

Advanced Sales Forum

Changing the Conversation



2017

August 7 - 9

Belmond Charleston Place, Charleston, SC

Join us and learn to help advisors:

- ▼ Reinvent their conversations
- ▼ Motivate clients to take action
- ▼ Align advice with solutions that address their clients' needs
- ▼ Inspire clients to take control, mitigate their risk, and transcend the political noise around estate and retirement planning



CHANGING THE CONVERSATION

New president...new rules...new consumers! This year we've seen so many changes in U.S. politics, regulation, and the financial services industry. As we move forward, our priority should be our customers. Consumers face uncertainty as well — and they need to trust advisors to help them with everyday concerns as well as long-term planning. Our goal should be to help advisors focus on those customers.

During our time together at the LIMRA 2017 Advanced Sales Forum, we'll focus on how to breathe life into conversations with consumers in light of today's environment. We have a unique opportunity to reinvent and reignite our interactions with clients. *Changing the Conversation* means helping advisors to improve their relationships with clients; and better conversations with consumers means better business.

I know you will enjoy the opportunities offered at this conference. Our time together will focus on the latest news and insights, how to reinvent conversations, motivating clients to take action, aligning advice with appropriate client solutions, and inspiring clients to take control, mitigate risk, and transcend the political noise in terms of estate and retirement planning.

Plan to benefit from the insight of our general session speakers, knowledge gained during innovative workshops, and the networking opportunities with like-minded professionals from across our sector of the marketplace.

I hope you will join us in Charleston for this year's Advanced Sales Forum! I look forward to meeting or reconnecting with you as we focus on *Changing the Conversation!*

CHAD GOFORTH, J.D., CLU

*Senior Advanced Marketing Consultant
Pacific Life*

Chair, LIMRA 2017 Advanced Sales Forum



Changing the Conversation



JEFFREY HOLLANDER, J.D.
*Assistant Vice President, Advanced Sales
MassMutual Financial Advisors*



STEVEN PARRISH, J.D., CLU, ChFC, RHU
*Independent Consultant
Law Professor, Drake University and
Adjunct Professor, The American College*

This opening session sets the tone for this year's 2017 Advanced Sales Forum. The theme of "Changing the Conversation" will focus on how we assist advisors to reinvent and reignite their interactions with clients. We'll center attention on how to most effectively breathe life into conversations in light of today's environment while inspiring clients to take control and transcend political noise. Join us and learn to help advisors:

- Reinvent their conversations
- Motivate clients to take action
- Align advice with solutions that address their clients' needs
- Inspire clients to take control, mitigate their risk, and transcend the political noise around estate and retirement planning

A Washington Update From AALU



DAVID HOLLINGSWORTH
*Director of Public Policy
Association for Advanced Life Underwriting*

With the 2016 election now behind us and a new administration in office, how might the results in Washington impact your business? Attend this informative update on tax and regulatory issues that affect you, the life insurance industry, the broader financial services community, and the conversation you are having with your clients.

Understanding the Economy and Navigating the Market



QUINCY KROSBY, Ph.D.
*Chief Market Strategist
Prudential Annuities*

In this session, Dr. Quincy Krosby, Chief Market Strategist for Prudential Annuities, will share her perspective on the latest world and economic events and how those events may impact the markets. From equities to fixed income, domestic to international, supply to demand, Dr. Krosby will provide up-to-the-minute commentary on what's happening around the globe, and how it all impacts our business.

Tax Reform: Where Are We Going and What Are We Going to Do When We Get There?



**ROBERT KEEBLER, CPA/PFS, MST, AEP
(Distinguished)**
*Partner
Keebler & Associates, LLP*

The President and Speaker of the House promise reform code to reduce complexity and decrease middle class income tax liability. This presentation focuses on possible planning opportunities in the transition years and going forward.

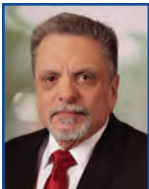
Rollover Conversations Are Changing: The Latest Developments on the DOL Fiduciary Rule



BRADFORD CAMPBELL
Partner
Drinker Biddle & Reath LLP

This general session will offer insight on the new DOL fiduciary rule, providing an overview of how this rule changes the way Rollover and IRA business will be done going forward. Nothing in recent history has the potential to transform our industry the way the DOL fiduciary rule does. We owe it to ourselves and our companies to stay abreast of these changes so that we can uncover the opportunities they may present.

