GAIN A NEW PERSPECTIVE

TOP *of the* TABLE

ANNUAL MEETING 2014 | SAN FRANCISCO • CALIFORNIA • USA

MDRT®

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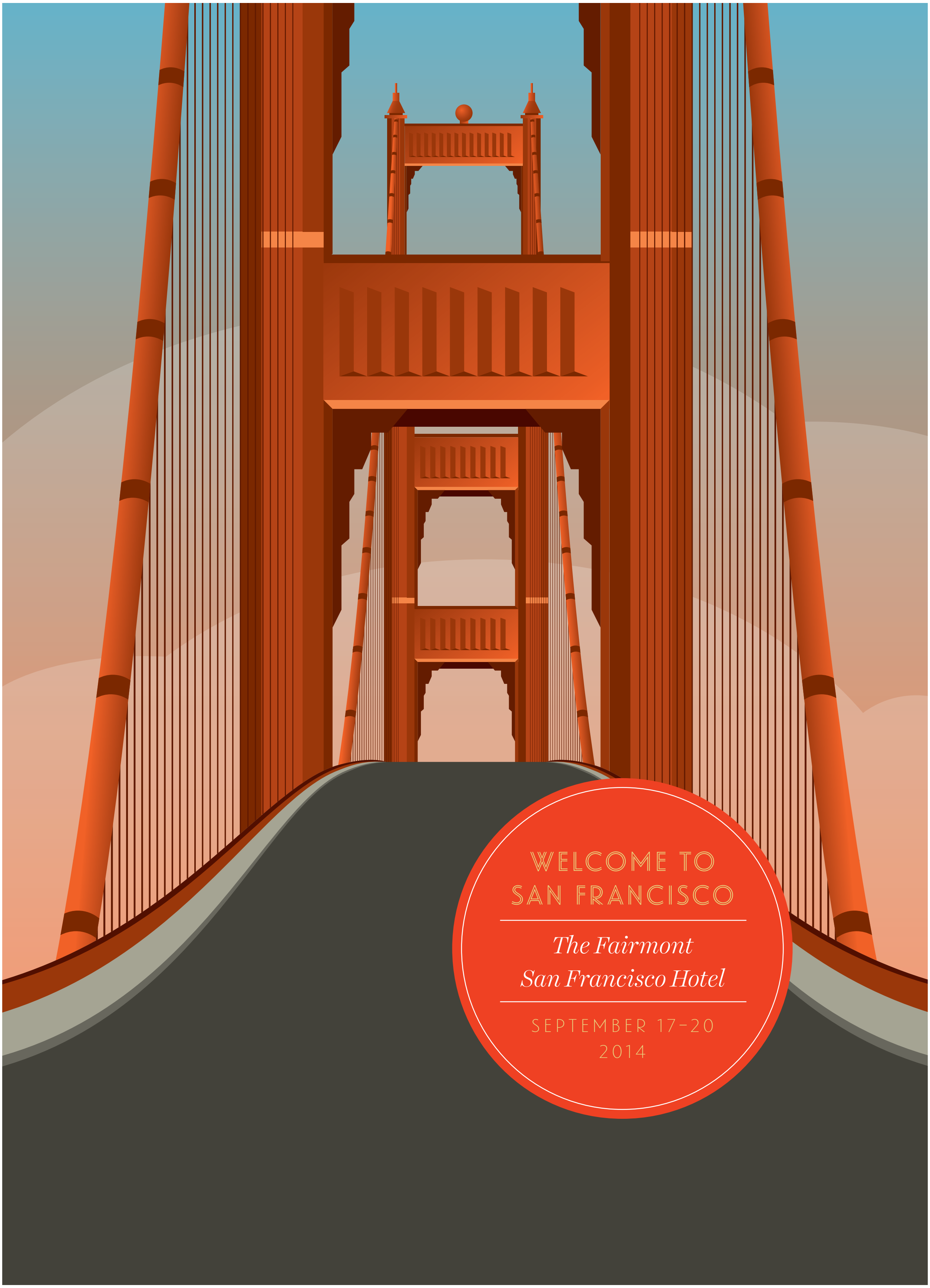
Wi-Fi

Wireless Network:	Group name:	Access code:
Fairmont Meeting	mdrt2014 (case-sensitive)	mdrt2014 (case-sensitive)

For detailed instructions, turn to Page 25.


WELCOME TO
SAN FRANCISCO
The Fairmont
San Francisco Hotel
SEPTEMBER 17–20
2014

2014 TOP OF THE TABLE COMMITTEES

Program Committee

MARCUS T. HENDERSON SR., LUTCF
Brentwood, Tennessee, USA

MICHAEL PAUL HOSFORD
Bastrop, Texas, USA

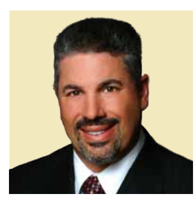
EDWARD E. LEISHER, CLU
Rockville, Maryland, USA

KERRY THERESE WALLINGFORD, CLU, CHFC
Seattle, Washington, USA

Industry Relations Committee

CURTIS V. CLOKE, CLTC, LUTCF
Burlington, Iowa, USA

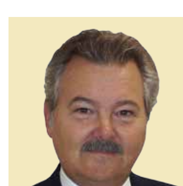
RYAN J. PINNEY
Roseville, California, USA



RICK B. STANZIONE, RFC, CSA
Washington Terrace, Utah, USA

Marketing and Communications Committee

BRUCE H. KLUK, CFP
Double Bay, New South Wales, Australia



TIMOTHY WAYNE MURPHREY
Sacramento, California, USA

2014 TOP OF THE TABLE

ADVISORY BOARD

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Executive Committee Liaison

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South Bend, Indiana, USA

PROGRAM AT A GLANCE

Wednesday, September 17, 2014

6:30 a.m. – 3:30 p.m.	Golf Tournament (Pre-paid event, additional cost) Shuttle departs at 6:30 a.m.
8 – 8:30 a.m.	Fitness Program – HIIT (Pre-registration required)
8:45 – 9:15 a.m.	Fitness Program – Yoga (Pre-registration required)
10:30 a.m. – 2:30 p.m.	San Francisco City Tour (Pre-paid event, additional cost) Shuttle departs at 10:30 a.m.
1 – 5 p.m.	ConneXion Zone® open
1 – 6:30 p.m.	Registration open
1 – 6:30 p.m.	Restaurant Reservations Booth open
5 – 6 p.m.	First-Time Orientation (Invitation only)
6:30 – 10 p.m.	Welcome Event – Dinner Cruise Shuttle departs at 6:30 p.m.

Thursday, September 18, 2014

7 a.m. – 2 p.m.	Registration open
7:15 – 8:15 a.m.	Networking Breakfast and Ideas Café with Sponsors
8:30 a.m. – 12 p.m.	Main Platform
10 – 10:30 a.m.	Coffee Break with Sponsors in the ConneXion Zone
10 a.m. – 3 p.m.	Restaurant Reservations Booth open
12 – 1 p.m.	Networking Lunch and Ideas Café with Sponsors
1:15 – 2:15 p.m.	Focus Sessions and Open Session
1:15 – 2:15 p.m.	Couples Communication Session (On-site registration required)
2:15 – 2:45 p.m.	Coffee Break with Sponsors in the ConneXion Zone
2:45 – 3:45 p.m.	Spotlight Sessions and Focus Sessions
2:45 – 3:45 p.m.	Spouse Wine Pairing Session (On-site registration required)
4 – 5:30 p.m.	Sponsor's Corner
5:30 – 6:30 p.m.	NextGen Reception
	Open evening for dinner

The Fairmont San Francisco goes above and beyond to provide not only an exceptional experience for their guests, but to respect and nurture the environment. MDRT encourages our Top of the Table attendees staying at the Fairmont San Francisco to participate in the environmentally friendly options offered during your stay

TYPES OF SESSIONS

Main Platform

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

Focus Sessions

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

Friday, September 19, 2014

7 a.m. – 2 p.m.	Registration open
7:15 – 8:15 a.m.	Networking Breakfast and Ideas Café with Sponsors
8:30 a.m. – 12 p.m.	Main Platform
10 – 10:30 a.m.	Coffee Break with Sponsors in the ConneXion Zone
12 – 1 p.m.	Networking Luncheon and Ideas Café with Sponsors
1:15 – 2:15 p.m.	Focus Sessions and Open Session
1:15 – 2:15 p.m	Couples Communication Session (On-site registration required)
2:15 – 2:45 p.m	Coffee Break with Sponsors in the ConneXion Zone
6:30 – 11 p.m	Reception and Dinner Dance

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

Saturday, September 20, 2014

7:15 – 8:15 a.m.	Networking Breakfast
8:30 – 10 a.m.	Main Platform
10 a.m.	Meeting adjourned
11:00 a.m. – 6 p.m.	Wine Tour (Pre-paid event, additional cost) Shuttle departs at 11:00 a.m.

