MDRT®
ANNUAL MEETING
2015
JUNE 14–17
NEW ORLEANS

2015 ANNUAL MEETING

PROGRAM BOOK

NEW ORLEANS, LOUISIANA ⚜ JUNE 14–17, 2015

MDRT®

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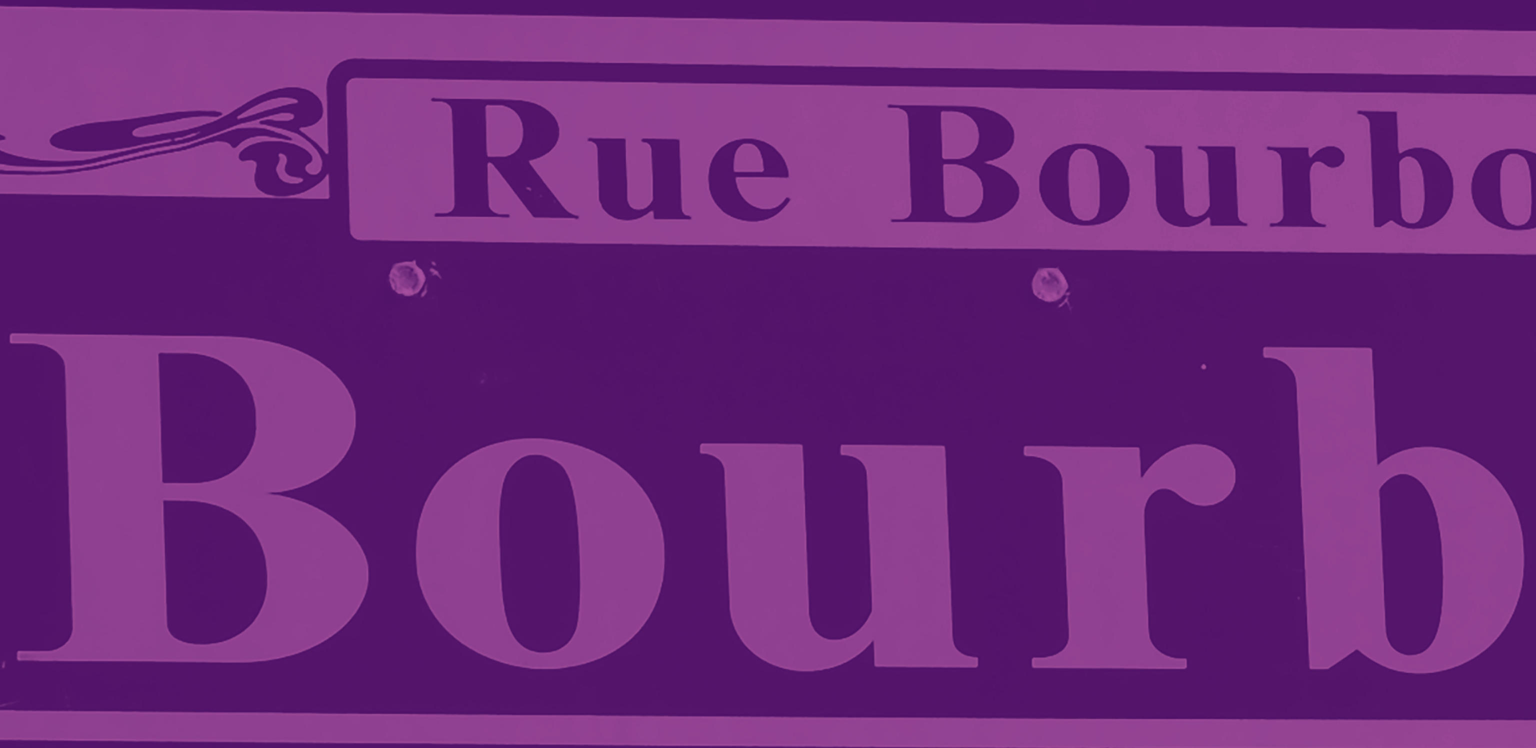


Photo by Jeff Anding

WELCOME TO NEW ORLEANS AND THE 2015 MDRT ANNUAL MEETING!

THE ANNUAL MEETING IS
A PLACE TO LEARN NEW IDEAS,
MAKE NEW FRIENDS AND
GAIN A NEW PERSPECTIVE ON
THE IMPORTANCE
OF THE WORK WE DO.

Dear MDRT Members and Guests

Welcome to the 2015 Million Dollar Round Table Annual Meeting and the vibrant city of New Orleans!

The Annual Meeting provides us with an opportunity for new beginnings. It's a place to learn new ideas, make new friends and gain a new perspective on the importance of the work we do. We are fortunate to have this time together. Even though we are from all around the world and speak different languages, we have one thing in common — MDRT. Over the next few days, we will feel the unity and camaraderie that are the hallmarks of the MDRT Annual Meeting. I can assure you this positive spirit will stay with us long after we return home.

We have an exciting meeting planned with some tremendous speakers and sessions. Inside this program book is a schedule for each day, a map to help you locate key areas throughout the convention center, and detailed information on presentations and speakers. There is also a tab for the ConneXion Zone with a daily schedule, speaker index and exhibitor information.

In addition to Main Platform and Focus Sessions, we have added a few new session types this year, including MDRT Speaks, Cornerstone Presentations and Echo Sessions. I think you will enjoy the enhancements we have made to the meeting, and I encourage you to attend the "Meet Your Meeting" sessions taking place Sunday, June 14, in the ConneXion Zone, where you will learn more about the new schedule and everything you can take advantage of over the next few days.

On behalf of the Executive Committee, thank you for attending this year's MDRT Annual Meeting. I hope everyone has a wonderful time at the meeting and we all leave New Orleans with renewed enthusiasm for everything we do.

Sincerely,

Caroline A. Banks, APFS
2015 President
Million Dollar Round Table

MDRT Executive Committee

Caroline A. Banks, APFS, of London's West End, is the MDRT President and a 26-year MDRT member with 21 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 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).

Michelle L. Hoesly, CLU, ChFC, of Norfolk, Virginia, is the MDRT Immediate Past President and a 36-year member with three Court of the Table and 12 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 2013 Inner Circle Society.

Brian D. Heckert, CLU, ChFC, of Nashville, Illinois, is the First Vice President of the MDRT Executive Committee. He is a 27-year MDRT member with seven Court of the Table and eight 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 speaking at the MDRT Annual Meeting and MDRT Experience Meeting, as well as service on multiple MDRT committees and task forces. He served on the MDRT Foundation Board of Trustees for three years and was Divisional Vice President three times. Heckert is the founder and managing member of Financial Solutions Midwest LLC, a financial planning firm focused on creative retirement plan design and income distribution planning.

Mark J. Hanna, CLU, ChFC, of Concord, California, is the Second Vice President of MDRT. He is a 27-year MDRT member with three Court of the Table and 16 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. 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, and board member of the National Board of Directors of The Society of Financial Service Professionals.

James Douglas Pittman, CLU, CFP, of Portland, Oregon, is the Secretary of the MDRT Executive Committee. He is a 41-year MDRT member with 14 Court of the Table and five Top of the Table qualifications. He is also a Diamond Knight of the MDRT Foundation, the philanthropic arm of MDRT, and has served on its Board of Trustees. Pittman is founder and president of Insurance Consulting Services Inc., an affiliate firm of M Benefit Solutions. In 2009, he was honored with the prestigious Bud Horn award from the Oregon Association of Insurance and Financial Planners. He is the past president of the Estate Planning Council of Portland and the Portland Chapter of CLU and ChFC.

Key and Maps

General Event Icons

No Translation

Ticketed Event
PREPAID EVENTS: TICKET REQUIRED FOR ADMISSION.

Badges are Required to Attend All Sessions
PREPAID EVENTS: ADMISSION IS RESTRICTED TO BADGE-WEARING MEETING ATTENDEES WHO PURCHASED A TICKET AT THE TIME OF REGISTRATION. NO ADMITTANCE WITHOUT YOUR BADGE AND TICKET.

ENMCC Ernest N. Morial Convention Center

HILTON Hilton New Orleans Riverside

Focus Session Icons

Location-Specific Topics

Global

U.S.

Translation Language

Cantonese

Japanese

Korean

Mandarin

Spanish

Topics

Marketing/Branding

Out of the Box

Practice Management

Risk & Protection Products

Sales Ideas/Strategies

Top of the Table

Wealth Management/ Retirement Planning

Whole Person

Categories

This year, attendees can design their meeting within three categories — Client Solutions, Business Best Practices, and Legacy and Succession Planning.

Focus Session and ConneXion Zone content will be categorized so attendees can create an experience that best meets their content needs.

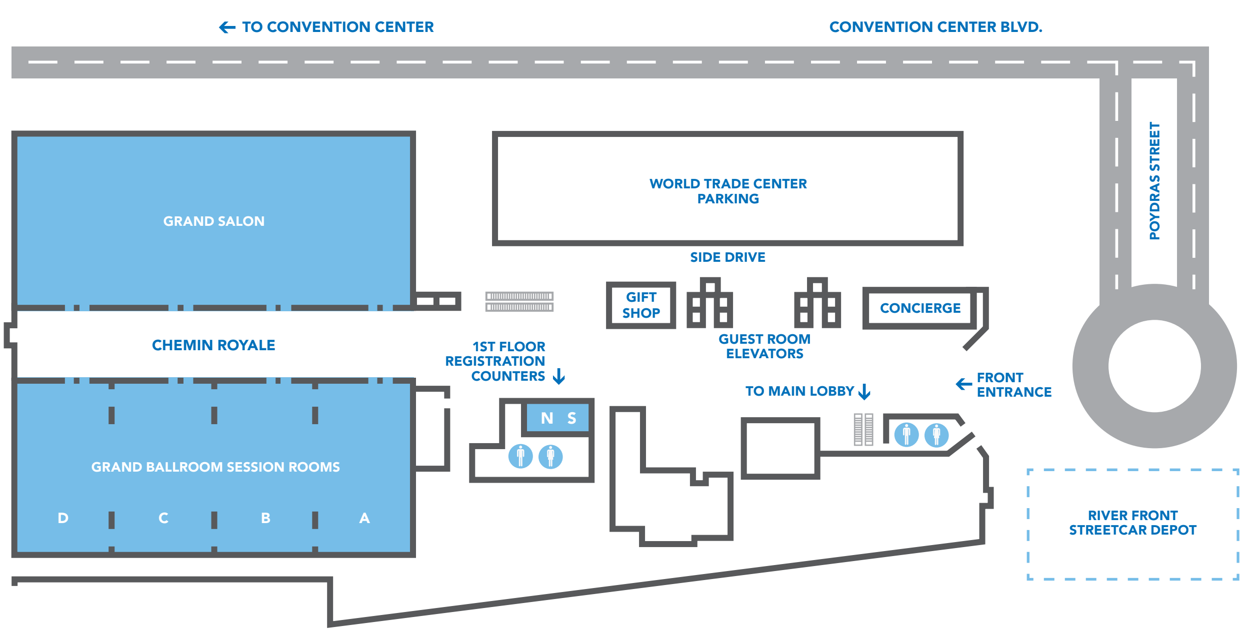
Client Solutions

Business Best Practices

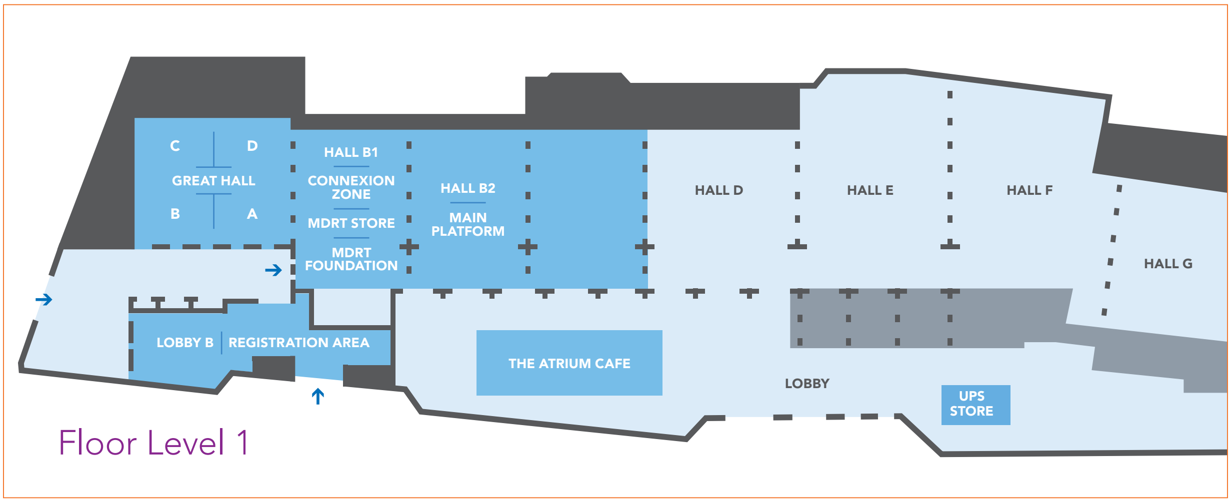
Legacy and Succession Planning

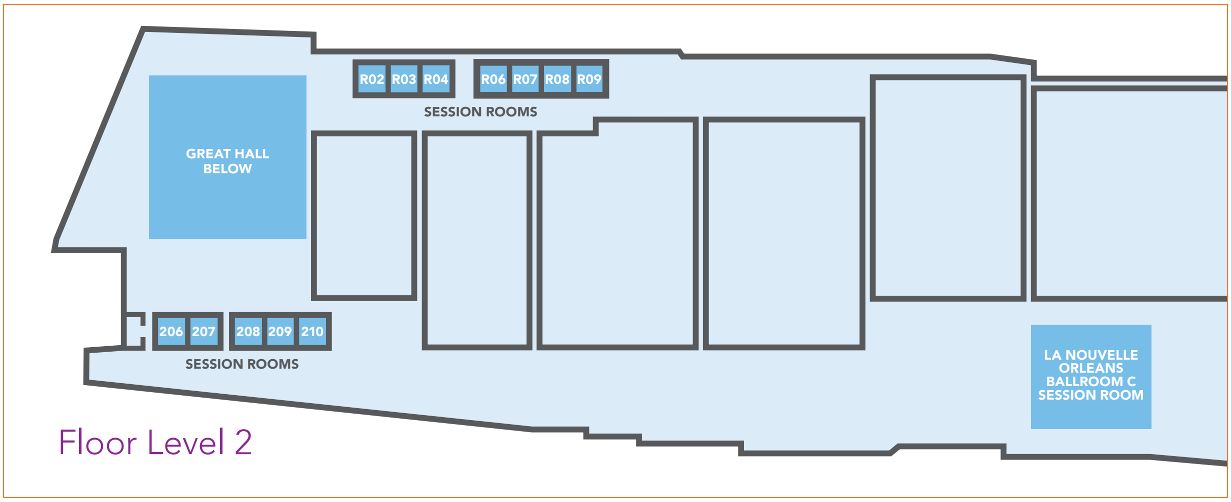
General

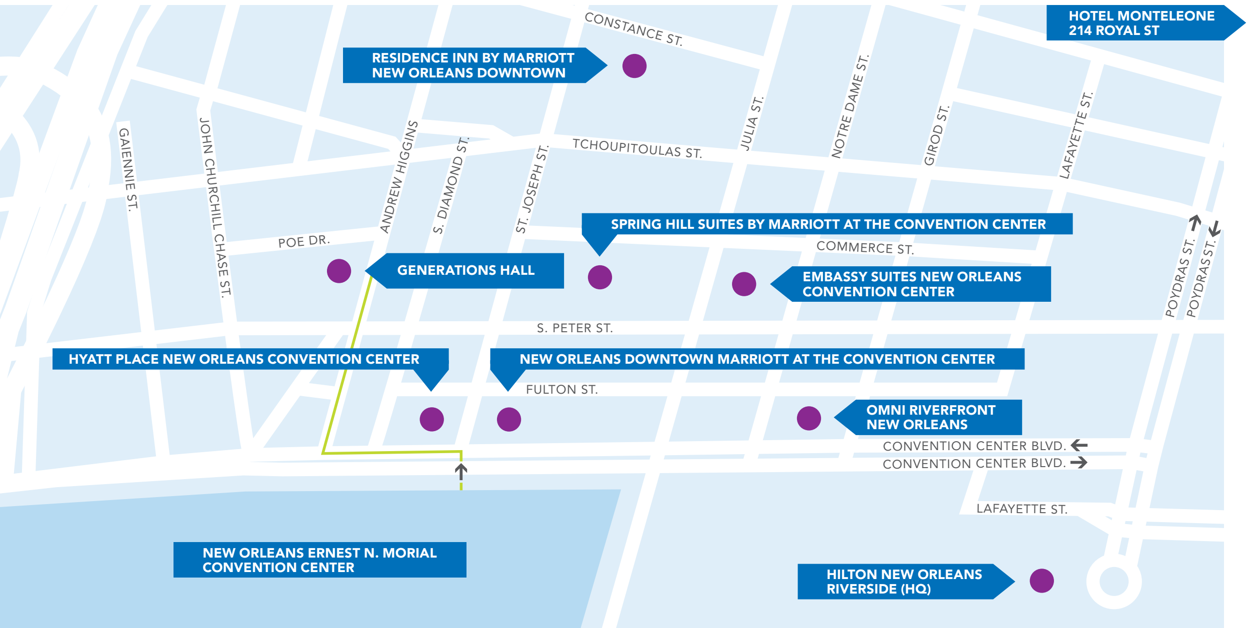
Hilton New Orleans Riverside



Ernest N. Morial Convention Center







Route from the Convention Center to Generations Hall for the Court of the Table / Top of the Table Reception.

Schedule at a Glance

Saturday, June 13

11 a.m. – 5 p.m.	MDRT Store and MDRT Foundation Booth open
11 a.m. – 6 p.m.	Registration open
4:30 – 5:30 p.m.	Program General Arrangements (PGA) Volunteer Orientation
5 – 10 p.m.	Special Event: New Orleans Zephyrs Baseball Game

Sunday, June 14

7 a.m. – 7 p.m.	Registration open
8 – 11 a.m.	Special Event: Vieux Carre and Café au Lait Walking Tour
10 – 10:35 a.m.	Meet Your Meeting Sessions in the ConneXion Zone
10 a.m. – 5 p.m.	MDRT Store and MDRT Foundation Booth open
10 a.m. – 5 p.m.	ConneXion Zone open
12 – 12:35 p.m.	Meet Your Meeting Sessions in the ConneXion Zone
12:30 – 3:30 p.m.	Court of the Table/Top of the Table Program and Reception (2015 Court of the Table and Top of the Table members only)
2 – 2:35 p.m.	Meet Your Meeting Sessions in the ConneXion Zone
5 – 6:30 p.m.	First-Time Experience (First-time meeting attendees only)
7 – 9 p.m.	Welcome Reception

Monday, June 15

6 – 6:45 a.m.	Special Event: High Intensity Interval Training (HIIT)
7 a.m. – 4 p.m.	Registration open
8 – 11:30 a.m.	Main Platform
11:30 a.m. – 5:30 p.m.	MDRT Store and MDRT Foundation Booth open
11:30 a.m. – 5:30 p.m.	ConneXion Zone open
12 – 1:30 p.m.	Special Session: Attack of the Productivity Suckers Speaker: Laura Stack, MBA, CSP (Includes Lunch)
2 – 5 p.m.	MDRT Speaks
5 – 6 p.m.	Quarter Century Club (Invitation only)
5:30 – 6:30 p.m.	Top of the Table Reception (Invitation only)
6 – 9 p.m.	Special Event: Cookin' Gumbo Ya Ya

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 available on the MDRT Meeting App.

Prepaid ticketed event

Tuesday, June 16

6 – 6:45 a.m.	Special Event: Pilates
6:30 – 8 a.m.	Special Session – Successfully Managing People and Production Speakers: Wong Wai Kwong; Withoon Lertpanomwan; Beng Suan Lim, LUTCF and Wong So Ping, FChFP, MBA (Includes Breakfast)
7 a.m. – 4 p.m.	Registration open
8:30 – 9:30 a.m.	Focus Sessions and Idea Exchanges
10 – 11 a.m./ 11:30 a.m./12 p.m.	Focus Sessions
10 – 11:35 a.m.	Top of the Table Connect in the ConneXion Zone
10 a.m. – 5 p.m.	ConneXion Zone open
10 a.m. – 5 p.m.	MDRT Store and MDRT Foundation Booth open
12 – 1:30 p.m.	Special Session: The Power of Storytelling Speaker: Ty Bennett (Includes Lunch)
2 – 3 p.m.	Focus Sessions
3:30 – 4:30/5 p.m.	Focus Sessions
5 – 6 p.m.	Quarter Century Club (Invitation only)
5:30 – 6:30 p.m.	Top of the Table Reception (Invitation only)
6 – 9 p.m.	Special Event: Dinner Cruise on Steamboat Natchez

Wednesday, June 17

6 – 6:45 a.m.	Special Event: Yoga
7 a.m. – 2 p.m.	Registration open
7 a.m. – 6 p.m.	Interpretation Headset Returns
8:30 – 9:30 a.m.	Cornerstone Presentations
8:30 – 9:30 a.m.	MDRT Echo Sessions
9:30 a.m. – 2 p.m.	MDRT Store and MDRT Foundation Booth open
9:30 – 10:30 a.m.	Quarter Century Club (Invitation only)
10 – 11 a.m.	Focus Sessions
11:30 a.m. – 12:30 p.m.	Focus Sessions
2 – 5 p.m.	Main Platform
3 – 5:30 p.m.	MDRT Store and Foundation Booth open
8 – 10 p.m.	Party on the Platform

Your personal meeting name badge is required for entrance into all sessions and events including Main Platform, Focus Sessions, ConneXion Zone, Welcome Reception, Cornerstone Presentations, MDRT Speaks, Echo Sessions, Party on the Platform, and ticketed events.

Special Events

Attendees who have pre-registered for tours received a confirmation email from BBC Destination Management. That email will serve as your admission ticket for the event. If you have any questions regarding the tour, BBC Destination Management has a booth located in Lobby B at the Ernest N. Morial Convention Center. Special events that required pre-registration include the following:

Saturday, June 13

New Orleans Zephyrs Baseball Game

5 – 10 p.m.

