IT'S YOUR TIME TO SHINE

TOP of the TABLE

ANNUAL MEETING 2015 | NAPLES • FLORIDA • USA

October 7–10, 2015 | The Ritz-Carlton, Naples

MDRT®

CONTENTS

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WELCOME TO NAPLES FLORIDA

THE RITZ-CARLTON, NAPLES

OCTOBER 7–10 2015

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PROGRAM AT A GLANCE

Wednesday, October 7, 2015

7:30 a.m.–2:45 p.m.	Golf Tournament (pre-paid event, at additional cost)
8–9:30 a.m.	5K Fun Run/Walk (pre-registration required)
10 a.m.–2:30 p.m.	Everglades Adventure (pre-paid event, at additional cost)
10 a.m.–3:15 p.m.	Catamaran Cruise and Shelling Expedition (pre-paid event, at additional cost)
1–5 p.m.	ConneXion Zone® Open
1–6:30 p.m.	Registration Open
1–6:30 p.m.	Restaurant Reservations Open
5–6 p.m.	First-Time Orientation (invitation only)
6:10–7 p.m.	Opening Speaker
7–10 p.m.	Welcome Event

Thursday, October 8, 2015

7 a.m.–2 p.m.	Registration Open
7:15–8:15 a.m.	Networking Breakfast with Sponsors
7:15–8:30 a.m.	ConneXion Zone Open
8:30 a.m.–12 p.m.	Main Platform
10–10:30 a.m.	Coffee Break with Sponsors
10 a.m.–3 p.m.	Restaurant Reservations Open
12–1 p.m.	Networking Lunch with Sponsors
12–1:15 p.m.	ConneXion Zone Open
1:15–2:15 p.m.	Focus and Spotlight Sessions
2:15–2:45 p.m.	Coffee Break with Sponsors
2:45–3:45 p.m.	Focus and Spotlight Sessions
2:45–3:45 p.m.	Spouse Session – Wine Tasting (on-site registration required)
3:45–4:45 p.m.	NextGen Reception (invitation only)
4:30–5:30 p.m.	Sponsors' Corner
	Open Evening for Dinner
9:30–11 p.m.	Sweet & Greet

Friday, October 9, 2015

7 a.m.–2 p.m.	Registration Open
7 a.m.–8 a.m.	Foundation Service Project
7:15–8:15 a.m.	Networking Breakfast with Sponsors
7:15–8:30 a.m.	ConneXion Zone Open
8:30 a.m.–12 p.m.	Main Platform
10–10:30 a.m.	Coffee Break with Sponsors
12–1 p.m.	Networking Lunch with Sponsors
12–1:15 p.m.	ConneXion Zone Open
1:15–2:15 p.m.	Focus Sessions
1:15–2:15 p.m.	Spouse Session – Photography (on-site registration required)
2:15–2:45 p.m.	Coffee Break with Sponsors
2:45–3:45 p.m.	Open Sessions
2:45–3:45 p.m.	Spouse Session – Meditation (on-site registration required)
4:30–5:30 p.m.	Sponsors' Corner
6:30–7:30 p.m.	Reception Sponsored by Allianz
7:30–11 p.m.	Dinner Dance

Saturday, October 10, 2015

7:15–8:15 a.m.	Networking Breakfast
8:30–10:30 a.m.	Main Platform
10:30 a.m.	Meeting Adjourned

Note: Schedule subject to change.

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

TYPES OF SESSIONS

Main Platform

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

Focus Sessions

These sessions are more technical in nature. They are open to all attendees, but may be more appealing to specific segments of members.

Spotlight Sessions

These unique presentations illustrate how members can incorporate a sponsor's product or service into their business. The focus of the spotlight is on the experience and benefits received by the members, their businesses and their clients.

Open Sessions

In this interactive session, participants can share what they are currently experiencing in the market and discuss trends and insights that advisors should consider regarding annuities, long-term care/hybrids, practice builders and technology. Open Sessions offer a unique opportunity to get timely, fresh information on a specific topic. Join this informal discussion and hear what your peers encounter in their business.

Spouse Sessions

These special sessions were created to offer activities for spouses while members participate in the afternoon Focus Sessions. They are fun, interactive classes on a variety of topics. Register on-site at the registration desk.

Your Minute to Win It

Share your idea and walk away with 40 others. Harness the knowledge of the Top of the Table community in this session designed to be fast-paced and packed with idea sharing. Bring your best, 60-second idea to be shared on Main Platform to be in the running for the "Best Idea" and a chance to win one of three prizes! Look forward to a session filled with collaboration, and, at the end, walk away with dozens of new ideas.

First, second and third place prizes include the following:

1ST PLACE: Complimentary stay at The Ritz-Carlton, Naples during the 2015 Top of the Table Annual Meeting (up to 4 nights) with return limo service to the Ft. Myers Airport upon your departure. You will also receive a complimentary registration to the 2016 Top of the Table Annual Meeting.

2ND PLACE: USD 1,000 gift card to The Ritz-Carlton, Naples, and a complimentary 2016 Top of the Table Annual Meeting registration.

3RD PLACE: USD 1,000 gift card to The Ritz-Carlton, Naples.

Wednesday

OCTOBER 7
WEDNESDAY

7:30 a.m.–2:45 p.m.

Golf Tournament S

The Ritz-Carlton Golf Resort
Tiburón Golf Course
Pre-registration required

SHUTTLE WILL DEPART FROM THE HOTEL LOBBY AT 7:30 A.M.

Start your meeting right with a round at Tiburón, a beautiful course created by some of the best designers in the world. Tiburón at The Ritz-Carlton Golf Resort, Naples, is a 36-hole championship course filled with sod wall bunkers, coquina sand and absolutely no rough.

ATTIRE: PROPER GOLF ATTIRE. NO DENIM PERMITTED ON THE COURSE. GOLF SPIKES ARE NOT REQUIRED.

Due to required guarantees, cancellations must be received in writing at MDRT headquarters on or before September 4, 2015, to receive a refund. No refunds will be given for cancellations received after September 4, 2015. No refunds will be given for no-shows.

8–9:30 a.m.

5K Fun Run/Walk S

Pre-registration required

Stay consistent with your fitness routine away from home with a 5K Fun Run/Walk on the beach. At 3.1 miles, this jaunt will refresh you with sea breeze and sun — a perfect morning pick-me-up.

GATHER ON THE BOARDWALK AT THE FRONT ENTRANCE OF THE BEACH HOUSE.

10 a.m.–2:30 p.m.

Everglades Adventure Ⓢ

Pre-registration required

SHUTTLE WILL DEPART FROM THE HOTEL LOBBY AT 10 A.M.

Experience Florida on this airboat trip through the Everglades. After you zoom through the wetlands, enjoy admission to Wooten's Everglades Park to see more of the natural flora and fauna in our host state. Box lunches and soft drinks will be provided. Group leaves hotel at 10 a.m. and returns at 2:30 p.m.

Due to required guarantees, cancellations must be received in writing at MDRT headquarters on or before September 4, 2015, to receive a refund. No refunds will be given for cancellations received after September 4, 2015. No refunds will be given for no-shows.

10 a.m.–3:15 p.m.

Catamaran Cruise & Shelling Expedition Ⓢ

Pre-registration required

SHUTTLE WILL DEPART FROM THE HOTEL LOBBY AT 10 A.M.

Cruise the high seas for two hours on a catamaran! You'll stop for one hour of shelling on a remote beach, where you'll get a true flavor of life on the Floridian shore. Afterward, you'll enjoy an hour of shopping in Tin City for a less rustic end to the expedition. Box lunches and soft drinks will be provided on board. Group leaves hotel at 10 a.m. and returns at 3:15 p.m.

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1–5 p.m.

ConneXion Zone Open

The Ritz-Carlton Ballroom, Salon I & II

1–6:30 p.m.

Registration Open

The Ritz-Carlton Ballroom Foyer

1–6:30 p.m.

Restaurant Reservations Open

The Ritz-Carlton Ballroom Foyer

5–6 p.m.

