MDRT®
ANNUAL MEETING
2014
JUNE 8–11
TORONTO

Program Book

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

MDRT®

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Welcome to Toronto and the 2014 MDRT Annual Meeting!

Dear MDRT Members and Guests

Welcome to the 2014 Million Dollar Round Table Annual Meeting and the beautiful city of Toronto! We have a great meeting planned and I appreciate that you took time out of your busy schedules to attend. I have been to 35 Annual Meetings and left each one feeling energized and with innovative concepts to put into my practice. I am confident you will leave here with new ideas, new friends and a new outlook on life.

The meeting will open with a reception, "A World of Colour and Lights" that celebrates our global MDRT membership and the inspiration we will be experiencing this week. Please join me there.

This program book is your guide to meeting sessions and events. Inside you will find a schedule for each day, a map to help you locate key areas throughout the convention center, and detailed information on presentations and speakers. I encourage you to visit the ConneXion Zone, as we have interactive and informative sessions planned. You can also meet with exhibitors and sponsors to learn about products and services you can use to advance your career.

After three days of Main Platform, Focus Sessions, Idea Exchanges, Special Sessions and events, you will return home with renewed enthusiasm for our profession and knowledge you will be able to use to better serve your clients and grow your business.

The MDRT Annual Meeting is a place of camaraderie and collaboration. It is a place where the best in the world share their insight and ideas. Enjoy every minute.

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

Sincerely,

Michelle L. Hoesly, CLU, ChFC
2014 President
Million Dollar Round Table

PRIME MINISTER · PREMIER MINISTRE

I am pleased to extend my warmest greetings to everyone attending the 2014 Annual Meeting of the Million Dollar Round Table (MDRT). I would also like to welcome all of the international delegates who have travelled to Toronto to participate in this event.

Founded in 1927, MDRT comprises over 38,000 life insurance and financial services professionals from more than 450 companies and 74 countries. MDRT members are committed to serving the needs of their clients while maintaining the highest standards of ethics and performance in the industry.

This year's event offers an important chance to share your knowledge with your peers and to gain new perspectives from the many guest speakers, educational sessions, and networking activities that have been planned. I would like to commend the organizers for putting together a program that is sure to be stimulating and rewarding.

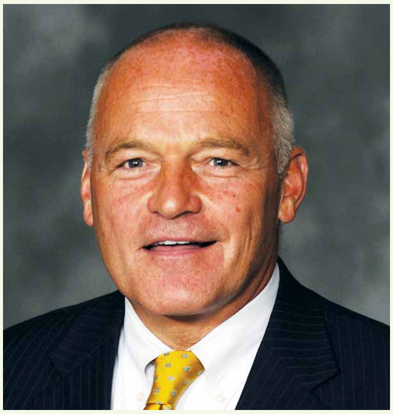
Please accept my best wishes for a productive and enjoyable meeting.

The Rt. Hon. Stephen Harper, P.C., M.P.

OTTAWA
2014

MDRT Executive Committee

Michelle L. Hoesly, CLU, ChFC, of Norfolk, Virginia, is the MDRT President and a 35-year member, with three Court of the Table and 11 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 2009 Top of the Table Chair. She has attended 35 Annual Meetings and is a Legion of Honor Excalibur Knight of the MDRT Foundation, serving as a member of its Board of Trustees from 2005 to 2007. Hoesly is also a member of the Inner Circle Society. She is an internationally recognized speaker who has spoken at several MDRT Annual Meetings as well as MDRT's Boomertirement Industry Summit in 2007, and has appeared on CNN. She is frequently quoted on financial issues by major publications, including *The Wall Street Journal*, *Kiplinger's* and the *Financial Times*. In 1985, she joined three other MDRT members in establishing the Make-A-Wish Foundation of Eastern Virginia and served as president of the founding board.



D. Scott Brennan, of South Bend, Indiana, is the Immediate Past President of the Million Dollar Round Table (MDRT) and is 31-year MDRT member with one Top of the Table and 10 Court of the Table qualifications. Brennan has been a speaker at more than 10 MDRT meetings, is a member of the Quarter Century Club and a Legion of Honor Excalibur Knight and Inner Circle Society of the MDRT Foundation. A graduate of Indiana University, he was named the South Bend Life Underwriter of the Year in 1994, the Hoosier Life Underwriter of the Year in 1998 and the Indiana Mass Mutual Agent of the Year in 2002 and 2003. He is a past president of The Forum 400; a member of the Association of Advanced Life Underwriting; is a past board member of the LIFE Foundation. In 2011, The Forum 400 gave him their first Humanitarian Award. He has served his community as a past president of: The Downtown South Bend Rotary Club; The Scholarship Foundation of St. Joseph County; Indiana University Alumni Club of St. Joseph County; Morris Park Country Club; and St. Anthony Parish Council.

Caroline A. Banks, APFS, of London's West End, is MDRT's First Vice President and a 25-year MDRT member, with 20 Top of the Table honors. She is Managing Director of Caroline Banks and Associates, one of the first firms in the U.K. to be recognized with the prestigious Chartered Financial Planning designation. Banks is additionally active in the New Model Adviser movement in the U.K., and her firm was awarded inclusion in *Citywire*'s Top 100 Advisers in 2013, which recognizes outstanding achievements in the U.K. financial advice community. Banks aims to share the benefits of MDRT with advisors worldwide. Through her travels, she works to promote ethical financial practices, increased standards and industry improvements. 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 Second Vice President of the MDRT Executive Committee. He is a 26-year MDRT member with seven Court of the Table and seven Top of the Table honors. He is a Legion of Honor Excalibur Knight of the MDRT Foundation and a member of its Inner Circle Society. His Round Table volunteerism includes serving on multiple MDRT committees and task forces. Highlighted leadership roles include serving on the MDRT Foundation Board of Trustees for three years and three times as Divisional Vice President. Heckert is the founder and managing member of Financial Solutions Midwest LLC, a financial planning firm in Southern Illinois where 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.

Mark J. Hanna, CLU, ChFC, of Concord, California, is the Secretary of MDRT. He is a 26-year MDRT member, with three Court of the Table and 15 Top of the Table honors. He is also a Royal Order Excalibur Knight of the MDRT Foundation and a member of its Inner Circle Society. Hanna is 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 two MDRT Annual Meetings, Experience Meeting and Top of the Table Annual Meetings. Highlighted leadership roles include service as 2007 Divisional Vice President of Top of the Table, 2013 Chair of Task Force for a Big Life and the 2012 Chair of the Exhibits Task Force, which created the ConneXion Zone. Hanna, a 35-year veteran of the financial services industry, is recognized internationally for professional and industry accomplishments. He has served on many local, state and national boards of directors, including as president of both the Golden Gate and East Bay Chapters of the Society of Financial Service Professionals, President of the National Association of Insurance and Financial Advisors (NAIFA)—San Francisco, the National Board of Directors of The Society of Financial Service Professionals and NAIFA—California.

Key and Maps

General Event Icons

- No Translation
- Ticketed 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.

MTCC Metro Toronto Convention Centre

Focus Session Icons

Location-Specific Topics

- Global
- U.S.

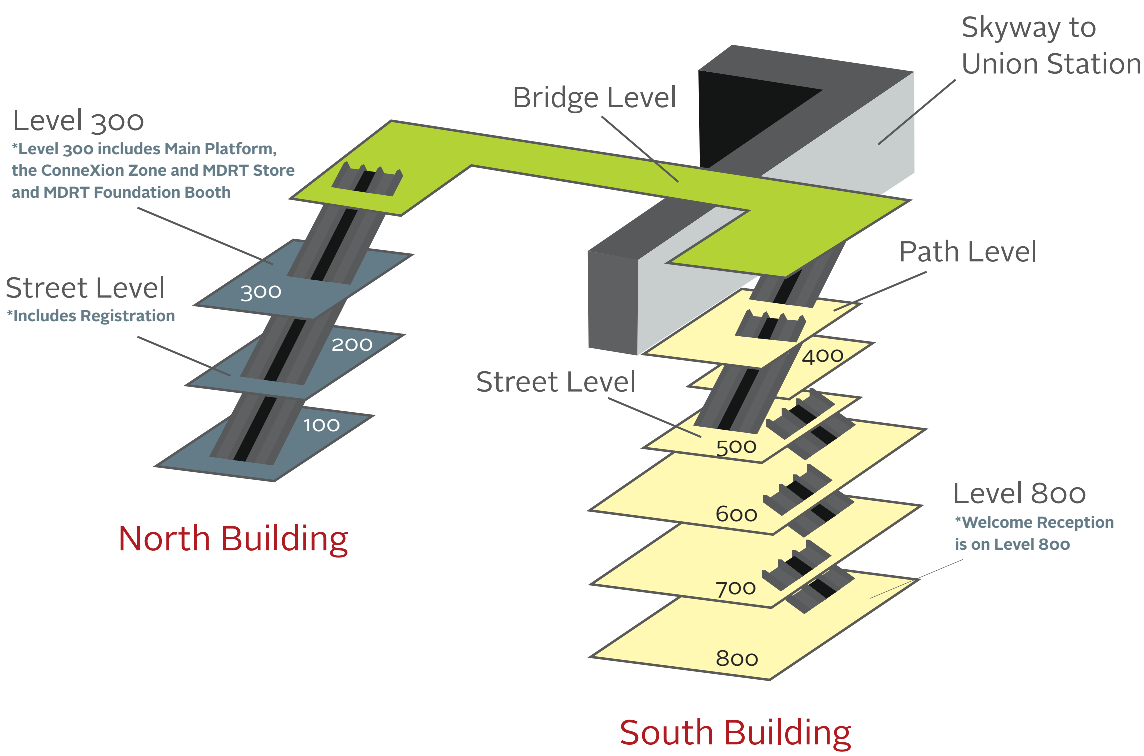
Translation Language

- Cantonese
- Mandarin
- Japanese
- Korean
- Spanish

Topics

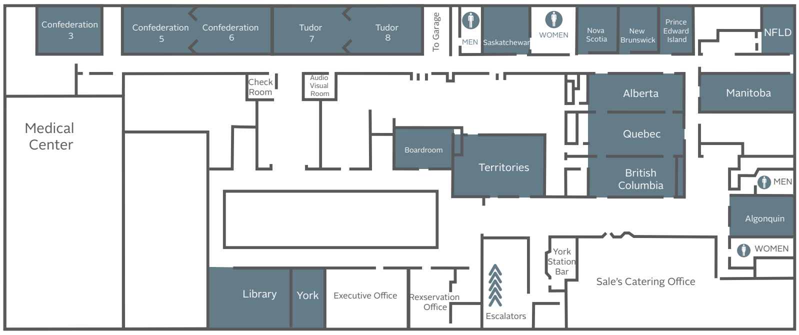
- Top of the Table
- Risk & Protection Products
- Sales Ideas/Strategies
- Whole Person
- Wealth Management/ Retirement Planning
- Marketing/Branding
- Practice Management
- Out of the Box

Metro Toronto Convention Centre

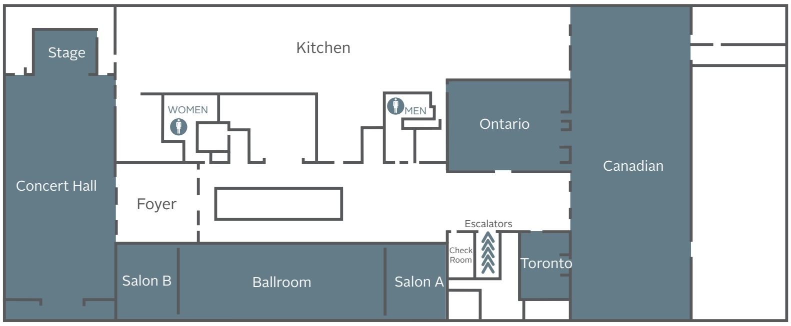


The Fairmont Royal York

Main Mezzanine

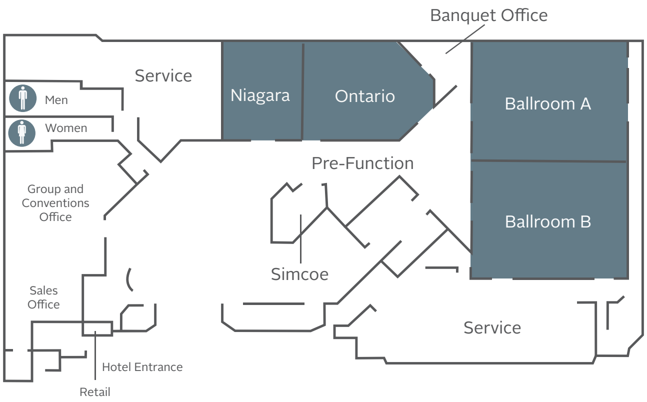


Convention Floor

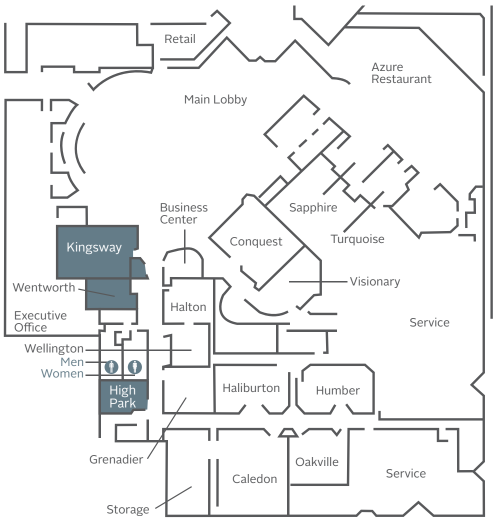


InterContinental Toronto Centre

Lower Level



Upper Level



Schedule at a Glance

Saturday, June 7

11 a.m. – 5 p.m.	MDRT Store/MDRT Foundation Booth open
11 a.m. – 6 p.m.	Registration open
11 a.m. – 1 p.m.	Pre-Meeting Workshop: Beyond the Hype: Using Social Media to Connect, Engage and Transform your Business Speaker: Graeme Codrington, DBA
1:30 – 3:30 p.m.	Pre-Meeting Workshop: The Trust Edge 90 Day Quick Plan Speaker: David Horsager, M.A., C.S.P
4:30 – 5:30 p.m.	Program General Arrangements (PGA) Volunteer Orientation
6 – 7:30 p.m.	Excalibur Reception (MDRT Foundation Excalibur Society members and 2014 Inner Circle Society Donors by invitation only)

Sunday, June 8

7:30 a.m. – 7 p.m.	Registration open
7:45 – 10 a.m.	Top of the Table Connect Sessions in the ConneXion Zone® (Open to all registered attendees)
10 a.m. – 5 p.m.	ConneXion Zone open
10 a.m. – 5 p.m.	MDRT Store/MDRT Foundation Booth open
11 a.m. – 1:30 p.m.	Court of the Table and Top of the Table Program and Reception (2014 Court of the Table and Top of the Table members only)
4:30 – 6 p.m.	First-Time Experience (First-time meeting attendees only)
7:30 – 9:30 p.m.	Welcome Reception

Monday, June 9

6 – 6:45 a.m.	Special Event: Zumba
7 a.m. – 4 p.m.	Registration open
8 – 11:30 a.m.	Main Platform
11:30 a.m. – 5:30 p.m.	ConneXion Zone open
11:30 a.m. – 5:30 p.m.	MDRT Store/MDRT Foundation Booth open
12 – 1:30 p.m.	Special Session: Selling and Marketing to the Generations Speaker: Seth Mattison
2 – 5 p.m.	Focus Sessions
3 – 3:30 p.m.	Relaxation Break
4:30 – 5:30 p.m.	Quarter Century Club (Invitation only)
5:15 p.m.	Special Events: City Tours
5:30 – 6:30 p.m.	Top of the Table Reception (Invitation only)
6:45 p.m.	Special Event: Blue Jays Baseball Game
7 – 9 p.m.	MDRT Unwind Reception (Invitation only)

Prepaid ticketed event

Tuesday, June 10

6 – 6:45 a.m.	Special Event: Pilates
6 – 7:15 a.m.	Special Session: BrainWorks: A Brain-Based Approach for Optimal Performance Speaker: Heidi Hanna, Ph.D.
7 a.m. – 4 p.m.	Registration open
8 – 11:30 a.m.	Main Platform
11:30 a.m. – 5:30 p.m.	ConneXion Zone open
11:30 a.m. – 5:30 p.m.	MDRT Store/MDRT Foundation Booth open
12 – 1:30 p.m.	Special Session: What Makes the Great Ones Great? Speaker: Don Yaeger
2 – 5 p.m.	Focus Sessions
3 – 3:30 p.m.	Relaxation Break
4:30 – 5:30 p.m.	Quarter Century Club (Invitation only)
5:15 p.m.	Special Events: City Tours
5:30 – 6:30 p.m.	Top of the Table Reception (Invitation only)
5:30 – 7:30 p.m.	Special Event: Beer Tasting

Wednesday, June 11

6 – 6:45 a.m.	Special Event: Yoga
7 a.m. – 2 p.m.	Registration open
9 – 11:30 a.m.	Focus Sessions
9:30 – 10:30 a.m.	Quarter Century Club (Invitation only)
9:30 a.m. – 1:30 p.m.	MDRT Store/MDRT Foundation Booth open
1:30 – 5 p.m.	Main Platform
3 – 5:30 p.m.	MDRT Store open
8 – 10:30 p.m.	Party on the Platform featuring MDRT's Got Talent!

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 featuring MDRT's Got Talent! Closing Celebration.

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.

Special Events

If you would like to register for any of the following special events, or if you have registered and have questions, please stop by the Vision Travel Solutions booth in the Registration Area, Level 200 at the Metro Toronto Convention Centre, during registration hours.

Monday, June 9

Toronto Blue Jays vs. Minnesota Twins

6:45 – 10 p.m. | Game start time: 7:07 p.m.

Enjoy the game as the Toronto Blue Jays take on the Minnesota Twins, including dinner in Sightlines Carvery & Bar, Rogers Centre's open-air restaurant.

Tuesday, June 10

Beer Tasting at the Beer Academy

5:30 – 7:30 p.m.

This event offers tastings of several unique brews paired specially with gourmet fare.

Monday, June 9, and Tuesday, June 10

Toronto by Water, Air and Land

5:15 – 11:30 p.m.

