

2015 Advanced Sales Forum

AUGUST 3–5, 2015 • CORONADO ISLAND MARRIOTT RESORT & SPA • CORONADO, CA



Engage, Connect, Succeed

- The premier event for advanced sales professionals
- Extensive coverage of the issues that matter most
- New information, insights, and strategies for increased marketing effectiveness
- Networking opportunities with peers and thought leaders from across the industry

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2015 ADVANCED SALES FORUM

Engage, Connect, Succeed

Regulations are looming — and our industry is under more scrutiny than ever. With all of these developments, it's never been more important to protect your clients and your business. So I cordially invite you to the premier get-together for our sector of the industry, LIMRA's 2015 Advanced Sales Forum, where you'll learn the best ways to ensure your business remains viable and your clients stay safe.

At the forum, we'll bring you up to speed with the latest news and insights about our most urgent priorities, talk about the places to find the best opportunities today, and discuss what concerns and issues might affect our business tomorrow.

You'll hear about the optimal ways you can **engage** your customers and prospects, you'll have plenty of opportunities to **connect** with your advanced sales friends and colleagues and subject matter experts, and with focus and dedication you'll continue to **succeed**.

From regulations to irrevocable trusts and everything in between, there's no shortage of material ripe for discussion in advanced sales. Find out how to use the changes in our field to your advantage, and don't miss this once-a-year opportunity for the very best in networking and learning.

I am looking forward to seeing you this summer!

MICHAEL S. BITTON, CFP, CLU, RICP, MSFS

Regional Director, Advanced Sales

MetLife

Chair, LIMRA 2015 Advanced Sales Forum



general session highlights

Issues and Opportunities in Advanced Markets 2015



ERIC MILLS, J.D., LL.M., CLU
Vice President, Advanced Designs
Pacific Life Insurance Company



JOSIAH WINSLOW, J.D.
AVP and Associate Counsel, Advanced Markets
& Underwriting
John Hancock Insurance Company



CLAIRE R. DURAND, CFP, CLU, ChFC, Moderator
Director, Advanced Marketing
Transamerica

The Advanced Life Insurance Sales professional must constantly keep up with the changing sales environment. In addition to being well-versed in traditional strategies, it is important to be on top of new and sometimes aggressive case designs. Understanding these strategies and evaluating cases with financial underwriting and product design can present both challenges and concerns. Eric Mills and Josh Winslow will dive into current strategies and the expanding role of the Advanced Sales professional.

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



LISA HARMON POWELL, J.D., CLU, ChFC, LLIF, Moderator
Vice President, Advanced Markets
Guardian Life Insurance Company

Larry Brody and Tom Commito give us their perspective on the year's cases, rulings, and other current events that affect how we work with our clients. This lively session is a perennial favorite and you are certain to leave this session better informed for the year ahead.

A Washington Update From AALU



CHRIS MORTON
Vice President, Legislative Affairs
Association for Advanced Life Underwriting
(AALU)

What is likely to happen in Washington that will impact your business? Attend this informative update on legislative and regulatory issues that affect you, the life insurance and broader financial services community.

The Advanced Sales Value Proposition — Home Office Perception vs. Advisor Reality



PATRICK DICKEY
Managing Partner
Tier 1 Insurance Services



MANUEL MARTINEZ, ChFC
Martinez, Winter, DeLarosa

JOHN GEPHART, J.D., CLU, Moderator
Second Vice President, Advanced Sales
Ameritas

Is your Advanced Sales Team doing a good job? How do you know? Is the pursuit of activity metrics of the number of interactions or calls between advanced sales associates and field sales associates informative? To what extent can premium — proposed or actually paid — validate the value of investing in an advanced sales team? Or is agent satisfaction as the advanced sales team's primary "customer" the ultimate metric? Share insights with three highly successful life insurance professionals who describe their expectations, successes, and challenges in collaborating with Advanced Sales Teams in crafting client solutions leading to new sales as well as servicing the changing needs of existing policyholders.