First-Time Attendee Orientation Ⓢ

The Ritz-Carlton Ballroom, Salons III & IV

Invitation Only

MODERATOR: DALE W. MARTIN, CLU, CHFC

Is this your first Top of the Table Annual Meeting? At this orientation, first-time attendees and spouses will mingle with other members, including the Top of the Table Advisory Board, to help acclimate everyone to the meeting and all it has to offer.

6:10–7 p.m.

Opening Speaker Ⓢ

Vanderbilt Ballroom

LAUGH WITH LOUIE

Louie Anderson

MODERATOR: DALE W. MARTIN, CLU, CHFC

There is no better way to kick off the Top of the Table meeting than with Louie Anderson, one of the most versatile and successful comedians in Hollywood today. The laughs will ring true with Anderson, whose comedy is based on genuine experience. He is the author of the bestselling book "Dear Dad: Letters from an Adult Child," a collection of alternately touching and outrageous letters to his late father. He recently finished writing his newest installment on family, "The F Word: How to Survive Your Family." Attendees are sure to identify with Anderson's observations on life while enjoying his inimitable brand of humor and warmth.

7–10 p.m.

Welcome Event Ⓢ

Poolside

Begin the Top of the Table Annual Meeting by attending the Welcome Event with your spouse. This opening event will provide you the opportunity to renew acquaintances and meet new friends while enjoying great food and entertainment. Resort-casual attire is recommended for this outdoor event, weather permitting.

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

Thursday

8 OCTOBER THURSDAY

7 a.m.–2 p.m.

Registration Open

The Ritz-Carlton Ballroom Foyer

7:15–8:15 a.m.

Networking Breakfast with Sponsors

The Ritz-Carlton Ballroom, Salons III & IV

7:15–8:30 a.m.

ConneXion Zone Open

The Ritz-Carlton Ballroom, Salons I & II

8:30 a.m.–12 p.m.

Main Platform S

Vanderbilt Ballroom

Emcee:

Thom Singer, CSP

Moment of Reflection

Tamra Martin

Conference Catalyst

Thom Singer, CSP

Networking opportunities are a main reason cited for attendance at conferences, conventions and seminars. However, most people never take full advantage of achieving meaningful connections with the other amazing people in the audience. Thom Singer will serve as the Top of the Table meeting "Conference Catalyst" and help attendees transform their meeting into a highly energized experience. He will go beyond the traditional keynote and encourage networking that continues past the closing remarks of the conference.

Top of the Table Chair Welcome

Dale W. Martin, CLU, ChFC

MDRT Presidential Welcome

Brian D. Heckert, CLU, ChFC

Pencils of Promise

Adam Braun

Adam Braun was a college student backpacking across the globe when he asked a small boy begging on the streets of India what he wanted most in the world. The answer: a pencil. It was at this moment that Braun, founder of Pencils of Promise, discovered the power of something as small as giving a pencil to just one child. He will share how this moment led to a global movement of passionate individuals committed to supporting greater educational opportunity for all.

10–10:30 a.m.

Coffee Break with Sponsors

The Ritz-Carlton Ballroom, Salons I & II

10 a.m.–3 p.m.

Restaurant Reservations Open

Alpha, Beta and Now … Gamma

David M. Blanchett, CFA, CFP

Financial planning, by definition, helps clients determine how to accomplish their goals through advice and guidance on saving, investing and risk management. While investing well is generally an important part of the process, achieving a goal generally requires advice beyond building great portfolios — known as Beta — and selecting investments that outperform their peers on a risk-adjusted basis — known as Alpha. In this presentation, David Blanchett will explore the value of goal-based financial planning and discuss a metric used to quantify its benefit, called Gamma.

A Trust and Estate Attorney's Perspective — Life Insurance and the Ultra-Affluent Family US

Christopher E. Erblich

Chris Erblich is a member of the financial services industry team at the law firm of Husch Blackwell. He will draw from his more than 20 years of working with ultra-affluent families to share how to successfully integrate life insurance into estate plans. Erblich will also discuss common errors in high-net-worth plans and solutions for fixing them.

Living a Happier Life

Nataly Kogan

Nataly Kogan is an entrepreneur, speaker, coach and author who is passionate about helping people design and live the life they genuinely want. She founded Happier Inc. after she turned to science to understand what truly leads to a happier life. Through mobile apps and innovative wellness courses, Happier has helped nearly a million people discover small awesome moments in their lives.

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

US U.S. product or tax law-based

12–1 p.m.

Networking Lunch with Sponsors

The Ritz-Carlton Ballroom, Salons III & IV

12–1:15 p.m.

ConneXion Zone Open

The Ritz-Carlton Ballroom, Salons I & II

1:15–2:15 p.m.

Focus & Spotlight Sessions (S)

LifePro: Five Keys to Generating 300 Leads Per Week and Millions in Target Annually

Member: Aaron Andrew
Sponsor Facilitator: Ben Nevejans
Plaza I

In this powerful session, learn from Top of the Table producer Aaron Andrew how Live Abundant, a financial practice established in 1974, has created a predictable marketing system that generates more than 300 leads per week and millions in target annually. Aaron will show you how Live Abundant uses a potent combination of radio, email, educational seminars and webinars to create financial predictability and prosperity.

It's a Small World After All — Understanding, Appreciating and Engaging Across Country Borders

Stephen Kagawa, FSS, LUTCF
Plaza II

Top of the Table member Stephen Kagawa is president and CEO of The Pacific Bridge Companies and is passionately focused on helping first-generation Americans migrating from Asia acclimate financially in their newfound American homes. In this presentation, he will discuss his experiences working with foreign nationals and teach attendees how to connect and collaborate with multinational individuals, families and companies. Kagawa will also share some of the do's, don'ts and "aha!" moments he has experienced throughout his career — which can help attendees better understand and appreciate cultural differences.

Building a Million Dollar Plus Asset Management Practice

Timothy W. Murphrey, JD, CFP
Plaza III

In this session, Top of the Table member Tim Murphrey will discuss the process and value of building an asset management practice. This session will include "how-to" marketing programs, the prospect interview process, investment analysis, the capturing of fees and closing the case. Murphrey manages USD 150 million of assets in fee-based and trail-based annuity contracts, generating USD 1 million per year of recurring revenue. After years of developing business strategies with the help of numerous practice management coaches, he will provide attendees with his best practices.

Complex Made Simple: Working with High-Net-Worth Clients (US)

Christopher E. Erblich
Estuary I & II

Building on his Main Platform presentation, Chris Erblich will walk through three real-life case studies demonstrating various techniques used by high-net-worth clients. He will illustrate his approach to working with affluent families and why he thinks it has been well received. Finally, he will discuss how he communicates with clients, what they are truly focused on and what he has learned from them over the years.

2:15–2:45 p.m.

Coffee Break with Sponsors

The Ritz-Carlton Ballroom, Salons I & II

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

(US) U.S. product or tax law-based

2:45–3:45 p.m.

Focus & Spotlight Sessions S

MetLife: Rethinking Value in Life Insurance

Sponsor Speaker: Bobby Samuelson US

Member Facilitator: Branden C. Schiralli, CLTC

Plaza I

Samuelson, vice president on MetLife's Life Product Development team, addresses how the last 30 years have been marked by incredible innovation in the life insurance industry, but why hasn't that innovation translated into increased sales? What if we're missing something more fundamental about how our industry relates to its customers? This session takes a hard look at life insurance manufacturing, marketing and distribution and what questions we need to answer to be relevant in a constantly changing world.

Premium Finance: Often Misunderstood and Misused

Steven A. Burgess

Plaza II

In this session, Top of the Table member Steven Burgess will talk about the best client profile and suitability for a premium finance transaction. He will also outline a holistic approach to mitigating risk and volatility for sustainability. In addition, he will discuss premium finance opportunities for the ultra-affluent.

2:45–3:45 p.m.

