



REGISTRATION  
GUIDE

SEPTEMBER 17-20, 2014

*The Fairmont  
San Francisco Hotel*

— GAIN A NEW PERSPECTIVE —

TOP *of the* TABLE

ANNUAL MEETING 2014 | SAN FRANCISCO • CALIFORNIA • USA





## Table of Contents

---

2 Schedule at a Glance

4 Type of Sessions

5 Featured Speakers

6 Networking

9 Sponsors

10 General Information

11 Travel and Transportation

12 Hotel Accommodations

13 Meeting Registration



## Letter from the Chair

---

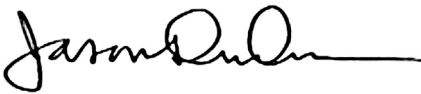
Dear colleague,

Congratulations on qualifying for Top of the Table. The 2014 Advisory Board and Committees spent countless hours building upon the groundwork leadership has laid before us, and now, we're closer than ever to being the absolute pinnacle of achievement in the financial services industry. You are an integral part of helping us obtain that goal.

This year's Top of the Table Annual Meeting is unlike any we've had before. First, we're moving our meeting to a metropolitan paradise, which is a departure from our classic resort location. Then, we've arranged for high-profile speakers to present on Main Platform. The core of our program, though, is something in which I believe very strongly. We will offer more member-generated content than ever before. And why not? We're the leaders of this industry, and it's our mission to share and grow together.

I'm eager to see you at this year's meeting. We have so many groundbreaking, unique and intriguing opportunities in store for attendees. Plus, we have San Francisco, one of the most celebrated cities in the world, at our disposal. I'm looking forward to it — and I hope you are, too.

