100% of 2019 attendees rated the Annual Meeting as “Excellent” or “Good”
“This was my first Forum 400 Annual Meeting. I arrived thinking I was too busy and didn’t have time for the meeting. I left with many great ideas that will immediately impact my results, as well as having made several new friends. Excellent group of like-minded, high energy, high producing professionals!”

– Chris Fehr, CPA, Freedom Financial Group, LLC

100% of 2019 attendees would recommend this meeting to other life insurance producers

98% of survey respondents said they returned to the office with new ideas to help their business
KEYNOTE PRESENTATION

Executing Your Greatness Through Story
Bo Eason

Sunday, January 26, 7:50 a.m. – 8:30 a.m.
In his internationally acclaimed keynote, Bo reveals his three critical steps to storytelling while demonstrating how deeper and more intimate connections with clients ultimately generate more business. Bo shares his journey from runt of the litter to the NFL to Broadway to corporate boardrooms, while showing the audience how the use of story creates stronger personal and professional results. Once you learn to express yourself, you begin to play a bigger game.

BEYOND THE EDUCATION

NED Talks
What do the movie Groundhog Day and Forum 400 have in common? Ned Ryerson! Named after the movie’s famous life insurance salesman, NED talks are a popular session-type at the Forum 400 Annual Meeting. These concise, 15-minute presentations are led by Forum 400 members on the mainstage discussing the latest industry trends and updates.

Networking Receptions
Join fellow life insurance producers for the Welcome Party on Saturday night, Beers with Peers reception on Sunday, and the President’s Reception on Monday evening. Each of these receptions provide ample opportunity to network and build relationships in a relaxed setting.

Fast & Furious Sales Ideas
Most Popular Session!
Step up to the microphone to describe, in 90 seconds or less, a winning strategy for boosting sales. Come prepared and you may win the prestigious SID Award. Named in honor of insurance industry great and 1994 Forum 400 President Sidney A. Friedman, CLU, ChFC, MSFS, RHU, LUTCF, the award is presented to the attendee who shares the top rated idea as determined by the panel of judges.

Collaboration Zone and Technology Pavilion
The Collaboration Zone and Technology Pavilion provides attendees the opportunity to experience the new products and services are revolutionizing our industry. You’ll be able to connect with Industry Partners in a casual environment and conduct business in relaxed setting.
## ANNUAL MEETING AGENDA

*Schedule subject to change*

### Saturday, January 25

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>1:00 p.m.</td>
<td>Plan to arrive at the Four Seasons Hotel</td>
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</table>
| 2:00 p.m.     | **Life Insurance in Clients’ Best Interests — Prospering Under NY Reg 187**  
*Larry Rybka, JD, CFP*  
**Session Takeaways:**  
• Gain a clear understanding of requirements of the Best Interests recommendation under Reg 187 and SEC Reg Best Interests.  
• Discover how to use LIDQ® to create one process to meet compliance requirements and also create a better dialogue on product tradeoffs with clients.  
• Learn how to leverage the following regulation to keep “consumer informed of the various features and consequences of the product both favorable and unfavorable with consistent deliverables” to show clients you prioritize their best interests. |
| 3:00 p.m.     | Networking Break in the Collaboration Zone                          |
| 3:15 p.m.     | **How to Motivate a Client to Take Action. Hint, It’s Not an Illustration**  
*Howard Sharfman*  
**Session Takeaways:**  
• Craft a good story that is motivating and makes the client say “aha!”  
• Repurpose stories you have heard to motivate the client.  
• Make people feel their best in your presence, and learn why this one talent will change your business and your life. |
| 4:30 p.m.     | First-Time Attendee Cocktail Reception  
*Open to all new members and first-time attendees* |
| 5:30 p.m.     | Welcome Party                                                        |

### Sunday, January 26

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>6:30 a.m.</td>
<td>Breakfast</td>
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</tbody>
</table>
| 7:50 a.m.     | **Executing Your Greatness Through Story**  
*Bo Eason*  
**Session Takeaways:**  
• Create the mindset needed to build immediate intimacy, rapport and trust with your clients.  
• Physicalize how you communicate by learning to use your body as nature intended you to — with power and purpose.  
• Capture the stories that will ultimately impact your business performance. |
| 8:30 a.m.     | **Reaching for the Stars – How to Close the Ultra-High-Net-Worth Client**  
*Julian Movsesian*  
**Session Takeaways:**  
• Understand how to properly structure a Premium Financing case to meet your client’s needs.  
• Learn how to always have both a plan “A” and a plan “B” to make sure your client is always motivated to say “yes.”  
• Define how to set expectations, and prepare for the next steps and beyond. |
### Sunday, January 26 (continued)