Spouse Session – Wine Tasting

Artisans

Join an exploration of New versus Old World wines led by The Ritz-Carlton sommelier. Attendees will sample and compare sparkling wine, Sauvignon Blanc, Chardonnay, Pinot Noir and red Bordeaux blends from each region. Along the way, you will learn the differences between each and what contributes to the differences.

Game Changers: The Three Pillars of Massive Growth

J. Leland Davis, LUTCF

Working with Ultra-High Income Gen X and Y

Brian Murray

Plaza III

In this double session, two MDRT members will share their perspective on what they consider the "game changers" that propelled them to Top of the Table success. J. Leland Davis will discuss the three key inflection points that caused his firm's production to elevate to USD 1 million and beyond. Brian Murray will share the breakthrough that led to his success with ultra-high-net-worth Gen X and Y clients. Changing the way he communicated financial concepts and outcomes to this market segment resulted in a dramatic increase in his production.

Two Roads Diverged in Wood

David E. Appel, CLU, ChFC, and
Marcus T. Henderson, Sr., LUTCF

Estuary I & II

Top of the Table producers David Appel and Marcus Henderson will share how they built two thriving national practices with completely different styles. Their discussions and midnight collaborations as MDRT roommates for more than 15 years have allowed them to think with two minds and still come up with the same equation for success. This presentation will resonate with the first-time Top of the Table qualifiers looking for ways to make it back next year as well as Top of the Table veterans looking to recharge their batteries. Ideas regarding marketing, practice management, community positioning and how to "think big" will all be addressed.

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

US U.S. product or tax law-based

3:45–4:45 p.m.

NextGen Reception

Invitation Only

Vanderbilt Courtyard

4:30–5:30 p.m.

Sponsors' Corner

Center Court

Network with Top of the Table members, speakers and sponsors in a casual atmosphere in the Center Court at The Ritz-Carlton, Naples. Don't miss this great opportunity to discuss issues, concerns and solutions.

Open Evening for Dinner

9:30–11 p.m.

Sweet & Greet

The Ritz-Carlton Ballroom, Salons III & IV

After enjoying dinner with your spouse and Top of the Table friends, return to The Ritz-Carlton to satisfy your sweet tooth at this dessert gathering. Mingle with members and their spouses while enjoying after-dinner drinks, coffee and desserts. ***ENJOY THE MUSIC FROM ONE OF LAS VEGAS' TOP PERFORMERS AND EMMY AWARD-WINNER SINGER/SONGWRITER, PATRICK SIEBEN.***

FRIDAY OCTOBER 9

7 a.m.–2 p.m.

Registration Open

The Ritz-Carlton Ballroom Foyer

7–8 a.m.

Foundation Service Project S

Artisans

Volunteer Backpack Packing Event

Join fellow MDRT members and their spouses to fill backpacks with school supplies that will be donated to Youth Haven. School supplies and backpacks will be provided for this volunteer service project.

School Supply Drive

A school supply drop-off box will be located at registration in The Ritz-Carlton from Wednesday, October 7, through 8 a.m. on Friday, October 9. All donated school supplies will benefit children in need at Youth Haven.

7:15–8:15 a.m.

Networking Breakfast with Sponsors

The Ritz-Carlton Ballroom, Salons III & IV

7:15–8:30 a.m.

ConneXion Zone Open

The Ritz-Carlton Ballroom, Salons I & II

8:30 a.m.–12 p.m.

Main Platform (S)

Vanderbilt Ballroom

The Global Business Climate in Transition Engagement 2.0

Michael Babikian

The business world has changed quite substantially, and one of the defining characteristics of today's business environment is turbulence. This session will discuss five macro business trends that have changed the way we connect and interact in business. Everybody is noticing the change, but very little is being done to help cope with the shifting landscape. Michael Babikian, president and CEO of LegacyShield, will discuss these trends through real-life business examples and end with the solution that consumers seek in today's fast-paced environment.

Your Minute to Win It

Facilitator: Simon Singer, CFP, RFC

Judges: Ralph Antolino, Jr., JD, CLU; Marvin H. Feldman, CLU, ChFC; and Tony Gordon

Share your idea and walk away with 40 others. Harness the knowledge of the Top of the Table community in this session designed to be fast-paced, and packed with idea sharing. Bring your best, 60-second idea to be shared on Main Platform to be in the running for the "Best Idea" and a chance to win one of three prizes! Look forward to a session filled with collaboration, and, at the end, walk away with dozens of new ideas.

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3RD PLACE: USD 1,000 gift card to The Ritz-Carlton, Naples.

10–10:30 a.m.

Coffee Break with Sponsors

The Ritz-Carlton Ballroom, Salons I & II

Succession Planning: Building Your Business to Run With or Without You

Jason L. Smith

After a health scare at the age of 29, Jason Smith made a commitment to turn his personal financial planning firm into a process-driven company so it could continue to operate with or without him. From comprehensively documenting every essential business function to technologically streamlining every step, Smith has turned his financial planning practice into a profitable, self-managing firm. He has developed a passion for helping other advisors do the same. In this presentation, Smith will share his discoveries and techniques to help improve the efficiencies and net profitability of your practice while providing holistic financial advice to the clients you serve.

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

Enhance Your World with Less Time, Effort and Money

Ralph Antolino Jr., JD, CLU

Ralph Antolino Jr. shares a digest of the secrets he has gleaned from working with an amazing collection of entrepreneurial individuals he labels "The Ultra-Happy." These secrets, along with new research, are leading others to unprecedented levels of fulfilment in their lives. Incorporating these secrets into your life presents an opportunity to enhance your world and beyond.

Personal Story Power: The Key to Leadership

Bo Eason

According to Bo Eason, every one of us has one true essence. It's at the core of who we are, the core of our personal story. The currency of today's successful businesses is authenticity and deep connection with clients, vendors and the public. An international speaker, former NFL player, actor and playwright, Eason is dedicated to helping people with presentations. Eason will share his journey to help you convert your own personal story into professional success and unlock the key to immediate intimacy, rapport and trust with clients.

12–1 p.m.

Networking Lunch with Sponsors

The Ritz-Carlton Ballroom, Salons III & IV

12–1:15 p.m.

ConneXion Zone Open

The Ritz-Carlton Ballroom, Salons I & II

1:15–2:15 p.m.

Focus Sessions

Retirement Planning Strategies for Middle Market Millionaires US

Gregory B. Gagne, ChFC

Plaza I

This session is designed specifically for those advisors who practice in the mass affluent market. With a typical net worth between USD 1 million and USD 5 million, these clients have saved enough to be "dangerous" but not enough to be perfectly situated for life should they live too long, die too soon or need long-term care services along the way. This session will discuss long-term tax implications, strategies used to mitigate unintended consequences created from tax deferral, preparedness for the possibility of disability, and how to lead your clients to enjoy a more worry-free retirement lifestyle.

Planning for the Modern Family

Lauren J. Wolven

Plaza II

Lauren Wolven will help attendees become better drafters and reviewers of estate planning documents by advancing the understanding of complex issues that impact the implementation of the written documents. Topics covered include defining "descendant" (assisted reproduction, adoption, same-sex parents) and defining "spouse" (second or subsequent marriages, twilight relationships, same-sex marriages). Drafting of estate planning documents requires thought and creativity, particularly as technology outpaces the law in areas like assisted reproduction. By planning with an eye toward the realities of the world around us, attendees can help their clients avoid litigation regarding their estates.

Having Your Business Outlive You for the Betterment of Everyone

Benjamin C. Hankinson, BBA and W.W. Hankinson, CLU, CFP

Lessons From a Successful Acquisition and Succession Transaction

Scott D. Edelman

Plaza III

In this special double session, Top of the Table members will discuss what they have learned from their own succession planning experiences.

Why should anyone work 30, 40 or even 50 years and have their business disappear when they are no longer here? Father-and-son Top of the Table members W.W. Hankinson and Ben Hankinson will tell you why you owe it to yourself, your family, your profession and certainly your clients to not let your business die when you do.

