



# The **MDRT** Experience

13–15 February 2014 | **KUALA LUMPUR, MALAYSIA**  
KUALA LUMPUR CONVENTION CENTRE



## PROGRAMME BOOK



**MDRT**

The Premier Association of  
Financial Professionals®

## MESSAGE FROM THE PRESIDENT

### Dear Attendees,

Welcome to the 2014 MDRT Experience!

Today, you're stepping into the world of the Million Dollar Round Table (MDRT), where ideas, inspiration, motivation and success secrets are shared. MDRT is the key to achieving even greater success — both in your professional life and your personal life.

If you are not an MDRT member, this is a unique opportunity to get a glimpse of what MDRT membership has to offer. Take the knowledge learned this weekend back to work on Monday and start your journey to MDRT-level production. For many, that journey is already well underway.

If you are an MDRT member, we are so excited to bring the magic of MDRT meetings to you. As a leader in our profession, you will find unique ideas which will help you build your business and protect your clients and their families.

I encourage you to use this programme book to unlock all the potential housed within these walls. Find the right sessions for you, meet the most influential speakers during book signings and most importantly, enjoy the people around you.

I trust this meeting will leave you feeling re-energized and motivated, with new skills and techniques you can use right away. This is the power of MDRT, and we hope to see you in Toronto, Ontario, Canada, at the MDRT Annual Meeting in June.

Best wishes,



**MICHELLE L. HOESLY, CLU, CHFC**

2014 President, Million Dollar Round Table



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## 2014 MDRT EXECUTIVE COMMITTEE

As the premier association for the world's leading life insurance and financial services professionals, Million Dollar Round Table (MDRT) connects its 38,000 members to an unmatched global network of the best minds in the business.

MDRT members are regarded as experts in their field who provide valuable services to their clients. MDRT helps its members position themselves as trusted advisers and role models as business and community leaders.

MDRT is governed and managed by a five-member Executive Committee duly elected each year by the membership. The 2013-2014 MDRT Executive Committee includes:



**MICHELLE L. HOESLY, CLU, CHFC**, of Norfolk, Virginia, USA, is the MDRT President and a 35-year member, with three Court of the Table and 11 Top of the Table honours. 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 34 Annual Meetings and is a Legion of Honour Excalibur Knight of the MDRT Foundation, serving as a member of its Board of Trustees 2005-2007. Hoesly is also a member of the 2013 Inner Circle Society. She is an internationally recognised speaker who has spoken at several MDRT Annual Meetings as well as at MDRT's Boomertirement Industry Summit in 2007, and has appeared on CNN. She is frequently quoted on financial issues by major publications, including *The Wall Street Journal*, *Kiplinger's* and the *Financial Times*. In 1985, she joined three other MDRT members in establishing the Make-A-Wish Foundation of Eastern Virginia and served as President of the founding board.



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



**CAROLINE A. BANKS, APFS**, of London's West End, is MDRT's First Vice President and a 25-year MDRT member, with 20 Top of the Table honours. 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 active in the New Model Adviser movement in the U.K., and her firm was included in *Citywire's* Top 100 Advisers in 2013, which recognizes outstanding achievements in the U.K. financial advice community. Banks aims to share the benefits of MDRT with advisors worldwide. Through her travels, she works to promote ethical financial practices, increased standards and industry improvements. Banks is an active volunteer for the MDRT Foundation, achieving Diamond Knight status, and was presented with the Quality of Life Award for her work in assisting the PSP Association in battling Progressive Supranuclear Palsy (PSP).



**BRIAN D. HECKERT, CLU, CHFC**, of Nashville, Illinois, USA, is the Second Vice President of the MDRT Executive Committee. He is a 26-year MDRT member with seven Court of the Table and seven Top of the Table honours. He is an 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. Highlighted leadership roles include serving on the MDRT Foundation Board of Trustees for three years and three times as Divisional Vice President for the following groups: 2012 Membership and Leadership, 2010 Annual Meeting Program Development Committee and 2000 Annual Meeting Program General Arrangements. Heckert is the Founder and Managing Member of Financial Solutions Midwest, LLC, a financial planning firm in Southern Illinois where he offers Securities through NFP Securities Inc., Member FINRA/SIPC. Since 1985, he has focused his practice on creative retirement plan design and income distribution planning. Heckert is a frequent industry speaker and has been quoted in numerous business, industry and association publications.



