

## PLATINUM SPONSORS



RELIANCE STANDARD

## GOLD SPONSORS

**American General**  
Life Companies



RBC Insurance®



## SILVER SPONSORS



## ROUNDTABLES



Year after year these are our most highly rated and requested sessions. The small in-depth informal group discussions enable attendees to exchange views and information face to face with each participating carrier.

**Thursday, September 24** - 4:45 PM - 5:15 PM

**Friday, September 25** - 10:00 AM - 12:00 AM



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## CASINO NIGHT

Join us for a fun night of entertainment! The evening will begin at 6:15 pm with cocktails and a dinner buffet. At 7:15 pm the casino doors will open. Everyone will be given a stack of chips to play blackjack, poker or craps. The more you win the more you have to use at the Casino Auction which will begin at approximately 8:45 pm. Use your chips to bid on cool prizes! It is a great way to spend time with all the attendees and sponsors in a social atmosphere!



### Exhibit Hall (Ballroom E)

- Breakfast
- Lunch
- Breaks
- Roundtables
- Evening Cocktails
- Dinner

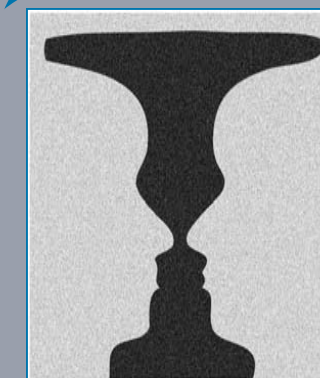
### General Session Room (Ballrooms F & G)

- Industry & Carrier Speakers
- Panels
- Market Leaders Forum
- Casino Night
- Wrap up and Prize Drawing

The Exhibit Hall (Grand Ballroom E) will be the central gathering spot at this year's meeting. Industry-leading exhibitors will be available to share their knowledge as well as their latest products to you. (And maybe a few takeaway gifts!) Bring your toughest questions and biggest challenges! **Registrants will have the opportunity to win a prize by visiting all exhibitor booths (as well as all sessions, panels and roundtables) Be sure and visit each booth and get your stamp!**

### Exhibit Hall Hours:

**Thursday, September 24:** 7:30 AM - 5:00 PM  
**Friday, September 25:** 7:00 AM - 2:00 PM



**LTA**  
Masters  
Academy  
2009

SEPTEMBER 24-25, 2009 ATLANTA, GA

Marriott Airport Atlanta

# SPEAKERS

**Roger Tutterow**, Ph.D. is professor of Economics at Mercer University. One of the nation's foremost economic experts, his analysis of economic, business and political environments has been used by a variety of national and regional media, including The Wall Street Journal, USA Today, The New York Times, CNN, CNBC, NPR, Bloomberg Television and CNN-Radio.



**Michael D. Tanner**, Senior Fellow at Cato Institute. Named as one of the five most influential experts on Social Security by *Congressional Quarterly*. Described by *Time Magazine* as "one of the architects of the private accounts movement", Tanner is highly qualified to address the perils and opportunities for our industry. Author and contributor to more than 10 books, Tanner's writings have appeared in nearly every major American newspaper, including the New York Times, Washington Post, Los Angeles Times, Wall Street Journal, and USA Today with regular appearances on network and cable news programs.

**Kim O'Brien** is Director and Executive Vice-President of NAFA (National Association of Fixed Annuities). NAFA has led the way against SEC 151A but their work goes far beyond. O'Brien is the first to defend against attacks on our industry. She will bring us up to date on what's going on with regulation, legislation, compliance, suitability and all the burdens that threaten our ability to properly protect our clients.



**Dan Allison** Money Code founder Dan Allison dedicated his early career to the mental health industry with a focus in behavioral psychology. After selling a successful chain of behavioral health clinics he moved into the financial services industry. Dan used his knowledge of human behavior and business to create a successful system involving the integration of focus groups into his insurance business models.

**Bruce Wing**, CLU, ChFC, is the business leader with Old Mutual Financial Network for life insurance distribution across the US. With over 20 years of experience in the financial services industry, Bruce has been a successful financial advisor and an officer for several well-regarded insurance organizations. He is known for his product and concept knowledge and distribution expertise and is a popular lecturer on financial strategies relating to retirement, business succession, and legacy planning.

**John Elkins** (2004) LTA member John Elkins has over 40 years of experience as one of the industry's most successful life insurance and financial services professionals. He is a life and qualified Member of The *Million Dollar Round Table* (MDRT) and founding member of MDRT's *Top of the Table*.

**Paul Bullock** (2005), CLU, ChFC, GBA, RPA, FLMI, CEBS. LTA member Paul Bullock has consulted for Fortune 500 companies, insurance carriers and producer groups on issues ranging from marketing to computerized sales aids. He has authored four books, over 50 articles, dozens of CE courses and numerous insurance software programs.