Decanting an Irrevocable Trust: The Ultimate Do-Over



STEVEN J. OSHINS, Esq., AEP (Distinguished), J.D.
Attorney
Oshins & Associates, LLC

Historically, there was almost nothing that could be done to change, fix, or enhance an existing irrevocable trust. However, there are 22 jurisdictions that now allow a trustee to decant an irrevocable trust by distributing the trust assets to a new irrevocable trust with more desirable provisions. The audience will leave this presentation with a new tool to attract and help clients. The presenter will provide some life insurance sales ideas during the session.

A Mass Affluent Retirement Income Plan



MICHAEL S. BITTON, CFP, CLU, RICP, MSFS
Regional Director, Advanced Sales Center
MetLife



MICHAEL FINKE, Ph.D., CFP
Professor, Ph.D. Coordinator,
Department of Personal Financial Planning
Texas Tech University

More than two million American households have more than \$500,000 saved for retirement. While they have been diligent savers, turning this money into an income in retirement can be a challenge when investment returns and longevity are unknown. This session will begin with a review of the tradeoffs of a variety of retirement income strategies as well as practical applications of how various investment and insurance products can reduce their risk and affect optimal investment portfolios.

Charitable Remainder Trusts, Life Insurance, Annuities, and IRC § 453 Installment Sales



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

These tools can be income tax efficient solutions to accomplish charitable, financial, and estate planning goals. They can also torpedo the best plan when not properly designed or administered. During this presentation we will review these strategies and identify situations in which each is effective.

The Past, Present and Future of Planning With Indexed Universal Life Insurance (IUL)



STEPHAN MITCHELL
Director, Product Marketing
Pacific Life



BOBBY SAMUELSON
Vice President
MetLife



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

Indexed Universal Life (IUL) is a product that has grown dramatically in both acceptance and sales results in recent years. One question that has always existed for anybody that sells IUL is, "What is the proper illustrated rate for an IUL product?" This year, the NAIC Life Actuarial Task Force has set forth guidelines for how the product will be illustrated starting potentially as early as next year. In this session, Bobby Samuelson and Stephan Mitchell, two of the industry's foremost experts on IUL, will discuss how these guidelines will affect IUL as a product and how it will change how the product will be utilized in advanced planning concepts.

program overview

Monday, August 3

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.

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

GENERAL SESSION I — 9:00 to 10:00 A.M.

Issues and Opportunities in Advanced Markets 2015

BREAK — 10:00 to 10:30 A.M.

GENERAL SESSION II — 10:30 to 11:30 A.M.

A Washington Update From AAU

ANNOUNCEMENTS — 11:30 to 11:45 A.M.

LUNCH — 11:45 A.M. to 1:00 P.M.

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 III — 4:00 to 5:00 P.M.

*The Advanced Sales Value Proposition —
Home Office Perception vs. Advisor Reality*

BREAK — 5:00 to 5:30 P.M.

WELCOME RECEPTION — 5:30 to 7:00 P.M.

Tuesday, August 4

REGISTRATION OPEN — 7:00 A.M. to 5:30 P.M.

BREAKFAST — 7:00 to 8:00 A.M.

GENERAL SESSION IV — 8:00 to 9:00 A.M.

What's Hot and What's Not

BREAK — 9:00 to 9:30 A.M.

CONCURRENT SESSIONS (5–6) — 9:30 to 10:30 A.M.

BREAK — 10:30 to 10:45 A.M.

CONCURRENT SESSIONS (7–8) — 10:45 to 11:45 A.M.

LUNCH — 11:45 A.M. to 12:45 P.M.

GENERAL SESSION V — 12:45 to 1:45 P.M.

*Decanting an Irrevocable Trust:
The Ultimate Do-Over*

BREAK — 1:45 TO 2:00 P.M.