Sincerely,



**JASON J. DUDUM, LUTCF**  
*2014 Chair, Top of the Table*



---

## 2014 Top of the Table Advisory Board

**JASON J. DUDUM, LUTCF**  
*Chair*  
Lafayette, California, USA

**E. DENNIS ZAHRBOCK, CLU, CFP**  
*Immediate Past Chair*  
Rice Lake, Wisconsin, USA

**DALE W. MARTIN, CLU, ChFC**  
*Vice Chair*  
Hastings, Minnesota, USA

**IAN GREEN**  
*Program Committee Chair*  
London, England, United Kingdom

**WILLIAM J. ROSSI, CFP, ChFC**  
*Industry Relations Committee Chair*  
Gainesville, Florida, USA

**MARK R. HYNES, DIP PFS**  
*Marketing and Communications  
Committee Chair*  
Surrey, England, United Kingdom

**D. SCOTT BRENNAN**  
*Executive Committee Liaison*  
South Bend, Indiana, USA

---

## 2014 Program Committee

**MARCUS T. HENDERSON SR., LUTCF**  
Nashville, Tennessee, USA

**MICHAEL PAUL HOSFORD**  
Bastrop, Texas, USA

**EDWARD E. LEISHER, CLU**  
Bethesda, Maryland, USA

**KERRY THERESE  
WALLINGFORD, CLU, ChFC**  
Seattle, Washington, USA

# SCHEDULE AT A GLANCE

## Wednesday, September 17

---

**6:30 A.M. to 3:30 P.M.**  
Golf Tournament  
(Pre-paid event, additional cost)

**8:45 to 9:15 A.M.**  
Fitness Program – Yoga  
(Optional, registration required)

**1 to 5 P.M.**  
ConneXion Zone® Open

**5 to 6 P.M.**  
First-Time Orientation  
(Invitation only)

**8 to 8:30 A.M.**  
Fitness Program – HIIT  
(Optional, registration required)

**10 A.M. to 2 P.M.**  
San Francisco City Tour  
(Pre-paid event, additional cost)

**1 to 6:30 P.M.**  
Registration Open

**6:00 to 10 P.M.**  
Welcome Event

## Thursday, September 18

---

**7 A.M. to 2 P.M.**  
Registration Open

**10 to 10:30 A.M.**  
Coffee Break with Sponsors

**1:15 to 2:15 P.M.**  
Spouse Communication Session  
(Optional, registration required)

**2:45 to 3:45 P.M.**  
Spouse Wine Pairings Session  
(Optional, registration required)

**7:15 to 8:15 A.M.**  
Networking Breakfast –  
Ideas Café

**12 to 1 P.M.**  
Networking Lunch – Ideas Café

**2:15 to 2:45 P.M.**  
Coffee Break with Sponsors

**4 to 5:30 P.M.**  
Sponsor’s Corner

**7:15 to 8:30 A.M.**  
ConneXion Zone Open

**12 to 1:15 P.M.**  
ConneXion Zone Open

**2:45 to 3:45 P.M.**  
Spotlight Sessions

**OPEN EVENING**

**8:30 A.M. to 12 P.M.**  
Main Platform

**1:15 to 2:15 P.M.**  
Focus Sessions

## Friday, September 19

---

**7 to 8 A.M.**  
Registration Open

**8:30 A.M. to 12 P.M.**  
Main Platform

**12 to 1:15 P.M.**  
ConneXion Zone Open

**2:15 to 2:45 P.M.**  
Coffee Break with Sponsors

**7:15 to 8:15 A.M.**  
Networking Breakfast –  
Ideas Café

**10 to 10:30 A.M.**  
Coffee Break with Sponsors

**1:15 to 2:15 P.M.**  
Focus Sessions

**6:30 to 7:30 P.M.**  
Sponsor Happy Hour Suites

**7:15 to 8:30 A.M.**  
ConneXion Zone Open

**12 to 1 P.M.**  
Networking Lunch – Ideas Café

**1:15 to 2:15 P.M.**  
Spouse Communication Session  
(Optional, registration required)

**7:30 to 11 P.M.**  
Dinner Dance

## Saturday, September 20

---

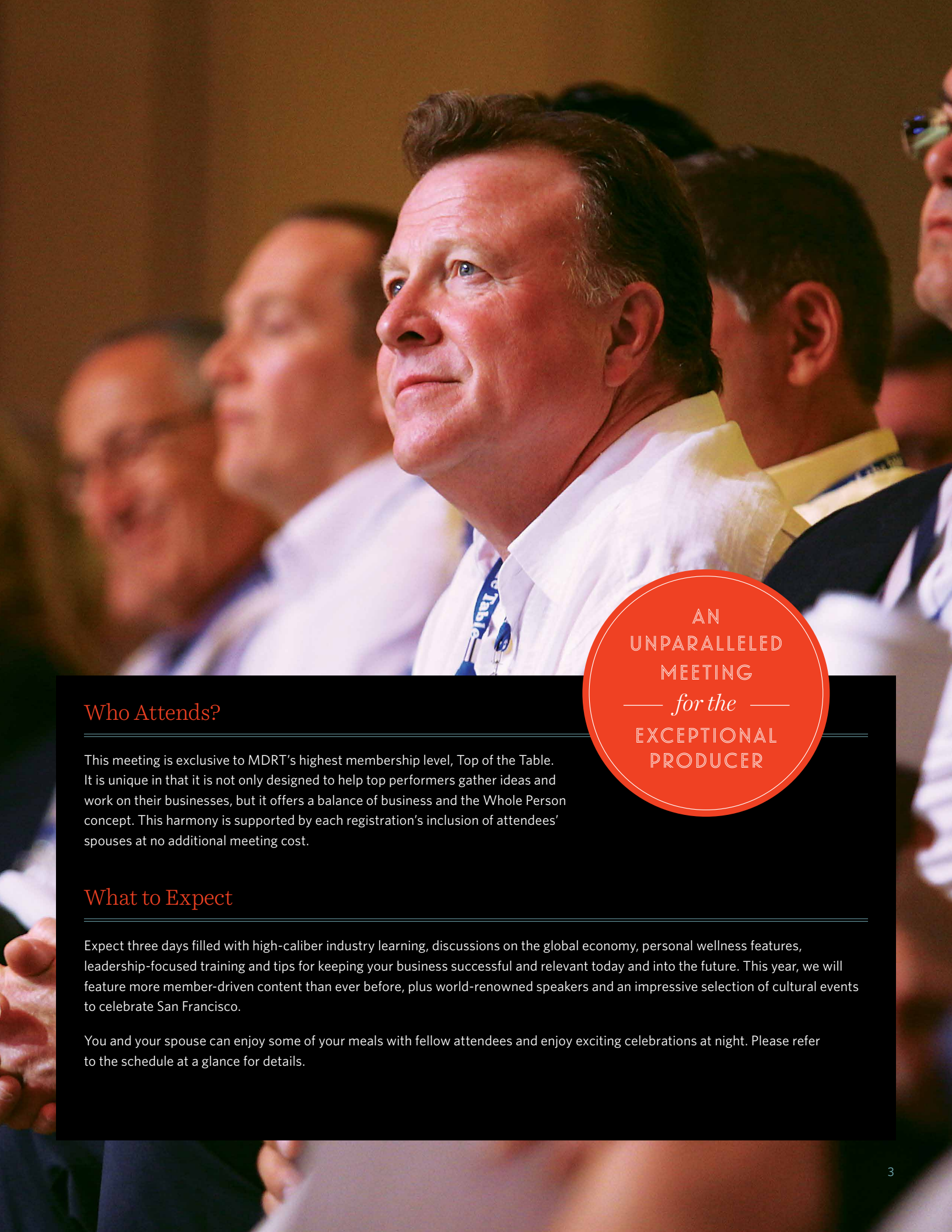
**7:15 to 8:15 A.M.**  
Networking Breakfast –  
Ideas Café