Spend an evening at Zephyr Field while enjoying good food and, of course, America's game! MDRT guests will enjoy roundtrip transportation to the stadium and receive USD 15 in Zephyrs Bucks to spend at their leisure.

Sunday, June 14

Vieux Carre and Café au Lait Walking Tour

8 – 11 a.m.

Enjoy a narrated walking tour of the French Quarter that will begin with beignets and café au lait at New Orleans' famous Café du Monde and conclude with a visit to a must-see local exhibit at the Presbytere Museum called "Living with Hurricanes: Katrina and Beyond."

Monday, June 15

Cookin' Gumbo Ya Ya

6 – 9 p.m.

Attendees will learn to prepare the distinctive dishes for which New Orleans is famous at the New Orleans School of Cooking. Fun is the key ingredient in the kitchen as the entertaining chefs season the basics of Louisiana cooking with history, trivia and Louisiana lore.

Tuesday, June 16

Steamboat Natchez Dinner Cruise

6 – 9 p.m.

Along with a live narration about the colorful history of the port of New Orleans, cruise-goers will enjoy a calliope concert, buffet-style dinner, breathtaking views of the city, live jazz music and a tour of the museum-quality engine room.

Saturday, June 13

11 a.m. – 5 p.m.
MDRT Store
ENMCC – Hall B1

11 a.m. – 5 p.m.
MDRT Foundation Booth
ENMCC – Hall B1

11 a.m. – 6 p.m.
Registration
ENMCC – Lobby B

4:30 – 5:30 p.m.
Program General Arrangements (PGA) Volunteer Orientation Session
ENMCC – Great Hall B

All PGA volunteers are to attend this helpful session. For the first time, the general session is interpreted! President Caroline A. Banks, APFS, and PGA Divisional Vice President Aurora L. Tancock, FLMI, CFP, 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 regarding your duties and responsibilities, then fill out the volunteer form used for your assignments and evaluation.

Cantonese | Japanese | Korean | Mandarin | Spanish

5 – 10 p.m.
Special Event: New Orleans Zephyrs Baseball Game
Depart hotel at 5 p.m.; game starts at 6 p.m.

ENMCC Ernest N. Morial Convention Center

Sunday, June 14

7 a.m. – 7 p.m.
Registration
ENMCC – Lobby B

8 – 11 a.m.
Special Event: Vieux Carre and Café au Lait Walking Tour
Depart hotel at 8 a.m.; a walking escort for the tour will be provided.
See page 10 for details.

10 a.m. – 5 p.m.
MDRT Store
ENMCC – Hall B1

10 a.m. – 5 p.m.
MDRT Foundation Booth
ENMCC – Hall B1

10 a.m. – 5 p.m.
ConneXion Zone
ENMCC – Hall B1
- 10 – 10:35 a.m. | Meet Your Meeting Sessions
- 12 – 12:35 p.m. | Meet Your Meeting Sessions
- 2 – 2:35 p.m. | Meet Your Meeting Sessions

See page 80 for session schedules and speaker information for the ConneXion Zone.

12:30 – 3:30 p.m.

Court of the Table and Top of the Table Program and Reception (This event is for 2015 Court of the Table and Top of the Table members only.)

12:30 – 2 p.m.

Program - Think Like a Freak

Stephen J. Dubner / ENMCC – Great Hall B

With a blend of captivating storytelling and unconventional analysis, award-winning author, journalist, and radio and TV personality Dubner teaches attendees how to think a bit more productively, more creatively, more rationally—to think, that is, like a Freak.

In a world where the old rules of business just don't apply, he offers audiences a way of getting beneath the surface of modern business practices and engaging in profitable thinking. Most "economic" presentations present great tools for coming up with answers but do not come up with the interesting questions. This presentation will do both.

After the program, follow the band as we parade two blocks to historic Generations Hall for a reception featuring live New Orleans-style entertainment and a spread of local favorite foods.

2:30 – 3:30 p.m.

Reception / Generations Hall

See map on page 7.

5 – 6:30 p.m.

First-Time Experience

Making Connections

Mark Scharenbroich / ENMCC – Great Hall A

A primary benefit of attending the MDRT Annual Meeting is the opportunity to network with other top advisors. For first-time attendees, initiating conversations — especially with industry legends — can be daunting. Scharenbroich will provide tools attendees can use immediately to create meaningful contacts with others — enhancing their meeting experience and creating real change in their personal and professional lives.

This event is open to 2015 Annual Meeting first-time attendees.

7 – 9 p.m.

Welcome Reception

Hilton – Grand Ballroom and Grand Salon

New Orleans, the birthplace of jazz music, was nicknamed The Big Easy in the early 20th century when times were laid-back and life was a party amongst friends. At the Welcome Reception, guests will ease into this age of elegance and intrigue, mingling with gangsters and flappers. Step onto the stage and create your own jazz music or swing to the sounds of the MDRT bands. You can even get dolled up and have your photo taken for a memento of this special night in New Orleans.

Remember to bring the two complimentary drink tickets attached to your name badge.
Snacks and drinks will be served.

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

Monday, June 15

6 – 6:45 a.m.

Special Event: High Intensity Interval Training (HIIT)

Hilton – HEC (Hilton Exhibition Center)

Missing your regular exercise while at the Annual Meeting? Each morning, attendees have the opportunity to attend an MDRT-exclusive exercise class led by an instructor.

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

7 a.m. – 4 p.m.

Registration

ENMCC – Lobby B

8 – 11:30 a.m.

Main Platform

ENMCC – Hall B2 / Doors open: 7:15 a.m. / Entertainment begins: 7:30 a.m.

Presiders	Caroline A. Banks, APFS, and Michelle L. Hoesly, CLU, ChFC
Opening	
Flag Ceremony	
Moment of Reflection	Holly and Matt Warner
Happiness Leads to Productivity	Shawn Achor
The World Is Flat 3.0	Thomas L. Friedman
Break	
Taking The Lead	Caroline A. Banks, APFS
Living Inspired	Amy M. Purdy
Inner Vision	Roger A. Seim, MSFS, CLU
The Gift of Water	Scott Harrison

MONDAY

11:30 a.m. – 5:30 p.m.

MDRT Store

ENMCC - Hall B1

11:30 a.m. – 5:30 p.m.

MDRT Foundation Booth

ENMCC - Hall B1

11:30 a.m. – 5:30 p.m.

ConneXion Zone

ENMCC - Hall B1

See page 80 for session schedules and speaker information.

12 – 1:30 p.m.

Special Session: Attack of the Productivity Suckers

Laura Stack, MBA, CSP / Hilton – Napoleon Ballroom

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

You work hard. You know how to make lists and check things off. You really want to be productive. But everyone and everything else keeps ruining your plans! So many things keep us from doing what we know we should be doing. In this funny, high-energy program, Stack reviews the four main things that suck the productivity right out of you. You will discover your biggest productivity-sucker and take away some practical tools to defend yourself.

2 – 5 p.m.

MDRT Speaks

ENMCC – Hall B2 / Doors open: 1:30 p.m.

I AM MDRT	Brian D. Heckert, CLU, ChFC
More Meetings, More Sales, More Referrals	Alessandro M. Forte, Dip PFS
It's All in the Questions	Sarah J. Kaelberer, CFP, ChFC
Tools and Tips in 10 Minutes	Adam A. Solano Jr.
The Audience Speaks	Jason J. Dudum, LUTCF, Moderator
Build Trust, Sell More	Don Connelly
A Simple Policy	Meredith Gail Fine
Big World, Big Ideas	Panel: Hidenori Miki, TLC / Alvaro Aldrete Morfin / Helen A. Jenkins, Dip PFS / Ivonne Sabrina / Jason J. Dudum, LUTCF, Moderator
It's About Time	Gregory B Gagne, ChFC
Be Better Than Your Best	Mark Sanborn
The Tech Savvy Advisor	J. Leland Davis, LUTCF
The Audience Speaks	Jason J. Dudum, LUTCF, Moderator
From Surviving to Thriving	Randy L. Scritchfield, CFP, LUTCF
Raising Objections	Anthony Matthews Jones, BSc (Hons)

5 – 6 p.m.

Quarter Century Club (Quarter Century Club members only)

Hilton – Versailles Ballroom

5:30 – 6:30 p.m.

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

Hilton – Starboard Room

6 – 9 p.m.

Special Event: Cookin' Gumbo Ya Ya

Note: There is no vehicle transportation included in this activity. *See page 10 for details.*

Tuesday, June 16

6 – 6:45 a.m.

Special Event: Pilates

Hilton – HEC (Hilton Exhibition Center)

Missing your regular exercise while at the Annual Meeting? Each morning, attendees have the opportunity to attend an MDRT-exclusive exercise class led by an instructor.

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

6:30 – 8 a.m.

Special Session: Successfully Managing People and Production

Wong Wai Kwong; Withoon Lertpanomwan;
Beng Suan Lim, LUTCF and Wong So Ping, FChFP, MBA
Moderator: Esra Manurung / Hilton – Napoleon Ballroom

Breakfast service is included and will be served at 6:30 a.m., ending promptly at 7 a.m.

For MDRT members with management responsibilities, finding the right balance between growing an agency, managing people and maintaining production levels can be a challenge. In this session, highly successful managers and producers will share the strategies and techniques they have used to advance their organization, increase their production and motivate those they manage.

7 a.m. – 4 p.m.

Registration

ENMCC – Lobby B

Focus Sessions: 8:30 – 9:30 a.m.

The Pit and the Pendulum

Anirban Basu / Session Room: ENMCC – R08

Join high-profile economist Basu as he provides a data-driven update of the global, national and relevant regional economic performance. His expert insight touches several key aspects of economic life, including trends characterizing financial, real estate, energy and labor markets.

Client Solutions | Wealth Management | Korean

Creating a Waitlist Practice

Tracey Karen Diana Devonport / Session Room: ENMCC – La Nouvelle Orleans Ballroom C

Every advisor's dream involves a practice with a list of clients vying for their services. According to Devonport, a 20-year Top of the Table member, it isn't impossible. Join her to learn how to differentiate your practice, creating the perfect client experience. She also discusses dealing with clients' expectations, developing clients for 10 or 20 years from now, and creating the perfect back office.

Client Solutions | Top of the Table | Japanese

Consistent Marketing Identifies Opportunities

Lucas J. Noble, CFP, ChFC / ENMCC – Great Hall A

By developing a system that both puts you in front of your clients regularly and yields their feedback on your practice, you keep those clients engaged and wanting to refer you. Noble shares his marketing plan, which details how he keeps himself in front of his clients on an ongoing basis while keeping operations intact. Noble's client appreciation events, which have produced countless referrals, provide the opportunity to ask for referrals without making it awkward.

Business Best Practices | Marketing | Mandarin

The Taylor Method: Don't Just Survive, Thrive!

Eszylfie Taylor / Session Room: Hilton – Grand Ballroom D

Trying to navigate through this business and grasp the vast concepts can feel like attempting to drink from a gushing fire hydrant: invariably, there is more coming at you than you could possibly take in. Many advisors are ill-equipped to function effectively in the marketplace, lacking the resources and adequate training needed to serve their clientele effectively. By breaking down the sales process into simple components that anyone can learn, Taylor has mastered the objection of the free sales process and by implementing his teachings, you will learn to do the same.

Client Solutions | Sales Ideas | Cantonese, Spanish

Idea Exchange

In this interactive session, participants are invited to share ideas that have helped them increase productivity and generate professional and personal improvement.

General

Cantonese
Facilitated by:
Yuen-yee Ma, CLU, CFP
Session Room:
ENMCC – 208

English
Facilitated by:
Michael J. McNeil, CLU, ChFC
Session Room:
ENMCC – R02

Japanese
Facilitated by:
Toshinaga Okamoto, TLC, AFP
Session Room:
Hilton – Grand Ballroom B

Korean
Facilitated by:
Sung Hoan So
Session Room:
Hilton – Grand Ballroom A

Mandarin
Facilitated by:
Zuo Jun
Session Room:
ENMCC – Great Hall B

Spanish
Facilitated by:
Alejandro Marquez Espinosa, LCIC
Session Room:
ENMCC – 207

10 a.m. – 5 p.m.

MDRT Store

ENMCC - Hall B1

10 a.m. – 5 p.m.

MDRT Foundation Booth

ENMCC - Hall B1

10 a.m. – 5 p.m.

ConneXion Zone

ENMCC - Hall B1

See page 80 for session schedules and speaker information.

10 a.m. – 11:35 a.m.

Top of the Table Connect

ConneXion Zone / ENMCC - Hall B1

This session gives you a chance to meet and learn from MDRT's very successful Top of the Table members and gain valuable insight into their achievements.

Focus Sessions: 10 – 11 a.m.

The Life Insurance Objections Clinic

David L. Alarid / Session Room: ENMCC – La Nouvelle Orleans Ballroom C

Need help answering objections to life insurance? Better yet, would you like to reduce or eliminate objections before they even arise? Alarid shows you techniques, sales ideas and, yes, answers to the objections you are hearing. You will leave this session with more confidence in your ability to respond the next time a prospect objects to this "miraculous" product.

Business Best Practices | Sales Ideas | Mandarin,Spanish

Attract, Don't Hunt, the Perfect Clients

Katy Goshtasbi, J.D. / Session Room: ENMCC – R02

Seventy-five percent of everything we buy is based on how we "feel" about the product or service, and not on the content. This is true of everyone, regardless of nationality or origin. Yet as financial professionals, the "success" focal point is often the substantive product or service and not the emotional value you bring to your practice and clients. Join Goshtasbi to learn how to design, "own" and implement your personalized Emotional Resonance Factor™ in order to attract your best prospects and enhance the entire client experience.

Business Best Practices | Marketing

Establish a Strong Niche Market Presence in Four Easy Steps

Carleton Hollister / Session Room: ENMCC – Great Hall A

Hollister believes everyone can build a brand with quality name recognition over time, regardless of the size of their office or practice. Raised in a rural area, he quickly discovered the large lead and seminar programs promoted in the industry would not work for his practice. These realizations led him to develop targeted, cost-effective marketing strategies and concepts for everyone. Join him as he delivers a four-step process that will help you develop a foothold in a niche market and generate recurring, excellent results.

Client Solutions | Marketing | Japanese, Mandarin

The Brutal Fact: Choices Have Consequences

Mohamad Manmohan, ChFC, CLU / Session Room: ENMCC – R08

Everything we know has come from some form of existing information. Forget fear and move forward easily and effortlessly to closing more sales and becoming a more decisive you. Join Manmohan to learn ideas and techniques for shaping your personal sales success. Find new ways of understanding and packaging existing knowledge, thoughts and ideas.

Client Solutions | Sales Ideas | Cantonese, Korean

Focus Sessions: 10 – 11:30 A.M.

The Five Myths You Tell Yourself About Getting Referrals – and the Real Truth

Dan Allison / Session Room: ENMCC – Great Hall B

We may tell ourselves our clients don't like providing referrals, but the fact is most of us haven't found a comfortable and professional way to bring up the topic without feeling or looking like salespeople. In this entertaining talk, Allison walks through the top myths about why our clients don't refer and outline the challenges involved in developing quality referral relationships with clients.

This session repeats Tuesday at 3:30 p.m.

Client Solutions | Top of the Table | Cantonese, Korean

MASH! Your Mobile Advisor Staffing Hospital Comes to New Orleans

Lauren Farasati / Session Room: ENMCC – 207

An industry staffing coach, Farasati will lead a lively discussion focused on four staffing challenges: 1. Who do I hire next: an operations person or associate advisor? 2. How do I design a simple bonus plan? 3. How do I get an employee with a performance issue back on track? 4. How do I develop, compensate and retain a protégé? Farasati will share her most effective tools and provide on-the-spot coaching for your staffing questions. Participants will leave with simple templates and confidence to deal with their staffing opportunities.

Business Best Practices | Practice Management

Active or Passive? - They Are Both Irrelevant If They Fail the Investor

John E. Coyne III and Alex Potts

Moderator: Craig L. Israelsen, Ph.D. / Session Room: Hilton – Grand Ballroom B

The portfolio losses that occurred during the Great Recession made it clear risk management practices were inadequate. Investors have become increasingly interested in outcomes and are beginning to drive a change in the conversation with advisors toward goals-based investing. A major question advisors face when building an investment strategy is, "Should I use passively or actively managed strategies?" If an advisor is going to adequately meet the changing needs of investors, they must be skilled in both asset allocation and manager selection — whether they fill the portfolio with passively or actively managed strategies. Learn ways to align your approach with an investor's needs to remain focused on a goals-based or outcomes-oriented investment discussions.

Client Solutions | Wealth Management

Focus Sessions: 10 – 11:30 a.m. (Continued)

Unique and Creative Uses of Modern Trusts Involving Investments and Insurance

Al W. King III, J.D., LL.M./ Session Room: Hilton – Grand Ballroom A

Modern trust structures can transform a client's estate plan by providing increased flexibility, control and family governance while also promoting family values. They can also provide an enormous amount of tax, asset protection and non-tax benefits for both a family's illiquid and liquid trust assets. Join King as he discusses the most popular modern trust structures chosen by the wealthy, as well as the various ways they are used to complement the client's underlying investment management and insurance goals. These structures can complement both a client's investments and insurance planning, providing advisors a powerful combination and market differentiator for both domestic and international clients.

Client Solutions | Wealth Management

Key Concepts of Business Ownership Agreements

David T. Lyons, J.D., CPA / Session Room: ENMCC – 208

Do you want to open new business cases or increase the size of your current business cases? Join Lyons as he provides insights into business ownership agreements and ancillary documents, as well as the concepts often missed or misunderstood by advisors. Learn the details of key provisions of business ownership agreements that can financially devastate an owner. Lyons also discusses voting rights, purchase rights and sale rights critical to the deal and analyzes the trigger events (loss of employment, divorce, etc.) that can protect or injure an owner.

Client Solutions | Protection

Practice Management Secrets

Robert Arzt, CLU, ChFC, Bob Davies, Ken Doyle, Simon Reilly

Moderator: Devang Patel, CFP, CLU / Session Room: Hilton – Grand Ballroom D

Do you run your practice or does your practice run you? Learn how to create a practice you envisioned from some of the best coaches in the world in this interactive panel discussion. Discover how to counteract time management challenges, optimize the service you provide your clients, cultivate an effective team, align you and your business, create a five-year vision, attract higher-net-worth clients, streamline processes, uncover free time you didn't realize you had and more.

Business Best Practices | Practice Mangagement | Japanese, Spanish

12 – 1:30 p.m.

Special Session: The Power of Storytelling

Ty Bennett / Hilton – Napoleon Ballroom

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

In this program, Bennett teaches the art of storytelling as a key communication and sales strategy. He provides attendees with the mindset, skill set and toolset to sell effectively through storytelling.

Protecting the "-" instead of the "."

Corey Lee Anderson / Session Room: ENMCC – La Nouvelle Orleans Ballroom C

Are you always protecting the "period" for a person and forgetting about the "dash"? The market is alive and well for clients to protect their income, regardless of their coverage. Anderson addresses how easy it is to supplement existing coverage and making it complete protection while avoiding the flawed plan many clients have. The plan doesn't matter till it matters — and then, it is all that matters.

Client Solutions | Protection | Japanese, Mandarin

Existing Clients - New Solutions

Yong Sik Kim / Session Room: Hilton – Grand Ballroom B

A rapidly changing economic environment will require us to have more knowledge to provide customers with a variety of solutions. Without it, our business will not succeed. You will understand how acquiring knowledge, self-confidence, courage and humility can help retain existing clients and attract more business.

This session is presented in Korean only.

Business Best Practices | Language

Purpose – People – Performance

Ryan Leech / Session Room: ENMCC – 208

Where does your attention go in various life circumstances? Leech takes you through three memorable experiences with elements of entertainment, challenge, risk and fear to identify opportunities for growth and results. Using a perspective structure of first person "I" (Purpose), second person "We" (People) and third person "It" (Performance), you'll come away with a better understanding of opportunities for growth and results.

General | Out of the Box

Social Security Strategies: Optimizing Retirement Benefits

William Meyer / Session Room: ENMCC – R02

Social security is the best gift to financial professionals in more than 20 years. The rules are voluminous and confusing, and clients need help understanding them. Research shows that consumers are actively looking for social security advice and will move their assets to financial advisors who offer it. That's the gift to you! Meyer explores the basics about claiming strategies, the rules and nuances that impact your clients, and how you can capitalize on the attention around social security benefits to grow your practice.

Client Solutions | Wealth Management

Unleash Your Magic to Double Your Productivity

Logan Naidu, ACII, CFP / Session Room: ENMCC – Great Hall A

The 20 Point Plan is one of the most effective activity generators available and virtually guarantees a significant increase in productivity. Naidu provides a definite activity plan and vision to significantly increase your production beyond anything you could imagine. In visualizing the end result experientially, advisors are able to summon dormant forces within themselves to go out and generate more prospects, set more appointments, close more cases, aim high and THINK BIG.

Client Solutions | Sales Ideas | Mandarin, Spanish

Focus Sessions: 2 – 3 p.m. (Continued)

What Are You Missing With Long Term Care Planning?

Debra C. Newman, CLU, ChFC / Session Room: ENMCC – 207

It is not crazy to be in the long term care business. Learn why. The need for your client to have a long term care plan is paramount, and they know it. Understand how to have long term care discussions that apply to financial, business and estate planning. Linking new products to long term care, life insurance and annuities will be compared to traditional long term care insurance. Clarify the confusion between life insurance with traditional long term care insurance riders and critical illness riders. Also, learn the role that annuities and asset-based products play in marketplace.

Client Solutions | Protection

Blue Ocean Secrets For Practice Management

Devang Patel, CFP, CLU / Session Room: ENMCC – Great Hall B

Do you work in your practice or on your practice? If you were not in this business, is your current firm the place you would want your family to go for financial advice and wealth management? If you were building your firm today, would you hire your current staff? Does it make sense to invest in great coaches rather than paying for preventable mistakes? Patel provides three secrets that you can implement today to create the practice you envisioned and make your competition irrelevant.