What's Hot and What's Not



**THOMAS F. COMMITO, J.D., LL.M., CLU,
ChFC, AEP**
Director, Sales Concepts
Lincoln Financial Distributors



LAWRENCE BRODY, J.D., LL.M.
Partner
Bryan Cave, LLP

A perennial favorite, not to be missed! Larry Brody and Tom Commito will give us their unique perspective on recent estate, business, employee benefit, and charitable giving cases, ruling, and other current events. They will cover estate tax repeal and non-estate tax planning. Their insight will help ensure that you — and the advisors you support — are the best “students of the industry” possible! In tandem with demystifying the subject matter, Larry and Tom will provide clarity on how these developments relate to and impact the advice you provide to the advisors you support. This combination of technical knowledge and practical application will enhance your value proposition and ultimately help clients achieve their unique goals and objectives.

Implementation of the DOL Fiduciary Rule... So Now What?



**ERNIE GUERRIERO, CLU, ChFC, CEBS, CPCU,
CPC, CMS, AIF, RICP, CPFA**
Retirement Industry Professional



KEN PARDUE
Managing Director, Retirement Plans & IRA's
Wells Fargo Advisors



MARK TEITELBAUM, J.D., CLU, LL.M., ChFC
Vice President, Advanced Markets
AXA Distributors



DEIDRA HUBENAK, J.D., Moderator
Vice President, Advanced Markets
AIG

In this session, you'll hear from firms on how they're managing the implementation of the Department of Labor's fiduciary rule. The panelists will provide current, real world insight on the challenges and opportunities they face, and the impact on their organizations, advisors, and clients.

Engaging the Debate of Advanced Sales



JAMIE P. HOPKINS, ESQ., MBA, LL.M., CLU, RICP
Co-director, New York Life Center for Retirement Income and Associate Professor of Taxation, American College of Financial Services



STEPHAN LEIMBERG, J.D., CLU
Chief Executive Officer
Leimberg & LeClair, Inc.



WILLIAM BELL, J.D., Moderator
Assistant Vice President, Advanced Designs
Pacific Life

Whether avant garde, controversial, opportunistic, or all of the aforementioned, some concepts involving the sale of life insurance invite discussion and debate. This session will engage conversation on several sales concepts which may be of interest to clients and producers, yet may have less favor among carriers.

ADVANCED SALES COMMITTEE

COMMITTEE CHAIR

EVA VICTOR, CFP, CLU, RICP, MSFS, *MetLife*

IMMEDIATE PAST CHAIR

MICHAEL BITTON, CFP, CLU, RICP, MSFS, *BrightHouse Financial*

FORUM CHAIR

CHAD GOFORTH, J.D., *Pacific Life*

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VICTOR NGAI, J.D., CLU, ChFC, *Guardian Life Insurance*

JILL PERLIN, CFP, CLU, ChFC, *Prudential*

CHRISTOPHER H. PRICE, J.D., ML&T, CLU, ChFC, CFS, *Lincoln Financial Distributors*

DEBRA S. REPYA, J.D., CLU, ChFC, *Allianz Life Insurance Company of North America*

MONICA RHEE, J.D., *Pacific Life*

ANDREW RINN, J.D., CFP, CLU, ChFC, *Ameritas*

CHANNING T. SCHMIDT, J.D., CFP, *Minnesota Life*

MORGAN F. SCOTT, J.D., *Columbus Life*

DEREK WELCH, J.D., CLU, CLTC, *Nationwide*

Our appreciation goes to all current and former members of the committee for helping to create this wonderful program.

Program Overview

◀ MONDAY, AUGUST 7 ▶

REGISTRATION OPEN — 7:45 a.m. to 6:00 p.m.

BREAKFAST — 7:45 to 8:45 a.m.

OPENING WELCOME — 8:45 to 9:00 a.m.

CHAD GOFORTH, J.D.

Senior Advanced Marketing Consultant
Pacific Life

Chair, LIMRA 2017 Advanced Sales Forum

GENERAL SESSION 1 — 9:00 to 10:00 a.m.

Changing the Conversation

BREAK — 10:00 to 10:30 a.m.

GENERAL SESSION 2 — 10:30 to 11:30 a.m.

Understanding the Economy and Navigating the Market

ANNOUNCEMENTS — 11:30 to 11:45 a.m.

LUNCH — 11:45 a.m. to 1:00 p.m.

Sponsored by Ashar Group

CONCURRENT SESSIONS (1–2) — 1:00 to 2:00 p.m.

BREAK — 2:00 to 2:30 p.m.