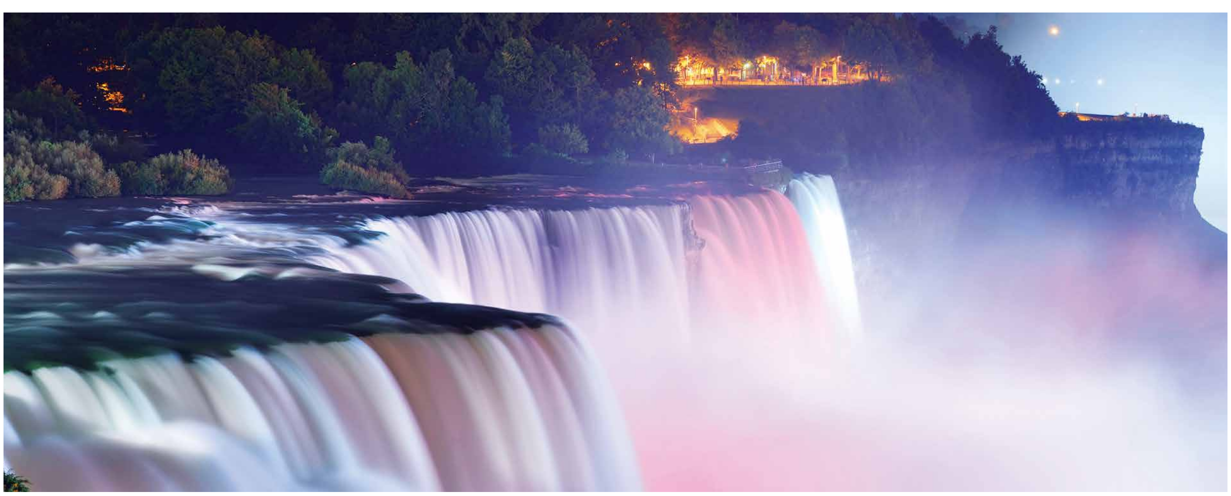
Experience all Toronto has to offer with a cruise of the Toronto Islands followed by dinner at the world-famous CN Tower, then end the evening with a lively city tour.

Monday, June 9, and Tuesday, June 10

Niagara by Night

5:15 p.m. – midnight

Embark on a tour of Niagara Falls beginning with dinner at the Sheraton on The Falls, then experience the falls at night aboard a catamaran operated by Niagara Hornblower Cruises.



Saturday, June 7, 2014

11 a.m. – 5 p.m.

MDRT Store
MTCC – Hall C

11 a.m. – 6 p.m.

Registration and Interpretation Headsets
MTCC – Level 200 Registration Area

11 a.m. – 1 p.m.

Pre-Meeting Workshop: Beyond the Hype: Using Social Media to Connect, Engage and Transform Your Business
Graeme Codrington, DBA / MTCC – Constitution Hall 105
Codrington is an expert on the future of work and the disruptive forces that are shaping it. The biggest revolution we face in the next decade is a shift in how we deal with information. The current rise of social media is just the beginning, and companies are only just starting to engage effectively with the significance of this new technology. This workshop explains the drivers behind this shift toward social media, proving that it is more than mere hype, and outlining key principles to follow in order to use social media more effectively in your business.

1:30 – 3:30 p.m.

Pre-Meeting Workshop: The Trust Edge 90 Day Quick Plan
David Horsager, M.A., C.S.P / MTCC – Constitution Hall 105
Horsager researches and speaks on the bottom-line impact of trust — the foundation of genuine success. This workshop, based on the concepts in his book, "The Trust Edge," introduces attendees to the 90 Day Quick Plan (90DQP), a method that helps individuals identify top priorities, align daily activities, measure change and develop the "8 Pillars of Trust" framework.

4:30 – 5:30 p.m.

Program General Arrangements (PGA) Volunteer Orientation Session
MTCC – Constitution Hall 107
All PGA volunteers should plan to attend this helpful session. President Michelle L. Hoesly, CLU, ChFC, and PGA Divisional Vice President David Wilson, CLU, briefly address all volunteers, followed by breakout sessions with your specific task force. In the breakout, you receive specific instructions from your Director and Assistant Director, then fill out the volunteer form used for your assignments and evaluation.

6 – 7:30 p.m.

Excalibur Reception (*MDRT Foundation Excalibur Society Members and 2014 Inner Circle Society Donors by Invitation Only*)
Fairmont Royal York – Library & York Rooms

Sunday, June 8, 2014

7:30 a.m. – 7 p.m.

Registration and Interpretation Headsets

MTCC – Level 200 Registration Area

7:45 – 10 a.m.

Top of the Table Connect in the ConneXion Zone

MTCC – Hall C

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 and 8:15 a.m.

See ConneXion Zone schedule for speaker details.

10 a.m. – 5 p.m.

MDRT Store

MTCC – Hall C

10 a.m. – 5 p.m.

ConneXion Zone

MTCC – Hall C

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

This event is for 2014 Court of the Table and Top of the Table members only.

11 a.m. – 12:30 p.m.

Program – Great to Greater

Kevin Gaskell / Roy Thomson Hall – Theatre

Recognized as one of the most capable leaders of his generation, Gaskell led three of the world's iconic brands to new levels of success. He draws on his experience to share methods and techniques to take a great business to the next level.

12:30 – 1:30 p.m.

Reception

Roy Thomson Hall – Lobby

4:30 – 6 p.m.

First-Time Experience

The Passing Zone / Roy Thomson Hall – Theatre

This event gives first-time attendees their initial experience of the excitement and energy for which the MDRT Annual Meeting is known. This year's keynote features The Passing Zone. In their unique presentation, this comedy juggling duo doesn't just talk about key elements for success, they demonstrate how to work together effectively using some of the most unusual and interesting objects.

This complimentary event is open to 2014 Annual Meeting first-time attendees.

7:30 – 9:30 p.m.

Welcome Reception

MTCC – South Building, Exhibit Hall G

Don't miss the Annual Meeting's opening reception. "A World of Colour and Lights" is this year's theme as you party with your friends and associates from around the world. Once again, the awesome MDRT Member Bands bring the music and set the tempo as we kick off the 2014 Annual Meeting.

Remember to bring your complimentary drink tickets from your badge strip. Snacks will be served.

Note: Enter the South Building from Bremner street, or from the North Building cross the bridge to the South Building and take the escalators down.

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

Monday, June 9, 2014

6 – 6:45 a.m.

Special Event: Zumba

Fairmont Royal York – Tudor 7/8

Missing your regular exercise class while at the Annual Meeting? Each morning, attendees have the opportunity to attend an exercise class exclusively for MDRT members and led by a professional instructor.

Space is available on a first-come, first-served basis.

7 a.m. – 4 p.m.

Registration and Interpretation Headsets

MTCC – Level 200 Registration Area

8 – 11:30 a.m.

Main Platform

MTCC – Hall AB / Doors open: 7:15 a.m. / Entertainment begins: 7:30 a.m.

Presiders	Michelle L. Hoesly, CLU, ChFC, and D. Scott Brennan
Opening	
Flag Ceremony	
Moment of Reflection	Michael Hoesly
Release Your Brilliance	Simon Bailey
Remember Me	Melina Ahmadpour
Amazed and Amused	Karyn Buxman, RN, MSN
Break (20 minutes)	*Please return to your seats promptly to avoid missing valuable programming.*
Pebbles to Gemstones	Michelle L. Hoesly, CLU, ChFC
Small Message, Big Impact	Terri Sjodin
To China and Back	Donald F. White Jr., CLU, ChFC
Lollipop Moments	Drew Dudley

11:30 a.m. – 5:30 p.m.

ConneXion Zone and MDRT Store

MTCC – Hall C

See ConneXion Zone booklet for session schedules and speaker information.

12 – 1:30 p.m.

Special Session: Selling and Marketing to the Generations

Seth Mattison / Session Room: InterContinental Hotel – Ballroom

Markets are becoming increasingly segmented, and one size no longer fits all clients and customers. This presentation reveals the hot buttons and preferences of Traditionalists, Boomers, Xers and Millennials that advisors need to know to connect. This isn't about inventing a new selling system — it's about adding a generational lens to your already successful approach to make it more impactful.

Lunch service is included and will be served at noon, ending promptly at 12:30 p.m.

Focus Sessions: 2 – 3 p.m.

Cantonese Language Session: Prosperity Through the 5 B's and 5 P's

Rebecca Kallioniemi / Session Room: MTCC – Room 104

Kallioniemi's experiences struggling as a child with ADHD (attention-deficit hyperactivity disorder) and being labeled a "problem child" helped her uncover and refine her passion: helping others. After joining the insurance industry, she funneled this passion into refining her Five B's and Five P's — transferrable ideas to help agents gain prospects and get unlimited referrals. Join Kallioniemi as she walks through each idea and demonstrates how it helped her reach Court of the Table production and feel comfortable prospecting.

This session is presented in Cantonese language only.

Sales Ideas

You on Your Best Day

Michael Allosso, SAG, AFTRA / Session Room: Fairmont Royal York – Canadian Room

You are always in the spotlight — believability and authenticity are some of the best secret weapons in your communication toolbox. How can you command the same presence as actors at the top of the their game? Join Allosso as he explains how to perform at your best in formal, prepared presentations and daily spontaneous conversations. Upgrade your ability to give and receive feedback, focus and concentration, body language, micro-messaging "radar" and self-awareness. Get ready; it's showtime!

Japanese Mandarin Marketing

Creating the Intimacy YOU Want in Your Relationship

Stephen de Wit, D.H.S., M.P.H / Session Room: MTCC – Room 206

Are you struggling to maintain a healthy and vibrant intimate relationship with your spouse? Have you ever wanted to share something with your partner without the fear of being judged? De Wit's entertaining, educational talk addresses why the intensity and frequency of your intimate relationship may decrease over time and how to effectively discuss it with your partner. **Explicit content advisory:** This session includes language pertaining to relationships and intimacy. If you have concerns about the content, please select a different session.

Out of the Box

Walk of the Matador – Handling Stress with Style

Andrew Hughes, LLM, CMABNLP / Session Room: Fairmont Royal York – Concert Hall

When a professional matador enters the bullring, he knows what it means to be "in the moment." There is no predictable outcome, and things can (and often do) go wrong. How does the bullfighter manage to enter the ring gracefully, purposefully, stylishly and full of confidence? To be the master of your external world, first you have to master the internal one. Join Hughes as he demonstrates how to manage mindset, emotions and outcomes in challenging times to get the most out of life.

Practice Management

Growing Your Business During Uncertain Times

Martin Gauto / Session Room: MTCC – Constitution Hall 106

Today's political, economic and social arenas are perpetually changing around the globe, and with them, regulations. One way to cope is simply flow with it, like many do. But to go beyond and benefit from the uncertainty, you need to learn what, when and how to change. After more than 20 years leading successful companies through chaotic business environments, Gauto's commitment is to give you practical tools to continue growing in the face of ambiguity.

Mandarin | Spanish | Practice Management

Ten Critical Compliance Issues for 2014

John P. Huggard, CFP, CLU / Session Room: Fairmont Royal York – Ballroom

Most presentations made to financial professionals tend to deal with how to increase business and, therefore, increase income. Huggard emphasizes how you can protect your practice and keep from losing business — therein losing income — by failing to comply with standards set by regulators. Every year, regulators concentrate their regulatory efforts and investigations into areas they believe are creating problems. Join Huggard as he outlines the 10 biggest issues they look for.

Risk & Protection Products

A Thousand Words

Anthony Matthews Jones / Session Room: MTCC – Theatre 102

The greatest asset we have is the ability to show a prospect they have a problem we can solve. One of the hardest aspects of our profession is being able to help the client see it for themselves. Perfect for visual thinkers, Jones shows you a series of photos to help communicate more effectively and creatively to your clients. Bring a pencil, and get ready for a truly unique session that caters to both experienced and inexperienced advisors.

Japanese | Korean | Spanish | Sales Ideas/Strategies

Teaching an Old Dog New Tricks

Ross Vanderwolf, CFP, and Gino Saggiomo, CFP / Session Room: MTCC – Constitution Hall 105

When industry veteran Vanderwolf began growing his practice, he viewed it as a heavily transaction-based business. But as the financial services industry and his practice matured, he realized the need for change toward a service- and advice-oriented business, which meant improved systems and technology. Join Vanderwolf and Saggiomo as they outline the specific changes required (both for growth and compliance), how they implemented those changes, what didn't work well, and what tools and processes they found most useful. Learn how this relationship between the "old dog" and the "new dog" grew and ultimately resulted in a thriving practice.

Top of the Table

Essential Skills for Advising Women in Couples

Kathleen Burns Kingsbury, LMHC, CPCC / Session Room: Fairmont Royal York – Ontario Room

A startling 70 percent of widows fire the couple's financial advisor upon the death of their spouse. This striking statistic highlights how advising and retaining female clients and their partners is more of an art than a science. Join Kingsbury to discover why it is vital to be a couple-friendly advisor as women's economic power continues to rise — and more.

This session repeats Wednesday at 9 a.m.

Wealth Management/Retirement Planning

The Only Limits Are Those of Vision

Alan Chambers, MBE / Session Room: MTCC – Constitution Hall 107

Facing temperatures well below zero and pulling a load of 100 kilograms, polar explorer Chambers and his team walked more than 1,000 kilometers across the frozen sea, from Canada to the North Pole, to deliver a project deemed impossible. Against all the odds, they succeeded after years of planning and training, subsequently returning a further 11 times. Join him as he discusses the power of self-belief and a mindset that proves "the old way" isn't the only way to succeed. His inspirational story has powerful messages people can take to their workplace, their lives and every aspect of the future.

Cantonese | Korean | Whole Person

3 – 3:30 p.m.

Break

3 – 3:30 p.m.

Relaxation Break

Fairmont Royal York–Tudor 7/8 / MTCC – 201D

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 relaxation breaks, led by a professional yoga instructor, include light stretching and chair exercises to re-energize you for the rest of the day. There are two rooms available during this time; one at the Fairmont Royal York: Tudor 7/8 in the Fairmont Royal York and Room 201D in the MTCC.

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

Focus Sessions: 3:30 – 4:30 p.m.

Mandarin Language Session: Achieving Top of the Table Success

Liru Chang, MBA / Session Room: MTCC – Room 104

Crude salesmanship never works. Chang treats selling insurance as a form of art. Like painting, you start with a general layout, leave blank space for creation and, most importantly, know how to lead clients to their own thinking space. After entering the financial services profession with a financial banking background, Chang became an MDRT member in the first year, reached Court of the Table her second year, and achieved Top of the Table the next — surpassing the Top of the Table production requirement three times over in her fifth year. Discover how her success story played out and how she achieved it so early in her career.

This session is presented in Mandarin language only.

Sales Ideas/Strategies

Sizzle and Substance: Creating Brain-Friendly Presentations

Jeff Hurt / Session Room: Fairmont Royal York – Concert Hall

Everyone presents today. We present to our supervisors, our customers, our friends and vendors. We typically give presentations in order to persuade someone to do something. Whether to buy something, influence a decision or change someone's mind, we are constantly presenting. Unfortunately, Hurt says, most presentations are mind-numbing. Audiences of the past were satisfied with tedious, dreary, dull presentations. Today's audiences are demanding and sophisticated. When information is presented in brain-friendly ways, listeners become participants, increase their retention and spread contagious enthusiasm. Discover strategies for livening up your next presentation and engaging your audience, no matter the size.

Out of the Box

Let's Talk! Life Insurance Conversations That Empower Clients

Bruce S. Udell, CLU, ChFC / Session Room: MTCC – Constitution Hall 105

It's not that they don't want it — they just don't understand it! If you want clients to buy more life insurance, you have to create the right perspective. Udell uses signature conversations and stories he found works best with clients. His unique presentation style helps people understand the true power of life insurance and annuities so they are comfortable making a buying decision.

Risk & Protection Products

How to Be Business-Brilliant

Lewis Schiff / Session Room: MTCC – Theatre 102

When the going gets tough, what do "the tough" (self-made individuals) do differently from the rest? To answer this, author and entrepreneur Schiff surveyed 800 household decision makers — 50 percent representing high-net-worth and ultra-high-net-worth households. Through this research, Schiff discovered the building blocks to a behavior pattern he called "business brilliance." Take advantage of the roadmap he developed from this research that reveals the most successful techniques for risk management, team building and decision-making.

Mandarin | Spanish | Top of the Table

Do More Business by Helping Clients Avoid Common Misperceptions of Risk

Michael T. Carpenter / Session Room: Fairmont Royal York – Canadian Room

Humans tend to automatically perceive many risks as greater or less than they actually are — and it's especially true when they make financial decisions. Discover how to help your clients and prospective clients recognize and avoid these common, self-inflicted perceptual errors to make better, more realistic risk/reward decisions, which will increase their confidence and trust in you.

Cantonese | Japanese | Wealth Management/Retirement Planning

Focus Sessions: 3:30 – 5 p.m.

Social Media for Business: Why You Can't Ignore It

Dave Nelsen / Session Room: MTCC – Room 206

Marketing tools, communications tools and customer expectations evolve. In business, we must adapt and adopt them if we hope to survive, let alone prosper. Nelsen's cutting-edge presentation provides a road map for the rapidly evolving world of social media and networking for business. Learn about the services, how and when to use them, and concrete examples of organizations creating new best practices for engaging your audience.

Marketing/Branding

Unleash Your Productivity Potential

Wendy Ellin / Session Room: Fairmont Royal York – Ontario Room

Increased productivity, decreased stress and ultimate peace of mind in your work and in your life: You strive for this balance constantly. Daily challenges, such as clutter, email overload, punctuality and more have a way of undoing your intentions. Follow Ellin's dynamic and realistic delivery on decluttering your environment and working in a way you never thought possible!

Practice Management

10 Things Top-Performing Advisors Do That Others Don't

George Hartman, MBA / Session Room: MTCC – Constitution Hall 107

Today's top-performing advisors have learned — some the hard way — that these days, it takes much more than sales skills or marketing prowess to build a truly great practice. From strategy to tactics, Hartman identifies what it takes to build a successful advisory practice and shows you how to implement the top 10 activities that separate the best from the rest.

This session repeats on Wednesday at 10:30 a.m.

Cantonese | Korean | Practice Management

Focus Sessions: 3:30 – 5 p.m. (continued)

Sage Advice: A Conversation with Tony Gordon

Tony Gordon / Session Room: MTCC – Constitution Hall 106

Using today's technology, 37-year industry legend Gordon creates a conversation with MDRT members from around the world, responding to questions submitted by members and posed by session moderator, Jennifer A. Borislow, CLU. This engaging session is sure to generate thought-provoking discussion, humor and lots of valuable takeaways.

Please submit questions in English via email: gordonam2014@mdrt.org;
or text questions to 313131 using the following format:
TGordon [space] Your question [space] [your name and location]
Example: TGordon What is your best prospecting tip? John Doe, Park Ridge, IL

Japanese | Korean | Spanish | Sales Ideas/Strategies

Train Your Brain For Success!

Roger Seip / Session Room: Fairmont Royal York – Ballroom

Feeling overwhelmed trying to harness the power of your brain? We often hear about the wide-reaching capabilities of this amazing tool we have between our ears, but it can be difficult figuring out how to optimize it. Join Seip as he explains how to best use your mind's creative capacity to achieve your personal best — professionally, financially and personally. The best part? You'll have a blast doing it.

Whole Person

4:30 – 5:30 p.m.

Quarter Century Club (Quarter Century Club members only)

InterContinental Hotel – Ballroom

5:30 – 6:30 p.m.

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

Fairmont Royal York – Upper Canada Room, 19th Floor

Enjoy the ride!

When your feet are tired or you need to get somewhere in a hurry, look for an MDRT Rickshaw!

The Rickshaw Services of Toronto is offering complimentary rides to MDRT members between the Metro Toronto Convention Centre and hotels. They will be parked in various locations, but feel free to stop them en route if they do not have riders.