Spotlight Sessions

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

Spouse Session

These lifestyle-focused special sessions offer appeal to spouses while members are in business-focused sessions.

Open Sessions

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

Ideas Café with Sponsors

Dynamic discussions are never far from the Ideas Café. Thursday and Friday during breakfast and lunch, enjoy your meal at themed tables, including topics such as life insurance, mentoring and more, to share your thoughts with the best minds in the business. Sponsors are also available at tables around the room to answer your questions about products and services and how they might fit into the new ideas you've learned.

WEDNESDAY SEPTEMBER

17

DAY ONE

6:30 a.m. – 3:30 p.m.

Golf Tournament S

Harding Park Golf Club

PRE-REGISTRATION REQUIRED

Shuttle departs from Fairmont San Francisco lobby at 6:30 a.m.

Host of the 2020 PGA Championship, Harding Park is nestled next to Lake Merced and features soft bunkers, rolling fairways and immaculate greens. Today's course is a smart renovation of the original vision of famed golf architects Willie Watson and Sam Whiting, combining both traditional elegance and modern-day style.

Attire: Proper golf attire. No denim permitted on the course. Golf spikes are not required.

Due to required guarantees, no refunds are available for no-shows or for cancellations received after August 15, 2014.

S Spouse, non-industry (interest to both member and spouse)

8 – 8:30 a.m.

Fitness Program – HIIT S

Meeting Location: Venetian Room

PRE-REGISTRATION REQUIRED

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

8:45 – 9:15 a.m.

Fitness Program – Yoga S

Meeting Location: Venetian Room

PRE-REGISTRATION REQUIRED

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

10:30 a.m. – 2:30 p.m.

San Francisco City Tour S

Shuttle departs from Fairmont San Francisco Lobby at 10:30 a.m.

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

Participants will enjoy a three-course lunch at Bistro Boudin, plus access to its Bakery Museum, where the legacy of the bakery and its relationship to the city is on display.

Due to required guarantees, no refunds will be given refunds will be given for cancellations received after August 15. No refunds will be given for no-shows.

1 – 5 p.m.

ConneXion Zone® Open

Terrace Room

1 – 6:30 p.m.

Registration Open

Vanderbilt Room

1 – 6:30 p.m.

Restaurant Reservations Booth Open

Vanderbilt Room

5 – 6 p.m.

First-Time Orientation S

INVITATION ONLY

Grand Ballroom

***Moderator:* Jason J. Dudum, LUTCF**

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

6:30 – 10 p.m.

Welcome Event – Dinner Cruise S

Take to the water to gain another unique perspective of the beautiful city of San Francisco. Shuttles depart from the Fairmont San Francisco main entrance beginning at 6:30 p.m. and will arrive in time for our dinner cruise at 7:00 p.m. Enjoy a buffet dinner and cocktails, plus lively music and entertainment to kick off the meeting. Shuttles will return to the hotel at 9:30 p.m.

Attire: Casual attire is recommended. Outdoor event, weather permitting; warm attire recommended, as the bay can get chilly.

Wi-Fi

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THURSDAY SEPTEMBER

18

DAY TWO

7 a.m. – 2 p.m.

Registration Open

Vanderbilt Room

7:15 – 8:15 a.m.

Networking Breakfast

Venetian Room

Chat with fellow attendees over a buffet breakfast to start your day on a social note.

Ideas Café with Sponsors

Gold Room

Have breakfast while talking shop at tables with designated topics. Share life insurance ideas over coffee, explore Whole Person while you eat.

8:30 a.m. – 12 p.m.

MAIN PLATFORM

Grand Ballroom

Emcee

E. Dennis Zahrbock, CLU, CFP

Invocation

Keith J. Dudum

Lessons From Leaders

Ralph Antolino Jr., JD, CLU
Van Mueller, LUTCF
Michael L. Weintraub, CLU
Moderator: Philip E. Harriman, CLU, ChFC

This is your opportunity to dig deep into the strategies employed by some of the most successful and legendary members of MDRT. Take a truly deep dive into the practices of our panelists, including memories of the best and worst experiences, lessons gleaned in hindsight, explore the intricate mechanics of a sales idea and learn how to make success last long-term.

Top of the Table Chair's Welcome

Jason J. Dudum, LUTCF

MDRT Presidential Welcome

Caroline A. Banks, APFS

charity: water (S)

Scott Harrison

In 2006, Harrison started charity: water with a mission to bring clean drinking water to every person on the planet living without it. Learn from Harrison's personal journey from New York City nightlife, to a hospital ship in Liberia, to building an organization that has funded over 11,000 water projects in 22 countries.

10 – 10:30 a.m.

Coffee Break With Sponsors

Terrace Room

ConneXion Zone Open

Terrace Room

10 a.m. – 3 p.m.

Restaurant Reservations Booth Open

Vanderbilt Room

Sales Strategies Now

Alphonso B. Franco, RHU, RCIS
Randy L. Scritchfield, CPF, LUTCF
Howard E. Sharfman
Donald P. Speakman, MSFS, CFP

Short presentations by Top of the Table qualifiers sharing the most effective and innovative sales ideas they have in a fast-paced format. Topics include how to incorporate props into your discussion, ways to use workshops, multicultural selling and more.

Preparing for Excellence: Leading Your Team to Success (S)

Captain Chesley B. "Sully" Sullenberger III
Moderator: Michael Kepesky, JD, CFP
Appearing courtesy of MetLife.

While many know about Captain Chesley B. "Sully" Sullenberger's heroic actions on January 15, 2009, few have an understanding of the depth of Sully's preparation, as lives depended on his training every day. From his early career as a fighter pilot in the U.S. Air Force, to his ongoing work in commercial aviation as a pilot and safety trainer, Sully's lifelong pursuit of learning and investing in himself shows the importance of education and preparedness, and illustrates that true leaders must always lead by example. Straightforward and humble, His story shows the positive outcomes of having a daily devotion to duty. Sully challenges and inspires teams to establish a foundation of passion for their work, build trust in each other, and commit to always reaching for the highest standards.

(S) Spouse, non-industry (interest to both member and spouse)

12 – 1 p.m.

Networking Lunch

Venetian Room

Chat with fellow attendees over a buffet lunch to continue the sharing with new friends.

12 – 1 p.m.

Ideas Café with Sponsors

Gold Room

Have your lunch amongst industry experts and share knowledge with the best of the best. Conversations here will be industry-related, to keep learning 'round the clock.

1:15 – 2:15 p.m.

FOCUS SESSIONS AND OPEN SESSION

Passion for Possibility US

Jose A. Feliciano

Fountain Room

Feliciano invites you to look at the world through his eyes — having learned the art of communication from two deaf parents, he has gone on to prove the American dream is alive and well and flourishing. "Passion for Possibility" gives insight into a mind that consistently answers each opportunity in life with an unwavering commitment to excellence, through commitment, communication and hidden opportunities.

Affordable Care Act ... Pathways and Solutions US

Jennifer A. Borislow, CLU

Mark S. Gaunya, GBA

Pavilion Room

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

OPEN SESSION

Technology Talk

***Facilitator:* Steven A. Plewes, CLU, ChFC**

French Room

Hear from your fellow Top of the Table members, who share their best technology tips in fast-paced, "byte"-sized presentations. Get the information on the latest gadgets, software and apps that are making business a little easier, productive and profitable.

Seven Secrets to Marketing Through CPAs in Estate Planning

William Nick Beynon

Simon Singer, CFP, RFC

Crystal Room

Singer reveals his techniques of attracting and retaining CPAs to better market your estate planning practice for greater success, while Beynon demonstrates why American families focus on liquidity rather than estate tax. Learn to leverage this new trend that is generating millions of dollars in life premium.

1:15 – 2:15 p.m.

Spouse Session

Couples Communication* S

ON-SITE REGISTRATION REQUIRED

Ben Decker; Kelly Decker

Crown Room

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

*This session will be repeated at 1:15 p.m. on Friday, September 19.

