MDRT
ANNUAL MEETING
2018
JUNE 24–27
LOS ANGELES

PROGRAM BOOK

2018 MDRT
Annual Meeting

June 24–27

Los Angeles
California, USA

MDRT®

CONTENTS

WELCOME TO

LOS ANGELES

AND THE

2018 MDRT ANNUAL MEETING!

DOWNLOAD THE MDRT 2018 APP!

GET THE MOST UP-TO-DATE MEETING INFORMATION.

> See session details
> Build your schedule
> Meet the speakers
> View venue maps
> Connect with attendees

Available in your app store in seven languages!

Search for "MDRT 2018."

Wi-Fi

Complimentary Wi-Fi is available throughout the Convention Center and JW Marriott.

Complimentary Wi-Fi will be available at the Regal L.A. Live and The NOVO only during scheduled MDRT functions and within MDRT's event space.

Select MDRT 2018 in your settings (no password required).

*Complimentary Wi-Fi will not be available at the InterContinental Hotel.

Social Media

Share the Annual Meeting excitement on social media!

#MDRT2018

DEAR MDRT MEMBERS AND GUESTS

It is my pleasure to welcome you to the 2018 MDRT Annual Meeting in Los Angeles. For the next five days, you will get to hear from extraordinary speakers and learn from the industry's best professionals. I'm so excited to have you here as a part of the remarkable history and bright future of MDRT.

This is my 39th Annual Meeting and every time I attend, I learn something new that I never thought I needed but soon found I couldn't live without. Whether this is your first meeting or your 50th, there are a few things you should be sure to do while here. Be sure to share an idea, meet a new colleague, learn something and celebrate this achievement that you have accomplished.

This meeting will be a great one, with fantastic speakers and sessions. Use this program book, with its daily schedules, maps and presentation information, as your guide. To dig deeper, be sure to download the MDRT meeting app from your app store.

In addition to Main Platform, there are many ways to learn in Focus Sessions, Cornerstone Presentations, the ConneXion Zone and MDRT Speaks. And I encourage you to kick off your meeting right at the Opening Ceremony, where you can see the MDRT Flag Ceremony and some great opening speakers, Sunday, June 24, from 5 to 6:30 p.m.

Every member you talk to has that one Annual Meeting where they gained crucial knowledge, met an inspiring peer or got that one idea that helped their business skyrocket. Make this "that one meeting" for you, for your year.

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

Sincerely,

James D Pittman

James D. Pittman, CLU, CFP
2018 President
Million Dollar Round Table


"LET US HAVE FAITH THAT RIGHT MAKES MIGHT"
LINCOLN

ERIC GARCETTI
MAYOR

June 24, 2018

Dear Friends:

On behalf of the City of Los Angeles, it is my sincere pleasure to welcome the Million Dollar Round Table, The Premier Association of Financial Professionals, for your 2018 Annual Meeting.

Los Angeles is proud to host this gathering of the world's leading life insurance and financial services professionals from more than 500 companies in 69 countries, to build stronger connections and explore new industry concepts and innovative ideas.

The pulse of our city and the heart of our culture beats in 224 languages, so all who visit may truly feel at home. Framed with our iconic palm trees, our vibrant city features world-class hotels, acclaimed restaurants, historic landmarks, renowned museums, celebrated attractions, and unending recreational opportunities stretching from our golden beaches to our picturesque mountains.

As the entertainment capital of the world, Los Angeles is the perfect setting to welcome the Million Dollar Round Table, to connect individually and build collectively. We hope that all attendees enjoy what our city has to offer.

I send you my best wishes for a memorable Annual Meeting and continued success.

Sincerely,

ERIC GARCETTI
Mayor

200 N. SPRING STREET, ROOM 303 LOS ANGELES, CA 90012 (213) 978-0600
MAYOR.LACITY.ORG

MDRT EXECUTIVE COMMITTEE

James D. Pittman, CLU, CFP,

of Portland, Oregon, is the President of MDRT. He is a 44-year MDRT member with 16 Court of the Table and six Top of the Table qualifications. A Platinum Knight of the MDRT Foundation, he is also a member of its Inner Circle Society and has served on its Board of Trustees. Pittman is founder and president of Insurance Consulting Services Inc., an affiliate firm of M Benefit Solutions. In 2009, he was honored with the prestigious Bud Horn award from the Oregon Association of Insurance and Financial Planners. He is the past president of the Estate Planning Council of Portland and the Portland Chapter of CLU and ChFC.

Mark J. Hanna, CLU, ChFC,

of Concord, California, is the Immediate Past President of MDRT. He is a 30-year MDRT member with three Court of the Table and 19 Top of the Table honors, serving in 2007 as Chair of Top of the Table. He is also a Royal Order Excalibur Knight of the MDRT Foundation and a member of its Inner Circle Society. Hanna is chairman of Hanna Global Solutions, an employee benefits advisory and administration firm providing global human resource management solutions, and CEO of Hanna Insurance and Financial Solutions Inc., a firm specializing in executive compensation and legacy planning. His Round Table service is extensive, with service on multiple committees and task forces. He has served on many local, state and national boards of directors, including as president of both the Golden Gate and East Bay Chapters of the Society of Financial Service Professionals, president of the National Association of Insurance and Financial Advisors (NAIFA)–San Francisco, and as a member of the National Board of Directors of The Society of Financial Service Professionals.

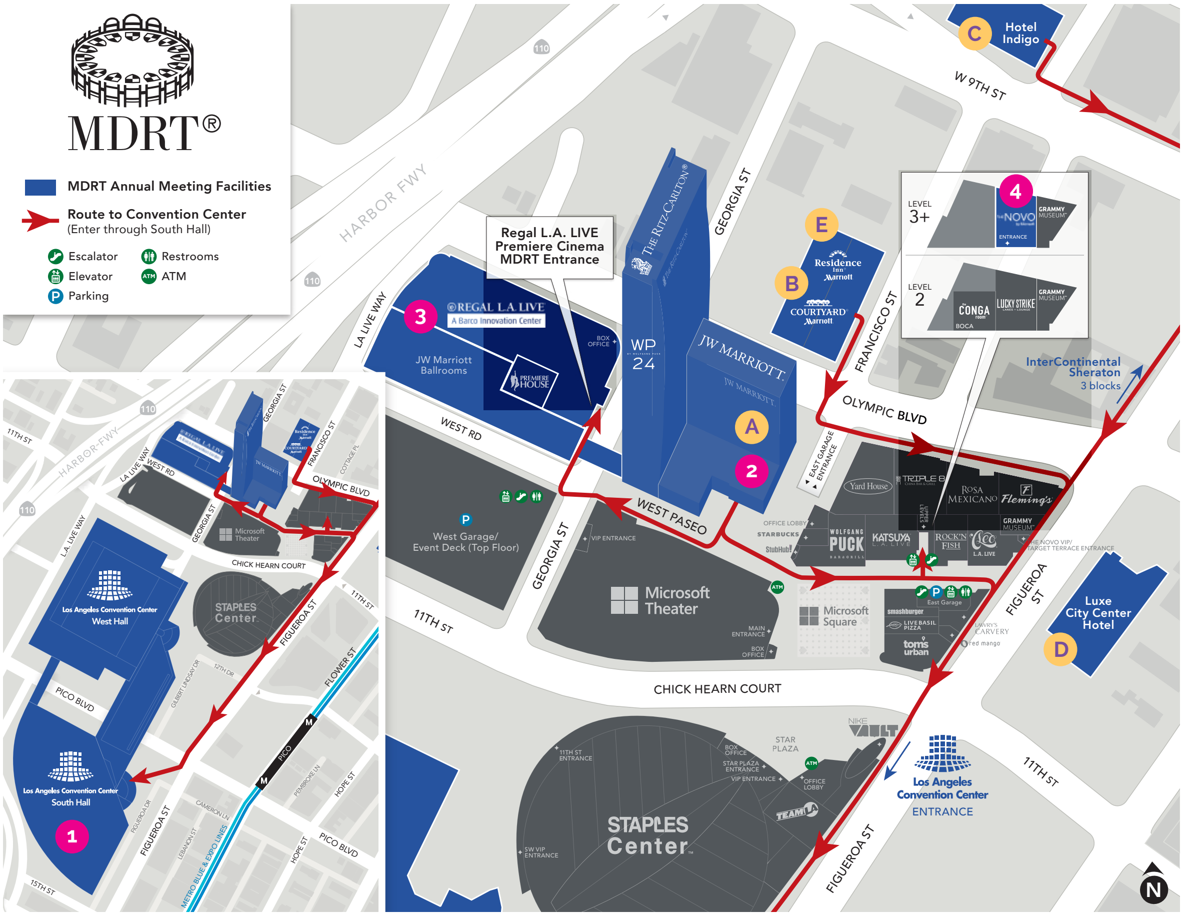
Ross Vanderwolf, CFP,

of Fortitude Valley, Queensland, Australia, is the First Vice President of MDRT. He is a 31-year MDRT member with nine Court of the Table and eight Top of the Table qualifications and a Platinum Knight of the MDRT Foundation. In addition to extensive volunteer service to MDRT and the Australian financial services profession, Vanderwolf is the recipient of multiple awards for excellence in the industry and is constantly voted one of Australia's Most Trusted Financial Advisers.

Regina Bedoya, CLU, ChFC,
is the Second Vice President of the MDRT Executive Committee. She is a 25-year MDRT member with seven Court of the Table and two Top of the Table honors. She is also a Diamond Knight of the MDRT Foundation and a member of its Inner Circle Society. Bedoya is president of RB Financial Advisors, a financial consulting firm specializing in retirement and insurance planning. Bedoya's volunteerism within MDRT includes speaking at several Annual Meetings, at an MDRT Experience and Global Conference, and at international industry conferences. She has been the recipient of the Irvin Konter Award, was named Prudential Palm Beach's Agent of the Year twice, and is the recipient of the American Free Enterprise Companion Medal awarded by Palm Beach Atlantic University.

Ian James Green, Dip PFS,
of London, England, is the Secretary of the MDRT Executive Committee. He is a 20-year MDRT member with five Court of the Table and 12 Top of the Table qualifications. Green is also a Diamond Knight of the MDRT Foundation and a member of its Inner Circle Society. An advocate of MDRT's Whole Person concept, he is the founder of a family-owned financial planning firm, Green Financial Advice, in London, and has nearly two decades of financial services experience. His extensive MDRT volunteerism includes leadership within several divisions, including as Divisional Vice President of Top of the Table in 2017 and Chair of the 2016 Annual Meeting Main Platform/ Special Sessions Committee. Green has also spoken at the Annual Meeting, Top of the Table Annual Meeting and MDRT Experience. His leadership in the profession includes regular speaking engagements to audiences of his peers and previously held positions as trustee on the Personal Finance Society Charitable Foundation and on the board of directors of the Life Insurance Association.

HOTEL INFORMATION



All official MDRT venues and hotels are shown in blue.

Please follow recommended walking pathways to the MDRT official venues.

Hotel Information

A **JW Marriott at LA Live**
(Headquarter Hotel)
900 West Olympic Blvd
Los Angeles CA 90015
+1 (213) 765-8600

B **Courtyard by Marriott LA Live**
901 West Olympic Blvd
Los Angeles, CA 90015
+1 (213) 443-9222

C **Hotel Indigo**
899 Francisco St
Los Angeles, CA 90017
+1 (213) 232-8800

D **Luxe City Center Hotel**
1020 South Figueroa St
Los Angeles, CA 90015
+1 (213) 748-1291

E **Residence Inn by Marriott LA Live**
901 West Olympic Blvd
Los Angeles, CA 90015
+1 (213) 443-9200

Not shown on map

InterContinental
Los Angeles Downtown
900 Wilshire Boulevard
Los Angeles, CA 90017
+1 (213) 688-7777

Sheraton Grand Los Angeles
711 South Hope St
Los Angeles, CA 90017
+1 (213) 488-3500

Meeting Venues

Primary Venue:

1 **Los Angeles Convention Center**
South Hall
1201 S. Figueroa St., Los Angeles, CA 90015
+1 (213) 741-1151

Additional Venues:

2 **JW Marriott at LA Live**
900 West Olympic Blvd
+1 (213) 765-8600

3 **Regal L.A. Live:**
A Barco Innovation Center
1000 West Olympic Blvd
+1 (844) 462-7342

4 **The NOVO at L.A. Live**
800 West Olympic Blvd A335
+1 (213) 765-7000

Not shown on map

InterContinental
Los Angeles Downtown
900 Wilshire Blvd
+1 (213) 688-7777

SHUTTLE SERVICE

MDRT is offering shuttle service from the Intercontinental Los Angeles Downtown and Sheraton Grand Los Angeles to the Los Angeles Convention Center. The shuttle services is offered to members Saturday, June 23, through Wednesday, June 27.

The Following hotels are within walking distance of the Convention Center; therefore no shuttle service is provided.

- Courtyard L.A. Live
- Hotel Indigo
- JW Marriott L.A. Live
- Luxe City Center
- Residence Inn L.A. Live

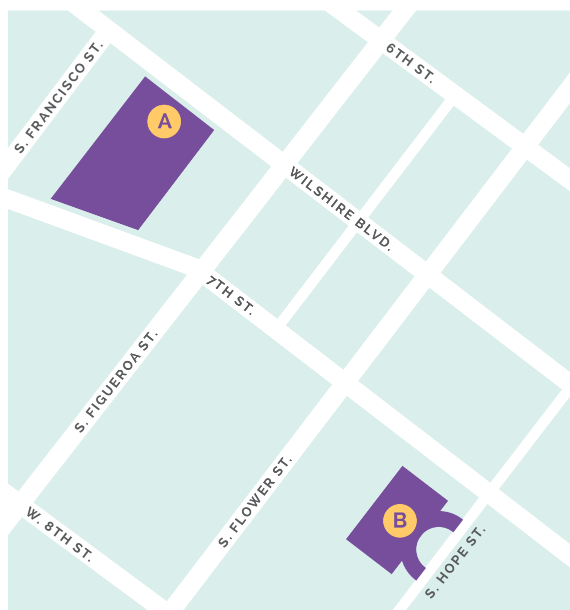
Please see shuttle pickup location in convention center map on page 14.

For special needs transportation, please call **+1 (310) 274-8819 ext. 225** at least 20 minutes prior to desired pickup time.

Hotel and Pickup location

A **InterContinental Los Angeles Downtown**
Curbside on Wilshire Blvd.

B **Sheraton Grand Los Angeles**
Curbside on Hope Street



Shuttle Schedule

Shuttle between the Convention Center South Hall, InterContinental Los Angeles Downtown and Sheraton Grand Los Angeles.

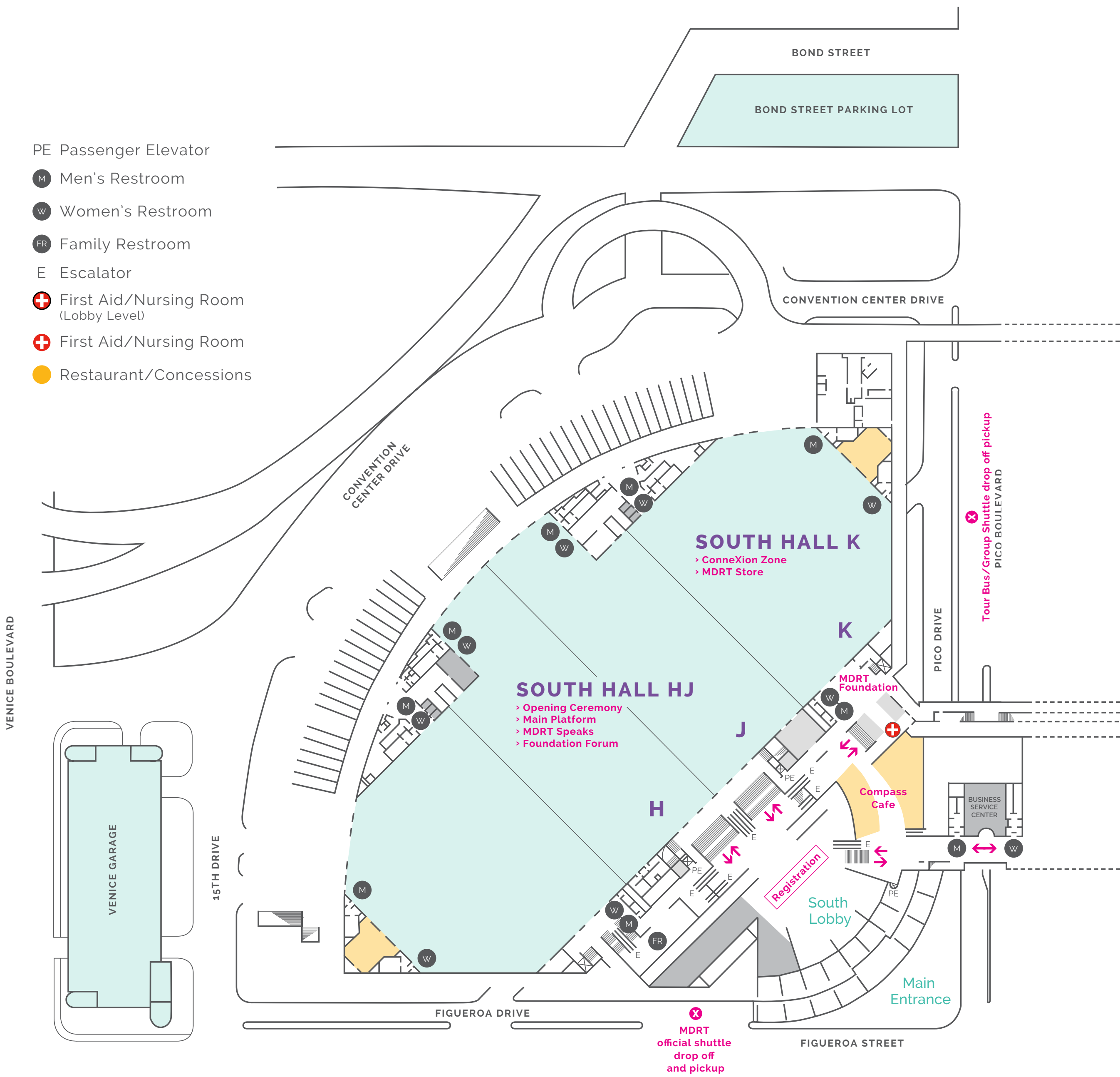
	Saturday, June 23	Sunday, June 24	Monday, June 25	Tuesday, June 26	Wednesday, June 27
6 a.m.					
6:30 a.m.		6:30 a.m. – 3:30 p.m. *Every 20-25 minutes#*	6:30 – 8:30 a.m. *Every 10-15 minutes*	6:30 – 8:30 a.m. *Every 10-15 minutes*	6:30 a.m. – 6:30 p.m.* *Every 20 minutes*
7 a.m.					
7:30 a.m.					
8 a.m.					
8:30 a.m.			8:30 a.m. – 3 p.m. *Every 20-25 minutes*	8:30 a.m. – 3 p.m. *Every 20-25 minutes*	
9 a.m.					
9:30 a.m.					
10 a.m.					
10:30 a.m.	10:30 a.m. – 6 p.m.* *Every 20-25 minutes*				
11 a.m.					
11:30 a.m.					
12 p.m.					
12:30 p.m.					
1 p.m.					
1:30 p.m.					
2 p.m.					
2:30 p.m.					
3 p.m.			3 – 6:30 p.m.* *Every 10-15 minutes*	3 – 6:30 p.m. *Every 10-15 minutes*	
3:30 p.m.		3:30 – 7:30 p.m.* *Every 10-15 minutes#*			
4 p.m.					
4:30 p.m.					
5 p.m.					
5:30 p.m.					
6 p.m.				6 – 7:30 p.m.* *Every 20-25 minutes*	
6:30 p.m.					
7 p.m.					
7:30 p.m.					
8 p.m.					
8:30 p.m.					