**Split Dollar: Why You Should Still Use It, and When You Shouldn’t**  
*Josh Husbands, JD*

**Session Takeaways:**
- Learn to identify when split dollar funding could provide planning benefits to your clients.
- Recognize which proposed split dollar plans and strategies are viable and potentially beneficial, and when they are likely to fail.
- Determine how to analyze and navigate your options when looking to unwind an existing split dollar plan.

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<tr>
<th>Time</th>
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<tbody>
<tr>
<td>9:15 a.m. — 10:00 a.m.</td>
<td><strong>Networking Break in the Collaboration Zone and Technology Pavilion</strong></td>
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<tr>
<td>10:00 a.m. — 10:45 a.m.</td>
<td><strong>Industry Partner Session</strong></td>
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<tr>
<td>10:45 a.m. — 11:15 a.m.</td>
<td><strong>Industry Partner Session</strong></td>
</tr>
<tr>
<td>11:20 a.m. — 11:50 a.m.</td>
<td><strong>Lunch</strong></td>
</tr>
</tbody>
</table>
| 1:00 p.m. — 1:15 p.m.  | **NED Talk: Challenging the Wisdom of Convention: An Overview of How the Financial Services Industry Gets it Wrong**  
*Rebecca Walser, JD, LLM, CFP*

**Session Takeaway:**
- Recognize the two main issues Americans will face in the coming years.

<table>
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<tbody>
<tr>
<td>1:15 p.m. — 1:45 p.m.</td>
<td><strong>Industry Partner Session</strong></td>
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<tr>
<td>1:45 p.m. — 2:15 p.m.</td>
<td><strong>Industry Partner Session</strong></td>
</tr>
</tbody>
</table>
| 2:15 p.m. — 2:45 p.m. | **Gift·ology**  
*John Ruhlin*

**Session Takeaways:**
- Differentiate yourself from competition by creating an unforgettable gift experience that will truly "wow" your VIPs.
- Apply a method of genuine yet strategic gratitude to generate referrals without asking and open impossible C-suite doors.
- Develop a strategic gifting campaign to multiply your sales team’s referrals by ten on a consistent and predictable basis.

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<tr>
<th>Time</th>
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<tbody>
<tr>
<td>2:45 p.m. — 3:30 p.m.</td>
<td><strong>Networking Break in the Collaboration Zone and Technology Pavilion</strong></td>
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</table>

“This is a meeting like none other to help you catapult your business to the next level. I have never left the Annual Meeting without multiple ideas to bring back and implement with the families we serve.”

— Angela Robinson, CRC, Kennedy Financial Services
Breakout Sessions and Deep Dives

**Working with Corporate Clients Can Bring Tremendous Revenue and Diversification to Your Practice - When the Big Case Estate Tax Sale is on Hold!**
*Dana Mikstay, CLU*

**Session Takeaways:**
- Identify ideal prospects and carriers which work well in the current market.
- Understand what guaranteed issue life insurance programs are in the market, how they work and what type of clients are purchasing these products.
- Look at how the “specialty” life and disability products fit nicely into the corporate space. It will be a differentiator for your practice — this applies to one or multiple lives.

**The Looming Crisis of Long Term Care: What Every Advisor Needs to Know**
*Margie Barrie*

**Session Takeaways:**
- Differentiate between the two types of long term products — traditional and hybrid. Discussion will include the pros and cons of each and how to determine the best fit for a client.
- Describe the changes in Medicare that went into effect in October 2019 and how these impact your clients’ planning for long term care and ongoing financial security.
- Learn proven marketing strategies to implement campaigns that will generate revenue by focusing on the profile of the long term care buyer and targeting business owners.

**Deep Dive: Stepping Into the Power of Your Story**
*Bo Eason*

**Session Takeaways:**
- Create the mindset needed to build immediate intimacy, rapport and trust with your clients.
- Physicalize how you communicate by learning to use your body as nature intended you to — with power and purpose.
- Capture the stories that will ultimately impact your business performance.