US U.S. product or tax law-based

S Spouse, non-industry (interest to both member and spouse)

2:15 – 2:45 p.m.

ConneXion Zone Open

Terrace Room

2:15 – 2:45 p.m.

Coffee Break with Sponsors

Terrace Room

2:45 – 3:45 p.m.

SPOTLIGHT SESSIONS AND FOCUS SESSIONS

Hallett Financial Group: Navigating the Underwriting Process – the Second Side of Every Sale

Curtis V. Cloke, CLTC, LUTCF

ADDITIONAL PANELISTS/MODERATORS:

Doug Cashman, Underwriter, Hallett Financial Group
Rick Fetter, Chief Underwriter, Minnesota Life
Chris Schneider, Chief Underwriter, Transamerica
Joel Larson, Director of Corporate Underwriting, Prudential
***Sponsor Moderator:* Jeremy Hallett, CLU**

Fountain Room

Life underwriting is constantly changing and staying on top of these changes is critical to your success. We have brought together a panel of experts to discuss the hot topics in life underwriting today. These experts include some of the top carrier and brokerage underwriters in the industry. The topics are marijuana usage, e-cigarettes, analytics, business financial underwriting, foreign travel and foreign national coverage.

LifePro Financial Services: Shift Warrior – How to Start a Financial Movement!

***Member:* Paul Haarman**
***Sponsors:* William F. Zimmerman and Ben Nevejans**

Crystal Room

Learn how to give back financial control through the power of online membership education! See how one Top of the Table advisor shifted his prospects' mindset by creating a community around financial knowledge ultimately starting a revolutionary movement.

Not Every Frog is a Prince ... Be Careful What You Kiss

D. Kyle Atkins, CLU, CFP

Pavilion Room

There are many marketing options available for today's advisors. We have kissed a lot of frogs, and we will present 10 actions that can be implemented immediately to better ensure you find something best suited to you.

How I made USD 3 Million in 2013 and Only Worked 44 Days

Donald P. Speakman, MSFS, CFP

French Room

Back by popular demand, Speakman focuses on how he built his practice over the past 36 years, stressing the importance of staff retention, client retention, education, delegation, and logical use of seminars and workshops. These easily transferable ideas can be applied to members' practices to encourage more success with greater efficiency.

2:45 – 3:45 p.m.

Spouse Session / Wine Pairing (S)

ON-SITE REGISTRATION REQUIRED

Crown Room

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

4 – 5:30 p.m.

Sponsor's Corner

Rooftop Garden

Network with Top of the Table members, speakers and sponsors on the beautiful rooftop terrace of the Fairmont San Francisco. Use this time to discuss issues, concerns and solutions.

5:30 – 6:30 p.m.

NextGen Reception

INVITATION ONLY

Cirque Room

Open Evening for Dinner

Take advantage of this year's location with a night on the city! Consult with the concierge and the restaurant reservation desk to plan an unforgettable San Francisco memory during our open evening.

(S) Spouse, non-industry (interest to both member and spouse)

FRIDAY SEPTEMBER

19

DAY THREE

7 a.m. – 2 p.m.

Registration Open
Vanderbilt Room

7:15 – 8:15 a.m.

Networking Breakfast
Venetian Room

Ideas Café with Sponsors
Gold Room

8:30 a.m. – 12 p.m.

MAIN PLATFORM

Grand Ballroom

Emcee

Jason J. Dudum, LUTCF

Fred 2.0: New Ideas on How to Keep Delivering Extraordinary Results

Mark Sanborn

Sanborn goes deeper into the philosophy and practices of the extraordinary. Drawing from his work with top leaders and organizations, he engages listeners with the why, what and how of taking any job, product or service up a notch. He teaches how to replace money with imagination, build and keep better relationships, and rejuvenate purpose and passion to have more fun and greater success at work. You'll leave this session with a plethora of new marketing techniques and concepts to apply to your business right away.

Generations of Success

***Moderator:* Clay Gillespie**

Presenters:

- **Leon L. Levy, CLU, RHU**
- **David H. Levy, CLU, ChFC**
- **Malcom Charles Baxter**
- **Katy Baxter**

One day, a solid succession plan could be the key to your business longevity. Hear from multigenerational practices, including familial legacies, to help develop successful strategies to bridge both age and cultural gaps. Learn the keys to smoothing over differences, developing a comprehensive and agreed-upon plan and, most importantly, how to let go of a cherished business.

Finance and World Affairs (S)

Former Secretary of State Condoleezza Rice

As Secretary of State and National Security Advisor, Rice pioneered a policy of transformational diplomacy and heralded the formation of new global governments based on democratic principles. She examines current global finance and world affairs before opening the floor for a question-and-answer session.

Markets Matter

***Host:* Simon J. Gibson, Dip PFS**

Guests:

- **Dale McLeod, RFC**
- **Susan C. Paterson, FChFP**
- **Sanjay Tolani**
- **Micheline Varas, RHU**

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

10 – 10:30 a.m.

Coffee Break With Sponsors

Terrace Room

ConneXion Zone Open

Terrace Room

12 – 1 p.m.

Networking Lunch

Venetian Room

Ideas Café With Sponsors

Gold Room

(S) Spouse, non-industry (interest to both member and spouse)

1:15 – 2:15 p.m.

FOCUS SESSIONS AND OPEN SESSION

Mastering the Art of Distance

Laurence V. Plummer Sr., LUTCF

Fountain Room

This revealing presentation assists the attendee in how to develop a truly national financial services practice. Industry leader and 10-year Top of the Table member Plummer exposes how he has been able to successfully lead one of the largest national broker-dealers in production for the last seven out of the past 10 years from just one location. All this while typically never actually meeting with the potential client face to face more than once. Learn seminar selling, time management and effective follow-up at its very best!

Fresh Perspectives

Timothy D. Clairmont, CFP, MSFS
John J. Demboski, CFP
Hamilton P.B. Poynor, CLU, AEP
Alain Quennec, CFP, CIM

Pavilion Room

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

OPEN SESSION

Business Strategies

Simon Singer, CFP, RFC

French Room

At this year's Top of the Table Annual Meeting, you have access to one of the great communicators and producers in our industry. Simon "Stuffy" Singer's ability to get clients to open up and tell him things they don't share with other advisors, as well as making complex subjects simple, are beyond anything you've ever seen or heard.

Marketing You

***Moderator:* Mark Dorfman, CLUF, ChFC**

Panelists:

David Allred
Leon L. Levy, CLU, RHU
Colin R. Parkin, Dip FA, CeMap

Crystal Room

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

1:15 – 2:15 p.m.

Spouse Session
Couples Communication* (S)

ON-SITE REGISTRATION REQUIRED

Ben Decker; Kelly Decker

Crown Room

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

*This is a repeat session, originally presented on Thursday, September 18.

2:15 – 2:45 p.m.

Coffee Break With Sponsors

Terrace Room

ConneXion Zone Open

Terrace Room

Visit with Mark Sanborn in the MDRT Store (ConneXion Spot #1)!

6:30 – 7:30 p.m.

Reception (S)

Rooftop Garden

7:30 - 11:00 p.m.

Dinner Dance (S)

Grand Ballroom

Infuse a little fun into your weekend! Join us for a night in high style, with a plated dinner and drinks before we open the dance floor to enjoy the music of David Martin's House Party.

Cocktail party attire is recommended.

(S) Spouse, non-industry (interest to both member and spouse)

SATURDAY SEPTEMBER

20

DAY FOUR

7:15 – 8:15 a.m.

Networking Breakfast
Venetian Room

8:30 – 10 a.m.

MAIN PLATFORM

Grand Ballroom

Emcee

Dale W. Martin, CLU, ChFC

Embracing the Why

W. Luther Pierce IV, CLU

Have you ever wondered why you are in the financial services business, why you work 50 to 70 hours a week, and why you face ever increasing regulatory risk and accusatory oversight? Pierce shares the exercise he began using after attending the 2011 Top of the Table Annual Meeting in Palm Springs, and how it changed his life.