## Thursday, September 24, 2009

**7:30 AM - 8:30 AM Breakfast in Exhibit Hall** *Visit Exhibitor Booths!*

**8:40 AM - 9:20 AM The Industry**

**Speakers: David Whitehead, Assistant VP at Reliance Standard and Jim Nelson, Sales VP at Aviva USA.** Both will discuss the status of the industry today and tomorrow and how their company is positioned to avoid the risks and maximize the opportunities. How will carriers stay strong, flexible and responsive to your needs and the changing demands of your clients?

**9:20 AM - 10:00 AM The Products**

**Speakers: Denny Southern, Marketing Director at American Equity and Luke Cosme, Senior VP at North American.** Both will discuss product development in light of economic conditions and current regulatory changes. Today's products are changing and tomorrow's are here.

**10:00 AM - 10:30 AM Morning Break in Exhibit Hall**

Visit Exhibitor Booths during morning and afternoon meals & breaks!

**10:30 AM - 11:30 AM The Economy**

**Speaker: Roger Tutterow, Ph.D., Professor of Economics at Mercer University.** Professor Tutterow will speak on the state of the economy today, what it may be tomorrow and the implications for the insurance industry.

**11:30 AM - 12:15 PM The Answers**

**Moderator: James Meaders (2003), CLU, President of National Insurance Brokerage.** Industry Executives from North American, Aviva, American Equity and Reliance Standard will discuss the role of economic and regulatory factors in their financial management, product design and distribution strategies. Get answers and insights into the issues that will determine what our industry looks like now, next year and the next five years. **Panelists:** Luke Cosme, Senior VP at NACOLAH; Jim Nelson, Sales VP at Aviva USA; Denny Southern, Marketing Director at American Equity and David Whitehead, Assistant VP at Reliance Standard

**12:15 PM - 1:15 PM Lunch in Exhibit Hall**

**1:15 PM - 2:00 PM The Rules**

**Speaker: Kim O' Brien, Director & Executive VP of NAFA.** Predatory regulators and politicians, spurred by special interest, are running rampant. Compliance, source of funds, suitability, SEC 151A., federal regulation, Rule 05-50, AML. There is an endless list of ways you can fall into trouble. Those at the forefront of the fight will bring us an update with a look into what else may be headed our way.

**2:00 PM - 3:00 PM At the End of the Rainbow...**

**Speaker: Michael D. Tanner, Senior Fellow at CATO Institute.** Apart from the current economic charades, our nation faces an almost certain collapse of the social security program. For millions of Americans this will devastate their retirement plans. The life insurance industry is uniquely positioned to offer a solution. But only if we know the issues and craft sound alternatives.

**3:00 PM - 3:15 PM Afternoon Break in Exhibit Hall**

**3:15 PM - 4:15 PM Insuring America's Retirement**

**Speaker: Bruce Wing, VP of Life and Distribution at Old Mutual.** Individuals are increasingly relying on their own resources for a sound retirement. Recent experience and the wisdom of decades point towards the life insurance industry as the best provider of solid growth and stable income solutions.

## Thursday, September 24, Cont.

**4:15 PM - 4:45 PM LTA Market Leaders Forum**

**Moderator: R. Guy Hatcher, CFP, President of Advanced Planning, Inc.** Leading production members, representing an array of markets and approaches, discuss how they are able to enjoy strong production in spite of tough industry conditions. **Panelists:** Don Fortney, President of U.S. Marketing Corporation; Pat Raitt, President of Premier Life & Annuities, LLC; Curt Smith, President of Insurance Designers of New England, Inc. and Tony Treece, President of Preservation Financial Partners, Inc.

**4:45 PM - 5:15 PM Roundtables**

**6:15 PM - 7:15 PM Cocktails and Dinner Buffet**

**7:15 PM - 9:15 PM Casino Night**

Use your free stack of chips to play blackjack, poker or craps. The more you win the more you have to bid on cool prizes at the Casino Auction which begins @ 8:45 PM!

## Friday, September 25, 2009

**7:00 AM - 8:00 AM Breakfast in Exhibit Hall**

**8:15 AM - 9:00 AM Advanced Markets Made Easy**

**Speaker: John Elkins, LTA member.** John Elkins walks us through simple presentations of complex strategies. These easy to follow techniques have helped hundreds of individuals achieve financial security and have made John one of our industry's most successful advisors.

**9:00 AM - 9:45 AM Focus on Success**

**Speaker: Dan Allison, Money Code Founder.** The number one concern expressed in every survey is "How do I find more prospects?" This session introduces a fantastically productive approach that can be used to attract new buyers or new advisors to your agency.