During this session, Scott Edelman will discuss his role as a buyer in successful acquisition and succession plans and provide insight into the process that makes them happen. Edelman will highlight why he chooses to buy practices, how he is able to identify the ideal practices to acquire, and how he positions his firm to facilitate the acquisitions. Whether you're interested in acquiring a practice or have been thinking about the eventual sale of your business, this session will provide insight from an advisor who has been through the process. You'll emerge with a better understanding of steps you can take to successfully make it happen.

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

US U.S. product or tax law-based

Creating a Process-Driven Business: Grow, Automate and Enhance Your Financial Advisory Firm

Jason L. Smith

Estuary I & II

In this session, Top of the Table member Jason Smith will explain why an idea for your business is much different than a process for growing your business. Discover the packaged, proven processes for effective financial practice management. From creating clear communications with your team to establishing defined organization and technology to support your company, this session will teach you the steps to align your team's efforts toward your company vision and client-service experience.

1:15–2:15 p.m.

Spouse Session – Photography

The Grill

Whether you own a smartphone or DSLR, we can all improve our photography skills. Bring your camera along and have a professional photographer help you get the best pictures possible, or sit in for tips on getting great shots. In this session, you will learn what the pros look for when taking pictures, how to utilize best settings on your camera, and the fundamentals of a great picture.

2:15–2:45 p.m.

Coffee Break with Sponsors

The Ritz-Carlton Ballroom, Salons I & II

2:45–3:45 p.m.

Open Sessions

Open Sessions offer a unique opportunity to get timely, fresh information on a specific topic and hear what your peers encounter in their business.

Open Session — Annuities

Facilitator: Curtis V. Cloke, CLTC, LUTCF

Plaza I

Join an interactive session on annuities facilitated by Curtis Cloke in which participants are encouraged to discuss their current experiences in the market and share insights that advisors should consider when using annuities to prepare clients for retirement.

Open Session — Long-Term Care/Hybrids

Facilitator: Brian Watson, CFP

Plaza II

Join an interactive session on long-term care/hybrids facilitated by Brian Watson in which participants are encouraged to discuss what they are currently experiencing in the market and share insights that advisors should consider when preparing clients for long-term care costs.

Open Session — Practice Builders

Facilitator: Ian Green

Plaza III

Join an interactive session on practice builders facilitated by Ian Green in which participants are encouraged to discuss what they are currently experiencing in the market and share insights that advisors should consider. From hiring staff and bringing on producers to technology successes and failures and using social media, this session will cover many aspects of running a successful practice.

Open Session — Technology

Facilitator: Ryan J. Pinney

Estuary I & II

Join an interactive session on technology facilitated by Ryan Pinney in which participants are encouraged to discuss how they use technology in their practice to service clients, stay in compliance and run daily activities more efficiently. Hear the latest trends and insights that advisors should consider.

2:45–3:45 p.m.

Spouse Session – Meditation

Artisans

Learn the process of controlling and transcending the waves of the mind, allowing the flow of inner radiance through meditation. In this session, you will explore three different types of meditation, and discover the benefits as you create communication between you and your mind, and between your mind and your body.

4:30–5:30 p.m.

Sponsors' Corner

Center Court

Network with Top of the Table members, speakers and sponsors in a casual atmosphere in the Center Court at The Ritz-Carlton, Naples. Don't miss this great opportunity to discuss issues, concerns and solutions.

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

6:30–7:30 p.m.

Reception

Sponsored by Allianz

Plaza Ballroom

Treat yourself to a pre-dinner cocktail and mingle among fellow Top of the Table members. A special thank you to Allianz for sponsoring the 2015 Reception.

7:30–11 p.m.

Dinner Dance

Vanderbilt Ballroom

Enjoy a wonderful evening of good food, camaraderie and music. Begin the dinner with quiet music and great conversation, and later you can dance the night away. Attire: Black tie optional. Men will be comfortable in a tuxedo or suit and ladies in a cocktail dress.

OCTOBER

10

SATURDAY

7:15–8:15 a.m.

Networking Breakfast

The Ritz-Carlton Ballroom

8:30–10:30 a.m.

Main Platform (S)

Vanderbilt Ballroom

It's Time for a rEvolution: Build Your Resiliency and Conquer Your Stress, 60 Seconds at a Time

Jenny C. Evans

Stress "reduction" or "management" isn't realistic. Our jobs are never going to ask less of us, nor are our loved ones. This means the only option is to build resiliency to stress. As part of the "rEvolution," attendees will learn how to use the positive aspects of the stress response to their advantage. Evans will share simple, pragmatic training techniques to help the body and brain recover from stress more quickly, as well as raise the threshold for it. Attendees will be able to realize their full potential and perform their absolute best — professionally and personally — in the face of stress.

2015 Top of the Table Chair's Closing Address

Dale W. Martin, CLU, ChFC

2016 Top of the Table Chair Address

William J. Rossi, CFP, ChFC

Give and Take — a Revolutionary Approach to Success

Adam Grant

Why do some people rise to the top while others sink to the bottom? For generations, we have focused on the individual forces that shape success: motivation, talent and luck. But in today's dramatically reconfigured world, success is increasingly dependent on how we interact with others. Building on his *New York Times* bestselling book "Give and Take," Adam Grant introduces three fundamental styles of professional interaction and demonstrates their profound implications for individual performance. He reveals surprising insights about what it takes to develop productive interactions, and how leaders, managers and employees can use this understanding to build richer networks, more innovative teams and more rewarding service relationships.

Steering Your Ship Through Rough Waters

Captain Richard Phillips

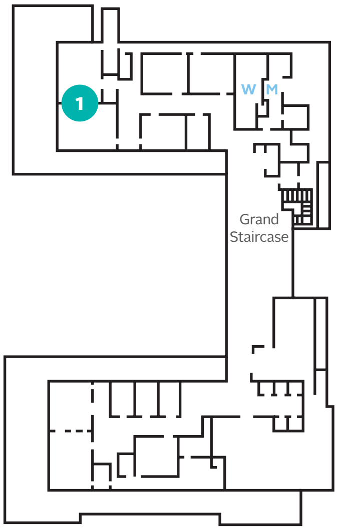
Leadership, teamwork and unfailing strength under pressure kept Captain Richard Phillips alive during his harrowing ordeal when the Maersk Alabama was overtaken by pirates. Phillips draws lessons from those dramatic events to help attendees survive and thrive in their lives, even in times when hope and support seem to be in very short supply. He will discuss the vital importance of leadership, teamwork and the belief in the power of yourself and your team — as seen through the eyes of an unassuming hero who conquered an extraordinary challenge. This "Hero of the High Seas" has a powerful and timely message that will dramatically energize attendees.

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

FLOOR PLAN

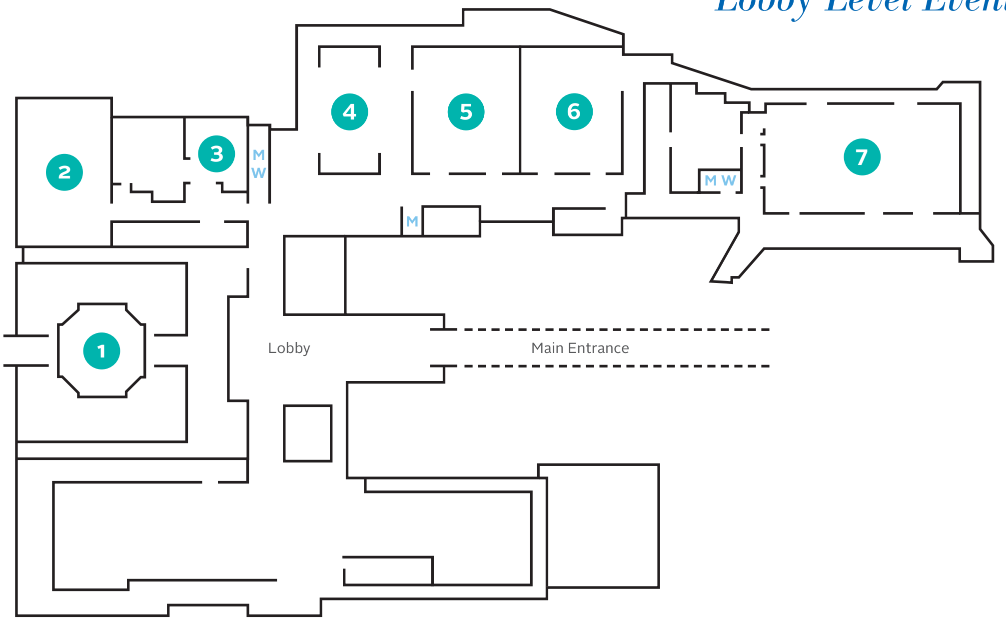
The Ritz-Carlton, Naples

Mezzanine Level Event Location



Mezzanine Level Location	1 Estuary I & II	
Event	› Open Session › Focus Sessions	W | Women's Wash Room M | Men's Wash Room