*indicates last shuttle departs the Convention Center to hotels at this time. Last shuttle departs hotels coming to the Convention Center approximately 60 minutes prior to this time.

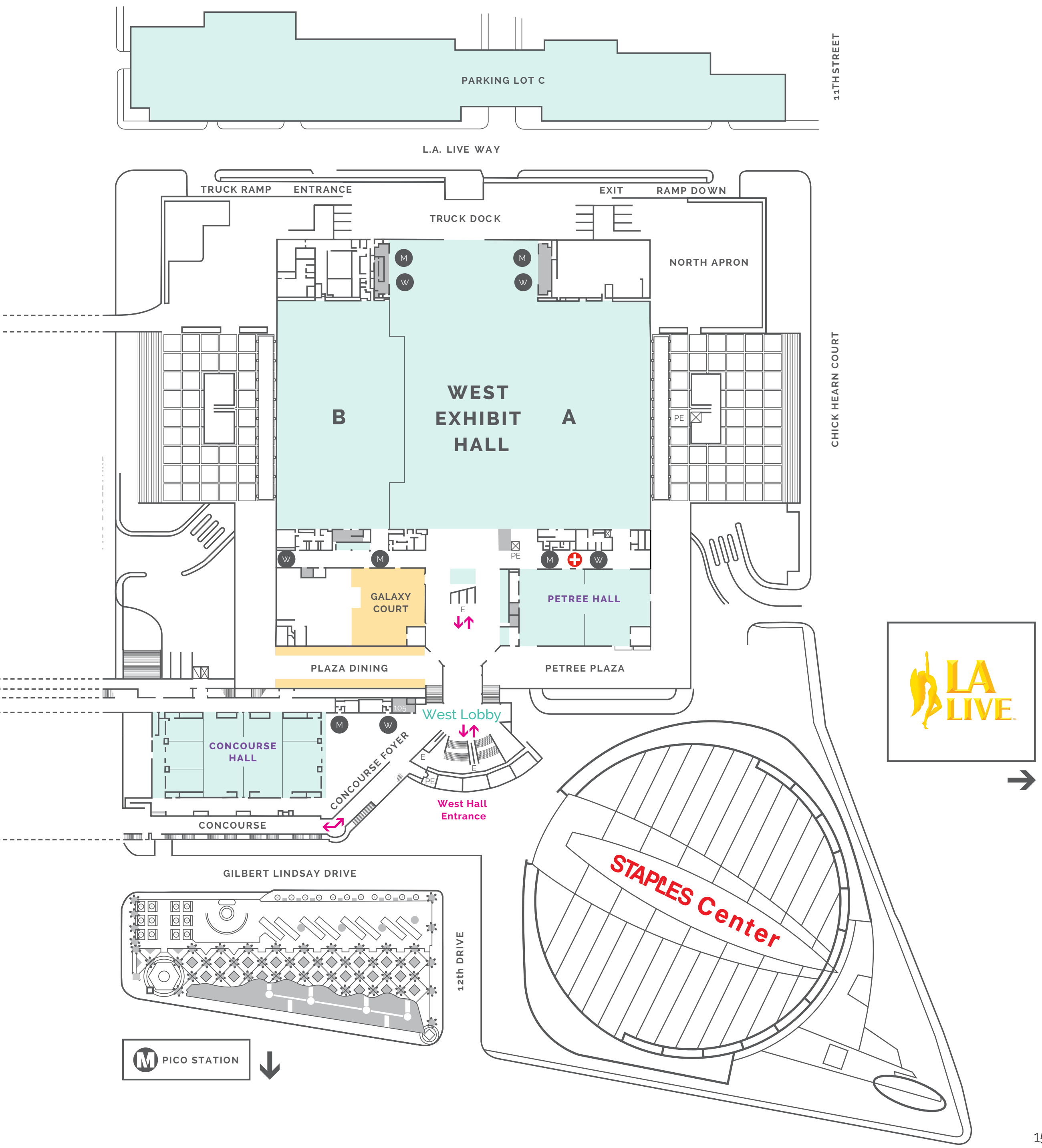
#Shuttle Service to and from the Opening Ceremony is available within the Sunday schedule above.

LOS ANGELES CONVENTION CENTER

South Hall



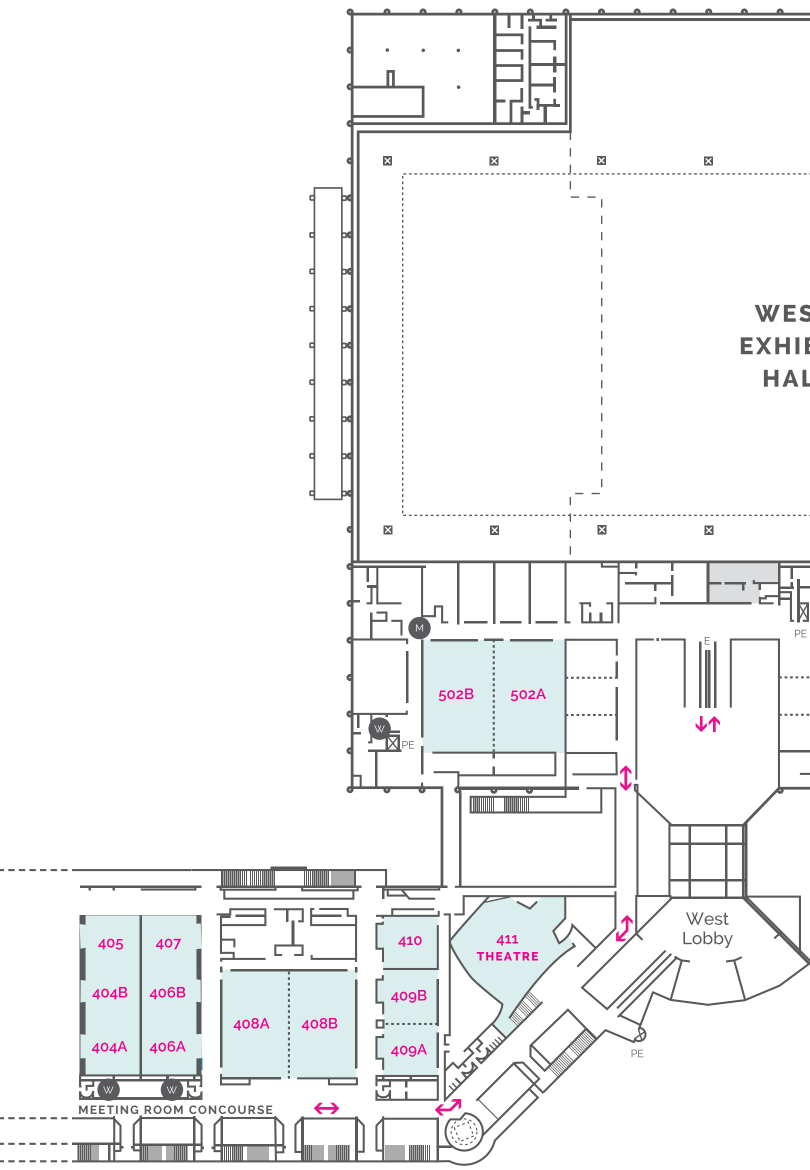
West Hall


PARKING LOT C
11TH STREET
L.A. LIVE WAY
TRUCK RAMP
ENTRANCE
EXIT
RAMP DOWN
TRUCK DOCK
NORTH APRON
B
WEST
EXHIBIT
HALL
A
CHICK HEARN COURT
PE
M
W
GALAXY
COURT
PETREE HALL
E
PLAZA DINING
PETREE PLAZA
West Lobby
CONCOURSE
HALL
CONCOURSE FOYER
West Hall
Entrance
CONCOURSE
LA
LIVE
STAPLES Center
GILBERT LINDSAY DRIVE
12th DRIVE
PICO STATION

LOS ANGELES CONVENTION CENTER

Meeting Room Level

PE Passenger Elevator
M Men's Restroom
W Women's Restroom
FR Family Restroom
E Escalator

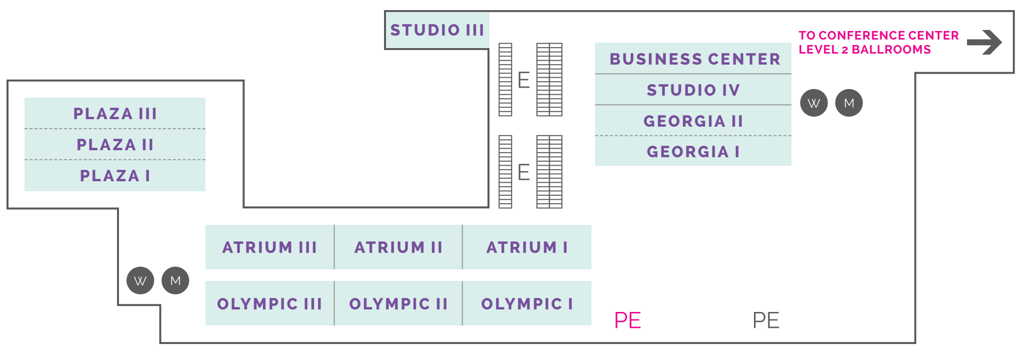

WEST
EXHIBIT
HALL
502B
502A
PE
FR
E
405
407
404B
406B
404A
406A
408A
408B
410
409B
409A
411
THEATRE
West
Lobby
MEETING ROOM CONCOURSE

HOTEL FLOOR PLANS

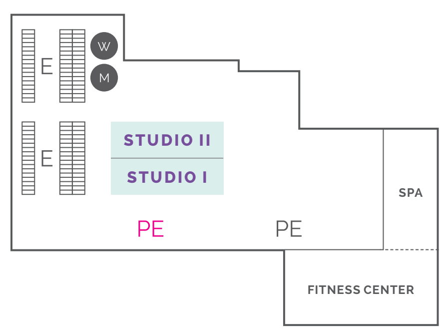
JW Marriott Hotel

Hotel Level 3

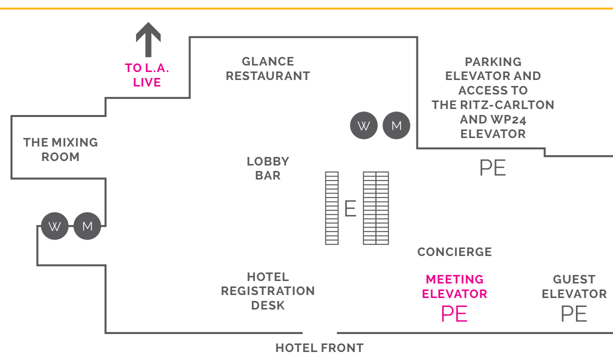
PE Meeting Elevator
PE Guest Elevator
M Men's Restroom
W Women's Restroom
E Escalator



Hotel Level 2

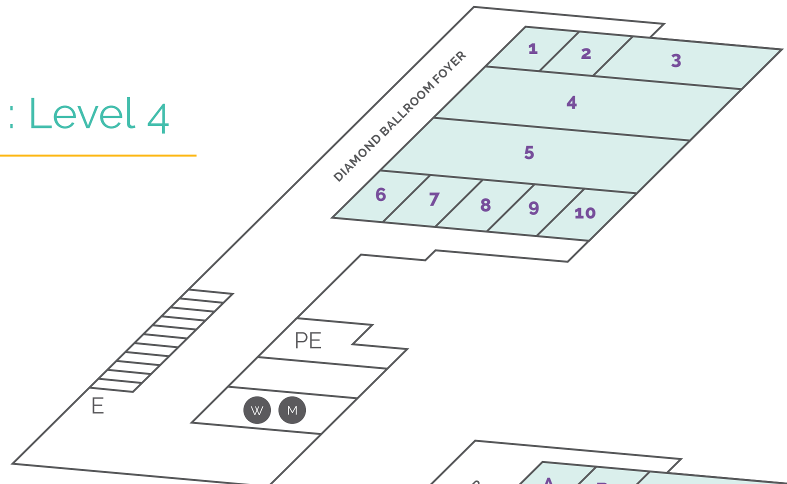


Hotel Lobby

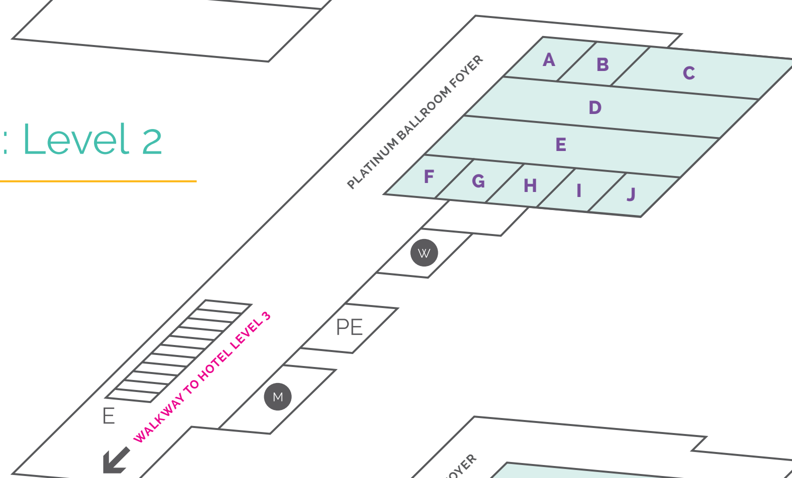


JW Marriott Conference Center and Ballrooms

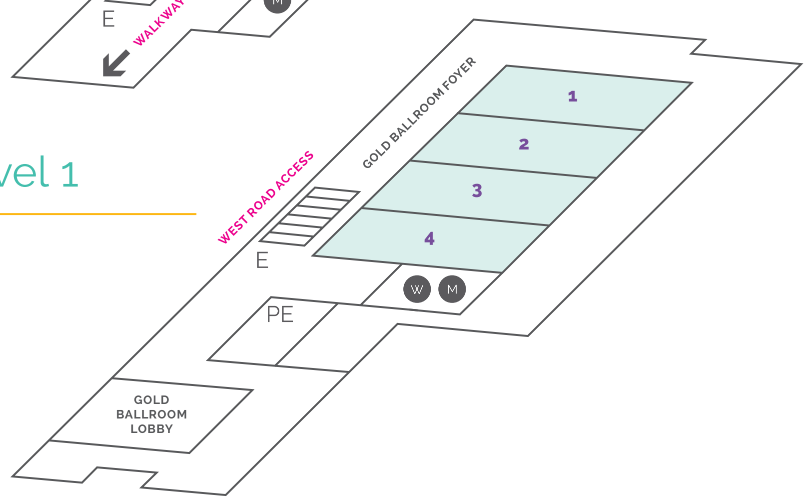
Diamond Ballroom : Level 4



Platinum Ballroom : Level 2



Gold Ballroom : Level 1



HOTEL FLOOR PLANS

InterContinental Hotel – 5th Floor

KEY

General Event Icons

No Interpretation

Ticketed Event

Prepaid Event:
Ticket required for admission. Admission is restricted to badge-wearing meeting attendees who purchased a ticket in advance.

