: PCC 204

In today's competitive environment, the successful owner of a financial services firm needs to run their practice like a business. Infanti explains how to develop a bottom-up firm structure that creates specialized silos, concentrating on specific practice areas with team members that drive customer acquisition, retention and revenue growth. Gain an understanding of the importance of developing a personal strategic plan forgrowing your assets — and how to defeat the "paralysis of analysis" by teaching team members to transfer their best ideas into action.

Practice Management | Advanced

Thriving While Surviving

George B. Sigurdson, CLU / Session Room: PCC 113 A

A cancer diagnosis changes a life, but does it change the business you have built? In Sigurdson's case, the business thrived while he battled cancer throughout 2012. He shares his business philosophy, practice and the importance of critical illness insurance that allowed his business to thrive while he took a year off and survived.

Risk & Protection Products | General

The Missing Pieces of the Financial Planning Puzzle

Kevin Lynch, CLU, ChFC / Session Room: Marriott Grand Ballroom, Salon E

Are you a true financial planning professional? Or are you one of the thousands of practitioners who call themselves financial planners, yet prepare plans with missing pieces? As kids, we all put together jigsaw puzzles. Sometimes we received a puzzle with missing pieces, which was very frustrating. Unlike child's play, however, when you are designing a financial plan, you cannot afford to have any missing pieces. Lynch explains the most important piece missing from most financial plans and why you can't leave it out.

Mandarin | Spanish | Risk & Protection Products | General

Mature Simplicity — Ahead to the Past

Russell Collins, Dip LI / Session Room: PCC 103

Life insurance has to be sold, and the key to this sale, Collins says, is communication skills. People buy what they understand — not what they don't. They buy your advice first, and your product last. The fact-finding meeting is not about gathering facts — it's about building relationships by asking questions that build trust and eliminate competition. Collins discusses questions guaranteed to produce insurance sales and how to transfer the answers to these questions into a one-page sales solution that will dramatically increase your closing rate into successful sales.

Japanese | Cantonese | Sales Ideas/Strategies | General

Billions for Charity

Bruce W. Etherington, CLU, ChFC / Session Room: PCC Ballroom A

If you're looking to expand or diversify your services, a charitable or philanthropic line of business can be extremely successful and rewarding. Etherington shows how he maximizes his clients' abilities to contribute to their favorite causes, enabling them to give more than they thought they could and leave even more when they die. His presentation covers capital preservation, explains how to incorporate philanthropic services into your practice and shows you how to acquire higher-net-worth clients who will use your new services.

Korean | Mandarin | Cantonese | Top of the Table | Open to all attendees

Economic and Capital Markets Update

George Cook / Session Room: PCC 111 AB

Cook reviews the current state of the economic landscape, both domestically and globally. He also shares insights into challenges or "headwinds" facing our country and global markets — along with promising signs of improvements or "tailwinds" that can offer potential investment opportunities, with time allotted for a Q-and-A and discussion session.

Top of the Table | Open to all attendees

The Washington Update: A Political Overview for Investors and Financial Advisors

Andrew Friedman, J.D. / Session Room: PCC 108 AB

At the beginning of 2012, Friedman predicted the Supreme Court would uphold President Barack Obama's health care reform law, that Obama would win re-election, and that the country would face four more years of divided government. In 2013, among other areas, Washington is likely to consider a deficit reduction plan that could involve major changes to entitlement programs such as Social Security and Medicare and a reform of the tax code. Tax reform, if successful, would have a significant impact on investors. Friedman provides strategies investors and financial advisors can consider to take advantage of (or protect against) potential changes arising from these federal initiatives, including specific tips for investment, wealth transfer and retirement planning.

Wealth Management / Retirement Planning | General

Finding Balance With Work, Life and Success

Richard W. Sawyer, CLU, ChFC / Session Room: PCC Ballroom B

The Whole Person concept encourages us to achieve balance in all aspects of our lives; and for most, if not all of us, it is a challenge. Using lessons learned from more than 37 years in the business, Sawyer provides specific steps you can take to help balance the personal aspects of your life with your business, techniques to differentiate yourself from the competition in your work, as well as specific ways to deal with challenges we all face in both our personal and business life. Gain better insight into who you are and how others see you to balance your life for success.

Japanese | Spanish | Whole Person | General

3 p.m. – 3:30 p.m.

Relaxation Break

Marriott Franklin Hall 11 – 13 or PCC 112 AB

Need a break from the hustle and bustle of the meeting? Take advantage of the relaxation breaks offered between Focus Sessions on Monday and Tuesday afternoons. The sessions, lead by a professional yoga instructor, include light stretching and chair exercises to re-energize you for the rest of the day.

Note: No special clothing required. Come as you are. Space is available on a first-come, first-served basis.

Profitable Transition From Commissions to Fee-Based

Asvin Chauhan, Dip FA, MIFS / Session Room: PCC 111 AB

Moving from traditional commissions to a fee-based system can seem daunting. Chauhan shares the successful strategies he used on his six-year journey to engage existing clients, move up market with new prospects and to make his business cash flow more predicable and profitable.

Practice Management | General

The Formula for Success

Eunice Chen / Session Room: PCC 114

Want to grow your prospective client list from 30 to 3,000? Learn how to build your personal networks with quality leads. Chen shares her disciplined working techniques to help you achieve your next production level.

This session presented in Mandarin language only.

Sales Ideas/Strategies | General

How to Use the Low-Interest Environment to Drive Life Sales

Tom Hegna, CLU, ChFC / Session Room: PCC Ballroom B

Think this low-interest rate environment is a negative to your business? Think again! Learn exciting and dynamic life insurance sales ideas from Hegna, a past Main Platform speaker and expert in life insurance, annuities, retirement and financial planning. His ideas are specifically designed for the current rate environment. Have your best year ever using these practical and simple concepts. Find out how to use life insurance with senior citizens; why life insurance is really a women's issue; the importance of tax diversification; simple estate planning concepts and much more.

Korean | Cantonese | Risk & Protection Products | General

Picking up the Paper Clips: It's the Little Things That Count

Sarah J. Kaelberer, CFP, ChFC and E. Dennis Zahrbock, CLU, CFP / Session Room: PCC Ballroom A

Kaelberer and Zahrbock walk you throught their sales prcoess, step by step, to share how by paying attention to the little things and knowing how it is all connected, you can build a sales and service process that leads to consistent referrals. Learn how to properly set the stage for increased sales, note small details that will wow the client and wrap it all up with an action-oriented checklist you can use in your business immediately.

Japanese | Spanish | Mandarin | Sales Ideas/Strategies | General

A Tale of Two Minds*

Paul Santoro / Session Room: PCC 204

Santoro explains how to better engage the emotional side of the brain to help financial professionals engage effectively with worried clients and prospects, move cash into longer term investments and help clients stay on course. Look beyond the "what" of behavioral finance to uncover some of the primal reasons investors make bad decisions. Discover tools and strategies to help manage and influence emotion-driven client behavior with the goal of achieving improved investor outcomes.

**Due to copyright restrictions, this presentation will not be recorded.*

Wealth Management/Retirement Planning | General

Increase Your Influence With a Fully Invested Brain

Phyllis T. Strupp, MBA / Session Room: PCC 103

You can boost production without sacrificing your personal life if you take charge of your most important asset — your brain. Personal strengths use brain areas unevenly, causing active areas to become exhausted and less-active areas to get sluggish. Strupp offers a fun, interactive look at the practical Brain Portfolio Tool™ to identify underinvested brain areas and rebalance your brain portfolio. By building a fully invested brain, you will improve self-awareness and increase your influence on others to get more done with less effort.

Japanese | Spanish | Whole Person | Advanced

Focus Sessions: 3:30 p.m. – 5 p.m.

Ensure Your Web Marketing Brands, Builds and Boosts Your Practice

Lorrie Thomas Ross, MA / Session Room: PCC 113 A

Websites and social media tools don't make marketing magic — it's how they're used that will elevate your business. Learn from Ross, a nationally recognized marketing expert and author, five factors for Web and social marketing success, including the basics of what a website should communicate and making it look its best. Then, explore a strategic framework model to help you develop a powerful Web marketing strategy, explaining marketing buzzwords and statistics. After developing a plan, discover ways to critically evaluate what to manage in-house versus outsource.

Marketing/Branding | General

The Rules of 8 to Be (and Stay) Gr8!

James W. Ruta, BA, RHU / Session Room: PCC 113 BC

In 2011, Ruta realized he needed to set an example for his children by losing weight. But after shedding about 30 pounds, he collapsed from a cardiac anomaly that stopped his heart for one minute, helping him gain a new perspective. Coming so close to death helped him realize just how tremendous a value life insurance and the right perspective can provide. Learn his specific tips that are "simple, but not necessarily easy" for taking advantage of "The Art of High Performance." Ruta explains how to rearrange your ideas, resources and behaviors to consistently maximize your value and results.

Practice Management | General

The Top 22 Overlooked Uses of Life Insurance in 2013

Philip Kavesh, J.D., LL.M. / Session Room: PCC 201

Would you like to sell one more big life insurance case each month? With the coming estate tax law changes, 2013 presents numerous tax and non-tax opportunities to sell life insurance that you may overlook. Learn these — and how to specifically present them to prospects — from Kavesh, one of the nation's leading estate planning attorneys. He explains how to use the new 2013 estate tax laws to motivate prospects to purchase life insurance, how to identify other, non-estate tax related insurance sales opportunities, how to "script" the presentation of these opportunities and more.

Risk & Protection Products | Advanced

The 10x Mind Expander®

Dan Sullivan / Session Room: Marriott Grand Ballroom, Salon E

Highly successful financial advisors in the 21st century have a huge advantage because they can transform their results by changing their vision of the future to one that's even bigger — 10 times bigger. In this interactive "mind-expander" session, Sullivan explains how to create a "10x" future framework for looking at your present capabilities, resources and opportunities, so you can immediately become more productive and profitable. Learn to adopt a new way of thinking, communicating and taking action that makes everything you've previously achieved in your career seem like just a warm-up.

Cantonese | Korean | Top of the Table | Open to all attendees

I Bought an iPad. Now What?

Jim D'Amico / Session Room: PCC 108 AB

Using your iPad just to check email and watch YouTube videos? iPad and notebook users are discovering this new technology is also a great business tool. Learn how to navigate the iPad's many features, and discover apps to make you more productive and your life easier.

Out of the Box | General

4:30 p.m. – 5:30 p.m.

Quarter Century Club (Quarter Century Club members only)

Marriott Liberty Ballroom

5:30 p.m. – 6:30 p.m.