**Parent and Grandparent Life Insurance Gifting: Unique Uses of This Tax-Advantaged Property**
*Howard Edelstein, CLU, AEP*

**Session Takeaways:**
- An introduction to a wide-open and unlimited market for permanent life insurance sales.
- Small sales, medium sales, large sales – they are all over the place in this market, and this session will show you where to find the prospects, how to get them excited and how to use a system to close these sales.
- In an increasingly complex financial world, this session will bring you a simple strategy which is easy to sell and even easier to service.

4:30 p.m. — 5:30 p.m.  Beers with Peers in the Collaboration Zone
Sunday, January 26 (continued)

Breakout Sessions and Deep Dives

America is at a Tipping Point...Get Your Client off the Titanic and Into the Life Boats...
Rebecca Walser, JD, LLM, CFP

Session Takeaways:
• Define where we are in America in regards to the time frame of the market and taxes, and what is coming for both.
• Differentiate between asset classes and the best asset classes for clients in order to have maximum tax control.
• Recognize alternative strategies and how to leverage them in order to help clients grow wealth uninterrupted by market crashes, taxes and even death.

ESOP 101: Who, What, and Why an ESOP Over Other Exit Planning Options
Rick Jaye, AIF, CRC

Session Takeaways:
• Learn how to identify a business owner client and prospect who fits the economic and philosophical criteria of a good ESOP candidate.
• Understand what insurance and asset management opportunities arise within and around an ESOP as a natural byproduct of an ESOP completed properly.
• Examine why an ESOP can be the largest sale of your career and is the gift that keeps on giving for those initially involved.

Deep Dive: Referrals Without Asking
John Ruhlin

Session Takeaways:
• Differentiate yourself from competition by creating an unforgettable gift experience that will truly “wow” your VIPs.
• Apply a method of genuine yet strategic gratitude to generate referrals without asking and open impossible C-suite doors.
• Develop a strategic gifting campaign to multiply your sales team’s referrals ten times on a consistent and predictable basis.

Monday, January 27

7:00 a.m. — 7:45 a.m.
Breakfast and Annual Business Meeting

To All the Economists I’ve Loved Before
Anirban Basu

Session Takeaways:
• Recognize ways in which global economic dynamics are impacting the U.S. economy.
• Identify which industries are expanding the fastest in America.
• Assess key factors shaping the U.S. economic outlook in the near and far terms.
<table>
<thead>
<tr>
<th>Time</th>
<th>Session Title</th>
<th>Speaker(s)</th>
<th>Session Takeaways</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:05 a.m.</td>
<td>Speaking Made Simple: How to Open and Close Your Message to Create Connection</td>
<td>Joel Weldon</td>
<td>- Connect immediately by using three words that clearly tell your listener what your message is about.</td>
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<tr>
<td></td>
<td>and Maximum Impact</td>
<td></td>
<td>- Articulate your call to action so clearly that you get the results you want, and they need.</td>
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<td>- Create even greater confidence because you’ll know that your message has connected.</td>
</tr>
<tr>
<td>9:30 a.m.</td>
<td>NED Talk: The Tax Management Journey</td>
<td>Dave Alison, CFP, EA</td>
<td>- Differentiate yourself from other advisors by simplifying powerful tax strategies to protect and grow your client's wealth.</td>
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<td>- Articulate the value of having a tax management process by using the seven components: The Order of Money, Measuring Your Tax Bracket, Avoiding Marginal Tax Traps, Allocating Tax Sensitive Assets, Gifting Strategies, and Pay Now vs. Pay Later.</td>
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<td>- Define your value proposition with a simple, one-page diagram that can save your clients thousands.</td>
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<tr>
<td>9:55 a.m.</td>
<td>How the Changing Economic Environment Impacts Your Business</td>
<td>Dave O'Malley, Penn Mutual, Eamon Walsh, NFP</td>
<td></td>
</tr>
<tr>
<td>10:30 a.m.</td>
<td>Networking Break in the Collaboration Zone and Technology Pavilion</td>
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<tr>
<td>11:00 a.m.</td>
<td>Poof It's Gone: Vanishing Transfer Tax Exemption</td>
<td>Ed Renn, JD</td>
<td>- Quantify why clients should utilize all available federal transfer tax exemption now.</td>
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<td>- Explain the risk of a claw back of deployed tax exemption, particularly in light of possible Democratic reduction efforts, and demonstrate why a significant portion or all of the currently available unused exemption should be utilized to purchase cash value life insurance.</td>
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<td>- Learn how to recognize available structures to achieve wealth transfer goals in the event of a possible claw back, and determine which option would be most appropriate for an individual client's situation.</td>
</tr>
<tr>
<td>12:00 p.m.</td>
<td>Lunch</td>
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<tr>
<td>1:00 p.m.</td>
<td>Before, During and After: How a Main Stage Presentation From Yesterday Was</td>
<td>Joel Weldon</td>
<td>- Hear what other members thought of this speaker the first time they heard him.</td>
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<tr>
<td></td>
<td>Created and Then Improved</td>
<td></td>
<td>- Understand that recognizing what worked and didn't work is only step one. Knowing how to improve is the key to your ongoing growth.</td>
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<tr>
<td></td>
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<td></td>
<td>- Construct a road map in your speaking that will turn good to great, and ordinary to extraordinary.</td>
</tr>
</tbody>
</table>
Monday, January 27 (continued)

