

PROGRAM

2016 ADVANCED SALES FORUM

AUGUST 1 – 3, 2016 • THE PENINSULA CHICAGO • CHICAGO, IL

*Advanced Sales:
Soaring Through Innovation*



2016 ADVANCED SALES FORUM

Advanced Sales: Soaring Through Innovation

SESSIONS AT A GLANCE

Monday, August 1	
8:45 to 10:00 a.m.	Opening Welcome and General Session 1 – Innovation in Advanced Sales <i>(Grand Ballroom II)</i>
10:30 to 11:30 a.m.	General Session 2 – Key Income Tax Planning Strategies That Can Make or Break Your Client’s Estate <i>(Grand Ballroom II)</i>
1:00 to 2:00 p.m.	1. Income Tax Planning for Business Entities and Trusts – What You Don’t Know Can Hurt You! <i>(Grant Park)</i> 2. Redefining Advanced Sales – Innovation and Transformation <i>(Grand Ballroom II)</i>
2:30 to 3:30 p.m.	3. Mindset of Millennials – Attracting Millennials to Your Organization <i>(Grand Ballroom II)</i> 4. How to Use Social Media to Increase Sales <i>(Grant Park)</i>
4:00 to 5:00 p.m.	General Session 3 – A Washington Update From AALU <i>(Grand Ballroom II)</i>
5:30 to 7:00 p.m.	Welcome Reception
Tuesday, August 2	
8:00 to 9:00 a.m.	General Session 4 – What’s Hot and What’s Not <i>(Grand Ballroom II)</i>
9:30 to 10:30 a.m.	5. Contemporary Estate Planning for the Evolving Consumer <i>(Grand Ballroom II)</i> 6. Annuity Panel – Getting the Sales Back Into Advanced Sales <i>(Grant Park)</i>
10:45 to 11:45 a.m.	7. Effective Communication Skills for Advanced Sales Professionals <i>(Grand Ballroom II)</i> 8. Social Security: The Choice of a Lifetime <i>(Grant Park)</i>
12:45 to 1:45 p.m.	General Session 5 – The Time for Change is Now: What You Need to Know About the DOL Fiduciary Rule <i>(Grand Ballroom II)</i>
2:00 to 3:00 p.m.	General Session 6 – Risk Management: Uses and Abuses in Life Sales <i>(Grand Ballroom II)</i>
3:15 to 4:15 p.m.	General Session 7 – “I Gotta Client...” What Producers Seek From Advanced Sales Teams <i>(Grand Ballroom II)</i>
4:30 to 5:30 p.m.	9. The DOL Fiduciary Rule: Discovering Innovation Through Change <i>(Grand Ballroom II)</i> 10. “Financial Underwriting – It’s Not Just About Formulas Anymore” A Conversation With a Large Case Underwriter <i>(Grant Park)</i>
Wednesday, August 3	
8:30 to 9:30 a.m.	General Session 8 – The Swiss Army Knife of Estate Planning: Estate and Life Insurance Planning for International Clients <i>(Grand Ballroom II)</i>
9:45 to 11:00 a.m.	Grand Prize Drawing and General Session 9 – Issues and Opportunities in Advanced Markets 2016 <i>(Grand Ballroom II)</i>
11:00 a.m.	Wrap Up and Adjournment <i>(Grand Ballroom II)</i>

Advanced Sales Forum

Monday, August 1

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

Pre-Function Area

BREAKFAST — 7:45 to 8:45 a.m.

Grand Ballroom I

OPENING WELCOME — 8:45 to 9:00 a.m.

Grand Ballroom II

EVA VICTOR, J.D., LL.M. (taxation)

Advanced Sales Attorney

Penn Mutual

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

Grand Ballroom II

Innovation in Advanced Sales



DEIDRA W. HUBENAK, J.D., CPA

Vice President, Advanced Markets
AIG Financial Distributors



DAVID ROSUCK, CLU

Vice President, Marketing
Pacific Life Insurance Company



ERIC SONDERGELD, ASA, CFA, Moderator

Corporate Vice President,
Strategic & Technology Research
LIMRA

BREAK — 10:00 to 10:30 a.m.

Grand Ballroom I

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

Grand Ballroom II

Key Income Tax Planning Strategies That Can Make or Break Your Client's Estate and Financial Plans



ROBERT KEEBLER, CPA/PFS, MST, AEP (Distinguished), CGMA

Partner
Keebler & Associates, LLP

ANNOUNCEMENTS — 11:30 to 11:45 a.m.

Grand Ballroom II

LUNCH — 11:45 a.m. to 1:00 p.m.