Focus Session Icons

Content Tracks

Marketing
Practice Management
Risk/Products
Top of the Table
Retirement/Wealth Management
Whole Person

Presented Language

Cantonese	Korean
English	Mandarin
Hindi	Spanish
Japanese	Thai

Interpreted Language

Bahasa Indonesia	Korean
Cantonese	Mandarin
Hindi	Portuguese
Hungarian	Spanish
Japanese	Thai

SCHEDULE AT A GLANCE

Saturday, June 23, 2018

11 a.m. – 5 p.m.	ConneXion Zone open
11 a.m. – 5 p.m.	MDRT Store open
11 a.m. – 5 p.m.	MDRT Foundation Booth open
11 a.m. – 6 p.m.	Registration open
4:30 – 5:30 p.m.	PGA Kickoff: You Make the Difference

Sunday, June 24, 2018

7 a.m. – 7 p.m.	Registration open
10 a.m. – 4 p.m.	ConneXion Zone open
10 a.m. – 4 p.m.	MDRT Store open
10 a.m. – 4 p.m.	MDRT Foundation Booth open
1 – 3:30 p.m.	Court of the Table and Top of the Table Program & Reception (2018 Court of the Table and Top of the Table members only)
5 – 6:30 p.m.	Opening Ceremony

Monday, June 25, 2018

7 a.m. – 4 p.m.	Registration open
8 – 11:40 a.m.	Main Platform
11:30 a.m. – 5 p.m.	ConneXion Zone open
11:30 a.m. – 5 p.m.	MDRT Store open
11:30 a.m. – 5 p.m.	MDRT Foundation Booth open
12 – 1:30 p.m.	Lunch Session
12:30 – 1:15 p.m.	Foundation Forum: Operation TraffickWatch
2 – 3 p.m.	Focus Sessions
3:30 – 4:30 p.m.	Meditation Session
3:30 – 5 p.m.	Focus Sessions

Tuesday, June 26, 2018

7 a.m. – 7 p.m.	Registration open
7 a.m. – 7 p.m.	Interpretation Headset Return
8 – 11:40 a.m.	MDRT Speaks
11:30 a.m. – 5 p.m.	ConneXion Zone open
11:30 a.m. – 5 p.m.	MDRT Store open
11:30 a.m. – 5 p.m.	MDRT Foundation Booth open
12 – 1:30 p.m.	Lunch Session
2 – 3 p.m.	Focus Sessions
3:30 – 5 p.m.	Focus Sessions
3:30 – 4:30 p.m.	Meditation Session

Wednesday, June 27, 2018

7 a.m. – 6 p.m.	Registration open
7 a.m. – 6 p.m.	Interpretation Headset Return
8:30 – 9:30 a.m.	Cornerstone Presentations
9:30 a.m. – 2 p.m.	MDRT Store open
9:30 a.m. – 3 p.m.	MDRT Foundation Booth open
10 – 11 a.m.	Court of the Table Open Forum
10 – 11 a.m.	Focus Sessions
11:30 a.m. – 12:30 p.m.	Focus Sessions
2 – 5 p.m.	Main Platform

Simultaneous interpretation is not available for the prepaid ticketed events (/).

Your personal meeting name badge is required for entrance into all sessions and events including Main Platform, Focus Sessions, ConneXion Zone, Opening Ceremony, Cornerstone Presentations, MDRT Speaks, Echo Sessions, Idea Exchanges and ticketed events. **Don't lose your badge! There is a USD 1,095 fee for each replacement badge issued.** For lost or misplaced badges, go to the Registration On-Site Services counter, located in Convention Center – South Hall.

Information in this book is correct at the time of printing. Should any alterations to the program or overall schedule be necessary, corrections will be made and available on the MDRT meeting app, MDRT 2018, available in your app store.

Saturday

SATURDAY JUNE 23

11 a.m. – 5 p.m.

ConneXion Zone

Convention Center / South Hall K

11 a.m. – 5 p.m.

MDRT Store

Convention Center / South Hall K

11 a.m. – 5 p.m.

MDRT Foundation Booth

Convention Center / South Hall K Foyer

11 a.m. – 6 p.m.

Registration

Convention Center / South Lobby

4:30 – 5:30 p.m.

- English
- Cantonese
- Japanese
- Korean
- Mandarin
- Spanish
- Thai

Program General Arrangements (PGA) Kickoff: You Make the Difference

Convention Center / 502

All volunteers are to attend. Hear Brian D. Heckert, CLU, ChFC, share how you can make a difference in the meeting experience for our members, while making lasting friendships. You will also receive important details regarding your volunteer assignment.

6 – 7:30 p.m.

Excalibur Reception

MDRT Foundation Excalibur Society Members and 2018 Inner Circle Society Donors (by invitation only)

SUNDAY
JUNE 24

Sunday

7 a.m. – 7 p.m.

Registration

Convention Center / South Lobby

10 a.m. – 4 p.m.

ConneXion Zone

Convention Center / South Hall K

10 a.m. – 4 p.m.

MDRT Store

Convention Center / South Hall K

10 a.m. – 4 p.m.

MDRT Foundation Booth

Convention Center / South Hall K Foyer

1 – 3:30 p.m.

Court of the Table and Top of the Table Program and Reception

This event is for 2018 Court of the Table and Top of the Table members only.

1 – 2:30 p.m.

- English
- Cantonese
- Japanese
- Korean
- Mandarin
- Spanish
- Thai

From Corner Store to Corner Office

Bill McDermott / InterContinental Hotel / Wilshire Grand Ballroom

Relentless optimism and customer empathy are at the heart of McDermott's successful journey from owner of a corner store in working-class Long Island to CEO of SAP, one of the world's leading business software companies. Since he joined SAP in 2002, the company has delivered incredible growth in market share, revenue, profits, and customer and employee satisfaction. In this inspirational session, McDermott shares key business, sales and leadership strategies that helped him achieve the No. 1 rank for every position he held at Xerox and lead SAP to the top of its industry. McDermott's personal story has inspired countless people to live up to their potential and pursue their dreams.

2:30 – 3:30 p.m.

Reception

InterContinental Hotel / Wilshire Grand Foyer

Ticket Required.
This event is open to 2018 Court of the Table and Top of the Table members.
Court of the Table or Top of the Table name badge, ribbon and ticket are required for entry.

5 – 6:30 p.m.

- English
- Bahasa Indonesia
- Cantonese
- Hindi
- Hungarian
- Japanese
- Korean
- Mandarin
- Portuguese
- Spanish
- Thai

Opening Ceremony

Presider: James D. Pittman, CLU, CFP / Convention Center / South Hall HJ

Inspiring speakers will set the stage for the three great days ahead. In addition to their motivational messages, enjoy live musical entertainment and the traditional MDRT Flag Ceremony. All are invited to wear the traditional clothing of their home country to celebrate the diversity and global connectedness of MDRT.

(Doors open and live music begins at 4:30 p.m.)

Official Opening of Meeting	James D. Pittman, CLU, CFP
Flag Ceremony	
Moment of Reflection	Karon Pittman
Intentional Living	John Maxwell
Be a Traveler, Not a Tourist	Andrew McCarthy
Fly to Paradise	Eric Whitacre

The Exodus Road is a nonprofit organization that strategically fights human trafficking with local police, leading to the rescue of men, women and children.

Together we can help put an end to modern-day slavery. The MDRT Foundation is partnering with The Exodus Road for the 2018 MDRT Annual Meeting. Visit the MDRT Foundation Booth in the Los Angeles Convention Center – South Hall K Foyer to donate USD 200. When you give, you make rescue possible.

Foundation Forum :
Operation TraffickWatch

12:30 - 1:15 p.m.
Main Platform, South Hall HJ

The Exodus Road will educate and equip MDRT members to counter human trafficking.

**Simultaneous interpretation available.*

MDRTFOUNDATION.ORG

MDRT®

The Exodus Road®

MONDAY

JUNE 25

7 a.m. – 4 p.m.

Registration

Convention Center / South Lobby

8 a.m. – 11:40 a.m.

Main Platform

Convention Center / South Hall HJ

(Doors open at 7:15 a.m., live music begins at 7:30 a.m.)

Presiders	James D. Pittman, CLU, CFP, and Mark J. Hanna, CLU, ChFC
Future Crunch	Angus Hervey, Ph.D. / Tané Hunter
The Power of Pause	Romie Mushtaq, M.D.
Creating a Feeling	Matthew Luhn
My Truths	Kechi Okwuchi
Break (20 Minutes)	
Our Future is So Bright We Gotta Wear Shades	James D. Pittman, CLU, CFP
We Make a Difference	Marc A. Silverman, CFP, ChFC
What If It Was Your Child?	Matt Parker
Your Day Has Come	Vince Poscente
The Power of Choice	Anne Mahlum
The Promise	Jason Hewlett

11:30 a.m. – 5 p.m.

ConneXion Zone

Convention Center / South Hall K

11:30 a.m. – 5 p.m.

MDRT Store

Convention Center / South Hall K

11:30 a.m. – 5 p.m.

MDRT Foundation Booth

Convention Center / South Hall K Foyer

12 – 1:30 p.m.

- English
- Simultaneous interpretation is not available.

Lunch Session: Presence, Influence and Finding Your Voice

Louise Mahler, Ph.D. / JW Marriott / Gold Ballroom 2

Because the mind, body and voice are linked, your state of mind determines the way you hold your body and how your feelings resonate through your voice, ultimately influencing the effectiveness of your communication. In this fun, interactive session, Mahler, one of the foremost experts in the psychology of face-to-face engagement, provides techniques to help you present more effectively, influence people for a win-win outcome and apply a greater empathy to personal interactions.

Prepaid event: Ticket required for admission.
Admission is restricted to badge-wearing meeting attendees who purchased a ticket at the time of registration. Lunch will be served at 12 p.m., ending promptly at 12:30 p.m.

12:30 – 1:15 p.m.

- English
- Cantonese
- Japanese
- Korean
- Mandarin
- Spanish
- Thai

Foundation Forum: Operation TraffickWatch

Matt Parker / Convention Center / South Hall HJ

Human trafficking happens in almost every country around the globe. Unfortunately, many citizens don't understand the realities of global or local human trafficking and don't know what to do if they suspect it is happening in their own neighborhood. This forum, presented by the MDRT Foundation and 2018 charity partner The Exodus Road, will educate and equip MDRT members to counter human trafficking. Through stories, statistics and engaging interaction, Operation TraffickWatch is a first step everyone can take.

Focus Sessions

2–3 p.m.

Marketing

English

Helping Clients Through Divorce

Judy Byle-Jones, CLU, ChFC / Convention Center / 409 A

There are many different processes that clients may experience while going through a divorce, including mediation, collaborative family law, arbitration and litigation. In this session, Byle-Jones, a Certified Divorce Financial Analyst, educates advisors about assisting clients through these steps while recognizing how to avoid crossing the line into property and family law. Byle-Jones will touch on topics such as spousal support, child support and emotional assets, as well as aspects of insurance and investments on divorce. Advisors will gain a clear understanding of what they can and cannot do when working with clients going through a divorce and how dividing family assets and support payments impacts long-term financial planning.

Practice Management

English

Scheduling Effectiveness

Gina Pellegrini* / Convention Center / 406 A

When an advisor starts their business, they need to do everything, from scheduling meetings to filling out paperwork to answering the phone. However, as their practice gets bigger, advisors need to spend their time more selectively and effectively. Pellegrini explains how to delegate and train staff to keep your calendar consistently full. She also shares the top six telephoning tips anyone can use to turn their client base into a gold mine. Learn how to let go of scheduling, eliminate cherry-picking and embrace other time management strategies. Most importantly, you will leave with the tools you need to keep your calendar consistently full.

Marketing

English

Goal-Based Financial Planning

Aurora L. Tancock, FLMI, CFP / Convention Center / 408

Financial planning often focuses on just one goal: retiring comfortably. Tancock will explain how goal-based financial planning is much more of a personalized approach that prioritizes all goals, not just retirement, and how the planning goes beyond just building investment portfolios. The financial planner becomes more of a coach to the client and makes sure they stick to the plan. Tancock believes this is the human touch that robo-advisors will not be able to replace. She will share the processes she uses to build goal-based financial plans that become more than a roadmap to her client's financial future — they become a roadmap to their life.

*NON-MEMBER SPEAKER

Top of the Table
- English
- Japanese
- Thai
- Hungarian

Marketing Magnetism! Clarifying Your Unique Value to Drive New Business

Maribeth Kuzmeski, Ph.D.* / JW Marriott / Diamond Ballroom

Even if clients are happy with you as an advisor, they may not know all the things you do in exchange for the fees you charge. What are the best ways to communicate your value to clients and prospects and make yourself memorable to everyone you help? Kuzmeski shares cost-effective strategies that can be implemented immediately to get people talking and generate new and continuing business for your practice. She will explain how the words you use are the most important part of business development, from what you say to the presentation of your website to the effectiveness of your marketing.

Retirement/ Wealth Management
- English
- Bahasa Indonesia
- Cantonese
- Korean

The Bucket Plan: Protecting and Growing Assets for a Worry-Free Retirement

Jason L Smith / The NOVO

Retirement today presents unique financial planning challenges worldwide. The responsibility to navigate volatile global markets, taxes, inflation and increasing life expectancy falls on individual investors and their advisors. Smith provides a simple approach to gathering, analyzing and positioning clients' assets into three customized buckets that work to both mitigate risks and maximize assets for the future. He shows how this planning process helps clients avoid sequence of returns risk and shares powerful diagrams, phrases and concepts you can use to help illustrate this simple yet highly effective planning approach. No matter where in the world you provide financial services, The Bucket Plan planning process will revolutionize the way you approach income planning for your clients' retirement.

Risk/Products
- English
- Spanish
- Hindi
- Portuguese

What Life Insurance Illustrations Don't Tell You

Richard M. Weber, MBA, CLU* / Convention Center / 502

Since the introduction of paradigm-shifting universal life policies in the late 1970s, producers and clients have had to reconcile optimistic sales illustrations with the in-force reality of values that are often less than expected. Forty years later, we still struggle with illustration disclaimers. Weber demonstrates new ways to advise clients about making current assumption life insurance policies meet their expectations and be in their best interest. This process diagnoses new and in-force IUL and VUL policies and explains how to discuss best (not lowest) premiums and outcomes. You will learn how to achieve consistency with the client's expectations and conduct a conversation with a client who already owns a current assumption policy.

 *NON-MEMBER SPEAKER

Cantonese

Idea Exchange

Suet Yee (Michelle) Kwok / Regal L.A. Live / Premiere Cinema

Idea Exchanges are interactive sessions where attendees are encouraged to participate. A moderator will facilitate audience members sharing their best sales, practice management and marketing ideas which have helped them increase productivity and foster professional improvement.

Retirement/ Wealth Management

Hindi

Helping Clients Navigate Change and Prepare for the Future

Ravikumar Krishnamoorthy Kodumudi / Convention Center / Theatre 411

Everyone knows how important it is to adapt to changing times, but that doesn't mean it is easy to do so. In this session, Kodumudi utilizes his three decades of experience to discuss his best strategies for helping clients understand their present and move toward what is next. He will address how advisors' recognition of the ever-changing financial marketplace and continuing education about the needs and options of the client can help reinvent their process and enhance their long-term relationships. This is part of the reason Kodumudi has worked with three generations of families and values this forward-looking approach to advice and client strategy.

Practice Management

Japanese

Self-Discipline is the Key to Consistent Business Success

Hirofumi Uenishi, TLC / JW Marriott / Platinum Ballroom A

A large portion of success in our business depends on how good you are with time management. Before joining the business, Uenishi's income depended on the length of hours he was at work. In this business, he has found his daily activity and behavior determines his success, not merely time at his desk. In this session, he will share strategies and mindsets to improve your discipline and your career. Uenishi is an advocate of MDRT's Whole Person concept and believes serving as a community leader is also important to your performance. Staying in good health and continuing good relationship with customers starts with discipline. He will share how he does it.

Retirement/ Wealth Management

Korean

Growing with Your Clients

Bong Jun Kim / Regal L.A. Live / Cinema 2

What skills are needed to adapt to regulation and help clients navigate these changes? In this session, Kim advises on how to find solutions to these situations and how to implement them effectively.

Retirement/ Wealth Management

Mandarin

Family Wealth Planning

Nadia Chun Yueh Chen / Convention Center / Concourse Hall

In the passing down of wealth, changes will inevitably occur when you fail to do wealth planning. Do you worry about the risks that you or your clients may face in the future? Can the only child in the family really inherit their parents' assets directly? Are you certain that all of the wealth will be passed down completely to the next generation? In this session, Chen will help you make a comprehensive plan with the appropriate use of insurance through the wisdom of law and business, allowing wealth to be passed down and benefit the future generations, so as to achieve a lasting continuance of the family property.

Top of the Table

Mandarin

Focus on the Plan, Not the Product

Jedediah Harrison Levene, CFP, CLU / Convention Center / Petree Hall

Levene explores how successful practices and client relationships are formed with the plan and not the product. He will teach you to how to become a holistic wealth manager and achieve more success by treating products as a means to an end, as opposed to leading with the product. In stressing that you know you client better than any other professional in their lives, Levene will walk you through his Plan-Protect-Project-Dream financial planning process and give you tools you can use right away. These include how to conduct annual reviews and report progress, how to determine a client's core needs and how to use this number for planning.

Marketing

Mandarin

How to Be an Indispensable Consultant for High-End Clients

Mei-chuan Yang / Convention Center / West Hall B

There are few high-end clients but many insurance practitioners. It is very difficult to win the trust of high-end clients amid the great number of practitioners, and it is even harder to become an indispensable professional consultant. Yang will share how she achieved success against these odds and now qualifies for Top of the Table year after year. She will discuss the importance of managing a network of acquaintances and the choices you make in self-investment.

Practice Management

Spanish

10 Tips to Turn an Ordinary Business into Something Extraordinary

Veronica Ivette Bernal Perez / Convention Center / 403

Many believe that life is a combination of what happens to us and our attitude toward those events. In this session, Perez offers tips to improve your activity and attitude and create sustained growth for your business.

Marketing

Thai

Improved Relationships Leads to Increased Sales

Paranee Hankay / JW Marriott / Platinum Ballroom E

Advisors know that they work in a relationship business, and establishing trusting relationships with clients often leads to long-term financial partnerships. In this session, Hankay discusses how she manages clients' emotions, helps them understand details and recognizes the value of patience. She also explains her strategy of asking for referrals and why a modern approach to service is crucial.