**MARK J. HANNA, CLU, CHFC**, of Concord, California, USA, is Secretary of MDRT. He is a 26-year MDRT member, with three Court of the Table and 15 Top of the Table honours. He is also a Royal Order Excalibur Knight of the MDRT Foundation and a member of its Inner Circle Society. Hanna is CEO of Hanna Global Solutions, an employee benefits advisory and administration firm providing global human resource management solutions. His Round Table service is extensive, with service on multiple committees and task forces, as well as presentations at two MDRT Annual Meetings, Experience meeting and Top of the Table Annual Meetings. Highlighted leadership roles include service as 2007 Divisional Vice President of Top of the Table, 2013 Chair of Task Force for a Big Life and the 2012 Chair of the Exhibits Task Force, which created the ConneXion Zone. Hanna, a 36-year veteran of the financial services industry, is recognized internationally for professional and industry accomplishments. He has served on many local, state and national boards of directors, including as President of both the Golden Gate and East Bay Chapters of the Society of Financial Service Professionals, President of the National Association of Insurance and Financial Advisors (NAIFA)—San Francisco, the National Board of Directors of The Society of Financial Service Professionals and NAIFA—California.

# PROGRAMME AT A GLANCE

## Thursday, 13 February 2014

**0830 – 0930**

**PGA Orientation**

**0900 – 1730**

**Registration,  
MDRT Store,  
MDRT and MDRT  
Foundation Booths Open**

**1300 – 1600**

**Main Platform Session**

*Speakers:*

- Jack Uldrich
- Sanjay Tolani
- Colleen Francis, CSP
- Yolie Aleman-Rodriguez and Logan Naidu, ACII, CFP
- Anthony Matthews Jones

**1630 – 1730**

**MDRT Members-Only Session**

- Jack Uldrich

**1730 – 1830**

**MDRT Members-Only  
Reception**

## Friday, 14 February 2014

**0800 – 1730**

**Registration,  
MDRT Store,  
MDRT and MDRT  
Foundation Booths Open**

**0830 – 1130**

**Main Platform Session**

*Speakers:*

- Bill Cates, CSP, CPAE
- Ryan Pinney
- Michael Hoffman, CSP
- Sarah Kaelberer, CFP, ChFC

**1130 – 1400**

**Open Lunch**

**1400 – 1730**

**Workshops**

- Bill Cates, CSP, CPAE
- Sam Richter

**ConneXion Zone® Open**

## Saturday, 15 February 2014

**0800 – 1200**

**Registration,  
MDRT Store,  
MDRT and MDRT  
Foundation Booths Open**

**0830 – 1130**

**Main Platform Session**

*Speakers:*

- MDRT Executive Committee Panel
- Duncan MacPherson
- Eric Feng
- Janine Shepherd, AM

*All information in this programme book is correct at the time of printing. MDRT apologises if any information has been unintentionally omitted and any inconvenience caused.*

# PROGRAMME SCHEDULE

## Thursday, 13 February 2014

0830 – 0930 **PGA Orientation**  
Location: KLCC Room 304 and 305

0900 – 1730 **Registration Open**  
Location: KLCC Hall 3

0900 – 1730 **MDRT Store and Booths Open**  
Location: KLCC Hall 3

1300 – 1600 **Main Platform Session**  
Location: KLCC Halls 1 and 2



### The Ten Trends of Transforming the World of Tomorrow

**JACK ULDRICH** is a renowned global futurist, independent scholar, sought-after business speaker, and best-selling author. He is noted for his ability to deliver stimulating, new perspectives on competitive advantage, organizational change and transformational leadership, while helping businesses to adapt. His topics include:

- The impact of growing access to the Internet and smartphones
- The “Internet of Things”
- The effect of social networking platforms on consumer behaviour
- The growth of “Big Data”



### Getting to the Top (of the Table) and Building a Top of the Table Team

**SANJAY TOLANI** is an 11-year member of MDRT, with two Court of the Table and seven consecutive Top of the Table honours. He currently leads Goodwill Advisory & Insurance Services in the United Arab Emirates, Singapore and Offshore, and he has authored many articles for international financial magazines. His company provides investment and financial planning guidance to high-net-worth and ultra-high-net-worth clientele in 53 countries. He is a highly regarded industry speaker and has shared his expertise at industry conferences and universities in Dubai, India, Singapore, Indonesia, Thailand, Malaysia, Hong Kong, the United States, Canada and others. His topics include:

- Defining why someone should do business with you
- Managing and balancing client expectations
- Team building for new managers
- How to face unexpected competition