The rides are free; gratuities are appreciated!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Love is a universal language that crosses all international boundaries. The MDRT Foundation is partnering with Love Without Boundaries to support its care programs for children with medical needs in China. Stop by the MDRT Foundation Booth in the MDRT Store to donate USD 200. Your donation provides much-needed medical care and hope, and supports children and families served through our global grant programs. Help show MDRT's love has no boundaries.
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LOVE
MDRT
FOUNDATION

Tuesday, June 10, 2014

6 – 6:45 a.m.

Special Event: Pilates

Fairmont Royal York – Tudor 7/8

See Page 14-Special Events-Zumba for details.

6 – 7:15 a.m.

Special Session: BrainWorks: A Brain-Based Approach for Optimal Performance

Speaker: Heidi Hanna, Ph.D. / Session Room: InterContinental Hotel – Ballroom

With constantly increasing demands on time and energy, it's easy to fall into the trap of multitasking. This decreases not only our focus and attention, but also our creativity and overall engagement. Learn simple strategies to optimize energy and performance for today and create a healthier brain as we age.

Breakfast service is included and is served at 6 a.m., ending promptly at 6:30 a.m.

7 a.m. – 4 p.m.

Registration and Interpretation Headsets

MTCC – Level 200 Registration Area

8 – 11:30 a.m.

Main Platform

MTCC – Hall AB / Doors open: 7:15 a.m. / Entertainment begins: 7:30 a.m.

Presiders	Brian D. Heckert, CLU, ChFC, and Mark J. Hanna, CLU, ChFC
[1]The Advisor of the Future	Michael Walsh
[2]Compassion in Action	Amanda Lindhout
A Letter to Santa	Darren W. Ulmer, CHS
[3]Passion, Perseverance and Puccini	Darryl Lovegrove
Break (20 minutes)	Please return to your seats promptly at the end of the break to experience a unique performance. For this performance, the lights in the room will be turned off. For attendees' safety, those not in their seats by the end of the break will be held outside Main Platform until the end of the performance (approximately four minutes).
The Pilot	Caroline A. Banks, APFS
Mouthing Off	Ronn Lucas
Essence of Excellence	John Spence
Embrace the Shake	Phil Hansen

[1]*Presentation not available for sale. Can be viewed via MDRT live stream archive until June 10, 2015.*

[2]*Sale of presentation recording limited to day of presentation only.*

[3]*Due to copyright restrictions, the musical portions of this presentation will not be on the recording available for purchase.*

11:30 a.m. – 5:30 p.m.

ConneXion Zone and MDRT Store

MTCC – Hall C

See ConneXion Zone booklet for session schedules and speaker information.

12 – 1:30 p.m.

Special Session: What Makes the Great Ones Great

Speaker: Don Yaeger / Session Room: InterContinental Hotel – Ballroom

As a longtime associate editor for *Sports Illustrated*, Yaeger has had a front-row seat with some of the greatest winners of our generation. Using personal accounts gathered from more than 25 years of interviews, Yaeger has identified 16 "Consistent Characteristics of Greatness" found in the super-achievers. Learn how you can apply these characteristics to your personal and professional lives.

Lunch service is included and will be served at noon, ending promptly at 12:30 p.m.

Focus Sessions: 2 – 3 p.m.

Japanese Language Session: Building Relationships for Success

Takahisa Kawanishi, TLC / Session Room: MTCC – Room 104

Customers have more options for purchasing life insurance than ever. Join Kawanishi as he shares the essential key for career agents to succeed in this business and challenging market. Learn how his "strategic sales process" and committment to providing long-term protection and services to clients has led to a constant flow of referrals. Full of transferrable ideas, you'll leave with proven tips for steady business growth, how-tos and an idea of how Kawanishi breaks down each day to service clients.

This session is presented in Japanese only.

Practice Management

Grow 10x in 10 Years

John Michael Augustine, CLU, ChFC / Session Room: MTCC – Theatre 102

If you haven't built your business to reflect your personal brand, you're missing out on potentially exponential growth. Learn how to build a business by becoming clear on your passions and purpose in order to connect with those with shared values. Who do you really enjoy working with? How do you bring more value to others in a way that is satisfying to you and builds a business? Augustine's steps create a deeper client bond. Clients in turn become advocates – wanting business associates, family, and friends to share in the same experience.

Korean | Mandarin | Spanish | Marketing/Branding

You Can't Lie to Me

Janine Driver / Session Room: MTCC – Constitution Hall 105

What is your customer revealing when they cross their ankles or suddenly change their stance? What if you could interpret their true meaning not just in person but via email, Facebook and over the phone? Driver, an ex-federal law enforcement officer, pulls from her professional background to reveal three tricks officers use to get people talking — and how to do the same with your staff, sales team and job applicants. Learn how to think like an FBI agent or CIA operative to not only read others and decode sales pitches, but develop and put your most confident self forward.

Lead or Be Left Behind

Robert Gignac, BA / Session Room: Fairmont Royal York – Ballroom

Fear and uncertainty are rampant today, Gignac says, and you must take on a leadership role for your clients. Gignac uses this session to provide critical insights into what clients obsess about — straight from the mouth of a real industry client. If you aren't willing to lead your clients, he warns, prepare to lose your clients.

This session repeats on Wednesday at 9 a.m.

Practice Management

Cracking the Code: Propelling Your Practice

John P. Enright / Session Room: MTCC – Constitution Hall 107

Tired of reinventing the wheel and scouring for new marketing ideas? Frustrated with your process (or lack of a process)? So was Enright, until he discovered indispensible tools for creating a "Unique Client Experience" that gave him the freedom he sought. Learn to deliver more value, in less time — and make more doing it.

Japanese | Spanish | Practice Management

The Questions Successful Insurance Professionals Should Ask

Thomas William Deans, Ph.D. / Session Room: MTCC – Constitution Hall 106

Over the next 20 years, North Americans will inherit more than USD 10 trillion. But storm clouds are building — with 125 million North American adults without a legal will, much of this wealth will transfer and unleash chaos and family disruption. Thought-provoking and contrarian, Deans offers advisors the key questions they should ask to help clients cast an eye forward to their own future as both beneficiaries and benefactors. Doing so, he unlocks the trusted advisor's most powerful resource — the art of storytelling.

Cantonese | Mandarin | Risk & Protection Products

The Newest Business Continuity Agreement – The Life Insurance LLC

Stephen O. Rothschild, CLU, ChFC / Session Room: Fairmont Royal York – Concert Hall

The Life Insurance LLC is the newest premier, but often underutilized, ownership methodology for business continuity/buy-sell agreements. Once you master it, it can be used as a prospecting tool for business owners and their advisors. Rothschild explains the best, creative structure for multi-owner business continuity (buy-sell) funding using a technique that overcomes the disadvantages of cross-purchase and entity redemption arrangements. It also has the flexibility of keeping all the life insurance proceeds from being included in the owners' estates.

Risk & Protection Products

The Sale Before the Sale

Phil Evans / Session Room: Fairmont Royal York – Canadian Room

Engaging, uplifting and humorous, Evans explores his tested and verified methods for building client trust, building lucrative professional relationships, creating an impression of superior value and more. Financial professionals hailing from all levels of experience — and across the globe — have reported a regular and steady flow of referrals using these techniques.

Cantonese | Korean | Sales Ideas/Strategies

There's More to Life Than Life Insurance

Ian Green / Session Room: MTCC – Room 206

Life insurance isn't everything — it just seems that way until we start managing investments, too. And commission isn't the only means of remuneration — it just seems that way until we start charging fees as well. Learn how to educate your clients and diversify your practice before commissions are removed. Green discusses the benefits and pitfalls of a diversified (yet still specialized) business, including the top five things to expect when moving from commissions only to a fee-based practice. Loyal, trusting and advocate clients want to give us more than just insurance premiums. The question is, what are we doing about it?

Top of the Table

Don't Be Afraid of the Americans

James M. McEvoy, CLU, AEP / Session Room: Fairmont Royal York – Ontario Room

There are an estimated six million American and green card holders who reside outside of the United States. Each of them now faces complex regulation and restrictions on the products they can own as part of their financial planning. The information from McEvoy's session is crucial for members around the globe who wish to properly advise and do business with them.

Wealth Management/Retirement Planning

3 – 3:30 p.m.

Break

3 – 3:30 p.m.

Relaxation Break

Fairmont Royal York–Tudor 7/8 / MTCC – 201D

Need a break from the hustle and bustle of the meeting? Take advantage of this relaxation break. Led by a professional yoga instructor, this session includes light stretching and chair exercises to re-energize you for the rest of the day. There are two rooms available; one at the Fairmont Royal York – Tudor 7/8 and the other is at the MTCC in room 201D.

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

Focus Sessions: 3:30 – 4:30 p.m.

Korean Language Session: Marketing to Doctors

You Sung Kim / Session Room: MTCC – Room 104

The biggest reason advisors have trouble entering large-income professional markets is a poor understanding of the group's mindset and attitudes. To target doctors specifically, Kim recommends opening your mind first rather than focusing on changing doctors' minds. An advisor should view doctors as someone to get to know and to respect before looking at them as business targets. Using this jumping-off point, join Kim as he outlines steps for breaking into this lucrative subset of high-income earners.

This session is presented in Korean language only.

Marketing/Branding

The Death of Traditional Sales and Marketing

Ryan J. Pinney / Session Room: MTCC – Constitution Hall 106

The traditional sales and service model is dying, and it's no secret. The Internet and other technologies continue to negatively impact the sales and marketing practices of the typical producer. What are you doing to survive and thrive in this environment? Top agents sell as many as 25,000 individual policies per year by taking advantage of the new "Client 2.0 Opportunity Cycle." Pinney outlines how to stand out using practical, easily implemented technologies and strategies that leverage modern marketing, sales and proven client retention techniques.

Cantonese | Japanese | Marketing/Branding

Silver Linings Leadership

Brian Robert Kennaugh, B.Bus / Session Room: MTCC – Constitution Hall 107

Have you ever let outside circumstances dictate your productivity? Learn how to look for your silver lining by positively changing the lives of your clients, staff and your own family — while achieving massive ethical growth in the face of difficult times. Kennaugh helps you achieve all of this via a disciplined client engagement approach and process.

Cantonese | Spanish | Practice Management

The Importance of Holistic Financial Planning

Angelo Mantzios, CFP, CLU / Session Room: MTCC – Theatre 102

Your clients need critical illness, long-term care and disability insurance — but how do you overcome the "It will never happen to me" objection? Mantzios explains how a captivating story, armed with proper financial logic, creates a powerful combination for your client. Change the way you approach your business and strengthen the fence you want to build around your client. It's never been simpler!

Mandarin | Spanish | Risk & Protection Products

The Power of Goals-Based Investing

Daniel Crosby, Ph.D. / Session Room: MTCC – Constitution Hall 105

For years, investors have relied on benchmarks, such as the S&P 500, as a yardstick against which to measure performance and make decisions. But recent research suggests traditional performance measures may actually exacerbate prominent behavioral biases. Crosby guides you through a personalized approach that can help advisors deepen their relationships with their clients — while freeing them of the tendency to act irrationally.

Sales Ideas/Strategies

Focus Sessions: 3:30 – 5 p.m.

Social Media Education and Awareness

Jesse Miller / Session Room: Fairmont Royal York – Ontario Room

If you have any doubt about social media's pronounced effect on your business, think again. Miller's session highlights social media awareness and details how social media use by your employees might be hitting you hard in the bottom line. With a focus on its successes and perils, his presentations open dialogue about professional and personal convergence of social media as he also discusses family safety and becoming a digitally aware parent.

Out of the Box

Executive Polish

April L. Harris / Session Room: Fairmont Royal York – Ballroom

Nowhere is the need for polished manners more apparent than in the highly competitive field of finance, where advisors routinely converse, correspond, dine and socialize with persons of influence and affluence. Ensure you present yourself and your company with sophistication and confidence. Harris covers a breadth of interpersonal skills including making introductions, how to work a room, entertain clients at a luncheon or dinner, communication etiquette consistent with generational styles, and tips on dressing for everything from the boardroom to the golf course.

Practice Management

Focus Sessions: 3:30 – 5 p.m. (continued)

Top of the Table Panel: What Do You Want Your Practice to Look Like in the Future?

Katy Baxter; Simon John Gibson, Dip PFS; Clay Gillespie, CFP, CIM; Kerry Therese Wallingford, CLU, ChFC / Session Room: MTCC – Room 206

Geared to attendees with mature practices striving to complete their future vision of their business, this panel of respected Top of the Table members represents a wide range of practice sizes, specialties and business models. Join them as they share their individual views and insights on their practices' strengths, challenges, and objectives to remain relevant and cutting-edge in the ever-changing financial services marketplace. This session takes place in question-and answer format to allow for spontaneity and unique insights. Longtime Top of the Table member Steven A. Plewes, CLU, ChFC, facilitates.

Top of the Table

Retirement RIOT...Divide and Conquer

Curtis V. Cloke, CLTC, LUTCF / Session Room: Fairmont Royal York – Concert Hall

How many of your clients are convinced they can't retire with peace of mind? Turn the tables on uncertainty and learn how to plan for a positive retirement with Cloke's signature "Divide and Conquer" approach. An industry-celebrated retirement income expert, Cloke explains how to create a floor of inflation-adjusted lifetime income so that the remainder of assets can be positioned for liquidity, growth and legacy goals. These cutting-edge strategies are developed specifically for agents and advisors.

Wealth Management/Retirement Planning

Conquer Procrastination and Optimize Your Productivity

Neil A. Fiore, Ph.D. / Session Room: Fairmont Royal York – Canadian Room

To conquer procrastination, it's best to look at it for what it really is — not your "problem," but rather your attempted solution to cope with starting or completing overwhelming or boring tasks. Using this framework, Fiore offers a four-point, comprehensive presentation on all things procrastination, including defining its roots, identifying blocks to productivity, the language and habits of producers and how to achieve optimal productivity. Join Fiore to start putting procrastination habits behind you for good.

Japanese | Korean | Mandarin | Whole Person

4:30 – 5:30 p.m.

Quarter Century Club (Quarter Century Club members only)

InterContinental Hotel – Ballroom

5:30 – 6:30 p.m.

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

Fairmont Royal York – Upper Canada Room, 19th Floor

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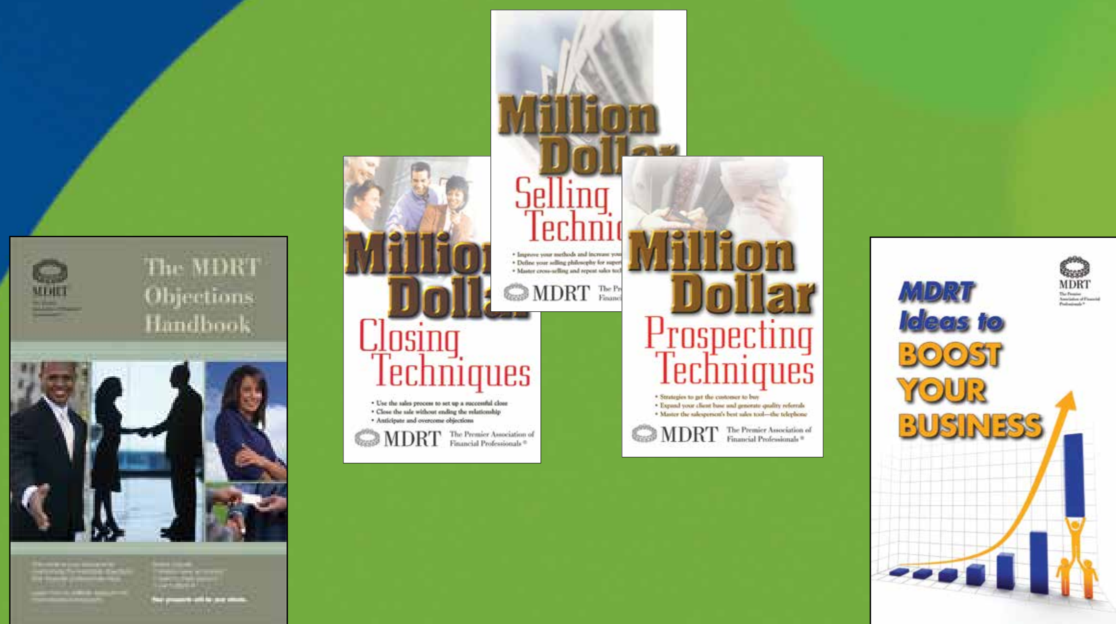

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Visit the MDRT Store www.mdrtstore.org.

MDRT®

Wednesday, June 11, 2014

6 – 6:45 a.m.

Special Event: Yoga

Fairmont Royal York – Tudor 7/8

See Page 14-Special Events-Zumba for details.

7 a.m. – 2 p.m.

Registration

MTCC – Level 200 Registration Area

7 a.m. – 6 p.m.

Interpretation Headset Booth

MTCC – Level 200 Registration Area

Focus Sessions: 9 – 10 a.m.

Idea Exchange

In these interactive sessions, participants are invited to share ideas that have helped them increase productivity and generate professional and personal improvement. There are six concurrent sessions in specific languages:

Cantonese
Stanley Tse Lap Yee
Session Room:
Fairmont Royal York – Ballroom

English
Brian H. Ashe, CLU
Session Room:
MTCC – Constitution Hall 106

Japanese
Shuhei Ino
Session Room:
MTCC – Room 104

Korean
Kwang-Ik (John) Kim
Session Room:
Fairmont Royal York – Concert Hall

Mandarin
Christine K. Young
Session Room:
MTCC – Constitution Hall 105

Spanish
Regina Bedoya, CLU, ChFC
Session Room:
MTCC – Constitution Hall 107

Lead or be Left Behind

Robert Gignac, BA / Session Room: MTCC – Theatre 102

Fear and uncertainty are rampant today, Gignac says, and you must take on a leadership role for your clients. Gignac uses this session to provide critical insights into what clients obsess about — straight from the mouth of a real industry client. If you aren't willing to lead your clients, he warns, prepare to lose your clients.

This session is a repeat from Tuesday at 2 p.m.

Sales Ideas/Strategies

Essential Skills for Advising Women in Couples

Kathleen Burns Kingsbury, LMHC, CPCC / Session Room: Fairmont Royal York – Canadian Room

A startling 70 percent of widows fire the couple's financial advisor upon the death of their spouse. This striking statistic highlights how advising and retaining female clients and their partners is more of an art than a science. Join Kingsbury to discover why it is vital to be a couple-friendly advisor as women's economic power continues to rise — and more.

This session is a repeat from Monday at 2 p.m.

Wealth Management/Retirement Planning

Focus Sessions: 10:30 – 11:30 a.m.

Spanish Language Session: Catching, Keeping and Growing

Alvaro Aldrete Morfin, LUTC, FSS / Session Room: MTCC – Room 104

Are you spending more time trying to find new customers ("catching") than on maintaining current ones satisfaction ("keeping")? According to Morfin, you aren't alone — most financial professionals struggle with this balance. Learn to optimize your time and energy by balancing three areas: catching, keeping and growing your business by asking for qualified referrals. Morfin shows you the value and the importance of keeping current customers satisfied. Discover how to improve your closing average and focus on the niche markets where you feel more successful.

This session is presented in Spanish only.