Focus Sessions 3:30–4:30 p.m.

Marketing

Hindi

The Secrets of Networking Superstars

Paritosh Pathak* / Convention Center / Theatre 411

Are you networking as well as you can? Pathak will teach you strategies to stay positively engaged with the people you meet and, in the process, increase both your business and your referrals. He addresses several misconceptions — for example, how many advisors confuse networking with selling and thus end up doing it wrong — and discusses common fears, why they exist and how to overcome them in the shortest possible time. Leave this session with an appreciation for the science of networking and the skills to make your network work for you.

Risk/Products

Korean

Addressing Insurance Clauses with Prospects

Yong Chan Yoon* / Regal L.A. Live / Cinema 2

Part of an advisor's job is communicating the clauses within insurance policies to help clients understand the details of their coverage. In this session, Yoon discusses how to address these clauses to stimulate prospects' interest in working with you and purchasing what you have to offer.

Marketing

Mandarin

Marketing and Management of High-End Clients

Pin Wen Wendy Chen / Convention Center / West Hall B

Chen will discuss the three stages of operation in life insurance: sowing broadly, sowing deeply and sowing precisely. Walk away from this session with the techniques to classify clients and position your market and the thought process to replace sales with service.

*NON-MEMBER SPEAKER

Practice Management

Spanish

How to Increase Your Ability to Sell

Jonatan Loidi* / Convention Center / 403

Even as you develop a relationship with a client and act in their best interest, your ability to sell — to communicate the value to the client and have them take action — is a crucial part of your role as advisor. In this session, Loidi identifies the skills that are most important for modern salespeople and the innovation and marketing approaches that can help bring your practice to the next level.

Risk/Products

Thai

Financial Planning for Long-Term Care

Surakit Pitakpakorn / JW Marriott / Platinum Ballroom E

With life expectancy increasing due to advances in medicine, people face the challenge of preparing for more years of financial needs. In this session, Pitakpakorn discusses how he helps clients understand what they will need for living, health care and medical expenses, and how he helps individuals plan for this period of their lives.

3:30 – 4:30 p.m.

English

The session is presented in English, but suitable for participants who do not speak English as a primary language.

Meditation Session: Pause, Breathe and Meditate

Romie Mushtaq, M.D. / JW Marriott / Gold Ballroom 2

Have you tried to meditate before, only to find you can't shut off your thoughts? Are you a seasoned meditator looking to connect to calm in a busy world? Anyone can learn to meditate with these controlled breathing techniques. Join Mushtaq, a neurologist and mindfulness expert, for a seated guided group meditation class. Many people who find that they cannot achieve a meditative state at home can during guided meditation sessions. Learn while you practice and leave with instructions on how to continue a mindfulness-based meditation program at home. The results? Uplevel your brain peak performance for a centered, calm and productive day.

*NON-MEMBER SPEAKER

Focus Sessions

3:30–5 p.m.

Whole Person

English

Satisfaction: The Silent Killer of Success

Merit Gest, CSP* / Convention Center / 406 A

What happens when salespeople, managers or customer service representatives are satisfied? Does it lead to stagnation or greater success? In this presentation, Gest discusses the myths about success that actually limit our ability to create new possibilities in our lives, and the ways in which satisfaction can be positive as long as it does not inhibit future results. These interactive exercises help identify ways to adjust your thinking and learn ways to be both satisfied and eager to strive for more. Challenge your assumptions and learn how to bounce back from adversity and achieve greater understanding about what satisfaction and success mean to you.

Practice Management

English

5 Habits of Highly Effective Salespeople

Bruce Lund, Ph.D.* / Convention Center / 408

Lund has written a dissertation on human performance as well as coached top producers world-wide. Borrowing language from Steven Covey, Lund breaks down the successful habits as they relate to salespeople. Each habit shared will also have specific exercises to follow to help you accelerate your personal growth. You'll be challenged to think about your explanation of services used to attract the right business. Discover why consistent selling systems with disciplined follow up processes can help you close the deal 80 percent of the time. You'll learn how to create unique customer experiences and grow your entrepreneurial spirit.

Marketing

English

Working with Widows

Kathleen M. Rehl, Ph.D., CFP* / Convention Center / 409 A

Almost three-fourths of widows fire their advisor after the death of their spouse. Will you be fired or hired by the new widow? Speaking from experience as both a widow and advisor, Rehl enhances your skills in working with this fast-growing segment of the population and emphasizes tools and processes to strengthen relationships with these women. She shares insight about how grief, emotion and stress impact cognitive abilities and relays what widows need and want from advisors. Leave this session with knowledge of the three general stages of widowhood and several best practices you can use to work well with widowed clients during each phase.

*NON-MEMBER SPEAKER

Whole Person

- English
- Spanish
- Hindi
- Portuguese

The Resilience Recipe: Key Ingredients for Thriving in Challenging Times

Mark Black, CSP* / Convention Center / 502

Everyone deals with change, adversity and uncertainty. What separates you from others is how you succeed despite these challenges. In this session, Black shares his story of surviving a heart and double-lung transplant to provide a guide to thriving against long odds. Discussing his recovery and successive completion of multiple marathons, Black inspires advisors to examine what they believe is possible and push through excuses to take ownership for results. With the 5 A's of Black's Resilience Recipe — Accept, Adapt, Aim, Act and Assess — this session will help increase productivity and make advisors feel newly motivated to adjust their business and life toward a winning and resilient approach.

Marketing

- English
- Bahasa Indonesia
- Cantonese
- Korean

Prioritizing Profitable Prospecting: How to Overcome Sales Call Reluctance

Connie Kadansky* / The NOVO

Many advisors struggle with prospecting, especially if they are afflicted with any of 16 different types of reluctance to make sales calls. After all, sometimes the challenge is not closing with the prospect, it is getting in front of the prospect in the first place. In this session, Kadansky shares how advisors, who will take a quiz to determine their own level of reluctance, can develop the emotional skill of consistent prospecting and overcome referral aversion, intimidation with high-net-worth clients or any other hesitations that hamper the prospecting process. By understanding and dispatching fear that comes into play in this setting, you will engage the strategic part of your brain and discover solutions to uncovering client needs and increasing your prospecting activity.

*NON-MEMBER SPEAKER

Practice Management

English

Japanese

Thai

Hungarian

Building Trust by Putting Clients First

Stephen Kagawa, FSS, LUTCF / JW Marriott / Diamond Ballroom

No matter where your client lives or what language they speak, it is crucial that they trust you. In this session, Kagawa shares techniques that he uses to cultivate cases, generate a steady flow of high-quality referrals and qualify for Top of the Table year after year. He will offer interview techniques and proven processes to establish these relationships with clients and promote comprehensive plan implementation. This comes from a series of pertinent questions which identify the client's values and guides the needs analysis and advisory process. The result is a simple, effective system for advisors with a clientele they look forward to serving.

Marketing

Cantonese

Become "The" MDRT Agent to Your Client

Garry Chan Yat Kwan / Regal L.A. / Live Premiere

Chan previously worked in the advertising field and truly understands the importance of branding. MDRT is already a well-known brand, but how could you relate it to yourself and your work? Chan will walk you through to discover your own MDRT meaning and differentiate yourself from other MDRT agents. He will also share real cases on how he closes deals using simple concepts. This is a fully interactive session designed to bring you new ideas and inspiration.

Practice Management

Japanese

MDRT Qualification Year After Year

Naotake Bessho, MBA / Tetsu Ichiura / Ryuji Kiuchi / JW Marriott / Platinum Ballroom A

Bessho qualified for MDRT making cold calls and requesting referrals but he was neither comfortable nor happy doing things this way. Learn how he altered his business style to be more passive, and listening-based. When Ichiura started his career in financial services, he was told that joining the business meant being committed to serving clients for lifetime. Learn how to provide peace of mind through follow-through activities as well as help each client finish their life without regrets. Kiuchi has a network of about 300 business owners that he leveraged to focus on business insurance. In this session, he will share how he built his impressive list of clients and how you can build your own network of business owners.

Retirement/ Wealth Management

Mandarin

The Current Annuity Market and State of High-Net-Worth in China

Hong Li / Xueyan Lin / Convention Center / Concourse Hall

Lin will discuss how planning our finances today can turn them into an unlimited source of wealth during retirement. She'll also provide tips to succeed in the current annuity market. Li will cover the latest data about investment attitudes and actions of high-net-worth individuals in China. She'll also examine the requirements of integrated family wealth services, comprehensive asset allocation and wealth inheritance.

Practice Management

Mandarin

The Future of Leadership

John Spence* / Convention Center / Petree Hall

The skills needed to be an effective leader are changing. Technology, global competition, customer expectations and five generations in the workforce all drive new requirements for leaders of the future. This interactive workshop will help you understand the key characteristics, skills and behaviors necessary to successfully lead your organization and how the best companies create competitive advantage by embracing and leading in times of change. Drawing from his work with companies around the world, Spence will teach you how to create your own personal leadership competency model and develop an overview of what a great leader in financial services must focus on to not only stay current, but excel in a dynamic environment.

5 – 6 p.m.

Quarter Century Club

Quarter Century Club members only / JW Marriott / Plaza

5:30 – 6:30 p.m.

Top of the Table Reception

2018 Top of the Table members only / The Ritz-Carlton / WP24 and Nest Lounge

 *NON-MEMBER SPEAKER

TUESDAY
JUNE
26

7 a.m. – 7 p.m.

Registration and Interpretation Headset Return

Convention Center / South Hall Lobby

8 a.m. – 11:40 a.m.

MDRT Speaks

Convention Center / South Hall HJ

(Doors open at 7:15 a.m., live music begins at 7:30 a.m.)

Presiders	Regina Bedoya, CLU, ChFC, and Ross Vanderwolf, CFP
Deep Conversations	Ross Vanderwolf, CFP
WOW Client Engagement	
Don't Do Something; Just Sit There	Randy L. Scritchfield, CFP, LUTCF
Simplifying the Complex	Robert L. Avery, ChFC, CLU
Stand Out	Priti Ajit Kucheria, CFP, LUTCF
Order Makes a Difference	Dimitry Neyshtadt, ChFC
3 Questions For Greater Impact	Theodore S. Rusinoff, CFP
Less Jargon, More Communication	H. Richard Dobson Jr., CFP
Aloha Connection	Adelia C. Chung, CLU, ChFC
Laugh Break (5 minutes)	Jason Hewlett
Practice of the Future	
Thrive vs. Survive	John J. Demboski, CFP
The Digital System	Remigiusz Stanislawek
The Clarity Advantage	Brad Isaac, ADFS
Transition to Fees	Barjes R. Angulo, LUTCF, RICP
Can-Do Culture	Jeremy M. Wellington, Dip CII, Dip PFS
Always Remain Green	Julian H. Good Jr., ChFC, CLU

MDRT SPEAKS CONTINUES ON FOLLOWING PAGE

8 a.m. – 11:30 a.m.

MDRT Speaks Continued

Break (20 Minutes)	
MDRT Takeaways	
Is Your Whole Person Plan in Place?	Corry Collins, CH.F.C., CLU
Colorful Wisdom	Timothy D. Clairmont, MSFS, CFP
The Hundred-Dollar Bill	Daniel M Boardman, CFP, CLU
Life Insurance in Retirement	Brad Brain, CLU, CFP
Find Your Niche	Janet N. Ng, FChFP, CEPP
Standing on the Shoulders of Giants	Simon D. Lister, Dip PFS
The Power of a Deadline	Aurora L. Tancock, CFP, FLMI
The Emotional Roller Coaster	Carlyle Fletcher, CLU
Every Year Better Than the Last	Frank A. Creaghan, CLU
Overcoming Difficult Times	Márta Borbála Király, MA
The Best Always Make it Look Simple	D. Scott Brennan
MDRT Laughs	
Serious Fun	Jason Hewlett

11:30 a.m. – 5 p.m.

ConneXion Zone

Convention Center / South Hall K

11:30 a.m. – 5 p.m.

MDRT Store

Convention Center / South Hall K

11:30 a.m. – 5 p.m.

MDRT Foundation Booth

Convention Center / South Hall K Foyer

12 – 1:30 p.m.

English

Simultaneous interpretation is not available.

Lunch Session: Rock-Star Selling

Ryan Estis / JW Marriott / Gold Ballroom 2

As an ad agency executive, Estis helped companies connect with customers. He now shares that insight with top performers, helping them initiate change, improve performance and deliver growth. Estis explores current trends and shares standout customer stories from his portfolio of case studies. You will leave this session with specific, actionable content you can use immediately to consistently deliver customer-centered experiences and elevate the relationships you have with your most important stakeholders: your clients.

Prepaid event: Ticket required for admission.
Admission is restricted to badge-wearing meeting attendees who purchased a ticket at the time of registration. Lunch service is included and will be served at 12 p.m., ending promptly at 12:30 p.m.

Focus Sessions 2–3 p.m.

Marketing

English

Financial Coaching for Women

Helen A. Jenkins, Dip PFS / Convention Center / 408

What do Bob Marley and Paris Hilton have in common? What does a package of Pringles have to do with estate planning? In this session, Jenkins answers these questions as part of an explanation of her approach to seminars that focus on women's financial needs, marriage and divorce. She begins with a "Financial Coaching for Women" seminar and continues to identify how to put together and market the presentation. This session also addresses the cost of holding a seminar and how Jenkins is able to do so at no cost to her practice — as well as how she ensures further contact with attendees after they leave.

Marketing

English

Take Care of You and Your Client Like an Emergency Responder

Laurie M. Martin, EPC, CTS* / Convention Center / 406 A

Advisors are a lot like emergency responders: Whether it is a catastrophic weather event, health emergency, family tragedy or unexpected job loss, advisors are there to help their clients deal with the crisis. This means dealing with both the financial and emotional repercussions — vulnerabilities and difficult conversations that are part of any crisis. Like emergency responders, you also need to know how to keep yourself safe and effective while helping your clients through a down point in life. Martin helps you gain a new awareness and appreciation for the strength of the human spirit and learn how to develop extraordinary lifelong client relationships. Learn how you can easily help your clients through a down point in life, while keeping yourself strong, resilient and crisis-ready.

Practice Management

English

The DOL's Fiduciary Rule and its Impact on Advice to IRAs and Plans

Fred Reish* / Convention Center / 409 A

Reish covers where we are and where we're going with the expanded definition of fiduciary advice, the best interest standard of care, and the prohibited transactions and exemptions associated with fiduciary advice. He also shares practical tips about compliance with the rules and traps under the rules. Leave with an understanding of the types of recommendations you're making and transactions that the rules apply to.

*NON-MEMBER SPEAKER

Risk/Products

- English
- Spanish
- Hindi
- Portuguese

Overcoming Obstacles to Success

David Eric Appel, CLU, ChFC / Convention Center / 502

Are you dealing with challenging obstacles in your personal, private or business life? Are you now or have already dealt with major life changing events in your life like death, divorce or employees who aren't working for your practice? We all have struggles; it's a matter of how we choose to handle them and what we can do to get past them. This interactive session will help you think through these challenges to move on with your life. Having maintained his own life insurance-focused practice for more than 25 years, Appel will share lessons learned and techniques used to establish his own unique value to prospects, clients and advisors. Appel will also touch on the importance of continued prospecting and what is necessary to prepare a client properly in advance of underwriting and completing a life insurance application.

Retirement/ Wealth Management

- English
- Bahasa Indonesia
- Cantonese
- Korean

My Shadow Ran Fast

D. Scott Brennan / The NOVO

Is retirement an age or a state of mind? Does it always have to be about having enough money? Can someone retire and still have a deeply meaningful life? If someone's work defines them, can they ever actually walk away from it? In this session designed for the right side of your brain, you will eavesdrop on a 35-year MDRT member who has cheered on people who have retired well and dug deep to help those that have not. Brennan will share multiple ideas designed to allow us to help people report themselves.

Top of the Table

- English
- Japanese
- Thai
- Hungarian

Focus on the Plan, Not the Product

Jedediah Harrison Levene, CFP, CLU / JW Marriott / Diamond Ballroom

Levene explores how successful practices and client relationships are formed with the plan and not the product. He will teach you to how to become a holistic wealth manager and achieve more success by treating products as a means to an end, as opposed to leading with the product. In stressing that you know your client better than any other professional in their lives, Levene will walk you through his Plan-Protect-Project-Dream financial planning process and give you tools you can use right away. These include how to conduct annual reviews and report progress, how to determine a client's core needs and how to use this number for planning.

Marketing

Cantonese

A Systematic Approach to Attracting Quality Clients and Consistently Achieving MDRT

Chi Hong (Ben) Un, RFC / Regal L.A. Live / Premiere

In today's highly competitive market, differentiating yourself to others is the key to win client loyalty and improve business. Building your brand and systemized working approach becomes more and more important for consistent MDRT qualification and for our long-term business development. Un has played a major role in training and coaching his company's financial planners; 60 percent of his team achieved MDRT in 2017. His experience, vision and approach will help you improve your business, service quality and working efficiency.

Marketing

Hindi

Niche Marketing Strategies

Venkateswara Rao Vakalapudi / Convention Center / Theatre 411

Vakalapudi explores the ins and outs of niche marketing and identifies ways to recognize, create and add value to these markets. In sharing his personal experience in this realm, he details the specific benefits an advisor can take advantage of and presents strategies for you to develop a new view of your marketing and explore this untapped potential on your own.

Practice Management

Japanese

Building Your Own Business Model

Hiroki Kaneko / JW Marriott / Platinum Ballroom A

Each MDRT member has a unique set of knowledge, and networking with highly capable people through MDRT helps you learn new ideas and provides great inspiration. Sometimes a business model that looked brilliant does not work for you. One reason is the approach and your personal strengths are not in harmony. In this session, Kaneko will share how he used a SWOT analysis to design his management strategy and help you use the external environment to your strength to build your own business model.