Business Best Practices | Practice Management | Cantonese, Japanese

2015 Outlook: What to Know, What to Do

Kurt Reiman / Session Room: Hilton – Grand Ballroom A

Amid heightened financial market volatility and growing uncertainty about the global economic and policy outlook, investors increasingly feel overwhelmed and don't know what steps to take. Join Reiman as he discusses the five critical items you need to know and, most importantly, five things you need to do to navigate the financial markets in 2015. While uncertainty is high, your goals haven't changed. Reiman highlights how to take advantage of many investment opportunities — even if they appear elusive — while also identifying some of the risks and how to protect your portfolio against them.

Client Solutions | Top of the Table

Women: One of Your Wealthiest Market Segments

Michael S. Ross / Session Room: Hilton – Grand Ballroom D

The women's market is a viable and underserved one, particularly in our industry. This segment controls 43 percent of America's wealth, makes 95 percent of purchasing decisions and is outperforming men in achieving higher education, starting new businesses and earning more management and professional positions. Ross shares his tips on how to successfully market to women and explains why not having a women-friendly practice is a tremendous risk to your business.

Client Solutions | Marketing | Cantonese, Korean

Leveraging Sales With the Enneagram

Maria Cecilia Zanoni / Session Room: ENMCC – R08

Self-knowledge is a vital ingredient to authentic leadership. Would you like to start seeing yourself and others in a new light? The Enneagram is a map that describes nine personality types — nine different ways of facing reality. All of us have a preferred personality type with its own emotions and patterns. Knowing these patterns can help us in our daily interactions with people both in our personal lives and at work. Zanoni walks you through these types to help provide a bigger picture regarding what each of the nine types expect from a sales person, what aspect of the deal you offer they are interested in and how to respond effectively to the behavior of others.

Client Solutions | Whole Person | Spanish

3 – 3:30 p.m.

Break

Focus Sessions: 3:30 – 4:30 p.m.

Cracking the Code - The Lost Art of Articulating Your Value

Duncan MacPherson / Session Room: Hilton – Grand Ballroom A

Too many advisors are seen as salespeople looking for the next sale. A lot of advisors have existing clients that do not know how to describe them to friends and family. Are you perceived as a consultant focused on process, or as a salesperson focused on commissions? MacPherson addresses three issues that are important to financial professionals — outstanding personal branding, client acquisition, and organization and structure — so you can run your business like a business and restore order to your life.

Business Best Practices | Practice Management

Mindshift: Determine Your Destination

Izumi Osada / Session Room: ENMCC - 208

This session will provide a three-step process to help you excel. You'll find ways to cope with a consistently changing environment, learn to set your own goals and not allow others to set limitations on you, and most importantly, understand how surrounding yourself with people you respect and admire can elevate you and your career to new levels.

This session is presented in Japanese only.

Client Solutions | Language

Focus Sessions: 3:30 – 5 p.m.

Secret Weapon Selling Model: 25 Innovative and Tangible Ways to Increase Your Sales

Joy Baldridge, CPC, CSP / Session Room: ENMCC – Great Hall A

Reclaim and reinvest hours of time from your week doing what matters — developing deeper relationships with clients and high-net-worth prospects. Baldridge's 25 tips incorporate words, phrases, questions and more. They are sure to help you close more sales and significantly impact your year. Take advantage of her "Listening Challenge" to discover how to make minor changes in your selling style to achieve major results.

Client Solutions | Sales Ideas | Korean, Mandarin

The Illusion of Power: How to Identify and Break Through Dramatic Triangles

Carole and Dr. Paddy Ducklow / Session Room: ENMCC – R08

The three roles of the Drama Triangle are the three positions that unhappy families use under stress. The three roles — Persecutor, Rescuer and Victim — operate to keep people in the illusion of power. The roles incorporate learned patterns of habits and control mechanisms that bond people together in harmful ways. They are symbiotic, destructive behaviors that affect all members of the family and organization. Paddy and Carole will offer the theory and practice of triangles and how to eliminate these learned behaviors in the context of marriage, family and business.

General | Out of the Box | Cantonese, Spanish

The Five Myths You Tell Yourself About Getting Referrals – and the Real Truth

Dan Allison / Session Room: ENMCC – Great Hall B

We may tell ourselves our clients don't like providing referrals, but the fact is most of us haven't found a comfortable and professional way to bring up the topic without feeling or looking like salespeople. In this entertaining talk, Allison walks through the top myths about why our clients don't refer and outline the challenges involved in developing quality referral relationships with clients.

This session is a repeat from Tuesday at 10 a.m.

Client Solutions | Top of the Table | Mandarin

Diversified to the CORE: A Better Starting Point

Craig L. Israelsen, Ph.D. / Session Room: ENMCC – 207

Using historical data covering a 45-year period, family resource management expert and author Dr. Israelsen examines the performance of various asset classes and portfolios during the build-up phase (prior to retirement) and the draw-down phase (post-retirement). Learn more about historical performance of key portfolio asset classes, strategic portfolio design and management.

Client Solutions | Wealth Management

Fast Track to a Successful Study Group

Matthew T. Hoesly, CFP, ChFC; Jedediah Harrison Levene, CFP, CLU; Simon D. Lister, Dip PFS; and Anthony Tomasula

Moderator: Jennifer P. Mann, MBA, CFP / Session Room: Hilton – Grand Ballroom D

Of all the ways MDRT members achieve Top of the Table distinction, one of the most oft-mentioned tools is the study group. Talk to enough people at the Annual Meeting, and you're bound to find someone whose success was due in part to collaborating with mentors and other MDRT members in this context. This must-attend interactive panel comprises members in all stages of their careers who have found much success through study groups. Find out the key benefits of a study group, how to set one up, how to promote attendance, the do's and don'ts to ensure its success and more.

Client Solutions | Practice Management | Japanese, Korean

Set the Stage: Life Insurance is not a Need - It is a WANT!

Emily Prendiville, CLU, ChFC / Session Room: ENMCC – R02

Create unlimited possibilities! Communicate to your clients not why they need life insurance but why they WANT life insurance. Develop a message so definitive you would be guaranteed an appointment. Learn one "trick" question that can change the way people view life insurance, opening their minds to the true power of its living benefits. Prendiville's process addresses all of these and more, creating an environment where people want to write big checks for their own reasons, not yours.

Client Solutions | Protection

New Research - Communicating in a Sound Bite World (and how to get your emails opened)

Dan Richards, MBA / Session Room: Hilton – Grand Ballroom B

Today we live in a sound bite world, but most advisors communicate the same way they did 20 years ago, according to Richards, former CEO, popular MDRT speaker and award-winning faculty member in the University of Toronto's MBA program. He will cover research from Columbia, Harvard, London School of Economics and Stanford on what leads to persuasive communication today. And you'll also hear findings from a study of 30 million emails to learn what it takes to get your emails opened.

Business Best Practices | Top of the Table

Succession Planning: No Longer an Option

Charles E. McDaniels, CLU, ChFC; David Rutger Minich, CFP, CLU; Wayne D. Minich, CLU, ChFC; and Hamilton P.B. Poynor, CLU, AEP
Moderator: Randy L. Scritchfield, CFP, LUTCF /
Session Room: ENMCC – La Nouvelle Orleans Ballroom C

Succession planning is a demographic necessity in our practices. This panel features four MDRT members who will share their real-life experiences with the ever-present and daunting reality of the process — including a plan that is working, one that didn't and the value of considering the Whole Person aspects of succession planning. Join in on this interactive panel session to benefit from several perspectives to answer your concerns about this inevitable aspect of practice management.

Legacy and Succession Planning | Practice Management | Cantonese, Spanish

5 – 6 p.m.

Quarter Century Club (Quarter Century Club members only)

Hilton – Versailles Ballroom

5:30 – 6:30 p.m.

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

Hilton – Starboard Room

6 – 9 p.m.

Special Event: Dinner Cruise on Steamboat Natchez

See page 10 for details.

Wednesday, June 17

6 – 6:45 a.m.

Special Event: Yoga

Hilton – HEC (Hilton Exhibition Center)

Missing your regular exercise while at the Annual Meeting? Each morning, attendees have the opportunity to attend an MDRT-exclusive exercise class led by an instructor.

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

7 a.m. – 2 p.m.

Registration

ENMCC – Lobby B

8:30 – 9:30 p.m.

Cornerstone Presentations

Best Practices of High Performers

Norman Trainor

Presider: Brian D. Heckert, CLU, ChFC / ENMCC – Great Hall A

Most successful entrepreneurs have well-thought-out and clearly articulated strategies for building their business. A good business strategy helps advisors improve sales, become more valuable to their clients, boost productivity and achieve the success they desire. Trainor, founder, president and CEO of The Covenant Group, addresses how to develop and implement a business strategy that fits you and leads to peak performance.

Cantonese, Japanese, Korean

Selling Dreams, Not Products

Carmine Gallo

Presider: Michelle L. Hoesly, CLU, ChFC / ENMCC – Hall B2

The ability to persuasively communicate ideas in a way that helps clients achieve their dreams and goals is one of the most important skills for advisors. Gallo, communications coach for some of the world's most well-known brands, presents the three components all inspiring stories have in common and explains how to use them to retool your presentations to be more effective.

Cantonese, Japanese, Korean, Mandarin, and Spanish

Technology Tips and Trends

David Pogue

Presider: Mark J. Hanna, CLU, ChFC / ENMCC – Great Hall B

Each new technology app, software and device is designed to save time and increase productivity. How can you take advantage of these new time-saving tools if you can't find the time to read the online manuals? In this session, a top technology expert will teach simple, easily implemented tips for computers, the Web and smartphones that save time and energy and boost productivity. This session will highlight apps of interest to financial advisors and also address the future direction of technology.

Mandarin, Spanish

Excellence Starts with Your Health

Bob Davies

Presider: James Douglas Pittman, CLU, ChFC / ENMCC – R08

Extra weight can lead to chronic diseases that shorten and impair the quality of lives. Most diet theories lack an essential element for success. In sharing the method which helped him lose 50 pounds in a few months, Davies will provide what is missing from the weight loss industry: a common-sense approach to weight management that yields lasting results.

8:30 – 9:30 a.m.

Echo Sessions

In these language-specific sessions, MDRT members will share their understanding of the key messages from various Annual Meeting presentations given on Monday and Tuesday. They will also discuss how they plan to utilize key takeaways in their practice. These sessions will be offered in Bahasa Indonesian, Hindi, Portuguese and Thai.

Bahasa Indonesia Echo

Facilitators: Esra Manurung and Deddy Karyanto, CFP, QWP / ENMCC – 206

Hindi Echo

Facilitators: Priti Kucheria, LUTCF, CFP; Saxena Vimal; Neeraj Chauhan, CFP / ENMCC – La Nouvelle Orleans Ballroom C

Portuguese Echo

Facilitators: Marco Aurelio Vassao de Camargo Dias; Caio Henrique Cunha / ENMCC – R02

Thai Echo

Facilitators: Juntima Narawongsanon / ENMCC – 208

9:30 – 10:30 a.m.

Quarter Century Club (Quarter Century Club members only)

Hilton – Versailles Ballroom

3 – 5:30 p.m.

MDRT Store

ENMCC - Hall B1

3 – 5:30 p.m.

MDRT Foundation Booth

ENMCC - Hall B1

Focus Sessions: 10 – 11 a.m.

Overcoming "Big-case-itis": Sales Strategies for the Untapped Family Market

Wade A. Baldwin, CFP / Hilton – Grand Ballroom A

Targeting a handful of high-net-worth clients has its appeal, but there's a tremendous opportunity to service today's underinsured — and frankly, underestimated — family market. Baldwin built his business around selling a high volume of smaller policies to families and small business owners across western Canada. Learn powerful insights to help you connect with prospects in this overlooked market and inspire them to take action to protect their financial futures.

Client Solutions | Sales Ideas

How to Develop and Manage a 401(k) Practice and Use Your Position to Acquire High-Net-Worth Clients

Richard John Cawthorne Jr. / Session Room: Hilton – Grand Ballroom B

Since Cawthorne started Alpha Pension Group more than a decade ago, the firm has maintained a client retention rate of 100 percent. Learn how the longtime MDRT member achieved consistently growing success by taking control of the 401(k) market, managing his own firm and using his position as a 401(k) expert to gain high-net-worth clients. He will also explain how he's created a repeatable investment strategy for all clients, which has maximized his firm's efficiency and allowed him to grow his client base exponentially each year.

Client Solutions | Wealth Management

The Three Pillars of Business Growth

Terence Chan Mou Hon / Session Room: ENMCC - 207

Advisors are facing many challenges due to a rapidly changing environment. Learn how to develop the skills of highly proficient financial advisors. You will understand how to establish and retain A-class customers, gain self-management tools and increase your knowledge to allow for continued business growth in a highly competitive market.

This session is presented in Cantonese only.

Business Best Practices | Language

Using Digital Marketing and Social Media to Build Your Business

Barbara Fowler, CLU, ChFC / Session Room: ENMCC – R02

Marketing has changed. According to John Wooden, "It's what you learn after you know it all that counts." Join international marketing pro Fowler as she explains how professionals with any digital marketing proficiency can take simple steps to improve productivity and revenue. Drawing from real-life case studies from her 30 years of experience in both domestic and international sales and marketing organizations, she explains what has worked across small, mid-size and large practices. This session is interactive — please bring your smartphone, tablet or laptop.

Business Best Practices | Marketing

Growing Your Business and Brand Through the Power of Publicity

Marsha Friedman / Session Room: ENMCC – Great Hall A

For financial professionals in particular, trust is a major factor in a client's purchase decision. Getting publicity — the implicit endorsement of the media — builds credibility that can't be bought. Public relations expert Friedman shows you how to build your brand by positioning yourself as an authority and separating yourself from the competition. Learn how to pitch yourself as a source to print media and become a guest for TV and radio. Plus, discover tips for building a following on social networks.

Business Best Practices | Practice Management | Mandarin

Lead Your Life by Example

Robert N. Garneau, CLU, ChFC / Session Room: ENMCC – Great Hall B

We all want our children to be generous when they grow up, but do we lead by example and share those acts with our children, family and friends? In this session, longtime MDRT member Garneau shares examples of MDRT members touching lives via random acts of kindness that truly made a difference. The Whole Person concept teaches that living a balanced life can help show your children how to become outstanding individuals. By taking action when you get home, you can touch lives in ways you could not have imagined.

General | Whole Person | Japanese, Korean

How to Keep Your Business Thriving

Bo Jiang / Session Room: ENMCC – 208

In the business office, the greatest asset is the agent. The future success of your career is associated with the commitment of recruitment, training, and development of the best people. As members of MDRT, we are dedicated to the highest standard of service and self. See how the philosophy you embrace can attract quality individuals and inspire them to develop their highest potential, reach new levels of success, and achieve their dreams along with yours, all while your business continues to thrive!

This session is presented in Mandarin only.

Business Best Practices | Language

What Do You Do for a Living? Does The Answer Matter?

Thomas F. Love / Session Room: ENMCC – La Nouvelle Orleans Ballroom C

Most people choose to answer this question with a simple statement of fact, according to Love. Effective messages are more complex. People don't buy WHAT you do, they buy WHY you do it — and WHAT you do simply proves what you believe. By understanding that having something to say is more important than someone to say it to, you will begin to benefit from the power of effective messages.

Client Solutions | Protection | Japanese, Korean

The Language of Life

Sonali Virendra, CLU, ChFC / Session Room: Hilton – Grand Ballroom D

One of the most significant differences between good producers and great ones is language. How can you inspire prospects to act and buy the life insurance they truly need? What can you say in a non-threatening way to open their eyes so they understand both the living and legacy benefits of having adequate life insurance in place? Virendra demonstrates proven concepts and simple yet effective sales language that you can use immediately to broach the life insurance conversation, determine needs and provide solutions using both term and permanent products.

Client Solutions | Protection | Spanish

What is Your Smartphone Leaking?

Anwar Visram, CISSP / Session Room: ENMCC – R08

By default, smartphones and tablets leak your personal information. Visram, who has more than 20 years of experience in cybersecurity, shares the shocking details of how the technology you trust is actually monitoring and exposing your most personal and intimate details to listening cyber-criminals. He explains how to secure your IOS or Android-based smartphones and tablets immediately, also covering critical app privacy settings that prevent your business, family and private information from being a victim of ID theft, financial crime or ending up on the news.

General | Out of the Box | Cantonese, Spanish

11 – 11:30 a.m.

Break

Focus Sessions: 11:30 a.m. – 12:30 p.m.

Be the Architect of Your Own Destiny

Miguel Angel Arroyo / Session Room: ENMCC – 207

Each of us is the generator of our own destiny. We can construct a path filled with humility, truth and happiness, leading to fulfillment. Or, we can choose to be consumed with accomplishing laudable goals based on what society or ego dictates, which can leave us feeling unsatisfied and frustrated. Join Arroyo as he takes you on a personal journey of discovery.

This session is presented in Spanish only.

General | Language

The Marketing That Matters

D. Kyle Atkins, CLU, CFP / Session Room: ENMCC – R08

Cost-effective and proven after more than 30 years of trial and error, Atkins provides attendees with marketing ideas for immediate and easy implementation, incorporating points on top of mind marketing from a client-centric perspective. With advice applicable to advisors across the globe, Atkins invites you to get a clearer picture of your clients than ever, opening the way for referrals and exponential success.

Client Solutions | Marketing | Japanese, Korean

The Power of Napkin Presentations

Reynold Angeles Gan / Session Room: ENMCC – La Nouvelle Orleans Ballroom C

Financial services has become a complicated world of technical jargon that serves only to confuse and bewilder our prospects. Often, a prospect approaches a sales meeting with a closed mind, only acquiescing to the sales call because the agent was referred by a friend or through sheer persistence of the agent. With this closed-mind set up, no matter how hard the agent tries to break through, the prospect will resist. Gan's Napkin Presentation is a simple, powerful and repeatable method designed to open the prospect's mind to the idea of insurance planning. Join him as he shares how to convince a prospect to act by using something as simple as a table napkin.

Client Solutions | Sales Ideas | Korean, Spanish

Financial Intelligence: The Practical Application of Behavioral Finance

Doug Lennick, CFP / Session Room: ENMCC – Great Hall B

What clients want from their financial advisor is changing. No longer are better technology, economic forecasting and an expansive product set competitive differentiators in financial services. In this session, Lennick teaches you how to apply groundbreaking behavioral finance tools and techniques to improve your clients' financial decision making and create superior portfolio performance.

Business Best Practices | Top of the Table | Cantonese, Mandarin

The Mind of a Winner

Anita Papas / Session Room: ENMCC – Great Hall A

Have you ever thought how powerful your mind is? Join Papas as she helps you recognize the incredible power of your mind and how you can turn your thoughts to your favor. Acquire the necessary tools and techniques to be the determined leader who relentlessly pursues their goals and passions and reaches for the top. Your motivation, productivity, emotional well-being and positive attitude are the driving forces for your success.

Client Solutions | Whole Person | Mandarin

The Elephant in the Room - What Does Gen X Worry About?

Bryce M. Sanders / Session Room: Hilton – Grand Ballroom B

Also known as "the baby boomers' kids," Generation X is a group of young executives and community leaders. They obsess over serious issues yet are reluctant to discuss them. What are they? Sanders provides a spotlight on this generation of 30- to 50-year-olds, including the wrong solutions they often embrace, how to tactfully bring up a sensitive subject and put them at ease, and more.

Client Solutions | Practice Management

Advanced Life 2015 - Ideas That Thrive

David Szeremet, J.D., CLU / Session Room: Hilton – Grand Ballroom A

The American Taxpayer Relief Act of 2012 was a sea change for advisors working in advanced markets. Under current laws, the federal estate tax exclusion is USD 5 million and rising. Furthermore, the portable exclusion allows couples to "double up" on the amount they pass federal estate tax-free. Indeed, the "good old days" of positioning life insurance for estate tax liquidity are mostly gone (except for high-net-worth clients). Szeremet breaks down estate planning strategies that have thrived in this new environment. This session is a must if you are interested in increasing your sales of permanent life insurance.

Client Solutions | Protection

The Marketing Campaign about Nothing

Joseph A. Trovato / Session Room: Hilton – Grand Ballroom D

Remember when business was fun? You're allowed. It's OK. In fact, people tend to do business with people they like, according to Trovato. You can be the best financial planner in the world, but if no one knows you, loves you and trusts you, you will be a lonely financial planner with lots of time on your hands. Using a play on the TV show "Seinfeld," where "nothing" really means everything, Trovato helps you learn how and why to do successful client events, explains why traditional mission statements don't work and what to do instead, and shares how he achieved Top of the Table status in just two years.

Business Best Practices | Marketing | Cantonese, Japanese

How to Build a High Performing Wealth Management Team

Anthony Joseph Truino / Session Room: ENMCC – R02

Gone are the days where one advisor can meet every need of their clients. There are too many changes within our economy and our industry for one advisor to be an expert on everything. To really give clients the service they deserve, advisors have to start working together by bringing different areas of expertise to the table. Join Truino as he explains how to create a team vision, why it is critical to the overall success of a team, the importance of office culture, how to articulate a mission statement and other factors imperative to the growth and sustainability of your practice.

Business Best Practices | Practice Management

2 – 5 p.m.

Main Platform

ENMCC – Hall B2 / Doors open: 1:15 p.m. / Entertainment begins: 1:30 p.m.

Presiders	James Douglas Pittman, CLU, CFP and Caroline A. Banks, APFS
Change Your Thinking, Change Your Life	Delatorro L. McNeal II, MS, CSP
Lessons Learned	Ross Vanderwolf, CFP
Powerful Portraits: An Intimate Look At Humanity	Platon
Break	
Endeavor to Succeed	Captain Mark Kelly, US Navy Retired Gabrielle Giffords
Do What Matters Most	Paul Kingsman

3 – 5:30 p.m.

MDRT Store

ENMCC - Hall B1

3 – 5:30 p.m.

MDRT Foundation Booth

ENMCC - Hall B1

8 – 10 p.m.