### Instant Leverage, Power Profits

**COLLEEN FRANCIS, CSP**, is driven by a passion for sales — and results. A successful sales leader for more than 20 years, she understands the challenges of selling in today’s market. Clients who work with her note her frank, no-nonsense approach to solving problems and addressing opportunities. Francis is renowned for her practical strategies and use of measurement and accountability to inspire sales team results. Her topics include:

- The power of a mentor
- How to deal with today’s sophisticated buying cycle
- Using high-tech to enable high-touch
- The importance of transparency

1300 – 1600 **Main Platform Session (Continued)**  
Location: KLCC Halls 1 and 2



### Great Meetings and Great Mentors (Panel Discussion)

**YOLIE ALEMAN-RODRIGUEZ** is an MDRT aspirant with 10 years of insurance sales experience and 10 years in insurance management. Her team is ranked in the top 50 agencies at State Farm Insurance in the U.S. in fire production. Co-founder and president of the National Hispanic Agents Network (NHAN) at State Farm Insurance, she also serves on several education-oriented boards and committees. She was awarded “Woman of the Year” by Mujer Inc. in 2012, and also received the “Alumni Excellence in Leadership Award” from the Hispanic Leadership Institute.



**LOGAN NAIDU, ACII, CFP**, of Durban, South Africa, is a 32-year MDRT member with eight Court of the Table and two Top of the Table honours. He is the 2013–2014 Zone Chair in the MDRT Membership Communications Committee (MCC), overseeing MDRT activity in the Middle East and Africa. He previously served two terms as MDRT Country Chair for South Africa, MDRT Zone Chair Southern Africa and in numerous other MDRT capacities over the past 20 years. Naidu is a professional speaker who has presented his message of encouragement, hope and vision nationally and internationally.

Their discussion includes:

- How a chance MDRT encounter can change a business – and a life
- How mentoring benefits both parties



### Facing Objections

**ANTHONY MATTHEWS JONES** is a seven-year MDRT member with four Court of the Table and one Top of the Table honours. He is MDRT’s local chair for Leinster/Munster as a member of the MCC in Ireland. 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. His topics include:

- Objections
- Converting prospects into clients
- Using the telephone effectively
- The impact of MDRT on personal life and business life

1630 – 1730 **MDRT Members-Only Session**  
Location: Grand Hyatt: Grand Ballroom



### Future-Proof Yourself

**JACK ULDRICH** regroups with MDRT members in this MDRT members-only session to discuss:

- Understanding transformational change
- Finding career clarity
- “Reverse-mentors” and their impact on your business
- Taking small risks for future success

1730 – 1830 **MDRT Members-Only Reception**  
Location: Grand Hyatt: Grand Salon

## Friday 14 February 2014

### 0800 – 1730 **Registration Open**

Location: KLCC Hall 3

### 0800 – 1730 **MDRT Store and Booths Open**

Location: KLCC Hall 3

### 0830 – 1130 **Main Platform Session**

Location: KLCC Halls 1 and 2



#### **Don't Keep Me a Secret!**

**BILL CATES, CSP, CPAE**, is recognized as the foremost financial services expert in how to build a thriving referral-based business. His books, "Get More Referrals Now!" and "Don't Keep Me a Secret!" have revolutionized the way financial professionals are acquiring more and better clients through referrals. His latest book, "Beyond Referrals," is a groundbreaking next step in client acquisition strategies. His topics include:

- Understanding your "referral gap"
- Becoming more referable
- The Value Discussion
- Embracing a true referral mindset



#### **The Innovator's Edge: Insurance Sales in the 21st Century**

**RYAN PINNEY** is a five-year MDRT member with five Top of the Table honours. Recognised 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 online last year. His topics include:

- How agency managers can help producers succeed
- Leveraging new technology
- Keys to success
- Failure-causing behaviours to avoid



#### **Helping Educate Those With Special Needs**

**FADILLAH YAKIN**, president of the Society for the Severely Mentally Handicapped, is dedicated to giving back to those in need. She is an accomplished writer, having published four books with all proceeds going directly to charity. Her topics include:

- The opportunities we have to help others
- The benefits of sharing time and talent with those in need



#### **Sales Secrets of the One-Percenters**

**MICHAEL HOFFMAN, CSP**, is a professional motivator, helping his audience reignite their desire to achieve the highest possible success in their careers. He will bring actionable advice to make life manageable and to make an impact on their world. His topics include:

- Embracing change in the sales world
- Developing the skill of sales mastery
- Three secrets of sales masters
- Building value