Korean

Idea Exchange

Doo Hyun Kim / Regal L.A. Live / Cinema 2

Idea Exchanges are interactive sessions where attendees are encouraged to participate. A moderator will facilitate audience members sharing their best sales, practice management and marketing ideas which have helped them increase productivity and foster professional improvement.

Mandarin

Idea Exchange

Julia R. Cheng, CFP, MBA / Convention Center / Concourse Hall

Idea Exchanges are interactive sessions where attendees are encouraged to participate. A moderator will facilitate audience members sharing their best sales, practice management and marketing ideas which have helped them increase productivity and foster professional improvement.

Marketing

Mandarin

Process and the 12 P's of Performance

Bruce W. Etherington, CLU, CH.F.C. / Convention Center / Petree Hall

Etherington reviews his process for prospecting, fact-finding, selling and serving clients which has garnered him 40 Top of the Table qualifications — making him one of only 12 people in the world with that distinction. He shares simple transferable ideas, strategies and tactics that have worked for him for more than 50 years, and can work for others. His process will enable you to dramatically grow your business and achieve results that aren't limited to personality and persuasion skills.

Marketing

Mandarin

Igniting Artificial Intelligence – The Ultimate Marketing Method

En-Shou Lee / Convention Center / West Hall B

What is the secret DNA code of Top of the Table members? Attend this session and find out for yourself as Lee leverages the use of social groups and artificial intelligence to create a new model of insurance marketing.

Practice Management

Spanish

Communicating the Reasons to Elicit the Actions

Beto Boutet / Convention Center / 403

Knowing how to connect with clients and influence others is an essential ability for advisors. Boutet explains techniques he uses to impact people around him and succeed personally and professionally.

Practice Management

Thai

Developing Strategies to Emotionally Connect with Clients

Ratchanon Pornkrajang / JW Marriott / Platinum Ballroom E

It is important for advisors to help clients understand how financial planning is an important part of taking care of loved ones. Pornkrajang will discuss how appealing to clients' emotions establishes a strong relationship that can lead to closing sales in the first meeting and yielding many referrals in the future.

Focus Sessions 3:30–4:30 p.m.

Marketing

- English
- Japanese
- Thai
- Hungarian

I Made MDRT — What's Next?

Anthony Matthews Jones, BSc(Hons), QFA / JW Marriott / Diamond Ballroom

Jones shares ideas which moved him from MDRT to Court of the Table to, for the last six years, Top of the Table. He teaches you specific and transferable strategies to convert advice to sales and increase your success. Find out how to use pictures to create more sales opportunities and how to harness the power of study groups to take your practice to the next level. Jones is a true advocate for creating a strong self-belief and reaching for impossible dreams. In sharing inspirational stories and interactive ideas, he will leave you with effective, workable and memorable sales tips, as well as an emotional send off!

Marketing

- Hindi

Referrals and Keeping Long-Term Clients

Rahul Rohit Dhanani / Priti Ajit Kucheria, CFP, LUTCF / Ravi Rajpal, Moderator / Convention Center / Theatre 411

Join the discussion as Rajpal leads the interaction between successful MDRT members, Dhanani and Kucheria. You will gain knowledge to unique approaches to communication as they share specifically targeted prospecting and marketing techniques to help you produce more. It is essential for advisors to evaluate what distinguishes them from the others who clients could seek out for financial advice. Learn how to establish your value as an advisor and become an important part of your client's discussions.

- Japanese

Idea Exchange

Yasuhisa Kojima, TLC / JW Marriott / Platinum Ballroom A

Idea Exchanges are interactive sessions where attendees are encouraged to participate. A moderator will facilitate audience members sharing their best sales, practice management and marketing ideas which have helped them increase productivity and foster professional improvement.

Retirement/ Wealth Management

- Mandarin

Family Wealth Planning

Nadia Chun Yueh Chen / Convention Center / West Hall B

In the passing down of wealth, changes will inevitably occur when you fail to do wealth planning. Do you worry about the risks that you or your clients may face in the future? Can the only child in the family really inherit their parents' assets directly? Are you certain that all of the wealth will be passed down completely to the next generation? In this session, Chen will help you make a comprehensive plan with the appropriate use of insurance through the wisdom of law and business, allowing wealth to be passed down and benefit the future generations, so as to achieve a lasting continuance of the family property.

Practice Management

Mandarin

Transform Your Sales

Scott Edinger* / Convention Center / Petree Hall

Do you ever find that clients ignore what you do better than the competition? If great products and services are a given, how do you differentiate what you can offer to clients? In this session, Edinger explains how to use your selling efforts to set yourself apart and become a value-creating engine for which customers will pay a premium. Rather than sounding like a corporate mouthpiece, advisors can utilize this approach to combat the forces behind commoditization and establish value within the sales process.

Whole Person

Spanish

How Enneagrams Can Improve Your Relationships and Your Business

Cecilia Zanoni* / Convention Center / 403

Imagine being able to understand the values and motivation that move your clients and coworkers, as well as the impact your own conduct has over others. An Enneagram is a map that describes nine types of personalities, all of which represent ways to view life and to understand reality. We all have a favorite type, with its own emotions and behavioral patterns. Familiarizing ourselves with these patterns can be vital to our interaction in both the work environment and our personal life. In this session, Zanoni will explore the nine personality types and provide new tools to advance your personal and business growth.

3:30 – 4:30 p.m.

English

The session is presented in English, but suitable for participants who do not speak English as a primary language.

Meditation Session: Pause, Breathe and Meditate

Romie Mushtaq, M.D. / JW Marriott / Gold Ballroom 1

Have you tried to meditate before, only to find you can't shut off your thoughts? Are you a seasoned meditator looking to connect to calm in a busy world? Anyone can learn to meditate with these controlled breathing techniques. Join Mushtaq, a neurologist and mindfulness expert, for a seated guided group meditation class. Many people who find that they cannot achieve a meditative state at home can during guided meditation sessions. Learn while you practice and leave with instructions on how to continue a mindfulness-based meditation program at home. The results? Uplevel your brain peak performance for a centered, calm and productive day.

*NON-MEMBER SPEAKER

Focus Sessions 3:30–5 p.m.

Top of the Table

English

Elevate Your Business Growth by Meeting the World's Biggest Unmet Need

Michael Carpenter* / Convention Center / 408

In this interactive, eye-opening session, Carpenter will teach you how to counter the world's fastest-growing problem with a fresh solution that will attract more clients and easily bring you more business. You will learn how to stand out from even your biggest competitors and open previously closed doors by competing in an innovative, high-impact way. Use this new strategy to multiply the impact of all your business-building tools and win over the hard-to-impress high-net-worth clients and their skeptical advisors.

Whole Person

English

The Resilience Advantage: Essential Elements for Success in Today's Marketplace

Julie Lewis* / Convention Center / 409 A

In today's rapidly changing world of finance, resilience is a critical success skill. The more resilient a person is, the higher their ability to successfully respond and adapt to change. Add to this the increases in creativity, productivity and performance that have been linked to resilience, and it is easy to see why this leadership skill is a must. Resilience is a package of skills and behaviors that you can learn and develop whatever your age, circumstance or experience. Lewis will introduce the five essential elements of resilience to build your ability to bounce back stronger than ever before and activate a solution-orientated, action-focused mindset.

Practice Management

English

The Future of Leadership

John Spence* / Convention Center / 406 A

The skills needed to be an effective leader are changing. Technology, global competition, customer expectations and five generations in the workforce all drive new requirements for leaders of the future. This interactive workshop will help you understand the key characteristics, skills and behaviors necessary to successfully lead your organization and how the best companies create competitive advantage by embracing and leading in times of change. Drawing from his work with companies around the world, Spence will teach you how to create your own personal leadership competency model and develop an overview of what a great leader in financial services must focus on to not only stay current, but excel in a dynamic environment.

*NON-MEMBER SPEAKER

Risk/Products

- English
- Bahasa Indonesia
- Cantonese
- Korean

How Much is Enough?

Carlyle Fletcher, CLU / The NOVO

Whether a person does or does not have insurance, they probably think what they have is enough. Yet who knows how much is truly enough? In this session, Fletcher helps advisors understand how to offer concise, effective presentations to connect with busy prospects and help them understand if what they have is too much, too little or just enough. This sales development program will demonstrate how this presentation can take place in less than half an hour through a series of questions and clear communication about the client's financial needs.

Practice Management

- English
- Spanish
- Hindi
- Portuguese

How Engagement Increases Your Bottom Line and Ensures Client Loyalty

Jeff Tobe, CSP* / Convention Center / 502

Keeping employees engaged in their work is a widespread issue facing today's business owners. Join Tobe to gain a competitive advantage by developing trustworthy leaders, loyal clients and employees who commit to the integrity of your organization. In walking you through the four pillars of engagement — creativity, commitment to the client experience, accountability and communication — Tobe will examine ways to ensure loyalty and referrals from your clients and help you make the shift necessary in your culture to get your employees more engaged.

Marketing

- Cantonese

Anyone Can Reach the Top of the Table!

Tong Yan Ming Alvin / Yung Sze Hon Solomon / Regal L.A. Live / Premiere

Yung Sze Hon, a member of Generation Y who started in the field at age 23, has established a culture of MDRT and closing five policies every month since his entry into the industry. Yung Sze Hon has succeeded by improving his techniques and converting quantity into quality. Tong Yan Ming, another Gen-Y, demonstrates how he created his niche market through building a client base via providing corporate solutions service. Tong Yan Ming's sharing may lead you to discover other opportunities in your own market.

*NON-MEMBER SPEAKER

Marketing

Korean

Tapping into Your Prospects' Life Stories

Mi Jin Kim / Regal L.A. Live / Cinema 2

How can you make prospects feel that you will provide them with the best service and are worthy of referring to other important people in their lives? In this session, Kim shares how to use both logic and emotion to guide the way you handle client management and to use the idea of a story book to follow changes in their lives and consult accordingly.

Retirement/ Wealth Management

Mandarin

The Current Annuity Market and State of High-Net-Worth in China

Hong Li / Xueyan Lin / Convention Center / Concourse Hall

Lin will discuss how planning our finances today can turn them into an unlimited source of wealth during retirement. She'll also provide tips to succeed in the current annuity market. Li will cover the latest data about investment attitudes and actions of high-net-worth individuals in China. She'll also examine the requirements of integrated family wealth services, comprehensive asset allocation and wealth inheritance.

Thai

Echo Session

Tikornrath Chotikasamsri / Paphasorn Kaewkorbsin / Jantamas Taikul / JW Marriott / Platinum Ballroom E

Engaging, conversational-style sessions led by facilitators who share a session's highlights and takeaways, and lead the discussion on how to put the information to use for further professional development.

5 – 6 p.m.

Quarter Century Club

Quarter Century Club members only / JW Marriott / Plaza

5:30 – 6:30 p.m.

Top of the Table Reception

2018 Top of the Table members only / The Ritz-Carlton / WP24 and Nest Lounge

MDRT STORE

MDRT ANNUAL MEETING
2018
JUNE 24–27
LOS ANGELES

Wednesday

Bring the 2018 Annual Meeting Excitement and Inspiration Home with You.

Exclusive Annual Meeting Merchandise

Customized T-shirt stand

Meeting Keepsakes

Instant Annual Meeting Recordings

Explore the store and find

- Speaker and member-author signings
- Personalized membership plaques
- Insignia Collection items
- Educational products

Find your MDRT merchandise in the MDRT Store

Los Angeles Convention Center
South Hall K

Visit the store online, anytime, at **mdrtstore.org** and register to see members-only items.

MDRT®

Wednesday

WEDNESDAY
JUNE
27

7 a.m. – 6 p.m.

Registration and Interpretation Headset Return

Convention Center / South Hall Lobby

8:30 – 9:30 a.m.

Cornerstone Presentations

- English
- Hungarian
- Mandarin
- Portuguese
- Spanish
- Thai

Harnessing Innovation: Fresh Approaches to Growth, Creativity and Transformation

Josh Linkner / Presider: Ian James Green, Dip PFS / Convention Center / South Hall HJ

As a five-time successful tech entrepreneur and investor in dozens of startups, Linkner has seen thousands of companies loaded with creative buzz and big ideas. How is it that some harness their imagination to create game-changing drivers of growth and innovation while others miss the mark? The answer: The best companies have a systematic process to focus their team's creativity into practical outputs. Linkner's inspiring presentation delivers practical tools you can use immediately to increase creative output and deliver bottom-line results.

- English
- Bahasa Indonesia
- Japanese

Mindful Leadership: Navigating Chaos to Calm

Romie Mushtaq, M.D. / Presider: Regina Bedoya, CLU, ChFC / The NOVO

During change or times of uncertainty in the marketplace, stress can impact both personal health and team morale. During this interactive lecture, Mushtaq, a neurologist and mindfulness teacher, will help you learn how stress negatively impacts your individual health and health of the organization. Specific topics to be covered include defining mindfulness, interactive meditation practices for the audience, and core principals of mindful leadership. After hearing this program, you will be able to improve emotional resilience, self-awareness and relationships. This program is an interactive workshop which includes learning the foundation for a home or workplace meditation.

- English
- Cantonese
- Hindi

Celebrity Service

Geoff Ramm / Presider: Ross Vanderwolf, CFP / JW Marriott / Diamond Ballroom

You know the only way you can attract more clients is to create jaw-dropping marketing. But ask yourself this: How will you be remembered in 30 days' time? How will you be remembered in 30 months' time? Is it possible to be remembered in your clients' minds in more than 30 years' time? In this interactive session, you will discover the ideas that will have your clients remembering you before anyone else.

CORNERSTONE PRESENTATIONS CONTINUE ON FOLLOWING PAGE

8:30 – 9:30 a.m.

Cornerstone Presentations Continued

English
Korean

What Every Financial Professional Should Know About Geopolitics

Peter Zeihan / Presider: Mark J. Hanna, CLU, ChFC / Convention Center / 502

Everything from how banks lend to how stocks are traded is heavily colored by where you live, and understanding the unspoken rules of the game can prove critical to financial success. Zeihan explains how geography impacts various regions differently, how this elevates some sectors while enervating others, and what sort of surprises — both good and bad — are about to burst onto the stage. With a keen eye toward what will drive tomorrow's headlines, he transforms topics that are normally dense into accessible, relevant takeaways, helping you navigate today's complex mix of geopolitical risks and opportunities.

9:30 – 10:30 a.m.

Quarter Century Club

Quarter Century Club members only / JW Marriott / Plaza

9:30 a.m. – 2 p.m.

MDRT Store

Convention Center / South Hall K

9:30 a.m. – 3 p.m.

MDRT Foundation Booth

Convention Center / South Hall K

10 – 11 a.m.

Court of the Table Open Forum

JW Marriott / Gold Ballroom 2

This event is for 2018 Court of the Table members only

Cantonese
English
Japanese
Korean
Mandarin
Spanish
Thai

Court of the Table members will have an opportunity to connect and engage in conversations about subjects that matter to them during this session. New this year, attendees who pre-registered to attend the Court of the Table Open Forum will be matched with other attendees based on language preference and topics of interest such as fees versus commission, branding, social media, staffing/hiring, business transition and time management. Table assignments were emailed to participants in advance, so please be sure to join in the discussion at your first assigned table and move to your second table only when prompted by the session host.

Focus Sessions 10–11 a.m.

Practice Management

English

Transform Your Sales

Scott Edinger* / Convention Center / 408

Do you ever find that clients ignore what you do better than the competition? If great products and services are a given, how do you differentiate what you can offer to clients? In this session, Edinger explains how to use your selling efforts to set yourself apart and become a value-creating engine for which customers will pay a premium. Rather than sounding like a corporate mouthpiece, advisors can utilize this approach to combat the forces behind commoditization and establish value within the sales process.

English

Trending Topics

Convention Center / 406 A

Are there certain topics you wish you could address with your peers when you come together at the Annual Meeting? Would you like a way to connect and have those conversations? Sign up for this session in advance and we will ask you what you want to discuss. Seating clusters in the room will be identified by subject, and attendees will be able to select the conversation they'd like to join.

Retirement/ Wealth Management

English

Best Practices for Nonqualified Deferred Compensation

Kirk Wolf, CFA* / Convention Center / 409 A

The session takes a comprehensive look at nonqualified deferred compensation plans and illuminates best practices in 2018. Wolf will help you develop a greater understanding of the unique benefits and flexibility inherent in NQDC plans, and how to apply those benefits as solutions to issues commonly faced by employers and key employees. Come away with two specific communication strategies to communicate NQDC solutions to your clients and prospects.

*NON-MEMBER SPEAKER

Top of the Table
- English
- Japanese
- Thai
- Hungarian

How to Add Money Management to Your Practice

Guy E. Baker, MSFS, Ph.D. / JW Marriott / Diamond Ballroom

There are several questions and skills that advisors need to address before understanding how they can incorporate money management in their business. The problem is that the answers are usually not learned by advisors who sell risk-based products. In this session, Baker will explain how to gather and manage assets and how to service the clients in these new relationships. He will share prospecting ideas that lead to accumulating these assets and emphasize the importance of advisors choosing a management strategy that fits both themselves and their clients. Baker also will talk about developing a team that can deliver these services as part of a session that will help advisors learn to think effectively about how to grow an AUM business.

Risk/Products
- English
- Bahasa Indonesia
- Cantonese
- Korean

Putting the "Critical" in Critical Illness

James Crouch* / The NOVO

Conversations about illness and death can be extremely difficult, especially as parents consider their own wellbeing as well as their children's. In this session, Crouch establishes processes through which advisors can enhance clients' understanding of critical illness and life insurance products and ease their concerns about their financial outlook. This presentation divides into a variety of segments including modern-day parenting, technology, the food industry and much more, while connecting the challenges of understanding the present and planning for the future. You will learn how to communicate to clients the need to protect their children and grandchildren against critical illness and their ability to qualify for life insurance in the years ahead.