Top of the Table Reception (Top of the Table members only)

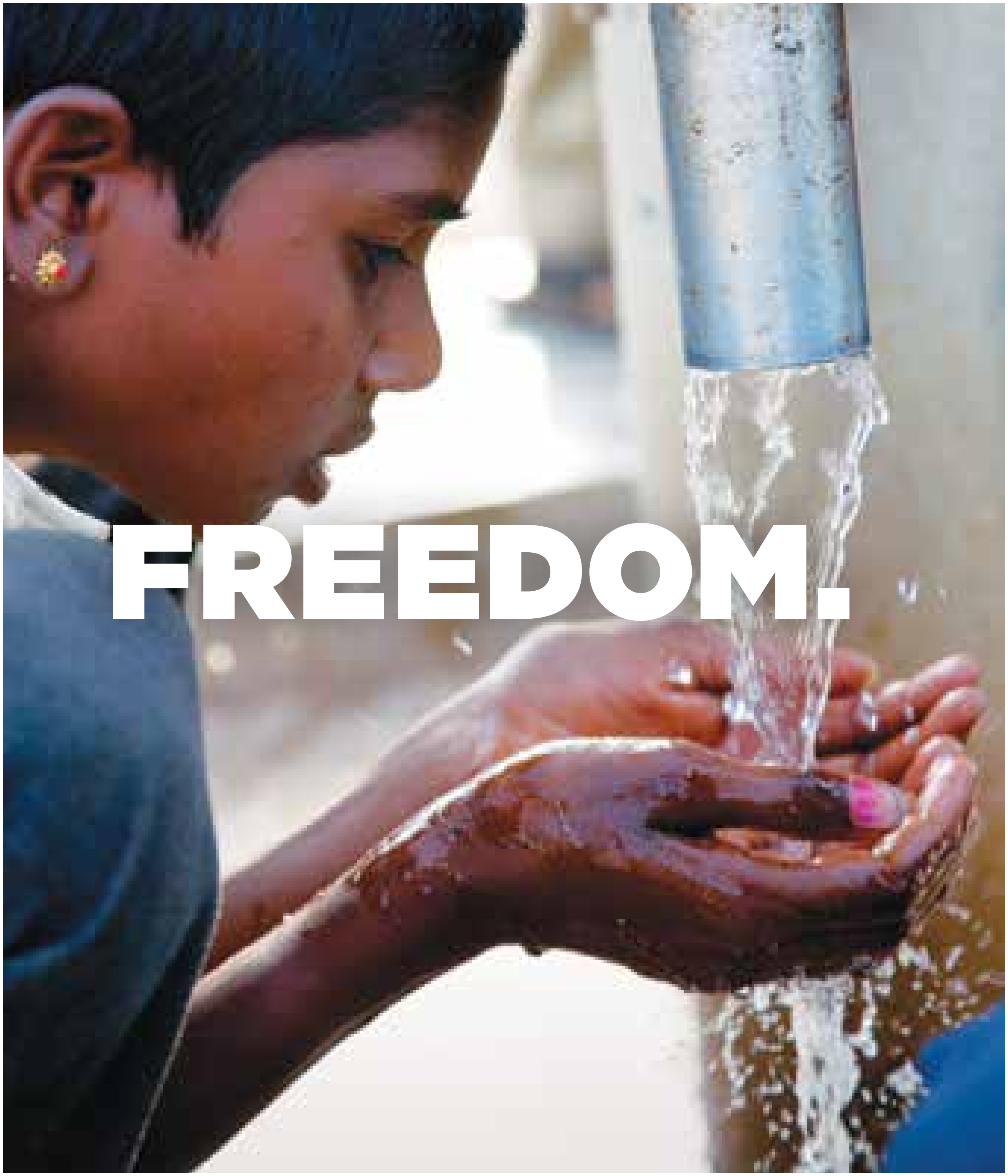
Marriott Independence Ballroom

6 p.m. – 8 p.m.

Wine Uncorked

Bus will depart between 5:30p.m. – 5:45 p.m. from PCC, corner of 12th Street and Arch Street East (located directly across from Reading Terminal Market)

Learn how to tune in your senses and turn on your palate at Ristorante Panorama — home of the Guinness World Records' "World's Largest Cruvinet/Winekeeper." Taste six of the most popular white and red grape varieties, along with light food bites, to enjoy the world of wine without fuss or pretension. Ticket includes six wine tastings per person, light food bites and transportation.



Freedom is having access to a clean and dependable source of water. When you support the MDRT Foundation's Promise Appeal, you are part of an MDRT movement to assist Free The Children's global Adopt a Village program. Stop by the MDRT Foundation Booth in the MDRT Power Center Store to donate **USD 200** to provide education, health care, clean water, food and income opportunities for children and families in need supported by our global grant programs. Help break the cycle of poverty by creating sustainable change. **www.mdrtfoundation.org**

MDRT FOUNDATION

free the children | we are the change

Tuesday, June 11, 2013

6 a.m. – 6:45 a.m.

Zumba

Marriott Franklin Hall 1–2

Refer to page 12 for description

6 a.m. – 7:15 a.m.

Breakfast Session: Totally Mental Makeover

Michael C. Anthony / Marriott Grand Ballroom, Salon H

Get ready for great content and a whole lot of fun. Michael C. Anthony's "Totally Mental Makeover" is an inspiring program that will both entertain and motivate you to reach for the next level. How does this happen? Anthony uses his unique style of comedy mind-reading to extend the reach of his message. He can tell you what word you are thinking of, the amount of change in your pocket and so much more. Your mind will be blown and inspired at the same time!

Note: breakfast service will begin at 6 a.m. and end promptly at 6:30 a.m.

7 a.m. – 4 p.m.

Registration and Interpretation Headsets

PCC Center Hall B

8 a.m. – 11:30 a.m.

Main Platform

PCC Hall A / Doors open: 7:15 a.m. / Entertainment begins: 7:25 a.m.

Presiders	Jennifer A. Borislow, CLU, and Michelle L. Hoesly, CLU, ChFC
Un-Marketing	Scott Stratten
A Call Against Complacency	Dambisa Moyo, Ph.D., and Phillip E. Harriman, CLU, ChFC
The Master Glass Blower	Michelle L. Hoesly, CLU, ChFC
Take the Stairs	Rory Vaden
Intentional Happiness	Allison Massari
No Such Word as "Can't"	Tony Gordon
Sand Stories	Joe Castillo*
Moments of Destiny	Wintley Phipps**

**Due to copyright restrictions, this presentation is not being recorded.*
***Due to copyright restrictions, the musical performances in this presentation are not being recorded.*

TUESDAY

11:30 a.m. – 5:30 p.m.

ConneXion Zone

PCC Hall B

See ConneXion Zone booklet for session schedules and speaker information.

11:30 a.m. – 5:30 p.m.

MDRT Power Center Store

PCC Hall B

12 p.m. – 1:30 p.m.

Lunch Session: The Power of Passion and Personality*

Connie Podesta / Marriott Grand Ballroom, Salon H

Today's new breed of customers are bargain-hunting, demanding, indecisive, Internet-savvy, overwhelmed and very selective about with whom they do business. Knowing how to sell yourself and connecting immediately to each customer's individual buying style is way more important than price, product, marketing or territory. Podesta, award-winning speaker, author and executive career/life coach, delivers powerhouse strategies to help you increase sales, profits, good will and your customer base.

*Due to copyright restrictions, this session is not being recorded.

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

Focus Sessions: 2 p.m. – 3 p.m.

Active Listening for Effective Communication

Gabriela Farb / Session Room: PCC 108 AB

Your clients have a lot to tell you — effective listening is key to improving your long-term relationship with them and boosting your performance. Farb, a renowned sales coach, discusses ways to develop good listening skills and techniques for communicating effectively to get the most out of your partnership with clients and prospects.

This session presented in Spanish language only.

Practice Management | General

Your Attitude Determines Your Performance — Principles to Succeed

Nobuhiro Otsuka / Session Room: PCC 113 BC

There are clear principles to succeed, according to Otsuka. Two core attributes are consistency and balance. The basis of your life, he says, must be your "philosophy of life" and "vision for life." Based on this foundation, he explains how to set goals, develop plans and execute daily. Learn how Otsuka manages his activities, reaches toward higher goals, and gains knowledge and skill, all while fostering balance through his private life, per the Whole Person concept.

This session presented in Japanese language only.

Whole Person | General

Branding Yourself for Success

William J. Rossi, CFP, ChFC / Session Room: PCC Ballroom B

What is branding? Think of Porsche … speed and style. Think of Volvo … safety. Neither is right nor wrong — they are different, but they are both recognizable brands based on the credibility of what they deliver to their clients. Rossi explains how to set yourself apart from the rest — and be perceived as the best. Learn how to identify your brand, and how to build a process to deliver, support and reinforce it.

Korean | Mandarin | Spanish | Marketing/Branding | General

The Untapped Frontier — Professional Partnerships with Financial Advisors

Anthony A. Martin, CFP, MBA / Session Room: PCC 113 A

As a successful financial advisor, significant marketing efforts are typically devoted to accountants and attorneys, but overlook the target audience that potentially has the highest return on investment. That audience is other financial advisors. Learn how the best in the business leverage their relationships and expertise to create mutually beneficial opportunities driving more business more efficiently. Martin uses real-life examples to illustrate the potential of these relationships, problem areas to avoid and the best way to structure them.

Practice Management | General

Closing the Performance Gap

Charles Hollander / Session Room: PCC 111 AB

Every advisor's mission is to grow their practice, but some clearly do a better job than others. Most advisors are playing the most important game of their life with yesterday's playbook, and it no longer works. Learn the four factors leading to the advisor's business productivity crisis, why advisors should respond to the factors now, and how to respond through a four-stage strategic planning framework you can implement immediately. Leave practicing new levels of focus, commitment and accountability to make your vision of your business a reality.

Practice Management | General

The Art and Science of Selling Disability Insurance Protection

Irwin C. Cohen / Session Room: PCC 204

Cohen provides a complete and comprehensive guide to everything you need to know to succeed in selling disability income protection insurance. Whether you are a new advisor or a veteran agent, Cohen helps you discover sound and substantive ideas on how to find people to sell to, how to get appointments with them, how to qualify, present, close and place large amounts of income protection insurance into an agreement.

Risk & Protection Products | General

Life Insurance as an Asset Class

Richard M. Weber, MBA, CLU / Session Room: PCC Ballroom A

By defaulting to popular myths and clichés, non-insurance advisors may obstruct their client's need to address their genuine needs and uses for life insurance. Weber shifts the focus and terminology by showing how basic and advanced life insurance concepts can be explained in the language of financial and investment planning. This reduces advisor resistance while differentiating the agent. The result is advisors who encourage their clients to make smart decisions around life insurance properly acquired — and actively managed.

Japanese | Cantonese | Risk & Protection Products | Advanced

Boomer Retirement Tsunami: Windfall Profits for MDRT Members Who Catch the Wave

James P. Ruth, CFP, ChFC / Session Room: PCC 201

The baby boomer generation will deliver "windfall profits" to members who successfully differentiate their retirement-planning practice. Ruth briefly discusses some of the demographics driving the opportunity and the common thread that virtually all boomers share. Learn how to create and use concept guides that establish you as a retirement expert, produce referral events that create a buzz, leaving clients eager to introduce you to friends and business associates, and generate a unique wealth and retirement report that establishes you as the go-to retirement advisor in your community.

Sales Ideas/Strategies | General

Transitioning Your Business Model Over Time

Marvin H. Feldman , CLU, ChFC, Jim E. Rogers, CLU, CFP, Marc A. Silverman, CLU, ChFC, Michael L. Weintraub, CLU / Session Room: PCC 114 Auditorium

This brand-new, interactive question-and-answer session features a panel of past Top of the Table Divisional Vice Presidents discussing subjects of importance to the audience's practices and clients. Moderated by Marc Silverman, the current Top of the Table member panelists share their wisdom and guidance on a variety of topics — including succession planning, how high-end producers can benefit from the succession planning transition and more.