Lobby Level Event Locations



Lobby Level Location	1 Center Court	2 Artisans	3 The Grill	4 Plaza Ballroom	5 The Ritz-Carlton Ballroom I & II	6 The Ritz-Carlton Ballroom III & IV	7 Vanderbilt Ballroom
Event	Sponsors' Corner	Spouse Sessions	Spouse Sessions	› Open Sessions › Spotlight Sessions › Focus Sessions › Dinner Dance Reception	ConneXion Zone	› Sweet & Greet › Breakfast and Lunch	Main Platform and Dinner Dance

150 AND COUNTING...

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It started with one. One pencil. One school. One community. Today there are 150* schools built in Guatemala by **Pencils of Promise**, a for-purpose organization that provides quality education programs for children and teachers in developing countries worldwide. Be a part of the solution by creating educational opportunities for more children in need. Help us raise USD 25,000 to build a school in Guatemala to make it 151.

Donate **USD 200** or more at the MDRT Foundation Booth.

MDRT FOUNDATION

PENCILS OF PROMISE

MDRTFOUNDATION.ORG

*As of August 2015

HONORED MEMBERS

Past Top of the Table Chairs

1977–78	Edwin T. Johnson, CLU	1997	Thomas S. Rogers Jr., CLU
1979	Lyle L. Blessman	1998	Peter A. Sullivan, CLU
1980	David J. Downey, CLU	1999	John M. Nicola, CLU, CH.F.C.
1981	James A. Mueller	2000	Garry Avis, FLUA
1982	Albert J. Schiff, CLU, CAP	2001	Michael L. Weintraub, CLU
1983–84	Wesley F. Arnold, CLU	2002	Andrew C. Lord, CLU, ChFC
1985	James A. Burton	2003	Marc A. Silverman, CLU, ChFC
1986	Marvin H. Feldman, CLU, ChFC	2004	Douglas R. Peete, ChFC
1987	Mark L. La Vine, CLU, ChFC	2005	Jennifer A. Borislow, CLU
1988	James E. Rogers, CLU, CFP	2006	Alphonso B. Franco, RHU, RFC
1989	Tony Gordon	2007	Mark J. Hanna, CLU, ChFC
1990	Sidney A. Friedman, CLU, ChFC	2008	Mark Dorfman, CLU, ChFC
1991	Bobb A. Meckenstock, CLU, MBA	2009	Michelle L. Hoesly, CLU, ChFC
1992	Gary R. Sitzmann, CLU	2010	W. Luther Pierce IV, CLU
1993	Bruce W. Etherington, CLU, CH.F.C	2011	Ralph Antolino Jr., J.D., CLU
1994	Frank A. Creaghan, CLUN	2012	Randy L. Scritchfield, CFP, LUTCF
1995	William H. Dodd, CLU	2013	E. Dennis Zahrbock, CLU, CFP
1996	Dermot T. Healey Sr., CLU, ChFC	2014	Jason J. Dudum, LUTCF

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Ross Vanderwolf, CFP
Secretary

39-Year Top of the Table Members

Congratulations to the following 2015 members who have been members of the Top of the Table every year since its inception in 1977.

David J. Downey, CLU
Champaign, Illinois, USA

Edward S. Felsenthal, CLU
Memphis, Tennessee, USA

Robert D. Hall
Sunnyside, Washington, USA

Thomas I. Hull, CLU
Toronto, Ontario, Canada

Barton L. Kaufman
Carmel, Indiana, USA

William H. Koptis, CLU
Cleveland, Ohio, USA

Leon L. Levy, CLU, RHU
Philadelphia, Pennsylvania, USA

Thomas P. McQuillan, CLU, CFP
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Farmington Hills, Michigan, USA

Arnold J. Price
Los Angeles, California, USA

Rick Thomas, CLU
Tampa, Florida, USA

John Yaissle, CLU, ChFC
Allentown, Pennsylvania, USA

GENERAL INFORMATION

Attire

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

Continuing Education Credit

The 2015 Top of the Table Annual Meeting does not offer continuing education (CE) credit.

Children

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

ConneXion Zone®

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

Consent for Use of Photographic Images and Activity Waiver

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

By registering for this meeting, you acknowledge that participation at the meeting and in all related activities are voluntary and optional, and that participation in any of these events are at your own risk. You agree to hold MDRT harmless from any claims, costs or expenses arising from any injury as a result of any person included in your registration fee.

Follow Us on Twitter

MDRT (@MDRtweet) is tweeting live at this event, and we want you to join us. Follow #MDRT2015 when you tweet about the Annual Meeting.

If you don't have a Twitter account and need help setting one up, look for members wearing the "MDRT Tweet Team" ribbon. They will be happy to assist you and show you how to join, search, start and follow conversations. Want to job the Tweet Team, stop by the Registration Desk to pick up a ribbon.

With Twitter, you can

- Connect with speakers and ask questions
- Look for restaurant advice
- Meet members who have the same interests as you
- Post pictures taken with your smartphone

Electronic Handouts

Handouts will be available as PDFs at mdrt.org/2015tot in September, and on the MDRT Event Guide app. Attendees can download, save and print all handouts. The handout material will remain posted until November 2015. If you prefer having a hard copy of the handout materials while attending the sessions, it is strongly recommended that you print these handouts before you leave for the meeting and take them with you to Naples to prevent paying on-site printing charges.

Electronics

Audio and video recordings, streaming, Periscope and photography are prohibited in ALL sessions, including Main Platform. To avoid any disturbances to the speakers and other attendees, please ensure all sound-emitting electronic devices are either turned off or set to silent mode during the sessions.

Instant Annual Meeting Recordings

Instant audio recordings of most sessions are available for purchase at the Mobiltape booth, located in The Ritz-Carlton Ballroom foyer. After the meeting, the Main Platform recordings will be available through the Resource Zone on the new mdrt.org and available for purchase in MDRT's online store at mdrtstore.org.

Local Transportation

Plan ahead for transportation if you're leaving the hotel. **REQUEST YOUR MODE OF TRANSPORTATION IN ADVANCE FOR THE OPENING EVENING ON THURSDAY.** Metered taxi service is available at the valet station or concierge desk and be sure to call ahead to arrange. Town car or shuttle service can also be arranged through the concierge.

GENERAL INFORMATION

Mobile Device Apps

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

Name Badges

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

Networking Breakfasts and Lunches

Start your day with a hot breakfast buffet, coffee and plenty of opportunities to network with sponsors and your peers on Thursday, Friday and Saturday. On Thursday and Friday, continue the conversation over a luncheon buffet. This is a perfect opportunity to share ideas and catch up with friends.

Restaurant Reservations

Thursday evening is free for you to enjoy dinner with friends. There are a variety of popular area restaurants to choose from. We encourage you to make your reservations on-site. Visit the Naples Destination Representative table located in The Ritz-Carlton Ballroom Foyer next to registration where a local expert can help you select and reserve space during your stay. Hours are Wednesday from 1 to 6:30 p.m., and Thursday, 10 a.m. to 3 p.m.