CONCURRENT SESSIONS (9–10) — 2:00 to 3:00 P.M.

BREAK — 3:00 to 3:15 P.M.

GENERAL SESSION VI — 3:15 to 4:15 P.M.

A Mass Affluent Retirement Income Plan

BREAK — 4:15 to 4:30 P.M.

CONCURRENT SESSIONS (11–12) — 4:30 to 5:30 P.M.

REFRESHMENTS AND EXHIBITOR RAFFLE — 5:30 to 6:00 P.M.

Wednesday, August 5

REGISTRATION OPEN — 7:30 to 10:30 A.M.

BREAKFAST — 7:30 to 8:30 A.M.

GENERAL SESSION VII — 8:30 to 9:30 A.M.

*Charitable Remainder Trusts, Life Insurance,
Annuities, and IRC § 453 Installment Sales*

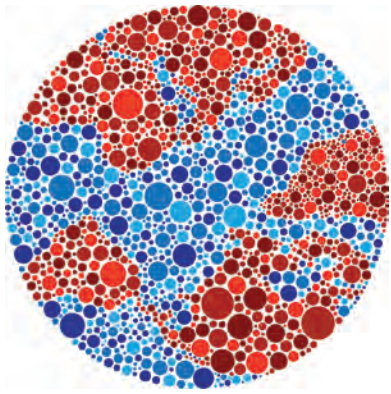
BREAK — 9:30 to 9:45 A.M.

GRAND PRIZE DRAWING — 9:45 to 10:00 A.M.

GENERAL SESSION VIII — 10:00 to 11:00 A.M.

*The Past, Present and Future of Planning
With Indexed Universal Life Insurance (IUL)*

WRAP UP & ADJOURNMENT — 11:00 A.M.



advanced sales forum concurrent sessions

Monday, August 3

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 range from current events such as DOL fiduciary rules, QLACs, post-death 1035 exchanges to annuities in trusts, and other topics that challenge annuity professionals.

DESIREE M. BUCKNER, J.D., Director, Advanced Consulting Group, Nationwide Financial; **CHAD GOFORTH, J.D.**, Senior Advanced Marketing Consultant, Pacific Life; **DEB REPYA, J.D., CLU, ChFC**, Vice President, Advanced Markets, Allianz Life Insurance Company; **Moderator: CHRISTOPHER PRICE, J.D., ML&T, CLU, ChFC**, Senior Account Director, Lincoln Financial Distributors

2. The Evolution of Long-term Health Care and Insuring the Risk

Discussing long-term care with clients can be difficult. Many clients associate the term “long-term care” with “nursing homes.” This association can cause the clients to shut down the LTC conversation. To help clients, detailed information is needed to help determine the need and plan an appropriate solution. Long-term care and chronic illness insurance and riders can be part of an appropriate solution. While most LTC and Chronic Illness riders have some similarities, there are some features that differentiate them as well. It is important to understand the differentiators as they can be crucial in helping a client make the right product decision for their particular situation. Join us to consider the development and changes with insured long term health care solutions.

SHAWN BRITT, CLU, CLTC, Director, Long-term Care Initiative, Nationwide Financial; **Moderator: RICH OLEWNIK, J.D., CLU, ChFC, FLMI**, Assistant Vice President, Advanced Marketing, AXA

2:30 to 3:30 P.M.

3. Retirement Income Optimization in a “Pension-less” World

This workshop will focus on today’s “pension-less” retirement income environment — the risks and various strategies used — and how different annuity products can be incorporated into the different client profiles your advisors may run into. A main focal point will include a number of case studies that show, generally, how each annuity product (e.g., DIA, SPIA, Fixed Indexed w/GMWB) may offer a solution to a client’s varying goals/needs.

NATHAN LEW, CFP, CLU, ChFC, MBA, Advanced Sales Center Consultant, MetLife; **Moderator: CHAD GOFORTH, J.D.**, Senior Advanced Marketing Consultant, Pacific Life

4. Persuading to Act

Relationships and trust are important elements in helping people plan for their future. This session will discuss how technology and tradition are used to persuade people to take action.