2014 Top of the Table Chair's Closing Address

Jason J. Dudum, LUTCF

2015 Top of the Table Chair's Address

Dale W. Martin, CLU, ChFC

The Game of Life (S)

Dick Vitale

Perhaps no one understands the game of life — and particularly how to play it with enthusiasm, energy and verve — than the inimitable Dick Vitale. Seemingly emblematic of his own last name in that he's always full of vitality, Vitale shares with audiences his secrets for tacking the problems of life head-on, with the boundless optimism he seems to possess in large amounts. Vitale speaks enthusiastically about the lessons learned from sports and how to apply them to business and daily life. He uses a combination of humor and inspiration drawn from his career as a sixth grade teacher, a college and professional basketball coach, and years as one of the best known — and perhaps most beloved — network basketball analysts in history.

11 a.m. – 6:30 p.m.

Wine Tour (S)

Shuttle departs from Fairmont San Francisco lobby at 11 a.m.

OPTIONAL, ADDITIONAL COST

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

Tour includes:

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

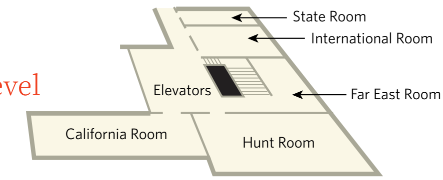
Due to required guarantees, no refunds are available for no-shows or for cancellations received after August 15, 2014.

(S) Spouse, non-industry (interest to both member and spouse)

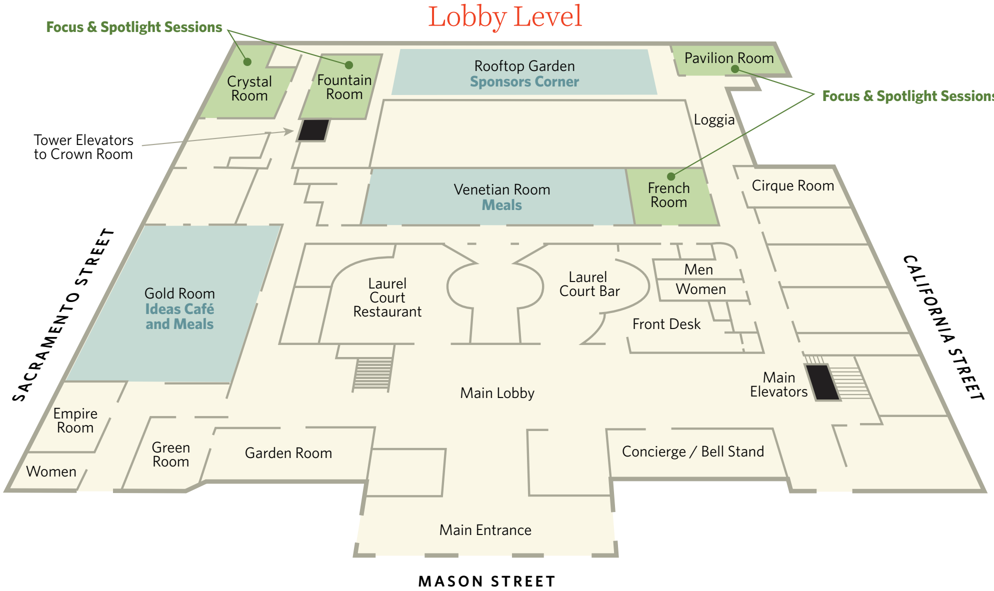
FLOOR PLAN

The Fairmont San Francisco Hotel

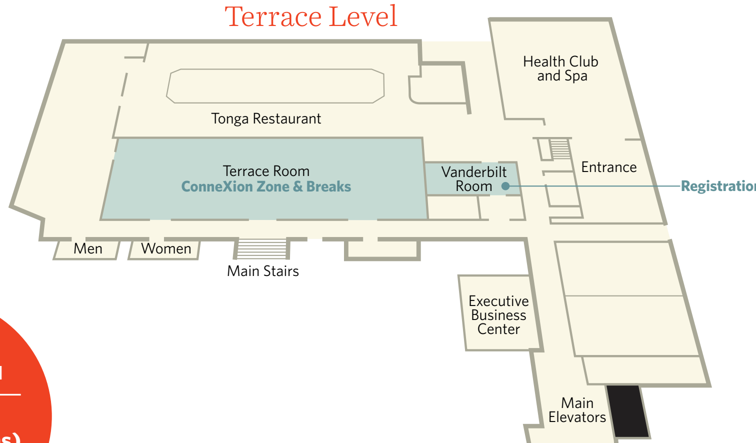
Mezzanine Level



Lobby Level



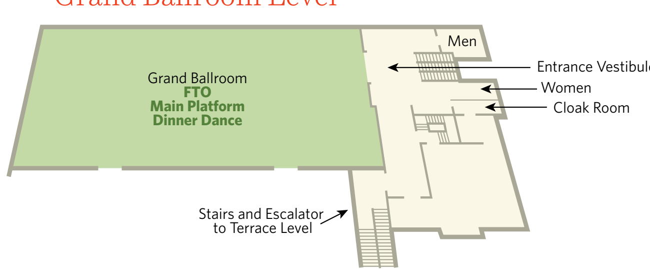
Terrace Level



NOT SHOWN

Crown Room (spouse sessions) 24th Floor

Grand Ballroom Level




HOW FAR WILL YOU GO FOR CLEAN WATER?
Every day, women and children in impoverished communities worldwide walk up to three hours a day to collect water, which usually isn't even safe to drink. Help the MDRT Foundation and charity: water bring people around the world steps closer to clean water.
MDRT FOUNDATION
Stop by the MDRT Foundation booth to donate **USD 200** or more to support charity: water's mission of building water wells worldwide. The MDRT Foundation will increase the impact of your gift by matching all donations up to USD 10,000.
www.mdrtfoundation.org
charity: water

HONORED MEMBERS

Past Top of the Table Chairs

1977-78	Edwin T. Johnson, CLU
1979	Lyle L. Blessman
1980	David J. Downey, CLU
1981	James A. Mueller
1982	Albert J. Schiff, CLU, CAP
1983-84	Wesley F. Arnold, CLU
1985	James A. Burton
1986	Marvin H. Feldman, CLU, ChFC
1987	Mark L. La Vine, CLU, ChFC
1988	James E. Rogers, CLU, CFP
1989	Tony Gordon
1990	Sidney A. Friedman, CLU, ChFC
1991	Bobb A. Meckenstock, CLU, MBA
1992	Gary R. Sitzmann, CLU
1993	Bruce W. Etherington, CLU, CH.F.C
1994	Frank A. Creaghan, CLU
1995	William H. Dodd, CLU
1996	Dermot T. Healey Sr., CLU, ChFC
1997	Thomas S. Rogers Jr., CLU
1998	Peter A. Sullivan, CLU
1999	John M. Nicola, CLU, CH.F.C.
2000	Garry Avis, FLUA
2001	Michael L. Weintraub, CLU
2002	Andrew C. Lord, CLU, ChFC
2003	Marc A. Silverman, CLU, ChFC
2004	Douglas R. Peete, ChFC
2005	Jennifer A. Borislow, CLU
2006	Alphonso B. Franco, RHU, RFC
2007	Mark J. Hanna, CLU, ChFC
2008	Mark Dorfman, CLU, ChFC
2009	Michelle L. Hoesly, CLU, ChFC
2010	W. Luther Pierce IV, CLU
2011	Ralph Antolino Jr., J.D., CLU
2012	Randy L. Scritchfield, CFP, LUTCF
2013	E. Dennis Zahrbock, CLU, CFP

2015 MDRT Executive Committee

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Secretary

38-Year Top of the Table Members

Congratulations to the following 2014 members who have been members of the Top of the Table every year since its inception in 1977.

David J. Downey, CLU
Champaign, Illinois, USA

Edward S. Felsenthal, CLU
Memphis, Tennessee, USA

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Sunnyside, Washington, USA

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Toronto, Ontario, Canada

Barton L. Kaufman
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Farmington Hills, Michigan, USA

Arnold J. Price
Los Angeles, California, USA

Nick Sarif, FLIA
Surrey, England, U.K.

Rick Thomas, CLU
Tampa, Florida, USA

John Yaissle, CLU, ChFC
Allentown, Pennsylvania, USA

GENERAL INFORMATION

Attire

Attendees are encouraged to wear casual and comfortable clothing to the sessions and events. Neckties and similar clothing are not required, but feel free to wear what makes you comfortable. The evening calls for dresses or suits for women, sport shirts for men. Some of the finer restaurants require men to wear a sport coat or blazer. A light jacket will be comfortable in the cool evenings as well as in the air-conditioned meeting rooms of the hotel. Attire for the Welcome Event is casual, and the event takes place outdoors , on a boat (weather permitting). Attire for the Dinner Dance is semi-formal. Men will be comfortable in a sport coat or suit, and ladies in cocktail dress.