CONCURRENT SESSIONS (3–4) — 2:30 to 3:30 p.m.

BREAK — 3:30 to 4:00 p.m.

GENERAL SESSION 3 — 4:00 to 5:00 p.m.

A Washington Update From AALU

BREAK — 5:00 to 5:30 p.m.

WELCOME RECEPTION — 5:30 to 7:00 p.m.

◀ TUESDAY, AUGUST 8 ▶

REGISTRATION OPEN — 7:00 a.m. to 5:30 p.m.

BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION 4 — 8:00 to 9:00 a.m.

*Tax Reform: Where Are We Going and
What Are We Going to Do When We Get There?*

CONCURRENT SESSIONS (5–6) — 9:15 to 10:15 a.m.

BREAK — 10:15 to 10:30 a.m.

GENERAL SESSION 5 — 10:30 to 11:30 a.m.

What's Hot and What's Not

LUNCH — 11:45 a.m. to 12:45 p.m.

GENERAL SESSION 6 — 12:45 to 1:45 p.m.

*Rollover Conversations Are Changing:
The Latest Development on the DOL Fiduciary Rule*

BREAK — 1:45 to 2:00 p.m.

CONCURRENT SESSIONS (7–8) — 2:00 to 3:00 p.m.

BREAK — 3:00 to 3:15 p.m.

GENERAL SESSION 7 — 3:15 to 4:15 p.m.

*Implementation of the DOL Fiduciary Rule...
So Now What?*

BREAK — 4:15 to 4:30 p.m.

CONCURRENT SESSIONS (9–10) — 4:30 to 5:30 p.m.

REFRESHMENTS AND EXHIBITOR RAFFLE — 5:30 to 6:00 p.m.

◀ WEDNESDAY, AUGUST 9 ▶

REGISTRATION OPEN — 7:30 to 10:30 a.m.

BREAKFAST — 7:30 to 8:30 a.m.

CONCURRENT SESSIONS (11–12) — 8:30 to 9:30 a.m.

GRAND PRIZE DRAWING — 9:30 to 10:00 a.m.

GENERAL SESSION 8 — 10:00 to 11:00 a.m.

Engaging the Debate of Advanced Sales

WRAP UP & ADJOURNMENT — 11:00 a.m.

◀ MONDAY, AUGUST 7 ▶

1:00 to 2:00 p.m.

1. Annuities: Current Trends and Topics

This session will be a panel discussion of current hot topics for annuities. Our panel of experts will cover a range of topics from current events such as DOL fiduciary rules, QLACs, post death 1035 exchanges to annuities in trusts and other topics that challenge annuity professionals.

MICHAEL BITTON, CPA, CLU, RICP, MSFS, Director, Advanced Sales Center, Brighthouse Financial; **DEBRA REPYA, J.D., CLU, ChFC**, Vice President, Advanced Markets, Allianz Life Insurance Company; *Moderator:* **CHRISTOPHER PRICE, JSD, ML&T, CLU, ChFC**, Assistant Vice President, Advanced Sales, Lincoln Financial

2. Life Insurance Panel — Consumers Are Demanding More! How Are Life Companies Responding?

Life insurance products need to be unique and innovative, yet simple and easy for consumers to understand. Learn about what companies are doing to meet these two conflicting goals. Where are the hot markets that are bringing in the sales? Traditional estate planning is not what it used to be. Life insurance based retirement plans are popular, but what else is out there that is generating sales? Hear from a panelist of advanced sales professionals who have expertise in life insurance planning and product designs.

ANA MEDINACELI CANELOS, CLTC, Director of Advanced Markets, John Hancock; **STEPHEN E. ALLOY, J.D., CLU, ChFC, MSFS**, Advanced Markets Attorney, Mutual of Omaha; **DEREK WELCH, J.D., CLU, CLTC**, Senior Director, Nationwide; *Moderator:* **DAVID HAYWARD, CLU, ChFC, FLMI**, Advanced Sales Specialist, National Life Group

2:30 to 3:30 p.m.

3. Social Security Planning; It's Not Just for Your Parents

We will review the current state of social security and potential future changes with a focus on strategies, covering when to take benefits and how to potentially supplement those benefits with life insurance and annuity planning. Participants will come away with knowledge on where to go for social security information and how to access tools to help spur clients to action on their retirement income planning.