DAVID ROSUCK, CLU, Vice President, Strategic Marketing & Communication, Pacific Life; **Moderator: RONALD LEE, J.D., CLU, ChFC**, Director, Advanced Markets, Mutual of Omaha

Tuesday, August 4

9:30 to 10:30 A.M.

5. Securing Your Retirement — Transforming Social Security Into a Winning Retirement Strategy

Social Security benefits play a vital role in retirement income plans. Though an estimated 10,000 retirees become eligible for Social Security every day, many are unaware of the different types of benefits and collection strategies available. Use this seminar to help you maximize benefits and gain confidence in approaching your clients retirement.

ROB KRON, Managing Director and Head of Investment & Retirement Education, BlackRock



advanced sales forum concurrent sessions



6. Effective Strategies for Pass-Through Business Entities

This presentation focuses on the most effective sales strategies for the growing pass-through business entity market. The concepts explored are tailored towards the business, retirement, and estate planning needs of the modern business owner. Techniques that are unique to the insurance marketplace are explained, and applied in practical case scenarios. This is a must-see presentation for all eager to excel in the pass-through business entity market.

ANDREW J. RINN, J.D., CFP, CLU, ChFC, Regional Director, Advanced Sales Center, MetLife; **Moderator: RICHARD E. KAIT, J.D., LL.M., CLU, ChFC**, Second Vice President, Advanced Sales, Protective Life

10:45 to 11:45 A.M.

7. Financial Underwriting Update: Behind the Art of the Science

Financial underwriting is an integral part of risk assessment in insurance. The development of money laundering and financial criminality has served to emphasize its importance. Financial Underwriting is the process of evaluating the economic need for insurance. In this workshop we will examine trending issues, common pitfalls, and practical underwriting solutions. Topics will include issues related to business owners, how to treat passive income, and estate planning issues.

DAVID KAUFFMAN, J.D., Counsel, State Farm Life Insurance Company; **MICHAEL SPRENGEL, CPA, FLMI**, Assistant Director, Financial Underwriting, New Business – Specialty Life Underwriting, Northwestern Mutual

8. Thought Leadership Goes Viral!

Join us as we explore how to bring Advanced Concepts and case studies to life by leveraging thought leadership content in the social media space. We'll start by covering the latest marketing technology trends to promote your brand (or your advisor's brand) and to position yourself as a thought leader in the advanced sales space. We'll cover best practices for creating and sharing content intended to disturb and ask meaningful questions that will inspire your markets to take action.

VICTOR NGAI, J.D., CLU, ChFC, Assistant Vice President, Business Resource Center for Advanced Markets, Guardian Life Insurance Company of America; **BETH WOOD**, Second Vice President, Life and Agency Marketing, Guardian Life Insurance Company of America

2:00 to 3:00 P.M.

9. Tax Traps of Life Insurance and Annuities

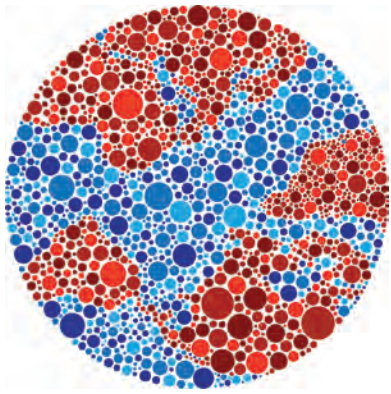
When properly structured, the general income tax rules of life insurance and annuity taxation are well known. But there are many exceptions that can subject the death benefit and withdrawals to income tax, resulting in a nasty surprise for the client and the producer. This workshop will examine the income and transfer tax consequences of some of these traps and discuss how to properly structure transactions to avoid adverse tax results.