Practice Management

Knockout Networking

Michael Goldberg, CSP / Session Room: Fairmont Royal York – Ontario Room

Boxing, like networking, is about the connection. Better connections for your fight game — your business — lead to greater success! Most advisors are not born networkers; they develop the skills and confidence through training, practice and a positive attitude. Join Goldberg as he discusses tools for becoming more confident meeting new people, defining your target market, delivering a knockout elevator speech and generating more referrals.

Marketing/Branding

Louder Than Words

Jane Seaman, AICI, CIP / Session Room: Fairmont Royal York – Concert Hall

Long before people are close enough to talk to you on the street, in a meeting or at a party, you announce yourself to them through what you are wearing. You do the same to others. By the time you meet and converse with someone, you have already spoken to each other in an older, more universal tongue. How can your appearance possibly give important information (or misinformation) as to your occupation, origin, personality, opinions, tastes and current mood? Join Seaman as she explores the importance of how we communicate through our appearance in this interactive, visual session.

Out of the Box

Is Your Future Bigger Than Your Past?

Jim S. Forbis, CLU, ChFC / Session Room: MTCC – Constitution Hall 107

Using what he calls the "building blocks for financial security and peace of mind," Forbis helps you assess your practice, identifying strengths, weaknesses, threats and opportunities and develop a plan to grow a bigger future by concentrating on strengths and "transferring your weaknesses" to others skilled in those areas. Learn to create and maximize a loyalty network to maintain a flow of clients from influential service relationships. Differentiate yourself from the rest of the crowd, and become top-of-mind to all you serve!

Japanese | Korean | Practice Management

10 Things Top-Performing Advisors Do That Others Don't

George Hartman, MBA / Session Room: MTCC – Constitution Hall 106

Today's top-performing advisors have learned — some the hard way — that these days, it takes much more than sales skills or marketing prowess to build a truly great practice. From strategy to tactics, Hartman identifies what it takes to build a successful advisory practice and shows you how to implement the top 10 activities that separate the best from the rest.

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

Mandarin | Spanish | Practice Management

Harnessing the Power of the Zero Percent Tax Bracket

David McKnight / Session Room: MTCC – Room 206

There is a huge freight train bearing down on America, and it's coming in the form of higher taxes. Yet, most Americans continue to accumulate the vast majority of their savings in tax-deferred vehicles like 401(k)s and IRAs. In this presentation, industry leader McKnight discusses the perils of tax-deferred investing and explains how life insurance can help get your clients off the train tracks and into the zero percent tax bracket by retirement. Why is zero percent so powerful? Because if tax rates double, two times zero is still zero!

Risk & Protection Products

The 12 P's of Performance: Making Top of the Table 36/37 Years – and What Happened to the Other Year

Bruce W. Etherington, CLU, ChFC / Session Room: MTCC – Theatre 102

Join longtime Top of the Table member Etherington as he outlines his 12 ingredients for success that resulted in qualifying for Top of the Table 36 out of his 37 years in MDRT — including the key reason he missed one year.

Cantonese | Korean | Mandarin | Sales Ideas/Strategies

Need More Clients? Change Your Words and Change Your Life

Simon Singer, CFP, RFC / Session Room: Fairmont Royal York – Canadian Room

Prospects — most advisors, regardless of their experience, struggle with finding them throughout their career. Join Singer, a nationally lauded communications expert, as he shares his more than 40 years of experience motivating people into action. Convert more prospects into clients by learning which questions to ask, and which statements motivate and disturb prospects. Don't miss this presentation from a No. 1 speaker at the InsMark Symposium and Laureate Program of the Southern California Institute.

Cantonese | Japanese | Top of the Table

Tax and Estate Planning For High-Net-Worth Clients

Jamie Golombek, CA, CPA / Session Room: MTCC – Constitution Hall 105

This session covers the top strategies Golombek uses in every high-net-worth client family meeting, including specific examples of success stories in which clients proactively sought and took the advice given. Topics covered include: how much is really enough, tax planning strategies (both Canadian and U.S.) available to high-net-worth families, strategic savings for post-secondary education, and permanent life insurance as an alternative to highly taxed fixed income investments. Golombek also discusses charitable giving with a focus on strategic philanthropy and tax-effective ways to give during lifetime and upon death.

Wealth Management/Retirement Planning

When Good Advisors Go Bad

Mary Gresham, Ph.D. / Session Room: Fairmont Royal York – Ballroom

How do good people commit unethical and illegal acts? Are there frameworks to protect you from this slippery slope? Learn the social science research that addresses this issue, how to protect yourself from the cognitive frames that lead to questionable behaviors, and how empathy for others and codes of ethics unwittingly contribute to unethical acts.

Whole Person

9:30 – 10:30 a.m.

Quarter Century Club (Quarter Century Club members only)

InterContinental Hotel – Ballroom

9:30 a.m. – 1:30 p.m.

MDRT Store

MTCC – Hall C

1:30 – 5 p.m.

Main Platform

MTCC – Hall AB / Doors open: 12:45 p.m. / Entertainment begins: 1 p.m.

Presiders	Caroline A. Banks, APFS, and Michelle L. Hoesly, CLU, ChFC
The Champion's Code	Ross Bernstein
Falling Forward	Mack Dryden
An Act of Love	Brent R. Kimball, CFP, ChFC
Plug In	James D. Pittman, CLU, CFP
The Shift	David Avrin
Break (20 minutes)	Please return to your seats promptly at the end of the break to experience a unique performance. For this performance, the lights in the room will be turned off. For attendees' safety, those not in their seats by the end of the break will be held outside Main Platform until the end of the performance (approximately four minutes).
Keep It Simple	George Sigurdson
Know More! Relationships	Sam Richter
because I said I would.	Alex Sheen

3 – 5:30 p.m.

MDRT Store

MTCC – Hall C

8 – 10:30 p.m.

Party on the Platform Featuring MDRT's Got Talent!

MTCC – Hall AB

Enjoy celebrating with friends as the 2014 MDRT Annual Meeting comes to a close. Cheer on your MDRT colleagues and vote for your favorite act during MDRT's Got Talent! Spend your last night in Toronto dancing to live entertainment with the new friends you've met. Light refreshments and beverages will be for sale.

8 p.m.	Doors open
8:30 - 9:15 p.m.	MDRT's Got Talent!
9:15 - 10:30 p.m.	Live music and dance party

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.

Missed some sessions?

Can't attend all the sessions you would like? Instant recordings of Annual Meeting sessions are available for purchase in the MDRT Store, located in Hall C.

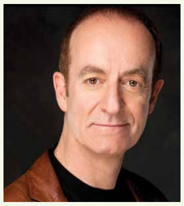
Speakers

Melina Ahmadpour is a 24-year-old college student residing in Bellflower, California. She currently attends Cerritos College majoring in international studies and is interested in working for the Foreign Service and following the path to diplomacy. Her focus is regarding language and communication among cultures. She speaks fluent Farsi and is minoring in French. Ahmadpour's adventures have included France, China, Dubai, Mexico and now, Canada.

The LIFE Foundation
1655 North Fort Meyer Drive, Suite 610, Arlington, Virginia, USA 22209
703-888-4447   aenglert@lifehappens.org

Alvaro Aldrete Morfin, LUTC, FSS, is a seven-year MDRT member with two Court of the Table qualifications. Although his firm, Aldrete and Asociados, specializes in buy-sell agreements, he has helped more than 200 families with their retirement and financial planning so far. He is considered one of the best agents for Seguros Monterrey NYL in Mexico, increasing his sales every year since he became an advisor.

Aldrete & Associates
Circ Jorge Alvarez del Castillo 1069, CP, Guadalajara, Jalisco, Mexico 44610
52-333-8270001   alvaro@aldrete.com.mx
www.aldrete.com.mx   @alvaroaldretem



Michael Allosso, SAG, AFTRA, is an award-winning director/choreographer/actor/teacher/communications coach. He has been artistic director of several professional theaters and programs, directed feature films and hundreds of theatrical productions and has appeared in "The Pink Panther 2" with Steve Martin. Winner of six Vistage International awards (including three as Speaker of the Year), Allosso excels at identifying and fortifying strengths and deleting the weaknesses of individuals and business teams all over the world. He transforms and demystifies keynote speeches, creativity, feedback-giving, presence and how to show up at your best every single day.

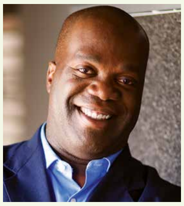
3 Juniper Lane, Wayland, Massachusetts, USA 01778
508-358-7896   michael.allosso@verizon.net

John Michael Augustine, CLU, ChFC, is an 18-year MDRT member with three Court of the Table and seven Top of the Table qualifications. He founded Augustine Financial LLC in 2002 to provide his clients with comprehensive life planning. A sought-after speaker for his ability to link people's values with their planning needs, Augustine sees his greatest success when he helps clients clarify their goals and dreams.

Augustine Financial LLC
13500 W. Capitol Drive, Suite 202, Brookfield, Wisconsin, USA 53005
262-781-8000   john@augustinefinancial.com   www.augustinefinancial.com

David Avrin, known internationally as The Visibility Coach, has spoken to enthusiastic audiences around the world. His marketing insights have been featured on hundreds of broadcast outlets and thousands of online and print publications. Avrin is the author of three books, including the acclaimed "It's Not Who You Know, It's Who Knows You!" and "Impossible to Ignore," due out next year.

7523 Iridium Court, Castle Rock, Colorado, USA 80108
303-795-9898 tiffany@visibilitycoach.com www.visibilitycoach.com



Simon Bailey, founder and chief executive officer of the Brilliance Institute, innovates and inspires organizational transformation among the world's largest corporations. A best-selling author of seven books, Bailey's breakout masterpiece, "Release Your Brilliance," was ranked number 17 of the Top 100 books being read by Corporate America, according to 800CEORead.com. Bailey holds a master's degree from Faith Christian University and was inducted as an honorary member of the University of Central Florida Golden Key International Honor Society.

GDA Speakers
3500 Oak Lawn, Suite 740, Dallas, Texas, USA 75219
214-420-1999 julie@gdaspeakers.com www.simontbailey.com

Katy Baxter is an eight-year member of MDRT with four Court of the Table and four Top of the Table qualifications. She is also MDRT UK Chair. Director of Baxter & Lindley Financial Services, Baxter specializes in wealth management and estate planning, using tools and processes she has developed, such as her Legacy Protection Plan. She and her team have moved toward presenting their financial solutions through bespoke client seminars, which she feels is the best way to meet their ideal clients.

Baxter & Lindley Financial
17 High Street, Tring, England, UK HP23 5AH
44-1442-890891 katymdrt@baxterlindley.co.uk

Ross Bernstein is a best-selling author of nearly 50 sports books and an award-winning peak-performance business speaker whose keynoted conferences on four continents. He has been featured on thousands of television and radio programs, including "CBS This Morning," CNN, Bloomberg and Fox News. He's spent the better part of the past 20 years studying the DNA of championship teams. His program, "The Champion's Code: Life Lessons of Ethics and Accountability from the Sports World to the Business World," not only illustrates what it takes to become the best of the best, it also explores the fine line between cheating and gamesmanship in sports as it relates to values and integrity in the workplace.

5320 132nd St. West, Apple Valley, Minnesota, USA 55124
952-683-1141 Ross@rossbernstein.com www.rossbernstein.com

Kathleen Burns Kingsbury, LMHC, CPCC, is a wealth psychology expert, founder of KBK Wealth Connection and author of several books. An international speaker, she presents regularly at industry conferences and is frequently quoted by trade publications, including *The Wall Street Journal*, *Reuters Wealth* and *Investment News*. She is a regular columnist for Financial-Planning.com and has written articles for *Advisor Perspectives, Investment and Wealth Monitor* and more. A faculty member of the Certified Private Wealth Advisor (CPWA) program and an adjunct lecturer at Bentley University, Kingsbury also teaches psychology in financial planning.

KBK Wealth Connection
190 Purchase St., Easton, Massachusetts, USA 02375
508-297-1212 kbk@kbkwealthconnection.com
www.kbkwealthconnection.com @kbkspeaks

Karyn Buxman, RN, MSN, is an inductee into the NSA Speaker Hall of Fame and has received the lifetime achievement award from the Association for Applied and Therapeutic Humor. She serves on the advisory boards of the Invisible Disabilities Association and the American Happiness Association. She is the co-founder of the World Laughter Tour, co-author of "The Service Prescription: Healthcare the Way It Was Meant to Be" and author of "Amazed & Amused: How to Survive and Thrive as a Healthcare Professional."

5641 LaJolla Hermosa Avenue, La Jolla, California, USA 92037
858-456-1874 Karyn@KarynBuxman.com www.karynbuxman.com

Michael T. Carpenter is a recognized thought leader, financial services consultant, speaker and author of "The Risk-Wise Investor — How To Better Understand and Manage Risk." His Risk-Wise method introduces a fresh, holistic way for financial advisors, investors and business people to demystify risk and reduce painful, negative surprises. Carpenter has conducted hundreds of advisor and investor workshops around the country, including programs at Harvard University, Columbia University and MIT. He headed record-setting national distribution teams for John Hancock, Transamerica, MFS and Rydex before starting his own consulting firm in 2003.

Carpenter Associates
34 Walden St., Suite 306, Concord, Massachusetts, USA 01742
978-369-5711 MikeCarpenter@MCarpenterAssoc.com
www.RiskWiseInvestor.com www.MCarpenterAssoc.com

Alan Chambers, MBE, is an internationally recognized and award-winning motivational and leadership speaker, appearing more than 70 times a year in front of all major sectors in the industry, finance, medicine, sport and mainstream commerce. His life's trajectory has taken him through a stint as a parachutist diver paramedic in the Marines, multiple polar expeditions, cycling across Europe, an appearance on the Discovery Channel and much more. He has also spent time instructing in humanitarian conditions in Middle Eastern countries.

Manor Farm Whitchurch Village Bristol, Bristol, Avon, UK BS14 0QG
44-07753-757404 alwchambers@yahoo.co.uk:

Liru Chang, MBA, is a five-year MDRT member with three Top of the Table qualifications. She surpassed the Top of the Table production requirement three times over in 2013. Chang is the Vice President of Elite Wealth Group Inc. and serves as a board director of Gracious Life Foundation. She has won numerous awards, including International Finance and Insurance Platinum Award in Malaysia, Australia and Korea. Chang is an international conference speaker, hosts a wealth building radio talk show on Universal Media, and appears frequently on SINOTV, KTSF26 in California. Each year, she organizes golf charity events to benefit leukemia research in Stanford University's Lucile Packard Children's Hospital.

Elite Wealth Group
4320 Stevens Creek Blvd., Suite 282, San Jose, California, USA 95129
408-887-4318 jenny.ewealth@gmail.com www.ewealth.com

Curtis V. Cloke, CLTC, LUTCF, is a 15-year MDRT member with two Court of the Table and seven Top of the Table qualifications. An award-winning international speaker, educator and retirement income expert, he has spoken at several industry conferences, including MDRT. With more than 26 years of experience as a financial planner, he was recognized in 2009 as a top five finalist for "Advisor of the Year" by *Senior Market Advisor* magazine, and he belongs to SFSP, NAIFA, RIIA and Forum 400. In 2012, Cloke helped develop curriculum for the American College for their new online Retirement Income Certified Professionals (RICP) designation program.

Acuity Financial
320 N 3rd St., Floor 6, Burlington, Iowa, USA 52601
319-758-8484 ccloke@thriveincome.com

Graeme Codrington, DBA, is an expert on the future of work and the co-founder and international director of TomorrowToday, a global firm of futurists and business strategists. He is also a guest lecturer at the London Business School, Duke Corporate Education and the Gordon Institute of Business Science. He has four best-selling books, including the award-winning "Mind the Gap" and "Future-Proof Your Child." Codrington writes regularly for the NewWorldofWork.co.uk blog, for numerous magazines and journals, and is regularly called upon for comment by the media.

TomorrowToday
Postnet Suite 139, P.O. Box 92418, Norwood, South Africa 2117
27-82-5730377 graeme@tomorrowtoday.co.za www.graemecodrington.com

Daniel Crosby, Ph.D., is a psychologist and behavioral finance expert who helps organizations understand the intersection of mind and markets. His well-reviewed book, "You're Not That Great," applies elements of behavioral finance like loss aversion and the availability heuristic to the pursuit of a meaningful life. His clients have included Brinker Capital, Morgan Stanley, RS Funds, Grant Thornton and NASA. Crosby's ideas have also been featured in *The Huffington Post*, *Registered Rep* and *Risk Management Magazine* — Monster.com also recently named him to one of the "12 Thinkers to Watch" in organizational psychology.

IncBlot Behavioral Finance
3208 Rock Fence Road, Huntsville, Alabama, USA 35763
256-683-5551 Daniel@incblot.org

Stephen de Wit, D.H.S., M.P.H., is the founder and creator of the Sexual Freedom System, a system that allows people to create the sex life they have always wanted. He holds both a master of public health and a doctorate in human sexuality, and is regularly featured in national newspapers and television shows providing relevant, thought-provoking sex education and information. De Wit maintains all people should live a sexually empowered existence free from unhealthy stigmas, standards, ideals and norms.

TransformAction Group
#905-8 York St., Toronto, Ontario, Canada M5J 2Y2
416-877-1814 Stephen@drdewit.com www.drdewit.com @drdewit

Thomas William Deans, Ph.D., is the founder and president of Détente Financial Press, a publishing company dedicated to offering unique resources to family business advisors and their clients. By combining humor and his experience as president of a family-owned, multinational corporation for almost a decade, Deans has shown thousands how they can help business owners protect the retained earnings in their businesses. From billionaires in South Dakota to impoverished coffee growers in El Salvador, he has delivered more than 500 speeches on his contrarian new approach to family business succession planning all around the world. Dean has been featured in numerous magazines and journals, including *Profit*, *Money Sense* and *Investment Executive*. A frequent guest on CBC, Money-Line and BNN, he is a highly sought-after international public speaker on succession planning, wealth management and philanthropic giving.

Détente Financial Press
P.O. Box 21123, 150 First St., Orangeville, Ontario, Canada L9W 4S7
519-940-4655 tom.deans@sympatico.ca @TomDeans

Janine Driver is the *New York Times* best-selling author of “You Say More Than You Think” and, most recently, “You Can’t Lie to Me.” A former federal law enforcement officer with the U.S. Department of Justice, she is a popular keynote speaker and media expert for NBC’s TODAY Show, 20/20, CNN, Anderson Cooper, Katie Couric and the Dr. Oz Show. Driver is also the founder, president and lead instructor for the Body Language Institute (BLI), an elite certification program that offers award-winning training for executives, sales and other professionals to build executive presence, explode their selling skills, and create and deliver business presentations that win big in new business.

Body Language Institute
4603 Eaton Place, Suite 143, Alexandria, Virginia, USA 22310
202-271-0922 janine@lyintamer.com www.janinedriver.com

Mack Dryden has made a career of his true love — making people laugh and having a positive impact on their lives. As a performer, he’s appeared on numerous TV shows, including “The Tonight Show” with both Johnny Carson and Jay Leno, as well as acting roles on many dramas like ABC’s “The Guardian” and “JAG.” He’s written for TV and film, won a prestigious fiction-writing contest, and was hand-picked by Bill Maher for the writing staff of ABC’S “Politically Incorrect.” He’s also a two-time cancer survivor who speaks at dozens of survival celebrations every year.