Party on the Platform

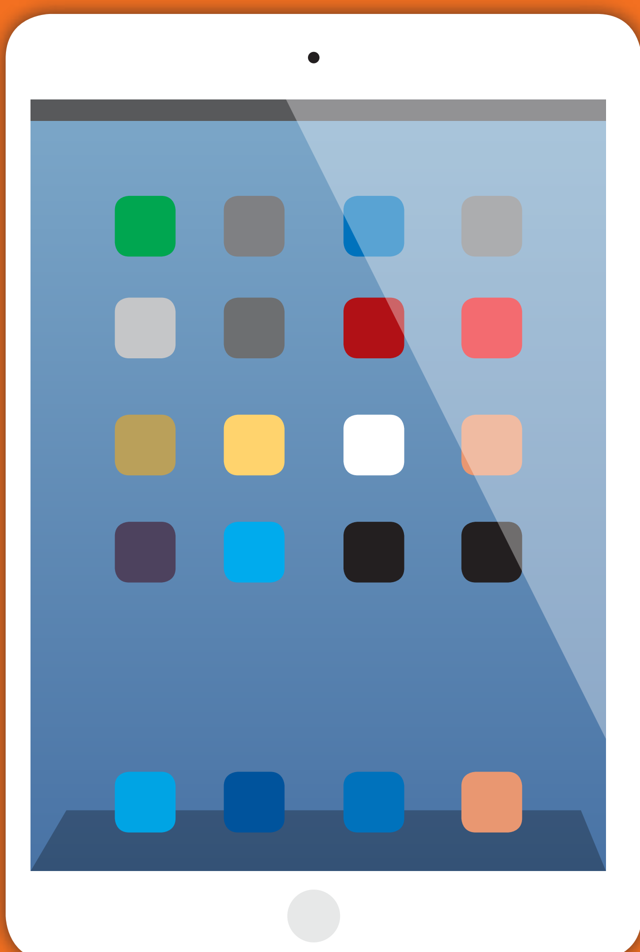
ENMCC – Hall B2

Enjoy your last night in New Orleans with the best dance party of the 2015 MDRT Annual Meeting. The Party on the Platform celebrates the close of another great meeting with an evening of music and dancing featuring the unique sounds of New Orleans.

Doors open at 8 p.m. Entertainment begins at 8:30 p.m.

Drinks are available for purchase. 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 21 years of age. No one under 21 will be permitted.

Stay Updated with the MDRT Meeting App.



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 available on the MDRT Meeting App.

To download the meeting app, search MDRT Events Guide in your app store.

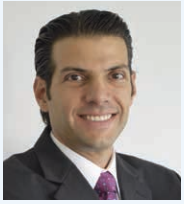
Speakers

Shawn Achor is the author of the international bestseller "The Happiness Advantage: How Positive Brains Raise Performance." Achor is regarded as one of the world's leading experts on the connection between happiness and success. His research on happiness made the cover of *Harvard Business Review*, his TED talk has become one of the most popular of all time with over three million views, and his new lecture called "The Happiness Advantage" began airing on PBS stations nationwide. In 2007, Achor founded Good Think Inc. to share his research with the world. His work has received attention in *The Wall Street Journal*, *The New York Times*, *Forbes* and *BusinessWeek*.

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

David L. Alarid is a Qualifying and Life MDRT member with 27 consecutive years of membership. He has also achieved Court of the Table honors. A career agent with the Securian Financial Group and a member of the MDRT Speakers Bureau, he now divides his time between personal production, speaking engagements and a consulting practice that provides individualized one-on-one coaching for agents and their teams. He is a National Quality Award recipient and was honored in 2003 with the Samuel R. Weems Award for his contribution to MDRT.

Securian Financial Group
4001 Mac Arthur Boulevard, Suite 300, Newport Beach, California, USA 92660
david.alarid@tfgroup.com 949-223-8100



Alvaro Aldrete Morfin, is an eight-year member of MDRT with three Court of the Table and one Top of the Table honor. He is a Bronze Knight of the MDRT Foundation and served as a ConneXion Zone speaker at the 2014 MDRT Annual Meeting.

Aldrete & Asociados
Circ Jorge Alvarez Del Castillo, 1069-1, Colonia Country Club, Guadalajara, Mexico, 44610
alvaro@aldrete.com.mx 33382700001

Dan Allison is the founder and president of the Feedback Marketing Group, a consulting firm that helps large organizations and individual professionals implement a system to duplicate their top clients and attract more quality prospects. Allison has spent several years interviewing thousands of the kinds of clients all advisors would like to work with. The results of these interviews have given Allison a unique perspective on why clients don't refer and what advisors can do to approach the topic more effectively.

Feedback Marketing Group
3330 South 185th Street, Omaha, Nebraska, USA 68130
dan@feedbackmarketinggroup.com 402-350-2532

Corey Lee Anderson is a three-year MDRT member. He joined Secura Consultants in March 2000 as an assistant in new business, and in 2003 he transitioned to being the in-office everyday risk manager. In this role, his primary focus is helping advisors and their clients review and implement plans. In 2012, he was named Young Advisor Leader of the Year by the National Association of Insurance and Financial Advisors, which recognizes one outstanding advisor nationwide under the age of 40 each year.

Secura Consultants
6465 Wayzata Boulevard, Suite 920, Minneapolis, Minnesota, USA 55426
corey@securaconsultants.com 952-641-5204 www.disabilityinsurancegeek.com

Miguel Angel Arroyo is a professional life coach specializing in executive training and high performance teams. He has coached CEOs and business owners on personal and professional development. Arroyo has been a speaker at Vistage, Prudential and Xerox. He is also a chairman at Vistage Argentina.

Accionar
Zebruno 515, Del Viso, Buenos Aires, Argentina 1669
miguelaarroyo@hotmail.com 5411-4400-5846

Robert Arzt, CLU, ChFC, is founder and president of Polaris One LLC, an executive coaching and practice development company dedicated to advisors and managers in the financial services industry. He is the author of "What Every Great Salesperson Knows – A No Nonsense Guide to Sales Success" and the creator of the online course "Time Management Boot Camp for Financial Professionals." He served as general manager of The American College LUTC program and is a GAMA Resource Partner and Certified Essentials of Leadership and Management Coach.

Polaris One
425 East 11th Street, #22, Oakland, California, USA 94606
bob@polarisone.com 301-610-5624 www.polarisone.com

D. Kyle Atkins, CLU, CFP, is an 18-year MDRT member with six Court of the Table and three Top of the Table honors. He is the founder and president of his own firm and has more than 30 years of experience in the financial services industry. He is a frequent industry speaker throughout the Southeast on a wide variety of topics. He is an active member of the Spartanburg Rotary Club and was voted Advisor of the Year in 2006 by the Spartanburg chapter of the National Association of Insurance and Financial Advisors.

Kyle Atkins Financial Group Inc.
205 South Pine Street, Spartanburg, South Carolina, USA 29302
kyle@atkinsfinancial.com 864-585-7526 www.atkinsfinancial.com

Joy Baldridge, CPC, CSP, is the founder and president of Baldridge Seminars International. She is a sought-after keynote speaker and author of "The Fast Forward MBA in Selling." Her first speaking engagement was at the White House at the age of 19, and she got there by cold-calling the President. Her new program, "Secret Weapon Selling," is proven to increase sales revenue. Ranked No. 1 with Sales Careers and HWI Inc., Baldridge has shared her innovative insights with more than 2,500 corporations and associations worldwide throughout her 25-year sales career.

Baldridge Seminars International
31 Oakdale Road, Stamford, Connecticut, USA 06906
joy@joybaldridge.com 203-359-9080 www.joybaldridge.com @joybaldridge

Wade A. Baldwin, CFP, is a 17-year MDRT member with three Court of the Table honors. He is president of Baldwin & Associates Financial Services Ltd. He is currently serving as a Zone Chair in the MDRT Membership Communications Division and will assume the role of vice chair for Advocis in June 2015. Baldwin focuses on the family market and averages almost 150 insurance applications per year. He holds a unique feat within his company, Sun Life: qualifying for every spring, summer and fall campaign, as well as every convention, since starting with the company in 1996.

Baldwin & Associates Fin Svcs Ltd.
5980 Centre Street SE, Calgary, Alberta, Canada T2H 0C1
wade.baldwin@sunlife.com 403-266-2061 www.sunlife.ca/wade.baldwin

Anirban Basu is chairman and chief executive officer of Sage Policy Group Inc., an economic and policy consulting firm. Basu is one of the Mid-Atlantic region's most recognizable economists, in part because of his consulting work on behalf of numerous clients, including prominent developers, bankers, brokerage houses, energy suppliers, law firms and business associations. Basu was selected by *The Daily Record* as one of Maryland's 50 most influential people, and the *Baltimore Business Journal* named him one of the region's 20 most powerful business leaders in 2010.

Sage Policy Group Inc.
575 South Charles Street, Suite 505, Baltimore, Maryland, USA 21201
abasu@sagepolicy.com 410-522-7243 www.sagepolicy.com

Ty Bennett is a best-selling author and entrepreneur who, with his brother, grew a direct sales business to more than USD 20 million in annual revenue before he turned 30. Bennett continues to engage his team's focus to grow sales and has developed more than 500 sales managers globally. In his talks, Bennett uses the power of influence and storytelling to provide techniques that increase influence and impact. Bennett is the founder of Leadership Inc. and has been featured as one of Utah Valley's "40 Under 40." His best-selling books "The Power of Influence: Increase Your Income and Personal Impact" and "The Power of Storytelling: The Art of Influential Communication" are used in graduate courses at multiple universities. Bennett received his certified speaking professional designation last year.

cmi speaker management
279 Midpark Way SE, Suite 104, Calgary, Alberta, Canada T2X 1M2
karen@cmispeakers.com 877-307-7403 www.cmispeakers.com

Richard John Cawthorne Jr. is a 10-year member of MDRT with four Top of the Table honors. He started in the retirement plan industry in 1999 and has since been working to improve the quality of retirement plans and employee education. For three consecutive years, Cawthorne made the list of America's Most Influential Advisors in Defined Contribution. He's also a finalist in the National Association of Plan Advisors "Top 50 Plan Advisors Under 40." Cawthorne speaks at public conferences and investment committee meetings about the retirement plan industry's best practices and prudent management of retirement plan investment offerings.

New York Life
70 Westview Street, Lexington, Massachusetts, USA 02421
rich@alphapension.com 617-916-0335 www.alphapension.com

Terence Chan Mou Hon is an eight-year MDRT member and senior sales manager with Prudential Insurance. He strives to simplify complex financial concepts into easy-to-implement plans that help clients reach their financial goals. He is currently an Area Chair in the MDRT Membership Communications Committee, Zone 3, and serves on the 2016 MDRT Experience Program Development Committee. He also spoke at the 2014 MDRT Day in Hong Kong.

Prudential Hong Kong Limited
12/F Prudential Tower The Gateway, 21 Canton Road Harbour City, Kowloon, Hong Kong
mdrt.terence@gmail.com 852-31111637

Don Connelly, founder and chief executive officer of Don Connelly 24/7, is a storyteller, motivator and mentor to financial advisors. His career spans more than 40 years and includes positions from financial advisor and branch manager to company spokesperson and senior vice president for a leading money management firm. Through his keynotes and workshop programs, advisors learn from the wisdom he has acquired over the past several decades. Connelly's mission is to help financial professionals simplify their process and attain the right frame of mind to always know what to say, when to say it and how to say it for maximum impact.

Midnight Pass Consulting, LLC
4401 Midnight Pass Road, Sarasota, Florida, USA 34242
rebecca@donconnelly.com 941-346-1166 www.donconnelly.com

John E. Coyne III, is vice chairman at Brinker Capital. He has 34 years of industry experience and leads the company's initiative to broaden distribution into new marketplaces. Previously, Coyne held investment advisory and national sales positions at Butcher and Singer, Van Kampen, Morris Stone, Fidelity Leasing and Mutual Benefit Capital Companies. He is a board member and executive committee member of the Money Management Institute, chairman emeritus and current board member for the Philadelphia chapter of Teach for America, and a member of the Philadelphia chapter of the Financial Planning Association and chairman of the Board of Trustees at Mount St. Mary's University.

Brinker Capital
1055 Westlakes Drive, Suite 250, Berwyn, Pennsylvania, USA 19312
jcoyne@brinkercapital.com 610-407-5502
www.brinkercapital.com @BrinkerCapital

Bob Davies is a former football coach at Cal State Fullerton, where his techniques helped an average football team win two conference championships. He is also the former coach of an Olympian who overcame Hodgkin's disease to win a gold medal in the 1984 Olympics. Davies is the author of several books, including "The Sky is Not the Limit – You Are!" "Coaching for High Performance," "The 1.2% Factor – The Science of How the Small Change of Accountability Leads to Large Results!" and "Davies Day Book-365 Concepts for Performance Excellence."

High Performance Training Inc.
20992 Ashley Lane, Lake Forest, California, USA 92630
info@bobdavies.com 949-830-9192 www.bobdavies.com

J. Leland Davis, LUTCF, is a 26-year MDRT member with 11 Court of the Table and three Top of the Table honors. His financial services career spans more than 30 years. Davis, along with his son and business partner, MDRT member Jeremy Lee Davis, specializes in comprehensive wealth management for entrepreneurs and wealthy families. Lee has authored articles in various industry publications and has been quoted in *Individual Investor* magazine.

JL Davis Financial Corporation
8000 East Prentice Ave., Suite C6, Greenwood Village, Colorado, USA 80111
leedavis@jldavis.org 303-691-3827 www.jldavis.org

John J. Demboski, CFP, is an 11-year member of MDRT with one Court of the Table and four Top of the Table qualifications and is an MDRT Foundation Silver Knight. His practice, Demboski & Chapman Financial & Insurance Solutions, helps clients identify and take actionable steps to attain their financial objectives. He served as president for National Association of Insurance and Financial Advisors–Santa Barbara, and is a member of the Association for Advanced Life Underwriting, the National Association of Health Underwriters and the Santa Barbara Estate Planning Council.

Demboski & Chapman Financial & Insurance Solutions
3868 State Street, Suite 201, Santa Barbara, California, USA 93105
john@dcfis.com 805-682-5578

Tracey Karen Diana Devonport is a 21-year MDRT member with 21 Top of the Table honors. Devonport is passionate about the financial planning industry and is a regular guest on financial programs in South Africa. She is the author of "Poor No More" and runs a successful wealth practice. She was Lebone's Business Woman of the Year in 1998 and attributes her success to the "caring gene" all great financial planners carry.

Tracey Devonport Financial
PO Box 855, Houghton, South Africa 2041
tracey@devonport.co.za 11-4851498 www.Devonport.co.za

Ken Doyle, of Getting Results Inc., is a business coach of financial advisors. By the age of 30, he was the vice president of Keyport Life Insurance, where he led his team to a billion dollars in sales in just three years. His coaching success can be attributed to his close one-on-one relationships with clients. Doyle helps clients develop "businesses by design," allowing them to produce more money in less time. Doyle is the author of "The Journey: The Evolution of a Financial Advisor" and "The Champion Path: Double Your Business in Less Time."

Getting Results Inc.
1740 South Orange Avenue, Sarasota, Florida, USA 34239
Ken@GettingResultsInc.com 800-506-8452 www.GettingResultsInc.com

Stephen J. Dubner is an award-winning author, journalist, and radio and television personality. He is best known as co-author of the books "Freakonomics," "SuperFreakonomics" and "Think Like a Freak," which have sold more than 7 million copies in more than 40 countries. Dubner is also the host of the Freakonomics Radio podcast, which is downloaded 5 million times each month. He has appeared on television, including as a regular contributor to ABC News and as host of the Emmy-nominated NFL Network program "Football Freakonomics."

The Harry Walker Agency Inc.
355 Lexington Avenue, 21st Floor, New York, New York, USA 10017
laurenk@harrywalker.com   646-289-4337   www.harrywalker.com

Dr. Paddy ("Patrick") and **Carole Ducklow**. A professor of family studies at Carey Theological College in Vancouver, British Columbia, Canada, Dr. Paddy Ducklow is a registered psychologist and teaches marriage, family systems theory, conflict theory, parenting and leadership at various graduate schools. His wife, Carole Ducklow, is a registered clinical counselor and marriage therapist. She is well-known in the Vancouver area for leading the "Home-Base Mentoring" pre-marriage, remarriage and early marriage equipping program designed by her husband.

Ducklow & Ducklow
6420 Fox Street, West Vancouver, British Columbia, Canada V7W 2C4
life@theducklows.ca   04-921-9543

Jason J. Dudum, LUTCF, is a 10-year MDRT member with 10 Top of the Table honors. He served as Top of the Table Chair and is a Silver Knight of the MDRT Foundation. As chief executive officer of Dudum Financial, Dudum has more than 15 years of experience in advanced estate planning and asset management. He is also a member of NAILBA and a frequent speaker at local NAIFA meetings and carrier conferences.

Dudum Financial
3505 Mt Diablo Blvd, Lafayette, California, USA 94549
jason@dudumfinancial.com   925-284-9900

Lauren Farasati serves the wealth management industry by helping high-end advisors find, grow and retain amazing staff. Each organizational model she creates is designed around the unique characteristics of the firm and the entrepreneurs who founded it. Farasati helps advisors get "unstuck" from traditional staffing limitations and move to 21st century staffing models that build practice value. The result is not only a bigger check at the moment of succession, but a lot more fun along the way. Farasati is the founder of The Gifted Practice and the author of "Staff to Last."

The Gifted Practice
164 Pauahilani Place, Kailua, Hawaii, USA 96734
lauren@giftedpractice.com   925-788-6167   www.giftedpractice.com

Meredith Gail Fine is a fourth generation advisor at AXA-Advisors LLC and is partner with her father, Ronald Langus. Transitioning from 15 years in the fashion industry, she has earned four Rising Star awards from her branch and the 2012, 2013 and 2014 Centurion awards from the firm. Fine has earned her Life Underwriter Training Council Fellow designation and is on her way to earning her second designation as a Financial Services Certified Professional, which will allow her to provide essential product knowledge with basic planning concepts to her clients. Fine works closely with accountants and lawyers to further enhance her clients experience.

AXA-Advisors LLC
1633 Broadway, 3/F, New York, New York, USA 10019
meredith.fine@axa-advisors.com 212-541-1868

Alessandro M. Forte, Dip PFS, is a 17-year MDRT member with 17 Top of the Table qualifications and an MDRT Foundation Excalibur Knight. He has served in several MDRT leadership roles, including Divisional Vice President of Practice Management and Chair of Leadership and Development. When he is not devoting himself to his family, he mentors numerous MDRT members and raises millions for charity. Since presenting on the MDRT Main Platform in 2000, Forte has spoken all over the world and is an internationally bestselling author. His book, "Dare to be Different," is published in seven languages, and his two-day "Success Masterclass" program has influenced more than 250,000 advisors on five continents.

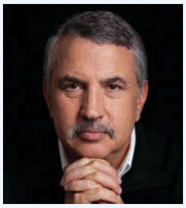
Forte Financial LLP
8 Broadstone Place, London, W1U 7EP, England, UK
sandro@forte-financial.co.uk 44 20 3728 8370
www.sandroforte.com @sandroforte

Barbara Fowler, CLU, ChFC, is a global marketing and sales leader with more than 30 years of insurance experience. With an extensive background in B2B and B2C services, Fowler has worked and lived in South America, Europe and Asia. She has served as the chief marketing officer in both startups and ongoing operations, and encountered and overcome significant business challenges. Fowler now works with individuals and agencies to help them implement digital marketing strategies.

Chief Outsiders
39 Montrose Road, Mount Pleasant, South Carolina, USA 29464
barbfow50@gmail.com 843-388-7769
www.chiefoutsiders.com @barbfow50

Marsha Friedman is a public relations expert with 25 years of experience developing publicity strategies for celebrities, corporations and media newcomers. Using the proprietary system she created as founder and chief executive officer of EMSI Public Relations, she secures thousands of top-tier media placements annually for her clients. The former senior vice president for marketing at the American Economic Council, Friedman is a sought-after advisor on PR issues and strategies. She shares her knowledge in her Amazon best-selling book "Celebritize Yourself."

EMSI Public Relations
3748 Turman Loop Suite 101, Wesley Chapel, Florida, USA 33544
info@marshafriedman.com 727-443-7115
www.emsipublicrelations.com @marshafriedman



Thomas L. Friedman, bestselling author of "The World is Flat" and columnist for *The New York Times*, is renowned for his direct reporting and sophisticated analysis of complex issues facing the world. According to *Foreign Policy*, "Friedman doesn't just report on events; he helps shape them." Winner of three Pulitzer Prizes, Friedman has covered monumental stories from around the globe for *The New York Times* since 1981. His latest *New York Times* bestseller, co-written with Michael Mandelbaum, is "That Used to Be Us: How America Fell Behind in the World It Invented and How We Can Come Back." Friedman is ranked No. 2 on *The Wall Street Journal*'s list of "influential business thinkers," was named to the 2011 Thinkers50 and the 2013 list of *Foreign Policy*'s Top Global Thinkers, and is considered one of "America's Best Leaders" by *US News & World Report*.

Royce Carlton, Inc.
866 United Nations Plaza, New York, New York, USA 10017
helen@roycecarlton.com   212-355-7700 x 981   www.roycecarlton.com

Gregory B. Gagne, ChFC, is a 16-year MDRT member with four Court of the Table and seven Top of the Table honors, as well as an MDRT Foundation Diamond Knight. He is the founder of Affinity Investment Group LLC, in Exeter, New Hampshire, USA. The firm specializes in wealth management and distribution planning services for retirees.

Affinity Investment Group
18 Hampton Rd Unit 7, Exeter, New Hampshire, USA 03833
greg@affinityinvestmentgroup.com   603-778-6436

Carmine Gallo is the communications coach for several of the world's most admired brands. He works directly with leaders whose products touch our lives every day. His clients include Intel, Coca-Cola, Chevron, LinkedIn and many other global brands. Gallo was profiled on ABC's 20/20, and his communication techniques have been implemented by top executives at Apple, Google, Facebook, Ford and hundreds of other businesses. As a regular columnist for *Forbes*.com, Gallo writes about success, leadership and communication. Gallo has also written six internationally bestselling books, including "The Apple Experience: Secrets to Building Insanely Great Customer Loyalty."