**8:30 to 10 A.M.**  
Main Platform

**10 A.M.**  
Meeting Adjourned

**11:30 A.M. to 6 P.M.**  
Wine Tour  
(Pre-paid event, additional cost)

*Note: Schedule subject to change.*



AN  
UNPARALLELED  
MEETING  
— *for the* —  
EXCEPTIONAL  
PRODUCER

### Who Attends?

---

This meeting is exclusive to MDRT's highest membership level, Top of the Table. It is unique in that it is not only designed to help top performers gather ideas and work on their businesses, but it offers a balance of business and the Whole Person concept. This harmony is supported by each registration's inclusion of attendees' spouses at no additional meeting cost.

### What to Expect

---

Expect three days filled with high-caliber industry learning, discussions on the global economy, personal wellness features, leadership-focused training and tips for keeping your business successful and relevant today and into the future. This year, we will feature more member-driven content than ever before, plus world-renowned speakers and an impressive selection of cultural events to celebrate San Francisco.

You and your spouse can enjoy some of your meals with fellow attendees and enjoy exciting celebrations at night. Please refer to the schedule at a glance for details.

# TYPE OF SESSIONS

## MAIN PLATFORM

The Main Platform is a general session where all attendees, spouses, sponsors and speakers gather to hear presentations on topics that appeal to everyone in the audience. Subjects include motivation, inspiration, leadership, innovation, economic overviews and business best practices ideas.

- *Lessons from Leaders*

This is your opportunity to dig deep into the strategies employed by some of the most successful and legendary members of MDRT. Ask hard-hitting questions, explore the intricate mechanics of a sales idea and learn how to make your success last long-term.

- *Generations of Success*

One day, a solid succession plan could be the key to your business longevity. Hear from multi-generational practices, some of which include familial legacies, to help develop successful strategies to bridge both age and cultural gaps.

- *Markets Matter*

Premiering this year, be in the audience of our MDRT talk show! Guests include members from across the globe to chat with our member-host about topics spanning international waters to provide varied perspectives on the challenges financial professionals face in various countries.

- *Sales Strategies Now*

Short presentations by Top of the Table qualifiers sharing the most effective and innovative sales ideas they have in a fast-paced format.



## FOCUS SESSIONS

Focus Sessions are more technical in nature. They are open to all attendees, but may be more appealing to attendees with particular areas of interest or specialty.

- *U.S. Health Care Update*

As changes continue to appear due to the Affordable Care Act, join us to stay up-to-date on the latest ways to accurately advise your clients today.

- *Fresh Perspectives*

This interactive session features some of the most innovative minds sharing their new, unique and fresh business ideas. Audience members will be encouraged to submit their questions via Twitter to help facilitate the sharing.

- *Marketing You*

One of the most important aspects of success is the ability to present yourself as a leading expert to potential clients. In this session, hear how fellow MDRT members are finding success with their marketing tactics.

## IDEAS CAFÉ

Dynamic discussions are never far from Ideas Café. Each day during breakfast and lunch, enjoy your meal at themed tables, including topics such as life insurance, mentoring and more, to share your thoughts with the best minds in the business.

## OPEN SESSIONS

The Top of the Table Annual Meeting is all about you. That's why Open Sessions are designed to be created, facilitated and enjoyed by attendees. Each session has a different focus, plus a unique way to discuss and share ideas.