Top of the Table | Open to all attendees

The Absolute Way to Top of the Table

Karl Fredrick Frank, CFP, MBA / Session Room: Marriott Grand Ballroom, Salon E

Hear Frank, a perennial Top of the Table producer, explain how a family tragedy brought him into the business and lead to his success. He shows you how he eliminates sales pressure and objections from the start by telling the "absolute" truths about retirement in the United States. This paradigm shift in thinking reveals the "hidden-in-plain-sight" costs of Uncle Sam's plans to pay for unfunded liabilities, and he presents Roth IRAs and life insurance in a manner both serious and fun.

Korean | Mandarin | Wealth Management/Retirement Planning | General

I Can Handle It

Rachael Alexander, M.D. / Session Room: PCC 103

Being human means we experience emotions such as frustration, anger, worry and resentment. When we struggle to handle these emotions, they can have a negative effect on how productive we are in the workplace. These emotions are driven by our fearful, Childlike Self. Alexander discusses practical ways to handle these emotions, allowing us to regain our power and move into our Adult-Self. When we do this, we can take responsibility to ensure we are a success in the workplace benefiting ourselves, our team and the organization as a whole.

Cantonese | Whole Person | General

3 p.m. – 3:30 p.m.

Relaxation Break

Marriott Franklin Hall 11–13 or PCC 112 AB

Need a break from the hustle and bustle of the meeting? Take advantage of the relaxation breaks offered between Focus Sessions on Monday and Tuesday afternoons. The sessions, lead by a professional yoga instructor, include light stretching and chair exercises to re-energize you for the rest of the day.

No special clothing required. Come as you are. Space available on a first-come, first-served basis.

Focus Sessions: 3:30 p.m. – 4:30 p.m.

Business-Owner Marketplace Made Easy

Jeffrey M. Wadsworth, MBA, CFP / Session Room: PCC 114 Auditorium

Learn how to ask for USD 10,000, USD 50,000 and USD 100,000 life insurance premiums in an easy and effective manner. Wadsworth shares powerful sales concepts within the context of the inspirational story he gave on the Main Platform last year about the tragic death of one of his best clients. Leave this dynamic presentation with many powerful ideas you can use the minute you get back home to help you achieve Court of the Table and Top of the Table.

Marketing/Branding | Advanced

The Stronger Your Team, the More Successful Your Company

Fred Matulka / Session Room: PCC 201

Matulka, whose approach to the issue of employee productivity comes from an experiential standpoint, provides participants with specific, objective data, allowing them to understand how to improve employee productivity and performance — while also improving the ROI on employee costs. Discover how to identify and recognize personality traits that impact the different responsibilities within your company, and how to apply them to real people. Matulka explains what you can do as a manager to motivate and ensure the success of your staff by recognizing how their profiles match up to the job.

Practice Management | Advanced

How to Go From Zero to USD 200 Million of AUM in 10 Years

Devang Patel / Session Room: PCC 103

With no prior financial experience and without a natural market, Patel built a thriving financial advisory practice in just 10 years, with more than USD 200,000,000 in assets under management. He explains the three items that allowed him to achieve this: Mastering the science of behavioral finance, developing skills to overcome objections to investment fees and return expectations, and how to create a unique client service experience for endless referrals.

Cantonese | Mandarin | Wealth Management / Retirement Planning | Advanced

Measuring What Matters

Ralph Antolino Jr., J.D., CLU / Session Room: PCC Ballroom B

Antolino delivers an impactful message to MDRT members on developing and measuring customer satisfaction. He believes customer happiness is the ultimate benefit or measure of the work he does for his clients, and this concept has helped him achieve and maintain his production beyond Top of the Table levels for many years. This idea is transferrable and beneficial to MDRT members and their clients around the world. By incorporating these thoughts and tools into their lives, MDRT members and their clients can develop stronger bonds, better business and personal relationships — all culminating in a greater sense of happiness.

Japanese | Korean | Cantonese | Whole Person | General

Focus Sessions: 3:30 p.m. – 5 p.m.

Make Every Moment Count

John Cremer, FSPA / Session Room: Marriott Grand Ballroom, Salon E

Imagine if you could determine the type of client you are dealing with as easily as identifying the color of their clothes. Cremer examines the six types of people and teaches you how to turbocharge your communication with each one. This skill enables you to build trust and rapport rapidly by using the specific trigger words and concepts guaranteed to appeal to each type.

Spanish | Mandarin | Practice Management | General

Digilogue: The Convergence of Digital and Analogue Marketing

Anders Sorman-Nilsson, LLB (Hons), MBA / Session Room: PCC 113 A

Do you feel digitally disrupted? Are you wondering how you can maintain face-to-face interactions and nurture profitable client relationship in a future that seems increasingly dehumanized and digitized? Stop choosing, and find the translational sweet spot between the digital and the analogue — the "digilogue." Join Sorman-Nilsson as he provides you with a one-page, tailored digilogue strategy map to implement in your unique business, a strategic understanding of the constantly shifting digital landscape, and concrete, practical knowledge on how to market your thought leadership expertise.

Practice Management | General

What You Need to Know NOW to Stay in the LTC Insurance Market

Phyllis Shelton / Session Room: PCC 113 BC

Shelton explains why opportunities with long-term care insurance are greater than ever, despite rate increases, carriers exiting the market and tighter underwriting and repricing strategies. She also shares the latest happenings in long-term care insurance compared to the overall picture of health care reform. Learn how to sell more long-term care insurance in a cost-effective way; how to explain the need for long-term care insurance as part of the solution to health care reform (and how to replace lost commissions for the producer); and how to customize benefits in today's traditional and combination life/LTC or annuity/LTC products to the client's specific needs.

Risk & Protection Products | Advanced

Achieve Your Dream and Leave Your Legacy

Norman G. Levine, CLU, ChFC / Session Room: PCC 108 AB

Frequent Main Platform speaker Levine provides a step-by-step process for leaving a legacy that makes a positive impact on your personal world. Learn how to effectively help clients achieve their personal aspirations through financial advising, thus helping you achieve your own.

Sales Ideas/Strategies | General

The Pathway to Freedom

Wayne Cotton, CLU / Session Room: PCC Ballroom A

Are you overworked, overloaded or overwhelmed? Is your practice personality or process-driven? Is your business model built on labor or leverage? Have you made the transition from complicated sophistication to mature simplicity? Cotton offers practical advice drawn from his years of living in the House of Pain. He'll discuss ADD (advisor diversion and distraction), the "busy mind" syndrome, his "Principles of Growth," precision marketing and the value of a tandem team approach to building a sustainable, scalable, sale-able business.

Japanese | Korean | Spanish | Top of the Table | Open to all attendees

Retire-EASE: A Process to Ease Clients Into Retirement

Briggs A. Matsko, CFP, CRPC / Session Room: PCC 204

Matsko demonstrates a uniquely defined process for guiding advisors and their clients through the income distribution phase of the retirement planning process, called "EASE." EASE consists of four steps that help people define their priorities through interactive technology in order to develop a customized financially sound retirement plan. The result instills a sense of confidence, defines economic freedoms and helps maintain financial independence and dignity throughout retirement.

Risk & Protection Products | Advanced

Women's Networking Event

Chris Leach, Dip PFS, Anne-Marie Lee Li Mei, ChFC, CLU, Diane L. McCurdy, CFP, EPC, Ana Sofia Rodriguez / Session Room: PCC 111 AB

In the time-honored MDRT tradition of sharing our best ideas, MDRT Court of the Table and Top of the Table female members discuss the obstacles they have encountered and share the strategies they have developed to help them perform at the highest levels. This question-and-answer session, moderated by Sarah J. Kaelberer, CFP, ChFC, provides an opportunity to pick up tips for achieving professional and personal success from some of MDRT's top-producing female members.

General

4:30 p.m. – 5:30 p.m.

Quarter Century Club (Quarter Century Club members only)

Marriott Liberty Ballroom

5:30 p.m. – 6:30 p.m.

Top of the Table Reception (Top of the Table members only)

Marriott Independence Ballroom

5:30 p.m. – 7:30 p.m.

Brewmaster's Delight

Fieldhouse Sports Bar

Guided by a beer master, learn about the art of brewing beer and food pairings. Then, enjoy sample beers from several of Philadelphia's breweries at the Field House Sports Bar, located just steps away from the convention center. Each ticket includes six beer tastings and appetizers.

Wednesday, June 12, 2013

7 a.m. – 2 p.m.

Registration

PCC, Hall B

7 a.m. – 6 p.m.

Interpretation Headsets

PCC, Hall B

Focus Sessions: 9 a.m. – 10 a.m.

Idea Exchange

English / Session Room: PCC 103
Cantonese / Session Room: PCC 108 AB
Japanese / Session Room: PCC 201
Korean / Session Room: PCC 113 BC
Mandarin / Session Room: PCC 114 Auditorium
Spanish / Session Room: PCC 204

In these interactive sessions, participants are invited to share ideas that have helped them increase productivity and generated professional and personal improvement.

Sixty Sales Ideas That Work — in 60 Minutes

David Batchelor, Dip PFS, CFP and Simon John Gibson, Dip PFS /
Session Room: PCC Ballroom B

In this fast-paced world, where technology is changing what we do so quickly, it helps to arm yourself with as many quick, easy-to-implement sales techniques as possible. Join Batchelor and Gibson as they present a series of 60 tips in 60 minutes — really! Whether you are new to the financial services industry or a seasoned professional, Batchelor and Gibson promise to deliver at least three ideas to every attendee. Listen as they share their best sales advice from others, from each other and from MDRT, to show how doing things just a little differently can have a big impact.

Sales Ideas/Strategies | General

Making Public Speaking Fun

Brian H. Ashe, CLU / Session Room: Marriott Grand Ballroom, Salon E

Research has shown public speaking ranks higher than fear of death on the pain scale. MDRT past President Ashe provides practical suggestions for increasing the effectiveness of presentations and decreasing the stress of making them, whether for a boardroom presentation, the kitchen table or a meeting. Covered topics include: knowing your audience and topic, timing and speech organization concerns, use of humor, voice and cadence, personal appearance and effective use of speaking area, podium and teleprompter.

Out of the Box | General

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

From Group to Great

Stanley Tse Lap Yee / Session Room: PCC 108 AB

Think big, work different — this is Yee's key to success. Join him as he shares his secret to gaining trust and maintaining a long-term relationship with corporate clients. He later explores the protection gap between basic employee benefits and personal goals and expectations, then goes on to demonstrate the skill of cross-selling other insurance and financial products to group members, further extending to their family members.

This session presented in Cantonese language only.

General

From Survive to Thrive — Highly Efficient Practice Marketing

Corey A. Metz, CLU / Session Room: PCC 103

Running your business like an entrepreneur requires finesse. Metz reviews all of his marketing systems, including how he gets in front of prospects and referrals ideas that work. Learn his unique process of tracking calls, appointments, meetings and sales. If you've hit your ceiling or continue to have the same results in overall production/revenue, you can easily add five to 10 concrete and practical marketing ideas from this session to your practice immediately to propel you to the next level.