Statement for Antitrust

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

Wi-Fi – Sponsored by LifePro

Complimentary wireless Internet service has been sponsored by LifePro is available to all meeting attendees in the ConneXion Zone, Focus Session rooms, and Main Platform room from Wednesday through Saturday.

Wi-Fi

Wireless Network: TOT2015

Group Name: TOT2015

Access Code: lifepro!

THE NEW MDRT.org

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

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

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

MDRT The Premier Association of Financial Professionals®

START EXPLORING TODAY

CONNEXION ZONE®

ConneXion Zone® Floor Plan

ConneXion Zone Hours

Wednesday, October 7	Thursday, October 8	Friday, October 9
1–5 p.m.	7:15–8:30 a.m.	7:15–8:30 a.m.
	10–10:30 a.m.	10–10:30 a.m.
	12–1:15 p.m.	12–1:15 p.m.
	2:15–2:45 p.m.	2:15–2:45 p.m.

2015 SPONSORS

		ADDITIONAL SPONSORSHIP
Accordia Life	ConneXion Spot #5	
Advantage Media Group	ConneXion Spot #14	
AgencyONE	ConneXion Spot #17	
Allianz	ConneXion Spot #12	Happy Hour Suite
Ash Brokerage	ConneXion Spot #10	
Clarity 2 Prosperity Mastermind Group	ConneXion Spot #20	
Columbus Life Insurance Company	ConneXion Spot #21	
Coventry	ConneXion Spot #8	
Financial Independence Group	ConneXion Spot #2	
First Heartland Capital Inc.	ConneXion Spot #1	
Geneos Wealth Management	ConneXion Spot #15	
The Global Gift Fund	ConneXion Spot #7	
John Hancock	ConneXion Spot #13	
Life Insurance Settlements Inc.	ConneXion Spot #16	
LifePro Financial Services Inc.	ConneXion Spot #23	Spotlight Session/Wi-Fi
Lincoln Financial Group	ConneXion Spot #3	
Lion Street		
MetLife	ConneXion Spot #22	Spotlight Session
Ohio National Financial Services	ConneXion Spot #24	
Partners Advantage	ConneXion Spot #19	
Prudential	ConneXion Spot #11	
S&P Dow Jones	ConneXion Spot #18	
Strategic Coach	ConneXion Spot #9	
Woodbury Financial	ConneXion Spot #6	
Zianni Suites	ConneXion Spot #4	

The MDRT Foundation and MDRT Store are also located in The Ritz-Carlton Ballroom.

SPONSORS

Thank you to the following companies for their sponsorship at the 2015 Top of the Table Annual Meeting.

Accordia Life is an innovative life insurance company, providing customers and agents proven expertise in indexed universal life insurance. The company's products help meet the protection, wealth transfer and small-business needs of customers throughout the United States. Accordia Life's success is built on a foundation of experience, exceptional products and deep relationships. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited, a financial services company focused on the annuity, life insurance and reinsurance markets with $40 billion in assets and nine offices.

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Endorsed by the MDRT Foundation, the Global Gift Fund is a donor-advised service of the Renaissance Charitable Foundation. The Global Gift Fund is a charitable planning tool that provides you with a money-management opportunity and a way to meet your clients' philanthropic needs.

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The Million Dollar Round Table Foundation is the charitable organization of the Round Table. The MDRT Foundation's global grant programs allow you to maximize your social impact in your own community, and around the globe. To date, the MDRT Foundation has awarded more than USD 29 million to support member-endorsed charitable programs that serve children and adults in need worldwide.

This year, during the Top of the Table Annual Meeting, the MDRT Foundation is partnering with Pencils of Promise (PoP), a charitable organization that builds schools and promotes educational opportunities for children and teachers in the developing world. Stop by the MDRT Foundation Booth to make your donation to support PoP, which will be used to build a school in Guatemala. You can also meet Adam Braun, PoP founder, on Thursday, October 8, and learn more about his mission to make quality education a reality for children worldwide.

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

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800.800.2638 | www.joinwoodbury.com

More than 12 years ago, Mr. Zianni had a vision of bringing together the highest quality of fabrics in men's Italian fashion and a personalized delivery service. Today, Mr. Zianni Italian Design services more than 1,000 clients in five states throughout the West Coast. When Mr. Zianni visits a client, he brings with him the expertise in professional wear for top executives.

Ziya Erhuy | *Owner*
Mr. Zianni Italian Designs
3943 Irvine Boulevard | Irvine, CA 92602, USA
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SPEAKERS

Louie Anderson

Anderson is one of the most versatile and successful comedians working in Hollywood today. He is loved by the television audiences who never missed his nightly hit series "Family Feud," and adored by standing-room-only crowds in Las Vegas. In 1995, Anderson put his creative energies to work on the Saturday morning animated series "Life with Louie." The long-running series based on Anderson's own childhood and life with his father won three Humanitas Prizes for writing on a children's animated series. His bestselling books include "Dear Dad: Letters from an Adult Child," a collection of alternately touching and outrageous letters from Anderson to his late father. He recently finished writing his newest installment on family, "The F Word, How to Survive Your Family." He travels the United States doing what he loves, stand-up comedy, where he delivers to his fans his inimitable brand of humor and warmth.

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Aaron Andrew

Andrew is a five-year MDRT member with one Court of the Table and two Top of the Table honors. Andrew feels that his work at Live Abundant is more than a job; it is a lifelong passion. He had always been fascinated by finance while growing up, taking special courses and working alongside his father while in high school. Now more than 10 years into his career, Andrew is as ardent as ever about what he does. The industry loves him as well. He has won accolades as a top agent for several years, and has even been named the top agent in the nation for his efforts in helping clients succeed.

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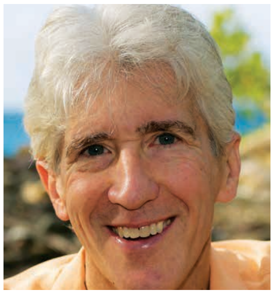

Ralph Antolino Jr., JD, CLU

Antolino is a 34-year MDRT member with four Court of the Table and 15 Top of the Table honors. He served as chair of Top of the Table in 2011. He is the inventor of The UltraVision System, a customized process that helps business owners and organizations preserve, build and transfer wealth for themselves, their families and their communities. Antolino is the author of several books, most recently, "Bon Voyage, the Nine Secrets of the Ultra-Happy." The past president of the International Forum, Antolino is a member of the Bar Association and sits on various small business boards.

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David E. Appel, CLU, ChFC

Appel is a 19-year MDRT member with seven Court of the Table and six Top of the Table honors. He is managing partner of Appel Insurance Advisors LLC and concentrates his practice with a consultative, service-oriented approach to personal and business insurance planning. Appel was a speaker at the 2012 MDRT Annual Meeting. He is a recipient of the National Association of Insurance and Financial Advisors (NAIFA) National Quality Award and the Vincent C. Bowhers Service Award. He served as the President of NAIFA-Boston and is a 16-year member of the Boston Estate Planning Council.

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Michael Babikian

Babikian is president and CEO of LegacyShield, a consumer engagement service that provides comprehensive legacy planning tools and services. He has studied both tax and estate law, and after graduate school he worked with ultra-high-net-worth families in legacy planning. He then went on to leverage his knowledge with Transamerica's Insurance and Investment Group's advanced planning department. During his 12-year tenure at Transamerica, he worked his way to become the president and CEO of Transamerica Brokerage. Babikian brings a vast wealth of knowledge and experience with a consumer, distributor and financial service company perspective. He also is the author of the blog "Clarity from Chaos," which offers insights on today's financial challenges and opportunities.

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David M. Blanchett, CFA, CFP

Blanchett is the head of retirement research for Morningstar Investment Management. In this role, he works to enhance the group's consulting and investment services. He conducts research primarily in the areas of financial planning, tax planning, annuities, and retirement plans and he serves as the chairman of the advice methodologies investment subcommittee. Prior to joining Morningstar, he was the director of consulting and investment research for the Retirement Plan Consulting Group at Unified Trust Company. His research has been published in a variety of academic and industry journals. In 2014, *Money* magazine named him one of the five brightest minds in retirement, and *Investment News* included him in their inaugural 40 under 40 list as a "visionary" for the financial planning industry.