- *Technology Talk*

Attendees are encouraged to submit technology solutions to MDRT via [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot) for review, and upon approval, the attendee will share his or her idea in a five-minute presentation.

- *Business Strategies*

Attendees are encouraged to arrive with their questions for an open discussion.

## SPOTLIGHT SESSIONS

Spotlight Sessions put a member and their business in the limelight. These presentations demonstrate how a member used a specific sponsor's product to achieve significant success in their business through examples, personal experiences and advice.

## SPOUSE SESSIONS

These lifestyle-focused special sessions offer appeal to spouses while members are in business-focused sessions. This year's spouse programming includes a one-hour wine pairing course, two opportunities to attend a one-hour couple's communication seminar and more.

*Note: Topics subject to change.*

# FEATURED SPEAKERS

---



## CONDOLEEZZA RICE

As Secretary of State and National Security Advisor, Rice pioneered a policy of transformational diplomacy and heralded the formation of new global governments based on democratic principles. She has proven to be a significant leader during a time of unprecedented and tumultuous world affairs, recognized for her courageous efforts to foster worldwide freedoms for all people. Her great love of America and her faith in its core values are the foundational strength of her presentations regarding foreign policy, education and the empowerment of women. Rice is the author of two *New York Times* best-sellers.



## CAPTAIN CHESLEY B. ("SULLY") SULLENBERGER III

Named one of the world's 100 most influential people by *TIME* magazine, Sullenberger is an international hero, propelled into the spotlight after safely guiding a US Airways jetliner to an emergency landing on the icy Hudson River. A consummate leader, Sullenberger shares timeless management principles and the lessons from his life that prepared him to handle the unprecedented crisis presented by the "Miracle on the Hudson." He discusses with audiences how education, teamwork, preparation and creating a culture of safety can improve any organization. *Appearing courtesy of MetLife.*



## DICK VITALE

One of America's most beloved sports personalities, Vitale exudes optimism and a boundless passion for consistently giving 110 percent — putting him on the path toward coaching and broadcasting success. For Vitale, winning "The Game of Life" begins with a can-do attitude he inspires in audiences, motivating them to achieve their individual and organizational goals by applying lessons from the sports world. His strong character, genuine personality and endless energy permeate the entire room as he helps audiences become revitalized, ready to meet life's challenges head-on. Known for calling nearly 1,000 basketball games for ESPN, Vitale is recognized for his catchy "Vitale-isms" as well as for his tireless work for the V Foundation, an organization dedicated to curing cancer.



## MARK SANBORN, CSP

Sanborn, an internationally renowned public speaker, has received several highly coveted speaking awards, including The Cavett and The Ambassador of Free Enterprise Award. He is the author or co-author of eight books and more than two dozen teamwork, leadership and customer service training programs. His books, "The Fred Factor" and "Fred 2.0," outline principles to use to enhance your life both professionally and personally using the power everyone has within. Sanborn provides customer service solutions proven through his expertise, enthusiasm and experience, to help you turn ordinary into extraordinary.



## HOWARD E. SHARFMAN

Sharfman is a 19-year MDRT member with 15 Top of the Table qualifications. He is an innovative leader in the insurance industry, with more than two decades of financial planning experience. His practice focuses mainly on families with multi-generational wealth, family offices and ultra-high-net-worth clientele, placing more than USD 7 billion in non-commercially financed life insurance in the last decade alone.

---

*For all the latest information on speakers and presentations, visit [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot).*

# NETWORKING

## Golf Tournament

---

Wednesday, September 17  
Harding Park Golf Course  
6:30 a.m. – 3:30 p.m.

This PGA Tour location is nestled next to Lake Merced and features soft bunkers, rolling fairways and immaculate greens. Today's course is a smart renovation of the original vision of famed golf architects Willie Watson and Sam Whiting, combining both traditional elegance and modern-day style. [\(Pre-paid event, additional cost\)](#)

*USD 250 fee includes:*

- Greens fees and cart fees
- Practice range facility and range balls
- Full buffet breakfast and lunch

*Due to required guarantees, cancellations must be received in writing at MDRT headquarters on or before August 15, 2014, to receive a refund. No refunds will be given for cancellations received after August 15. No refunds will be given for no-shows.*



## Fitness Programs

---

Wednesday, September 17

There will be something for everyone focused on fitness, with two options to stay active even while away from your usual exercise routine. [\(Optional, registration required\)](#)

### HIIT

8–8:30 a.m.