NICHOLE A. CRAWFORD, J.D., LL.M., CLU, ChFC, Advanced Life Manager & Counsel, Federated Life Insurance Company, **CHRISTOPHER H. PRICE, J.D., ML&T, CLU, ChFC**, Advanced Sales Attorney, Lincoln Financial Distributors; **Moderator: HUGH F. SMART, J.D., CLU, ChFC**, Vice President, Advanced Markets, Columbus Life Insurance Company

10. It's a New Conversation! Staying Relevant: Uncovering Opportunities in Plain Sight

The current high Federal Estate Tax exemption and the income tax increases enacted in 2013 combine to drastically alter the dynamics in planning for wealthy clients. This session will provide general guidance to advisors and planners in an attempt to make sense of a vastly different planning world where the focus for the vast majority of taxpayers will no longer be one of minimizing death taxes and creating liquidity to pay estate taxes. Instead, the conversation is now about minimizing income taxes and state death taxes and meeting non-tax concerns such as asset protection, retirement planning, business continuation, estate equalization, and survivor income.

DAVID G. BALDWIN, J.D., CFP, CLU, ChFC, Director of Advanced Strategies, RiverSource Life Insurance; **CYNTHIA A. CRINO, CLU, ChFC**, Assistant Vice President, Advanced Markets Solutions & Strategic Support, John Hancock; **Moderator: JEFFREY I. HOLLANDER, J.D.**, Assistant Vice President, MetLife



advanced sales forum concurrent sessions

4:30 to 5:30 P.M.

11. Income Tax Planning — The New World of Estate Planning

Welcome to the new, much more complex world of estate planning. There are many more things to consider when putting together your client's estate plan. However, with the recent changes in tax laws, estate planning is becoming more about income tax planning than about estate tax planning. This new world is a significant paradigm shift for estate planning. This session will cover:

- Avoiding the fiscal cliff by seeking tax alpha in higher tax environment
- The new paradigm of estate planning — keeping assets in the estate
- Where does life insurance fit in this new world of estate planning?

CHANNING T. SCHMIDT, J.D., CFP, Senior Advanced Marketing Counsel, Minnesota Life/Securian Life

12. Estate Planning for IRAs: The Sales Ideas

An IRA, or IRA rollover, is often the most significant asset comprising a "moderate" size estate, and represents a growing percentage of many estates. An effective strategy for this asset can be the centerpiece of an estate plan — particularly in the post ATRA tax environment. We'll discuss important issues and considerations pertaining to estate and distribution planning for IRAs, from the perspectives of the IRA owner and beneficiaries, and feature tax efficient solutions which integrate the roles of permanent life insurance.

RICHARD EDINGER, J.D., CPA (Inactive), CLU, ChFC, RICP, Director, Advanced Markets and Retirement Consulting, Thrivent Financial; **EVA VICTOR, J.D., LL.M. (Taxation)**, Advanced Sales Attorney, Penn Mutual

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

LISA HARMON POWELL, J.D., CLU, ChFC, LLIF, Guardian Life Insurance Company of America

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

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

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

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

HUGH F. SMART, J.D., CLU, ChFC, Columbus Life Insurance Company

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

BEADY B. WADDELL, J.D., LL.M., ChFC, CLU, TIAA-CREF

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FAYE W. WILLIAMSON, MSM, LLIF, LIMRA



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Contact:

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ADVANCED SALES FORUM SESSIONS AT A GLANCE