Laugh to the Top Inc.
2119 Boulevard Napoleon, Louisville, Kentucky, USA 40205
818-640-3064 mack@mackdryden.com www.mackdryden.com

Drew Dudley is the former national chair of Canada's largest fundraiser for post-secondary students, Shinerama: Students Fighting Cystic Fibrosis. After serving as the director of Canada's largest university leadership development program, he founded Nuance Leadership in 2010 and works with organizations around the world to empower people to develop their leadership capacity. He has spoken to more than 100,000 people around the world, and appeared on *The Huffington Post*, Forbes.com and the front page of TED.com.

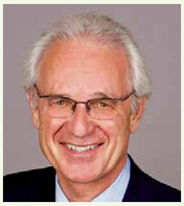
The Lavin Agency
1123 Broadway, Suite 1107, New York, New York, USA 10010
212-242-1212 Sitterly@thelavinagency.com http://drewdudley.com

Wendy Ellin, founder of Atlanta-based Momentum, is a productivity trainer, consultant, coach and author of "Enough Is Enough, Get Control of Your Stuff." Her insights deal with real-life challenges, such as email overload, punctuality, reasonable expectations for getting things done and more. Drawing from more than 20 years in the corporate arena, Ellin believes we all have the potential to get more done in less time.

The 25th Hour Inc. / DBA Momentum
868 Rosedale Road, NE, Atlanta, Georgia, USA 30306
404-309-2255 wendy@wendyellin.com www.wendyellin.com @wendyellin

John P. Enright is a 15-year MDRT member with one Court of the Table and four Top of the Table qualifications. Co-founder of 7FigureAdvisor.com and principal of Custom Wealth Management LLC, he has spoken at numerous industry events on topics from practice management to marketing. *The Wall Street Journal*, *Advisor Today*, *Round the Table* and several other publications have featured his "Custom Wealth Architect" and "Share the Experience" processes, applicable for clients across multiple industries.

7FigureAdvisor.com
100 Madison St., 18th Floor, Syracuse, New York, USA 13202
315-428-8491 john.enright@lfg.com



Bruce W. Etherington, CLU, ChFC, is a 45-year MDRT member with eight Court of the Table and 37 Top of the Table qualifications, as well as a former Top of the Table Chair. Named one of MDRT's 12 "greatest living members" in "The Greatest Insurance Stories Ever Told," Etherington has spoken to major insurance and financial planning organizations around the world — including 16 Main Platform appearances. His books,"See the People" and "Reflect and Prepare," are international bestsellers, as are his CDs. Etherington's firm specializes in family harmony and philanthropy, and it created USD 1 billion for charities and not-for-profits during the 2000s.

Bruce Etherington & Associates
90 Burnhamthorpe Road, West, Suite 1402, Mississauga, Ontario, Canada L5B 3C3
905-270-3126 bruce@etheringtons.com

Phil Evans is a 23-year MDRT member with seven Court of the Table qualifications. His work in the financial services industry as an IFA/broker spans nearly 30 years, and he is a regular speaker and conference host on the U.K. and international circuit. Aside from running a successful IFA practice, Evans is a professional writer and comedian, appearing regularly on TV, radio and at conferences across the globe.

Philip Evans & Associates
77 Wind Street, Ammanford, Carms, Wales SA18 3DT
44-1269-591133 pevans6857@aol.com

Neil Fiore, Ph.D., is the author of six books, including the best-selling "The Now Habit: Over Coming Procrastination and Enjoying Guilt-Free Play." He has helped foster healthy, efficient work environments for several organizations, including as AT&T, Bechtel Power, Levi Strauss, Stanford University, The Smithsonian and the University of California. A former psychologist, Fiore's work has been cited in *The New York Times*, *The London Times*, *The Wall Street Journal* and *The New England Journal of Medicine*.

Fiore Productivity
830 San Carlos Ave., Albany, California, USA 94706
510-524-4626 neil@neilfiore.com

Jim S. Forbis, CLU, ChFC, is a 34-year MDRT member with five Court of the Table and 12 Top of the Table qualifications. He entered the insurance business in 1973 and founded Forbis Insurance in 1981 (later renamed to Forbis Financial). In addition to many industry and company awards, he has served on multiple agent and advisory councils. Heavily involved with Make-a-Wish Foundation of America, Forbis strongly supports commitment to excellence and outstanding service — both within his practice and his community. This has helped Forbis build a solid and expanding client base. His motto is, "First you must believe in what you are doing, then do all you can to deliver a peace-of-mind experience to those you serve."

CFH Financial Services Inc.
5050 Poplar Ave, Suite 1204, Memphis, Tennessee, USA 38157
901-761-1490 jimforbis@cfhfinancial.com

Kevin Gaskell was appointed as managing director of Porsche GB at the age of 32. In five years, his team rebuilt the brand and turned a business close to bankruptcy into the United Kingdom's most profitable car company. He moved to BMW as UK managing director, where he led the company to four years of record growth. He was recognized as one of the "Top 40 Leaders Under 40" in the UK. He was recently appointed chief executive officer of Fairline Boats Limited, the leading UK-owned manufacturer of luxury motor yachts, where he is leading the company's revival.

North Sydmonton Farm, Featherbed Lane, Newbury, Berkshire, UK RG20 4UL
+44 (0)1832 273 661 KevinGaskell@fairline.com http://kevingaskell.com

Martin Gauto works as a strategic ally, assisting CEOs and other top professionals to successfully overcome the very specific challenges of their positions. A former CEO of 25 years, Gauto was in charge of the startups of AT&T Capital and Prudential International Insurance companies in Argentina. His experience in management, having seen extremely chaotic contexts, and his communication skills strengthened in academia when he become an economics professor, which taught him to convey difficult and complex concepts in a friendly, easy-to-understand manner.

Martin Gauto Strategic Ally
La Pampa 1602 Piso 14, B, Buenos Aires, Argentina CP 1428
5411 4787 3596 mgauto@fibertel.com.ar www.martingauto.com

Simon John Gibson, Dip PFS, is a 15-year MDRT member with with four Court of the Table and eight Top of the Table qualifications. He is co-founder of a charitable trust established for the benefit of children in his area and a passionate supporter of Alzheimer's Research UK. Gibson speaks frequently around the world and loves to share. He claims to only have a few original thoughts, crediting many peers for generously sharing their ideas for his benefit. A passionate presenter, his business card proclaims, "I have the best job in the world!"

Atkinson Bolton Consulting Ltd.
Cheveley House, Fordham Road Suffold, Newmarket, England, UK CB8 7XN
44-1638-564230 simon@atkinsonbolton.co.uk

Robert Gignac, BA, is CEO of Rich is a State of Mind and author of the international bestseller of the same name. He has more than 20 years of experience as a client of the financial services industry, and is a sought-after speaker for industry events (including MDRT, NAIFA, FPA and Advocis) and leading financial services firms across North America. He is a frequent guest on radio and television on the topic of personal financial development, and he provides articles for industry newsletters and advisor websites.

Rich is a State of Mind
1061 Lindsay Drive, Oakville, Ontario, Canada L6M 3B6
905-841-0837 robert@richisastateofmind.com www.richisastateofmind.com
@RIASOM

Clay Gillespie, CFP, CIM, is a 12-year MDRT member with 10 Top of the Table qualifications. A financial advisor and portfolio manager, he specializes in retirement income planning and is managing director of Rogers Group Financial. Having served on a number of MDRT committees, Gillespie also contributes to a number of Canadian newspapers and financial journals on the subjects of estate, financial, retirement and investment planning.

Rogers Group Financial
1770 West 7th Avenue, 5/F, Vancouver, British Columbia, Canada V6J 4Y6
604-732-6551 cgillespie@rogersgroup.com www.rogersgroup.com/claygillespie

Michael Goldberg, CSP, is a speaker, consultant, author, and the founder of Knock Out Networking, specializing in networking, referrals and recruiting. His clients have included John Hancock, Merrill Lynch, MetLife, Thrivent Financial, Guardian Life and Penn Mutual. Goldberg has been quoted in *The Wall Street Journal* and *Harvard Business Review* while contributing regularly to *Life Health Pro*, *The Elite Advisor*, *GAMA International Journal* and *Horsesmouth*. He has spoken at LAMP, NAHU, NAIFA and numerous national sales meetings throughout the industry. Aside from a busy speaking schedule, Goldberg is an award-winning adjunct instructor at Rutgers University and frequently volunteers as a speaker at organizations focused on job search.

Knock Out Networking LLC
19 Bridgewater Court, Jackson, New Jersey, USA 08527
732-961-7878 michael@konetworking.com

Jamie Golombek, CA, CPA, is the managing director of tax and estate planning with CIBC Private Wealth Management in Toronto. Golombek is quoted frequently in the national media as an expert on taxation, writes a weekly column called “Tax Expert” in the *National Post*, has appeared as a guest on BNN, CTV News and The National, and is a regular personal finance guest on The Marilyn Denis Show.

CIBC Private Wealth Management
55 Yonge St., Suite 1000, Toronto, Ontario, Canada M5E 1J4
416-980-8558 jamie@jamiegolombek.com www.jamiegolombek.com
@jamiegolombek

Tony Gordon is a 37-year MDRT member with 36 Top of the Table qualifications and a past President of MDRT. One of the best-known names in the financial services industry, Gordon is a past Top of the Table Divisional Vice President and author of the best-selling 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, including coaches attendees on how to grow their financial services practice and realize their true potential.

6B North View, Westbury Park, Bristol, England, UK BS6 7QB
117 9741177 tg@tonygordon.biz

Ian Green is a 16-year MDRT member with five Court of the Table and eight Top of the Table qualifications, and 2014 Top of the Table Program Committee Chair. He is founder of family-owned financial planning firm, Green Financial, in London, England, and has almost two decades of financial services experience. A passionate advocate of the Whole Person concept, Green has worked his way from MDRT qualification to the Top of the Table while maintaining time for family, self and causes close to his heart. He has spoken at several MDRT meetings, including the Annual Meeting, MDRT Experience and the Top of the Table Annual Meeting.

Green Financial
Hyde Park House, 5 Manfred Road, London, England, SW15 2RS
44-208-7855590 iangreen@iangreen.com www.iangreen.com
@ianjamesgreen

Mary Gresham, Ph.D., is the founder of Atlanta Financial Psychology, where she practices both clinical and financial psychology. She presents workshops and programs for psychologists, financial advisors and families on financial psychology issues and is regularly quoted in the media for her expertise on money issues — including *The Wall Street Journal*, *The New York Times*, *The Atlanta Journal*, and *Money*, *Redbook* and *O* magazines. Gresham currently serves as the vice president of Georgia Psychological Association in charge of training psychologists.

Atlanta Financial Psychology
2801 Buford Highway, Suite 260, Atlanta, Georgia, USA 30329
404-320-6510   mg@doctorgresham.com   www.atlantafinancialpsychology.com
@docgresh

Heidi Hanna, Ph.D., has trained thousands of individuals on practical ways to incorporate nutrition, exercise and positive psychology strategies to improve their health, productivity and performance. She is chief executive officer and founder of Synergy, a consulting company that specializes in customized health and performance solutions for organizations. Her publications include the "The SHARP Solution: A Brain-Based Approach for Optimal Performance" and the upcoming "Stressaholic: 5 Steps to Transform Your Relationship With Stress." Since 2006, she has partnered with Janus Capital to teach financial advisors how to better manage their personal energy, particularly during periods of stress.

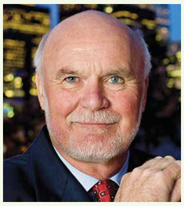
Goodman Speakers Bureau Inc.
56 Poquonock Avenue, Windsor, Connecticut, USA 06095
860-687-1116   diane@goodmanspeakersbureau.com
http://synergyprograms.com

Phil Hansen is an internationally recognized multimedia artist who works at the intersection of traditional visual art, pointillism and offbeat techniques. As a speaker, Hansen is devoted to showing the approaches to creativity that have changed both his outlook and his artistic endeavors. He has been a keynote speaker for a diverse range of groups, including TED2013, Adobe, The Nobel Peace Laureates World Summit and Kimberly-Clark. As a commercial artist, Hansen works with a variety of clients that include the Grammys, Disney, Skype, Mazda and the Rockefeller Foundation.

Worldwide Speakers Group, LLC
99 Canal Center Plaza, Suite 100, Alexandria, Virginia, USA 22314
703-373-9814   Mcarter@wwsg.com   www.philinthecircle.com

April L. Harris is an associate vice president of the University of Alabama in Huntsville responsible for the president's events, academic ceremonies and protocol. An expert on academic traditions, she is the author of three books, including "Special Events: Planning For Success," "Etiquette and Protocol: A Guide for Campus Events" and "Academic Ceremonies: A Handbook of Traditions and Protocol." Using this expertise, Harris teaches etiquette and consults through her company, Harris Etiquette Events Protocol.

Harris Etiquette Events Protocol
P.O. Box 291, Madison, Alabama, USA 35758
256-824-6098   aprillharris@me.com



George Hartman, MBA, is co-founder of ELITE Advisors, a firm dedicated to helping advisors who are serious about their business connect with consumers who are serious about their money. He presently coaches a number of top-producing advisors in Canada and the U.S., and he has written three best-selling books, including his most recent, "Blunder, Wonder, Thunder — Powering Your Practice to New Heights."

ELITE Advisors Canada, Inc.
500 King St. W., Suite 300, Toronto, Ontario, M5V 1L9, Canada
416 703 0363   ghartman@eliteadvisors.ca   www.eliteadvisors.ca

David Horsager, M.A., C.S.P., is an author, entrepreneur, professor and award-winning keynote speaker who researches and speaks on the bottom-line impact of trust. In his career as a business strategist, Horsager advised and consulted multinational companies such as: American Express, FedEx, ING and Wells Fargo. He is the author of "The Trust Edge," which reveals the foundation of genuine success — trust. His book has inspired leaders and motivated teams toward greater results on four continents and across the U.S. Since its release, the book was featured on *The Wall Street Journal* and *Publishers Weekly*'s national bestseller list.

Horsager Leadership Inc.
P.O. Box 131932, St. Paul, Minnesota, USA 55113
651-340-6555   info@davidhorsager.com   www.davidhorsager.com

Mike Hoesly is a vice president of wealth management with Morgan Stanley in Virginia Beach, Virginia. Prior to entering the investment business, he was a naval aviator, retiring after 22 years of active and reserve duty as a commander. A graduate of the University of Wisconsin, he has been married to Michelle L. Hoesly for 40 years.

Resource 1, Inc.
370 World Trade Center, Norfolk, Virginia, USA 23510
757-616-0600

John P. Huggard, CFP, CLU, is a senior member of a North Carolina law firm founded in 1975. A retired professor and board-certified specialist in estate planning and probate law, he limits his trial practice to securities litigation. Huggard taught law and finance courses at North Carolina State University for 30 years, garnering several university teaching awards. He was named North Carolina Super Lawyer by the *Charlotte City Magazine* in 2007, and he has authored several financial magazine articles and books dealing with variable annuities.

Huggard, Obiol & Blake, PLLC
124 St. Mary's St., Raleigh, North Carolina, USA 27605
919-832-2687   johnphuggard@aol.com

Andrew Hughes, LLM, CMABNLP, founded Andrew Hughes Training in 2008 and has since coached and trained thousands of employees and executives throughout Australia on leadership, human behavior and accessing human potential. Known to his clients as Australia's most inspirational mindset coach for professionals, Hughes left a highly successful, 15-year legal career as a senior executive in 2007 to discover and pursue his life's work. Now a master of a number of accelerated change therapies, he speaks, trains and coaches nationally, helping busy professionals create success while maintaining their authenticity, sanity and relationships.

Andrew Hughes Training
3/95 High St., East Maitland, North South Wales, Australia 2323
61-407-412-1198 andrew@dare2xl.com.au www.andrewhughes.com

Jeff Hurt joined Velvet Chainsaw Consulting in January 2010 and currently serves as executive vice president, education and engagement. In 2012, he was recognized as the Professional Conference Management Association (PCMA) 2011 Educator of the Year. Hurt has worked in leadership roles with five associations, five government organizations and several companies in the education, events and meetings departments, including Meetings Professionals International and Promotional Products Association International, one of the top 50 meetings in the industry.

Velvet Chainsaw
406 N. Windomere Ave., Dallas, Texas, USA 75208
214-886-3174 jhurt@velvetchainsaw.com

Anthony Matthews Jones is a seven-year MDRT member with four Court of the Table and two Top of the Table qualifications, as well as MDRT MCC Chair for Leinster/Munster and an MDRT Ireland committee member. Jones is a renowned international speaker and has spoken at several MDRT meetings. A trained singer and actor, he is known for mixing his professional skills with his artistic talent to guarantee a unique presentation like no other.

AMJ Financial
Unit 10B Westpoint Business Park Clonard, Wexford, Ireland
353 86 7770241 anthony@amjfinancial.ie www.amjfinancial.ie

Stephen Kagawa, LUTCF, FSS, is a 21-year MDRT member with three Court of the Table and 13 Top of the Table qualifications. He is president and chief executive officer of The Pacific Bridge Companies and is passionately focused on helping first-generation Americans migrating from Asia acclimate financially in their newfound American homes. Consumed with his vision to understand and engage financial advisors from the differing disciplines of insurance, investment, banking, tax and the law from all over the world, he is connecting this collective expertise to better guide multinational individuals, families and companies through their cross-border realities.

The Pacific Bridge Companies
825 S Primrose, Suite E, Monrovia, California, USA 91016
626-303-5890 skagawa@pacificbridge.net

Rebecca Kallioniemi is a 16-year MDRT member with five Court of the Table qualifications. In hopeless situations, Kallioniemi always turns crises into the positive force to fly high. She first attended the MDRT Annual Meeting in 2001 in Toronto, immediately promising herself she would reach Court of the Table by 2003, which she did — during a difficult year for her home of Hong Kong, which was contending with a massive and debilitating SARS outbreak.

AIA International Ltd HOK
Bc Al An Cc Jireh V7 Unit 03 6/F, Kerry Centre 683 King's Road, Quarry Bay, Hong Kong
852-310-76999 aiarebecca@gmail.com

Takahisa Kawanishi, TLC, is a 10-year MDRT member. With a wide range of knowledge in finance and experience working as a banker, Kawanishi excels in explaining complicated financial matters, such as mortgage loans and trends of interest, to customers in easy-to-understand manner, jargon-free. He has qualified for "Executive Life Planner" status, the highest qualification in his company, Sony Life Insurance Co. Serving as a trustee and member of General Services Committee of Sony Life in 2011, Kawanishi continues to serve in important roles for Sony Life and is well-respected by his peers and company leadership.