BrightSight Group
139 Wall Street, Princeton, New Jersey, USA 08540
tom@brightsightgroup.com   609-924-3060 ext. 16   www.brightsightgroup.com

Reynold Angeles Gan is a 13-year MDRT member with four Court of the Table qualifications and one Top of the Table honor. He is a district manager with Philamlife, an AIA Company. He served as a local chair for the MDRT Membership Communications Committee in 2012 and 2013. Gan is also the youngest Life and Qualifying member in the Philippines after 10 straight years of membership. Through his team of financial advisors, he constantly provides valuable financial advice by breaking down the complicated world of insurance into simple and understandable solutions that clients can appreciate.

Philippine American Life & General Insurance Co.
126 LP Leviste Street, Salcedo Village, Makati, Philippines 1200
reynold.gan@gmail.com   2-751-5221

Robert N. Garneau, CLU, ChFC, is a 31-year MDRT member with 10 Court of the Table qualifications. He has held numerous volunteer positions within the Round Table and currently serves as the Divisional Vice President of Practice Management. Garneau is an Inner Circle Society member of the MDRT Foundation and served as its treasurer from 2012 to 2014. He received the Quality of Life Award for his involvement in and co-founding of Make-A-Wish of New Hampshire.

MassMutual
43 Constitution Drive, Suite 201, Bedford, New Hampshire, USA 03110
rgarneau@financialguide.com 603-471-4393

Robert Gawthrop, CFP, CLU, is a 23-year MDRT member with six Court of the Table and one Top of the Table honors. With more than 25 years of experience advising clients on wealth accumulation and retirement income strategies, he also acts as an advisor trainer. A founding member of the MDRT band Roundabout, he has entertained fellow MDRT members for more than 20 years.

Gawthrop Financial Group Inc
1900-1500 W Georgia St, Vancouver, British Columbia, Canada V6G 2 Z6
rob@gawthropfinancial.com 604-538-0404

Former U.S. Representative **Gabrielle Giffords** and **Captain Mark Kelly**, US Navy Retired. Giffords has become known across the country for her resilience in the face of violence, and for her consensus-building leadership in Congress. She was first elected to Arizona's 8th Congressional District seat in 2006 and won re-elections in 2008 and 2010. Then, on January 8, 2011, a would-be assassin opened fire at a local event in Tucson, where Giffords was meeting with constituents. Giffords sustained a gunshot wound to the head and faced immediate neurosurgery to treat her life-threatening injuries. In January 2012, Giffords resigned her Congressional seat, choosing to focus on her continued recovery. Giffords' husband, Mark Kelly, is an American astronaut, retired U.S. Navy Captain, bestselling-author, prostate cancer survivor and an experienced naval aviator who flew combat missions during the Gulf War. As an astronaut, he flew his first of four missions in 2001 aboard Space Shuttle Endeavour, the same space shuttle that he commanded on its final flight in May 2011. He has also commanded Space Shuttle Discovery and is one of only two individuals who have visited the International Space Station on four different occasions.

Giffords and Kelly founded Americans for Responsible Solutions as a way to encourage elected officials to stand up for both the Second Amendment and safer communities by communicating directly with the constituents that elect them. Giffords and Kelly authored a best-selling memoir, "Gabby," and in it the couple shares their story of hope and resilience with the world.

Gabrielle Giffords and Captain Mark Kelly, US Navy Retired
Keppler Speakers
3030 Clarendon Boulevard, 7th Floor, Arlington, Virginia, USA 22201
jtruran@kepplerspeakers.com 703-516-4000 www.kepplerspeakers.com

Katy Goshtasbi, J.D., is the founder and president of Puris Personal Brand Solutions. In her previous career, for more than 14 years she served as a regulatory attorney for the investment advisory/brokerage industry in addition to working at the Securities and Exchange Commission. Through a great deal of soul-searching, she found that her greatest talents are in recognizing and magnifying the underutilized and unknown talents in others so they can best present themselves. Thus, her second career was founded. Goshtasbi travels internationally, as a professional public speaker and working with clients. She has authored two books on the subject, one a best-seller for the American Bar Association.

Puris Personal Brand Solutions
10085 Carroll Canyon Road, Suite 200, San Diego, California, USA 92131
katy@purispersonalbranding.com 949-274-6423
www.purispersonalbranding.com @purisbranding

Scott Harrison spent almost 10 years as a nightclub promoter in New York City before founding charity: water in 2006. In seven years, charity: water has raised more than USD 125 million and funded 11,900 water projects in 22 countries. When completed, those projects will provide more than 4 million people with clean, safe drinking water. Harrison was recognized in both *Fortune* magazine's 40 under 40 and Impact 30 lists, and was No. 10 in *Fast Company*'s 100 Most Creative People in Business issue. He's currently a World Economic Forum Young Global Leader.

charity: water
200 Varick Street, Suite 201, New York, New York, USA 10014
support@charitywater.org 646-688-2323

Matthew T. Hoesly, CFP, ChFC, is a seven-year MDRT member with two Court of the Table honors. He entered the financial services industry after graduating with honors from St. Norbert College. He relocated to Virginia to join Resource 1 Inc., where he focuses in areas of personal financial advice, retirement planning and asset management. He is active in the Heritage Group, a national study group of young financial professionals who are mentored in their career by successful relatives.

Resource 1 Inc.
370 World Trade Center, Norfolk, Virginia, USA 23510
matt@r1advisor.com 757-616-0600 www.R1advisor.com

Carleton Hollister is an 11-year MDRT member with three Court of the Table honors. He has been a long-time production leader at Savage and Associates, with a primary focus in retirement planning for both state pension and private sector clients. An active speaker in the financial industry, Hollister also developed the Retirement Roadshow, speaking to thousands of future state retirees in the region.

Savage and Associates
1224 W Wooster Suite C, Bowling Green, Ohio, USA 43402
holly.hollister@savageandassociates.com 419-353-1885
www.savageandassociates.com

Craig L. Israelsen, Ph.D., is the designer of the 7Twelve Portfolio and an executive-in-residence in the Financial Planning Program at Utah Valley University. He also taught at Brigham Young University and the University of Missouri. He writes monthly for *Financial Planning Magazine*, and his research has been cited in the *Christian Science Monitor*, *Wall Street Journal*, *Newsweek*, *Forbes* and other trade publications. His most recent book is titled "7Twelve: A Diversified Investment Portfolio with a Plan."

7Twelve Portfolio
1320 East Hobble Creek, Springville, Utah, USA 84663
craig@7TwelvePortfolio.com 801-489-4711 www.7TwelvePortfolio.com

Helen Jenkins, Dip PFS, is a 26-year MDRT member from Cardiff, Wales, with six Court of the Table qualifications. Jenkins has held a number of volunteer positions within MDRT, including serving as the Divisional Vice President of the International Membership Communications Division and Local Chair for the Membership Communications Zone, Europe. She also served as Assistant Chair of Focus Sessions for the 2014 MDRT Annual Meeting. She has spoken regularly on all aspects of the industry throughout the UK and internationally.

Inspiration Wealth Management
42 Rhydypenau Road, Cardiff, Wales, UK CF23 6PT
helen@inspirewm.co.uk 44 2920 755179

Bo Jiang is a nine-year MDRT member and financial planning consultant with AIA in Shenzhen, China. She focuses on helping businesses and families protect against risk, accumulate wealth and achieve their dreams. She has served as a local and area chair in the Membership Communications Committee and currently is a member of the Pre and Post Retirement Committee.

AIA-Shenzhen
2/F Office Tower Shun Hing Sq Di Wang Center, 5002 Shen Nan Road East,
Shenzhen, PRC 51800 - 8
jiangdiana@126.com 86-755-82463830 www.aia.com.cn

Anthony Matthews Jones, BSc (Hons), is an eight-year MDRT member with four Court of the Table and three Top of the Table qualifications. He is the MDRT MCC chair for Leinster/Munster and serves on the MDRT Ireland committee. Jones is a renowned international speaker and has spoken at several MDRT meetings. A trained singer and actor, Jones mixes his professional skills with his artistic talent to guarantee a unique presentation like no other.

AMJ Financial
Unit 2a Kerlogue Business Park, Rosslare Road, Wexford, Ireland
anthony@amjfinancial.ie 353 53 914 1444

Sarah Kaelberer, CFP, ChFC, is a 15-year MDRT member with 11 Top of the Table qualifications and a Gold Knight of the MDRT Foundation. She has conducted Focus Sessions at MDRT meetings and participated in a business succession panel on the Top of the Table Annual Meeting Main Platform. Kaelberer is a partner and vice president of Business & Estate Advisers Inc., known for its expertise in pension law, creative financial planning and communication.

Business & Estate Advisers Inc
282 E Wayzata Blvd Box 679, Wayzata, Minnesota, USA 55391
sarahk@business-estate.com 952-475-0441

Stephen Kagawa, FSS, LUTCF, is a 22-year MDRT member with three Court of the Table and 14 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 engage financial advisors from the differing disciplines of insurance, investment banking, tax and law, 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
skagawa@pacificbridge.net 626-303-5890

Yong Sik Kim, 10-year MDRT member with one Court of the Table honor, has been an advisor with MetLife Korea since 2005. He is a distinguished member of MetLife Life Honors Club as well as region chairperson for MetLife Life MDRT Daegu-Gyeongbuk. Kim was a Focus Session speaker for MDRT Day Korea in 2014 and was also a MetLife local affiliate volunteer for the Korea chapter in 2013.

MetLife Korea
6/F Sungwong B/D Samsungdong, Gangnamgu 141, Seoul, Korea 135 7 - 16
eragapeo@nate.com 82-2-34699769

Al W. King III, J.D., LL.M., is the co-founder, co-chairman and co-chief executive officer of South Dakota Trust Company LLC (SDTC). SDTC is a national trust boutique serving wealthy families all over the world with more than USD 28 billion in assets currently under administration. Previously, King was managing director and national director of estate planning for Citigroup and the co-founder and vice chairman of Citicorp Trust South Dakota. King is the co-vice chairman of the editorial board for *Trusts & Estates* magazine and has been inducted into NAEPC's Estate Planning Hall of Fame.

South Dakota Trust Company LLC
10 East 40th Street, Suite 1900, New York, New York, USA 10016
Alking@sdtrustco.com 212-642-8377 www.sdtrustco.com

Paul Kingsman is a speaker, author, executive coach and Olympic medalist, as well as a sought-after expert on how to be distraction-proof in business. After completing his studies at UC Berkeley and retiring from competitive swimming, Kingsman applied the same habits that drove his sports success to business, going on to achieve big results with companies such as Speedo and Morgan Stanley. Both in his native New Zealand and the U.S., Kingman uses his experiences to teach financial services professionals to maintain focus, successfully grow their businesses and attain outstanding long-term results.

Focused Potential
9 Oak Crest Court, Suite D, Novato, California, USA 94947
aliesha@paulkingsman.com 415-897-8082 www.paulkingsman.com

Wong Wai Kwong is a 12-year member of MDRT. He volunteered numerous times with the Program General Arrangements and also spoke in the ConnneXion Zone at the 2014 MDRT Annual Meeting.

AIA International Limited
Sup Dyn Wkw L0 04315-12762, Kerry Centre 1701 683 Kings Rd, Quarry Bay, Hong Kong
willis.wong@aia.com.hk 3852 31873187

Ryan Leech is known around the world for his extraordinary mountain bike skills. He has performed thousands of shows, including Cirque du Soleil, and his films have been featured in the Banff International Mountain Film Festival. He credits a dedicated yoga practice for his thriving career as a professional athlete and began teaching to share these benefits. As an avid explorer of human potential, he earned his certification as an Integral Master Coach and now works privately with professionals and athletes navigating transition and change.

RL Action Productions Inc.
309 Cardiff Way, Port Moody, British Columbia, Canada V3H 3W4
leech@ryanleech.com 604-417-8672 www.ryanleech.com @rleech

Doug Lennick, CFP, is co-founder and chief executive officer of think2perform. He has more than 40 years' experience in the financial services industry, from being a financial advisor to executive vice president at American Express Financial Advisors (now Ameriprise). He is in high demand as a keynote speaker and has been quoted and referenced in many publications and books, including Daniel Goleman's "Working with Emotional Intelligence." Through think2perform, Lennick focuses on helping people make better decisions with their performance.

Think2Perform
706 2nd Avenue South, Baker Building, Suite 271, Minneapolis, Minnesota, USA 55402
dlennick@think2perform.com 855-696-5082
www.think2perform.com @DougLennick

Withoon Lertpanomwan is an 11-year member of MDRT with one Court of the Table and two Top of the Table honors. He is the Divisional Vice President of Member Communications and has also served as a member of the Technology and Sales Mastery Committee.

IFCG CO Ltd
25/F AMIGO Tower, 388 Sipraya Rd Bangrak, Bangkok, Thailand, 10500
withoon_alan@hotmail.com 662 6331335

Jedediah Harrison Levene, CFP, CLU, is a six-year MDRT member and president of Rockwater Wealth Management Limited. His business is focused on financial planning for the mid-family market, and he uses his "Planning First" process to help clients see the value in the products and services offered in our industry. He serves on the Young Professionals Track Committee and is also involved with many organizations, including the Chamber of Commerce, Rotary International and Community Development Corporation.

Rockwater Wealth Management Limited
118 Mississaga Street West, Orillia, Ontario, Canada L3V 3W3
jed.levene@rockwaterwealth.ca 705-259-5334
www.jedlevene.com @jedlevene

Beng Suan Lim, LUTCF, is a 23-year member of MDRT with seven Court of the Table honors. He has served in numerous volunteer positions within MDRT, including serving as a member of the MDRT Experience Task Force and member of the Mentoring Committee.

Great Eastern Life - Singapore
10a Lorong 106 Changi, Singapore, 42648 9
limbengsuan@rep-sg.greateasternlife.com 63462112

Simon D. Lister, Dip PFS, is an eight-year MDRT member with three Court of the Table and five Top of the Table qualifications. He achieved his first Top of the Table qualification at age 27. He is the managing director at ML Financial Associates, which provides financial planning and investment advice and has thrived since the abolishment of commissions in the United Kingdom.

ML Financial Associates
Suite 4 The Old Dairy Elm Farm Bus Park, Norwich Common Norfolk, Wymondham, England UK NR18 OSW
Simon.Lister@mlfinancialassociates.co.uk 1953-711123
www.mlfinancialassociates.co.uk @simmylister

Thomas F. Love is a six-year MDRT member with two Court of the Table qualifications and one Top of the Table honor. He is the founder of TFL Money Zone, a group of producers from around the country who incorporate his strategy of increasing the efficiency of retirement using cash value life insurance. He stresses that having something to say is more powerful than having someone to say it to — which leads people in his organization to become a "person of interest." His strategies help advisors stop chasing clients and instead attract them.

Ohio National Financial Services
1119 Haverhill Drive, Brentwood, Tennessee, USA 37027
tomflove@aol.com 231-627-5525

David T. Lyons, J.D., CPA, is a shareholder with the Northwest law firm of Lyons | Sullivan. He concentrates his practice on business, estate and tax planning for successful individuals. He received his bachelor's of business administration from Gonzaga University and his Juris Doctor, cum laude, from Gonzaga School of Law. He also holds a master of science in financial services. He is a member of the Washington State Bar Association, Washington State Trial Lawyers Association and Washington Society of CPAs.

Lyons | Sullivan
10655 NE 4th Street, Suite 704, Bellevue, Washington, USA 98004
dlyons@dljslaw.com 206-623-6440 www.dljslaw.com

Duncan MacPherson is chief executive officer of Pareto Systems, an industry-leading business development firm dedicated to the elite professionals and companies within the financial services sector. MacPherson and his team of consultants are in constant demand for speaking engagements and for assisting financial services professionals to create predictable, sustainable and duplicable businesses.

Pareto Systems
101 – 1593 Sutherland Avenue, Kelowna, British Columbia, Canada V1X 5Y7
dmacpherson@paretosystems.com 866-593-8020
www.paretosystems.com @Duncan8020

Mohamad Manmohan, ChFC, CLU, is a 20-year MDRT member and the chief executive officer of Life Specialist Financial Planners in Kuala Lumpur, Malaysia. He is also a senior district director with AIA Bhd, leading a premier agency with some of Malaysia's top ranking agents under his stewardship. He served as the MDRT Membership Communications Committee (MCC) Country Chair for Malaysia from 2010 to 2012 and the MDRT MCC South East Asia Zone Chair from 2012 to 2014. He is currently serving as a member of the MDRT Experience Program Development Committee.

American International Assurance Berhad
Executive Premier Agency, Level 11, AIA Financial Centre, No 99 Jalan Ampany,
Kuala Lumpur, Malaysia 50450
mhdmohan@gmail.com 86-03-2070-5054 www.lsfp.com.my @mhdmohan

Jennifer P. Mann, MBA, CFP, is an 11-year member of MDRT with one Court of the Table honor. She has held numerous volunteer positions within the Round Table and currently serves as a Zone Chair for the Member Communication Committee. She is also a Silver Knight of the MDRT Foundation. Mann is a vice president of Lenox Advisors and works with high-net-worth families and executives to develop integrated solutions in estate planning, retirement planning, insurance planning, wealth management, college funding and employee benefits.

Lenox Advisors
One N. Franklin Street, Suite 3330, Chicago, Illinois, USA 60606
jmann@lenoxadvisors.com 312-984-5516 lenoxadvisors.com

Esra Manurung is a 10-year member of MDRT with two Court of the Table qualifications and one Top of the Table honor. She currently serves as member of the Client Strategies Committee and has served in numerous positions for Southeast Asia is the Membership Communications Division.

PT Asuransi Allianz Life-Indonesia
Allianz Twr Lt 18 Unit B Jl Ra, Kawasan Kuningan Persada Super, Jakarta, Indonesia 12980
esra.manurung@gmail.com 6221 52998888

Charles E. McDaniels, CLU, ChFC, is a 25-year MDRT member with four Court of the Table qualifications. He is managing partner of McDaniels Financial Services LLC and has 33 years of financial services experience. He currently serves on the By Laws and Ethics Committee and is a Platinum Knight of the MDRT Foundation. McDaniels has served on and chaired more than 40 committees for both MDRT and the MDRT Foundation.

McDaniels Financial Svcs LLC
96 Southern Golf Court, Fayetteville, Georgia, USA 30215-8008
Charles@mcdanielsfinancial.com 770-461-2298

Delatorro L. McNeal II, MS, CSP, has been transforming the lives of people from all walks of life for more than 15 years. He has a master's in human performance enhancement, and his personal mission is to help individuals and organizations grow to the next level. McNeal partners with Fortune 500 corporations, associations and entrepreneurs to drastically improve organizational effectiveness, sales performance, communication strategies, and employee morale and productivity.

Delatorro L. McNeal, II, MS, CSP
Platinum Performance Global, LLC, 12157 W. Linebaugh Avenue, #344,
Tampa, Florida, USA 33626
info@delmcneal.com 813-963-5356 www.delatorro.com

William Meyer is a nationally recognized expert in Social Security claiming strategies. With Dr. William Reichenstein from Baylor University, he developed SSAnalyzer, the leading software for advisors. They provide comprehensive education and marketing programs that help financial advisors grow their business and give advice. His patented technology is recognized as the easiest to use with the deepest advice logic and is based on robust quantitative research. Meyer has been the featured speaker at national FPA, NAPFA, AICPA and other practitioner events. His book "Social Security Strategies" is known by advisors as the authoritative source of Social Security planning.

Social Security Solutions Inc.
7015 College Boulevard, Suite 725, Overland Park, Kansas, USA 66209
wmeyer@socialsecuritysolutions.com 913-815-6994 www.SSAnalyzer.com

Hidenori Miki, TLC, is a 17-year MDRT member. He has held numerous volunteer positions within the Round Table, including serving as Chair of the 2014 MDRT Experience Program General Arrangements Committee. He has also served as a Local and Area Chair for Japan in the Membership Communications Division.

Prudential Life Insurance Co Ltd.
Yokohama 3/F Kinkou-cho Kanagawa-ku Kanagawa-ken, Yokohama, 221 0 056, Japan
hidenori.miki@prudential.co.jp 81 45 2850070

David Rutger Minich, CFP, CLU, is vice president and chief operating officer of Applied Financial Concepts Inc., and vice president of Wayne D. Minich & Company Inc. He has 14 years of financial services experience and is a seven-year MDRT member with one Court of the Table qualification. Minich and his father, Wayne, have a practice focusing on the development of wealth accumulation, management and transfer strategies for business owners and executives through the use of fee-based financial plans.

Applied Financial Concepts Inc.
PO Box 472, Richfield, Ohio, USA 44286-0472
dave@appliedfin.com 330-659-2234

Wayne D. Minich, CLU, ChFC, is a 40-year MDRT member with 15 Court of the Table and five Top of the Table honors. He is president of Applied Financial Concepts Inc., a full service financial planning firm, and Wayne D. Minich & Company Inc. Minich and his son, David, have a practice focusing on the development of wealth accumulation, management and transfer strategies for business owners and executives through the use of fee-based financial plans.

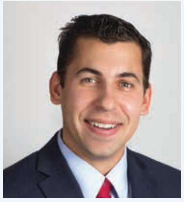
Applied Financial Concepts Inc.
PO Box 472, Richfield, Ohio, USA 44286-0472
wayne@appliedfin.com 330-659-2234

Logan Naidu, ACII, CFP, is a 34-year MDRT member with eight Court of the Table and four Top of the Table qualifications. He is a financial consultant with Discovery and the author of "Unleash Your Magic – Proven Strategies to Help Liberate the Amazing Power Within." Naidu, who is a sought-after international speaker, MDRT Ambassador and MDRT Foundation International Task Force member, is the 2014-2015 Divisional Vice President of MDRT's Member Communications and serves on MDRT's Management Council. His presentations on visualization have inspired audiences worldwide, helping countless agents increase their productivity.

Discovery
PO Box 70069, Overport, Durban 4067, South Africa
logan.naidu@dfc.discovery.co.za 31 5841400
www.logannaidu.co.za @logan6152

Debra C. Newman, CLU, ChFC, is founder of Newman Long Term Care, a national managing general agency. For 36 years, Newman's focus has been on helping people understand that planning ahead will allow them to finish life well. She has held numerous leadership positions in NAIFA and the LIFE Foundation and has spoken in more than 40 states. She has been recognized as one of the top 25 Women in Business, one of the top ten on the Power List of Who's Who in Long Term Care Insurance, and one of the top 50 Elite Women in Insurance.