Grand Ballroom I

Sponsored by Ashar Group

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

Grant Park

1. Income Tax Planning for Business Entities and Trusts — What You Don't Know Can Hurt You!

ROBERT KEEBLER, CPA/PFS, MST, AEP (Distinguished), CGMA, Partner, Keebler & Associates; Moderator: **NANCY HARMS, J.D.**, Director Estate and Charitable Planning, AXA

Grand Ballroom II

2. Redefining Advanced Sales — Innovation and Transformation

RICHARD KAIT, J.D., LL.M., CLU, ChFC, Second Vice President, Advanced Sales, Protective Life; **ANA MEDINACELI, CLTC**, Director of Marketing, John Hancock; **WENDELL STALLINGS, CLU, ChFC**, Advanced Markets Consultant, Case Design, MetLife; Moderator: **VICTOR NGAI, J.D., CLU, ChFC**, Assistant Vice President, Business Resource Center for Advanced Markets, Guardian Life

BREAK — 2:00 to 2:30 p.m.

Grand Ballroom I

Advanced Sales Forum

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

Grand Ballroom II

3. Mindset of Millennials — Attracting Millennials to Your Organization

MICHAEL GEERAERTS, CPA, J.D., CGMA, CLU, Advanced Markets Consultant, Guardian Life; **ALAN O'DONNELL, MBA, ChFC, CLU, RICP, CASL**, Manager, Financial Advice, Thrivent Financial; **KEVIN UNTERBRINK, ChFC, CLTC**, Regional Vice President, Nationwide; *Moderator:* **RICK EDINGER, J.D., CPA (inactive), CLU, ChFC, RICP**, Director, Advice Services, Thrivent Financial

Grant Park

4. How to Use Social Media to Increase Sales

STEFANIE HANSEN, Social Media Strategy and Content Manager, Pacific Life

BREAK — 3:30 to 4:00 p.m.

Grand Ballroom I

GENERAL SESSION 3 — 4:00 to 5:00 p.m.

Grand Ballroom II

A Washington Update From AALU



CHRIS MORTON

*Vice President, Legislative Affairs
Association for Advanced Life Underwriting*

BREAK — 5:00 to 5:30 p.m.

Grand Ballroom I

WELCOME RECEPTION — 5:30 to 7:00 p.m.

Grand Ballroom I

Tuesday, August 2

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

Pre-Function Area

BREAKFAST — 7:00 to 8:00 a.m.

Grand Ballroom I

GENERAL SESSION 4 — 8:00 to 9:00 a.m.

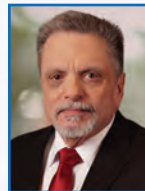
Grand Ballroom II

What's Hot and What's Not



LAWRENCE BRODY, J.D., LL.M.

*Partner
Bryan Cave, LLP*



THOMAS F. COMMITO, J.D., LL.M., CLU, ChFC, AEP

*Director, Sales Concepts
Lincoln Financial Distributors*



JEFFREY HOLLANDER, J.D., *Moderator*

*Assistant Vice President, Advanced Markets
MassMutual Financial Group*

BREAK — 9:00 to 9:30 a.m.

Grand Ballroom I

CONCURRENT SESSIONS (5-6) — 9:30 to 10:30 a.m.

Grand Ballroom II

5. Contemporary Estate Planning for the Evolving Consumer

JEFFREY HOLLANDER, J.D., Assistant Vice President, Advanced Markets, MassMutual Financial Group; **MORGAN SCOTT, J.D.**, Vice President, Columbus Life Insurance; *Moderator:* **DEREK WELCH, J.D., CLU**, Senior Director, Advanced Consulting Group, Nationwide

Advanced Sales: Soaring Through Innovation

Grant Park

6. Annuity Panel — Getting the Sales Back Into Advanced Sales

MICHAEL BITTON, CFP, CLU, RICP, Director, Advanced Sales, MetLife; **CHAD GOFORTH, J.D.**, Senior Advanced Marketing Consultant, Pacific Life; **CHRISTOPHER PRICE, J.D., ML&T, CLU, ChFC, CFS**, Senior Account Director, Sales Support, Lincoln Financial Distributors; *Moderator: DEBRA S. REPYA, J.D., CLU, ChFC*, Vice President, Advanced Markets, Allianz Life Insurance Company of America

BREAK — 10:30 to 10:45 a.m.

Grand Ballroom I

CONCURRENT SESSIONS (7–8) — 10:45 to 11:45 a.m.