High-Intensity Interval Training (HIIT) combines short bursts of intense exercise with more moderate recovery periods. Using HIIT helps build stamina and improve health, while burning fat and conditioning the body.

### YOGA

8:45–9:15 a.m.

Relax while strengthening and stretching your muscles using this ancient spiritual practice.

## San Francisco City Tour

---

Wednesday, September 17  
10 a.m. – 2 p.m.

Explore San Francisco's varied neighborhoods, all steeped in rich history, culture and intrigue, from an iconic open-air cable car. Your journey may include sights from the most well-known neighborhoods in the city: Nob Hill, Civic Center, Union Square, North Beach, Pier 39 & Fisherman's Wharf, Twin Peaks, Alamo Square and Haight-Ashbury.

Participants will enjoy a three-course lunch at Bistro Boudin, plus access to its Bakery Museum, where the legacy of the bakery and its relationship to the city is on display. [\(Pre-paid event, additional cost\)](#)

*Due to required guarantees, cancellations must be received in writing at MDRT headquarters on or before August 15, 2014, to receive a refund. No refunds will be given for cancellations received after August 15. No refunds will be given for no-shows.*

## First-Time Attendee Orientation

---

Wednesday, September 17  
5–6 p.m.

Is this your first Top of the Table Annual Meeting? Partner with other attendees who have attended previous meetings to get tips to make the most of the meeting and make some new friends at the same time! At this orientation, members and spouses attending their first Top of the Table Annual Meeting will join the Top of the Table Advisory Board and veteran members in a valuable opportunity to interact with members from around the globe. [\(Invitation only\)](#)

## Welcome Reception

---

Wednesday, September 17  
6–10 p.m.

Join us Wednesday evening to kick off the 2014 Top of the Table Annual Meeting! We'll travel beyond The Fairmont San Francisco to give you a night on the town, complete with drinks, dinner and plenty of entertainment to get our meeting off to an energetic start.



## Networking Breakfast and Lunch – Ideas Café

---

Thursday, September 18, Friday, September 19  
and Saturday, September 20

Start your day with a hot breakfast buffet, hotter coffee and plenty of opportunities to network with sponsors and your peers on Thursday, Friday and Saturday. On Thursday and Friday, continue the conversation over a luncheon buffet. To keep the environment of sharing fresh and engaging, you're welcome to enjoy your breakfast and lunch in the Ideas Café while contributing to business-related discussions, rather than in the dining area. (See [Schedule at a Glance on Page 2](#) for times.)

## Sponsor's Corner

---

Thursday, September 18  
4 – 5:30 p.m.

Network with Top of the Table qualifiers, speakers and sponsors in a casual atmosphere in The Fairmont San Francisco's rooftop garden. Don't miss this great opportunity to discuss issues, concerns and solutions.

## Open Evening

---

Thursday, September 18

Spend the evening out on the town with your spouse and friends. We encourage you to explore San Francisco's vibrant nightlife, including the trendiest bars and restaurants in the country. For selections and reservations, contact the hotel concierge at +1 (415) 772-5136. You may also make arrangements at the Restaurant Reservations Desk, located in the meeting registration area.

## Dinner Dance

---

Friday, September 19

6:30 – 7:30 p.m. Sponsor Happy Hour Suites

7:30 – 11 p.m. Dinner Dance

Enjoy a magical evening filled with food, friends and entertainment. We'll begin with a dinner set to quiet music and great conversation, and later, we'll dance the night away. Attire: Semi-formal. Men will be comfortable in a sport coat or suit, and ladies in a cocktail dress.

## Wine Country Tour

---

Saturday, September 20

11 a.m. – 6:30 p.m.

American winemaking is epitomized by the Napa Valley. Indulge in the serene atmosphere and fine wines of the region on this full-day tour. Guests will tour three diverse facilities, from family-owned to well-known. Each winery will offer three to five samples to taste.

(Pre-paid event, additional cost)

USD 300 fee includes:

- Transportation between The Fairmont San Francisco and each winery, returning to the hotel
- Private tour of three wineries with tastings of three to five wines per visit
- Lunch at a winery

*Due to required guarantees, cancellations must be received in writing at MDRT headquarters on or before August 15, 2014, to receive a refund. No refunds will be given for cancellations received after August 15. No refunds will be given for no-shows.*

## Spouse Sessions

---

*We expect these sessions to fill up quickly, and space is limited. Registration will be available on-site.*

### COUPLES COMMUNICATION

Thursday, September 18

Friday, September 19 (Repeat session)

1:15 – 2:15 p.m.