Monday, August 3	
8:45 to 10:00 a.m.	Opening Welcome and General Session I – Issues and Opportunities in Advanced Markets 2015
10:30 to 11:30 a.m.	General Session II – A Washington Update From AALU
1:00 to 2:00 p.m.	1. Annuities: Current Trends and Topics 2. The Evolution of Long-term Health Care and Insuring the Risk
2:30 to 3:30 p.m.	3. Retirement Income Optimization in a “Pension-less” World 4. Persuading to Act
4:00 to 5:00 p.m.	General Session III – The Advanced Sales Value Proposition – Home Office Perception vs. Advisor Reality
5:30 to 7:00 p.m.	Welcome Reception
Tuesday, August 4	
8:00 to 9:00 a.m.	General Session IV – What’s Hot and What’s Not
9:30 to 10:30 a.m.	5. Securing Your Retirement – <i>Transforming Social Security Into a Winning Retirement Strategy</i> 6. Effective Strategies for Pass-Through Business Entities
10:45 to 11:45 a.m.	7. Financial Underwriting Update: Behind the Art of the Science 8. Thought Leadership Goes Viral!
12:45 to 1:45 p.m.	General Session V – Decanting an Irrevocable Trust: The Ultimate Do-Over
2:00 to 3:00 p.m.	9. Tax Traps of Life Insurance and Annuities 10. It’s a New Conversation! Staying Relevant: Uncovering Opportunities in Plain Sight
3:15 to 4:15 p.m.	General Session VI – A Mass Affluent Retirement Income Plan
4:30 to 5:30 p.m.	11. Income Tax Planning – The New World of Estate Planning 12. Estate Planning for IRAs: The Sales Ideas
5:30 to 6:00 p.m.	Refreshments and Exhibitor Raffle
Wednesday, August 5	
8:30 to 9:30 a.m.	General Session VII – Charitable Remainder Trusts, Life Insurance, Annuities, and IRC § 453 Installment Sales
9:45 to 11:00 a.m.	Grand Prize Drawing and General Session VIII – The Past, Present and Future of Planning With Indexed Universal Life Insurance (IUL)
11:00 a.m.	Wrap Up and Adjournment

Conference Details

TO REGISTER

Register by **July 6, 2015** and save!

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

By Mail:

LIMRA
Attn: Events Registration
300 Day Hill Road
Windsor, CT 06095, U.S.A.

Registration Fees

Early-Bird Rates: Before July 10, 2015:

LIMRA member	\$1,195
LOMA member only	\$1,795
Nonmember	\$2,390

By Fax:

LIMRA
Attn: Events Registration
Fax: 860.285.7792

Standard Rates: After July 10, 2015:

LIMRA member	\$1,345
LOMA member only	\$2,020
Nonmember	\$2,690

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, 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 the general sessions and workshops is limited to those who have paid the full registration fee to attend the conference.

MEETING ATTIRE NOTE: The attire for all functions of this conference is business casual.

CONTINUING EDUCATION CREDITS

CFP Credits

Qualified 2015 Advanced Sales Forum sessions are eligible for CFP credits through Securities Training Corporation (STC) and the CFP Board. An STC certification form, along with a listing of qualified sessions will be provided your conference packet. Upon conclusion of the conference, LIMRA will provide STC a list of all session attendees for credit verification.

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 PACE credits. A certification form can be obtained at the conference registration desk.

HOTEL INFORMATION



Coronado Island Marriott Resort & Spa

2000 Second Street
Coronado, CA 92118

Reservations Phone: 619.435.3000 or 800.228.9250

Make your reservations by **July 6, 2015** and mention the **LIMRA Advanced Sales Forum** in order to receive the group rate of \$259.00 single/double (plus applicable sales taxes). Requests after July 6 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.

Check-in time is 4:00 p.m./check-out time is 12:00 noon.

CANCELLATION POLICY

All cancellations must be received in writing. Cancellations received before July 13, 2015, will be refunded, less a \$75 processing fee. Cancellations received from July 13, 2015, to July 27, 2015, will be refunded, less a \$275 processing and administrative fee. No refunds will be issued after July 27, 2015.

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.

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Engage, Connect, Succeed

- The premier event for advanced sales professionals
- Extensive coverage of the issues that matter most
- New information, insights, and strategies for increased marketing effectiveness
- Networking opportunities with peers and thought leaders from across the industry



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