Marketing
- English
- Spanish
- Hindi
- Portuguese

Write Your Book to Inspire Others and Generate Sales

Jae Sunny Lee, IAR / Convention Center / 502

There is no magic formula for publishing a book, but it's no secret that a smart approach is to write what you know. For Lee, that has meant converting her experience with her own twin boys into the book "Is Your Child a Money Master or a Money Monster?" and using her work with Korean expats to address their concerns. In this session, Lee discusses how she turned her life into marketing material for her financial planning practice, understanding how every idea and event she has encountered can generate compelling material. Attendees will learn to identify topics they are passionate about and gain both the motivation and the steps to turn that passion into their own book.

*NON-MEMBER SPEAKER

Marketing

Cantonese

3 Ways to Build a High-Net-Worth Network in Your Community

Tess Mak Lai Mui / Regal L.A. Live / Premiere

Learn a method to establish a high-net-worth network within interpersonal circles. Getting to know and expanding the network of people of high-net-worth is not something beyond a person's reach; one can get to know high-net-worth clients in daily life and through work. Getting acquainted is the first step of contact. Next, you go from being mere acquaintances to becoming close friends. One can then convert these friends into clients and then go on to permeate every detail of their lives so as to create an endless stream of high-net-worth clients.

Practice Management

Hindi

Specific is Terrific

Rajesh Chheda / Convention Center / Theatre 411

One of the most important dimensions in today's world is to be a specialist, and this is especially true for financial advisors. Rather than saying yes to all opportunities you are presented with, it's better to narrow your focus to one specific passion area you have, whether it is a topic, like retirement savings, or a market, like clients in the medical field. This session will enable you to hone your skills toward that one specific topic or area you would like to specialize in.

Practice Management

Japanese

Specialize to Raise Your Productivity

Hiroshi Kato / JW Marriott / Platinum Ballroom A

Focusing on your specialty allows you to reduce work hours while improving your production with stability. To this end, Kato builds long-lasting relationship with physicians and medical service providers to support them whenever necessary. You might think it is difficult to enter the medical service market, but in this session, Kato will share how to open doors to a desirable group like that in limited time.

Whole Person

Korean

8 Life Lessons Learned from Sales

Min-Ho Kong / Regal L.A. Live / Cinema 2

Before reaching the summit of success, we must stop by the "basecamp." For Kong, that stands for Belief, Action, Strategy, Evolution, Concentration, Attitude, Motivation and Passion. In this session, he shares how these elements combine for success in the financial services profession and how advisors can utilize this approach to plan for the future.

Marketing

Mandarin

Process and the 12 P's of Performance

Bruce W. Etherington, CLU, CH.F.C. / Convention Center / Petree Hall

Etherington reviews his process for prospecting, fact-finding, selling and serving clients which has garnered him 40 Top of the Table qualifications — making him one of only 12 people in the world with that distinction. He shares simple transferable ideas, strategies and tactics that have worked for him for more than 50 years, and can work for others. His process will enable you to dramatically grow your business and achieve results that aren't limited to personality and persuasion skills.

Marketing

Mandarin

Igniting Artificial Intelligence – The Ultimate Marketing Method

En-Shou Lee / Convention Center / West Hall B

What is the secret DNA code of Top of the Table members? Attend this session and find out for yourself as Lee leverages the use of social groups and artificial intelligence to create a new model of insurance marketing.

Mandarin

Echo Session

Lv Qibiao / Mei-chuan Yang / Convention Center / Concourse Hall

Engaging, conversational-style sessions led by facilitators who share a session's highlights and takeaways, and lead the discussion on how to put the information to use for further professional development.

Practice Management

Spanish

Train Your Mind to Understand Your Clients and Improve Yourself

Maite Moyá* / Convention Center / 403

Are you attuned to all of the non-verbal and emotional messages your clients send you? In this session, Moyá addresses how advisors can best understand clients' minds and their own as they seek to advance their communication and sales skills.

Thai

Idea Exchange

Boonchai Tohsuwanwanich / JW Marriott / Platinum Ballroom E

Idea Exchanges are interactive sessions where attendees are encouraged to participate. A moderator will facilitate audience members sharing their best sales, practice management and marketing ideas which have helped them increase productivity and foster professional improvement.

*NON-MEMBER SPEAKER

Focus Sessions 11:30 a.m.–12:30 p.m.

Retirement/ Wealth Management

English

Retirement Planning – Worldwide Trends, Multi-Country Solutions

Rajesh Chheda, ACA, CFP / Helen A. Jenkins, Dip PFS / Anne-marie Lee, ChFC, CLU / Jason L Smith / Heather Courneya, ChFC, CLU, Moderator / Convention Center / 406 A

Creating a meaningful financial plan including investment strategies for a client's retirement is a vital role of the financial advisor. Come learn strategies and philosophies as a panel of MDRT experts from around the globe analyzes case-study data and presents their solutions. Attendees who sign up for this session in advance will also receive the set of case-study data prior to arriving on-site. Following the panel experts' presentations, attendees will be encouraged to share their own strategies with their peers.

Risk/Products

English

The Future of Social Security

Robin Mueller, LUTCF* / Convention Center / 409 A

Most Americans are uncertain about the benefits and future of Social Security. What strategies can you as an advisor use to make sure your clients are getting all they can? Mueller goes into detail about the items to consider before choosing Social Security early retirement benefits for your clients. How do you fund the gap for early retirement? What will your clients' quality of life be if they choose to delay their Social Security benefit? Mueller shares how life insurance, annuities and securities can help one take a reduced benefit without noticing a difference in income and how those same solutions allow an individual to delay their benefit and enjoy an incentive each year as well. The presentation concludes with proposals to keep Social Security solvent for the next 75 years.

Whole Person

English

Increasing Your Brain's Performance for Greater Personal and Professional Success

Jerry Teplitz, Ph.D., J.D.* / Convention Center / 408

Have you noticed how a stressful day leaves you feeling tired and drained while a positive day leaves you energized? What if you could capture that positive and productive outcome every day? Teplitz illustrates how to do just that by ridding yourself of the impact of negative thoughts and implementing a method for personal brain re-engineering, which enables you to adapt quickly and successfully to a changing environment. In this highly interactive program, Teplitz will strengthen the skills you already have and give you the mental agility to experience immediate changes in how you function at home and at work with surprising ease and confidence.

*NON-MEMBER SPEAKER

Whole Person

- English
- Japanese
- Thai
- Hungarian

Success is a State Of Mind

Max Bolka* / JW Marriott / Diamond Ballroom

Drawn from the book of the same title, this energizing presentation provides the necessary "mental floss" needed to clear away distractions keeping you from being your best. Bolka will tackle how to overcome self-limiting beliefs and how to turn crises into opportunities. Learn why you earn what you do, and the formula to design your destiny. This session is filled with practical "how to" tips for building the business of your dreams and living life to the fullest. Prepare to adjust your thinking and succeed in new ways with this fun, inspiring and motivational session.

Practice Management

- English
- Bahasa Indonesia
- Cantonese
- Korean

Building a Successful Practice

Chris Leach, Dip PFS / The NOVO

Advisors know there is an enormous difference between a practice based on constant selling compared to one in which income is more predictable and consistent. While both can be very prosperous, the latter lends itself to lower stress and higher stability. In this session, Leach explains how she built her practice, offering tips on how to structure businesses, how to use regulatory change to your advantage and how to develop client relationships where you never need to ask for referrals again. She also will discuss the role of an investment process and how to use humor with clients.

Retirement/ Wealth Management

- English
- Spanish
- Hindi
- Portuguese

Transferable Sales Ideas and Marketing Concepts for the Life Insurance Producer

Howard E. Sharfman / Convention Center / 502

In this fast-paced interactive session, Sharfman discusses the 20 best questions to ask a client, the traits of great sales producers, the 10 best reasons a client purchases life insurance and the five transferable sales ideas that have led him to consistently produce more than USD 3 million of new target life insurance premium every year for the past 10 years. Learn how to ask your clients powerful questions and uncover their real needs, wants and goals. Make sure to bring your notepad, as well as your own ideas to share with your fellow attendees because, after each section of the presentation, you will be asked to add your best ideas to the list.

 *NON-MEMBER SPEAKER

Risk/Products

Cantonese

The Importance of Critical Illness Policies

Sandy Choy Fung Chun / Regal L.A. Live / Premiere

Choy once worked in the nursing industry and strongly believes in the importance of critical illness policies. How can you explain the importance of critical illness policies to clients who do not feel that such policies are important and successfully close a sale? It is important to have an interesting sales method that explains profound concepts in ways that are easy to understand so as to leave a deep impression with your prospects and clients. Attend this session to learn strategies to accomplish just that.

Hindi

Idea Exchange

Ravikumar Krishnamoorthy Kodumudi / Convention Center / Theatre 411

Idea Exchanges are interactive sessions where attendees are encouraged to participate. A moderator will facilitate audience members sharing their best sales, practice management and marketing ideas which have helped them increase productivity and foster professional improvement.

Whole Person

Japanese

Be Proud of this Profession

Yuji Uchikawa, AFP / JW Marriott / Platinum Ballroom A

Uchikawa believes the highest goal possible is to be not just a better advisor but a better human as well. To accomplish both, he learned the skills of problem solving. This helped him become a better consultant with improved balance. Attend this session to learn how he did it, and how you can become proud of yourself, your work and your profession.

Korean

Echo Session

Soochang Hur / Hyoun Pio Park / Regal L.A. Live / Cinema 2

Engaging, conversational-style sessions led by facilitators who share a session's highlights and takeaways, and lead the discussion on how to put the information to use for further professional development.

Marketing

Mandarin

Marketing and Management of High-End Clients

Pin Wen Wendy Chen / Convention Center / Concourse Hall

Chen will discuss the three stages of operation in life insurance: sowing broadly, sowing deeply and sowing precisely. Walk away from this session with the techniques to classify clients and position your market and the thought process to replace sales with service.

Risk/Products

Mandarin

Effective MDRT Habits to Enrich Your Life Planning Career

Julia R. Cheng, CFP, MBA / Lv Qibiao / Convention Center / West Hall B

In this session, Cheng will share how she generates large and multi-generational life insurance cases by becoming a trustworthy advisor to her clients. Lv will discuss how to help high-end clients buy insurance policies, techniques for selling major policies, and effective habits to help you achieve Top of the Table.

Whole Person

Mandarin

How the Enneagram Can Improve Your Relationships and Your Business

Cecilia Zanoni* / Convention Center / Petree Hall

Imagine being able to understand the values and motivation that move your clients and coworkers, as well as the impact your own conduct has over others. The Enneagram is a map that describes nine types of personalities, all of which represent ways to view life and to understand reality. We all have a favorite type, with its own emotions and behavioral patterns. Familiarizing ourselves with these patterns can be vital to our interaction in both the work environment and our personal life. In this session, Zanoni will explore the nine personality types and provide new tools to advance your personal and business growth.

Spanish

Echo Session

Diego de la Mora Mercado / Marcelo H. De Rada, CLF, MBA / Douglas Enrique Gomez, AFP, LUTCF / Convention Center / 403

Engaging, conversational-style sessions led by facilitators who share a session's highlights and takeaways, and lead the discussion on how to put the information to use for further professional development.

*NON-MEMBER SPEAKER

Practice Management

Thai

Maintaining Focus in the Long Term

Gran Ongsuwan / JW Marriott / Platinum Ballroom E

While undeniably challenging, the financial services profession can be very satisfying, helpful and lucrative. In this session, Ongsuwan explains how he has managed his practice for more than 30 years and made a priority of both his clients' happiness and his own.

2 – 5 p.m.

Main Platform

Convention Center / South Hall HJ

(Doors open at 1:15 p.m.; live music begins at 1:30 p.m.)

Presiders	Ian James Green, Dip PFS, and James D. Pittman, CLU, CFP
Little Things That Can Change Your Life	Admiral William McRaven (Ret.)
Relevant, Essential, Meaningful	Randy L. Scritchfield, CFP, LUTCF
The Power of Rejection	Jia Jiang
Break	
White Space at Work	Juliet Funt
Tell Me Something Good	Bert Jacobs

WELCOME TO THE CONNEXION ZONE

CONVENTION CENTER / SOUTH HALL K

A new day has been added this year!* Enjoy music, games, photos and more!

*Saturday, June 23	11 a.m. – 5 p.m.	Monday, June 25	11:30 a.m. – 5 p.m.
Sunday, June 24	10 a.m. – 4 p.m.	Tuesday, June 26	11:30 a.m. – 5 p.m.

Technology

EXPERIENCE QUICK-HIT SESSIONS WITH IMMEDIATE TAKEAWAYS AND CUTTING-EDGE INFORMATION.

Starting on Saturday, a day earlier than in past years, make your way to the ConneXion Zone to attend one of 100 informative sessions, hear MDRT thought leaders, connect with colleagues, meet new friends, get your photo taken, and enjoy entertainment and games.

WHAT'S IN THE ZONES

Speaker Zones

Explore new business ideas and productivity tips, and attend short presentations in the small, unique theaters.

Big Idea Theater

This big stage with its big screen brings you the conference buzz from Twitter along with extended sessions from previous MDRT Speaks speakers and MDRT thought leaders.

Great Conversations Corner

MDRT is built on the concept of sharing ideas. Great Conversations Corner allows you to meet and learn from some of MDRT's experienced top producers on the topics of coaching, mentoring and study groups.

Ideas Bar

NEW THIS YEAR!

Get advice from member "bartenders" and talk through solutions to your pressing business questions in this informal discussion area.

Technology Zone

Something is always happening in the Technology Zone, providing you with an amazing technology experience in two settings:

TECHNOLOGY PLAYGROUND

Check out how the coolest new gadgets like artificial intelligence, health and fitness wearables, virtual reality tools and gesture-based technology can impact your life and your business.

TECHNOLOGY BAR

Through hands-on learning and live demos, go-to experts will answer a multitude of tech questions and offer practical technology solutions for practice management and productivity, social media, devices, travel assistance with the MDRT meeting app and myriad other interests.

Meet Your Meeting Sessions

Hear tips to navigate the meeting from experienced attendees. Sessions will answer some of the most common questions about the meeting and provide information to help you get the most out of your meeting.

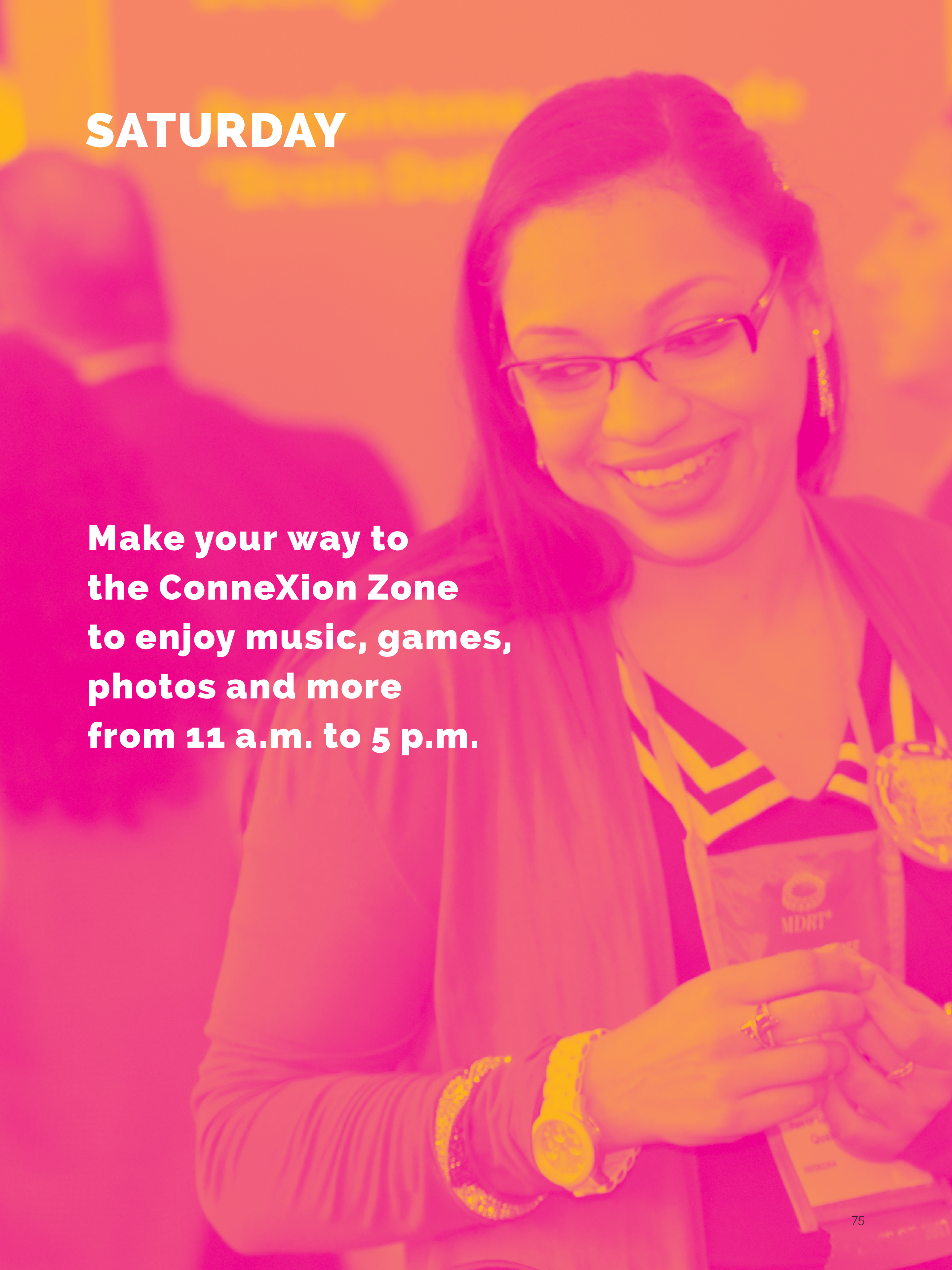
Sunday, June 24

1 – 1:20 p.m.
Peggy Tsai / Mandarin
TBD / English

1:30 – 1:50 p.m.
Kukjung Kim / Korean
Leung Ka Mun / Cantonese

2 – 2:20 p.m.
Eloy Lopez Jaimes / Spanish
Toshinaga Okamoto / Japanese

2:30 – 2:50 p.m.
Atpiran Papanupapa / Thai



SATURDAY

Make your way to the ConneXion Zone to enjoy music, games, photos and more from 11 a.m. to 5 p.m.