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Adam Braun

Braun is a New York Times bestselling author and the founder of Pencils of Promise, an award-winning organization that has broken ground on more than 300 schools for children in poverty around the world. He is also the director of the Global Education Platform, an initiative conceived by the UN Special Envoy for Global Education to identify and accelerate breakthroughs in learning innovation. He has been featured as a speaker at the White House, the United Nations and the Clinton Global Initiative. He has been named to Business Insider's 40 Under 40 and *Wired* Magazine's 50 People Who Are Changing the World, and was selected as one of the World Economic Forum's first 10 "Global Shapers." His book "The Promise of a Pencil: How an Ordinary Person Can Create Extraordinary Change" debuted at No. 2 on the *New York Times* bestseller list and went on to become a No. 1 national bestseller.

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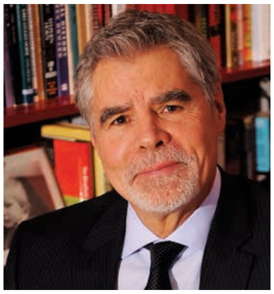

Steven A. Burgess

Burgess is a 28-year MDRT member with one Court of the Table and 15 Top of the Table honors. He is the founding principal and current president and CEO for The Burgess Group (TBG), an international firm specializing in wealth creation and wealth transfer strategies. Burgess is a pioneer in the development of traditional premium finance. He started TBG in 1999 with the focus on creating a platform to provide an unparalleled efficiency for estate, succession, corporate and charitable planning initiatives. Prior to starting TBG, Burgess was senior partner with Stanworth-Burgess and Associates. There he specialized in comprehensive estate and corporate planning analysis, creating supplemental non-qualified retirement strategies for key executives and estate planning solutions for owners.

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Cloke is a 16-year MDRT member with two Court of the Table and eight Top of the Table qualifications. He is an internationally recognized speaker, expert and trainer in the area of retirement income and estate planning. He is an active financial life planner with more than 26 years of experience serving his clients around the United States from his office in Burlington, Iowa.

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

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Bo Eason

Eason is a former NFL standout, acclaimed Broadway playwright and performer, and presence/story coach to some of the most successful people in the world. He wrote and performed the play "Runt of the Litter," which has toured more than 50 cities nationally and was named "one of the most powerful plays in the last decade" by the *New York Times*. Eason is currently adapting the play for the big screen.

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Edelman is a 17-year MDRT member with 11 Court of the Table and four Top of the Table honors. He is on the Top of the Table Member Content Committee, serves as MDRT's state chair of Pennsylvania, and chair of the 2016 Member Content Committee. He is the founder of Edelman Wealth Management Group Inc., which provides products and services for investment management and estate conservation for individuals, families, retirees and businesses. Edelman is a member of the Bucks County Estate Planning Council and was recognized for two consecutive years as a Five Star Wealth Manager in *Philadelphia* Magazine.

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Erblich is a member of the financial services industry team at the law firm of Husch Blackwell LLC. He concentrates his practice on sophisticated estate planning, business succession planning and tax planning for high-net-worth clients and business owners. He is a certified public accountant and previously worked for the accounting firm KPMG. He is frequently sought out by other professionals, including fellow CPAs, lawyers and financial service professionals, to develop creative planning solutions for complex situations. Erblich has delivered more than 100 presentations to groups of lawyers, CPAs, financial service professionals and business owners. He frequently speaks on estate and business planning techniques for high-net-worth families.

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

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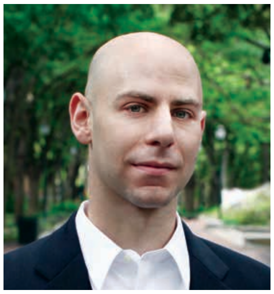

Adam Grant

Adam Grant is a professor at the Wharton School of Business at the University of Pennsylvania and the author of "Give and Take: A Revolutionary Approach to Success." Grant is Wharton's youngest tenured professor and top-rated teacher. He has been recognized as one of HR's most influential international thinkers and BusinessWeek's favorite professors. A *New York Times* bestseller, "Give and Take" was translated into 27 languages and named one of the best books of 2013 by Amazon. Grant has more than 60 publications in leading management and psychology journals, and his pioneering studies have been highlighted in bestselling books such as "Quiet" by Susan Cain, "Drive" and "To Sell Is Human" by Daniel Pink and "Thrive" by Arianna Huffington.

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Green is a 17-year MDRT member with five Court of the Table and nine Top of the Table qualifications, and he served as the 2014 Top of the Table Program Committee Chair. He is founder of a family-owned financial planning firm, Green Financial, in London, England, and has almost two decades of financial services experience. A passionate advocate of the Whole Person concept, Green has worked his way from MDRT qualification to the Top of the Table while maintaining time for family, self and causes close to his heart. He has spoken at several MDRT meetings, including the Annual Meeting, MDRT Experience and the Top of the Table Annual Meeting.

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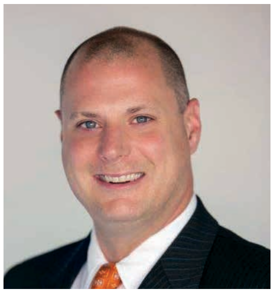

Benjamin C. Hankinson, BBA

Hankinson is a nine-year MDRT member with nine Top of the Table honors. He started in the insurance business after graduating from Augusta State University in 1998. He is vice president of Hankinson Wealth Management Inc. When not assisting his clients, Hankinson enjoys spending time with his family.

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W. W. (Buzz) Hankinson, CLU, CFP

Hankinson is a 44-year MDRT member with four Court of the Table and 28 Top of the Table honors. He began in the insurance business in September 1970 with Mutual of New York. In 1980, he started his own independent business. He is now president and CEO of Hankinson Wealth Management Inc. Hankinson graduated from Georgia Southern University with a bachelor's degree in business with emphasis in finance and economics. When not spending time helping individuals make smart decisions about money, he enjoys spending time with his family — especially his eight grandchildren.

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Henderson is a 23-year MDRT member with nine Court of the Table and four Top of the Table honors. He is president and CEO of Henderson Financial Group Inc. His industry wide accomplishments include being inducted into John Hancock's Hall of Fame in 2006, a prestigious distinction only 213 members have garnered since 1956. Henderson is only the third African-American to achieve this pinnacle of success in the award's 60-year history. He is a past president of the Nashville Association of Insurance and Financial Advisors (1999-2000) and the National Association of Insurance and Financial Advisors-Tennessee (2004-2005).

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Kagawa is a 22-year MDRT member with three Court of the Table and 14 Top of the Table qualifications. He is president and CEO of The Pacific Bridge Companies and is passionately focused on helping first-generation Americans migrating from Asia acclimate financially in their new American homes. Consumed with his vision to engage financial advisors from the differing disciplines of insurance, investment banking, tax and law, Kagawa is connecting this collective expertise to better guide multinational individuals, families and companies through their cross-border realities.

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Nataly Kogan

Nataly Kogan is an entrepreneur, speaker, coach and author who is passionate about helping people design and live the life they genuinely want. She founded Happier Inc. after she turned to science to understand what truly leads to a happier life. Through mobile apps and innovative wellness courses, Happier has helped nearly a million people discover small awesome moments in their lives.

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Timothy W. Murphrey, JD, CFA

Murphrey is a 27-year MDRT member with two Court of the Table and 15 Top of the Table honors. He is the founder of Capital Wealth Management, a preeminent wealth advisory firm providing clients with comprehensive financial planning, disciplined investment strategies and proactive personal service. Prior to entering the wealth management field, he worked as a CPA for Ernst & Whinney (now Ernst & Young). In 1998, he completed law school, expanding his wealth management practice to include a law practice specializing in estate planning.