### 0830 – 1130 **Main Platform Session (Continued)**

Location: KLCC Halls 1 and 2



#### **It's all in the Questions**

**SARAH J. KAELBERER, CFP, ChFC**, is a 13-year MDRT member with nine Top of the Table honours and a Gold Knight of the MDRT Foundation. Kaelberer is a partner and vice president of Business & Estate Advisers Inc., known for its expertise in pension law, creative financial planning and communication, as well as strong client relationships. Her topics include:

- Key questions for success
- How to use questions to become a leader
- How to use questions to build relationships
- How to use questions to increase sales

#### **Positive Impact of MDRT: A Member Panel**

Join five MDRT members as they discuss how MDRT impacted their business and their personal lives.



**GREGORY B. GAGNE, ChFC**, is a 14-year MDRT member with four Court of the Table and five Top of the Table honours, 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.



**ROBERT GAWTHROP, CFP, CLU**, is a 21-year MDRT member with five Court of the Table and one Top of the Table honours. 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.



**STEVEN A. PLEWES, CLU, ChFC**, is a 26-year MDRT member with four Court of the Table and five Top of the Table honours. An active volunteer leader of MDRT, Plewes currently serves as Chair of the Practice Management Committee. He is the principal of Advisors Financial Group, a comprehensive financial services firm located in Gaithersburg, Maryland, USA, where he specializes in income and distribution planning for corporate executives and widows.



**JESSE C. RIVERA** is a 24-year MDRT member from Tacoma, Washington, USA, and a member of the MDRT band Roundabout. He is an agent and registered representative with New York Life Insurance Company who specializes in pre-retirement, post-retirement and estate planning.



**TAYLOR SLEDGE** is a four-year MDRT member, and is the owner and president of Sledge & Company, a growing small business tailored to serve affluent families and business owners. As a Member Agent of the Nautilus Group, Sledge works hand-in-hand with a team of professionals to provide a range of consultative services for complex cases.

This panel will be moderated by Caroline Banks, APFS, and will touch on:

- Learning from your peers
- The impact of study groups
- The value in mentoring

## Friday 14 February 2014 (Continued)

1130 – 1400 **Lunch Break**

1400 – 1530 **Workshop #1**

Location: KLCC Hall 2



### Asking for Referrals Without Pushing or Begging

**BILL CATES, CSP, CPAE**, returns to lead a referral workshop, focusing on:

- Four ways to promote referrals
- Removing obstacles
- The VIPS Method™
- Creating Referral T.R.U.S.T.

This session will be interpreted into Bahasa Indonesia, Korean and Thai

1400 – 1530 **Workshop #2**

Location: KLCC Plenary Hall



### Know More! Relationships

**SAM RICHTER** is an established sales and marketing guru with proven techniques to make the most out of emerging technology, such as social media and Web keywords. He'll unlock the door to building leads and growing business in this workshop, exploring:

- Web search secrets
- Tips and tricks for social media
- How to use information to impress prospects
- How to use information to strengthen relationships

This session will be interpreted into Japanese, Mandarin and Vietnamese

1400 – 1730 **ConneXion Zone® Presentations and Book Signings**

Location: KLCC Grand Ballroom

Explore this new space at the 2014 MDRT Experience meeting.

- Connect with colleagues
- Learn about Malay culture with hands-on Malaysian crafts
- Attend a short presentation by speakers
- Get hands-on experience in the Technology Zone
- Meet Main Platform speakers at their book signing

Among the member speakers are:

**MANMOHAN ABDULLAH, CHFC, CLU; LUCY DAWANI; ALESSANDRO FORTE, DIP PFS; DEDDY KARYANTO, CFP; ANNE-MARIE LEE LI MEI, CHFC, CLU; and JENNY YEOH TAN FUNG.**

1600 – 1730 **Workshop #1 Repeat**

Location: KLCC Hall 2

This session will be interpreted into Japanese, Mandarin and Vietnamese

1600 – 1730 **Workshop #2 Repeat**

Location: KLCC Plenary Hall

This session will be interpreted into Bahasa Indonesia, Korean and Thai

## Saturday 15 February 2014

0800 – 1200 **Registration Open**

Location: KLCC Hall 3

0800 – 1200 **MDRT Store and Booths Open**

Location: KLCC Hall 3

0830 – 1130 **Main Platform Session**

Location: KLCC Halls 1 and 2



### The Secret to Succeeding

The **MDRT EXECUTIVE COMMITTEE** has more than 100 years of professional excellence between them.