Session Schedule

SUNDAY

	Speaker Zone 1	Speaker Zone 2
10:30 a.m.	**Peggy Tsai** 退休規劃喚醒需求 (M)	**HeeGeun Park** 고객과 설계사의 심리분석 (K)
11 a.m.	**Laura Cervantes** Prospectando y Trabajando Con Millennials (S)	**Insuk Han** 성공한 사람들 뒤에는 키맨이 숨어 있다 (K)
11:30	**MetLife Asia Limited** 创新赋能 拥抱未来 (M)	**Masashi Sunada** 「行き当たりばったり」の営業から「戦略的」営業へシフトする仕組みづくり (J)
Noon		**Ananvoraphon Kanjanapratum** การดูแลลูกคา Gen Babyboon ไปสู Gen y และมา X (T)
12:30	**Tanapan Sathiranavich** แนวคิดการจัดพอร์ตหลังเกษียณบนความไม่แน่นอน (T)	**Kasey Massatti** Life Insurance for Wealth Accumulation with a Tax-Efficient Mind (E)
1 p.m.	认识年会 (MEET YOUR MEETING) **Peggy Tsai** (M)	MEET YOUR MEETING **TBD** TBD (E)
1:30	만남의 시간 (MEET YOUR MEETING) **Kukjung Kim** (K)	單元的講者 (MEET YOUR MEETING) **Leung Ka Mun** (C)
2 p.m.	CONOCE TU REUNIÓN (MEET YOUR MEETING) **Eloy Lopez Jaimes** (S)	MEET YOUR MEETING **Toshinaga Okamoto, TLC, AFP** (J)
2:30	พบการประชุมของคุณ (MEET YOUR MEETING) **Atpiran Papanupapa** (T)	**Lim Chee Yen Rex** 保险信托资产分配案件分享 (M)
3 p.m.	**Lam Yat Chi Moon** 如何有效直接地對客戶進行財務實況調查 (C)	**Lawan Varitjanan, CFP, MBA** การหาลูกคาที่ใช และ ขายยังไง ลูกคาถึงใหดูแลเงินทั้งกระเปา (T)
3:30	**Vanessa Y. Bucklin** It Takes a Community: Start a Service Project in Your Community (E)	**Praopan Watcharakan, CFP** เพิ่มคุณคาจากการขายผานแผนการเงินรอบดาน (T)
4 p.m.		

Time	Big Idea Theatre	Ideas Bar	Great Conversations
10:30 a.m.	MDRT SPEAKS REVISITED **Roy John Hall, ADFP** Making a Difference (E)		**Break**
11 a.m.	MDRT SPEAKS REVISITED **Benjamin Harding, CLU, CFP, and Kimberly A. Harding, CLU** Partnership and Process (E) MDRT SPEAKS REVISITED **Chris Leach, Dip PFS** Turning Clients into Advocates (E)	**Haruthai Kraiwapan, M.D. LUTCF, and Pradit Prasertdendoung** (T)	STUDY GROUPS **Bhupinder S. Anand, ACII, Dip PFS** (E)
Noon	MDRT SPEAKS REVISITED **Guy E. Baker, MSFS, Ph.D.** The Box (E) MDRT SPEAKS REVISITED **Ryan J. Pinney** (E)	**David Fitz Ocampo and Maria Teresa Lopez Alcala** (S)	MENTORING **Brian D. Heckert, CLU ChFC, and Alex Liew, BA (Hons), AFP** (E)
1 p.m.			
2 p.m.	簡單科技 • 生活簡單 **Wu Shuk Ping Joyce** (M) TECHNOLOGY PRESENTATION **Yiu Siu Pan Arthur** (C)	**Chen Jing jing (Jessica) and Liu Minhong (Harry)** (C)	
3 p.m.	TECNOLOGÍA: SÁCALE PROVECHO **Ana Sofia Rodriguez, MBA** (S)	**Wu Nan (Nadia) and Lin Hong Jun (Robert)** (M)	COACHING **Michelle Hoskin** (E)
4 p.m.			

(C) Cantonese (E) English (J) Japanese (K) Korean (M) Mandarin (S) Spanish (T) Thai

Session Schedule

MONDAY

Time	Speaker Zone 1	Speaker Zone 2
Noon		**Ben Un** 吸引客戶，非尋找客户：自我品牌的建立 (C)
12:30	**Tomas Ohannessian, CFP** Se Obtiene Lo Que Se Piensa (S)	**Ding Hiu Ying Crystal** How to manage our time in more efficient ways 如何令時間管理得更有效率 (C)
1 p.m.	**David C. Blake** Aligning with Charities to Create Centers of Influence and Visibility (E)	**Elaine Milne, Dip PFS** The Ripple Effect – Things That Make Us Better (E)
1:30	**Aurora L. Tancock, FLMI, CFP** Goal-Based Planning During Retirement (E)	**Yuki Matsunaga** 感性を磨くこと (J)
2 p.m.	**Scott F. Thompson, LUTCF** Identity Theft (E)	**Thanjira Phonwattanakul** มหัศจรรย: ของการคิดใหญ่ (T)
2:30	**Alex Braun** Turbocharge Your Business Through Creative Prospecting (E)	**Supannee Sae-ung** ประกันชีวิตคือชีวิต (T)
3 p.m.	**Bryon A. Holz, CLU, ChFC** Sensational Client Service (E)	**Joo Young Yoo** 고객의 마음을 사로잡는 매직 키워드!! (K)
3:30	**Tong Yan Ming Alvin** 找尋用之不盡之客戶 (C)	**Byeong Choi** 생명 보험 시장에서 인플루언스 마케팅 판매를 하라. (K)
4 p.m.	**Eric Ooi** 10个字 (M)	**David Braithwaite, Dip PFS** Technology: Are You in Control or Do You Want to Escape? (E)
4:30	**Alejandro Rivera** Como Apoyarte en Redes Sociales y en Tecnologia para Incrementer tus Ventas (S)	**Dominique Schuh** The Value of a Mentor (E)
5 p.m.		
5:30		

	Big Idea Theater	Ideas Bar	Great Conversations
Noon	**AIA** MDRT SPEAKS REVISITED **Alphonso B. Franco, RHU, RCIS, and Godfrey Phillips, FChFP, J.P.** Financial Oxygen (E)	**Hwansun Park and Kyoung Woo Lee** (K)	STUDY GROUPS **Rose Gao** (M)
1 p.m.	MDRT SPEAKS REVISITED **Sol Hicks** From Good to Great to Joy (E) MDRT SPEAKS REVISITED **Peter Jason Byrne** /If Not You, Who? (10 min) (E) **David Batchelor, Dip PFS, CFP** Triple Your MDRT Results (10 min) (E)	**Alphonso B. Franco, RHU, RCIS, and Godfrey Phillips, FChFP, J.P.** (E)	MENTORING **Tony Gordon** (E) with: **Simon D. Lister, Dip PFS** (E) (1–1:20 p.m.) **Chris Leach, Dip PFS** (E) (1:20–1:40 p.m.) **Richard Pearse Collins, BS, QFA** (E) (1:40–2 p.m.)
2 p.m.	MDRT SPEAKS REVISITED **Sanjay Tolani, FLMI, MBA** Objections (E) MDRT SPEAKS REVISITED **Sherry Lee Ong** /Your Lasting Gift (10 mins) (E) **Richard Pearse Collins, BS, QFA** Engagement (10 mins) (E)		**Matthew Luhn** Q&A (E)
3 p.m.	**Tony Gordon** Change to Simple Ideas That Close Big Cases (E)	**Yan Mei Zhu Chalin and Chan Keng Feng Kurt** (M)	
4 p.m.	**Alessandro M. Forte, Dip PFS, CSP** Success Masterclass (E)	**Keung Yeung and Shenghui Huang** (C)	COACHING **Steven A. Plewes, CLU, ChFC** (E)
5 p.m. – 5:30			

(C) Cantonese (E) English (J) Japanese (K) Korean (M) Mandarin (S) Spanish (T) Thai

Session Schedule

TUESDAY

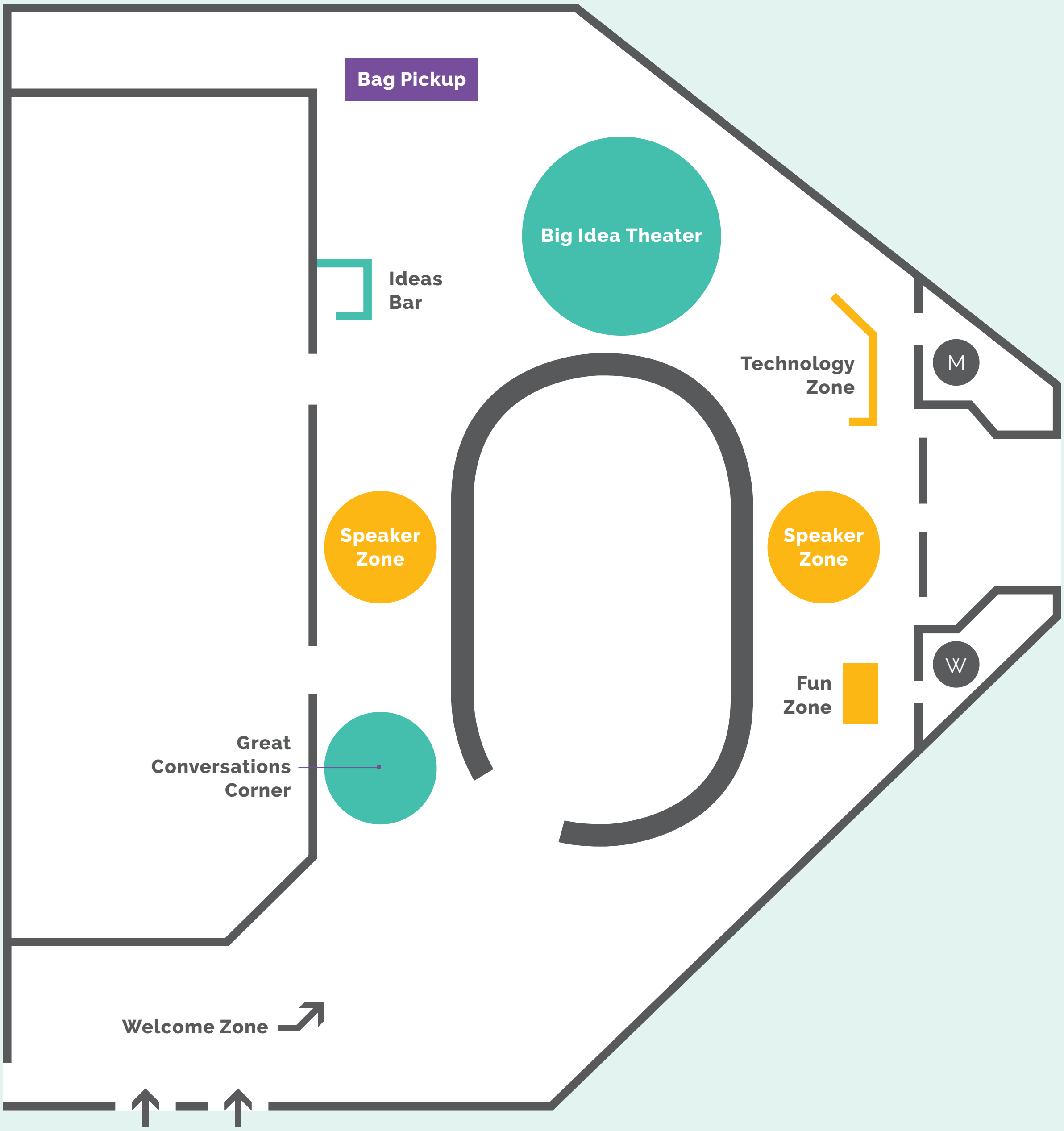
Time	Speaker Zone 1	Speaker Zone 2
Noon		**Gan Chin Soon** 五分钟销售概念 (M)
12:30	**Claudio Miguel Mejia** En Busca de una Vida Balanceada (S)	**Sookjwa Kim** 누구나의버킷리스트여행으로고객과만나기 (K)
1 p.m.	**Amanda Cassar, AFP, Dip FP** Leadership Lessons from Unlikely Leaders (E)	**Junghun Suh** 인생줄자 (K)
1:30	**Andy Lam** 利用社交平台發展客戶群 (C)	**Jerry Mark Wellington, Dip PFS, Dip CII** Creating a "Can-Do" Culture (E)
2 p.m.	**Ross Hultgren, CFP, DFP** How to Build a Business with Multiple Income Streams (E)	**Kenichi Ozaki** ライフプランニングは最強のコミュニケーションツール (J)
2:30	**Kyriakos Chatzistefanou** Building Quality Referrals Instead of Asking for Them (E)	**Navaporn Rungsawang** ขายอยางมีคุณคา ชักชวนลูกคาสูทีมงานมืออาชีพ (T)
3 p.m.	**Maria Iturbe** Las Nuevas Formas de Familia y el Valor del Seguro de Vida (S)	**Sanaya Dancharoenkit** เทคนิคการออกบูธ สรางโอกาสตอตลาดที่ไมรูจบ (T)
3:30		**Kanyarat Yommana** เปลี่ยนเรื่องยากใหกลายเป็นเรื่องงายดวยจิตวิทยาของตแทน (T)
4 p.m.	**Leanne Barbara Bull, CFP, Dip FP** An Advisor's Journey and Her Clients' Stories (E)	**Seungbok Kim** 맘 편한 변액보험 (K)
4:30		**Robert L. Avery, CLU, ChFC** Giving Simple Explanations in a Complex World (E)
5 p.m. – 5:30		

Time	Big Idea Theater	Ideas Bar	Great Conversations
Noon	MDRT SPEAKS REVISITED **Gregory Fok, CFP** /Powerful Questions (10 min) (E) **Jae Sunny Lee**/Money Monsters to Money Masters (10 min) (E) MDRT SPEAKS REVISITED **Matthew T. Hoesly, CFP, ChFC** It's Not Just Business; It's Personal (E)	**Byeong Hoon Choi and Kyungreung Kim** (K)	STUDY GROUPS **Chong Lai Wah Connie** (C)
1 p.m.	MDRT SPEAKS REVISITED **Mark S. Gaunya, GBA** Building a Culture of Health and Well-Being (E) MDRT SPEAKS REVISITED **Jennifer A. Borislow, CLU, and Michelle L. Hoesly, CLU, ChFC** Adapt and Adopt (E)	**Simon John Gibson, Dip PFS, and Clay Gillespie, CIM, CFP**	
2 p.m.	**Brian D. Heckert, CLU, ChFC** Finding Charitable Dollars MDRT Foundation (E) **Yasuhiro Saki** ボランティアに参加しよう！(J)		**Dana Mitchell, CFP, CLU** (E)
3 p.m.	**Christopher Lim and Yolie Aleman-Rodriguez** Think Big, Change Lives MDRT Foundation (E) **Adrian Yu** Leading through Philanthropy MDRT Foundation (C)	**Barbara A. Pietrangelo, CFP, ChFC, and Theodore S. Rusinoff, CFP** (E)	
4 p.m.	**MetLife Asia Limited** 바뀌어라, 세상이 너와 함께 바뀔 것이다 - 단단한 변화를 만드는 법 (K)	**Kei Yamasaki and Chikara Nozawa** (J)	
5 p.m.			

Time scale: Noon, 12:05, 12:10, 12:15, 12:20, 12:25, 12:30, 12:35, 12:40, 12:45, 12:50, 12:55, 1 p.m., 1:05, 1:10, 1:15, 1:20, 1:25, 1:30, 1:35, 1:40, 1:45, 1:50, 1:55, 2 p.m., 2:05, 2:10, 2:15, 2:20, 2:25, 2:30, 2:35, 2:40, 2:45, 2:50, 2:55, 3 p.m., 3:05, 3:10, 3:15, 3:20, 3:25, 3:30, 3:35, 3:40, 3:45, 3:50, 3:55, 4 p.m., 4:05, 4:10, 4:15, 4:20, 4:25, 4:30, 4:35, 4:40, 4:45, 4:50, 4:55, 5 p.m., 5:05, 5:10, 5:15, 5:20, 5:25, 5:30

(C) Cantonese (E) English (J) Japanese (K) Korean (M) Mandarin (S) Spanish (T) Thai

FLOOR PLAN



Bag Pickup
Big Idea Theater
Ideas Bar
Technology Zone
M
Speaker Zone
Speaker Zone
W
Fun Zone
Great Conversations Corner
Welcome Zone

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GENERAL INFORMATION

Admission: Name Badges and Tickets

ADMISSION: Only registered attendees with an official 2018 MDRT Annual Meeting name badge are permitted entry into sessions and events. Relatives, friends or business associates of meeting attendees are not permitted to attend any official functions or events.

NAME BADGE: Your personal meeting name badge is required for entrance into all sessions and events, including Main Platform, Focus Sessions, Cornerstone Presentations, MDRT Speaks, ConneXion Zone and ticketed events. There is a USD 1,095 fee for each replacement badge issued. First-time meeting attendees can be identified by their badge banner flagged in green. Please extend a warm welcome and helping hand to them.