Sony Life Insurance Co.
Shin-Aoyama Bldg East 1-1-1, Minami-Aoyama Minato-ku, Tokyo, Japan 1078 585
81-334-758896 takahisa_kawanishi@sonylife.co.jp

Brian Robert Kennaugh, B.Bus, is a four-year MDRT member with four Top of the Table qualifications. He is partner and director of Hunter Financial Planning in Australia, and he spoke in the Connexion Zone at the MDRT Annual Meeting in Philadelphia in 2013. Kennaugh is a member of both the FPA and the AFA in Australia, and a council member of the University of Newcastle, where he is chair of audit and risk and a pro chancellor. His radio program, "Financially Speaking," has made him a popular choice for speaking engagements within and outside the financial services industry.

Hunter Financial Planning Pty Ltd.
PO Box 494, Belmont, Australia, North South Wales 2280
2 49434876 brian@hunterfinancial.com.au www.hunterfinancial.com.au

You Sung Kim is a 10-year MDRT member with five Court of the Table qualifications, as well as the MCC Area Chair for the Republic of Korea. He is a past MDRT Korea Focus Session speaker who began working with ING Life in September 2013.

ING Life Ins Co Ltd - Korea
Gwangju Agency FL 17 Sean Bldg, Shinmun-Ro 1 GA Jongro-ku, Seoul, Korea 1107 00
82-230-114108 aflaksas@daum.net

Brent R. Kimball, CFP, ChFC, is a 26-year member with nine Court of the Table and five Top of the Table qualifications. He is president of the MDRT Foundation and a Legion of Honor Excalibur Knight. Kimball is a past recipient of the MDRT Foundation's top Quality of Life grant award for his work with Alex's Team Foundation, an organization he helped found, which provides fellowships for medical students and support for nurses working in the pediatric oncology unit of Boston's Children's Hospital. He is an active volunteer in his community and has served the MDRT Foundation in various capacities since 2002, including committees, Phonathons and service projects. Kimball was also a realLIFEstories honoree of the Life and Health Insurance Foundation for Education (LIFE), for his effort to raise awareness of the need for Americans to include disability insurance in their financial plans.

A1 Freedom Financial
5 Sheep Davis Road, Suite H, Pembroke, New Hampshire, USA 03275
603-715-1427   Freedomfin@aol.com

Amanda Lindhout, founder and executive director of The Global Enrichment Foundation (GEF), has gained international acclaim for her work supporting development and aid in Somalia — the country where she once spent 460 days as a hostage. Her humanitarian work has provided aid and education to over 300,000 people living in the war-torn country. She has been featured in publications including *Vogue*, *O Magazine*, and *The New York Times Magazine*, and she has appeared on "Dateline NBC," "The TODAY Show," CTV's "Canada AM," and a variety of other TV and radio programs worldwide. Her memoir, "A House in the Sky," is a *New York Times* best-seller and No. 1 best-seller in Canada.

Global Speakers Agency
1177 West Broadway, Suite 300, Vancouver, British Columbia, Canada V6H 1G3
800-360-1073 x-22   jmrobillard@nsb.com   www.amandalindhout.com

Darryl Lovegrove is an accomplished musical theatre performer well-known for his portrayal of Jesus in the Australian and New Zealand tours of "Jesus Christ Superstar." In 1998, he co-created the operatic global phenomenon The Three Waiters, which became, and remains to this day, the most-booked corporate entertainment act in the world. By the time he sold his financial interest in The Three Waiters in 2009, he and his former business partner had established offices in Sydney, London and New York, and the act had been seen by more than 3 million people in more than 80 countries.

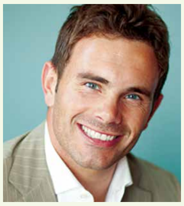
Lovegrove Entertainment
P.O. Box 266, Frenchs Forest, New South Wales, Australia 1640
61-2-945-16363   info@darryllovegrove.com   www.darryllovegrove.com

Ronn Lucas has been entertaining fans for more than a decade with his incredible, unique talent. Lucas mixes stand-up comedy, improvisation, audience interaction and astonishing voice gymnastics to delight fans worldwide. Lucas has appeared on and starred in national TV programs, including "Late Show with David Letterman" and "The Tonight Show with Jay Leno." He has been awarded numerous accolades, including "The World's Best Ventriloquist" by *The New York Times* and *The London Times*; honored as "Entertainer of the Year," by Gold Cabaret Awards and "Ventriloquist of the Year" by the American Society of Ventriloquists.

Kragen and Company
2103 Ridge Drive, Los Angeles, California, USA 90049
310-854-4400   kenkragen@aol.com   www.ronnlucas.com

Angelo Mantzios , CFP, CLU, is a two-year MDRT member. A top advisor with Sun Life Financial, he consistently qualifies for internal campaigns and is recognized as an Elite Advisor, which puts him in the top 3 percent in the company. He quickly grew into his career as an advisor by expanding his service team, earning his designations within the span of 18 months. At Sun Life, Mantzios and his team built his business through workplace seminars for organizations like Energizer, Panasonic, the Brampton firefighters, Peel Regional police and several hospitals. Healthy and active outside of work, Mantzios has become an expert in holistic financial planning both in the family and business markets, and he is always looking for opportunities to share his knowledge, including co-hosting a weekly radio show called "Money for Life with Angelo Mantzios."

Angelo Mantzios Financial Strategies Inc.
8 Queen St., West, Brampton, Ontario, Canada L6X 1A1
905-216-1644 angelo.mantzios@sunlife.com



Seth Mattison is an internationally renowned expert on workforce trends and generational dynamics. As founder and chief movement officer of FutureSight Labs, Mattison advises many of the world's leading brand and organizations on the key shifts happening around talent management, change and innovation, leadership and the future of work. Recently named to the editors' picks for favorite speakers for 2013 by *MeetingsNet*, his presentations bring an entirely unexpected perspective on the future of work, talent, innovation and the power of relationships.

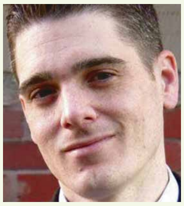
Goodman Speakers Bureau Inc.
56 Poquonock Ave., Windsor, Connecticut, USA 06095
860-687-1116 diane@goodmanspeakersbureau.com www.sethmattison.com

James M. McEvoy, CLU, AEP, is a 24-year MDRT member with nine Court of the Table qualifications, and owner and managing director of Cross Border Planning, a Belgian-registered company. McEvoy specializes in helping Americans and green card holders who reside outside the United States coordinate their investment, retirement and estate planning strategies in a manner compliant with the regulations of the various countries in which they live. He serves on the Legal and Taxation committee of the American Chamber of Commerce in Belgium and has volunteered for the United Fund for Belgium since 1992.

Cross Border Planning
Kammestraat 43, Kortenberg, Belgium 3071
32-2-7594977 crossborder@skynet.be www.crossborderplanning.net

David McKnight's popular workshop, "The Power of Zero," has been seen by thousands of Americans from coast to coast and was recently showcased on the main Sunday Morning Platform at Forum 400. He is a regular contributor to *Life Insurance Selling Magazine* and is the author of the No. 1 Amazon best-selling book "The Power of Zero: How to Get to the 0% Tax Bracket and Transform Your Retirement." McKnight has trained thousands of advisors on his tax-free paradigm and currently serves as mentor to an exclusive group of financial advisors from across the country.

David McKnight and Company
1001 Glen Oaks Lane, Suite 234, Mequon, Wisconsin, USA 53024
262-271-6922 davidcmcknight@gmail.com www.thepowerofzeropercent.com
@taxfreeplanning



Jesse Miller is an international public speaker who has addressed thousands of participants since 2007. He is a high-demand keynote speaker on the topics of social media awareness, mobile communications and associated behaviours and online content evaluation. His awareness programs for schools across Canada reached more than 250,000 students during the 2012-13 school year. As an awareness and safety innovator, Miller combines a diverse background in community policing, volunteer management and online behaviour analysis to develop unique presentations and awareness-based solutions for his clients, which span the private and public sectors. He has been featured in numerous radio and television broadcasts, publications and articles as an authority on the topics of Internet safety, social media and mobile application-based technology.

Miller Consulting Services
P.O. Box 30004, North Vancouver, British Columbia, Canada V7G 2Y8
✉ Info@mediatedreality.com

Dave Nelsen is president of Dialog Consulting Group, a boutique consulting firm that helps senior executives develop strategies to enhance the conversations with their most important internal and external customers using proven social media, Internet and mobile communications tools. Nelsen has more than 30 years of telecom experience and has been at the leading edge of the social media revolution since founding TalkShoe.com in 2005. He's been recognized as Entrepreneur of the Year by Ernst & Young, as CEO of the Year by the Tech Council and Speaker of the Year by Vistage International.

Dialog Consulting Group
20436 Hwy 19, Suite 620-400, Cranberry Township, Pennsylvania, USA 16066
412-779-2788 ✉ Dave@DialogConsulting.com www.DialogConsulting.com
@davenelsen

Ryan J. Pinney is a six-year MDRT member with six Top of the Table qualifications who currently serves on the MDRT Member Communications (Zone 8) and Top of the Table Industry Relations Committees. Recognized for using innovative technologies to drive insurance sales, streamline the application process and speed up underwriting, Pinney leverages his experience in social media and online marketing to help agents and agencies create their online presence and profit from it. Using the same principles and technology his firm provides to agents, his agency sold more than 16,000 policies direct-to-consumer over the Internet last year.

Pinney Insurance
2598 Woodgate Way, Roseville, California, USA 95747
916-960-8728 ✉ rpinney@pinneyinsurance.com

James Douglas Pittman, CLU, CFP, of Portland, Oregon, is the Nominee to the MDRT Executive Committee. He is a 40-year MDRT member with 14 Court of the Table and four Top of the Table qualifications. He is also a Diamond Knight of the MDRT Foundation and served on its Board of Trustees. Pittman is president of Insurance Consulting Services Inc., a full-service insurance brokerage and consulting firm. His Round Table experience includes serving four times as Divisional Vice President and nine times as Chair. In 2008, the National Association of Insurance and Financial Advisors – Oregon honored Pittman with the prestigious H.G. "Bud" Horn Award.

Insurance Consulting Services
5125 Southwest MacAdam Avenue, Portland, Oregon, USA 97239
503-542-4085 jim@icspdx.com

Sam Richter is an internationally recognized expert on sales intelligence and online reputation management. His experience includes building innovative programs for start-up companies and some of the world's most famous brands. Richter is founder and CEO of SBR Worldwide/Know More! and the Social Selling Institute. Through his Know More! business improvement program, Richter has trained leading organizations and entertained tens of thousands of people around the world. He is the author of the best-selling book "Take the Cold Out of Cold Calling," considered the preeminent publication on finding information online and using it for sales success.

Speaker Exchange Agency LLC
9218 Metcalf #230, Overland Park, Kansas, USA 66212
913-747-4636 kreutzer@speakerexchangeagency.com www.samrichter.com

Stephen O. Rothschild, CLU, ChFC, is a 40-year MDRT member with 12 Court of the Table and eight Top of the Table qualifications, as well as the 2006 MDRT President. He is the Immediate Past Chair of the LIFE Foundation and has served on the boards of AALU, Forum 400 and the Editorial Advisory Board of Trusts & Estates. A speaker with audiences wordwide, Rothschild is known for his creative problem-solving for advisors, businesses, family offices and high-net-worth families.

Rothschild & Sale and M21 Consulting
655 Craig Road, Suite 160, St. Louis, Missouri, USA 63141
314-409-7177 stephen@rothschild-sale.com

Gino Saggiomo, CFP, is a seven-year MDRT member with three Court of the Table qualifications and is a partner of Rothgard Financial Partners. He has provided advice to clients for 14 years. Saggiomo is a passionate advocate of goals-based financial planning and believes financial planning is not just about investing money — it is a resource to achieve your personal aspirations. He regularly coaches clients to truly understand their "why," so they can make informed decisions on their wealth, and as a result, has presented to a number of national companies.

Rothgard Financial Partners
P.O. Box 450, 20A Agnes St., Fortitude Valley, Queensland, Australia 4006
61-7-323-14250 gino@rothgard.com.au www.rothgard.com.au

Lewis Schiff is the executive director of Inc. Business Owners Council, a membership organization for *Inc.* magazine's top entrepreneurs and owners of closely held family businesses. He maintains a blog about behavioral entrepreneurship on Inc.com and has written three books: "The Influence of Affluence: How the Rich Are Changing America" charts the rise of America's growing affluent middle-class through original research and analysis. "The Armchair Millionaire" describes a wealth-creation system that leverages Nobel Prize-winning methodologies. His new book, "Business Brilliant: Surprising Lessons from the Greatest Self-Made Business Icons," focuses on the wealth-creating behaviors and attitudes that work best in the new economy.

INC Magazine's Business Owners Council
7 World Trade Center, 29th Floor, New York, New York, USA 10007
347-229-1441 lewis.schiff@inc.net www.inc.net @lewisschiff

Jane Seaman, AICI, CIP, is CEO and owner of Imagine Image Consultancy and The International Image Academy, as well as international president of The Association of Image Consultants International (AICI). She is one of only 140 globally recognized Certified Image Professionals and has presented at ING's annual conference, the FSI Summit in Washington, D.C. Seaman has consulted with individuals, front-line employees, managers, company presidents and regional executives providing practical solutions in personal presence that result in a confident visual impact.

Imagine Image Consultancy LLC
12106 Arcadia Bend Lane, Houson, Texas, USA 77041
281-773-7929 Imagineconsultancy@comcast.net www.imagineconsultancy.com

Roger Seip has spoken professionally more than 2,500 times on how to harness the powerful results-producing capacity of our brains. His work with companies like New York Life, Northwestern Mutual, Wells Fargo and thousands of others has drawn rave reviews and powerful results for more than a decade. Seip's book, "Train Your Brain For Success," has been a No. 1 best-seller since it came out, and his eight years as a stand-up comic mean his audiences always have a ball learning from him.

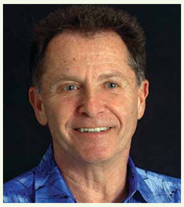
Freedom Personal Development
2810 Crossroads Drive, Suite 3100, Madison, Wisconsin, USA 53718
608-204-8722 roger@freedompersonaldevelopment.com
www.freedompersonaldevelopment.com @RogerSeip1

Alex Sheen is the founder of because I said I would., a social movement and nonprofit dedicated to the betterment of humanity through the importance of a promise. Sparked by the loss of his father, Sheen sends "promise cards" to anyone anywhere in the world at no cost. In less than two years, because I said I would. sent over 250,000 promise cards to more than 82 different countries. The promises written on these cards have made headlines around the world. Sheen himself is someone who truly honors commitment. He once walked over 240 miles across the entire state of Ohio in 10 days to fulfill a promise.

because I said I would.
15518 Detroit Ave., Lakewood, Ohio, USA 44107
216-409-5682 rick@becauseisaidiwould.com www.becauseisaidiwould.com

George B. Sigurdson, BA, CLU, is a 40-year member of MDRT with five Court of the Table and 13 Top of the Table qualifications. He has served in many volunteer positions within MDRT, including as a member of the Top of the Table advisory board and the Finance committee. He is president of Sigurdson Financial Group and also an active member of the Canadian Advanced Life Underwriters and Advocis associations. He is an avid golfer, explorer and hockey fan. He is also actively involved with the local community and charitable organizations in his hometown of Winnipeg.

Sigurdson Financial Group Inc.
135 Lombard Ave., Winnipeg, Manitoba, Canada R3B 0 T4
204-953-1667 george@sigurdsonfinancial.com



Simon Singer, CFP, CAP, is a 30-year MDRT member with 27 Top of the Table qualifications. Singer is the founder of The Advisor Consulting Group, a firm designed to provide financial and estate planning assistance to clients of high-end accountancy and law firms. He is recognized by the Consumer Research Council of America; Who's Who; and is listed by other groups for his high level of expertise and success in the financial services industry. He has co-authored three books and and was recently quoted in *Reuters*, *Daily Finance*, *E! Online* and *The Huffington Post*, among other publications. Singer's pragmatic, straightforward style allows a business owner or retiree alike to feel empowered to move to a solution with confidence.

The Advisor Consulting Group
4266 Valley Meadow Road, Encino, California, USA 91436
818-728-5961 simon@advcg.com www.advisorconsultinggroup.com

Terri L. Sjodin, CPAE, CSP, is the principal and founder of Sjodin Communications, a public speaking, sales training and consulting firm based in Newport Beach, California. She is one of America's most highly sought-after female speakers and has trained and motivated thousands of people from all over the world. Her unique specialization is advancing the persuasive presentation skills of professionals. She is the author of the national best-selling book "Small Message, Big Impact" and the highly acclaimed "New Sales Speak — The 9 Biggest Sales Presentation Mistakes and How to Avoid Them."

Sjodin Communications
P.O. Box 98, Newport Beach, Virginia, USA 92662
949-723-3132 Tsjodin@sjodincommunications.com
www.sjodincommunications.com

John Spence, at the age of 26, was named chief executive officer of an international Rockefeller foundation, overseeing projects in 20 countries and reporting directly to the chairman of the board, Winthrop P. Rockefeller III. He has twice been named by Trust Across America as one of the Top 100 Business Thought Leaders in America and has been recognized by that organization on their global list of the top 100 Thought Leaders in the area of "Trustworthy Business Behavior." Spence has also been selected as a leading small business influencer in America, along with Malcolm Gladwell, Seth Godin and Apple.

John Spence LLC
P.O. Box 357606, Gainesville, Florida, USA 32635
352-339-0142 Sheila@JohnSpence.com www.johnspence.com

The Passing Zone's **Jon Wee** and **Owen Morse** have one of the longest standing partnerships in corporate entertainment, a true demonstration of "The Power of Partnership." They have appeared on "The Tonight Show," "The TODAY Show," and they were finalists on "America's Got Talent." They are at the top of their craft, with performances at the White House and in the films "The Addams Family" and "The Aristocrats." They are bona fide experts on working together effectively and depend on one another; their success — even their safety — is determined by how well they execute together.

Eagles Talent Speakers Bureau
57 West South Orange Ave., South Orange, New Jersey, USA 07079
973-313-9800 Eeagles@EaglesTalent.com www.passingzone.com

Bruce S. Udell, CLU, ChFC, is a 37-year MDRT member with 23 Top of the Table qualifications. A Qualifying and Life member, he is a past advisory board member of Top of the Table, as well as an estate planning expert, author and speaker with more 35 years of experience. Udell has spoken at annual conferences for MDRT, the Forum 400 and SFSP presenting his Wealth Enjoyment System, which provides an innovative approach to estate planning. He is the author of the best-selling book "Enjoy Your Wealth And Pass It On" and a contributing author to the "Florida Bar's Basic Estate Planning in Florida, Fifth Edition."

Udell Associates
1605 Main St., Suite 1110, Sarasota, Florida, USA 34236
941-951-0443 bruce@wealthenjoyment.com

Darren Ulmer, CHS, is a five-year MDRT member and an Elite Partner Advisor with Sun Life Canada. Ulmer last qualified for the Sun Life President's Circle Barcelona in 2012 and is on track to qualify for 2014 as well. He sits on the local Advocis Board as well as the Canadian Membership Committee for MDRT. He is a sought-after main stage presenter for living benefits, especially critical illness insurance, across Canada and has been a keynote speaker at the World Critical Illness Conference and the Advocis Banff School.