Japanese | Korean | Marketing/Branding | General

The Actual Secret to Soft Selling in a Virtual World

Colin R. Parkin, DipFA, Cert CII (MP) / Session Room: PCC 113 BC

Parkin discusses how to thrive in a virtual office environment running night school classes for clients, liability audit and company will. The eight-year Top of the Table member uses sales ideas built on the backs of these practices and provides ideas you can implement in your practice immediately, boosting your production level and making you more virtually savvy. Learn how to go from a basic to sophisticated investor in no time.

Practice Management | General

Using Annual Review Planning to Solidify Client Relationships

Keith M. Gillies, CFP, ChFC / Session Room: PCC 114 Auditorium

Learn how to engage your clients by sending them checklists and a concerns sheet for their consideration as you set year-end appointments to review their insurance and financial strategies. Gillies explains how to familiarize yourself with key financial and tax return documents to discuss with your clients for an effective year-end review. He also reviews other financial considerations for longer-term planning, including medical, education, estate and retirement funding strategies.

Practice Management | General

Sales Secrets: How to Sell Less Term and More Perm

Jeffrey Ranz, CFP, CLU / Session Room: PCC 204

Many clients come into offices asking for term life insurance. Ranz points out that often it is due to a lack of knowledge about how term really works and the other choices and options available to them. Using his tips daily will have your clients asking for permanent insurance — the "when" — versus term insurance — the "if." Drive your sales by learning simple, client-friendly ways to illustrate universal life versus whole life, as well as mortgage life insurance.

Risk & Protection Products | General

Anatomy of Disability Insurance: Opportunities, Landmines and Deficiencies

Lawrence Schneider / Session Room: PCC 113 A

Schneider explains how to stay competitive and get more than your share by building fences around your clients with products, knowledge and ideas to protect you and your clients if they become disabled. Learn about group disability insurance and its deficiencies/shortcomings in order to make sure your client is sufficiently covered. Will your client be happy with LESS than 60 percent of income being protected (reverse discrimination)? What can you do to make sure ALL facets of your client's concerns are covered? Discover how to boost your disability sales with business applications of disability insurance, which will improve your relationship with your client and more.

Risk & Protection Products | Advanced

Sixty Sales Ideas That Work — in 60 Minutes

David Batchelor, Dip PFS, CFP and Simon John Gibson, Dip PFS / Session Room: PCC Ballroom B

In this fast-paced world, where technology is changing what we do so quickly, it helps to arm yourself with as many quick, easy-to-implement sales techniques as possible. Join Batchelor and Gibson as they present a series of 60 tips in 60 minutes — really! Whether you are new to the financial services industry or a seasoned professional, Batchelor and Gibson promise to deliver at least three ideas to every attendee. Listen as they share their best sales advice from others, from each other and from MDRT, to show how doing things just a little differently can have a big impact.

Spanish | Mandarin | Sales Ideas/Strategies | General

The Very Best of MDRT

Anthony S. Bongiorno, CFP, FCPA / Session Room: Marriott Grand Ballroom, Salon E

Learn what Bongiorno has learned from 38 years of MDRT membership that has enabled him to sell more life insurance than anyone in Australia's history. Hear his tips from the very best speakers he has heard in 45 years of selling life insurance.

Japanese | Spanish | Cantonese | Top of the Table | Open to all attendees

What Do You Say After You Say Hello?

Angus Donald McQueen, Dip CII, Dip PFS / Session Room: PCC Ballroom A

What you say and do next after meeting someone increases or decreases the likelihood of them doing business with you. Twelve-time Top of the Table member McQueen demonstrates a simple engagement process and a fresh approach to the first meeting, which has moved him to bigger and bigger fee-paying clients. His insight into goal setting and engagement techniques is sure to position you differently from your competition.

Korean | Mandarin | Wealth Management / Retirement Planning | General

Living a More Powerful Life

Caroline New / Session Room: PCC 201

Your ability to succeed in life can be measured by the way you handle the challenges life throws at you. Do you allow problems to overwhelm you, or do you use them as an opportunity to step out of your comfort zone and grow? Learn how to connect more deeply with your personal power by living more intentionally and authentically. New helps you develop your leadership and communication skills in ways that will radically empower you to succeed in every area of your life.

Whole Person | General

9:30 a.m. – 10:30 a.m.

Quarter Century Club (Quarter Century Club members only)

Marriott Liberty Ballroom

9:30 a.m. – 1:30 p.m.

MDRT Power Center Store

PCC Hall B

1:30 p.m. – 5 p.m.

Main Platform

PCC, Hall A / Doors open: 12:45 p.m. / Entertainment begins: 1:00 p.m.

Presiders	Brian D. Heckert CLU, ChFC D. Scott Brennan
Living in the Fourth Lane	Matt Oeschsli
Horizons	Mark J. Hanna, CLU, ChFC
Allowing Dreams to Come True	Robert S. Blood, CLU, CFP Sarah Thissell
The Water Coolers	The Comedy Group that Sings
People Need Your Advice	Alan Parisse
Spirit of Commitment	Derek A. Dingwall
Create Distinction Through the Ultimate Customer Experience®	Scott McKain
Sand Stories	Joe Castillo*
Now Never Happens Again	Joe Castillo*

*Due to copyright restrictions, this presentation is not being recorded.

3 p.m. – 5:30 p.m.

MDRT Power Center Store

PCC Hall B

8 p.m. – 10:30 p.m.

Party on the Platform Closing Celebration

PCC Hall A

This combination concert and dance party has rapidly become an MDRT tradition. In just three hours, the Main Platform hall is transformed from a meeting room into a dance club featuring live entertainment. Enjoy celebrating with friends as the 2013 MDRT Annual Meeting comes to a close. A cash bar and light snacks are available for purchase.

Note: Cash bar. Because MDRT supports a responsible drinking policy, all MDRT-sponsored receptions will include a choice of nonalcoholic beverages. Alcohol will not be served to anyone under age 21.

MISSED SOME SESSIONS?

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

Photo by R. Kennedy for GPTMC

Speakers

Rachael Alexander, M.D., is a professional psychologist and founder of I Can Handle It! — a training company which promotes and facilitates employee behavioral change to create "higher-self" workplaces. Having 15 years of corporate training experience and as a board member of various National Mental Health organizations, she became the first U.K. training director of Feel the Fear and Do It Anyway (16 million copies sold). Her many qualifications led her to create a set of practical behavioral strategies designed to teach staff and directors how to handle destructive emotions that restrict profit and growth.

I Can Handle It
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Ralph Antolino Jr., J.D., CLU, has years of experience in financial planning, investments and insurance. He is president of Antolino & Associates, a registered representative with NFP Securities Inc. and an investment advisor representative with AA Financial Advisors LLC. Antolino is also a member of various industry associations, and his organizational memberships include a 32-year member of MDRT with 13 Top of the Table qualifications, and member and past president of the International Forum, an invitation-only organization representing the top advisors in the financial industry.

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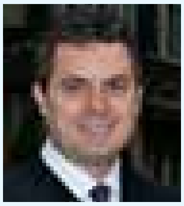

David Batchelor, Dip PFS, CFP, is managing director of the U.K.-based Wills & Trusts Group, a fee-only practice. He is a 16-year MDRT member, and besides achieving 14 Top of the Table and two Court of the Table qualifications, he also holds his Certified Financial Planner licence and is a previous Focus Session speaker.

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Robert Berman is a business development, sales and marketing guru. With a diversified background, he brings a powerful and unique approach to business development strategies for the wealth management industry. Berman has received nine awards for the most creative and successful direct marketing campaigns in the nation. He brings more than 20 years' experience in managing and implementing sales, marketing and business development initiatives for several corporations. His client list reads like a "who's who" in business, including 3M, Bank of America, Boeing and many more.

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Robert S. Blood, CLU, ChFC, is a 23 -year MDRT member and has been a financial advisor with Northwestern Mutual Life since 1980 with his wife, Jeannine. He is a Past President of both local and state NAIFA Associations, and a longtime member of both the New Hampshire Estate Planning Council and Financial Service Professionals. Blood is also a Past President and has served as a board member of the Concord Rotary Club.

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Anthony S. Bongiorno, CFP, FCPA, is a founding partner in the Bongiorno Group of Companies (Australia's first financial planning group — founded in December 1964 by his brother Joe). He holds a Bachelor of Commerce degree from Melbourne University and is a Fellow of CPA Australia with a CFP designation. Bongiorno is a 38-year member of MDRT and is Australia's second-longest serving Top of the Table member. The Bongiorno Group deals almost exclusively with doctors and dentists. Bongiorno is one of the most highly sought-after speakers in Australia, presenting between 60 and 80 talks each year.

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Joe Castillo is a bestselling author, an artist and storyteller who has developed new way of telling stories with his hands. He calls this latest innovation "SandStory." These stories have become a worldwide sensation, and he has performed for presidents, royalty, CEOs, international corporations and as a finalist on "America's Got Talent." Castillo's performances entertain, inspire and leave people with a sense of awe.

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Eunice Chen is a 18-year MDRT member with one Top of the Table and five Court of the Table qualifications. She has been an active participant in MDRT for years, serving on several committees and as a five-time Taiwan Zone Chair. Outside the organization, Chen is a bestselling author and frequent columnist, and she currently serves as an executive life planner for Prudential — Taiwan, where she brings more than 20 years of industry experience.

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Russell Collins, Dip LI, retired as a financial advisor in 2010 after 40 years of selling life insurance. A 41-year member of MDRT, he has spoken at three previous Annual Meetings on the subject of business insurance and one with his son, Matthew, on succession planning. He has established a consultancy business for mentoring and training advisors how to sell insurance in either the personal market or business owner market. A number of his mentoring aspirants have qualified for and attended MDRT meetings, and he has been an active member of the Association of Financial Advisers (Australia) throughout his career.

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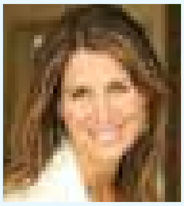

Ariane de Bonvoisin is an author, speaker and founder of The First 30 Days, her website for helping people make changes in their lives. De Bonvoisin has also hosted Change Nation, a weekly podcast where she interviewed change experts, authors, celebrities and everyday people about getting through change in their lives. She is a certified trainer for the Anthony Robbins Companies and is also featured in the documentary "The Highest Pass," a spiritual motorcycle journey through the Himalayas, released in 2012. Her latest endeavor, an iPhone app called Mindful365, focuses on helping people live consciously a day at a time.

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Brad Elman, CLU, is a 21-year MDRT member with 11 Court of the Table qualifications. He is a four-time MDRT Annual Meeting speaker and a two-time MDRT Divisional Vice President. Elman is regularly sought out by the media for information on consumer finance. A frequent guest on the NBC Bay Area News, he writes and is regularly quoted in many media outlets, both inside and outside the financial services industry. In 2003, Elman was one of the youngest recipients of the Jack Richter Award for Career Achievement, NAIFA Silicon Valley's highest honor. His true passion is volunteering in the community, where he focuses the majority of his time working with children with developmental disabilities.