CARLO CORDASCO, CRPC, CLTC, RICP, Vice President, Nationwide Retirement Institute, Nationwide; *Moderator:* **DEREK WELCH, J.D., CLU, CLTC**, Senior Director, Advanced Consulting Group, Nationwide

4. Planning for Stranger Things — Booze, Guns, Dead Poets, Dogs, Art, Social Media, LLCs, and Purple Rain

Estate planning often involves commonly-owned assets such as real estate, investments and retirement assets. However, some clients own unusual or unique assets, which may complicate estate planning and administration. Examples include intellectual property, pet trusts, digital assets, art and collectibles, wine collections, closely-held businesses, and inherited life policies. Some are hard to preserve, access and control, while others are hard to value or transfer. Understanding the technicalities is critical in planning. Come to our workshop to learn how to serve clients with unique assets, and to identify the relevant sales opportunities.

STEPHEN E. ALLOY, J.D., CLU, ChFC, MSFS, Advanced Markets Specialist, Mutual of Omaha; **ALEX KIM, J.D.**, Assistant Vice President, AXA Distributors, LLC; *Moderator:* **RICHARD E. KAIT, J.D., LL.M., CLU, ChFC**, Second Vice President, Advanced Sales and Director, Premium Financing, Protective Life

◀ TUESDAY, AUGUST 8 ▶

9:15 to 10:15 a.m.

5. Exploring Techniques of Tax Diversification

Perhaps the most important issue a prospective retiree faces is how taxation affects investment choices. The amount of savings relative to need, marginal income tax brackets and time horizon are just a few of the key decision factors. This workshop will focus the tax attributes of building a portfolio.

ROBERT KEEBLER, CPA/PFS, MST, AEP (Distinguished), Partner, Keebler & Associates, LLP

6. The Changing Face of Philanthropy in America

Only 5 percent of America's wealth is held in cash. More and more charities are cultivating donations from the other 95 percent of assets such as business interests, life insurance, personal property, retirement accounts, real estate, and more. Our panel of expert charitable strategists will address:

- A) Important tax and legal concerns for donations of complex assets — from both the donor's and the charity's perspectives.
- B) How to use creative giving techniques like donor advised funds and charitable remainder trusts to make these asset gifts even more powerful for donors and charities.

How might charitable giving change under the new presidential administration? Will charities need to take on more public service roles previously in the governmental domain? Will charities see their public funding decrease and if so, how will their fundraising efforts need to change?

DANIEL GREENSPON, CAP, Director, Asset Development, National Philanthropic Trust; **RUBY A. PEDIANGCO, J.D.**, Advanced Strategies Counsel, Securian Financial Group; *Moderator: DANA J. HOLT, J.D., RICP, AEP*, Advanced Markets Specialist, Thrivent Financial

2:00 to 3:00 p.m.

7. Building Bridges: Whose Expectations Are We Managing?

This workshop will be a panel discussion that explores how various advanced planning departments stay relevant in the eyes of not only the field, but also of home office partners and management. Panelists will discuss the types of work, interaction and involvement that advanced markets has with various stakeholders and projects that may be seen as outside the realm of advanced planning. The audience will be encouraged to share their thoughts and recommendations to help widen the best practice take-away experience.

JEANMARIE HOLM, J.D., Corporate Vice President, Advanced Planning Group; **VICTOR NGAI, J.D., CLU, ChFC**, Assistant Vice President, The Apex Group, Guardian Life Insurance Company of America; *Moderator: JEFFREY I. HOLLANDER, J.D.*, Assistant Vice President, Advanced Sales, MassMutual

8. Executive Benefits — Now and Into the Future

This thought-provoking workshop will foster a dialogue regarding the current and future state of executive benefits. What is the modern role of life products within COLI arrangements and how might that change in light of corporate tax reform? Will lower corporate tax rates result in a shift away from pass-through entities and additional opportunities for non-qualified benefits for business owners? What is the strategic role of Advanced Sales departments in reacting to pending legislation and vetting new (or repackaging existing) strategies that may now come into play?

ERIC JOHNSON, J.D., CLU, ChFC, Assistant Vice President, Advanced Sales, Global Atlantic; **ANDREW RINN, J.D., CFP, CLU, ChFC**, Second Vice President, Advanced Markets, Ameritas; *Moderator: NICHOLE CRAWFORD, J.D., LL.M., CLU, ChFC, CAP, FLMI, AIRC*, Advanced Life Manager and Counsel, Federated Life Insurance Company

4:30 to 5:30 p.m.