1406 8th St. East, Saskatoon, Saskatchewan, Canada S7H 0 T1
306-652-6029 thesunlifeguy@sasktel.net

Ross Vanderwolf, CFP, of Brisbane, Australia, is a 27-year MDRT member with nine Court of the Table and four Top of the Table qualifications. He is managing director of Rothgard Financial Partners, a full-service financial planning practice. Vanderwolf has been a long-term industry volunteer contributing to the Australian Financial Advisers Association, AXA Authorised Representatives Association and serving on various committees with MDRT. His ongoing contribution to the financial services industry has been recognized by being nominated three times for the Australian Financial Advisers Association, National Adviser of the Year, twice winning the AXA State Adviser of the Year and also winning the prestigious Gerald Lippman Award in 2007.

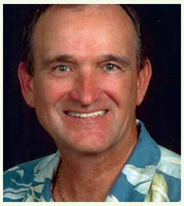
Rothgard Financial Partners
P.O. Box 450
20A Agnes Street, Fortitude Valley, Queensland, Australia 4006
61-7-323-14250 ross@rothgard.com.au www.rothgard.com.au

Kerry Therese Wallingford, CLU, ChFC, is a 14-year MDRT member with three Top of the Table qualifications. She has spoken at the Top of The Table Annual Meeting, NAIFA and regional meetings throughout the U.S. Wallingford speaks on how she has successfully transformed her practice from a focus on employee benefits to individual planning for families helping them create their Future Vision Program. She has modified the responsibilities of staff in her office to allow her to focus on individual planning with families and uses permanent life insurance as an intregral part of her sound success strategy. Since 2008, Wallingford transitioned her business from less than 15 percent revenue in life sales togenerating nearly 50 percent of company revenues in life, annuity and long-term care sales.

Wallingford Financial Planning Svcs.
236 SW 171st Street, Seattle, Washington, USA 98166
206-241-2634 kerry@wallingfordfinancial.com www.wallingfordfinancial.com

Mike Walsh is author of "Futuretainment" and publisher of The Fourth Estate blog, read by thousands of professionals in the media and entertainment space. Walsh brings unique insights into the growing influence of new markets on breakthrough innovation and business transformation. He is currently chief executive officer of Tomorrow, a global innovation lab whose clients have included Fujifilm, Merck Pharmaceutical, BBC Worldwide, Bentley Motors and HSBC. He previously founded Jupiter Research in Australia, and has also held senior strategy roles at News Corporation in the Asia Pacific Region

National Speakers Bureau Inc.
14047 West Petronella Drive, Suite 102, Libertyville, Illinois, USA 60048
847-295-1122 Don@nationalspeakers.com www.mike-walsh.com



Donald F. White Jr., CLU, ChFC, is a 25-year member of MDRT with 11 Court of the Table and 14 Top of the Table qualifications. He is chief executive officer of Treasure Coast Financial Services and is the author of two audio series titled "Legacy Planning" and "Building a Great Business." White is an Excalibur Knight and Inner Circle Society member of the MDRT Foundation. He is chairman of the Love Without Boundaries board of directors, a nonprofit organization assisting orphans in China. He and his wife, Grace, are the proud parents of twin adopted girls from China, Sydney and Reagan.

Treasure Coast Financial Services Inc.
1803 South Kanner Highway, Stuart, Florida, USA 34994
772-283-6342 donaldfwhite@gmail.com

Don Yaeger is an award-winning speaker, business leadership coach, an eight-time *New York Times* best-selling author and longtime associate editor for *Sports Illustrated*. He is primarily sought-out for his lessons on achieving greatness, learned from firsthand experiences with some of the greatest sports legends in the world. Additionally, he has been retained by companies and organizations to coach their leaders, management teams and employees on building a culture of greatness by looking at great teams in sports and discerning the business lessons we can learn from them.

180 Communications Inc.
413 North Meridian St., Tallahassee, Florida, USA 32301
850-412-0300 anjie@team180.com www.donyaeger.com

Welcome to the **ConneXion Zone®**

Join us on Sunday, Monday and Tuesday in the ConneXion Zone to network, interact and learn from some of the industry's most well-respected professionals. See the ConneXion Zone booklet for detailed information.

General Information

Primary Annual Meeting Venue

Metro Toronto Convention Centre (MTCC)
255 Front Street West
Toronto, Ontario M5J 1A7 Canada
Phone: 416-585-8000

Official Accommodations

Fairmont Royal York (Headquarter Hotel)
100 Front Street West
Toronto, Ontario M5J 1E3
Canada
Phone: 416-368-2511

Hyatt Regency Toronto
370 King Street West
Toronto, Ontario M5V 1J9
Canada
Phone: 416-343-1234

InterContinental Toronto Centre
225 Front Street West
Toronto, Ontario M5V 2X3
Canada
Phone: 416-597-1400

Renaissance Toronto Downtown
1 Blue Jays Way
Toronto, Ontario M5V 1J4
Canada
Phone: 416-597-1400

Westin Harbour Castle
1 Harbour Square
Toronto, Ontario M5J 1A6
Canada
Phone: 416-869-1600

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 and Top of the Table Program, as well as the Special Sessions, which include Breakfast and Lunch Programs. Members who registered in advance will find these tickets attached to their meeting badge strip 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.

Toronto Information and Restaurant Reservations

Visit the Toronto Guest Services Desk, located in the registration area on Level 200 of the Metro Toronto Convention Centre, for information about Toronto, maps of the city and assistance with restaurant reservations.

Tours/Special Events

MDRT has left your evenings open so you have more time to network with colleagues, go out with friends or just enjoy a tour. MDRT has contracted with Vision Travel Solutions to organize a variety of interesting tours that highlight the many faces of Toronto. Its booth is located in the Registration Area on Level 200 in the Metro Toronto Convention Centre, and is open during registration hours.

ConneXion Zone®

The MDRT ConneXion Zone is located in Hall C of the Metro Toronto Convention Centre. Over the course of three days, you will have the opportunity to interact with sponsors and exhibitors, try out new technologies and hear more than 200 sessions. Consult the separate ConneXion Zone booklet for information, including:

- Agenda
- Floor plan
- Presentation schedule, including topics and speakers
- Sponsor and exhibitor listings

Consent for Use of Photographic Images

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

Continuing Education

Continuing education credits are not offered at the 2014 MDRT Annual Meeting.

Do Not Lose Your Badge!

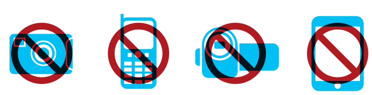
There will be a USD 995 fee for each replacement badge issued. Treat your badge as you would your passport. It is a valuable document that represents your registration investment. For lost or misplaced badges, go to the On-Site Registration Counter, located on Level 200 of the Metro Toronto Convention Centre.

Download Your Own Audio Library

All 2014 MDRT members attending the 2014 Annual Meeting will have free access to an online audio recording library of the 2014 meeting's Focus and Special Sessions, including the ability to download MP3 audio files. Access to the online library is available beginning July 1, 2014.

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 at the Metro Toronto Convention Centre, in the area behind Room 204, next to Room 203C.

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 on Level 200 of the Metro Toronto Convention Centre. 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.

Group Photo Service

If you wish to have a group photograph taken, request forms are available in the MDRT Press Room, located in Room 203B of the Metro Toronto Convention Centre. A form also may be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located on Level 100 at the base of the escalator in the Metro Toronto Convention Centre.

Handouts

MDRT is reducing the amount of paper we use at our meetings in an effort to be environmentally responsible. Access electronic handouts online at www.mdrt.org/2014am.

Housing Accommodations

Please refer all questions related to housing reservations to the Housing Booth in the Registration area, located on Level 200 of the Metro Toronto Convention Centre.

Housing Booth hours:

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

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

Important Tax and Legal Information

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

#MDRT2014

MDRT is tweeting live, and we want you to join us. Be sure to follow MDRT at @MDRTweet and use #MDRT2014 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 #MDRT2014 to see what people are saying and to find out about special events and giveaways.

Instant Recordings

Instant audio CD, MP3 and DVD recordings of most of the Main Platform sessions are available for purchase in the MDRT 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, on Level 200 of the Metro Toronto Convention Centre.

Lunch Options

The Metro Toronto Convention Centre has limited-menu concession kiosks. Please note: The Metro Toronto Convention Centre is exclusively for food services inside the facility. No outside food or beverage is permitted. There are numerous food outlets within walking distance as well as street vendors available. The InterContinental will also provide a "cash and carry" option during specific times.

Main Platform

Main Platform sessions begin Monday morning in Hall AB of the Metro Toronto Convention Centre. The official 2014 MDRT meeting name badge is required for admittance, and seating is on a first-come, first-served basis. Doors 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 9	8 – 11:30 a.m.
Tuesday, June 10	8 – 11:30 a.m.
Wednesday, June 11	1:30 – 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 Store. You may purchase a CD-ROM which contains multiple manuscripts categorized by topic or you can visit www.mdrtstore.org to purchase individual manuscripts.

MDRT Foundation Booth

The MDRT Foundation is a meaningful benefit available to all MDRT members around the globe. Your MDRT Foundation allows you to support charitable causes and organizations you care about, and become a community charity leader. During the MDRT Annual Meeting, you can get involved by donating to the 2014 Promise Appeal, which will support Love Without Boundaries, a charity that serves children with medical needs in China. Your USD 200 donation will also help fund the MDRT Foundation's global grant programs serving children and families in need worldwide. **www.mdrtfoundation.org.**

MDRT Mentoring Program

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

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

MDRT Store

The MDRT Store, located in Hall C of the Metro Toronto Convention Centre, has the best educational resources in the industry. These resources — most created by MDRT members — are vital stepping stones in your career. Everything in the MDRT 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.

MDRT Store hours:

Saturday, June 7	11 a.m. – 5 p.m.
Sunday, June 8	10 a.m. – 5 p.m.
Monday, June 9	11:30 a.m. – 5:30 p.m.
Tuesday, June 10	11:30 a.m. – 5:30 p.m.
Wednesday, June 11	9:30 a.m. – 1:30 p.m. 3 – 5:30 p.m.

Meeting Information Desk

For the benefit of all attendees, a central meeting information desk is located in the Registration area, on Level 200 of the Metro Toronto Convention Centre. Attendees can get information about the Annual Meeting, as well as answers to questions you may have.

PGA Volunteer 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 Metro Toronto Convention Centre.

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session at 4:30 p.m. on Saturday, June 7, in Constitution Hall 107 at the Metro Toronto Convention Centre. Volunteers will receive information about their duties and schedule, and complete necessary forms.

Quarter Century Club

A special meeting place has been reserved for MDRT members of 25 years or longer. The Quarter Century Club is located at InterContinental Hotel in the 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 on Level 200 in the registration area at the Metro Toronto Convention Centre, is available during the following times:

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

Responsible Drinking Policy

MDRT-hosted events only admit attendees age 21 years and older. Because MDRT supports a responsible drinking policy, all MDRT-sponsored receptions will include a choice of nonalcoholic beverages. Alcohol will not be served to anyone under age 21.

NOTE: Outside organizations often sponsor their own events concurrently with the MDRT Annual Meeting. MDRT does not sponsor these events. Only the events listed in the program book are sponsored by MDRT. MDRT claims no responsibility for the other events.

Seating

Seating for all sessions, excluding Main Platform reserved seating, is 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 staff and PGA Traffic Task Force volunteers if you arrive too late to be admitted to a session.

PLEASE NOTE: MDRT Annual Meeting attendees should acknowledge that participation at the meeting and in special activities is voluntary and optional and that participation in any physical activity involves some risk of injury. MDRT Annual Meeting attendees agree to hold MDRT harmless from any claims, costs or expenses arising from any injury as a result of participation.

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, including Main Platform, at any time. Your understanding and cooperation is appreciated.

MDRT would like to thank the 2014 Annual Meeting sponsors

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Take Home a Piece of the Meeting

MDRT®

Stop in the MDRT Store during the Annual Meeting and find:

- Educational resources
- Insignia collection
- Annual Meeting exclusives
- Video Club info booth
- Speakers Corner

Visit us at MTCC – Hall C

or find us online at www.mdrtstore.org

Simultaneous Interpretation

English is the official language of the 2014 MDRT Annual Meeting. MDRT will provide simultaneous interpretation of the Main Platform presentations and selected Focus Sessions only in the following 12 languages when at least 50 registered members have requested interpretation in a common language: Bahasa 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.

Interpretation headsets and receivers will be provided 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 is returned and no charge will have been made.

Interpretation service and equipment are provided by Conference Systems Inc., which maintains service counters in the Registration area during the following hours:

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

Special-Needs Seating

For Main Platform sessions, a section of Hall AB 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 exhibitors under provisions of a signed Exhibitors Agreement and other than with the expressed written permission of the Executive Committee, is not permitted.

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

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

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

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

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

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

Code of Ethics

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

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

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

Statement of Antitrust and Legal Compliance

There shall be no negative discussions of commercial companies or products. There shall be no discussion or activity for the purpose of any legal compliance preventing any person or persons from gaining access to any market or customer for goods and services, nor any agreement or understanding to refrain from purchasing or using any material, equipment, services or supplies. There should be no discussion or activity that may be construed as forestalling or limiting research and development. We, of course, expect your consideration and full compliance with these guidelines, both while in attendance at this meeting and at all times in your business.

Anti-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

2014 Management Council

Michelle L. Hoesly, CLU, ChFC
President

D. Scott Brennan
Immediate Past President

Caroline A. Banks, APFS
First Vice President

Brian D. Heckert, CLU, ChFC
Second Vice President

Mark J. Hanna, CLU, ChFC
Secretary

Frank W. Andreoli, RFC
Divisional Vice President, Annual Meeting PDC

David R. Wilson, CLU
Divisional Vice President, Annual Meeting PGA

Jason J. Dudum, LUTCF
Divisional Vice President, Top of the Table

David L. Alarid
Divisional Vice President, Finance

Bev Carlyon, FChFP, CFP
Divisional Vice President, Membership Communication 1

Sung Ho Shin
Divisional Vice President, Membership Communication 2

Caroline Kheng, ChFC
Divisional Vice President, Experience Meeting

Ross Vanderwolf, CFP
Divisional Vice President, Membership

Gregory B. Gagne, ChFC
Divisional Vice President, Resource Zone

Jiro Kato, CFP
Divisional Vice President, Productivity

Seung Hyun Won
Divisional Vice President, Best Practices

Jo Ann E. Favia, CLU, ChFC
Divisional Vice President, Business Principles

Daniel M. Boardman, CLU, CFP
Divisional Vice President, Business Development

2014 MDRT Foundation Officers

Brent R. Kimball, CFP, ChFC
President

Gilbert A. Haggart, CLU, LUTCF
Immediate Past President

Roger A. Seim, MSFS, CLU
Vice President

James V. Durkin, CFP, CLU
Secretary

Robert N. Garneau, CLU, ChFC
Treasurer

2014 Program Development Committee

Frank W. Andreoli, RFC
Divisional Vice President

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

Brad J. Myers
Chair, Focus Sessions

Marc A. Silverman, CLU, ChFC
Chair, ConneXion Zone

Bhupinder S. Anand, ACII, Dip PFS
Assistant Chair, Main Platform/ Special Sessions

Heather M. Courneya, CLU, ChFC
Assistant Chair, Main Platform/ Special Sessions

Robert N. Garneau, CLU, ChFC
Assistant Chair, Main Platform/ Special Sessions

Anne-Marie Lee Li Mei, ChFC, CLU
Assistant Chair, Main Platform/ Special Sessions

Bryson Milley, CFP, CIM
Assistant Chair, Focus Sessions

Helen A. Jenkins, Dip PFS
Assistant Chair, Focus Sessions

Asvin Chauhan, Dip FA, MIFS
Captain, Out of the Box

Chris Leach, Dip PFS
Captain, Marketing

Curtis L. Matlin, CLU, ChFC
Captain, Whole Person

Timothy M. Reis, LUTCF
Captain, Protection

Sanjay Tolani
Captain, Language Specific

Beth Lachance Hesson, CFP, CLU
Captain, Wealth Management

Max Horne, CFP
Captain, Sales Ideas

Donna M. Kratzenberg, CFP, CLU
Captain, Practice Management

Claudio Miguel Mejia
Captain, Practice Management

Scott Roger Lebin, RFC
Captain, ConneXion Zone

Barbara A. Pietrangelo, CFP, ChFC
Captain, ConneXion Zone

J. Marvin Walker, CLU, ChFC
Captain, ConneXion Zone

2014 Program General Arrangements

David R. Wilson, CLU
Divisional Vice President

Todd D. Hruby, LUTCF
Chair, Member Logistics

Rino V. Cipparrone, CFP, CLU
Chair, Member Enhancement

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

Peter F. Cote
Task Force Director, Traffic General

Carol Chiarito
Task Force Director,
Traffic Main Platform

Travis D. Manning, CFP, CLU
Task Force Director,
Traffic Sessions

John L. Gilfoil, CLU, CFP
Task Force Director, Entertainment

Jay Hauenstein
Task Force Director,
First-Time Experience

Yuka Nakahara-Goven, MBA, CLU
Task Force Director,
Meeting Involvement

Thomas R. McCoy
Task Force Director, MDRT Store

David Pritchard, Dip PFS
Task Force Director, Registration

Anthony G. Engrassia, LUTCF, ChFC
Task Force Director, Speaker
Relations – Main Platform

Aaron Lee Hammer, LUTCF
Assistant Director, Traffic General

Nick L. Morgan
Assistant Director, Traffic General

Maria Estrella Matunog
Assistant Director, Traffic General

Santhosh M. Sunny
Assistant Director, Traffic General

Helen Jayne West, APFS
Assistant Director, Traffic General

David W. Andreoli
Assistant Director,
Traffic Main Platform

Arlene O. Hanson, ChFC, CASL
Assistant Director,
Traffic Main Platform

Devang Patel
Assistant Director,
Traffic Main Platform

Eugene Bozzi, LUTCF
Assistant Director, Traffic Sessions

Jay M. De Finis
Assistant Director, Traffic Sessions

Allison Sue Kees, CLTC
Assistant Director, Traffic Sessions

Janet Lao
Assistant Director, Traffic Sessions

Miki Nagumo
Assistant Director, Traffic Sessions

Lesley E. Weiner, ChFC, CFP
Assistant Director, Traffic Sessions

Steven P. Arengo, CFP, AIF
Assistant Director, Entertainment

Alain C. Lanthier, CFP
Assistant Director, Entertainment

Michael Morrow, CFP
Assistant Director, Entertainment

Scott F. Thompson, LUTCF
Assistant Director, Entertainment

James J. Grabinski, FICF, LUTCF
Assistant Director,
First Time Experience

Chan Ching Han
Assistant Director,
First Time Experience

Craig Alan Lilley, CFP, CLU
Assistant Director,
First Time Experience

Anand A. Jathan, RFC, Cert CII
Assistant Director,
Meeting Involvement

Simon D. Lister, DipPFS
Assistant Director,
Meeting Involvement

Kenji Kinoshita, CFP
Assistant Director,
Meeting Involvement

Koichi Sano, TLC
Assistant Director,
Meeting Involvement

Elvie B. Aldana, CAS, CFS
Assistant Director, MDRT Store

Adrian P. Baker, Dip PFS
Assistant Director, MDRT Store

Naoyuki Sekiguchi
Assistant Director, MDRT Store

Sutram Suresh, FCh FP
Assistant Director, MDRT Store

Aurora Say Yao
Assistant Director, MDRT Store

Clifford G. Canavera, CFP, CLU
Assistant Director, Registration

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

Ronny C. Liu, CLU, ChFC
Assistant Director, Registration

Penelope Ashley Scardifield
Assistant Director, Registration

W. Robin Christensen, FICF, LUTCF
Assistant Director, Speaker
Relations – Main Platform

Thomas F. Levasseur, CLU, CLTC
Assistant Director, Speaker
Relations – Main Platform