Grand Ballroom II

7. Effective Communication Skills for Advanced Sales Professionals

NICHOLE A. CRAWFORD, J.D., LL.M., CLU, ChFC, CAP, FLMI, AIRC, Advanced Life Manager and Counsel, Federated Life; **WILLIAM HEIDBREDER, J.D., MBA, CPA**, Director, Advanced Solutions, Principal Financial Group; **LAURENCE E. HERMAN, J.D., CPA, CLU, ChFC**, President and Chief Experience Officer, Herman Agency, Inc.; **BRUCE A. TANNAHILL, J.D., CPA/PFS, CLU, ChFC, AEP**, Director, Estate and Business Planning, MassMutual Financial; *Moderator: STEPHEN E. ALLOY, J.D., MBA, CLU, ChFC, MSFS*, Advanced Markets Specialist, Mutual of Omaha

Grant Park

8. Social Security: The Choice of a Lifetime

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

LUNCH — 11:45 a.m. to 12:45 p.m.

Grand Ballroom I

GENERAL SESSION 5 — 12:45 to 1:45 p.m.

Grand Ballroom II

The Time for Change is Now: What You Need to Know About the DOL Fiduciary Rule



BRADFORD CAMPBELL

Counsel
Drinker Biddle & Reath LLP

BREAK — 1:45 to 2:00 p.m.

Grand Ballroom I

GENERAL SESSION 6 — 2:00 to 3:00 p.m.

Grand Ballroom II

Risk Management: Uses and Abuses in Life Sales



JASON MENDELSON

President
Ashar Group



LEE RUSSELL, CLU, ChFC, ALMI, RHU, CEP

Director, Advanced Markets
AIG



CHANNING SCHMIDT, J.D., CFP

Advanced Marketing Director
Minnesota Life



WENDELL STALLINGS, CLU, ChFC, Moderator
Advanced Markets Consultant, Case Design
MetLife

BREAK — 3:00 to 3:15 p.m.

Grand Ballroom I

Advanced Sales Forum

GENERAL SESSION 7 — 3:15 to 4:15 p.m.

Grand Ballroom II

"I Gotta Client..." What Producers Seek From Advanced Sales Teams



ROBERT EICHLER, CFP, CLU, ChFC
President and Founder
CCL Financial Group



HOWARD SHARFMAN
President
Schwartz Benefit Services, Inc.



LEE RUSSELL, CLU, ChFC, RHU, CEP, ALMI,
Moderator
Director, Advanced Markets
AIG

BREAK — 4:15 to 4:30 p.m.

Grand Ballroom I

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

Grand Ballroom II

9. The DOL Fiduciary Rule: Discovering Innovation Through Change

ERNIE GUERRIERO, CLU, CHFC, CEBS, CPCU, CPC, CMS, AIR, Director, Head of Qualified Plan Marketing, Guardian Life Insurance; **PATRICIA MOLL, CFP**, Senior Franchise Field Vice President, Ameriprise Financial; Moderator: **CHAD GOFORTH, J.D.**, Senior Advanced Marketing Consultant, Pacific Life

Grant Park

10. "Financial Underwriting — It's Not Just About Formulas Anymore" A Conversation With a Large Case Underwriter

JORDAN J. CARREIRA, FALU, Vice President & Chief Underwriter, Lincoln Financial Group; **THOMAS F. COMMITO, J.D., LL.M., CLU, ChFC, AEP**, Director, Sales Concepts, Lincoln Financial Distributors; Moderator: **RICHARD OLEWNIK, J.D., CLU, ChFC, FLMI**, Assistant Vice President, Advanced Markets, AXA

REFRESHMENTS AND EXHIBITOR

RAFFLE — 5:30 to 6:00 p.m.

Grand Ballroom I

Wednesday, August 3

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

Pre-Function Area

BREAKFAST — 7:30 to 8:30 a.m.

Grand Ballroom I

GENERAL SESSION 8 — 8:30 to 9:30 a.m.

Grand Ballroom II

The Swiss Army Knife of Estate Planning: Estate and Life Insurance Planning for International Clients



LEIGH-ALEXANDRA BASHA
Partner
McDermott Will & Emery LLP

BREAK — 9:30 to 9:45 a.m.

Grand Ballroom I

GRAND PRIZE DRAWING — 9:45 to 10:00 a.m.

Grand Ballroom II

Advanced Sales: Soaring Through Innovation

GENERAL SESSION 9 — 10:00 to 11:00 a.m.