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Marvin H. Feldman, CLU, ChFC, is president of the Feldman Financial Group, and president and CEO of the LIFE Foundation. He is a 39-year MDRT member, past Top of the Table Chair and 2002 MDRT President, with 31 Top of the Table qualifications. He received the Circle of Life award in 2004 and the John Newton Russell award in 2011, the highest honor for an individual by the insurance industry. Feldman was also named to Insurance Newscast's list of the 100 Most Powerful People in the Insurance Industry, North America, and is listed in "Who's Who in Business and Finance" and "Who's Who in the World."

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Karl Fredrick Frank, CFP, MBA, is a six-year MDRT member with six Top of the Table qualifications. He has spoken to thousands of people for many years and won awards for public speaking, appearing regularly both on television and in print media. Frank is the incoming president of the Colorado Financial Planning Association and the founding leader of the nonprofit Denver Financial Planning Day. He earned a CFP, MFS and MBA, but started his education with a master's degree in English. According to Frank, his innate respect for the power of stories and language permeates all of the work he does.

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Andrew Friedman, J.D., is known for predicting the outcomes of Washington deliberations and providing investors strategies for the changing political landscape. He was a senior partner with law firm Covington & Burling LLP, where he practiced for almost 30 years as head of the tax and corporate groups. He also served as tax counsel to Major League Baseball, the National Football League, the National Basketball Association and the National Hockey League. Friedman also appears on CNBC's "Squawk Box" as "Wall Street's Tax Expert," and he has been quoted in publications from *The Wall Street Journal* to *USA Today*.

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Simon John Gibson, Dip PFS, is a 14-year MDRT member with seven Top of the Table and four Court of the Table qualifications. He is the co-founder of the ABC Charitable Trust (East Anglia), a charity established to benefit children and young people in his area, and he speaks frequently around the world. Gibson loves to share, and says he has only a few original thoughts, but many brilliant ideas he's tailored thanks to the generosity of his peers.

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Tony Gordon is a 35-year MDRT member with 34 Top of the Table qualifications and a past President of MDRT. Gordon, one of the best-known names in the financial services industry, is a past Top of the Table Divisional Vice President and author of the bestselling book "It Can Only Get Better: Tony Gordon's Route to Sales Success." He now focuses his time on speaking, mentoring and a variety of business interests, coaching attendees on how to grow their financial services practice and realize their true potential.

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Mark J. Hanna, CLU, ChFC, is the Nominee to the MDRT Executive Committee. He is a 25-year MDRT member with three Court of the Table and 14 Top of the Table qualifications. An Excalibur Knight of the MDRT Foundation and a member of its Inner Circle Society, Hanna is also the CEO of Hanna Global Solutions, an employee benefits advisory and administration firm providing global human resource management solutions. His Round Table service is extensive, with service on multiple committees and task forces, as well as presentations at several Round Table meetings. He has served on many local, state and national boards of directors, including the Society of Financial Service Professionals (FSP) and the National Association of Insurance and Financial Advisors (NAIFA)—California.

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Charles Hollander is an eight-year MDRT member with eight Top of the Table qualifications. A 26-year veteran of the life insurance business, he has had the fortune to work closely with and be personally mentored by one of the industry's most respected leaders, Sidney Friedman, for 18 years. For seven years, Hollander has served on the board of directors of one of the life insurance industry's leading member organizations, the Forum 400.

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Sun Chan Hwang, a 12-year MDRT member, has been with Prudential Life Insurance Company of Korea for 12 years. Prior, he worked at Korea Exchange Bank and delivered the keynote speech at the MDRT Korea convention in 2009, becoming an MDRT Life member in 2011. Hwang specializes in life insurance, actively shares his experiences, and leads and mentors colleagues. Aside from his involvement in Habitat for Humanity and other social contribution activities, Hwang enjoys archery, playing the saxophone and running marathons. He has trekked through the Himalayan Mountains and is planning to participate in the Sahara Marathon.

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John Infanti, CLU, ChFC, was a top divisional vice president for Woodbury Financial for five years before establishing an individual clinic in practice management. Prior to his role at Woodbury, he was a highly awarded general manager with Phoenix Home Life, where he worked for 30 years. During his 16 years as general manager, his representatives were consistently were ranked as the top agents in the company. Specializing in producing customized revenue growth plans, Infanti's "Buy Back Your Time" program has helped numerous producers increase both quality family time and achieve revenue growth.

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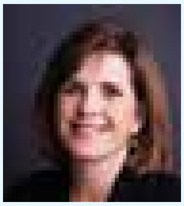

Sarah J. Kaelberer, CFP, ChFC, is a 13-year MDRT member and a nine-time Top of the Table qualifier. She has conducted Focus Sessions at MDRT and participated in a business succession panel on the Top of the Table Main Platform. She is a partner and vice president of Business & Estate Advisors Inc., which is known for strong knowledge of pension law and creativity in plan design and communication, as well as strong client relationships. Kaelberer has also authored articles in *Round the Table, Advisor Today, National Underwriter, Life Insurance Selling, Senior Advisor* and *Minnesota Law and Politics*.

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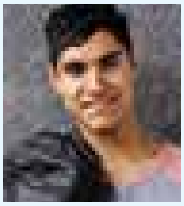

Emmanuel Kelly was born into a war zone and found abandoned shortly after. While living in an orphanage, he was selected to receive life-changing surgery in Australia 12 years ago. Kelly has always dreamed of becoming a professional recording artist. Within days of his audition for "The X Factor" in Australia, Kelly's YouTube video received over two million views, and within a year, he has captured the hearts of over 30 million people. Kelly continues to sing and record music, and inspire people with his story and his song.

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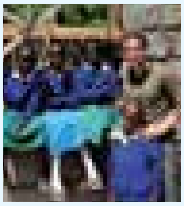

Craig Kielburger is a social entrepreneur, *New York Times* bestselling author and syndicated columnist. He co-founded Free The Children in 1995 when he was 12 years old. Today, more than 1.7 million young people are involved in its programs. In North America, the organization provides comprehensive service-learning programs, including its We Day celebrations, attended annually by more than 100,000 students from 3,000 participating schools. Internationally, the organization works in eight developing countries providing a holistic and sustainable development model, including education, health care, food security, clean water and alternative income programs. Alongside his brother Marc, Kielburger is also co-founder of Me to We, an innovative social enterprise that seeks to support the work of Free The Children by providing socially conscious products and experiences.

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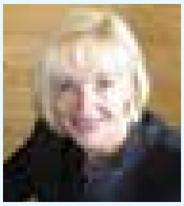

Chris Leach, Dip PFS, is a 34-year MDRT member with 12 Court of the Table and eight Top of the Table qualifications. Active in the MDRT committee system since 1982, Leach has spoken at several MDRT Annual Meetings and served on numerous committees and task forces. In 1983, she founded Chris Leach and Associates Ltd., now a leading independent financial planning firm in Cardiff, Wales, with five full-time staff members. Leach was the first woman to sit on the Life Insurance Association's executive committee, and she was elected president in 1986. A well-known industry speaker, she has addressed audiences throughout the world, has appeared on radio and television, and has been quoted in trade magazines, national newspapers and the House of Lords.

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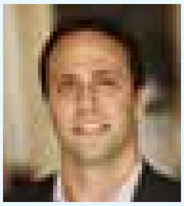

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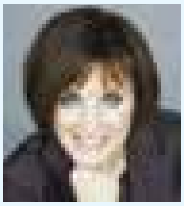

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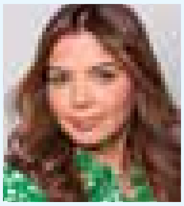

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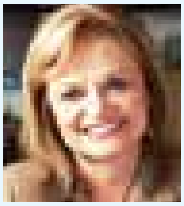

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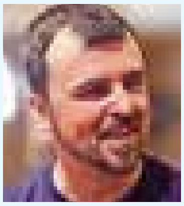

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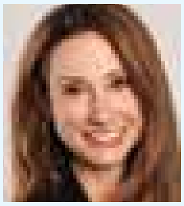

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Stanley Tse Lap Yee, RFP, CFC, is a 17-year MDRT member with two Court of the Table qualifications — as well as the 2012–13 MDRT Member Communication Committee Zone Chair for Hong Kong and Macau. He has 20 years in insurance and financial services and specializes in not only personal business, but also employee benefits and corporate pensions. He has shared his cross-selling ideas, from group business to individuals, at MDRT events in China, Hong Kong, Macau and Taiwan, helping thousands of financial advisors dramatically increase their production.

AIA—Hong Kong
Rm. 1801, 18/F Manhattan Pl Bc Iwin (G4), 23 Wang Tai Road Kowloon Bay, Kowloon, Hong Kong
852 27373888 stanley.tse@aia.com.hk

Rory Vaden, MBA, is a self-discipline strategist, co-founder of the multimillion dollar international sales training company Southwestern Consulting, and *New York Times* bestselling author of "Take the Stairs: 7 Steps to Achieving True Success." His insights on improving self-discipline, overcoming procrastination and enhancing productivity have been shared on Oprah radio, Fox News, CNN, CNBC, CBS, in *Businessweek, Entrepreneur, Fast Company, USA Today, The Wall Street Journal* and in *SUCCESS Magazine*. In addition to being a thought leader and entrepreneur, Vaden is a two-time world champion of public speaking finalist for Toastmasters International.

GDA Speakers
3500 Oak Lawn, Suite 740, Dallas, TX 75219, USA
214.420.1999 julie@edgespeakers.com www.roryvaden.com @rory_vaden

Jeffrey M. Wadsworth, MBA, CFP, is president and CEO of Wadsworth Financial Consulting LLC, a firm that specializes in retirement planning, money management, and creative insurance and tax strategies for business owners. He is a 15-year MDRT member with six Court of the Table and three Top of the Table qualifications. Wadsworth always enjoys sharing ideas and concepts with audiences throughout the country to inspire advisors to achieve the next level in their practices, and he was privileged to speak on the MDRT Main Platform in 2012.

Wadsworth Financial Consulting LLC
518 S. Camp Meade Road, Suite 5, Linthicum, MD 21090, USA
410.850.4121 wadsworthfc@comcast.net

The Water Coolers have been making both corporate and theatrical audiences laugh since 2000 with its unique blend of music and comedy performed by top Broadway singers and comedians. The Water Coolers writing team is made up of professional comedy writers and people working in the "real world," and is headed by one of the creators and co-authors behind New York's longest running comedy hit ever, Tony 'n' Tina's Wedding.

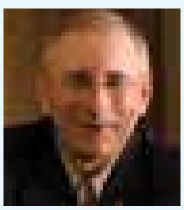
Speak Inc. (Attn: Holly Vosnos)
10680 Treena St., Suite. 230, San Diego, CA 92131, USA
847.548.2114 hvosnos@speakinc.com www.seethewatercoolers.com

Richard M. Weber, MBA, CLU, heads the consulting firm The Ethical Edge Inc. With 45 years of experience in sales, training, product design, marketing, compliance and insurance company senior management, his firm provides training and consulting services that empower life insurance agents, financial planners, advisors and their clients to explore and view life insurance in the broader context of financial planning. Weber is also the 2012–2013 national president of the Society of Financial Service Professionals.