9. Using Advanced Technology in Advanced Sales Departments

Hardware, software, apps, CRMs, meeting platforms, social media — with so much technology out there, how do companies keep up to speed? Is your company staying ahead of the technological curve with the latest and greatest options or struggling to play catch up with last year's technology? This panel discussion will highlight some of the different approaches carriers have taken when sorting out which direction to go. Hear what other advanced sales departments are using to communicate better, track results, advertise services, gather feedback, and work remotely.

NICHOLE CRAWFORD, J.D., LL.M., CLU, ChFC, Advanced Life Manager and Counsel, Federated Life Insurance Company; **VICTOR NGAI, J.D., CLU, ChFC**, Assistant Vice President, The Apex Group, Guardian Life Insurance Company of America; *Moderator: DAVID BALDWIN, J.D., CFP, CLU, ChFC*, Director of Advanced Strategies, RiverSource Life Insurance Company

10. The Unique Challenges Inherent in Supporting Advisors With Special Needs

This workshop will feature a panel of experienced special needs thought leaders who will explore the practical aspects of this unique area of support. This insightful session will provide strategies around evaluating a client's situation, asking the right questions, Trust Review Dos and Don'ts as well as explore the emotional, legal, and financial facets of caring for a dependent with special needs. Additional topics covered will include the critical role of a caregiver, guardianship, the importance of a will, letter of intent, special needs trusts, and government benefits, as well as life insurance and annuities as a solution to the long term needs of the dependent with special needs.

JERRY HULICK, CLU, ChFC, ChSNC, CLTC, Special Care Planner, The Washington Group Special Care Planning Team; **KELLY PIACENTI**, Assistant Vice President, SpecialCare, MassMutual; *Moderator: JEFFREY I. HOLLANDER, J.D.*, Assistant Vice President, Advanced Sales, MassMutual

◀ WEDNESDAY, AUGUST 9 ▶

8:30 to 9:30 a.m.

11. IRA Beneficiary Trusts — What Carriers, Advisors, and Advanced Sales Professionals Need to Know

Use of testamentary trusts for IRAs is an increasingly popular trend in estate planning — and IRAs (including IRA rollovers from qualified plans) comprise an increasing value of many individuals' estates. What is the advisor's and carrier's role in this planning process, and how can advanced sales support our advisors in bringing enhanced value to client relationships and relationships with allied advisors? Join us for a discussion of the types of trusts commonly designated as IRA beneficiaries, the practical implications for carriers administering contracts which name one or more trusts as an IRA beneficiary, the role and value of an advanced sales department in facilitating these processes, and the multiple sales opportunities that can be realized in this planning context.

MICHAEL BITTON, CFP, CLU, RICP, MSFS, Director, Advanced Sales Center, Bighthouse Financial; **EVA VICTOR, J.D., LL.M.**, Advanced Markets Attorney, Penn Mutual; *Moderator: DEBRA S. REPYA, J.D., CLU, ChFC*, Vice President, Advanced Markets, Allianz Life Insurance Company of North America

12. Modern Trusts — New Design, New Conversation

Trusts (including the traditional "ILIT") are ubiquitous instruments of estate, wealth transfer, and life insurance planning. However, how should today's trusts be designed to address the contemporary circumstances, priorities, and needs of individuals with or without an estate tax concern, income tax or capital gains tax concerns, and/or significant non tax planning concerns? What conversations should our advisors be having with clients right now? In this climate of persistent uncertainty, how can advanced sales support preserving existing business and realizing new opportunities? Through case study approach, we will explore multifaceted approaches to robust trust design (including desirable policy characteristics and features) which incorporate maximum flexibility to pivot with a changing tax environment, and inevitable changes in future circumstances and planning objectives.

ANDREW J. RINN, J.D., CFP, CLU, ChFC, Second Vice President, Advanced Markets, Ameritas; **MORGAN SCOTT, J.D.**, Vice President, Advanced Markets, Columbus Life; *Moderator: CHANNING SCHMIDT, J.D., CFP*, Advanced Markets Director, Securian Financial