Grand Ballroom II

Issues and Opportunities in Advanced Markets 2016



MATT PRESSLER, CLU, ChFC

Director, Advanced Market & Sales Support
M Financial Group



MARK TEITELBAUM, J.D., LL.M., CLU, ChFC

Vice President, Advanced Sales
AXA



JOSH WINSLOW, J.D.

Assistant Vice President and Associate
Counsel, Advanced Markets & Underwriting
John Hancock



JEFFREY HOLLANDER, J.D., Moderator

Assistant Vice President, Advanced Markets
MassMutual Financial Group

WRAP UP & ADJOURNMENT — 11:00 a.m.

ADVANCED SALES COMMITTEE

Committee Chair

MICHAEL BITTON, CFP, CLU, RICP, MSFS, MetLife

Immediate Past Chair

BILL BELL, J.D., MBA, Pacific Life

Forum Chair

EVA M. VICTOR, J.D., LL.M., Penn Mutual Life Insurance Company

Members

STEPHEN E. ALLOY, J.D., MBA, CLU, ChFC, MSFS, Mutual of Omaha

THOMAS R. ANDERSON, J.D., CFP, Northwestern Mutual

DAVID G. BALDWIN, J.D., CFP, CLU, ChFC, RiverSource Life Insurance

JOSEPH E. BUHRMANN, MBA, CFP, CLU, ChFC, FLMI, ACS,

COUNTRY Financial

THOMAS F. COMMITO, J.D., LL.M., CLU, ChFC, AEP, Lincoln

Financial Distributors

NICHOLE A. CRAWFORD, J.D., LL.M., CLU, ChFC, CAP, FLMI, AIRC,
Federated Life

RICHARD H. EDINGER, J.D., CPA (Inactive), CLU, ChFC, RICP,

Thrivent Financial

JOHN F. GEPHART, J.D., CLU, Ameritas Life Insurance Corp.

JEFFREY S. GLASBERG, J.D., Genworth Financial

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

NANCY W. HARMS, J.D., AXA

WILLIAM HEIDBREDER, J.D., MBA, CPA, CLU, Principal Financial Group

JEFFREY I. HOLLANDER, J.D., MassMutual Financial Group

JEANMARIE HOLM, J.D., New York Life

ERIC E. JOHNSON, J.D., CPA, CLU, ChFC, Accordia Life

RICHARD E. KAIT, J.D., LL.M., CLU, ChFC, Protective Life

DAVID E. KAUFFMAN, J.D., State Farm

ELLEN LEHMERT, J.D., National Life Group

TODD A. MCGEE, J.D., CLU, MassMutual

ANA MEDINACELI, CLTC, John Hancock

MAGGIE A. MITCHELL, J.D., AEP, CLU, ChFC, VOYA Financial, Inc.

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

RICHARD L. OLEWNIK, J.D., CLU, ChFC, FLMI, AXA

JILL PERLIN, CFP, CLU, ChFC, CASL, 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

CAREY A. ROKOVICH, CFP, ChFC, CLU, Transamerica

LEE C. RUSSELL, CLU, ChFC, ALMI, RHU, CEP, American General
Life Companies

RANIA C. SARKIS, J.D., CLU, Pacific Life Insurance Company

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

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

WENDELL D. STALLINGS, CLU, ChFC, MetLife

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

Staff Representative

FAYE W. WILLIAMSON, MSM, LLIF, LIMRA

Antitrust Policy and Caution

Each person attending this function must be mindful of the constraints imposed by federal and state antitrust laws. The people here today represent companies that are in direct business competition with one another. LIMRA's purpose is to provide a forum for the free exchange of ideas on the designated topics of our meetings. It is not the purpose of these meetings to reach any agreement that could have anticompetitive effects.

Individuals must keep in mind that a violation of the antitrust laws may subject them to substantial fines and a jail term. You can avoid problems by following simple guidelines:

- Stick to the published agenda.
- Pricing, premiums, benefits to be offered or terminated are competitively sensitive information which competitors should not exchange or discuss with each other. Never take a poll of views or make a collective agreement on these issues.
- Always retain your right to make an independent judgment on behalf of your company.

LIMRA is dedicated to the purpose of assisting all of its members to achieve their competitive potential.

Smoking is prohibited during all conference functions.

Thank You to Our Sponsors and Exhibitors

Sponsor Companies

Gold

Guardian Life Insurance Company of America

MetLife

Northwestern Mutual

Penn Mutual

Prudential

Silver

AXA

State Farm

Transamerica

General Sponsor

Allstate

Exhibitors

The Hoopis Performance Network

Joe Jordan

Pentera Group, Inc.

Luncheon Sponsor

Ashar Group