Scott S. Paterick, CLU, ChFC
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 14, 2014):

John W. Allen, CLU, ChFC
Long Beach, California

Ellsworth W. Amidon
Slingerlands, New York

Dennis A. Bargen, LUTCF
Columbus, Nebraska

Donald G. Binnie, LUTCF, CSA
Grafton, Ohio

Joe G.P. Bonello, FLIA
Ta'Xbiex, Malta

Robert W. Brady
Lafayette, Indiana

Alec J. Bukhman, CFP, ChFC
Thornhill, ON Canada

James A. Burba
Jensen Beach, Florida

Joseph W. Carr
St. Joseph, Missouri

Al Cervantes
El Paso, Texas

Edgar D. Coffman, CLU
McLean, Virginia

Thomas C. Cundy
Fort Lauderdale, Florida

Patrick N. Duginske, ChFC
Indianapolis, Indiana

Bob Dunlap
Greer, South Carolina

Robert B. Edison, CLU, ChFC
Plant City, Florida

James C. Elmlinger
Willard, Ohio

Brian Erkfitz
Waco, Texas

James W. Estrada
Broadview, Illinois

Lines R. Ferguson Jr., CLTC
Charleston, West Virginia

Caridad Fiar Od
Benguet, Philippines

Jack H. Field Jr., CLU, ChFC
Baton Rouge, Louisiana

M. Dale Floyd, CLU
Columbia, South Carolina

Melvin M. Gilbert, CLU, ChFC
Toronto, Ontario, Canada

O. Alfred Granum, CLU
Oak Brook, Illinois

William N. Haraway, CLU, ChFC
Frederick, Maryland

Tom P. Hazell, CLU, ChFC
Midland, Ontario, Canada

Jack Victor Headland
Round Corner, NSW, Australia

Eli S. Hirsch
New York, New York

Michael J. Holden, CLU
Whitefish Bay, Wisconsin

Edward G. Hopper, CLU
Oak Brook, Illinois

Donald C. House, LUTCF
Jacksonville, North Carolina

Charles E. Ivy, CLU
Tylertown, Mississippi

Harlow C. Johnson, CLU, MSFS
Los Altos, California

Richard J. Kasner, CLU, ChFC
Hibbing, Minnesota

Jack T. Kennebeck
Clayton, Missouri

James B. Kirkpatrick Jr., CLU, ChFC
Warwick, Rhode Island

Martin E. Krieger, CLU
St. Joseph, Michigan

John Lapunka, CLU
Fort Wayne, Indiana

John E. Leake Jr., CLU
Oklahoma City, Oklahoma

*Past President

John C. Mahaney, CLU, AEP
Morristown, New Jersey

Henry F. McCamish Jr., CLU*
Atlanta, Georgia

Ivan M. Measroch, CA(SA)
Marietta, Georgia

Paul T.M. Mkondo
Harare, Zimbabwe

Jerry L. Moore
San Marcos, Texas

Sam L. Pace, CLU
East Meadow, New York

George Papageorge, CLU
Milwaukee, Wisconsin

Linda O. Parra
Torrance, California

Jorge F. Pavez
Corona, California

H. Peter Prince, CFP
Eaglemont, VIC, Australia

Robert V. Schechter, CLU, ChFC
Birmingham, Michigan

Michael D. Shumway, CFP, CLU
San Benito, Texas

Gerald Dean Snyder
Plant City, Florida

Robert F. Spahn, CLU, ChFC
Lombard, Illinois

Donald M. Spence, CLU
Fishers, Indiana

Rudy Thoman
Shelbyville, Indiana

William T. Walsh, CLU, ChFC
Wayne, Pennsylvania

David H. Williamson
Walterboro, South Carolina

Deborah Wood, CFP, CLU
Toronto, Ontario, Canada

Robert A. Wright
Lafayette, Indiana

Chieko Yamada
Tokyo, Japan

Chiaki Yamamori
Tokyo, Japan

Marvin H. Zimmerman
Highwood, Illinois

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	The Kungsholm to Bermuda	2,013
1957	*Howard D. Goldman, CLU	Northwestern Mutual, Richmond, Virginia	The Greenbrier, White Sulphur Springs, West Virginia	2,438
1958	*William D. Davidson, CLU	Equitable — New York, New York; Chicago, Illinois	Banff Hotel, Banff, Alberta, Canada	2,987
1959	*Adon N. Smith II, CLU	Northwestern Mutual, Charlotte, North Carolina	Americana, Bal Harbour, Florida	2,688
1960	*Robert S. Albritton, CLU	Provident Mutual, Los Angeles, California	Hilton Hawaiian Village, Honolulu, Hawaii	3,040
1961	*James B. Irvine Jr., CLU	Northwestern Mutual, Chattanooga, Tennessee	Americana, Bal Harbour, Florida	2,932
1962	*Lester A. Rosen, CLU	Union Central, Memphis, Tennessee	The Queen Elizabeth, Montreal, Quebec, Canada	3,122
1963	*Daniel H. Coakley	New York Life, Boston, Massachusetts	The Kungsholm to Bermuda	3,420
1964	*Alfred J. Lewallen, CLU	Mutual Benefit Life, Miami, Florida	The Diplomat, Hollywood, Florida	3,202
1965	*Iram H. Brewster	Phoenix Mutual, Pittsburgh, Pennsylvania	The Broadmoor, Colorado Springs, Colorado	3,636
1966	*Donald Shepherd	John Hancock, Boston, Massachusetts	Statler Hilton, Boston, Massachusetts	4,076
1967	*Frank E. Sullivan, CLU	Mutual Benefit Life, Newark, New Jersey	Congress Hall, Lucerne, Switzerland	4,616
1968	*Sadler Hayes	Penn Mutual, New York, New York	Masonic Memorial Temple, San Francisco, California	5,078
1969	*Stanley S. Watts, CLU	Equitable — New York, New York; Miami, Florida	The Diplomat, Hollywood, Florida	5,689
1970	*John H. Ames, CLU	Mutual Benefit Life, Morristown, New Jersey	Hilton Hawaiian Village, Honolulu, Hawaii	6,675
1971	Richard G. Bowers Sr., CLU	New York Life, Keokuk, Iowa	The Washington Hilton, Washington, D.C.	7,589
1972	*James B. Longley, CLU	New England Life, Lewiston, Maine	The Queen Elizabeth, Montreal, Quebec, Canada	8,361
1973	Henry F. McCamish Jr., CLU	MassMutual, Atlanta, Georgia	The Seattle Center, Seattle, Washington	9,587
1974	*C. Robinson Fish III, CLU	Northwestern Mutual, Boston, Massachusetts	Fountainebleau, Miami Beach, Florida	10,987
1975	Jack Peckinpaugh, CLU, ChFC	Indianapolis Life, Muncie, Indiana	Masonic Memorial Temple, San Francisco, California	12,422

*Deceased

YEAR	PRESIDENT	COMPANY	MEETING LOCATION	MEMBERS
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	Kibble & 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, Ontario, 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	Metro 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	Good Financial Group LLC New Orleans, Louisiana	Georgia World Congress Center, Atlanta, Georgia	35,908
2012	Jennifer A. Borislow, CLU, ChFC	Borislow Insurance, Agency Inc., Methuen, Massachusetts	Anaheim Convention Center, Anaheim, California	37,805

Special Guests

AS OF APRIL 17, 2014

Samer Abouchacra
Head of Sales
Oman Insurance Company Ltd.

Chee Keong Ang
CAO, AIA China
AIA Company Ltd.

Siew Gaik Ang
Director of Agency
Wisma Allianz Life

Pauline Archer
President
Jamaica Association of Insurance and Financial Advisors Ltd.

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

Robert Banner
Assistant Director of Financial Planning
Northwestern Mutual

Ben Bancroft
National Account Manager
CommInsure

Doneth Brown-Reid
Director of Sales
Colina Insurance Limited

Thomas Burkhard
Senior VP, Chief Distribution Officer
Ameritas Life Insurance Group

Qiang Cai
CEO, AIA China
AIA Company Ltd.

Christopher Calabro, CLU, ChFC
Vice President
Ohio National Financial Services

Olivia Campbell
Sales Team Supervisor
Sagicor Life Jamaica

Liam Carberry
President
Professional Insurance Brokers Association

Jacky Chan
CEO
AIA International Ltd., Hong Kong

Ryan Charland
CEO
Manulife Philippines

Pedro Chavelas
Director of Business
Individual Public MetLife Mexico

Ying Yeung Cheng
Vice President
FWD

Kangping Cheng
Assistant President and General Manager of Personal Insurance Division
Taikang Life

Henry Cheng Hang Yuen
Vice President
The Life Underwriters Association of Hong Kong

Carene Chia
Head of Agency Distribution
Sun Life Financial Asia

Jack Chiasson, CAE
CEO
NAILBA

Kareen Chow
Vice President and CAO
Manulife Financial

James Cohane
Agency Administration Manager
Knights of Columbus

Barbara A. Crowley
2014 Chairman
NAILBA

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

Shawn Davis
Senior Vice President
Transamerica

Kenneth Davy, Cert PFS, FCII
Group Chairman
SimplyBiz

Alejandro de la O
Private Business Director
MetLife Mexico

Xinmin Ding
Board Chairman and CEO
Ping An Life Insurance Company of China Ltd.

Dan Dobry, CFP, CLU
President
Union of Financial Planners in Israel

Fred Dodds
CEO
Institute of Financial Advisers

Anthony J. Domino Jr., CLU, ChFC
President-Elect
Association for Advanced Life Underwriting

Mark Duckworth
Managing Director of Distribution and Marketing
Openwork Ltd.

Christodoulos Ellinopoulos
Sales Manager
Metlife Alico

Zahi Fares
Direct Sales Force Manager
MetLife Alico

Victor Feldmann
Executive Director Personal Business
Seguros Monterrey New York Life

Kim Fleming, CFP, CLU
Regional Head, Agency Development
Manulife

Patrick Foley
President, Individual Life and Financial Services
OneAmerica Financial Services

Les Forrest
Regional Head of Agency
MetLife Asia Pacific Ltd.

Seamus Fox
President
LIA Ireland

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

Ethel Garcia Cueto
Training Subdirector
for Sales Force
GNP

Cindy V. Gentry, CLU, ChFC
Chair
Life and Health Insurance Foundation for Education

Abram Gibbons, LUTCF
Field Vice President
Guardian Life Insurance Company

Bonnie Godsman
Vice President,
Development
GAMA International

Asta Grabinske
CEO
Aviva Life Insurance Company of Lithuania

David Grant, CLU, ChFC
Senior Vice President
and CAO
Manulife

Helen Gryparis, LUTCF
President
Panhellenic Association of Insurance Advisors

Cynthia Hearing, JD, CLU
Business Resource
Center Consultant
Guardian Life Insurance Company

Wim Hekstra
CEO
Sun Life Financial Asia

Jesus Hofilena
Executive Vice President
and Head of Sales
The Insular Life Assurance Company Ltd.

Michelle Hoskin
Managing Director
Standards International

Michael Huddart
Executive Vice President
and General Manager
Manulife (International) Limited

Gary Huffman, CLU, ChFC
CEO
Ohio National

David Ingram
President
The Personal Finance Society

A. S. Jayasimha
Head Agency
HDFC Standard Life Insurance Company Ltd.

Myung Won Jeong
Senior Vice President
AIA Life

Joe Jordan
Author, Speaker,
Consultant

Alex Kaplun
CEO
Ayalon Insurance Company Ltd.

Drita Karaqui
Agency Industry
Relations Consultant
New York Life

David Kauffman
Counsel
State Farm

Wilford Kavanaugh, CLU, ChFC
Chief Executive Officer
and SVP
Allstate Insurance Company

Brian Kearney
Sales Manager
Irish Life

Linda Kho
Director of Education and
Development
AIA Group

Rajesh Kumar
Assistant Vice President,
Agency
Oman Insurance Company Ltd.

Chung Sing Lam
Deputy Chief
Agency Officer
Prudential Hong Kong Limited

James B. Lammers, CFP, CLU
President
Society of Financial Service Professionals

Paul LaPiana
Senior Vice President
MetLife

Monique le Roux
WA State Manager
AIA Australia

Anagel Ledesma
Chief Agency Officer
AIA Philamlife

Jun Li
Deputy General Manger
Ping An Life Insurance Company of China Ltd.

Nancy Li
Deputy General Manager
FESCO Insurance Brokerage Company Ltd.

Maria Liwag De Mesa
2014 President
Life Underwriters Association of the Philippines

Harley Lockhart, CLU, ChFC
Chair
Advocis National

Laszlo Major
Group Leader
Generali-Providencia Zrt

Rizalina Mantaring
President and CEO
Sun Life of Canada (Philippines) Inc.

JoAnn Martin, CPA, FLMI
President and CEO
Ameritas Life Insurance Corporation

Anthony Martins
Vice President, Individual
Career Distribution
Securian Financial Group

Agata Mazurkiewicz
Training Manager
Aviva Life Insurance Poland

Mary-Anne McIntyre
CEO
Openwork Ltd.

Dr. Dave McMillan
Director of Development
TNP

Thomas McNeela
Senior Manager
Allstate Financial Services

Claude Menard
Senior Vice President, Marketing
PPI Advisory

Rex Mendoza
President and CEO
AIA Philamlife

Peter Mensah
National Sales Manager
Fidelity Life Assurance Company Ltd.

Dayton Molendorp, CLU
Chairman
OneAmerica Financial Partners

Helder Molina
CEO
Mongeral AEGON

Joseph R. Monk, CLU, ChFC
Chair
LIMRA International

Jennifer Murphy
Senior Vice President of Operations and CFO
NAHU

Jay Naidoo
Divisional Director
Liberty Group

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

Osmar Navarini
Commercial Officer
Mongeral AEGON

Anh Ngo
Development Manager
Freedom 55 Financial

Thi Lam Hong Nguyen
Deputy CEO
Baoviet Life Corporation

John F. Nichols, MSM, CLU
President
National Association of Insurance and Financial Advisors

Timmothy Nootz, CFP, CFMC
Sr. Sales Training Specialist
Guardian

Lawrence Nutting
Vice President and Chief Distribution Officer
Manulife Financial

Thomas O'Donnell
Assistant Vice President
New York Life

Stephen Lee Ong
Vice President and Territory Head
Manulife Philippines

Mustafa Hussain Oonwala
National Sales Director
EFU Life Pakistan

Greg Ostergren
Chairman, President and CEO
American National

Gustavo Otero
Business Development Manager
Investors Trust Administration

Andre Paiva
Regional Chief Marketing Officer
Prudential of Brazil

Bert Paterson
Country Manager and President Director
PT Sun Life Indonesia Services

Klearchos Pefanios
Deputy General Manager Agency System and Training
International Life

Michael Penso
Vice President, Compensation and Planning
Prudential Financial

Siriporn Phuttharak
President
Thai Association of Insurance and Financial Advisors

Ong Pin Hean
Chief Sales Officer
Allianz Life Malaysia

Greg Pollock
President and CEO
Advocis

Robert Popazzi
AVP Sales Force Growth and Development
Sun Life Financial

Arturo Saenz
Vice President, Marketing and Business Channels
Assicurazioni Generali

Jon Sandham
Executive Vice President and CAO
Prudential Assurance Company Singapore Pte. Ltd.

Jerry Semler, CLU
Chairman Emeritus
The companies of OneAmerica

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

Roger Steel
President, New Market and Business Development
Sun Life Financial Asia

Olga Stepanova
Deputy General Director and Sales Director
Allianz Life Insurance Company Ltd.

David Stertzer, FLMI
CEO
Association for Advanced Life Underwriting

Tim Stonehocker
Executive Vice President
Ameritas

Kevin Strain
Asia President
Sun Life Financial Asia

Rajesh Sud
CEO and
Managing Director
Max Life Insurance Company Ltd.

Jojor Tambunan
Head of Agent Career and Professional
PT Sun Life Financial Indonesia

Patrick Teow
CEO, Group Agency Distribution
AIA Group

Sancia Thompson
Investment Advisor
Sagicor Investments

Joseph To
CAO
Prudential Hong Kong Limited

Larry Truong
Director,
Head of Productivity
Manulife Vietnam Limited

Chuen Tsoi
Deputy Chief Agency Officer
Prudential Hong Kong Limited

Lyudmila Tyurina
Head of Sales Support Department
Allianz Life Insurance Company Ltd.

Tomas Urbanec
CEO
Prudential Assurance Company Singapore Pte. Ltd.

Steven Valerius, FLMI
President, Individual Division
Ameritas

Mark Vilo
Executive Manager
Asteron Life

Augusto Visda
Metro Manila and Luzon Sales Director
AXA Philippines

Jonathen Voegele
Vice President,
Agency Support
Country Financial

Kristine Wade
Head of Retail Sales
Zurich Australia

Susan Warner, CLF
Director, Individual Business Development
Principal

Robert Wasky, CLU

Elin Waty
Chief Distribution Officer
PT Sun Life Indonesia Services

Rukman Weeraratna
General Manager
Union Assurance PLC

Calvin Wong
Senior Vice President
Manulife-Sinochem Life Insurance Company Ltd.

Robert Wright
Chairman
AXA Advisors LLC

Masami Yagi
Senior Vice President and Senior Consultant
Prudential International Insurance Service Company

William Yates
President,
Latin American Region
Prudential International Insurance

Andrew Yeo
Regional Chief Agency Officer
Prudential Services Singapore Pte. Ltd.

Ed Youmell
Vice President
MassMutual

Derek Yung
CEO
Prudential Hong Kong Limited

Samuel Yung
Executive District Director
AIA Hong Kong

Weidong Zhou
Deputy General Manager
Ping An Life Insurance Company of China Ltd.

Li Hao Zhuang
Director of Premier Agency
AIA Group

Thank you for attending the 2014 MDRT Annual Meeting.

Future Meeting Dates

MDRT Annual Meeting

New Orleans, Louisiana, USA

June 14 to 17, 2015

Top of the Table Annual Meeting

San Francisco, California, USA

September 17 to 20, 2014

MDRT Experience

Hong Kong

January 28 to 30, 2016

MDRT®

Million Dollar Round Table
325 West Touhy Avenue
Park Ridge, IL 60068 USA
Phone: +1 847.692.6378
Fax: +1 847.518.8921
Website: www.mdrt.org
Email: info@mdrt.org

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