Continuing Education Credit

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

Children

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

ConneXion Zone®

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

Consent for Use of Photographic Images and Activity Waiver

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

ACTIVITY: 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 harmless from any claims, costs or expenses arising from any injury as a result of any person included in your registration fee.

Follow us on Twitter

MDRT will tweet throughout the meeting. Be sure to follow MDRT at @MDRTweet and use hashtag #MDRT2014 when you tweet about the Top of the Table Annual Meeting.

Electronic Handouts

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

Thank you to the 2014 Top of the Table Sponsors for their support of the 2014 Top of the Table Annual Meeting.

Instant Annual Meeting Recordings

Instant audio recordings of most sessions are available for purchase at the Mobiltape booth, located in the Grand Ballroom foyer. All Top of the Table members in attendance at the 2014 Top of the Table Annual Meeting will have access to the handouts and PowerPoint presentations at www.mdrt.org/2014tot. The Main Platform presentations are not included on the MDRT website. After the meeting, the recordings will be available through MDRT's online store at www.mdrtstore.org.

Local Transportation

Plan ahead for transportation if you're leaving the hotel. Metered taxi service is available at the valet station or concierge desk. Town car or shuttle service can also be arranged through the concierge. You can also opt to take the grand tour of San Francisco. The city is crisscrossed by a network of buses, cable cars and light rail vehicles. You can use a combination of San Francisco's public transportation options: San Francisco Municipal Railway (Muni), Cable Cars (operated by Muni), Muni Metro (Light Rail) and Bay Area Rapid Transit (BART).

Mobile Device Apps

Tired of paper? Go digital with the MDRT Event Guide app. Get information, maps and connect on the go with this meeting app, available for download from Apple, Android or Blackberry app stores.

Name Badges

Your name badge must be worn for all meetings and Top of the Table-sponsored social functions. It is your admission ticket to all sessions, as well. Green badges identify first-time attendees. Purple badges identify spouses. Blue badges identify returning member attendees.

Networking Breakfasts and Lunches

Start your day with a hot breakfast buffet, coffee and plenty of opportunities to network with sponsors and your peers on Thursday, Friday and Saturday. On Thursday and Friday, continue the conversation over a luncheon buffet. To keep the environment of sharing fresh and engaging, you're welcome to enjoy your breakfast and lunch in the Ideas Café while contributing to business-related discussions and visiting with sponsors. Meals will be served in two rooms with limited seating, so be sure to arrive early.

Restaurant Reservations

Thursday evening is free for you to enjoy dinner with friends. Area restaurants are popular destinations, and you are encouraged to make your reservations upon arrival in the city. Visit the table in the Vanderbilt Room on Wednesday from 1 to 6:30 p.m., and Thursday, 10 a.m. to 3 p.m.

Statement for Antitrust

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

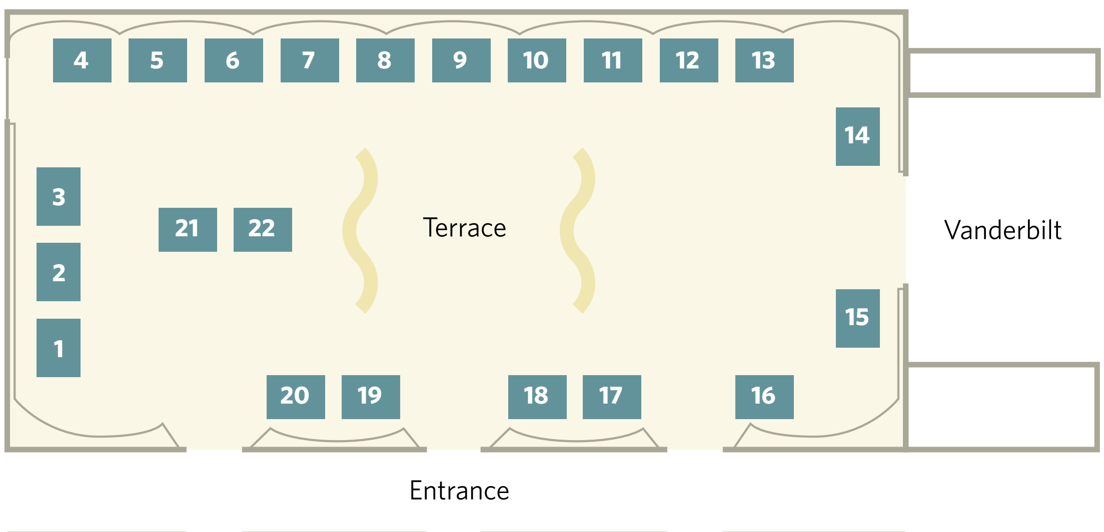
Wi-Fi

Complimentary wireless Internet service is available to all meeting attendees in the ConneXion Zone, Focus Session rooms, and Main Platform room from Thursday through Saturday. Find and connect to the "Fairmont Meeting" wireless network and open your preferred web browser, which should automatically redirect to the Fairmont "Meeting Room Access" login screen. Enter the group name: mdrt2014 and the access code: mdrt2014 (both are case-sensitive) to log in.

Thank you to sponsors Allianz and Columbus Life Insurance Company for their support of this service.

CONNEXION ZONE®

ConneXion Zone® Floor Plan



ConneXion Zone Hours

Terrace Room

Wednesday, September 17 *1 – 5 p.m.*	*Thursday, September 18* *10 – 10:30 a.m.* *2:15 – 2:45 p.m.*	*Friday, September 19* *10 – 10:30 a.m.* *2:15 – 2:45 p.m.*

Ideas Café Hours

Gold Room

Thursday, September 18 *7:15 – 8:15 a.m.* *12 – 1 p.m.*	*Friday, September 19* *7:15 – 8:15 a.m.* *12 – 1 p.m.*

2014 SPONSORS

		ADDITONAL SPONSORSHIP
Accordia Life	ConneXion Spot #3	
AgencyONE	ConneXion Spot #2	
Allianz Life	ConneXion Spot #4	Two-days Wi-Fi
CapitalSource	ConneXion Spot #5	
Clarity 2 Prosperity Mastermind Group	ConneXion Spot #15	
Columbus Life Insurance Company	ConneXion Spot #20	One-day Wi-Fi
First Heartland Capital, Inc.	ConneXion Spot #17	
Global Gift Fund	ConneXion Spot #22	
Hallett Financial Group	ConneXion Spot #12	Spotlight Session
John Hancock Insurance	ConneXion Spot #9	
Life Insurance Settlements, Inc.	ConneXion Spot #10	
LifePro Financial Services Inc	ConneXion Spot #19	Spotlight Session
Lincoln Financial Group	ConneXion Spot #18	
MetLife Inc.	ConneXion Spot #16	Main Platform Speaker
NFP	ConneXion Spots #13 & #14	Headshots
Partners Advantage Insurance Services	ConneXion Spot #6	
Prudential Financial Inc.	ConneXion Spot #11	
S&P Dow Jones Indices, LLC	ConneXion Spot #8	
VOYA Financial, Inc.	ConneXion Spot #7	

The MDRT Foundation booth will be in ConneXion Zone Spot #21 and the MDRT Store will be in ConneXion Zone Spot #1. The MDRT Store and The MDRT Foundation can also be found outside of the Gold Room on Thursday and Friday during breakfast and lunch.

SPONSORS

Thank you to the following companies for their sponsorship at the 2014 Top of the Table Annual Meeting.

Accordia Life is a resourceful, agent-focused company with a proven expertise in indexed universal life insurance. The company's products help meet the protection, wealth transfer and small-business needs of customers throughout the United States. Accordia's success is built on a foundation of experience, exceptional products and deep relationships.

Steve Hinrichs | *Senior Vice President, Sales*
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855.887.4487 | www.accordia.com

AgencyONE, a boutique BGA in Bethesda, Maryland, offers its clients superior medical and financial underwriting and advanced planning expertise. AgencyONE has a stellar reputation in the BGA marketplace and with significant carrier relationships and more than 20 employees. AgencyONE also provides outstanding service and support to ensure the successful placement of life insurance and annuities.