Strengthen your relationship with your partner by making a connection and building a conversation with the help of couples' communication experts Ben and Kelly Decker. They will use this interactive session to get you more in-tune with your spouse by using eye contact exercises, energy skills, improvisation and conversation skills to make your partnership longer-lasting and fulfilling.

### WINE PAIRINGS

Thursday, September 18

2:45 – 3:45 p.m.

Taste, sample and rate different wines paired with sumptuous cheeses, chocolates, and other foods meant to bring out the different notes of each wine. As you sample each wine, you will use the "five S's" — see, swirl, smell, sip and spit — to compare colors, flavors and tastes. (Optional, registration required)

## ConneXion Zone®

---

Stop by the ConneXion Zone for the most up-to-date industry information, view the latest products and services and seize valuable industry education opportunities. Grab a snack and a beverage while you peruse the room, where you can engage in discussion with those who know these products better than anyone else.

Visit [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot) to view our sponsors' websites for additional information.

## ConneXion Zone Hours\*

---

*Wednesday, September 17*  
1 – 5 p.m.

---

*Thursday, September 18*  
10 – 10:30 a.m.  
2:15 – 2:45 p.m.

*Friday, September 19*  
10 – 10:30 a.m.  
2:15 – 2:45 p.m.

---

*\*Note: Schedule subject to change.*

The ConneXion Zone is open to all registered attendees.



# SPONSORS

THANK YOU TO THE 2014 TOP OF THE TABLE SPONSORS FOR THEIR SUPPORT  
OF THE 2014 TOP OF THE TABLE ANNUAL MEETING.

## SPONSORS PLUS



Plus Happy Hour Suite



Columbus Life  
Insurance Company

Plus WiFi



Plus Spotlight Session



Plus Spotlight Session



Plus Main Platform Speaker



NFP<sup>TM</sup> Benefits  
Insurance  
Wealth Management

Plus Headshots

## SPONSORS



AGENCY | ONE



Global  
Gift Fund



# GENERAL INFORMATION

## Attire

---

Attendees are encouraged to wear casual and comfortable clothing to the sessions and events. Neckties and similar clothing are not required, but feel free to wear what makes you comfortable. The evening calls for dresses or trouser suits for women, sport shirts for men. Some of the finer restaurants require men to wear a sport coat or blazer. A light jacket will be comfortable in the cool evenings, as well as in the air-conditioned meeting rooms of the hotel. Attire for the Welcome Reception is resort-casual. Attire for the Dinner Dance is semi-formal. Men will be comfortable in a sport coat or suit, and ladies in a cocktail dress. Check [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot) for up-to-date details.

## Children

---

The Top of the Table Advisory Board determined that although children under the age of 21 may be present at the meeting site, they will not be permitted to attend any of the meeting sessions or social functions. Meals, activities, etc., for your children will be at your own expense. Children under the age of 21, parents, business associates or friends of the attendee may not attend as a spouse. Please visit the hotel concierge to find out about children's programs offered by the hotel.

## Climate

---

Fall is the warmest, sunniest season in San Francisco. September days are in the mid-70 degrees F (23 degrees C), and evenings are cool, with lows in the mid-50 degrees F (13 degrees C).

## Consent for use of photographic images and activity waiver

---

Registration and attendance at or participation in MDRT meetings or other activities constitutes an agreement by the registrant to MDRT's or its 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.

ACTIVITY: I acknowledge that participation at the meeting and in all related activities are voluntary and optional, and that participation in any of these events are at my own risk. I agree to hold MDRT harmless from any claims, costs or expenses arising from any injury as a result of any person listed on this registration form or included in this registration fee.

## Continuing education

---

The 2014 Top of the Table Annual Meeting does not offer continuing education (CE) credits.

## Electronic handouts

---

Handouts will be available in PDF format at [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot) in early August. Attendees can download, save and print all handouts. The handout material will remain posted until October 2014. If you prefer having a hard copy of the handout materials while attending the sessions, it is strongly recommended you print these handouts before you leave for the meeting and take them with you to San Francisco to prevent having to pay on-site printing charges.