The Ethical Edge Inc.
25A Crescent Drive, Suite 415, Pleasant Hill, CA 94523, USA
510.868.8804 Dick@EthicalEdgeConsulting.com

Michael L. Weintraub, CLU, is a 38-year MDRT member with two Court of the Table and 17 Top of the Table qualifications. He is a Life and Qualifying member, and he has Chaired committees for many of MDRT's Annual Meetings — giving speeches at three of them. He has served as Divisional Vice President for many years, spoke at six past Top of the Table Annual Meetings and was emcee for a day at the 2012 Annual Meeting. Weintraub is also immediate past chair of the Board of Directors of the Life Insurance Foundation for Education (LIFE).

Ascension Benefits & Insurance Solutions
1277 Treat Blvd., Suite 650, Walnut Creek, CA 94597, USA
925.407.0412 mweintraub@ascensionins.com



E. Dennis Zahrbock, CLU, CFP, is a 41-year MDRT member with seven Court of the Table and 18 Top of the Table qualifications, and he is the 2013 Top of the Table Chair. He has spoken at MDRT, NAIFA, The Forum and AALU. He is founder and president of Business & Estate Advisers Inc., which provides comprehensive financial planning services, 401(k) design, administration and funding services, and transition planning services. The organization manages more than USD 200,000,000 of client assets, administers more than 75 401(k) plans, and has more than a half billion dollars of life insurance in force on its clients.

Business & Estate Advisers Inc.
738 N. Wilson Ave., Rice Lake, WI 54868, USA
715.434.0440 edennis@business-estate.com
www.business-estate.com

General Information

Primary Annual Meeting Venue

Pennsylvania Convention Center (PCC)
1101 Arch St.
Philadelphia, PA 19107, USA

Official Accommodations

Philadelphia Marriott Downtown (Headquarter Hotel)
1201 Market St.
Philadelphia, PA 19107, USA

Courtyard Marriott Philadelphia Hotel
21 N. Juniper St.
Philadelphia, PA 19107, USA

Embassy Suites Center City
1776 Benjamin Franklin Parkway
Philadelphia, PA 19103 USA

Hampton Inn Center City Philadelphia Hotel
1301 Race St.
Philadelphia, PA 19107, USA

Hilton Garden Inn Philadelphia Center City Hotel
1100 Arch St.
Philadelphia, PA 19107, USA

Admission: Name Badges and Tickets

Name Badge: Your personal meeting badge is required for entrance into all sessions and events, including Main Platform, the Welcome Reception and Wednesday's Closing Celebration. (This includes events that also require a ticket.) First-time meeting attendees can be identified by their green badge. Please extend a warm welcome and a helping hand to them.

Tickets: Tickets are required to attend the Court of the Table, Top of the Table Program, and Breakfast and Lunch sessions. Members who registered in advance will find these tickets with their registration information. Lost tickets will not be replaced, and you will not be admitted into sessions without them. Tickets are not available for sale on-site. Focus Sessions are not ticketed, but plan to arrive early, as seating is on a first-come, first-served basis.

Philadelphia Information and Restaurant Reservations

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

Assisted-Listening Devices

Headsets for hearing-impaired attendees are available to members who requested the service on their advanced registration forms. Please refer to the simultaneous interpretation requirements located on Page 64 for further details.

ConneXion Zone

MDRT's rejuvenated, interactive ConneXion Zone (exhibit hall) is located in Hall B of the Pennsylvania Convention Center. ConneXion Zone will offer three days to network with fellow members, interact with sponsors and exhibitors, attend Main Platform Question and Answers, Focus Session preview presentations, and learn about the newest technology to improve productivity in the Technology Zone. This dynamic space captures the energy and excitement of MDRT's Annual Meeting!

Don't miss this valuable opportunity to obtain information on the latest equipment and services as well as tons of bite-size sessions on industry-related topics. Visit the Speaker Zone, Big Idea Theater and Technology Zone. Have an intimate discussion with top industry leaders in the Great Conversation Zone, and take time to relax in the Fun Zone. ConneXion Zone is open Sunday through Tuesday. Please refer to the Schedule at a Glance for daily hours and the ConneXion Zone booklet for sponsor and exhibitor information and a list of ConneXion Zone activities.

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

Continuing Education

Continuing education credits are not offered at the 2013 MDRT Annual Meeting.

Do not lose your badge!

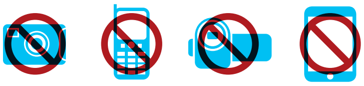
There will be a USD 995 fee for each replacement badge issued. Treat your badge as you would your passport. It is a valuable document that represents your registration investment. For lost or misplaced badges, go to the On-Site Registration Counter, located in PCC Hall B.

Download Your Own Audio Library

All 2013 MDRT members attending the 2013 Annual Meeting will have free access to an online audio recording library of the 2013 meeting's Focus and Special Sessions, including the ability to download MP3 audio files. Access to the online library will be available at www.mdrt.org beginning July 1, 2013.

Electronics

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



First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact hotel staff or visit the First Aid Office located in PCC, Lobby area outside of Hall A and Hall B.

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 Pennsylvania Convention Center. You will learn firsthand from fellow members how to get the most out of your meeting experience, including the events not to be missed! This booth is open Saturday, 11 a.m. – 4 p.m., and Sunday, 8 a.m. – 4:30 p.m.

Global Gift Fund

The Global Gift Fund is a donor-advised service of the Renaissance Charitable Foundation and endorsed by the MDRT Foundation. The Global Gift Fund is a charitable planning tool that provides you with an opportunity to meet your clients' philanthropic needs while providing a money-management opportunity for you. Stop by the Global Gift Fund Booth L 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 302 of the Pennsylvania Convention Center. A form also may be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located in Hall B of the Pennsylvania 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/2013am.

Housing Accommodations

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

Housing Booth hours are:

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

Be sure to note the checkout time and early departure fees at your respective hotel.

#MDRT2013

MDRT is tweeting live, and we want you to join us. Be sure to follow MDRT at @MDRTweet and use #MDRT2013 when you tweet about the Annual Meeting.

If you don't have a Twitter account and need help setting one up, look for members wearing an "MDRTweet Team" ribbon. 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.
- Meet members who have the same interests as you.
- Take a picture with your smartphone and post it to Twitter.
- Search #MDRT2013 to see what people are saying and to find out about special events and giveaways.

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 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 those members who want immediate access to these recordings.

Lost and Found

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

Lunch Options

The Pennsylvania Convention Center has concession areas located throughout the facility. A food court will be located in the back of the ConneXion Zone in Hall B. Beverages, light snacks and lunch may be purchased.

Main Platform

Main Platform sessions will begin Monday morning in Hall A of the Pennsylvania Convention Center. The official 2013 MDRT meeting name badge is required for admittance, and seating is on a first-come, first-served basis. Doors will open 45 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 10	8 a.m. – 11:30 a.m.
Tuesday, June 11	8 a.m. – 11:30 a.m.
Wednesday, June 12	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. Manuscripts will not be translated. (Note: Printed copies of manuscripts are not available for sale.)

MDRT Foundation Booth

The MDRT Foundation enriches the lives of both MDRT supporters and people in need worldwide supported by our life-changing grant programs. As a result of generous contributions from MDRT members and our corporate sponsors, the MDRT Foundation has awarded more than USD 28 million in grants to fund community development, medical research, educational and social services, along with many other charitable causes. This year, the MDRT Foundation is partnering with Free The Children — an international charitable organization that provides sustainable solutions to break the cycle of poverty for children and families around the globe. You can make a donation to the Foundation's Promise Appeal, which will support Free The Children and other charitable organizations funded by our global grant programs. Learn how you can assist a charitable organization in your own community through your MDRT Foundation.

New this year! It is now easier for you to make a donation to the MDRT Foundation's Promise Appeal. You'll find a personalized donor card in your registration packet. Just check the gift amount box to make your donation, then stop by the MDRT Foundation Booth, located in the MDRT Power Center Store, and join your fellow MDRT members to empower people in need worldwide.

MDRT Mentoring Program

› Participate in a completely revised program.
› Increase your productivity.
› Develop a business successor.
› Help new producers achieve MDRT-level production.
› Discover new markets.
› Renew your passion for the business.

For more information, contact Patti Pereyra at ppererya@mdrt.org or +1 847. 993.4936.

MDRT Power Center Store

The MDRT Power Center Store, located in Hall B of the Philadelphia 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 enables you to purchase many of the inspirational messages you just heard. Meet many of the speakers who motivated you in the Power Center Speaker's Corner. Find educational products on DVD, CD, 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 his or her 2013 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.

Power Center open hours:

Saturday	11 a.m. – 5p.m.
Sunday	10 a.m. – 5 p.m.
Monday	11:30 a.m. – 5:30 p.m.
Tuesday	11:30 a.m. – 5:30 p.m.
Wednesday	9:30 a.m. – 1:30 p.m.
	3 p.m. – 5:30 p.m.

PLEASE NOTE: In order to provide for the safety of our attendees, any personal items left unattended in any session room will be confiscated by Security. Also, luggage will not be allowed to be brought into any session room at any time. Your understanding and cooperation is appreciated.

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 Pennsylvania Convention Center. Attendees can get information about the Annual Meeting, as well as information about Philadelphia and the surrounding area.

PGA Meeting Involvement Booth

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

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session at 4:30 p.m. on Saturday, June 8, in the Marriott Grand Ballroom, Salon E.

Quarter Century Club

A special meeting place has been reserved for MDRT members with 25 years or more of MDRT membership. The Quarter Century Club is located at the Marriott Hotel in the Liberty 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 PCC Hall B, will be available the following times:

Saturday, June 8	11 a.m. – 6 p.m.
Sunday, June 9	7:30 a.m. – 7 p.m.
Monday, June 10	7 a.m. – 4 p.m.
Tuesday, June 11	7 a.m. – 4 p.m.
Wednesday, June 12	7 a.m. – 2 p.m.

MDRT would like to thank the 2013 Annual Meeting sponsors

MetLife

PLATINUM SPONSOR

PennMutual

BRONZE SPONSOR

Sponsors as of April 15, 2013

Responsible Drinking Policy

Because MDRT supports a responsible drinking policy, all MDRT-sponsored receptions will include a choice of nonalcoholic beverages. Alcohol will not be served to anyone under the age of 21.

Seating

Seating for all sessions, excluding Main Platform reserved seating, will be on a first-come, first-served basis. In consideration of your fellow attendees, please remember that saving seats is prohibited. Also, please do not leave any personal belongings in any session rooms. Due to fire marshal codes, no one may be admitted once Focus Session rooms are filled to capacity. Please be respectful of MDRT and PGA Traffic Task Force volunteers if you arrive too late to be admitted to the session.

Simultaneous Interpretation

English is the official language of the 2013 MDRT Annual Meeting. MDRT has provided simultaneous interpretation of the Main Platform presentations and selected Focus Sessions in the following 12 languages: Bahasa Indonesia, Cantonese, Greek, Hindi, Japanese, Korean, Mandarin, Polish, Portuguese, Spanish, Thai and Vietnamese. Language-specific Focus Sessions will be offered in Cantonese, Japanese, Korean, Mandarin and Spanish. See the daily Focus Session descriptions for details and schedules.

MDRT provides 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 the equipment is returned undamaged at the end of the meeting, the credit card voucher will be returned, and no charge will have been made.

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

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

Special-Needs Seating

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

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 sponsors and exhibitors under provisions of a signed Sponsors and Exhibitors Agreement and other than with the expressed written permission of the Executive Committee, is not permitted.