Edward Leisher, CLU | *Partner*
AgencyONE
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TWO-DAYS WI-FI SPONSOR Allianz Life Insurance Company of North America, one of Fortune's "100 Best Companies to Work for in 2014," has been keeping its promises since 1896. Today it carries on that tradition, helping Americans achieve their retirement income and protection goals with a variety of annuities and life insurance products.

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CapitalSource's Premium Finance Group has significant expertise and the capital resources needed to respond to diverse financing situations. We offer floating and fixed rate credit facilities for estate planning and middle-market companies. Our typical insurance asset-based loan is between $500,000 and $50 million.

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Clarity 2 Prosperity Mastermind Group is an insurance marketing organization founded and led by some of the financial services industry's most accomplished advisors, coaches and business leaders. The company harnesses collective wisdom and packages it into all-inclusive, step-by-step processes for successful implementation. Through its Mastermind Alliance, new ideas are continuously shared, tested and added to its innovative e-learning platform.

David Alison | *Chief Marketing Officer*
Clarity 2 Prosperity Mastermind Group
25651 Detroit Road, Suite 210 | Westlake, OH 41145, USA
888.240.1923 | www.clarity2prosperity.com

ONE-DAY WI-FI SPONSOR Columbus Life is the premiere direct-relationship company for exceptional producing general agents. We are a highly rated life insurance company offering products tailored to the affluent markets, with programs for capital transfer, business planning strategies and retirement income management.

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Columbus Life Insurance Company
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800.677.9696 | www.columbuslife.com

Stop by FHC's booth to see what it's like to have family both at home and at work. Our goal is to provide you with the best relationship-focused servicing brokerage general agency, broker-dealer and registered investment advisory firm, all in one. FHC is completely independently owned and operated.

David Hoff | *President*
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636.695.2802 | www.joinfhc.com

Global Gift Fund is a donor-advised service of the Renaissance Charitable Foundation and endorsed by the MDRT Foundation. Global Gift Fund is a charitable planning tool that provides you with an opportunity to meet your clients' philanthropic needs while providing a money-management opportunity for you.

Susie McEuen | *Executive Director*
Renaissance Charitable Foundation Inc.
6100 West 96th Street, Suite 105 | Indianapolis, IN 46278, USA
866.803.0389 | www.RCGF.org

SPOTLIGHT SESSION SPONSOR Hallett Financial Group is a BGA focused on life, annuity, disability and long-term care (LTC) products. Our difference lies in how we serve our clients, enabling you to work smarter by providing service geared to you as an individual, by bringing extraordinary expertise to every case and offering proprietary tools to increase your efficiency.

Jeremy Hallett, CLU | CEO
Hallett Financial Group
505 Highway 169 North, Suite 100 | Minneapolis, MN 55441, USA
952.449.9269 | www.hallettfinancial.com

With more than 150 years of experience, John Hancock Insurance is known for its competitive underwriting, advanced markets expertise and state-of-the-art sales tools. John Hancock offers a comprehensive and innovative life product portfolio, including universal, variable and term life insurance, and is one of the nation's leading providers of long-term care.

Trey Reynolds | *VP M Distribution/Corporate Solutions*
John Hancock Insurance
197 Clarendon Street | Boston, MA 02116, USA
617.572.4343 | www.JohnHancock.com

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Mark Mrky | *Managing Partner*
Life Insurance Settlements, Inc.
1500 West Cypress Creek Road | Ft. Lauderdale, FL 33309, USA
866.326.5433 | www.lisettlements.com

SPOTLIGHT SESSION SPONSOR LifePro Financial Services Inc. is a premier distributor of life, annuity, long-term care and securities-based insurance products serving financial professional nationwide. The company was formed solely to help independent insurance agents, financial planners and other financial service professionals become successful.

William Zimmerman | *President*
LifePro Financial Services Inc.
11512 El Camino Real, Suite 100 | San Diego, CA 92130, USA
858.793.5999 | www.lifepro.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life and disability insurance; 401(k) and 403(b) plans; savings plans; mutual funds; managed accounts; institutional investments; and comprehensive financial planning and advisory services.

Nora Jenkins | *Conference and Event Planning Manager*
Lincoln Financial Group
150 North Radnor Chester Road | Radnor, PA 19087, USA |
484.583.6297 | www.LFG.com

The Million Dollar Round Table Foundation is proud to be the philanthropic arm of the Round Table and to build on our partnership with the support of Top of the Table members. MDRT members like you, from around the globe, apply for grants for charitable causes that are important to them. And every year, the MDRT Foundation recognizes members with grants awarded in their honor to support a diverse range of charitable programs. To date, the MDRT Foundation has awarded more than USD 29 million to charities throughout the world.

This year, during the Top of the Table Annual Meeting, the MDRT Foundation will award a grant to charity: water, a nonprofit that builds sustainable wells to provide clean water for people in impoverished communities worldwide. Stop by the MDRT Foundation Booth to make your donation to support charity: water's mission of providing safe and clean water for drinking, cooking and sanitation to empower children and individuals. Stop by the Foundation Booth located in the ConneXion Zone to make your donation that will help others and continue a legacy of generosity.

Michele Stauff, CFRE | *Executive Director*
MDRT Foundation
325 West Touhy Avenue | Park Ridge, IL 60068, USA
847.692.6378| www.mdrtfoundation.org

MDRT STORE Performance. Leadership. Initiative. These are qualities that distinguish MDRT members — and the qualities to which we aspire when we select products to help our members continue to meet the challenges of the value-added marketplace. MDRT's dynamic e-commerce website is home to our entire catalog. Stop by the MDRT Store, located in the ConneXion Zone and outside the Gold Room, for the latest products.

Shawn Boothe | *Client Service Manager*
Million Dollar Round Table
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S&P Dow Jones Indices, LLC
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Gary Eckebrecht | *Vice President of Sales, Advantage Division*
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Prudential Financial Inc.
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860.534.9092 | www.prudential.com

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SPEAKERS

David Allred

Allred is a three-year MDRT member with three Top of the Table qualifications. He has more than 15 years of experience in general business, financial planning solutions, estate planning, insurance. Allred is a specialist who provides comprehensive advisory services to both individuals and business owners. This knowledge helps to develop ideas and solutions that can increase his client's wealth, as well as protect and preserve the financial rewards his clients have worked so hard to earn.

Heritage Wealth Advisors
5887 Glendridge Drive, Suite 100 | Atlanta, GA 30328 USA | 404.821.7777 | david@retireretire.com

Ralph Antolino Jr., JD, CLU

Antolino is a 33-year MDRT member with six Court of the Table and 14 Top of the Table qualifications. He has years of experience in financial planning, investments and insurance. He is president of Antolino & Associates, a registered representative with NFP Securities Inc. and an investment advisor representative with AA Financial Advisors LLC. Antolino is also a member of various industry associations, and is a member and past president of the International Forum, an invitation-only organization representing the top advisors in the financial industry.

The UltraVision System
150 E Broad Street, Suite 100 | Columbus, OH 43215 USA | 614.442.3355 | rjantolino@antolino.com

D. Kyle Atkins, CLU, CFP

Atkins is a 17-year MDRT member with six Court of the Table and two Top of the Table qualifications. As founder and president of his own firm, Atkins has more than 30 years of experience in the financial services industry. He actively pursues his education, participating in professional study programs and completing advanced courses in the investment planning field. He is an active member of national and local professional organizations, 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 S. Pine Street | Spartanburg, SC 29302 USA | 864.585.7526 | kyle@atkinsfinancial.com

Katy Baxter

Baxter is an eight-year MDRT member with four Top of the Table and four Court of the Table qualifications. She serves as Chair for the Western and Southern Europe MCC Zone as well as MDRT UK, having participated in a number of MDRT committees. A past Annual Meeting and Top of the Table Annual Meeting speaker, Baxter became an independent financial adviser with Baxter & Lindley Financial Services Ltd. in in 1996.

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

Malcolm Charles Baxter

Baxter is an 11-year MDRT member who has qualified for Top of the Table each year since joining. He has a background in accountancy and became an independent financial adviser in 1979, forming Baxter & Lindley Financial Services Ltd. in Tring, England, in 1988. Baxter specializes in financial advice for individuals and their families, including estate planning.

Baxter & Lindley Financial Ltd.
17 High Street | Tring HP23 5AH England | 44 1442 890891 | mb@baxterlindley.co.uk

William Nick Beynon

Beynon is an eight-year MDRT member with eight Top of the Table qualifications. As Chief Executive Officer of Capital Wealth Advisors and blueharbor wealth advisors, and Partner of Fundamental Global, affiliated investment manager Beynon is dedicated to building client relationships marked by communication, commitment and a keen ability to clarify complex decisions.