## Eligibility

---

The Top of the Table Annual Meeting welcomes approved 2014 Top of the Table qualifiers and their spouses.

## Simultaneous interpretation

---

The Top of the Table Annual Meeting provides simultaneous interpretation when 10 or more attendees request interpretation in the same language. The deadline date to request simultaneous interpretation is August 15, 2014.

Get all the information on simultaneous interpretation on the Top of the Table website at [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot).

## Statement for antitrust

---

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

## Tax information

---

Members, please note USD 295 of your Top of the Table Annual Meeting registration fee is allocated for meals and entertainment. The allocation set forth herein is provided for informational purposes only. Consult tax counsel regarding the applicability of this allocation to your particular circumstances.

# TRAVEL AND TRANSPORTATION



For information and quick links to airline discounts, car rentals, driving directions, taxis or visa letters for international travel, please visit [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot).

## SAVE ON AIRFARE

MDRT has partnered with Gant Travel and United Airlines to offer special meeting discounts exclusive to attendees and guests. Save from 2 to 10 percent on select fares when you fly United Airlines.

## TRAVEL OFFICE

Toll-free:	+1 877.883.4865
Local:	+1 224.803.2601
Email:	<a href="mailto:mdrt@ganttravel.com">mdrt@ganttravel.com</a>
Hours:	Monday through Friday, 7:30 a.m. to 6 p.m. CST
Online:	To book online, go to <a href="http://www.mdrt.org/2014tot">www.mdrt.org/2014tot</a> and select "Travel"

Discounts apply on United Airlines and flights operated by United or other airlines branded United Express, Lufthansa and all Nippon Airways. Applicable restrictions apply. Book online at [UNITED.COM](http://UNITED.COM) and enter offer code ZQT2427441.

American Airlines offers a 5 percent discount off lowest applicable fares. Save 9 percent when you book your American flight 60 days or more in advance. Applicable restrictions may apply. Book online at [AA.COM/GROUP](http://AA.COM/GROUP) enter promotional code 4594BS.

## AIRPORT INFORMATION

San Francisco International Airport (SFO) is just 14 miles south of downtown San Francisco. Approximate travel time to downtown proper ranges between 20 to 30 minutes, depending on time of day and mode of transportation. For complete information on airport transit, visit San Francisco International Airport's website, [www.flysfo.com](http://www.flysfo.com).

## GROUND TRANSPORTATION

**Door-to-Door Van Services** Nearly a dozen door-to-door van services operate from all terminals at SFO. Average fare is USD 15-20 per person.

**Taxi** Taxi service is available from SFO to downtown. Approximate fare to a downtown destination is USD 40 to 50. Voluntary ride-sharing for two more persons with a maximum of three destinations is permitted.

**Car Rentals** Auto rental counters are located in the centralized SFO Airport Car Rental Center. To access the Rental Car Center from the airport terminals, take the AirTrain Blue Line.

**Bay Area Rapid Transit (BART)** The 103-mile BART system links eight San Francisco stations with San Francisco International Airport to the south and 20 stations in the East Bay. Trains operate seven days per week, from 4 a.m. to midnight on weekdays, 6 a.m. to midnight on Saturdays, and 8 a.m. to midnight on Sundays. Reference [www.bart.gov/](http://www.bart.gov/) for accurate schedules and service alerts.

**Muni Metro or Light Rail Vehicles** Six lines are available: J (Church), K (Ingleside), L (Tarval), M (Ocean), N (Judah), T (Third Street). Historic streetcars (F-line) operate along Market Street, beginning in the Castro District and terminating at Fisherman's Wharf.

## CAR RENTAL

Hertz Car Rental is the official ground transportation for Top of the Table. Reservations may be made by calling Hertz toll-free at +1 (800) 654-2240 and providing the convention number 02RA0028. You can also book online at [www.hertz.com](http://www.hertz.com).

## INTERNATIONAL TRAVEL

If you require a visa letter to attend the meeting or have other questions regarding travel from outside the United States, please contact Carmen Blume at [cblume@mdrt.org](mailto:cblume@mdrt.org).

# HOTEL RESERVATIONS

## About The Fairmont San Francisco

The Fairmont San Francisco hotel is world-renowned for its awe-inspiring picture of historic San Francisco. The grandeur of the luxury hotel atop Nob Hill coupled with its reputation for impeccable service promises a truly memorable experience during your San Francisco stay.