5. Members who furnish MDRT membership lists may be placing their membership in jeopardy. Likewise, the MDRT Membership Directory is not to be used or loaned for any commercial purpose or other reasons, nor is any portion of it to be reproduced without the expressed prior written permission of the MDRT.

6. Recruiting or attempted recruiting of personnel or agents of one company or firm by persons of another company or firm is not permitted during the meeting or in connection therewith.

7. Audio or videotape recording or still photography, including Main Platform, is not permitted.

8. Members who wish to use credit privileges at official MDRT hotels shall make such arrangements directly with the hotel. Where credit privileges are granted and used, full payment shall be made within 60 days from the first of the month following the Annual Meeting.

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

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

Code of Ethics

Members of the Million Dollar Round Table should be ever mindful that complete compliance with and observance of the Code of Ethics of the Million Dollar Round Table shall serve to promote the highest quality standards of membership. These standards will be beneficial to the public and 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 will reflect favorably on the insurance and financial services profession and MDRT.

6. Determine that any replacement of an insurance or financial product must be beneficial for the client.

7. Abide by and conform to all provisions of the laws and regulations in the jurisdictions in which you do business.

Statement of Antitrust and Legal Compliance

There shall be no negative discussions of commercial companies or products. There shall be no discussion or activity for the purpose of any legal compliance preventing any person or persons from gaining access to any market or customer for goods 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.

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 recordings of such events or activities.

Anti-Harassment

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.

Special Recognition

2013 Management Council

D. Scott Brennan
President

Jennifer A. Borislow, CLU
Immediate Past President

Michelle L. Hoesly, CLU, ChFC
First Vice President

Caroline A. Banks, APFS
Second Vice President

Brian D. Heckert, CLU, ChFC
Secretary

Ross Vanderwolf, CFP
Divisional Vice President,
Annual Meeting PDC

Scott Roger Lebin, RFC
Divisional Vice President,
Annual Meeting PGA

Hamilton P.B. Poynor, CLU, AEP
Divisional Vice President,
Best Practices, Section 1

Deddy Karyanto Ir
Divisional Vice President,
Best Practices, Section 2

Godfrey Phillips, FChFP, JP
Divisional Vice President,
Best Practices, Section 3

Peter H. Dodd, MSFS, CLU
Divisional Vice President, Finance

Charles E. McDaniels, CLU, ChFC
Divisional Vice President,
Innovation

Timothy M. Reis, LUTCF
Divisional Vice President,
Special Projects

Anand A. Jathan, RFC, Cert CII
Divisional Vice President,
Membership Communications 1

Dorin Roxana Israelian
Divisional Vice President,
Membership Communications 2

Michael J. McNeil, CLU, ChFC
Divisional Vice President,
Membership

E. Dennis Zahrbock, CLU, CFP
Divisional Vice President,
Top of the Table

Gilbert A. Haggart, CLU, LUTCF
MDRT Foundation President
(Ex-officio member)

2013 MDRT Foundation Officers

Gilbert A. Haggart, CLU, LUTCF
President

Brent R. Kimball, CFP, ChFC
Vice President

Roger A. Seim, MSFS, CLU
Secretary

Robert N. Garneau, CLU, ChFC
Treasurer

Barbara A. Pietrangelo, CFP, ChFC
Immediate Past President

2013 Program Development Committee

Ross Vanderwolf, CFP
Divisional Vice President

Daniel M. Boardman, CLU, CFP
Chair, Main Platform

Alessandro M. Forte, Cert PFS
Chair, Special Sessions

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

Roger A. Seim, MSFS, CLU
Chair, ConneXion Zone

Regina Bedoya, CLU, ChFC
Assistant Chair, Main Platform

Greg Gagne, ChFC
Assistant Chair, Main Platform

JoAnn Favia, CLU, ChFC
Assistant Chair, Special Sessions

Brad J. Myers
Assistant Chair, Focus Sessions

Edward C. Skelly, CLU, ChFC
Assistant Chair, Focus Sessions

Sam Baldwin, CFP
Focus Session, Captain

Bev Carlyon, FChFP, CFP
Focus Session, Captain

Aaron Hammer, LUTCF
Focus Session, Captain

Andy Lord, CLU, ChFC
Focus Session, Captain

Bill Kanary
Focus Session, Captain

John Demboski, CFP
Focus Session, Captain

Tracey Devonport
Focus Session, Captain

Seung Bong Lee
Focus Session, Captain

Jennifer Mann, MBA, CLU
Focus Session, Captain

Steve Plewes, CLU, ChFC
Focus Session, Captain

Laurie A. Leja, CLTC
ConneXion Zone, Captain

James M. McEvoy, CLU, AEP
ConneXion Zone, Captain

Kerry Wallingford, CLU, ChFC
ConneXion Zone, Captain

Juli McNeely
ConneXion Zone, Captain

2013 Program General Arrangements

Scott Roger Lebin, RFC
Divisional Vice President

Aurora L. Tancock, FLMI, CFP
Chair, Member Logistics

David R. Wilson, CLU
Chair, Member Enhancement

Todd D. Hruby, LUTCF
Chair, Member Services

D. Kyle Atkins, CLU, CFP
Task Force Director, Traffic General

Rino V. Cipparrone, CFP, CLU
Task Force Director,
Traffic Main Platform

Craig Alan Lilley, CFP, CLU
Task Force Director,
Traffic Sessions

J. Forrester DeBuys III, CLU, AEP
Task Force Director, Entertainment

Hidenori Miki, TLC
Task Force Director,
First Time Experience

Pecky Wong So Ping, FChFC, MBA
Task Force Director,
Meeting Involvement

Yuka Nakahara-Goven, MBA, CLU
Task Force Director, Power Center

Anthony Engrassia, LUTCF, ChFC
Task Force Director, Registration

David Pritchard, DipPFS
Task Force Director,
Speaker Relations – Main Platform

Michael P. Austin, CFP
Assistant Director, Traffic General

Manuel Dy Chuaunsu
Assistant Director, Traffic General

James J. Grabinski, FICF, LUTCF
Assistant Director, Traffic General

Brandon Green, CLTC, LUTCF
Assistant Director, Traffic General

Egor Kosolapou
Assistant Director, Traffic General

W. Robin Christensen, FICF, LUTCF
Assistant Director,
Traffic Main Platform

Thomas R. McCoy
Assistant Director,
Traffic Main Platform

Santhosh M. Sunny
Assistant Director,
Traffic Main Platform

Brian K. Hall, CFP, CLU
Assistant Director, Traffic Sessions

Hsiao-Ching Hung
Assistant Director, Traffic Sessions

Alain C. Lanthier, CFP
Assistant Director, Traffic Sessions

Anne-Marie Lee, ChFC, CLU
Assistant Director, Traffic Sessions

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

Tamami Okuyama
Assistant Director, Traffic Sessions

David W. Andreoli
Assistant Director, Entertainment

Adam Steven Blumberg
Assistant Director, Entertainment

Larry Gillman
Assistant Director, Entertainment

Brian S. Horton, CFP, RHU
Assistant Director, Entertainment

Patric Leung Wai Ming, CFP, FChFC
Assistant Director,
First-Time Experience

Scott S. Paterick, CLU, ChFC
Assistant Director,
First-Time Experience

Andrew R. Torelli, CLU, ChFC
Assistant Director,
First-Time Experience

Peter F. Cote
Assistant Director,
Meeting Involvement

Jay Hauenstein
Assistant Director,
Meeting Involvement

Thomas F. Levasseur, CLU, CLTC
Assistant Director,
Meeting Involvement

Penelople Ashley Scardifield
Assistant Director,
Meeting Involvement

Clifford G. Canavera, CFP, CLU
Assistant Director, Power Center

Priti Ajit Kucheria, LUTCF, CFP
Assistant Director, Power Center

Fabian Lau Tim Mun
Assistant Director, Power Center

Chie Yazawa
Assistant Director, Power Center

Bob Zhang
Assistant Director, Power Center

Eva Ho Yee Wah, LUTCF
Assistant Director, Registration

Matthew T. Hoesly, CFP, ChFC
Assistant Director, Registration

Lancia Liu
Assistant Director, Registration

Paul S. McCready, RFC, CFP
Assistant Director, Registration

Adrian P. Baker
Assistant Director,
Speaker Relations – Main Platform

Jay M. De Finis
Assistant Director,
Speaker Relations – Main Platform

John L. Gilfoil, CLU, CFP
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 APRIL 15, 2013):

Clifford G. Adams, CLU, ChFC
Troy, Michigan

Peter M. Andel, CLU
New York, New York

Paul Arst, CLU
Baton Rouge, Louisiana

Douglas D. Austin, CLU
Soquel, California

Edgar O. Barrett, CLU
Huntington, West Virginia

Clark E. Bening, CLU, ChFC
Des Moines, Iowa

Marty Berg, CLU, ChFC
La Crescenta, California

John J. Bradley, CLU
Quincy, Massachusetts

J. David Briggs
Colorado Springs, Colorado

Robert T. Brown Jr.
Easton, Maryland

William T. Burnham Jr., CLU, ChFC
Jackson, Mississippi

Ronald M. De Baets, CLU
Encinitas, California

Myles R. Firey Sr., CLU
Buffalo, New York

G. Howard Frey, CLU, ChFC
Pittsburgh, Pennsylvania

Sammy J. Grezaffi, CLU, RFC
New Roads, Louisiana

Lawrence A. Guarinello
Englewood Cliffs, New Jersey

Harry W. Hedburg Jr., CLU, ChFC
Stockton, California

David B. Huddleston, CLU, ChFC
Champaign, Illinois

Yuen Chiu Hung
Kowloon, Hong Kong

Morikatsu Ikeda, TLC
Tokyo, Japan

Edwin T. Johnson, CLU
Newtown, Pennsylvania

J. Fred Johnson Jr., CLU
Chattanooga, Tennessee

Lee Montgomery Koster
Missoula, Montana

Edward W. Leon, CLU, MBA
Ripon, California

Erico J. Lenzi
Stockton, California

Yehuda Livne
Jerusalem, Israel

Arifin Lukmansyah
Jakarta, Indonesia

Merle Mattenson, CLU, CFP
Highland Park, Illinois

Joseph James McCann Jr., LUTCF
Pittsburgh, Pennsylvania

Donald C. McCune
Somerset, Pennsylvania

Timothy Raymond McQuade, CLU, ChFC
Neillsville, Wisconsin

K. F. Moore
Cook, ACT, Australia

Randy G. Moore
Saskatoon, Saskatchewan, Canada

Raymond J. Munger
Dayton, Ohio

Michael F. Murphy
Adelaide, SA Australia

Hubert S. Puckett Jr., LUTCF
Benton, Arkansas

Sheldon Robinson, CLU, ChFC
Skokie, Illinois

Thomas S. Rogers Jr., CLU
Charlotte, North Carolina

Stan Schwartz, CLU, ChFC
Bakersfield, California

Gordon C. Shipley, CLU
Montreal, Quebec, Canada

Eugene La Foy Smith
Germantown, Tennessee

John E. Spellman
Lima, Ohio

Nathan Paul Straus, CFP
Daniel Island, South Carolina

Maurice D. Sumney, CLU, ChFC
Portage, Michigan

Ken Unger, CLU, ChFC
City of Industry, California

H. E. Welch, CLU
Tulsa, Oklahoma

Val Wheeler, LUTCF, RFC
Ardmore, Oklahoma

Photo by J. Smith for GPTMC

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

*Deceased

YEAR	PRESIDENT	COMPANY	MEETING LOCATION	MEMBERS
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	Fountainebleau, Miami Beach, Florida	10,987
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	20,598
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	39,340
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
2011	Julian H. Good Jr. CLU, ChFC	Creative Financial Solutions, New Orleans, Louisiana	Georgia World Congress Center, Atlanta, Georgia	35,908

Special Guests

AS OF APRIL 15, 2013

Carmina Abad
CEO
MetLife Mexico SA

Ranga Abeynayake
Director, Life Division
Ceylinco Insurance PPLC

Pamela Arestegui
Director, Agents and General Managers
AXA

Somnuk Aroonsukrujee
CAO
ING Life PCL

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

Guillermo Barraza
Director, Life and Health
AXA

Tomasz Bartuzel
President
Polish Association of Financial and Insurance Advisors

Nancy Behrens
VP Life/Health/ Mutual Funds
State Farm

Sofía Belmar
Executive Director, Employee Benefits
MetLife

Chad Benjamin
Sales and Marketing Field Liaison
State Farm

Thomas Burkhard
Chief Distribution Officer
Ameritas

John Cai
CEO
AIA China

Christopher Calabro, CLU, ChFC
Vice President, Career Marketing
Ohio National

Olivia Campbell
Sales Coordinator
Sagicor Life Jamaica Ltd.