They will sit down together to discuss how they achieved their success, became leaders of MDRT and live a life they cherish. This spirited panel discussion between colleagues and friends will explore:

- Different definitions of success
- The role of people around you
- Different paths to success



### The Advisor of the Future

**DUNCAN MACPHERSON** is the co-author of "Breakthrough Business Development," and is a master at client acquisition. He will provide ways to use referrals, prospecting and networking to establish new relationships and build a larger client base. His topics include:

- Personal branding strategies
- A proven client acquisition process
- Converting partial customers into regular clients
- Testing strategies and tracking measurable results



### Sales Success With Charisma

**ERIC FENG** has helped over 23,000 financial service professionals sell more and sell more easily by unlocking their charisma. Through his programs, agents have experienced 20-50 percent increases in their production within six months. Recruitment numbers have also doubled after his coaching with leaders, with an increased conversion rate of 47 percent. His topics include:

- Making customers your biggest fans
- Investing time in building relationships
- Four simple actions to make you a person others love to work with
- The importance of charisma



### Never Tell me Never

**JANINE SHEPHERD, AM**, is a qualified commercial pilot, aerobatics instructor, international speaker, best-selling author and a walking paraplegic. She was awarded an Order of Australia for her work in raising awareness of spinal cord injury. Shepherd's recent TEDx talk, "A Broken Body Isn't a Broken Person," has been viewed over 1 million times. Her topics include:

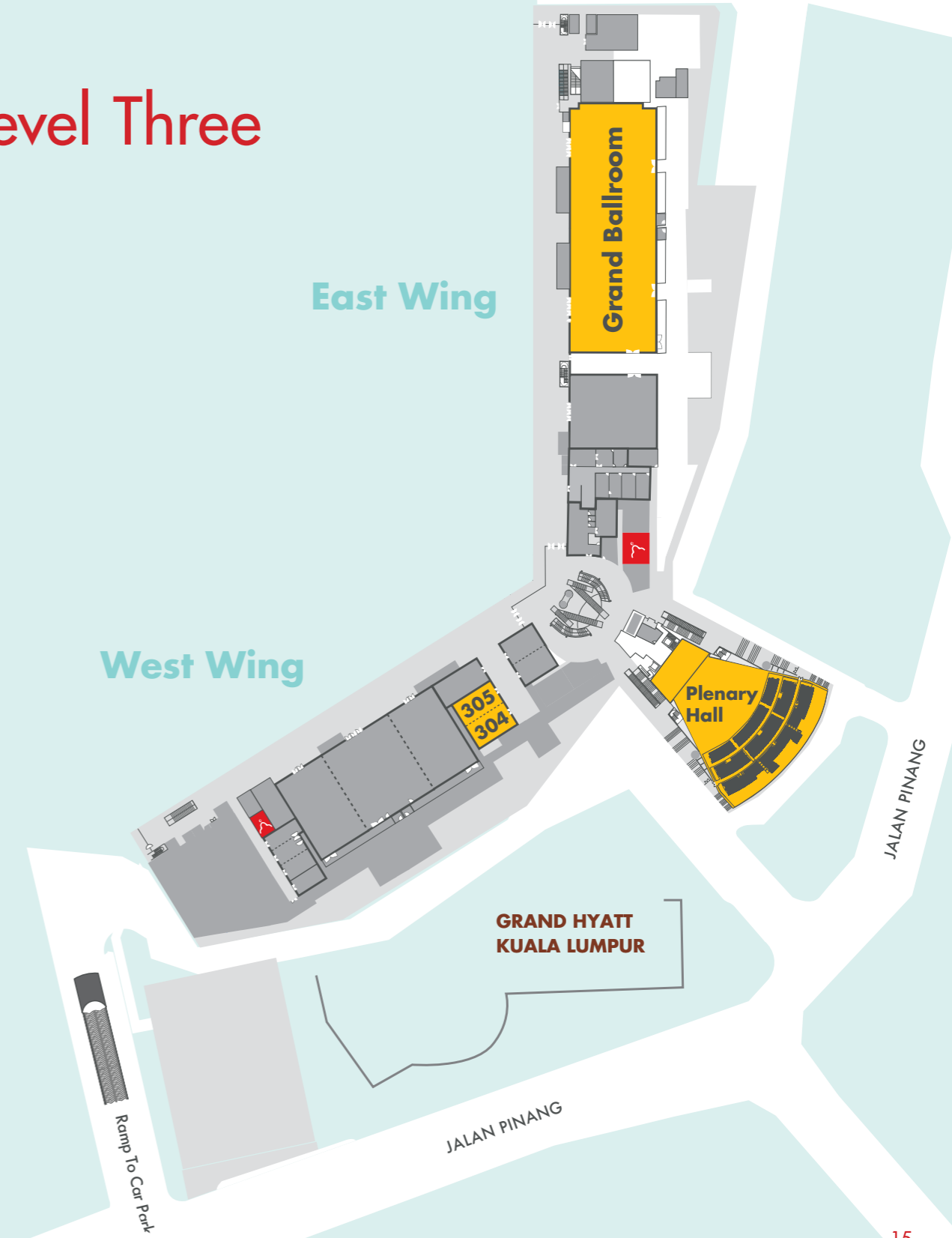
- Embracing life
- Overcoming physical limitations
- Faith in the human spirit
- Never giving up on yourself