Newman Long Term Care
6636 Cedar Avenue South, Suite 100
Minneapolis, Minnesota, USA 55423
debn@newmanltc.com 612-454-4400 www.newmanLTC.com



Lucas J. Noble CFP, ChFC, is a six-year MDRT member with two Court of the Table honors. He is a financial planner and investment advisor representative at Lucas Noble Financial. He is committed to creating strategies that meet clients' financial goals through accumulating and preserving wealth. As a MetLife special needs planner, Noble is certified in dealing with families with special needs dependents, both young and old. He is also active in political fundraising and organizing committees.

MetLife
222 Rosewood Drive, FL 3, Danvers, Massachusetts, USA 01923
lnoble@metlife.com 978-646-3029

Izumi Osada is a 13-year MDRT member with one Court of the Table honor. He joined Prudential of Japan in 2001 and has won ten President's Cup awards. He is an active volunteer in MDRT and currently serves as the Japan Area Chair in the Member Communications Committee. He is also Vice Chair of the MDRT Japan Chapter. He was very active with Junior Chamber of Commerce for 10 years. Following the Great East Japan Earthquake in March 2011, Osada led 1,500 JC members to establish a base to ship supplies to the damaged area. In the months following the disaster, the group he organized shipped 300 tons of supplies and food in 15 shipments to those in need.

Prudential Life Insurance Co Ltd.
Prudential Tower 22F, 2-13-10 Nagatacho Chiyoda-ku, Tokyo, Japan 100 0 - 014
izumi.osada@prudential.co.jp 81-3-55015134

Anita Papas is the author of the bestselling books "The Positive You!" "The Positive Us!" and "Go for It!" She is a clinical psychologist with a private practice in Beirut, Lebanon. Papas is an accomplished communicator and a popular guest speaker for motivational seminars, talk show panels and TV shows. Papas' positive approach has helped her empower and motivate people to achieve both their personal and professional aspirations.

St. Elie Center, Bloc A, 2nd Floor, Antelias, Lebanon
anitapapas@hotmail.com 961-3-165 333 www.anita-papas.com

Devang Patel, CFP, CLU, is a 12-year MDRT member with four Court of the Table and four Top of the Table honors. He is an advisor for Virtus Wealth Solutions, an office of MetLife. He believes in understanding every client's individual situation before making recommendations, as well as keeping them informed of the latest market conditions and financial and insurance information. As a selected advisor of the MetLife Premier Client Group Ambassador program, he lends his insights through various financial media outlets and continues to teach industry education courses across the country.

MetLife
1 Betty Ann Drive, Edison, New Jersey, USA 08820
dpatel2@metlife.com 908-497-2615 www.virtuswealthsolutions.com

Wong So Ping, FChFP, MBA, is a 23-year MDRT member with four Court of the Table qualifications. She is a Gold Knight of the MDRT Foundation and most recently served as the Chair of the Clients for Life Committee. She has served as Zone Chair for the international Membership Communications Committee (China, Hong Kong, Macau, Taiwan & South Korea) and spoke at the 2010 MDRT Annual Meeting.

AIA International Limited
Sup Dyn We P L0 05293-13949, Kerry Centre 1701 683 Kings Road, Quarry Bay, Hong Kong
pecky.wong@aia.com.hk 852 31873111

Ryan J. Pinney is a seven-year MDRT member with seven Top of the Table qualifications who currently serves Chair on the MDRT Member Communications (Zone 8). 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
rpinney@pinneyinsurance.com 916-960-8728

Platon has taken portraits for a range of international publications, including *Rolling Stone*, *The New York Times* magazine, *Vanity Fair* and *Esquire*, and has produced more than 25 covers for *Time* magazine. In 2007, he photographed Russian Premier Vladimir Putin for *Time*'s "Person of the Year" cover — an image that was awarded first prize at the World Press Photo Contest. Platon's work has been exhibited in galleries and museums throughout the world. The publication of his first monograph, "Platon's Republic," coincided with international exhibitions in London and New York. His second book, "Power" is a collection of portraits of more than 100 world leaders including Barack Obama, Mahmoud Ahmadinejad, Hugo Chavez, Tony Blair, Robert Mugabe and Muammar Gaddafi. In 2013, Platon founded a non-profit foundation named The People's Portfolio which aspires to create a visual language that breaks barriers, expands dignity, fights discrimination and enlists the public to support human rights around the world.

Washington Speakers Bureau
1663 Prince Street, Alexandria, Virginia, USA 22314
Kristind@WashingtonSpeakers.com 703-684-0555 x4181
www.washingtonspeakers.com

David Pogue was the weekly personal technology columnist for *The New York Times* for 13 years. In the fall of 2013, he made the move to Yahoo, where he founded a new website for non-techies called Yahoo Tech. The position at Yahoo further catapults Pogue as one of the preeminent speakers on today's latest consumer technology. He is also a monthly columnist for *Scientific American* and an Emmy Award-winning technology correspondent for *CBS Sunday Morning* and the current host of *NOVA ScienceNow*. With more than three million books in print, Pogue is one of the world's best-selling "how-to" authors. He has written or co-written seven books in the "For Dummies" series, including "Macs, Magic, Opera," and "Classical Music." In 1999, he launched his own series of complete, funny computer books called the "Missing Manual" series, which now includes 120 titles.

American Program Bureau, Inc.
One Gateway Center, Suite 751, Newton, Massachusetts, USA 02458
mhumphrey@apbspeakers.com 617-614-1667 www.apbspeakers.com

Alex Potts is the president and chief executive officer of Loring Ward Group Inc., as well as president and chief executive office of the SA Funds – Investment Trust, which he founded. He also founded Loring Ward Securities Inc. (formerly Assante Capital Management Inc.). In addition, he also served as executive vice president and general manager of LWI Financial Inc. (formerly Assante Asset Management Inc.). Potts earned a bachelor's degree in economics from Santa Clara University. He also holds general securities (Series 7), state law (Series 63) and general securities principal (Series 24) licenses.

Loring Ward
10 Almaden Boulevard, 15th Floor, San Jose, California, USA 95113
apotts@loringward.com   408-260-3153   www.loringward.com

Hamilton P.B. Poynor, CLU, AEP, is a 15-year MDRT member with nine Court of the Table and six Top of the Table honors. He joined Reliance Financial Group in 2009 and currently serves as managing partner, serving owners and executives of private business, corporations and high-net-worth families. He is past president of the Estate Planning Council of Birmingham and a member of the Forum 400. Poynor is active with Sunrise Rotary of Birmingham and United Way of Central Alabama. He is also a board member of St. Luke's Episcopal Church Foundation.

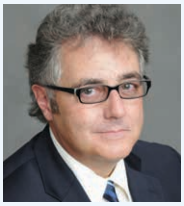
Reliance Fin Group
1400 Urban Center Drive, Suite 475, Vestavia Hills, Alabama, USA 35242
hpoynor@rfgadvisory.com   205-397-2450

Emily Prendiville, CLU, ChFC, is three-year MDRT member with two Court of the Table qualifications. She is the owner of Financial Transitions, where her mission is to put people, rather than institutions, in control of their money. Prendiville believes her career effectively started after hiring a coach and growing her business through joint work. Now, using the same strategies as her coach, her business is almost exclusively joint work with other producers.

Financial Transitions
74 Harvard Road, Littleton, Massachusetts, USA 01460
emily@financialtransitions.us   978-808-8351   www.financialtransitions.us

Amy M. Purdy began snowboarding at age 15, but contracted bacterial meningitis in 1999 and had less than a two percent chance of living. She was able to survive the infection, but lost both of her legs below the knee and would later require a kidney from her father the week before her 21st birthday. Today, Purdy is one of the top ranked adaptive snowboarders in the world, and was the 2014 Paralympic bronze medalist. She is the only double-leg amputee competing at the world-class level. She is the co-founder of Adaptive Action Sports (AAS), a non-profit organization that helps those with permanent disabilities get involved in action sports. Purdy's story and images have been featured in numerous national and international publications. In the spring of 2014, Purdy inspired millions of fans with her stunning performances on *ABC's Dancing with the Stars*.

Chicago Sports & Entertainment Partners
3818 North Troy Street, Suite 100, Chicago, Illinois, USA 60618
Patrick@ChicagoSEP.com   603-903-0000   www.chicagoSEP.com



Simon Reilly, of Leading Advisor, is an international values and behavioral analyst, business coach, speaker and author with 25 years of experience in personal and professional development. He has spoken at Advocis, NAIFA national and state conferences, and the MDRT Annual Meeting and is a TEDx Talk Speaker. He helps advisors, executives and teams in financial services companies and independent insurance marketing organizations to reach and exceed their goals in any economic climate. He is the author of "The Inspirational Tipping Point – Financial Services Edition."

Leading Advisor Inc.
Box 507, Parksville, British Columbia, Canada V9P 2G6
sreilly@leadingadvisor.com 250-248-6012
www.leadingadvisor.com @simonreilly

Kurt E. Reiman is a global investment strategist for BlackRock. His responsibilities include relating the investment strategy team's research and investment views to key institutional and financial advisor clients and offering perspective on all asset classes. Reiman joined the firm in 2013 with more than 15 years of experience in investment research and strategy. Prior to joining BlackRock, he was the head of thematic research at UBS Wealth Management in Zurich and New York.

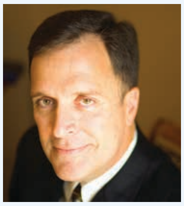
BlackRock Inc.
55 East 52nd Street, New York, New York, USA 10055
kurt.reiman@blackrock.com www.blackrock.com

Dan Richards, MBA, is a 30-year veteran of the financial industry and author of "Getting Clients, Keeping Clients: The Essential Guide for Tomorrow's Financial Advisor." Since 2009, he has written a weekly column in the online publication *Advisor Perspectives* and has been a regular contributor to Horsesmouth.com. For more than 20 years, Richards has been an award-winning faculty member at the Rotman School of Management at the University of Toronto, rated by the Financial Times as the top MBA program in Canada and in the top 50 globally.

ClientInsights
6 Adelaide Street, Suite 400. Toronto, Ontario, Canada M5C 1H6
dan@clientinsights.ca 416-900-0968 www.clientinsights.ca

Michael S. Ross is a 10-year MDRT member with one Court of the Table honor, and has been a financial advisor for more than 20 years. When he realized that most of his referrals came from women, and that many of his best client were women, he decided to put together a seminar for his female clients and their guests. He has focused on this market ever since and presents financial education seminars on the unique challenges women face. He has been featured in *Round the Table* and his primary company's magazine.

Cornerstone Financial Group
200 Wheeler Road, Burlington, Massachusetts, USA 01803
ross.mike@pmlmail.com 781-229-0777 www.mikerosscornerstone.com



Mark Sanborn is the president of Sanborn & Associates Inc., an idea lab for leadership development. In addition to his experience leading at the local and national levels, he has written or co-written eight books and is the author of more than two dozen videos and audio training programs on leadership, change, teamwork and customer service. He has presented more than 2,400 speeches and seminars in every state and a dozen countries. Sanborn's book, "The Fred Factor: How Passion in Your Work and Life Can Turn the Ordinary Into the Extraordinary," is an international bestseller and was on *The New York Times*, *Business Week* and *The Wall Street Journal* bestseller lists.

The Harry Walker Agency, Inc.
355 Lexington Avenue, 21st Floor, New York, New York, USA 10017
sarahtt@harrywalker.com 646-569-5365 www.harrywalker.com

Ivonne Sabrina is a two-year MDRT member with one Court of the Table qualification and one Top of the Table honor.

Cyber 2 Twr 30F Jl HR Rasuna, Said Blok X-5 #30, Jakarta, Indonesia 12950
devi.heriani@generali.co.id

Bryce M. Sanders, president of Perceptive Business Solutions Inc., has provided training for the financial services industry on high-net-worth client acquisition since 2001. Sanders spent 20 years with a leading financial services firm as a successful financial advisor, district sales manager and home office manager. Within the insurance industry, he is a regular contributor to *Round the Table*, *InsuranceNewsNet*, *The Register*, the Financial Times publication, *Financial Adviser* and Horsesmouth.com.

Perceptive Business Solutions Inc.
2180 Aquetong Road, New Hope, Pennsylvania, USA 18938
brycesanders@msn.com 215-862-3607 www.perceptivebusiness.com

Mark Scharenbroich shares messages on how to build strong connections in the workplace that result in improved performance across the board. He has spent his career working in both industry and education, discovering how some of the best organizations and team leaders build a climate that encourages people to perform at a higher level through greater engagement. The message is all about making meaningful connections, which create better relationships and result in growth for the organization. His "Nice Bike" principle serves as a metaphor supported by the actions of acknowledging, honoring and connecting.

Scharenbroich & Associates
5702 Seven Oaks Court, Minnetonka, Minnesota, USA 55345
sue@nicebike.com 952-939-9080 www.nicebike.com

Randy L. Scritchfield, CFP, LUTCF, is a 31-year MDRT member with three Court of the Table and 14 Top of the Table qualifications. He is past Chair of the Top of the Table Advisory Board. His extensive committee history includes serving as a member of MDRT's Management Council five times and nine times as a Committee Chair or director. A past member of the MDRT Foundation Board of Trustees, he is a member of the Inner Circle and a Diamond Knight of the Foundation. He is president of Montgomery Financial Group and balances industry leadership with community involvement, currently serving as immediate past Chair of the BlackRock Center for the Arts.

Montgomery Financial Group
26005 Ridge Road, Suite 201, Damascus, Maryland, USA 20872
randy@randyscritchfield.com 301-253-5030

Roger A. Seim, MSFS, CLU, of Maple Grove, Minnesota, is President of the Million Dollar Round Table (MDRT) Foundation and a 34-year MDRT member with one Court of the Table qualification. Seim has previously served as a trustee on the MDRT Foundation Board, Chair of both the Fund Development and Finance and Investment committees, and is a Platinum Knight of the MDRT Foundation. He served as a district representative and associate general agent and was vice president of life, annuity and advanced marketing at the Lutheran Brotherhood. Seim joined the MassMutual Financial Group in 1996 as the business & estate planning specialist. Since 2001, he has served as the advanced services specialist and, in 2006, he was recognized with the title of the Minneapolis Financial Group's Advisor of the Year.

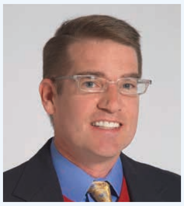
MassMutual Financial Group
7098 East Fish Lake Road, Maple Grove, Minnesota, USA 55311
rseim@financialguide.com 763-416-3772

Adam A. Solano Jr., is an 18-year MDRT member with eight Court of the Table honors. He began his career in the financial services industry with Mass Mutual in February 1993. Solano is the past president of NAIFA-Chicago and currently serves as on the executive committee for NAIFA-Illinois. Solano has written several articles on insurance and annuities for industry trade magazines and was featured in InsuranceNewsNet magazine as a "Rising Star" within the industry for his leadership and service. In 2009, he was recognized as one of *Advisor Today's* "4 Under 40" recipients.

Lakeside Financial Group
34121 North US Highway 45, Suite 209, Grayslake, Illinois, USA 60030
asolano@financialguide.com 866-293-9150

Laura Stack, MBA, CSP, is America's premier expert in productivity. In 1992, she founded her company, The Productivity Pro Inc., which specializes in business performance, strategy execution and employee productivity. As a highly regarded speaker and author, Stack shares her vision and methodologies around the globe on creating maximum results in minimum time. She is the author of six bestselling productivity books, including her most recent, "Execution IS the Strategy," and has been featured in *The New York Times*, *USA Today* and *The Wall Street Journal*.

The Productivity Pro, Inc.
9948 Cottoncreek Drive, Highlands Ranch, Colorado, USA 80130
Laura@TheProductivityPro.com 303-471-7401 www.TheProductivityPro.com



David M. Szeremet, J.D., CLU, is second vice president at Ohio National Financial Services, where he heads up the advanced sales department. He consults with insurance advisors across the United States and Puerto Rico on estate planning, business insurance and retirement planning. He has 22 years of experience in the insurance industry with 15 years at Ohio National Financial Services and seven years at State Farm Insurance. Szeremet has conducted hundreds of classroom, seminar and sales meeting presentations and has been published in numerous industry publications.

Ohio National Financial Services
One Financial Way - Dept 64, Cincinnati, Ohio, USA 45242
david_szeremet@ohionational.com 513-794-6389

Eszylfie Taylor is a 12-year MDRT member with five Court of the Table and two Top of the Table honors. He is the president and founder of Taylor Insurance and Financial Services and serves as financial advisor to individuals, business owners and high-net-worth families. Taylor received NAIFA's Los Angeles Agent of the Year award from 2010 to 2012. He has relied on his experiences throughout his career to develop his proprietary sales process, the Taylor Method.

Taylor Insurance and Financial Services
201 S Lake Avenue, Suite 300, Pasadena, California, USA 91101
etaylor@taylorinsfin.com 626-356-7637 www.taylorinsfin.com @TheCloser

Anthony Tomasula, AIF, is a 13-year member of the Round Table with four Court of the Table qualifications and one Top of the Table honor. He is vice president of PPS Pension Services, a third-party administration company. Tomasula's practice focuses on the implementation and operation of retirement plans. He has been a platform speaker at National Qualified Plan Seminars on multiple occasions and has been quoted in numerous publications on retirement and 401(k) matters. He is also a member of the American Society of Pension Professionals & Actuaries as well as the National Pension Consultants Group.

PPS Pension Services Inc.
8660 Sheridan Drive, Williamsville, New York, USA 14221
astomasula@finsvcs.com 716-204-0170 www.ppspensions.net

Norm Trainor is the president and CEO of The Covenant Group, where his team has amassed research on top performing professionals. Trainor has educated and coached countless entrepreneurs, helping them design and implement the necessary business strategies to enhance their performance and achieve new levels of profit and productivity. An international speaker, Trainor is the author of the best-selling books "The 8 Best Practices of High-Performing Salespeople," "The Entrepreneurial Journey" and "The Business Builder," and has written articles for various leading publications internationally. Trainor began his career in the insurance business, qualifying for the National Quality Award.

The Covenant Group
201 - 2 Lombard Street, Toronto, Ontario, Canada M5C 1M1
shauna@covenantgroup.com 877-903-3878 ext. 314 www.covenantgroup.com

Joseph A. Trovato is a 13-year MDRT member with two Court of the Table qualifications and one Top of the Table honor. He began his professional career in the pharmaceutical industry. After three years of learning the real world of business, he decided to switch gears and enter the financial planning and wealth management field. In 2012, he ventured out on his own to launch Trovato Wealth Management, which has become recognized as one of the leading financial planning and asset management firms in California.

Trovato Wealth Management
4925 Commerce Drive, Suite 100, Bakersfield, California, USA 93309
joe@trovatowealthmanagement.com 661-864-7500

Anthony Joseph Truino is a six-year member of MDRT and the founding partner of Barnum Wealth Management. His firm's holistic approach to financial planning, combined with personalized service and cutting edge financial management tools, has earned Truino a number of honors from MetLife including appointments to the Chairman's, President's and Leaders Conferences and membership in the prestigious Inner Circle. Truino has been awarded two prestigious "40 Under 40" honors by *Connecticut Magazine* in 2011 and the *Fairfield Business Journal* in 2012.

MetLife
225 High Ridge Road East, Building 1st Floor, Stamford, Connecticut, USA 06905
atruino@metlife.com 203-658-1960

Ross Vanderwolf, CFP, of Fortitude Valley, Queensland, Australia, is the 2015 Nominee to the MDRT Executive Committee. He is a 28-year MDRT member with nine Court of the Table and five Top of the Table qualifications and a Diamond Knight of the MDRT Foundation. Vanderwolf, a 33-year industry veteran, is managing director of Rothgard Financial Partners, a full-service financial planning practice. Vanderwolf currently serves on the Finance Committee and MDRT Foundation Board of Trustees. He is a three-time nominee for the Association of Financial Advisers' Adviser of the Year. In addition, he was awarded AXA Financial Advice Network's State Adviser of the Year in 2002 and 2007, and National Adviser of the Year in 2007.

Rothgard Financial Partners
P.O. Box 450, 20a Agnes Street, Fortitude Valley, Queensland, Australia 4006
rossvmdrt@gmail.com 61 7 32314250

Micheline Varas, RHU, is a 14-year MDRT member with three Court of the Table and 10 Top of the Table qualifications. She is senior vice president of CustomPlan Financial Advisors and has more than 20 years of financial services experience. She specializes in income replacement, critical illness and long-term care insurance for both personal and corporate clients. Varas is a founding moderator of the Canadian Initiative for Elder Planning Studies.

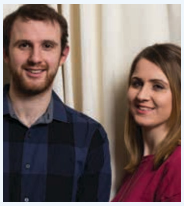
CustomPlan Financial
1900-1500 W Georgia Street, Vancouver, British Columbia, Canada, V6G 276
michelinev@customplanfinancial.com 604-687-7773

Sonali Virendra, CLU, ChFC, is vice president and national life sales officer for New York Life Insurance Company. Virendra has built her career with New York Life working as an agent, training and developing agents, and wholesaling life insurance. In her current position, she is responsible for managing a national team of life consultants and for growing sales across the country. Virendra hosts a successful webinar series, "The Life Power Hour," which consistently draws audiences in excess of 1,000 agents.

New York Life
1 Rockwood Road, Sleepy Hollow, New York, USA 10591
svirendra@ft.newyorklife.com   914-846-3264   www.ft.newyorklife.com

Anwar Visram, CISSP, is chief executive officer of Visram Security and has more than 20 years in cyber security management and information technology, including leading security teams responsible for protecting multi-billion dollar global financial companies. Visram advises clients across the world on cyber security issues using simple-to-understand and easy-to-implement strategies that allow affluent families, attorneys, wealth advisors, accountants and many other businesses to protect themselves from the latest cyber threats.

Visram Security
5470 Kincaid Street, Burnaby, British Columbia, Canada V5G 1W3
Anwar@VisramSecurity.com   778-888-8698   www.VisramSecurity.com
@VisramSecurity



Matthew and **Holly Warner** are the nephew and niece of current MDRT President Caroline A. Banks, APFS. Matthew graduated from Bristol University with a master's in computer science and has been working in the visual effects industry developing a fluid dynamics simulator for the past four years. Holly graduated last year from Portsmouth University with a bachelor's in psychology and recently returned from Australia, where she has been living for the past five months. She is hoping to undertake a master's in clinical mental health sciences this fall.