Ariel Cantos
Chief Agency Officer
The Philippine American Life & General Insurance Company

Liam Carberry
Director
Professional Insurance Brokers Association Ltd.

Jim Carbone
National VP, Career Distribution
Principal Financial Group

Amy Chan
Head, Talent Agency Development Department
AIA Hong Kong

Joe Cheng
CAO
AIA Hong Kong

Ying Yeung Cheng
Assistant General Manager, Agency Development
ING Hong Kong

Jack Chiasson, CAE
CEO
NAILBA

Chin Chung Wen
CAO
AIA Singapore Pte Ltd.

Hwa Jeong Choi
Vice President
Kyobo Life

Chul Soon Shin
Regional Chief Marketing Officer
Prudential Life Korea

Man Su Chung
Deputy Senior Manager
Kyobo Life Insurance

Jamie Coltman
CFO
TNP Financial Services Advisory Group

Surajit Das
Agency Manager
Life Insurance Corporation of India

Curtis Dass
President
Trinidad & Tobago Association of Insurance and Financial Advisors

James Scott Davison
Executive Vice President
OneAmerica Financial

Patrice De Marigny
General Manager, Adviser Distribution, Auckland
Sovereign

Richard Dunkerley
Head, Marketing Life and Investment
Zurich Life

Howard J. Elias
2013 President-Elect
GAMA International

George Estock
General Manager
Sagicor Life Insurance Company

Caroline Feeney
Vice President
Prudential Financial

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

Victor Feldmann
Chief Agency Officer
Seguros Monterrey New York Life

Lalith Fernando
General Manager, Marketing and Distribution
HNB Assurance PLC

Matthew Fishman
Regional Vice President
Sun Life Financial

Brad Fox
CEO
Association of Financial Advisers Ltd.

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

Bonnie Godsman
Vice President, Development
GAMA International

Salvador Gómez
Director, Commercial and Private Business
MetLife

Kevin Goss
Head of Adviser Distribution
Comminsure

Amrish Goyal
Head, Sales Development
IndiaFirst Life Insurance Company Ltd.

David Grant
Senior Vice President and CAO
Manulife

Helen Gryparis, LUTCF
President
Panhellenic Association of Insurance Advisors

Salah Halawi
Agency Director, Lebanon
MetLife Alico Lebanon

Garry Hale
Chairman
Personal Finance Society

Simon Harris
Executive Manager, Dealerships
Asteron Life

Thomas Harris
Senior Vice President, Distribution
The Penn Mutual Life Insurance Company

Thomas Harte
President-Elect
NAHU

He Zhiguang
President
New China Life

Eleanor Hendy
President
LIA Ireland

Marcelo Hernández
Executive Director, Private Business
MetLife

Chula Hettiarachchi
Chief Operating Officer
Asian Alliance Insurance PLC

Michelle Hoskin
Managing Director
Standards International Ltd.

Thomas Houle
Vice President, National Sales Manager
Nationwide Financial

Jane Hue
Assistant Director, Group Distribution
AIA Group Ltd.

Gary Huffman, CLU, ChFC
CEO
Ohio National

Oujin Hwang
Senior Vice President and CMO, Life Planner Operations
Prudential International Insurance

Bandit Jiamanukoonkij
Deputy CEO and Chief Distribution Officer
Thai Samsung Life Insurance PCL

Maximo Joaquin Jr.
General Manager, Chief Distribution Officer
Pru Life UK

Kevin Jones
CEO
MCIS Zurich Insurance Berhad

Joseph Jordan
Author, Speaker, Consultant

Yannis Kantoros
General Sales Manager
Interamerican Hellenic Life

Sethu Karuppan
President
National Association of Malaysian Life Insurance and Financial Advisors

Wilford Kavanaugh, CLU, ChFC
CEO
Allstate Financial

Koh Hong Kwan
Head, Centre for Excellence
Great Eastern Life Singapore

Koh Kok Seng
Business Development Director, Agency Distribution
Prudential Assurance Company Singapore Pte Ltd.

Alok Kumar
Country Resident Manager
LIC International

Luc Labelle
CEO
La Chambre de la Securite Financiere

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

Christopher Lawe
President
Jamaica Association of Insurance and Financial Advisors Ltd.

Henrique Leão
Senior Training Manager
Prudential of Brazil

Li Shia Lee
Director, Retail Services
Phillip Securities Pte Ltd.

Li Xiaojing
Assistant President
D. Tong Insurance Sales and Service Ltd.

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

Fabio Lins de Castro
President and CEO
Prudential of Brazil

Bill Lisle
CEO
AIA Group Ltd.

Kevin Liu
Vice President
Transglobe Life Insurance Inc.

Liu Min
Assistant of General Manager
Ping An Life Insurance Company

Harley Lockhart, CLU, ChFC
Chair
Advocis National

Laszlo Major
Group Leader
Generali-Providencia Zrt.

JoAnn Martin, CPA, FLMI
President and CEO
Ameritas Life Insurance Corp.

George Mavrelis
Director Insurance Operations
Interamerican Hellenic Life

Rex Mendoza
President and CEO
AIA Philam Life

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

Helder Molina
CEO
Mongeral AEGON

Kevin Molloy
Senior Vice President
AXA

Jad Morcos
Agency Superintendent
MetLife Alico Lebanon

P. Nandagopal
Managing Director and CEO
IndiaFirst Life Insurance Company Ltd.

Osmar Navarini
Commercial Officer
Mongeral AEGON

Christine Nigro
Divisional President
AXA

Michael Nowak
President
Association of Financial Advisors Ltd.

Thomas O'Donnell
Assistant Vice President
New York Life

Pean Han Ong
Chief Agency Officer
Allianz Life Insurance Malaysia Berhad

Gregory Ostergren
Chairman, President and CEO
American National

Brigitte Parent
Senior Vice President, Individual Insurance and Investments
Sun Life Financial

Klearchos Pefanios
Deputy General Manager, Sales and Training
International Life

David Pierce, MA, MSM
Vice President, Individual Distribution
MetLife

Raymond Phillips Jr., CLU, LTCP
2013 Chair
NAILBA

Greg Pollock, CFP
President and CEO
Advocis

Ryan Robert Quinn
Senior Vice President
AIA Korea

Gerardo Rabinovitz
CMO
Prudential Seguros Argentina

Stephen O. Rothschild, CLU, ChFC
Chair
Life and Health Insurance Foundation for Education

Shah Rouf
Managing Director
AIA Insurance Lanka PLC

Larry Rybka
President
ValMark Securities

Marco Salinas
CMO
Prudential

Elise Sanders
South Australian State Manager
AIA Australia

Christopher Sandquist, CLU, ChFC
Vice President, Marketing Management
Prudential Seguros Argentina

Chris Schell
Agency Vice President
State Farm

Jerry Semler, CLU
Chairman Emeritus
The companies of OneAmerica

Atanu Sen
Managing Director and CEO
SBI Life Insurance Company Ltd.

William J. Shelow, Jr., CLU, ChFC
President
LifeMark Partners Inc.

Stuart Silverman
CEO and Founder
Fusion Advisor Network

Robert O. Smith, CLU, ChFC
President
National Association of Insurance and Financial Advisors

David Stertzer, FLMI
CEO
Association for Advanced Life Underwriting

Alice Szepietowski
Field Programs and Recognition
Prudential

Angelo Tai
CEO
MetLife China

Arlyn Tan
2013 President
Life Underwriters Association of the Philippines

Geoffrey Tan
Head of Training and Agency Development Department
AXA Philippines

Jeffrey Tan Jet Yeng
President
Insurance and Financial Practitioners Association of Singapore

Patrick Teow
Regional Chief Agency Officer
Prudential Services Singapore Pte Ltd.

Federico Toro Bala
Director, Sales Strategies
Seguros Monterrey New York Life

Donna Trana
Assistant Vice President, Marketing
State Farm

Gopal Vachhani
Manager Life Products
Kingstar Life Insurance Corporation LIC

Steven Valerius, FLMI
President, Individual Divison
Ameritas

Debashree Varma
Country Head, Retail Agency
SBI Life Insurance Company Ltd.

Rene Vazquez
Director Strategy, Private Commercial Business
MetLife

Mario Vela Berrondo
CEO
Seguros Monterrey New York Life

Andre Viljoen
Regional Head
Liberty Life Regional Headquarters

Thomas J. Von Riesen, CLU, ChFC
President-Elect
Association for Advanced Life Underwriting

Timothy Walsh
President and CEO
Farm Family Life Insurance

Robert Wasky
Vice President
Prudential Financial

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

Richard M. Weber, MBA, CLU
President
Society of Financial Service Professionals

Mark Wilkerson, CFP, CLU
President, Individual Life and Financial Services
OneAmerica

Jeff Wong, LUTCF, FChFP
2013 President
The Life Underwriters Association of Hong Kong

Jill April Wood
General Manager, Life
MAPFRE Panama

Robert John Wylie
President and CEO
ING Life Korea

Masami Yagi
Senior Vice President and Senior Consultant
Gibraltar Life Insurance Company

Ed Youmell
Vice President, Brokerage and Alliance Sales
MassMutual Financial Group

Samuel Yung
Executive District Director
AIA Hong Kong

Anna Zbyszewska-Hryniewicz
Training Manager
AVIVA Poland

Zhang Wei
Vice President
Taikang Life Insurance

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Future Meeting Dates

MDRT Annual Meetings

Toronto, Ontario, Canada, June 8–11, 2014

New Orleans, Louisiana, USA, June 14–17, 2015

Top of the Table Annual Meetings

Scottsdale, Arizona, USA, October 9–12, 2013

San Francisco, California, USA, September 17–20, 2014

MDRT Experience

Kuala Lumpur, Malaysia, February 13–15, 2014

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