# KUALA LUMPUR CONVENTION CENTRE (KLCC)

## Ground Floor



## Level Three





# GENERAL INFORMATION

## ATTENDANCE

The MDRT Experience is open to both MDRT members and nonmembers interested in the knowledge and skills shared within MDRT. Spouses, family members and business associates may attend if they have paid the applicable registration fees. All attendees must be 18 or older by 13 February 2014. Attendance at all events is limited to those displaying the official 2014 MDRT Experience name badge.

Please note: MDRT Experience attendees found to be in violation of the Rules of Conduct found on Page 20 will be asked to leave the meeting and forfeit their badge. Further disciplinary action for members is at the discretion of the MDRT Executive Committee.

## NAME BADGES

Official MDRT Experience name badges are required for entrance to all meeting events. If you need a replacement badge, you must present personal identification and pay the USD 700 replacement fee before a new badge will be issued. Obtain replacement badges at the registration counters located in the KLCC Hall 3.

## PUNCTUALITY AND RE-ENTRY

Seating is on a first-come, first-served basis. Please arrive and be seated at least 10 minutes before the start of each session to avoid disturbing the speakers and other attendees. Should you need to leave while a session is in progress, please be considerate during your exit and return.

## CONSENT FOR USE OF PHOTOGRAPHIC IMAGES

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

## ELECTRONICS

Audio and video recording and flash photography are prohibited in all sessions. To avoid any disturbance to speakers and other attendees, please ensure all mobile phones and other electronic devices are either turned off or set to silent mode during the sessions.

## PGA MEETING INVOLVEMENT

Volunteering is one of the most rewarding parts of MDRT membership. Enhance your meeting experience, share ideas with colleagues and make new friends by becoming a Program General Arrangements (PGA) volunteer. PGA volunteers greet fellow attendees, check badges, guide attendees and assist in other vital roles during the MDRT Experience meeting.

## PGA VOLUNTEER ORIENTATION

PGA volunteers are required to attend an orientation session on Thursday, 13 February 2014, at 0830 hrs in rooms 304 and 305 at KLCC. To become a PGA volunteer, sign up on-site at the MDRT Booth in KLCC Hall 3.

## MAIN PLATFORM

The MDRT Experience Main Platform is in KLCC Halls 1 and 2. Doors will open 30 minutes before the program's scheduled start, and seating is on a first-come, first-served basis. In consideration of fellow attendees, please do not save seats. Food, beverages and smoking are not permitted.

## SIMULTANEOUS INTERPRETATION

Advance registration and payment required for simultaneous interpretation services.

English is the official language of the 2014 MDRT Experience. Simultaneous interpretation will be provided for all Main Platform sessions, workshops and members-only programming in the following languages:

- Bahasa Indonesia
- Japanese
- Korean
- Mandarin
- Thai
- Vietnamese

Interpretation radios are available to registered attendees who have requested the service and paid the required USD 25 interpretation fee in advance. These attendees will find a ticket in their registration packet verifying their request for interpretation and payment. To receive the interpretation radio, registered attendees must present the ticket at the interpretation service counter located in KLCC Hall 3. The radio does not need to be returned at the end of the meeting. Interpretation is provided by Conference Systems Inc. They will maintain a service counter during the following hours:

Thursday, 13 February 2014 / 0900 – 1730

Friday, 14 February 2014 / 0800 – 1730

Saturday, 15 February 2014 / 0800 – 1200

MDRT cannot guarantee the availability of radios for attendees who did not request and pay for simultaneous interpretation by 30 November 2013.