Capital Wealth Advisors
9045 Strada Stell Court, Suite 106 | Naples, FL 34109 USA | 239.434.7434 | bill@capitalwealthadvisors.com

Jennifer A. Borislow

Borislow is a 26-year MDRT member and MDRT Past President. Her commitment to the Round Table is evident in numerous distinctions and volunteer positions. A qualifier of one Court of the Table and 16 Top of the Table honors, she became the first woman to serve at the helm of Top of the Table in 2005. She is a frequent MDRT Annual Meeting speaker, and has served as Divisional Vice President of Finance and Communications. Other distinctions include past Chair positions of the Media Task Force and Public Relations Committee. In addition, she is an Excalibur Knight of the MDRT Foundation, a recognized industry expert and well-known speaker, addressing audiences throughout the world.

Borislow Insurance Agency Inc.
One Griffin Brook Drive | Methuen, MA 01844 USA | 978.689.8200 | jennifer@borislow.com

Doug Cashman, CLU, FALU

Cashman specializes in jumbo and impaired risk cases, using his 20 plus years of underwriting experience and carrier relationships to proactively position the insured in the most favorable light. With increasingly complex insurance cases, Cashman's extensive knowledge of financial and medical underwriting is critical in ensuring your client gets the best underwriting offer possible.

Hallett Financial Group
505 Highway 169 N, Suite 560 | Minneapolis, MN 55441 USA | 952.449.9269 | doug@hallettfinancial.com

Timothy D. Clairmont, CFP, MSFS

Clairmont is a four-year MDRT member with one Court of the Table and three Top of the Table qualifications. He is founder and President of Clear Financial Partners, a comprehensive wealth planning firm in Lake Oswego, Oregon, USA. Clairmont has more than 17 years of industry experience is and often recognized as a top advisor by Woodbury Financial Services.

Clear Financial Partners
Three Centerpointe Drive, Suite 100 | Lake Oswego, OR 97035 USA | 503.579.1000 | info@clearfp.com

Curtis V. Cloke, CLTC, LUTCF

Cloke is a 14-year MDRT member with three Court of the Table and six Top of the Table qualifications. He is an internationally recognized speaker and expert and trainer in the area of retirement income and estate planning. He is an active Financial Life Planner with over 26 years of experience serving his clients around the US from his Burlington, Iowa, office.

Acuity Financial
320 N 3rd Street FL 6 | Burlington, IA 52601 USA | 319.758.8484 | ccloke@acuityfinancial.com

Ben and Kelly Decker

Leading business communications experts Ben and Kelly Decker coach and train executives to be more effective leaders. Whether delivering to large audiences or honing executive presence, the communication experience comes from both what you say and how you say it. The Deckers work with the top leaders in the financial services industry, as well as MDRT, to show communicators everywhere how to move from information to influence — and even inspire audiences to join the cause and motivate action.

Decker Communications
575 Market Street, Suite 1925 | San Francisco, CA 94105 USA | 415.543.8100 | info@decker.com

John J. Demboski, CFP

Demboski is a 10-year member of MDRT with 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, CA 93105 USA | 805.682.5578 | john@dcfis.com

Mark Dorfman, CLU, ChFC

Dorfman is an 18-year member of MDRT, with one Court of the Table and 17 Top of the Table qualifications. He is CEO and founding partner of three financial services companies, including Oberlander Dorfman Inc. and Nosuris. As an independent financial planner, Dorfman brings innovative products from insurance companies to his clients and the brokerage community. His specialties are advanced estate planning and corporate benefits. Dorfman was the 2008 Top of the Table Chair and is often a speaker at industry events.

Oberlander Dorfman Inc.
700 Merrick Road | Lynbrook, NY 11563 USA | 516.887.7788 Ext. 107 | Mark@TheBestGA.com

Jose Anselmo Feliciano

Feliciano is a seven-year MDRT member with seven Top of the Table qualifications. He is chairman of the World Class Advisors and President and Founder of Feliciano Financial Group. Feliciano is the author of three books, including his latest book, "Passion for Possibility." He co-authored with Brian Conaway the Amazon No. 1 Best-Seller "The 2 Hour House."

Feliciano Financial Group
1828 E Southeast Loop 323, Suite 200 | Tyler, TX 75701 USA | 903.533.8585 | jose@felicianofinancial.com

Rick Fetter, FLMI, FALU

Fetter is the Chief Underwriter at Minnesota Life. He currently manages the Independent Distribution Group underwriting function. Fetter also has specific accountabilities for mortality research, guideline development, vendors and reinsurance.

Minnesota Life Insurance Company
400 Robert Street North, A3-4113 | St. Paul, MN 55101 | 651.665.4113 | richard.fetter@minnesotalife.com

Alphonso B. Franco, RHU, RCIS

Franco is a 20-year MDRT member with one Court of the Table and 15 consecutive Top of the Table honors. He is one of the world's leading authorities on critical illness insurance. Franco is a Royal Order Excalibur Knight of the MDRT Foundation and the President of the MDRT Foundation Canada. A writer and publisher, he is the author of the "Critical Vision System," the world's first manual on critical illness insurance. Franco speaks 11 languages and is the founder and creator of the World Critical Illness Insurance Conferences.

Trenton Financial Services Inc.
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Mark S. Gaunya, GBA

Gaunya is an eight-year MDRT member with one Court of the Table and seven Top of the Table honors. Eight years ago, he became an equity partner and a principal at Borislow Insurance. Prior to that, Gaunya was vice president of consumer-driven health plan sales for Tufts Health Plan and Destiny Health. He has been quoted and published in the *Wall Street Journal*, *Boston Globe* and various trade media. He's been a featured speaker at the MDRT Annual Meeting, Top of the Table Annual Meeting, NAIFA and Employee Benefit News and more.

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Simon John Gibson, Dip PFS

Gibson is a 15-year MDRT member with four Court of the Table and eight Top of the Table qualifications. He is co-founder of the ABC Charitable Trust (East Anglia), a charity established to benefit children and young people in his area. Gibson speaks frequently around the world. He loves to share, and says he has only a few original thoughts but many, many brilliant ideas he's tailored, thanks to the generosity of his peers.

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Clay Gillespie, CFP, CIM

Gillespie is a 13-year MDRT member with one Court of the Table and 10 Top of the Table qualifications. He is a financial advisor, portfolio manager and managing director of Rogers Group Financial and has been with the firm since 1992. He specializes in retirement income planning (how to effectively generate tax-effective income in retirement) and associated estate planning issues.

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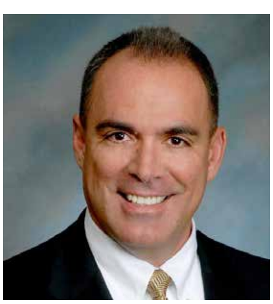

Paul Haarman

Haarman is a three-year MDRT member with three Top of the Table qualifications. He is CEO and founder of The Renaissance Companies and has a primary focus on entrepreneurs and Internet marketers. He brings more than 25 years of experience in high-net-worth financial blueprinting.

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Jeremy Hallett, CLU

Hallett is CEO of Hallett Financial Group, a BGA located in Minneapolis, Minnesota. Hallett's role is to interact with insurance carriers and insurance advisors to enhance value for both sides of the wholesaling coin with Hallett's premier estate planning and business insurance solutions.

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Philip E. Harriman, CLU, ChFC

Harriman is an MDRT Past President and a 32-year member of MDRT with four Court of the Table and 15 Top of the Table qualifications. He is an Excalibur Knight of the MDRT Foundation and has served on more than 30 Round Table committees. A partner in Lebel & Harriman, LLP, his firm specializes in retirement, investment and estate planning. Harriman is a member of the Association for Advanced Life Underwriting, NAIFA, Society of Financial Service Professionals, and a past executive committee member of the Maine Estate Planning Council. He was the 2000 recipient of the J. Putnam Stevens Award for his outstanding contributions to the life insurance profession. His civic involvement includes four terms, 1992–2000, as a Senator in Maine representing the 23rd District.

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Scott Harrison

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 over USD 125 million and funded 11,900 water projects in 22 countries. When completed, those projects will provide over 4 million people with clean, safe drinking water. Harrison was recognized in *Fortune* magazine's 40 under 40 list, its Impact 30 list and was #10 in *Fast Company*'s 100 Most Creative People in Business issue. He's currently a World Economic Forum Young Global Leader.