Caroline Banks & Associates Ltd
36 Seymour St, London, England, W1H7 JF
cbanksmdrt@gmail.com   207 2587754

Maria Cecilia Zanoni is an Enneagram consultant and facilitates Enneagram workshops, both in the corporate world and in the area of personal growth. She participates in the Authorized Workshop Teaching Program and is currently working on Mario Sikora's certification program for Enneagram Learning International. She is an International Enneagram Association (IEA) professional member and an IEA accredited teacher.

Eneagrama Cecilia Zanoni
Bermejo 1340, Buenos Aires, Argentina 1609
cecizanoni@gmail.com   54-11-47196869   www.ceciliazanoni.com.ar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THE NEW MDRT.org

Our new mobile-friendly website is simpler, faster and more intuitive, making it easier than ever to explore for content and information.

A single log-in process allows for easier access to new features like the **Resource Zone—** filled with multimedia content including video, audio, and PDF.

The **MyMDRT** feature provides more customizing opportunities to align the site with your personal interests and goals.

MDRT The Premier Association of Financial Professionals®

START EXPLORING TODAY

General Information

Primary Annual Meeting Venue

Ernest N. Morial Convention Center
900 Convention Center Boulevard
New Orleans, Louisiana, USA 70130

Official Accommodations

Hilton New Orleans Riverside (Headquarter Hotel)
Two Poydras Street
New Orleans, Louisiana, USA 70130
Phone: +1 504.561.0500

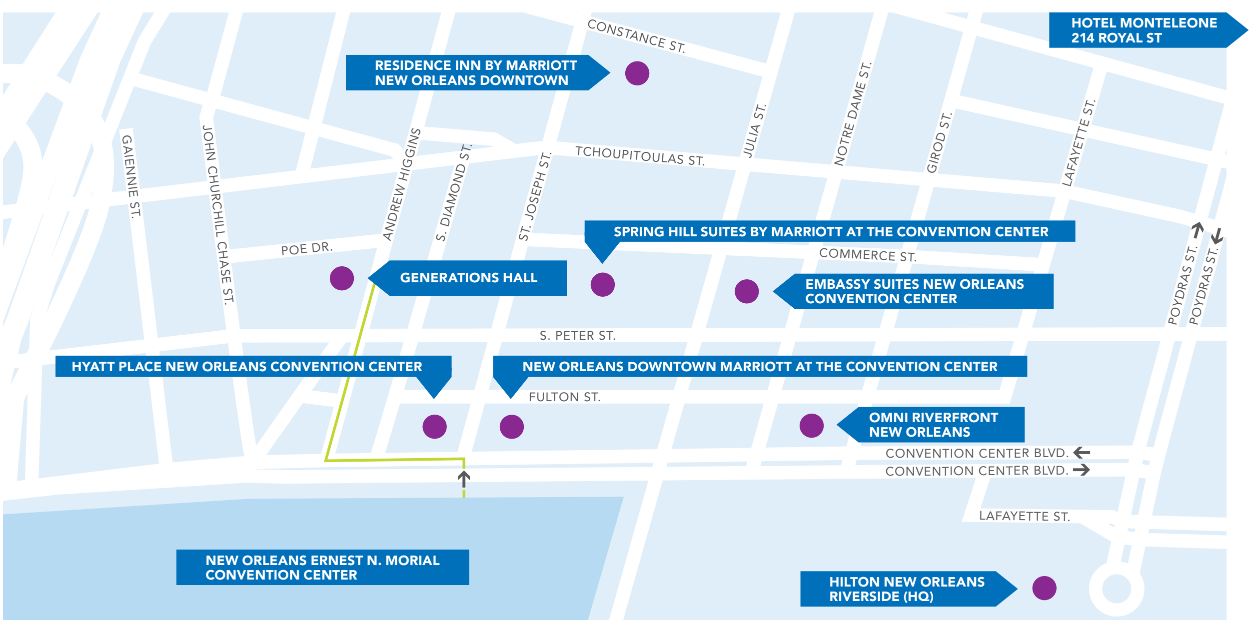
Embassy Suites Hotel New Orleans
315 Julia Street
New Orleans, Louisiana, USA 70130
Phone: +1 504.525.1993

Hyatt Place New Orleans Convention Center
881 Convention Center Boulevard
New Orleans, Louisiana, USA 70130
Phone: +1 504.524.1881

New Orleans Downtown Marriott at Convention Center
859 Convention Center Boulevard
New Orleans, Louisiana, USA 70130
Phone: +1 504.613.2888

Residence Inn New Orleans Downtown
345 St. Joseph Street
New Orleans, Louisiana, USA 70130
Phone: +1 504.522.1300

Springhill Suites New Orleans Downtown
301 St. Joseph Street
New Orleans, Louisiana, USA 70130
Phone: +1 504.522.3100



GENERAL INFORMATION

Admission: Name Badges and Tickets

Name Badge: Your personal meeting badge is required for entrance into ALL sessions and events, including Main Platform, Focus Sessions, ConneXion Zone, MDRT Speaks, Cornerstone Presentations, Echo Sessions, the Welcome Reception, Party on the Platform and ticketed events. First-time meeting attendees can be identified by their green badge. Please extend a warm welcome and helping hand to them.

Tickets: Tickets are required to attend events/sessions such as the Court of the Table / Top of the Table Program, and Breakfast and Lunch Sessions. Members who registered in advance will find these tickets included 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.

New Orleans Information and Restaurant Reservations

Visit the "On the Town" booth, located in Lobby B at the Ernest N. Morial Convention Center, for information about New Orleans, maps of the city, discount coupons, and assistance with restaurant reservations.

Assisted-Listening Devices

Headsets for hearing-impaired attendees are available to members who requested the service on their early/advance registration forms. Please refer to the simultaneous interpretation requirements located on page 70 for further details.

Continuing Education

Continuing education credits are not offered at the 2015 MDRT Annual Meeting.

Do NOT lose your badge!

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

Electronics

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

First Aid/Emergency Assistance

Should you need medical assistance of any kind, please contact MDRT staff, Convention Center staff or hotel staff. In the Ernest N. Morial Convention Center, there is a First Aid office in Lobby B.

First Time Attendee Booth

If this is your first MDRT Annual Meeting, WELCOME! Be sure to visit the First Time Attendee booth, located near registration in Lobby B of the Ernest N. Morial Convention Center. You will learn firsthand from fellow members how to get the most out of your meeting experience, including events not to be missed. The booth is open on Saturday, 11 a.m. – 4:30 p.m., Sunday, 9 a.m. – 7 p.m., Monday, 7 – 8 a.m. & 12 – 2 p.m., and Tuesday, 7 – 8:30 a.m. & 12 – 2 p.m.

Global Gift Fund

Endorsed by the MDRT Foundation, the Global Gift Fund is a donor-advised service of the Renaissance Charitable Foundation. The Global Gift Fund is a charitable planning tool that provides you with a money-management opportunity and a way to meet your clients' philanthropic needs. Stop by the Global Gift Fund Booth in the ConneXion Zone to learn how the Global Gift Fund can fit charitable planning into your practice and increase your earning potential.

Group Photo Service

If you wish to have a group photograph taken, request forms are available in the MDRT Press Room, located in Room 212 at the Ernest N. Morial Convention Center. A form may also be obtained from one of the official Annual Meeting photographers. The form should be completed and returned as outlined. Special arrangements for photos must be made between you and the photographer. MDRT encourages attending members to use group photos for local publicity. The group photo platform is located in Lobby B of the Ernest N. Morial Convention Center.

#MDRT2015

MDRT is tweeting live, and we want you to join us. Be sure to follow MDRT at @MDRTweet and use #MDRT2015 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 the "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 ask questions.
- Look for restaurant advice.
- Find out about tweet-ups and other special events.
- Meet members who have the same interests as you.
- Post pictures taken with your smartphone.
- Search #MDRT2015 to see what people are saying and to find out about special events and giveaways.

Handouts

In an effort to remain environmentally responsible, MDRT handouts are accessible online only. Electronic handouts are available at mdrt.org/2015am.

Housing Accommodations

Please refer all questions related to housing reservations and accommodations to the Experient Housing Booth located in Lobby B of the Ernest N. Morial Convention Center.

Housing Booth hours are:

SATURDAY, JUNE 13	11 A.M. – 6 P.M.
SUNDAY, JUNE 14	7 A.M. – 7 P.M.
MONDAY, JUNE 15	7 A.M. – 4 P.M.
TUESDAY, JUNE 16	7 A.M. – 4 P.M.

Important Tax and Legal Information

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

Instant Recordings

Instant audio CD, MP3 and DVD recordings of most of the Main Platform session and audio CD and MP3 recording of most of the Focus and Special Sessions will be available for purchase at the 2015 Instant Recording booth located in the MDRT Store for immediate access to these sessions.

Lost and Found

Lost and Found is located at the On-Site Registration counter located in Lobby B of the Ernest N. Morial Convention Center.

Lunch Options

The Atrium Cafe is a food court located in the convention center. In addition, there is a food court in the Riverwalk Outlet Mall nearby as well as numerous restaurants in walking distance of the Convention Center.

Main Platform

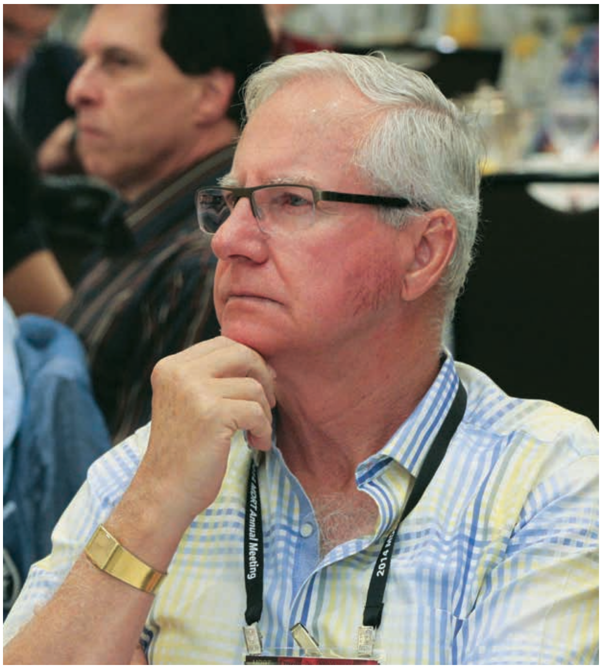
Main Platform sessions will begin on Monday morning in Hall B2 at the Ernest N. Morial Convention Center. The official 2015 MDRT meeting name badge is required for admittance, and seating is on a first-come, first-served basis. Doors will open approximately 45 minutes prior to the session start time. In consideration of all meeting attendees, please do not save seats. Food, beverages, smoking, smartphones, tablets, photography, audio and video recordings are not permitted in the Main Platform. Please silence or turn off all electronic devices. As a courtesy, do not use your phone during presentations.

Main Platform Schedule:

MONDAY, JUNE 15	8 – 11:30 A.M.	MAIN PLATFORM
	2 – 5 P.M.	MDRT SPEAKS
WEDNESDAY, JUNE 17	2 – 5 P.M.	MAIN PLATFORM

Manuscripts

Manuscripts of the Focus Sessions are great reference materials and are available for purchase as an Adobe Acrobat PDF file in the MDRT Store. You can choose a CD-ROM format, which contains multiple manuscripts categorized by topic, or you can visit mdrtstore.com to purchase individual manuscripts. Manuscripts will not be translated. (Note: Printed copies of manuscripts are not available for sale.)



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.

MDRT Foundation Booth

The MDRT Foundation is the charitable organization of MDRT. Empowering members to give back, the Foundation endorses grants and supports charities that serve children and adults in need worldwide. Each year, the MDRT Foundation showcases the efforts of a charitable organization making a world of difference. You will be inspired and encouraged to become an agent of community change by supporting the MDRT Foundation. For more information, visit mdrtfoundation.org.

For your convenience, you will find a personalized donor card in your registration packet. Just check the gift amount box to make your donation, then stop by the MDRT Foundation Booth, located in the MDRT Store, and join your fellow MDRT members to empower people in need worldwide.

MDRT Mentoring Program

Involvement in a mentoring program provides an opportunity for career exploration and leadership. As a mentor, you'll not only help a professional new to the industry, but also build upon your existing skills as a producer and achieve new success.

Benefits:

MDRT RESEARCH SHOWS MEMBERS WHO PARTICIPATE IN MENTORING EXPERIENCE:
AN INCREASE IN PRODUCTION DURING THE PROGRAM
RECOGNITION AT THE MDRT ANNUAL MEETING
RENEWED ENTHUSIASM FOR YOUR BUSINESS
EXPOSURE TO NEW PROSPECTS AND NEW MARKETS
THE OPPORTUNITY TO FIND A JUNIOR PARTNER OR SUCCESSOR

For more information, contact MDRT at +1 (847) 692-6378 or mentoring@mdrt.org.

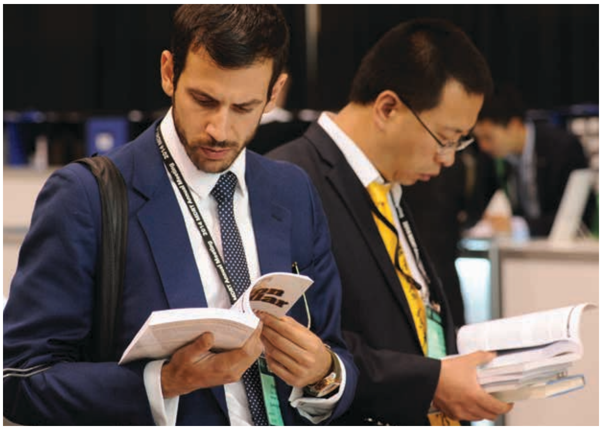
MDRT Store

The MDRT Store, located in Hall B1 of the ENMCC, has the best educational resources in the industry. These resources — most created by MDRT members — include products on prospecting, practice management, sales ideas and overcoming objections. Stop in the Store to browse our selection of insignia items and apparel and choose from a selection of plaques to show your commitment to excellence branded with the MDRT logo.

MDRT Store hours:

SATURDAY, JUNE 13	11 A.M. – 5 P.M.
SUNDAY, JUNE 14	10 A.M. – 5 P.M.
MONDAY, JUNE 15	11:30 A.M. – 5:30 P.M.
TUESDAY, JUNE 16	10 A.M. – 5 P.M.
WEDNESDAY, JUNE 17	9:30 A.M. – 2 P.M. / 3 – 5:30 P.M.

Any individual removing merchandise from the MDRT Store without first paying for the merchandise will be asked to surrender his or her 2015 MDRT Annual Meeting name badge, thereby preventing them from attending the remainder of the meeting. The individual and incident will also be reported to the MDRT Ethics Committee for further action, possibly resulting in revocation of membership.



PGA Meeting Involvement Booth

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

PGA Volunteer Orientation

PGA volunteers are required to attend an orientation session at 4:30 p.m. on Saturday, June 13, at the ENMCC / Great Hall B.

Quarter Century Club

A special meeting place has been reserved for MDRT members with 25 years or more of membership. The Quarter Century Club is located at the Hilton in the Versailles 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 counters, located in Lobby B at the Ernest N. Morial Convention Center, will be available the following times:

SATURDAY, JUNE 13	11 A.M. – 6 P.M.
SUNDAY, JUNE 14	7 A.M. – 7 P.M.
MONDAY, JUNE 15	7 A.M. – 4 P.M.
TUESDAY, JUNE 16	7 A.M. – 4 P.M.
WEDNESDAY, JUNE 17	7 A.M. – 2 P.M.

Responsible Drinking Policy

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

Seating

Seating for all sessions, excluding Main Platform reserved seating, will be on a first-come, first-served basis. In consideration of your fellow attendees, please remember that saving seats is prohibited. Also, please do not leave any personal belongings in any session rooms. Due to fire marshall 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 the session.

Special-Needs Seating

For Main Platform sessions, a section of Hall B2 has been reserved for members with special needs who have indicated this via their meeting registration.

Simultaneous Interpretation

English is the official language of the 2015 MDRT Annual Meeting. MDRT has provided simultaneous interpretation of the Main Platform presentations and the selected Focus Sessions in the following 10 languages: Bahasa Indonesia, Cantonese, Greek, Hindi, Japanese, Korean, Mandarin, Portuguese, Spanish and Thai. Language-specific Focus Sessions will be offered in Cantonese, Japanese, Korean, Mandarin and Spanish. See the daily Focus Session descriptions for details and schedules.

MDRT provides interpretation headsets and receivers to all registered members who meet the above requirements. The availability of headsets and receivers is not guaranteed to members who did not request simultaneous interpretation when registering in advance or to those who register for the meeting on-site.

Only registered Annual Meeting delegates are eligible to receive interpretation equipment and must first obtain their meeting name badge before being able to receive the equipment. The delegate must complete and sign the check-out form and agree to assume full responsibility for the interpretation equipment for the duration of the MDRT Annual Meeting. The delegate will be billed and must pay USD 400 if the equipment is lost, stolen, damaged, or not returned to the Interpretation Headset Counter at the conclusion of the meeting.

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

SATURDAY, JUNE 13	11 A.M. – 6 P.M.
SUNDAY, JUNE 14	7 A.M. – 7 P.M.
MONDAY, JUNE 15	7 A.M. – 4 P.M.
TUESDAY, JUNE 16	7 A.M. – 4 P.M.
WEDNESDAY, JUNE 17	7 A.M. – 6 P.M.

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

Annual Meeting Rules of Conduct

1. Spouses, family members and friends of attendees may not be present at officially designated MDRT functions and events during the Annual Meeting, with the exception of family/spouse meetings, or with an exception voted on by the Executive Committee.

2. To receive Annual Meeting materials, all members and special guests must register at the MDRT Meeting Registration Desk.

3. Giving your badge to another person for purposes of admission to any Annual Meeting function is not permitted.

4. Promotion by members or nonmembers of any goods and services, except member sponsors and exhibitors under provisions of a signed Sponsors and Exhibitors Agreement and other than with the expressed written permission of the Executive Committee, is not permitted.

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

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

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

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

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

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

Code of Ethics

Members of the Million Dollar Round Table should be ever mindful that complete compliance with and observance of the Code of Ethics of the Million Dollar Round Table shall serve to promote the highest quality standards of membership. These standards will be beneficial to the public and to the insurance and financial services profession. Therefore, as members you shall:

1. Always place the best interests of your clients above your own direct or indirect interests.

2. Maintain the highest standards of professional competence and give the best possible advice to clients by seeking to maintain and improve professional knowledge, skills and competence.

3. Hold in strictest confidence, and consider as privileged, all business and personal information pertaining to your clients' affairs.

4. Make full and adequate disclosures of all facts necessary to enable your clients to make informed decisions.

5. Maintain personal conduct that will reflect favorably on the insurance and financial services profession and MDRT.

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

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

Statement of Antitrust and Legal Compliance

There shall be no negative discussions of commercial companies or products. There shall be no discussion or activity for the purpose of any legal compliance preventing any person or persons from gaining access to any market or customer for goods and services, not any agreement or understanding to refrain from purchasing or using any material, equipment, services or supplies. There should be no discussion or activity that may be construed as forestalling or limiting research and development. We, of course, expect your consideration and full compliance with these guidelines, both while in attendance at this meeting and at all times in your business.

Consent for Use of Photographic Images

Registration, attendance 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 recordings of such events or activities.

Activity Release

By attending this meeting, you 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 your own risk. You agree to hold MDRT faultless from any claims, costs or expenses arising from any injury as a result of any person included in your registration fee.