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Brian Murray

Murray is a four-year MDRT member with one Court of the Table and three Top of the Table honors. After graduating from York College of Pennsylvania with a degree in business marketing, he developed a successful career in the insurance industry as a specialist in life and long-term care. He then joined Merrill Lynch as their in-house wealth structuring specialist. In this position, he advised and educated high and ultra-high-net-worth clients on how to best protect their estates from taxes and liabilities using trusts, insurance and other wealth structuring strategies. In 2014, he launched Quadrant Private Wealth, a Focus Financial partner firm. Murray and his team advise on more than USD 600 million in assets.

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Ben Nevejans

Ben Nevejans has been in the financial services industry for more than 15 years and has been directly involved with many aspects of the insurance and annuity business including sales, recruiting, marketing and supervision. In 2003, Nevejans opened and operated a satellite office of LifePro out of the greater Boston area. Now back in San Diego, he currently sits on the executive board and oversees the case management, underwriting, case design and sales departments of LifePro, one of the foremost IMOs in the country. Nevejans leads a team of highly intelligent, energetic and engaged individuals dedicated to the success and profitability of their customers, the independent financial advisor.

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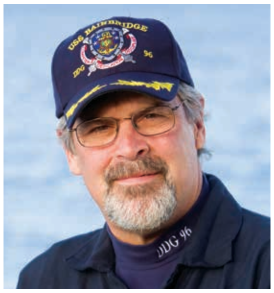

Captain Richard Phillips

Phillips is the author of "A Captain's Duty: Somali Pirates, Navy SEALs, and Dangerous Days at Sea." For five days in April 2009, Captain Phillips became the center of an extraordinary international drama when he was captured by Somali pirates who hijacked his ship, the MV Maersk Alabama. It was the first hijacking of a U.S. ship in more than 200 years. This dramatic story was also transformed into an Academy Award and Golden Globe nominated film, "Captain Phillips." Captain Phillips is a graduate of the Massachusetts Maritime Academy, a member of the International Organization of Masters, Mates & Pilots Union, and a licensed American merchant mariner.

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Ryan J. Pinney

Pinney is a seven-year MDRT member with seven Top of the Table qualifications. Recognized for using innovative technologies to drive insurance sales, streamline the application process and speed up underwriting, Pinney leverages his experience in social media and online marketing to help agents and agencies create their online presence and profit from it. Utilizing the same principles and technology his firm provides to agents, his agency sold thousands of policies direct-to-consumer over the Internet last year. Recently recognized by LifeHealthPro as one of the "24 Most Creative People in Insurance," Pinney is a past president of NAIFA-Northern California and the U.S. chair for the MDRT Member Communications Committee. He also serves on the Independent Advisor Task Force for NAIFA.

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Bobby Samuelson

Samuelson is a vice president on MetLife's Life Product Development team. Prior to joining MetLife, he was the executive editor of The Life Product Review, a subscription service providing independent and objective life insurance product intelligence through weekly articles and quantitative reviews of new products. Additionally, Samuelson provided consulting services to major life insurers, large distributors, high-end producers and professional advisors through SamuelsonDesign LLC. He has authored articles for publications such as *Trusts & Estates* and the American College's *Wealth Channel* Magazine. He has also been quoted in the *Life Settlement Review*, NAILBA's *Perspectives* Magazine and the *Wall Street Journal*.

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Schiralli is a six-year MDRT member with two Top of the Table and six Court of the Table honors. Schiralli is an investment advisor representative with MetLife Premier Financial Group and managing partner of South Florida Financial Services. He is the current vice president and the Young Advisors Team chair for the National Association of Insurance and Financial Advisors-Palm Beaches Chapter, and was recently selected by NAIFA-Florida as one of the 2015 "Top Financial Advisors Under 40." Schiralli specializes in estate planning and wealth management services, creating holistic financial plans through investments, retirement strategies, insurance planning and employee benefits.

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Simon "Stuffy" Singer, CFP, RFC

Singer is a 31-year MDRT member with 28 Top of the Table qualifications. Singer is the founder of The Advisor Consulting Group, a firm designed to provide financial and estate planning assistance to clients of high-end accountancy and law firms. He is recognized by the Consumers' Research Council of America and Who's Who, and is listed by other groups for his high level of expertise and success in the financial services industry. He has co-authored three books and was recently quoted in Reuters, Daily Finance, E! Online and The Huffington Post, among other publications. Singer's pragmatic, straightforward style allows business owners and retirees alike to feel empowered to move to a solution with confidence

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Thom Singer, CSP

Singer has an eclectic background working in sales, marketing and business development roles for Fortune 500 companies, law firms and entrepreneurial ventures. A professional master of ceremonies, speaker, trainer and consultant, Singer is the author of 11 books on the power of business relationships, business development, entrepreneurship, and legal marketing and presentation skills. He is also the host of the widely popular "Cool Things Entrepreneurs Do" podcast. On the show, he interviews entrepreneurs, solopreneurs and business leaders from a variety of industries. He encourages his guests to share tips and ideas that can help those with an "entrepreneurial spirit" find their own path.

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Jason L. Smith

Jason L. Smith is 10-year MDRT member with nine Top of the Table honors. He is also a successful coach, speaker and entrepreneur. He is the founder and CEO of Clarity 2 Prosperity Mastermind Group and Prosperity Capital Advisors, and The JL Smith Group, his own holistically run financial services practice. Smith has been in the financial services industry since starting at his father's insurance agency in 1995. He launched The JL Smith Group and has spearheaded its evolution into a comprehensive, client-focused practice providing wealth management, retirement income, tax and legacy planning. Smith teaches others how to achieve similar success and is passionate about mentoring advisors in order to help them achieve a common goal: improving the lives of American families through comprehensive financial planning.

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Watson is a 12-year MDRT member with nine Top of the Table honors. He is a partner in the firm Koss Olinger and also serves as an integral part of its Investment Advisory Committee (IAC). Watson specializes in retirement planning, investment management and estate planning. He was central to the development of Koss Olinger's trademarked process, The Wealth Navigator System. Considered an industry thought leader, Watson has been quoted in numerous industry publications. He also volunteers his time to the American Heart Association and the Florida Museum of Natural History.

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Wolven is a partner in the Trusts & Estates Group of Levenfeld Pearlstein LLC. She concentrates her practice on estate planning, tax and succession for privately held businesses, and fiduciary risk management. A fellow of the American College of Trust and Estate Counsel, Wolven is a frequent lecturer and author on a variety of estate planning and trust administration topics. She has coauthored two BNA portfolios, "Estate Planning for Unmarried Adults" and "Managing Litigation Risks of Fiduciaries." A past president of the Chicago Estate Planning Council, Wolven was named one of Law Bulletin Publishing Company's "40 Under 40," has been included in Best Lawyers since 2012, and made the Super Lawyers' Top 50 Women in Illinois in 2015.

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BACK AND PACK

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VOLUNTEER BACKPACK PACKING

FRIDAY, OCT. 9 | FROM 7 TO 8 A.M. | THE RITZ-CARLTON | ARTISANS

Join fellow MDRT members and their spouses to fill backpacks with school supplies for donation to Youth Haven, a residential shelter in Naples for children who have been removed from their homes due to abuse, neglect or abandonment. School supplies and backpacks will be provided for this volunteer service project.

MDRT®

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Donate additional school supplies to benefit children at Youth Haven. Bring supplies to the drop-off box at registration in The Ritz-Carlton.

WEDNESDAY, OCT. 7 THROUGH 8 A.M. ON FRIDAY, OCT. 9

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SEE YOU NEXT YEAR
Fairmont Le Château Frontenac
Quebec City, Quebec, Canada
September 21–24, 2016
Visit mdrt.org for more details beginning November 2015.

FUTURE MEETING DATES

MDRT Annual Meeting

June 12–15, 2016

Vancouver, British Columbia, Canada

Top of the Table Annual Meeting

September 21–24, 2016

Quebec City, Quebec, Canada

MDRT Experience and Global Conference

January 28–30, 2016

Hong Kong

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