## CONNEXION ZONE

Meet with MDRT members and speakers in a smaller, more intimate atmosphere to get more in-depth sales ideas, practice management tips and more, including access to our Technology Zone. Main Platform speakers will host question-and-answer sessions and book signings. Attendees must purchase books in the MDRT Store prior to book signings in the ConneXion Zone, as books will not be available for purchase in the ConneXion Zone.

A cultural showcase, including demonstrations of basket-weaving, henna art and more, will take place alongside educational sessions.

Amplification headsets will be available for loan in the ConneXion Zone. Please bring the redemption card found in your registration kit to the ConneXion Zone to borrow a headset. Attendees who do not return the headset will be charged USD 500.

## MDRT STORE

MDRT's dynamic e-commerce website is home to our entire catalog. Stop by the MDRT Store booth, where attendees will have the opportunity to purchase MDRT resources, including speakers' books. The MDRT Store booth is located in the KLCC Hall 3, or visit the MDRT Store online at [www.mdrtdstore.org](http://www.mdrtdstore.org) to review MDRT's entire selection of insignia items and professional resources.

## MDRT FOUNDATION

The MDRT Foundation is the charitable organization of the Million Dollar Round



MDRT  
FOUNDATION  
Financial Professionals  
Changing Lives Worldwide™

Table (MDRT). Since 1959, through generous donations from MDRT members and industry partners, the MDRT Foundation has awarded more than USD 28 million in grants to charities endorsed by MDRT members worldwide.

You can become an agent of change by making a donation to support our life-changing global grant programs at the MDRT Foundation Booth located in the KLCC Hall 3. Your gift will support the Society for the Severely Mentally Handicapped, in addition to a diverse range of charitable causes serving children, families and individuals in need worldwide.

Visit [www.mdrtdfoundation.org](http://www.mdrtdfoundation.org) to learn more about the MDRT Foundation.

## MDRT BOOTH

All questions about MDRT and membership can be answered by visiting the MDRT Booth located in the KLCC Hall 3.

### Focus on success through MDRT membership

Since 1927, the Million Dollar Round Table (MDRT) has provided its members around the world with access to valuable resources to help them achieve lifelong career success in the financial services profession. MDRT offers its members knowledge and information over a wide range of financial services, including life insurance, investments, retirement planning, wealth management and more.

MDRT membership is more than just a one-time goal — MDRT's ever-increasing membership production requirements, and the higher Court of the Table and Top of the Table membership levels reinforce the importance of setting and achieving bigger goals.

MDRT provides a combination of tangible and intangible resources, face-to-face interactions and round-the-clock access to the ideas members are using every day to boost their productivity, build their business and discover new success strategies.

### Visit the MDRT Booth to:

- See MDRT's membership qualification levels by country
- Understand the benefits of membership
- Learn how to apply for membership
- Discover how to leverage membership to grow your business
- Find ways to promote membership in your company or agency
- Learn MDRT Annual Meeting attendance requirements
- Find MDRT representatives from your country

## DOWNLOAD THE MDRT APP TODAY!

Stay connected at the MDRT Experience meeting. Get session information, electronic handouts and create your own schedule. Visit your Apple, Android or BlackBerry app store to download MDRT Events guide now.

## FOLLOW US ON TWITTER

MDRT is tweeting live at the 2014 MDRT Experience, and we want you to join us. Follow @MDRTweet and use #MDRT2014 to join our conversation and updates about the MDRT Experience.

### Use Twitter to:

- Interact with speakers
- Meet attendees with common interests
- Share the action with photos from your smartphone
- Join the conversations other attendees started by searching #MDRT2014

To connect to MDRT on Twitter, visit [www.twitter.com](http://www.twitter.com) to either log in or create a new account.

## SPECIAL RECOGNITION

### THE MILLION DOLLAR ROUND TABLE WOULD LIKE TO EXTEND A SPECIAL THANK YOU TO:

- Our Corporate Sponsors for their generous support
- Our speakers for their dedication and time
- Our special guests for honouring us with their presence
- Our volunteers for their enthusiasm and kindness
- Our MDRT members who traveled here to enhance the MDRT spirit
- All those who attended and shared in the MDRT Experience
- Malaysia, our gracious host country

### HOST COUNTRY COMMITTEE

Divisional Vice President, **Carol Kheng, ChFC**  
 Chair, **Mohamad Manmohan Abdullah, ChFC, CLU**  
**Masahiro Hashimoto, TLC, AFP**  
**Stanley Tse Lap Yee**