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Joel Larson

Larson is a Director in the Corporate Underwriting Advanced Risk Selection group at Prudential and is located in Minneapolis. His primary responsibilities include risk assessment and related project work. He joined Prudential in 2005 and has over 20 years of underwriting experience.

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David H. Levy, CLU, ChFC

Levy is a 15-year MDRT member with two Court of the Table and seven Top of the Table qualifications. He is Principal and Managing Director of Employee Benefits and the Group Insurance Division for Leon L. Levy & Associates, an insurance, employee benefits and wealth management planning firm. The firm specializes in multilevel financial planning centered on comprehensive succession planning and wealth transfer planning consultation in conjunction with employee benefits and wealth management platforms.

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Leon L. Levy, CLU, RHU

Levy is a 42-year MDRT member with 12 Court of the Table and 38 Top of the Table qualifications. He is the founder and president of Leon L. Levy & Associates, a national firm specializing in the sales and servicing of life insurance products, estate planning, benefit planning as well as advising and servicing in the wealth management field. He has been in practice since 1953. Levy is currently in business with his three children.

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Dale McLeod, RFC

McLeod is a 23-year member of MDRT with seven Court of the Table and 15 Top of the Table qualifications. He is managing director of KRAT Investments Ltd. and an agent for Guardian Life of the Caribbean Ltd. He has served on the Top of the Table Advisory Board and has spoken at several industry meetings throughout the Caribbean. McLeod is an ambassador for United Way Trinidad and Tobago.

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Van Mueller, LUTCF

Mueller is a 26-year MDRT member with 23 Top of the Table qualifications and a registered representative with The Wisconsin Agency of New England Financial Services. He is a 41-year industry veteran, with a robust background of speaking experience, volunteerism and professional association involvement. He served on the Top of the Table board for two years and is also a Diamond Knight of the MDRT Foundation.

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Ben Nevejans

Nevejans has been in the financial services industry for more than a dozen years. he has been directly involved with many aspects of the insurance and annuity business including sales, recruiting, marketing and supervision. In 2003, Nevejans opened and operated a satellite office of LifePro out of the greater Boston area. Now back in San Diego, he currently sits on the executive board and oversees the LifePro Case Management, Underwriting, Case Design and Sales departments of one of the foremost IMOs in the country.

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Colin R. Parkin, Dip FA, CeMAP

Parkin is a 36-year MDRT member with seven Court of the Table and nine Top of the Table qualifications. He has more than 36 years of industry experience and is managing director of his own firm, Ample Financial Services. He has an active history of MDRT volunteerism, including years on PGA and other committees.

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Susan Catherine Paterson, FChFP

Paterson is an 11-year MDRT member with four Court of the Table and two Top of the Table qualifications. She runs a financial practice and general insurance brokerage firm which manages both the business and personal needs of almost 3,500 clients. Her 23 years of financial services industry experience lends itself to her practice's specialization in business insurance at all three locations. Paterson is an active MDRT volunteer, recently serving as Chair of the Best Practices for Fee-Based Practice Committee.

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W. Lou Pierce IV, CLU

Pierce is a 31-year MDRT member with 14 Court of the Table and 14 Top of the Table qualifications, and a Past Chair of the Top of the Table. He is President of Plybon & Associates Inc., a member firm of M Financial. Pierce works with closely held businesses assisting individuals and business executives with their insurance and employee benefit needs. He has developed a specialty in designing and administering unique life, disability, and qualified retirement plans.

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Steven A. Plewes, CLU, ChFC

Plewes is a 27-year-member with four Court of the Table and six Top of the Table qualifications. He is the principal of Advisors Financial Group, a comprehensive financial services firm. Actively involved in the financial services industry for more than 30 years, Plewes has served as president and board member of five professional organizations, and he has also received the Harry L. Meyer Award, the Suburban Maryland chapter of the Association of Insurance and Financial Advisor's highest honor.

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Laurence Vincent Plummer Sr., LUTCF

Plummer is a 25-year MDRT member with 12 Court of the Table and 10 Top of the Table qualifications. He is president of Plummer Financial Services LLC, providing clients with a wide range of services and products, including investment strategies, risk management, estate planning and more. In 2013, he was recognized as the No. 1 representative in the John Hancock Financial Network.

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Hamilton P.B. Poynor, CLU, AEP

Poynor is a 14-year MDRT member with four Court of the Table and five Top of the Table qualifications. He is 2014 Chair of the MDRT Business Model/Business Plan Committee and a past Divisional Vice President and Annual Meeting speaker. Poynor joined Reliance Financial Group in 2009 and currently serves as managing partner/ high-net-worth and institutions. A Forum 400 member, he has 22 years of experience serving owners and executives of private business, corporations and high-net-worth families. Prior to joining the firm, Poynor founded Poynor & Associates Inc., a wealth management and financial planning firm.

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Alain Quennec, CFP, CIM

Quennec is a nine-year MDRT member with three Court of the Table and six Top of the Table qualifications. He is a financial advisor and director of Rogers Group Financial, specializing in retirement planning. An integral part of his advising process involves client education, empowering his clients to feel secure and in control of their financial future.

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Condoleezza Rice

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

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Mark Sanborn

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

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Chris Schneider

Schneider leads the daily operations for the International team. He brings a total of 25 years in the life underwriting profession, including 12 in the international/foreign marketplace. Schneider spent 10 of those years with a major U.S. reinsurer, in part as Director of International Underwriting. He has been with Transamerica for four years as an Associate Director in International Underwriting.

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Randy L. Scritchfield, CFP, LUTCF

Scritchfield is a 30-year MDRT member with three Court of the Table and 13 Top of the Table qualifications and is a 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 Platinum Knight of the Foundation. He balances industry leadership with community involvement, currently serving as immediate past chair of the BlackRock Center for the Arts.

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Howard E. Sharfman

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

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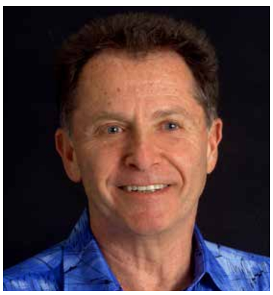

Simon Singer, CFP, RFC

Singer is a 30-year MDRT member with 27 Top of the Table qualifications. He is founder of The Advisor Consulting Group, a firm designed to provide financial and estate planning assistance to clients of high-end accountancy and law firms. Singer has been recognized by the Consumer Research Council of America; Who's Who; and is listed by other groups for his high level of expertise and success in the financial services industry. Co-author of three books, he was recently quoted in Reuters, Daily Finance, E! Online and The Huffington Post, among other publications.

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Donald P. Speakman, MSFS, CFP

Speakman is a 36-year member of MDRT with 30 Top of the Table qualifications. Speakman's experience lies in conceiving and designing programs for lump sum distributions from corporate retirement and 401(K) plans, with particular emphasis on creative approaches to income tax savings. He attributes his outstanding success to understanding his clients' needs and developing carefully constructed financial plans, which meet their "comfort level." He is a firm believer that "good communications" is the key to creating a successful retirement plan.

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Captain Chesley B. ("Sully") Sullenberger III

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

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Sanjay Tolani

Tolani is a 12-year member of MDRT, with two Court of the Table and eight consecutive Top of the Table qualifications. He currently leads Goodwill Insurance Brokers 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.

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Micheline Varas, RHU

Varas is a 13-year MDRT member with three Court of the Table and nine 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.

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Dick Vitale

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

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Michael L. Weintraub, CLU

Weintraub is a 39-year MDRT member with two Court of the Table and 18 Top of the Table qualifications. He is a Life and Qualifying member, and he has chaired committees for many of MDRT's Annual Meetings — giving speeches at three of them. He has served as a Divisional Vice President for many years, as well as a frequent past Top of the Table speaker. Weintraub is also Immediate Past Chair of the Board of Directors of the Life Insurance Foundation for Education (LIFE).

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THE RITZ-CARLTON, NAPLES
OCTOBER 7–10, 2015
NAPLES, FLORIDA, USA

Visit www.mdrt.org for more details beginning November 2014.

FUTURE MEETING DATES

MDRT Annual Meeting
June 14–17, 2015
New Orleans, Louisiana, USA

MDRT Experience
January 28–30, 2016
Hong Kong

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