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

2015 Management Council

Caroline A. Banks, APFS
President

Michelle L. Hoesly, CLU, ChFC
Immediate Past President

Brian D. Heckert, CLU, ChFC
1st Vice President

Mark J. Hanna, CLU, ChFC
2nd Vice President

James Douglas Pittman, CLU, CFP
Secretary

Steven A. Plewes, CLU, ChFC
Divisional Vice President
Annual Meeting Program Development Division

Aurora L. Tancock, FLMI, CFP
Divisional Vice President
Annual Meeting Program General Arrangements Division

Dale W. Martin, CLU, ChFC
Divisional Vice President
Top of the Table Division

H. Richard Dobson Jr., CFP
Divisional Vice President
Finance Division

Frank W. Andreoli, RFC
Divisional Vice President
Business Development Division

Kathleen R. Benjamin, CFP, CPA
Divisional Vice President
Business Principles Division

Rajesh Chheda, ACA, CFP
Divisional Vice President
Productivity Division

Robert N. Garneau, CLU, ChFC
Divisional Vice President
Practice Management Division

Simon John Gibson, Dip PFS
Divisional Vice President
Membership Division

Sarah J. Kaelberer, CFP, ChFC
Divisional Vice President
Resource Zone Division

Cheol Ung Kim
Divisional Vice President
Best Practices Division

James M. McEvoy, CLU, AEP
Divisional Vice President
Experience Meeting Division

Claudio Miguel Mejia
Divisional Vice President
Member Communications Division 1 (MCC)

Logan Naidu, ACII, CFP
Divisional Vice President
Member Communications Division 2 (MCC)

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President

Brent R. Kimball, CFP, ChFC
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James V. Durkin, CFP, CLU
Vice President

H. Richard Dobson Jr., CFP
Secretary

Marc A. Silverman, CLU, ChFC
Treasurer

2015 Program Development Division

Steven A. Plewes, CLU, ChFC
Divisional Vice President

Heather M. Courneya, CLU, ChFC
Committee Chair, Annual Meeting Main Platform/Special Sessions

Edward C. Skelly, CLU, ChFC
Committee Chair, Annual Meeting Focus Sessions

Scott Roger Lebin, RFC
Committee Chair, Annual Meeting ConneXion Zone

Ian Green
Assistant Chair, Annual Meeting Main Platform/Special Sessions

Barbara A. Pietrangelo, CFP, ChFC
Assistant Chair, Main Platform/Special Sessions

Timothy M. Reis, LUTCF
Assistant Chair, Main Platform/Special Sessions

Ana Sofia Rodriguez
Assistant Chair, Main Platform/Special Sessions

Aaron Lee Hammer, LUTCF
Assistant Chair, Focus Sessions

Beth Lachance Hesson, CFP, CLU
Assistant Chair, Focus Sessions

Rondol Davidson, LUTCF, CLU
Captain, Focus Sessions

Clay Gillespie, CFP, CIM
Captain, Focus Sessions

Hussein A. Halabi
Captain, Focus Sessions

Kimberly A. Harding, CLU
Captain, Focus Sessions

Masahiro Hashimoto, TLC, AFP
Captain, Focus Sessions

Dorin Roxana Israelian
Captain, Focus Sessions

Seung Hoon Lee
Captain, Focus Sessions

Jean Marie Mathieu, CLU
Captain, Focus Sessions

Bryson Milley, CFP, CIM
Captain, Focus Sessions

David R. Wilson, CLU
Captain, Focus Sessions

Corry Collins, CLU, ChFC
Captain, ConneXion Zone

Caroline Kheng, ChFC
Captain, ConneXion Zone

William M. McNamara, CLU, ChFC
Captain, ConneXion Zone

2015 Program General Arrangements

Aurora L. Tancock, FLMI, CFP
Divisional Vice President

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

Todd D. Hruby, LUTCF
Chair, Member Enhancement

David Pritchard, Dip PFS
Chair, Member Services

Sutram Suresh, FChFP
Task Force Director, Traffic General

James J. Grabinski, FICF, LUTCF
Task Force Director, Traffic Main Platform

Yuka Nakahara-Goven, MBA, CLU
Task Force Director, Traffic Sessions

Anthony G. Engrassia, LUTCF, ChFC
Task Force Director, Entertainment

J. Forrester DeBuys III, CLU, AEP
Task Force Director, First Time Experience

Manuel Dy Chuaunsu Jr.
Task Force Director, Meeting Involvement

Peter F. Cote
Task Force Director, MDRT Store

Jay M. De Finis
Task Force Director, Registration

Carol Chiarito
Task Force Director, Speaker Relations

Fred Fouad Belman
Assistant Director, Traffic General

Michael Caldwell, CLU, EPC
Assistant Director, Traffic General

Naji Haddad
Assistant Director, Traffic General

Janet Lao
Assistant Director, Traffic General

Niti Sharma, LUTCF
Assistant Director, Traffic General

Alejandro Marquez Espinosa, LCIC
Assistant Director, Traffic Main Platform

J. B. Griffith III, PhD, ChFC
Assistant Director, Traffic Main Platform

Simon D. Lister, Dip PFS
Assistant Director, Traffic Main Platform

Rovelita M. Chuaunsu
Assistant Director, Traffic Sessions

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

Chetan Joshi, CFP
Assistant Director, Traffic Sessions

Miki Nagumo
Assistant Director, Traffic Sessions

Colin R. Parkin, Dip FA, CeMap
Assistant Director, Traffic Sessions

Theodore S. Rusinoff, CFP
Assistant Director, Traffic Sessions

Travis D. Manning, CFP, CLU
Assistant Director, Entertainment

Craig D. McClurg
Assistant Director, Entertainment

Martin L. Sobocan, CFP, CLU
Assistant Director, Entertainment

Lesley E. Weiner, ChFC, CFP
Assistant Director, Entertainment

Michael P. Austin, CFP, ChFC
Assistant Director, First Time Experience

Kobus Kleyn
Assistant Director, First Time Experience

Micheline Varas, RHU
Assistant Director, First Time Experience

Nickolas Adam Cassis, BSc, CFP
Assistant Director, Meeting Involvement

Chan Ching Han
Assistant Director, Meeting Involvement

Norhayati Ramly
Assistant Director, Meeting Involvement

Hijiri Yamamoto
Assistant Director, Meeting Involvement

Cherian Panavila John, MBA, FAIQ (CII)
Assistant Director, MDRT Store

Kenji Kinoshita, CFP
Assistant Director, MDRT Store

Agnes Ng
Assistant Director, MDRT Store

Daniel Joseph O'Connell, MBA
Assistant Director, MDRT Store

Santhosh M. Sunny
Assistant Director, MDRT Store

Adam Steven Blumberg, CFP, CLU
Assistant Director, Registration

W. Robin Christensen, FICF, LUTCF
Assistant Director, Registration

James William Johnson
Assistant Director, Registration

Sonny M. Sangemino, FIC, CPCA
Assistant Director, Registration

Kamlesh Ramniklal Shah
Assistant Director, Registration

Meagan S. Balaneski, CFP
Assistant Director

John R. Benton Jr., CLTC
Assistant Director, Speaker Relations

Matthew T. Hoesly, CFP, ChFC
Assistant Director, Speaker Relations

Robert A. Tewes, CLU
Assistant Director, Speaker Relations

In Memoriam

We pay tribute to the following members who have passed away during the past year (as of April 15, 2015):

Arthur J. Andreoli, CLU
Worcester, Massachusetts

Rose Beattie, LUTCF
Norman, Oklahoma

Richard G. Bowers Sr., CLU*
Keokuk, Iowa

Robert M. Brinley, CLU
Houston, Texas

Lee B. Canfield, CLU, ChFC
Chicago, Illinois

Ernest A. Chletcos
Horsham, Pennsylvania

Dominick V. Cianciotti, CLU, MSFS
Northport, New York

William H. Craddock, CLU, ChFC
Charlottesville, Virginia

John M. De Borde III, CLU, ChFC
Atlanta, Georgia

Robert L. Deets, CLU, ChFC
Allentown, Pennsylvania

Francis A. Derby, CFP, CLU
San Diego, California

Leonard Dobens
Nashua, New Hampshire

Kyle S. Donawho
San Antonio, Texas

Richard J. Duvall
Monroe, Michigan

Cleo F. Edwards, CLU, ChFC
Cedar Rapids, Iowa

Samuel L. Farb, CLU
Columbus, Ohio

Frank B. Faust
Lilburn, Georgia

Howard Ferguson
Tracanie Shela, NB Canada

Jack P. Fine, CLU, ChFC
Richmond, Virginia

John S. Fitch Sr., CLU
Charlotte, North Carolina

Alan L. Franklin, CLU, ChFC
Lake Worth, Florida

Joseph M. Gandolfo, CLU
Lakeland, Florida

Jack D. Gatewood, CLU
Tulsa, Oklahoma

N. Bryson Goss
Easton, Maryland

Colin M. Govan, CLU
Hampton, Virginia

Loren Grone
Mesa, Arizona

Ben F. Hadley Jr., CLU, ChFC
Worthington, Ohio

Shawn Leonard Hagerman, CLU, ChFC
Haliburton, Ontario, Canada

Earl R. Hamm Jr., CLU, ChFC
Eastlake, Ohio

Richard Hathaway, CLU
Scottsdale, Arziona

William L. Heinz Jr., CLU, ChFC
Atlanta, Georgia

Mina Isa
Jakarta, Indonesia

Eiko Ishiguro, SLC
Tokyo, Japan

Ronald F. Karabian, CLU
Fresno, California

Yoshimasa Kato, TLC
Tokyo, Japan

Hobart Kennedy, CLU
Corpus Christi, Texas

Fred R. Kissling Jr., CLU, MSPA
Lexington, Kentucky

Setsu Koma
Tokyo, Japan

Bevin R. Leipert, CLU, ChFC
Moose Jaw, SK Canada

*Past President

Richard S. Leopold
Phoenix, Arizona

Frank M. Lorenzo
Tampa, Florida

Donald R. Martin
Coeur d'Alene, Idaho

Robert W. Meldrum, CLU, ChFC
Ottawa, ON Canada

John F. Miller, CLU
Halifax, Nova Scotia, Canada

Sidney M. Miller, CLU
New York, New York

Bruce Richard Myles, CLU
Rockville, Maryland

Francis M. Nugent
Naperville, Illinois

Fernando De Jesus Pineda Fonseca
San Pedro, Mexico

Michael J. Rea
Highland Hills, Ohio

Mary L. Reber, CLU, ChFC
San Jose, California

Sam Reznikoff, CLU
Arlington, Texas

Carl A. Santelmo, LUTCF
Staten Island, New York

Joseph R. Schofield, CLU
Cinnaminson, New Jersey

Lee Mason Schulte
Vienna, Virginia

Ezra Shabot, PWA, TEP
New York, New York

Kevin J. Shannon
Butte, Montana

Michael V. Sheehan, QFA
Cork, Ireland

A. Logan Steel Jr., CLU
Greensboro, North Carolina

Walter G. Stern, CLU, ChFC
St. Louis, Missouri

Hiromi Takagi
Sapporo, Japan

James C. Talley
Spokane, Washington

Mart Andrew Wilson
Anchorage, Alaska

Jessica Harieke Woeibowo
Jakarta Selatan, Indonesia

Abe Woodson
San Mateo, California

Tony Ziehler, CLU
Tucson, Arizona

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, 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	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, 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, 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, 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, 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, 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
1976	*Rulon E. Rasmussen, CLU	New York Life, Phoenix, Arizona	The Hynes Auditorium, Boston, Massachusetts	11,804

*Deceased

YEAR	PRESIDENT	COMPANY	MEETING LOCATION	MEMBERS
1977	*Marshall I. Wolper, CLU	Equitable — 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, 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
2013	D. Scott Brennan	The Brennan Group, LLC, South Bend, Indiana	Pennsylvania, Convention Center, Philadelphia, Pennsylvania	38,270

Special Guests

AS OF APRIL 29, 2015

Amer Abdul Malak
Deputy Agency Director
MetLife Alico–Lebanon

Arye Abramovich
President
AIBAI

Parvez Ahmed
Executive President
The Jammu and Kashmir Bank Ltd.

Victor Manuel Alvarez
Executive Vice President, Regional Distribution
AXA Mexico

Fidel Alvarez
National Director of Agents, Managers and Massive Sales
AXA Mexico

Jon Anonson
Regional Vice President
Principal Financial Group

Vicente Ayllón
CEO
The Insular Life Company

Sameer Bansal
Director - Bancassurance
PNB MetLife India Insurance Company Ltd.

Andre Baptiste
Head Career Agency Development
Maritime Life–Caribbean

Daralee S. Barbera
2015 President
GAMA International

Anthony Bartlett
Secretary
Society of Financial Service Professionals

Chad Benjamin
Agency Marketing Life Product Lead
State Farm

Gary Bennett
CEO
Seguros Monterrey New York Life SA de CV

P. Jayarama Bhat
Managing Director and CEO
Karnataka Bank Ltd., Head Office

S K Bhat
President
The Jammu and Kashmir Bank Ltd.

Wendy Boyd
Vice President, Sales
Lincoln Financial Advisors

James P. Brannen
CEO
Farm Bureau Financial Services

Tom Burkhard
Senior Vice President and Chief Distribution Officer, Individual
Ameritas Life Insurance Company

John Cai
CEO, AIA China
AIA Company Ltd.

Christopher Calabro, CLU, ChFC
Senior Vice President
Ohio National

José Camarena
Executive Director Agencies
Seguros Monterrey New York Life

James Carbone
National Vice President
Principal Financial Group

Dean Carey
State Manager, Victoria
AIA Australia

James Caron
Vice President
LIA Ireland

Enrique Castillo
Sales Director
Grupo Nacional Provincial

Tae Jin Cha
Executive Vice President and CSO
ING Life Insurance Korea Ltd.

Vithaya Charnpanich
CAO
Allianz Ayudhya Assurance PCL

Zhongde Chen
CAO
CITIC-Prudential Life Insurance Company Ltd.

Jack Chiasson, CAE
CEO
NAILBA

Kwon haeng Cho
Director of Postal Insurance Business Division
Korea Post

HM Choy
Director, Group Distribution Support
AIA Group

Tarun Chugh
Managing Director and CEO
PNB MetLife India Insurance Company Ltd.

Gerald Cruickshank
President
Trinidad and Tobago Association of Insurance and Financial Advisors

Caron Czorny
Chair
Advocis

Edward Dai
Director, Agency Training
Prudential Hong Kong Ltd.

Dao Quoc Trung
CAO
Dai-ichi Life Insurance Company of Vietnam Ltd.

Scott Davison, CLU, ChFC
President and CEO
OneAmerica Financial

Kenneth Davy, Cert PFS, FCII
Chairman and Founder
SimplyBiz Group

Luis Deus
Vice President, Sales
Pan American de Panama

Mitchell Doren
National Director Insurance Advisor Recruiting Branch Development
Ameriprise Financial

William Doy, CLU, ChFC
Director of Education
Modern Woodmen of America

Robert Faingold, MSM, CLF
Vice President, Agency Development
Ameritas Life Insurance Company

Ray Farmer
Secretary-Treasurer
NAIFA East Side

Caroline Feeney
Vice President
Prudential Financial

Victor Feldman
Executive Director, Personal Lines
Seguros Monterrey New York Life

Marvin Feldman, CLU, ChFC
President and CEO
Life Happens

Kim Fleming, CLU
Regional Head, Agency Development
Manulife

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

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

Akira Furuya
Divisional Manager
Sony Life Insurance Company

Patrice Gaucher
Deputy Regional CAO
Manulife Financial

Michael Gerber
Acting CEO
National Association of Insurance and Financial Advisors

Edward Gjertsen II
2015 President
Financial Planning Association

Piotr Glowski
Management Board Vice President and Retail Director
Aviva

Bonnie Godsman
CEO
GAMA International

Youcai Gong
President of Individual Insurance Department General Manager
Taikang Life Insurance Company

Asta Grabinske
CEO
Aviva Life Insurance Company of Lithuania

Helen Gryparis, LUTCF
President
Panhellenic Association of Insurance Advisors

Maria Ines Guzzi
Directora General
SMG Life de Argentina

Salah Halawi
Agency Director
MetLife Alico

Rand Harbert
Chief Agency, Sales and Marketing Officer
State Farm Life

Basuki Harijadi
Head of Career Development
PT Asuransi Alliianz Indonesia

Phillip Hawkins
Senior Vice President
State Farm Life

Jeffrey J. Hensal
Director, Corporate Relations
Financial Planning Association

Joseph Ho
CAO
FWD Life Insurance Company (Bermuda) Ltd.

Claudia Hodges
Head of MDRT and Agency Recruitment
Prudential Hong Kong Ltd.

Gary Huffman, CLU, ChFC
CEO
Ohio National

Patrick Hynes
Western Territory Vice President
Prudential

Shoichiro Ichitani
President and CEO
Prudential Life Insurance Company

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

Robert Jin
President
Asian American Insurance & Financial Professional Association

Robert Johnson, Ph.D., CFA
President and CEO
The American College

Joseph Jordan
Author, Speaker,
Consultant

Drita Karaqi
Agency Industry Relations Consultant
New York Life

Wilford J. Kavanaugh, CLU, ChFC
Senior Vice President, Life and Retirement Distribution
Allstate Financial

Brian Kearney, FCII, QFA
Regional Sales Director South
Irish Life Financial Services Ltd.

Diarmuid Kelly
CEO
Professional Insurance Brokers Association

Deborah Kent
President
Association of Financial Advisors Ltd.

Linda Kho
Director of Education and Development
AIA Group

Kho Chui Ing
President
National Association of Malaysian Life Insurance and Financial Advisors

Keith King
General Manager
Pan-American International Insurance Corporation

Jason King
President
NAIFA Greater New Orleans

Michael Kohn
Senior Director, Sales and Business Development
Signator Investors Inc.

Raul Kuri
Zone Director
Grupo Nacional
Provincial

Chung Sing Lam
Deputy CAO
Prudential Hong Kong Ltd.

Paul LaPiana
Senior Vice President
MetLife

Kinson Lau
2015 President
The Life Underwriters Association of Hong Kong

Anagel Ledesma
CAO
The Philippine American Life and General Insurance Company

John Jesus Lim
First Vice President and Head of Metro Manila Sales Division
Insular Life Assurance Company Ltd.

Arleen Llewellyn
Director, Field Engagement and Succession
Northwestern Mutual

David Long
2015 Chairman
NAILBA

Paul Low
President and CEO
Prudential Life Insurance Company of Taiwan Inc.

Estelito G. Madrid Jr.
CEO
The Philippine American Life and General Insurance Company

Tom Maki, CLU
Vice President, Insurance Marketing
RiverSource Insurance

Jeff Malicki
CAO
OneAmerica Financial

Zhong Yuan Mao
Chief Marketing and Training Officer
CITIC-Prudential Life Insurance Company

Andy Marshall
Head of Sales Strategies and Research
Zurich Financial Services

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

Dennis Martin
Vice President, Senior Business and Product Development Officer
OneAmerica

Anthony Martins, CLU, ChFC
Chief Field Officer, Career Distribution
Securian

Jacqueline McDonald
President
Jamaica Association of Insurance and Financial Advisors Ltd.

Juli McNeely, LUTCF, CFP
President
National Association of Insurance and Financial Advisors

Dayton Molendorp, CLU
Chairman
OneAmerica Financial Partners

Helder Molina
CEO
Mongeral AEGON

Joe Monk, CLU, ChFC
Senior Vice President and CAO
State Farm

Mark Murphy
President
Association for Advanced Life Underwriting

Indren Naidoo
Regional CEO
Manulife

Linda S. Need, CFA, CFP
Chairman
The American College

Lawrence Nutting
Vice President and Chief Distribution Officer
Manulife (International) Ltd.

Thomas O'Donnell
Assistant Vice President
New York Life

Gregory Ostergren
Chairman, President and CEO
American National

Anand Pascal
President
Guardian Life–Caribbean

Jeffrey Paul
Divisional Director Group Initiatives
Liberty Group

Michael Penso
Vice President, Field Support and Planning
Prudential Financial

Marlene Perez de Wolfschoon
Vice President, Life
Assicurazioni Generali-
Panama

Eon Phillip
Assistant Vice President
Sagicor Life Inc.

Siriporn Phuttharak
President
THAIFA

Jose Pires
Executive Superintendent
Bradesco Seguros

Merrick Plummer
Assistant Vice President, Sales and Marketing
Sagicor Life Jamaica Ltd.

Greg Pollock, CFP
President and CEO
Advocis

Zhonghua Qian
Vice President
China Pacific Life Insurance Company Ltd.

Parag Raja
Executive Vice President and Head of Agency
Max Life Insurance Company Ltd.

Joel Ramirez
Business Development
MAPFRE

Anup Rau
CEO
Reliance Life

Keith Richards
CEO
Personal Finance Society

Matthew Rigatti
Vice President, Sales Marketing and Field Resources
Signator Investors Inc.

Vinay Sah
Zonal Manager
LIC of India

Manoranjan Sahoo
CAO
Reliance Life Insurance Company Ltd.

Roberto Salvucci
Training Specialist
Prudential Do Brasil

Kei Sato
President and CEO
Gibraltar Life Insurance Company Ltd.

Marc Schwartz
Chair
Life Happens

Jerry Semler, CLU
Chairman Emeritus
The companies of OneAmerica

Gunjan Sharma
Head, Life Insurance
HDFC Bank

Stuart Silverman
Chairman and Founder
Fusion Advisor Network

Mary Anne Smith
Division Vice President, Individual Career Distribution
Securian Financial Group

Jamie Smith, JD
Regional President, Western Region
AXA Advisors LLC

Wenyu Song
Head of Sales Management
Allianz China

Chris Sorsoleil
Division Vice President, Individual Career Distribution
Securian Financial Group

Krystyna Stachowska
Head of Sales Force Unit
Aviva

Jon Stenberg
Executive Vice President and General Manager
Ameriprise Financial

David Stertzer
CEO
Association for Advanced Life Underwriting

Scott Stice
Chief Marketing Officer
Farm Bureau Financial Services

Tim Stonehocker
Chair
LIMRA International

Pornsak Suwannatap
CAO
Krungthai-AXA Life Insurance PCL

Chee Ming Tai
CAO
AmMetLife

Kar-Hor Tan
CEO
AIA Taiwan

Janette Tan Lee
President
Life Underwriters Association of the Philippines

Pei-Shih Tang
Head, Agency Premier Academy
AIA Singapore Private Ltd.

Patrick Teow
CEO, Group Agency Distribution
AIA Group

Ravi Tewari
CEO
Guardian Holdings, Ltd.

Saloon Tham
CEO
AIA Thailand

David Thomas
President
Personal Finance Society

Edy Tuhirman
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PT Asuransi Jiwa Generali Indonesia

Steven Valerius, FLMI
President, Individual Division
Ameritas

Jaco van der Merwe
General Manager Sales and Distribution
Old Mutual

Mario Vela Berrondo
General Director
Grupo Nacional Provincial SAB

Sanjay Vij
Senior Vice President
HDFC Standard Life Insurance Company Ltd.

Jon Voegele
Vice President, Agency Support
Country Financial

Ashish Vohra
Senior Director and Chief Distribution Officer
Max Life Insurance Company Ltd.

Susan Warner, CLF
Director, Individual Business Development
Principal Financial Group

Robert Wasky, CLU
Managing Partner
Assured Partners Financial Group

Rukman Weeratna
General Manager
Union Assurance PLC

Upul Wijesinghe
Deputy CEO
AIA Insurance Lanka PLC

John R. Woerner
President, Insurance/ Annuities and Chief Strategy Officer, Riversource
Ameriprise Financial

Jinghui Xu
Chairman of Board and President
China Pacific Life Insurance Company Ltd.

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

Todd Yeiter
Director, Sales Strategy and Alignment
Thrivent Financial for Lutherans

Ed Youmell
Agency Vice President
MassMutual

Xiaoyu Zhang
CAO
AIA Company Ltd.

Yan Wu Zhao
General Manager
CITIC-Prudential Life Insurance Company Guangdong Branch

Li Hao Zhuang
Director of Premier Agency
AIA Group


Thank you for attending the 2015 MDRT Annual Meeting.

Future Meeting Dates

MDRT ANNUAL MEETINGS

Vancouver, British Columbia, Canada
June 12–15, 2016

Orlando, Florida
June 4–7, 2017

TOP OF THE TABLE ANNUAL MEETINGS

Naples, Florida
October 7–10, 2015

Quebec City
Quebec, Canada
September 21–24, 2016

MDRT EXPERIENCE & GLOBAL CONFERENCE

Hong Kong
January 28–30, 2016

Photo by Chris Granger

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