### MARKETING AND PROMOTION COMMITTEE

Divisional Vice President, **Carol Kheng, ChFC**  
 Chair, **Esra Manurung**  
**Bin Qi**  
**Pei Hua Tsai**  
**Yeoh Tan Fung**

### PROGRAM DEVELOPMENT COMMITTEE

Divisional Vice President, **Carol Kheng, ChFC**  
 Chair, **James M. McEvoy, CLU, AEP**  
**H. Larry Fortenberry, CLU, ChFC**  
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## MDRT MISSION STATEMENT

The mission of MDRT is to be a valued, member-driven, international network of leading insurance and investment financial services professionals/advisers who serve their clients by exemplary performance and the highest standards of ethics, knowledge, service and productivity.

## MDRT CODE OF ETHICS

MDRT members should be ever mindful that complete compliance with and observance of the Code of Ethics shall serve to promote the highest quality of standards and membership. These standards will be beneficial to the public and the insurance and financial services profession.

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 the strictest confidence, and consider as privileged, all business and personal information pertaining to your clients' affairs.
4. Make full and adequate disclosure of all facts necessary to enable clients to make informed decisions.
5. Maintain personal conduct that will reflect favorably on the life insurance industry and MDRT.
6. Determine that any replacement of an insurance or financial product must be beneficial to the client.
7. Abide by and conform to all provisions of the laws and regulations in the jurisdictions in which you do business.

## EXPERIENCE MEETING RULES OF CONDUCT

All attendees of the MDRT Experience meeting must comply with the following Rules of Conduct:

1. Only registered attendees may be present at officially designated MDRT functions and events during the MDRT Experience meeting.
2. To receive MDRT Experience meeting materials, everyone must register at the designated meeting registration counters.
3. Giving your meeting name badge to another person for purposes of admission to any MDRT Experience meeting function is not permitted.
4. Promotion by anyone of any goods and services, except exhibitors under provisions of a signed Exhibitors Agreement, and other than with the expressed written permission of the MDRT Executive Committee, is not permitted.
5. Those who furnish MDRT membership lists may be placing their affiliation with MDRT in jeopardy. 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 Million Dollar Round Table.
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 of the MDRT Experience meeting presentations is not permitted.
8. Any individual removing merchandise from the MDRT Store without first paying for the merchandise will be asked to surrender their badge, thereby preventing them from attending the remainder of the meeting. The individual and incident will also be reported to the MDRT Ethics Committee for further action, as appropriate.

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.

**Please note:** MDRT Experience attendees found to be in violation of the Rules of Conduct will be asked to leave the meeting and forfeit their badge. Further disciplinary action will be at the discretion of the MDRT Executive Committee.

## ANTI-HARASSMENT POLICY

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, colour, 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.

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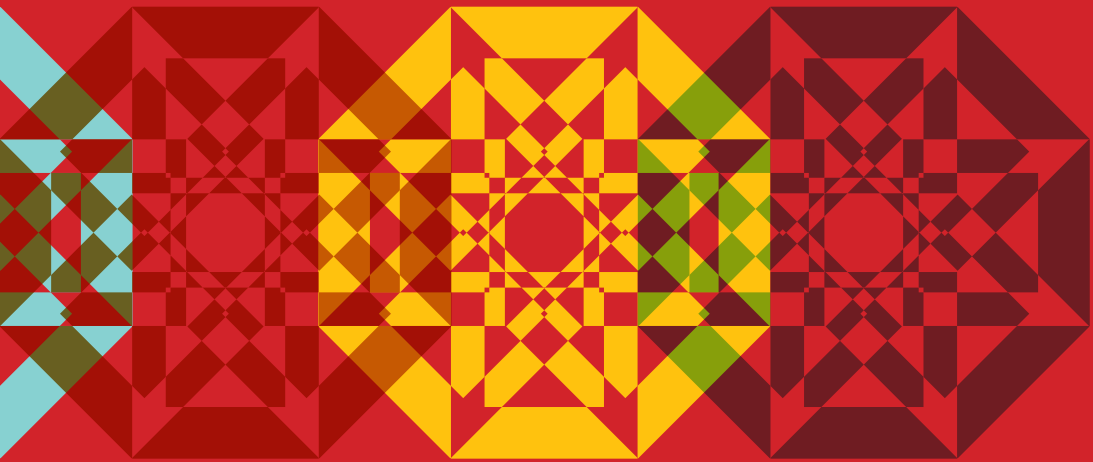
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