**9:45 AM - 10:00 AM Morning Break in Exhibit Hall**

**10:00 AM - 12:00 AM Roundtables**

The small in-depth informal group discussions enable attendees to exchange views and information face to face with each participating carrier.

**12:00 PM - 1:00 PM Lunch in Exhibit Hall**

**1:00 PM - 2:00 PM LTA Agency Building Panel**

**Moderator: Alar Hakk, CLU, ChFC, CFP, Marketing Coordinator at LTA Marketing Group, LLC.** Successful agency recruiters and builders will share and discuss strategies and techniques that have allowed them to recruit thousands of agents in wide varieties of markets. **Panelists:** Lee Benham, President of Benham & Associates; Brent Enders, President of USA Financial®; Chris Griffith, COO of CFC Insurance Marketing, LLC and Ray Perez, President of Group One Corporation.

**2:00 PM - 3:00 PM Simply Simple Markets**

**Speaker: Paul Bullock, CLU, ChFC, GBA, RPA, FLMI, CEBS, LTA Member.** Although arguably one of the most highly qualified advanced market specialists, Paul Bullock's mantra is "Make it Easy!" Paul will review tools and approaches for almost instant issue with simplified guaranteed issue products and life.

**3:00 PM - 4:00 PM Wrap Up & Prize Drawing**

## LTA Market Leaders Forum

Moderated by **R. Guy Hatcher, CFP (2002)**  
President of Advanced Planning, Inc.

**Don Fortney** (1998) is President of U.S. Marketing Corporation, a Milwaukee based family-owned company started in 1971. In the mid-1980's US Marketing moved from traditional brokerage to pioneer life and annuity sales in institutional distribution markets through a true joint venture strategy. Today U.S. Marketing works nationwide, with Banks, Credit Unions, and Broker-Dealers. Earlier this year U.S. Marketing (actually Don's son Eric) landed a \$6.3 million premium in New York.

**Pat Raitt** (2004) is Managing Partner of Premier Life and Annuities, LLC of Norfolk, NE. Since 2002 Pat has built his organization to annual annuity premium in excess of \$70 million with an additional \$2 million of traditional life premium and more than \$5 million of SPL. Since 1982, among Pat's experiences, he has been a field agent, in the home office as a National Supervisor, a leading national wholesaler, President of his local NAIFA and State Chairman of AHIA-NAIFA.

**Curt Smith** (1998) is President of Insurance Designers of New England, Charlestown, RI, a traditional life and annuity brokerage founded in 1987. With a background from Wall Street to Marketing Vice President of a life company, Curt and his wife Andrea limit their efforts to six New England states in order to maintain a hands-on face-to-face relationship with each of their agents. This personal involvement consistently places Curt among LTA's leaders.

**Tony Treece** (2005) is President of Preservation Financial Partners, Inc. His personal production puts him in The Million Dollar Round Table, Top of The Table and among the top 1% of income earners in the Financial Services Industry. Tony is also board member of The David Wood Ministry, one of the largest global nonprofit mission works. For 25 years Tony has been CEO of Pinnacle Capital Management and Preservation Financial Partners operating from four North Carolina offices. Tony is a nationally known financial speaker and leadership trainer.

## LTA Agency Building Panel

Moderated by **Alar Hakk, CLU, ChFC, CFP**  
Marketing Coordinator at LTA Marketing Group, LLC

**Lee Benham** (2004) is President of Benham & Associates. Since 1993 Lee has been a leader in the individual health market pioneering one of the first HSA's in 1996 and the first Medicare MSA in November 2006. With more than 7,000 policyholders, Lee has recently enjoyed great success with a new focus growing life production from health agents.

**Brent Enders** (2004) is President of USA Financial®, based in Ada, MI. USA Financial® is a national insurance wholesaler producing more than \$300 million of annuity business annually and over \$2 million of life. The broker-dealer produces an additional \$250 million annually with AUM in excess of \$600 million. In just two years their new RIA has accumulated more than \$100 AUM. Brent is the author of numerous articles and books and speaks to financial matters in both newspaper and radio appearances.

**Christopher S. Griffith** (1998) is the Chief Operating Officer for CFC Insurance Marketing, a twenty-five year old multi-generational national wholesaler based in Huntington Beach, CA. With dual MBA's in leadership and finance Chris manages operations for CFC's national distribution with support for more than 30,000 in-force life, annuities and long term care policyholders.

**Ray Perez** (2008) is President of Group One Corp a life agency operating in South Florida. Group One offers insurance and retirement planning to the blue-collar and middle market Latin community. Having joined LTA as a Marketing Member in 2007, Ray announced he had set a goal of achieving Shareholder status in one year. Ray hit his goal and became LTA's newest shareholder in 2008.