Badge sharing is prohibited. Attendees giving their badge to another person for admission to an Annual Meeting function is not permitted and could result in confiscation of the badge, loss of attendance privileges and further action from the Membership Committee, possibly resulting in membership revocation.

TICKETS: Tickets are required to attend events such as the Court of the Table and Top of the Table Program/Reception and Lunch Sessions. Attendees who registered in advance will find these tickets attached to their badge. Lost tickets will not be replaced, and you will not be admitted into sessions without them. Tickets are not available for sale on-site. Main Platform and Focus Sessions are not ticketed, but plan to arrive early, as seating is on a first-come, first-served basis.

Attendee Safety: Unattended Personal Items and Luggage

For the safety of our attendees, security will confiscate any personal items left unattended. You will not be allowed to bring luggage into any session rooms at any time. Attendees should store their luggage in their hotel rooms or with the hotel bell stand if necessary on day of departure. MDRT does not offer luggage storage.

Assisted Listening Devices

Headsets for hearing-impaired attendees are available to members who requested the service during registration. Please refer to the simultaneous interpretation requirements located on page 85 for further details.

Electronics and Attendee Courtesies

Audio recordings, video recordings and photography are prohibited in ALL sessions, including Main Platform. To avoid disturbances to the speakers and other attendees, please be courteous and abide by the following:

Ensure all sound-emitting electronic devices are either turned off or set to silent mode during the sessions.

Interpretation headsets should be worn around the ears and not the neck with volume turned up.

Have cell phone conversations outside of the session rooms.

Be cautious and aware of your surroundings when using selfie sticks/poles. Do not use inside session rooms.

First Aid/Emergency Assistance

Should you need medical assistance of any kind, contact MDRT staff, convention center staff or hotel staff. A First Aid office is located near the South Hall Lobby of the Convention Center.

Important Tax and Legal Information

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

Lost and Found

Lost and Found is located within Registration at the On-Site Services counter in the Convention Center / South Lobby.

Food & Beverage / Lunch Options

Beverages, snacks and lunch can be found at a number of locations in the Convention Center and MDRT official hotels. In addition to offerings in the ConneXion Zone, options can be found in the South Hall Compass Café. No food or beverages may be brought into the convention center or official MDRT venues where sessions are held. There are also a variety of restaurant options nearby.

Los Angeles Information

LA Tourism will operate an Information Desk in the South Lobby of the Convention Center. Obtain local area information, get maps and book restaurant reservations.

PGA Volunteers

PGA Volunteering is one of the most rewarding parts of membership. Enhance your meeting experience, network and make new friends as a PGA volunteer. Volunteers greet members, check badges and help other members navigate the meeting. Join the fun by signing up at the PGA Meeting Involvement Booth in the registration area. The PGA Kickoff is on Saturday at 4:30 p.m. in room 502 at the Convention Center. Doors open at 4 p.m.

Recruiting

Recruiting or attempted recruiting of personnel or agents of one company or firm by another is not permitted during the meeting or in connection there with. Individuals or companies not complying with this requirement will be asked to leave the meeting.

Responsible Drinking Policy

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

Seating

Seating for all sessions, excluding Main Platform reserved seating, will be on a first-come, first-served basis. Saving seats is prohibited. Due to fire marshal codes, no one may be admitted once Focus Session rooms are filled to capacity. Please be respectful of MDRT staff and PGA Traffic Task Force volunteers if you arrive too late to be admitted to the session.

SPECIAL-NEEDS SEATING: For Main Platform sessions, a section has been reserved for members with special needs who have indicated this on their meeting registration.

Simultaneous Interpretation

The availability of headsets and receivers is not guaranteed to members who did not request simultaneous interpretation when registering in advance. Only registered attendees who requested this service are eligible to receive interpretation equipment and must obtain their meeting name badge before receiving their equipment. The attendee must complete the checkout form and agree to assume full responsibility for the equipment for the duration of the meeting. If the equipment is lost, stolen, damaged or not returned to the Interpretation Headset counter in Convention Center - South Lobby at the conclusion of the meeting, the attendee will be billed USD 400. Assisted listening devices will also be available to members who request the service through advance registration and are subject to the same terms as interpretation equipment.

SATURDAY, JUNE 23	11 A.M. – 6 P.M.
SUNDAY, JUNE 24	7 A.M. – 7 P.M.
MONDAY, JUNE 25	7 A.M. – 4 P.M.
TUESDAY, JUNE 26	7 A.M. – 7 P.M.
WEDNESDAY, JUNE 27	7 A.M. – 6 P.M.

Individuals registering for the Annual Meeting grant permission for MDRT, its housing agency and other designees to use the information contained in their registration to secure housing and to finalize their registration. Should individuals book direct with any official hotel and/or overflow hotel, they authorize the hotel and MDRT, its housing agency and other designees to access the information contained in their registration.

General Information continued

Annual Meeting Rules of Conduct

1. Spouses, family members and friends of attendees may not be present at officially designated MDRT functions and events during the Annual Meeting, with the exception of family/spouse meetings, or with an exception voted on by the Executive Committee.
2. To receive Annual Meeting materials, all members and special guests must register at the MDRT Meeting Registration Desk.
3. Giving your badge to another person for purposes of admission to any Annual Meeting function is not permitted.
4. Promotion by members or nonmembers of any goods and services, except member sponsors and exhibitors under provisions of a signed Sponsors and Exhibitors Agreement and other than with the expressed written permission of the Executive Committee, is not permitted.
5. Members who furnish MDRT membership lists may be placing their membership in jeopardy. Likewise, the MDRT Membership Directory is not to be used or loaned for any commercial purpose or other reasons, nor is any portion of it to be reproduced without the expressed prior written permission of MDRT.
6. Recruiting or attempted recruiting of personnel or agents of one company or firm by persons of another company or firm is not permitted during the meeting or in connection therewith.
7. Audio or videotape recording or still photography of all sessions, including Main Platform, is not permitted.
8. Members who wish to use credit privileges at official MDRT hotels shall make such arrangements directly with the hotel. Where credit privileges are granted and used, full payment shall be made within 60 days from the first of the month following the Annual Meeting.
9. Any individual removing merchandise from the MDRT Store without paying for the merchandise will be asked to surrender their badge, thereby preventing them from attending the remainder of the meeting. The individual and incident will also be reported to the Membership Committee for further action, possibly resulting in revocation of membership.

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

CONSENT FOR USE OF PHOTOGRAPHIC IMAGES

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

BEACON TECHNOLOGY

Your badge serves as a virtual business card and is encoded with the demographic information you provided during registration. Your badge is also equipped with beacon technology that eliminates the need to verify your attendance, simplifies the count process and allows MDRT to gather data to improve future meetings.

Global Code of Ethics

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

1. Always place the best interests of your clients above your own direct or indirect interests.
2. Maintain the highest standards of professional competence and give the best possible advice to clients by seeking to maintain and improve professional knowledge, skills and competence.
3. Hold in strictest confidence, and consider as privileged, all business and personal information pertaining to your clients' affairs.
4. Make full and adequate disclosures of all facts necessary to enable your clients to make informed decisions..
5. Maintain personal conduct that will reflect favorably on the insurance and financial services profession and MDRT.
6. Determine that any replacement of an insurance or financial product must be beneficial for the client.
7. Abide by and conform to all provisions of the laws and regulations in the jurisdiction in which you do business.

Statement of Antitrust and Legal Compliance

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

Anti-Harassment

MDRT is committed to providing a positive environment for its employees, members and other guests at all MDRT functions. It has been and remains MDRT's policy to maintain an environment where every employee, member and guest is treated with respect and which is free from all forms of harassment based upon or related to sex, race, color, religion, national origin, ancestry, physical or mental disability, age, sexual orientation, marital status, veteran status, military status, genetic information and any other characteristic protected by applicable law. This includes conduct that creates a hostile, intimidating or offensive environment based on these characteristics. Harassment of any employee, member or guest is strictly prohibited and will not be tolerated. Any individual who violates these requirements will be subject to appropriate remedial action which may include removal from the premises, termination of employment or termination of membership.

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

PAST PRESIDENTS

*Deceased

YEAR	PRESIDENT	MEETING LOCATION	MEMBERS
1927	*Paul F. Clark, CLU	Peabody, Memphis, Tennessee	32
1928	*William M. Duff, CLU	Book-Cadillac, Detroit, Michigan	39
1929	*George E. Lackey, CLU	Mayflower, Washington, D.C.	64
1930	*Earl G. Manning	Royal York, Toronto, Ontario, Canada	118
1931	*Theodore M. Riehle, CLU	William Penn, Pittsburgh, Pennsylvania	168
1932	*Robert A. Brown	The Fairmont, San Francisco, California	125
1933	*M.J. Donnelly	The Stevens, Chicago, Illinois	101
1934	*Thomas M. Scott	The Schroeder, Milwaukee, Wisconsin	118
1935	*Caleb R. Smith	The Savery, Des Moines, Iowa	124
1936	*Harry T. Wright	Ritz-Carlton, Boston, Massachusetts	143
1937	*Grant Taggart	Brown Palace, Denver, Colorado	158
1938	*Jack Lauer	The Rice, Houston, Texas	162
1939	*Paul C. Sanborn	The Jefferson, St. Louis, Missouri	163
1940	*Henry G. Mosler	Bellevue-Stratford, Philadelphia, Pennsylvania	154
1941	*H. Kennedy Nickell, CLU	Netherland Plaza, Cincinnati, Ohio	171
1942	*Robert P. Burroughs	No meeting due to war	223
1943	*Ron Stever, CLU	William Penn, Pittsburgh, Pennsylvania	232
1944	*A.J. Ostheimer III	The Statler, Detroit, Michigan	408
1945	*John E. Clayton	No meeting due to war	468
1946	*Louis Behr, CLU	French Lick Springs, French Lick, Indiana	525
1947	*Harold S. Parsons	New Ocean House, Swampscott, Massachusetts	726
1948	*Paul H. Dunnavan, CLU	French Lick Springs, French Lick, Indiana	829
1949	*Paul W. Cook, CLU	Netherland Plaza, Cincinnati, Ohio	824
1950	*Theodore Widing, CLU	Haddon Hall, Atlantic City, New Jersey	790
1951	*John O. Todd, CLU	Hotel Del Coronado, Coronado, California	949
1952	*Walter N. Hiller, CLU	Mount Washington, Bretton Woods, New Hampshire	1,065
1953	*William T. Earls, CLU	The Greenbrier, White Sulphur Springs, West Virginia	1,240
1954	*G. Nolan Bearden	Hotel Del Coronado, Coronado, California	1,492
1955	*George B. Byrnes, CLU	The Greenbrier, White Sulphur Springs, West Virginia	1,557
1956	*Arthur F. Priebe, CLU	The Kungsholm to Bermuda	2,013
1957	*Howard D. Goldman, CLU	The Greenbrier, White Sulphur Springs, West Virginia	2,438
1958	*William D. Davidson, CLU	Banff Hotel, Banff, Alberta, Canada	2,987
1959	*Adon N. Smith II, CLU	Americana, Bal Harbour, Florida	2,688
1960	*Robert S. Albritton, CLU	Hilton Hawaiian Village, Honolulu, Hawaii	3,040
1961	*James B. Irvine Jr., CLU	Americana, Bal Harbour, Florida	2,932
1962	*Lester A. Rosen, CLU	The Queen Elizabeth, Montreal, Quebec, Canada	3,122
1963	*Daniel H. Coakley	The Kungsholm to Bermuda	3,420
1964	*Alfred J. Lewallen, CLU	The Diplomat, Hollywood, Florida	3,202
1965	*Iram H. Brewster	The Broadmoor, Colorado Springs, Colorado	3,636
1966	*Donald Shepherd	Statler Hilton, Boston, Massachusetts	4,076
1967	*Frank E. Sullivan, CLU	Congress Hall, Lucerne, Switzerland	4,616
1968	*Sadler Hayes	Masonic Memorial Temple, San Francisco, California	5,078
1969	*Stanley S. Watts, CLU	The Diplomat, Hollywood, Florida	5,689
1970	*John H. Ames, CLU	Hilton Hawaiian Village, Honolulu, Hawaii	6,675
1971	*Richard G. Bowers Sr., CLU	The Washington Hilton, Washington, D.C.	7,589

*Deceased

YEAR	PRESIDENT	MEETING LOCATION	MEMBERS
1972	*James B. Longley, CLU	The Queen Elizabeth, Montreal, Quebec, Canada	8,361
1973	*Henry F. McCamish Jr., CLU	The Seattle Center, Seattle, Washington	9,587
1974	*C. Robinson Fish III, CLU	Fountainebleau, Miami Beach, Florida	10,987
1975	Jack Peckinpaugh, CLU, ChFC	Masonic Memorial Temple, San Francisco, California	12,422
1976	*Rulon E. Rasmussen, CLU	The Hynes Auditorium, Boston, Massachusetts	11,804
1977	*Marshall I. Wolper, CLU	Atlanta Civic Center, Atlanta, Georgia	12,757
1978	*Jack L. McKewen, CLU	Blaisdell Center, Honolulu, Hawaii	14,742
1979	*Paul L. Oliver Jr., CLU	McCormick Place, Chicago, Illinois	17,205
1980	*Millard J. Grauer, CLU, ChFC	The Rivergate, New Orleans, Louisiana	17,406
1981	Clune J. Walsh Jr., CLU	Radio City Music Hall, New York, New York	17,581
1982	*Stanley Liss, CLU	Atlanta Civic Center, Atlanta, Georgia	17,737
1983	Jack B. Turner, CLU, ChFC	Dallas Convention Center, Dallas, Texas	17,679
1984	*Paul R. Buckley Sr., CLU, ChFC	Radio City Music Hall, New York, New York	18,964
1985	Ron D. Barbaro	San Francisco Civic Auditorium, San Francisco, California	21,722
1986	*Frank Friedler Jr., CLU	Orange County Convention/Civic Center, Orlando, Florida	20,598
1987	Wilmer S. Poynor III, CLU, ChFC	McCormick Place, Chicago, Illinois	17,051
1988	Arlen I. Prentice	Atlanta Civic Center, Atlanta, Georgia	16,944
1989	G. Carey Hauenstein, CLU	Metro Toronto Convention Centre, Toronto, Ontario, Canada	16,792
1990	*David H. Hilton, CLU, ChFC	San Francisco Civic Auditorium, San Francisco, California	16,393
1991	Seymour Petrovsky, CLU	New Orleans Convention Center, New Orleans, Louisiana	16,297
1992	William T. O'Donnell, MSFS	McCormick Place, Chicago, Illinois	15,957
1993	Charles D. Marks, CLU, ChFC	Hynes Convention Center, Boston, Massachusetts	15,721
1994	*Lyle L. Blessman	Dallas Convention Center, Dallas, Texas	15,686
1995	Robert B. Plybon, CLU, ChFC	Metro Toronto Convention Centre, Toronto, Ontario, Canada	15,703
1996	Walter G. Schnee III	Anaheim Convention Center, Anaheim, California	18,784
1997	John W. Cruikshank III, CLU	Atlanta Civic Center, Atlanta, Georgia	18,815
1998	Gene L. Mahn, CLU, ChFC	McCormick Place, Chicago, Illinois	19,182
1999	Reginald N. Rabjohns, CLU, ChFC	Ernest N. Morial Convention Center, New Orleans, Louisiana	21,262
2000	Brian H. Ashe, CLU	Bill Graham Civic Auditorium, San Francisco, California	23,341
2001	Tony Gordon	Metro Toronto Convention Centre, Toronto, Ontario, Canada	25,037
2002	Marvin H. Feldman, CLU, ChFC	Gaylord Opryland Resort and Convention Center, Nashville, Tennessee	28,282
2003	Richard H. Sullenger	Paris and Bally's Hotel and Casino, Las Vegas, Nevada	27,665
2004	George B. Pickett, J.D., CLU	Anaheim Convention Center, Anaheim, California	29,652
2005	Adelia C. Chung, CLU, ChFC	Ernest N. Morial Convention Center, New Orleans, Louisiana	33,297
2006	Stephen O. Rothschild, CLU, ChFC	San Diego Convention Center, San Diego, California	35,781
2007	Philip E. Harriman, CLU, ChFC	Colorado Convention Center, Denver, Colorado	35,662
2008	James E. Rogers, CLU, CFP	Metro Toronto Convention Centre, Toronto, Ontario, Canada	39,340
2009	Walton W. Rogers, CLU, ChFC	Indiana Convention Center, Indianapolis, Indiana	31,857
2010	Guy E. Baker, MSFS, CLU	Vancouver Convention Centre, Vancouver, British Columbia, Canada	31,142
2011	Julian H. Good Jr. CLU, ChFC	Georgia World Congress Center, Atlanta, Georgia	35,908
2012	Jennifer A. Borislow, CLU, ChFC	Anaheim Convention Center, Anaheim, California	37,805
2013	D. Scott Brennan	Pennsylvania, Convention Center, Philadelphia, Pennsylvania	38,270
2014	Michelle L. Hoesly, CLU, ChFC	Metro Toronto Convention Centre, Toronto, Ontario, Canada	42,729
2015	Caroline A. Banks, FPFS	Ernest N. Morial Convention Center, New Orleans, Louisiana	43,190
2016	Brian D. Heckert, CLU, ChFC	Vancouver Convention Centre, Vancouver, British Columbia, Canada	49,652

FUTURE MEETING DATES

MDRT Annual Meeting : Miami, Florida : June 9–12, 2019

Top of the Table Annual Meeting : Kohala Coast, Hawaii : October 3–6, 2018

MDRT EDGE : Boston, Massachusetts : November 7–9, 2018

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