Centrally located, this luxury San Francisco hotel is a short cable car trip from the bustling downtown, financial district, Union Square and Fisherman's Wharf. In fact, The Fairmont is the only spot in San Francisco where each of the city's cable car lines meet.

Members are responsible for reserving their own hotel accommodations for the Top of the Table Annual Meeting. Rooms are available on a first-come, first-served basis. The negotiated room rate is not guaranteed after Friday, August 15, 2014.

To book your reservations online (recommended), visit: <https://resweb.passkey.com/go/toptable>



### PRE- AND POST-MEETING DATE RESERVATIONS

The Fairmont San Francisco has extended the special group rate for five days prior to the meeting (September 12 to 16) and three days after the meeting (September 21 to 23), based on availability.

### HOTEL CANCELLATION AND CHANGES TO INDIVIDUAL RESERVATIONS

There is a 24-hour cancellation policy for all reservations. Cancelling a reservation inside 24 hours prior to arrival, the individual credit card will be charged one night's room and tax charges. No-shows will be charged for all confirmed nights.

### EARLY DEPARTURE FEES

The Fairmont San Francisco charges an early departure fee of USD 50 if a guest checks out prior to the confirmed checkout date. Guests may change their checkout date up to and including at check-in.

#### The Fairmont San Francisco

950 Mason St.  
San Francisco, CA 94108 USA  
+1 800.441.1414

Main building room rate: USD 299  
(single/double occupancy)

Tower room rate: USD 329  
(single/double occupancy)

Check-in time 3 p.m.

Checkout time 12 p.m.

Room rate includes: Complimentary in-room  
coffee/tea service\*

\*Fairmont President's Club: Membership in the Fairmont President's Club is free, and President's Club members receive the following services on a complimentary basis: in-room Internet access, fitness center access, local and toll-free calls, shoe shine and daily delivery of the local or national paper.

To register, visit [www.fairmont.com/fpc](http://www.fairmont.com/fpc)

### IMPORTANT DATES

Housing deadline:	August 15
Registration deadline:	August 15
100 percent refund deadline:	August 15
50 percent refund deadline:	August 16-22
No refund or cancellation after:	August 23

Please note: Members are encouraged to register early. Availability is not guaranteed. Housing for the Top of the Table Annual Meeting has closed prior to the meeting start in past years. The negotiated room rate is not guaranteed after August 15, 2014.

# REGISTRATION

The meeting registration fee covers the programming cost and planned food functions for members and their spouses. There is no additional registration fee for spouses. If your spouse is a member of Top of the Table, policy dictates he or she must pay the full member registration fee.

## Registration fee schedule

Registration form with valid payment received on or before Monday, July 7, 2014	USD 795
Registration form with valid payment received Tuesday, July 8 – Friday, August 8, 2014	USD 920
Registration form with valid payment received on or after Saturday, August 9, 2014 (processed on-site)	USD 1,020

## There are three easy ways to register:

- 1 Register online at [www.mdrt.org/2014tot](http://www.mdrt.org/2014tot).
- 2 Fax completed registration form with credit card payment information to +1 (847) 518-8921. If you use fax, do not mail the original registration form. Faxed registration forms without credit card information will not be processed.
- 3 Mail completed registration form with check (USD funds), credit card information or money order to:  
  
Million Dollar Round Table  
Top of the Table Registration  
325 West Touhy Avenue  
Park Ridge, IL 60068 USA

*The deadline for receipt of registration materials is Friday, August 15, 2014, or when meeting has reached capacity. Registrations received after that date will be accepted on a space-available basis.*

## Tell us your areas of expertise

- Select your areas of expertise from the list provided on the registration website.
- Look for areas listed on the lower portion of your badge.
- Network with others while attending the meeting.

## Registration cancellation and refund policy

Meeting registration cancellation for the Top of the Table Annual Meeting must be received by written notice via mail or fax to be eligible for any type of refund. The Top of the Table Annual Meeting registration refund policy is as follows:

Cancellations postmarked by the post office or received by fax on or before Friday, August 15, 2014, will receive a full refund less an administrative fee of USD 50.

Cancellations postmarked by the post office or received by fax Saturday, August 16, through Friday, August 22, will receive a 50 percent refund.

Cancellations postmarked by the post office or received by fax on or after Saturday, August 23, will not receive a refund.





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](http://www.mdrt.org)