Advanced Sales Forum Sessions at a Glance

Monday, August 7	
8:45 to 10:00 a.m.	Opening Welcome and General Session 1 – Changing the Conversation
10:30 to 11:30 a.m.	General Session 2 – Understanding the Economy and Navigating the Market
1:00 to 2:00 p.m.	1. Annuities: Current Trends and Topics 2. Life Insurance Panel – Consumers Are Demanding More! How Are Life Companies Responding?
2:30 to 3:30 p.m.	3. Social Security Planning: It's Not Just for Your Parents 4. Planning for Stranger Things – Booze, Guns, Dead Poets, Dogs, Art, Social Media, LLCs, and Purple Rain
4:00 to 5:00 p.m.	General Session 3 – A Washington Update From AALU
5:30 to 7:00 p.m.	Welcome Reception
Tuesday, August 8	
8:00 to 9:00 a.m.	General Session 4 – Tax Reform: Overview and Ideas
9:15 to 10:15 a.m.	5. Exploring Techniques of Tax Diversification 6. The Changing Face of Philanthropy in America
10:30 to 11:30 a.m.	General Session 5 – What's Hot and What's Not
12:45 to 1:45 p.m.	General Session 6 – Rollover Conversations Are Changing: The Latest Developments on the DOL Fiduciary Rule
2:00 to 3:00 p.m.	7. Building Bridges: Whose Expectations Are We Managing? 8. Executive Benefits – Now and Into the Future
3:15 to 4:15 p.m.	General Session 7 – Implementation of the DOL Fiduciary Rule...So Now What?
4:30 to 5:30 p.m.	9. Using Advanced Technology in Advanced Sales Departments 10. The Unique Challenges Inherent in Supporting Advisors Working With Families of Dependents With Special Needs
Wednesday, August 9	
8:30 to 9:30 a.m.	11. IRA Beneficiary Trusts – What Carriers, Advisors, and Advanced Sales Professionals Need to Know 12. Modern Trusts – New Design, New Conversation
9:45 to 11:00 a.m.	Grand Prize Drawing/General Session 8 – Engaging the Debate of Advanced Sales
11:00 a.m.	Wrap Up and Adjournment

TO REGISTER

Register by **July 13, 2017** and save!

Register online or download the registration form at:
www.limra.com/asf.

REGISTRATION FEES

Early Registration Fees:

LIMRA Member: \$1,275

LOMA Member (but not LIMRA): \$1,915

Nonmember: \$2,550

After July 13, 2017:

LIMRA Member: \$1,475

LOMA Member (but not LIMRA): \$2,215

Nonmember: \$2,950

LIMRA requires prepayment of registration fees prior to all conferences and meetings. Please make checks payable to LIMRA in U.S. dollars drawn on a bank in the United States. For vendor registration fees, or other registration questions, call Events Registration at 800.235.4672 (U.S. and Canada) or 860.285.7789.

If **multiple attendees** from your company will be attending, please contact Events Registration at 800.235.4672 for quantity discounts (3 or more must be received at the same time).

Spouses/Guests: A registration fee of \$100 is available to spouses and guests of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/guests to participate in the event's food and social functions and ask that they wear their badge to these events. Participation in general sessions and workshops is limited to those who have paid the full registration fee to attend the conference.

Meeting Attire: The attire for all functions of this conference is business casual.

CANCELLATION POLICY

All cancellations must be received in writing. Cancellations received before July 17, 2017, will be refunded, less a \$75 processing fee. Cancellations received from July 17, 2017, to July 31, 2017, will be refunded, less a \$275 processing and administrative fee. No refunds will be issued after July 31, 2017.

In the event that a scheduled meeting or event is cancelled by LIMRA for any reason, LIMRA shall refund any conference registration fees that have been paid by the registrant. Under no circumstances, however, shall LIMRA be liable to the registrant for any other expenses including, but not limited to, airfare and hotel expenses incurred by the registrant.

HOTEL INFORMATION



Belmond Charleston Place

205 Meeting Street
Charleston, SC 29401
Reservations Phone:
800.831.3490

Make your reservations by July 13, 2017 and mention the **LIMRA Advanced Sales Forum** in order to receive the group rate of \$205.00 single/double (plus applicable sales taxes). Requests **after July 13** will be accepted on the basis of

space availability. The group guest room rate will be offered three days prior and three days after the meeting dates and subject to availability of rooms at the time of your reservation. Reservations must be guaranteed with a major credit card. Please note that upon booking your reservation your credit card will be charged a deposit equal to the first night's room and tax. To avoid forfeiture of deposit, please ensure all changes and cancellations are made at least 72 hours prior to scheduled arrival date.

CONTINUING EDUCATION CREDIT

LIMRA, in conjunction with Society of Financial Service Professionals, is pleased to inform you that attendance at any of the general and workshop sessions will qualify interested individuals for the Professional Recertification Program (Formerly PACE) credits. A certification form can be obtained at the conference registration desk.

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