Breakout Sessions and Deep Dives

**Five Steps to Create or Improve Any Message: How to Use Speaking to Grow Your Practice and Position Yourself as an Expert and Results Leader**

*Joel Weldon*

**Session Takeaways:**
- Apply these five steps to a live presentation, a video for your website, a podcast or a webinar, and you’ll have a predictable, positive result.
- Recognize that speaking in front of a large audience or doing a discovery meeting in your office can use the same tools and system.
- Observe how connected you’ll feel when you communicate in such a clear manner that your listener(s) are with you and getting exactly what you’re saying.

**Step Back and Take Your Life Insurance IQ**

*Mark Milbrod, CLU, CLTC*

**Session Takeaways:**
- Identify with a number of product innovations that have reshaped the life insurance and annuity marketplace, and walk away with a strengthened view of these innovations and how to instantly implement them in your practice.
- Familiarize yourself with a number of timely, actionable sales concepts and adopt and fashion these strategies to meet client needs through a series of practical demonstrations.
- Examine a unique, field tested, Policy Audit technique, utilize this strategy and learn how to focus current and potential clients (as well as referral sources) on new potential sales opportunities.

**Create Clients for Life**

*Mayur T. Dalal, MBA*

**Session Takeaways:**
- Provide clarity about what matters to clients and their families with respect to each realm of life: Personal, emotional, relational, social, spiritual, professional, financial and physical wealth.
- Differentiate emotional assets from financial assets, create transparency and focus on progress for each step.
- Develop a road map for the next 25 years, incorporating two generations of needs; develop a road map for the next generation of business succession planning; identify who you can collaborate with; scale your capacity and achieve exponential growth.

2:45 p.m. — 3:30 p.m.

**Networking Break in the Collaboration Zone and Technology Pavilion**

3:30 p.m. — 4:00 p.m.

**Industry Partner Session**

4:05 p.m. — 4:25 p.m.

**Top Rated Presentation from Forum MAX: Business Owner Exit and Retirement Strategy**

*John Wheeler, Jr., CFP, CLU, ChFC, CRPC, LUTCF, LACP*

**Session Takeaways:**
- Learn to speak a language business owners understand instead of insurance speak, by talking about what it does instead of what it is.
- Demonstrate that life insurance can do much more than just provide a death benefit.
- Use the resource as a unique way to discuss the value of life insurance with business owners.

4:45 p.m. — 5:15 p.m.

**Forum 400 Awards Presentation: Humanitarian Award & Life Happens Scholarship**

5:15 p.m. — 6:00 p.m.

**Fast & Furious Sales Ideas**

6:00 p.m. — 7:00 p.m.

**President’s Reception**
**Tuesday, January 28**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>Breakfast</td>
</tr>
<tr>
<td>8:30 a.m. – 9:00 a.m.</td>
<td>Fast &amp; Furious Voting and Winner Announcement</td>
</tr>
</tbody>
</table>
| 9:00 a.m. – 9:45 a.m. | NED Talk: Making the Complex Simple  
  *Brian Sak, CFP, CLU, ChFC*  
  **Session Takeaways:**  
  - Discover how to simplify to produce better results.  
  - Understand how to help the client use existing resources more wisely.  
  - Learn to match coverage design to the need. |
| 9:45 a.m. – 10:30 a.m. | The Power of Insurance in the Retirement Discussion  
  *Curtis Cloke, CLTC, LUTCF, RICP*  
  **Session Takeaways:**  
  - Discover the words to use to connect to the client.  
  - Determine what to focus on in your first meeting.  
  - Understand promised based income as an insurance solution. |
| 10:30 a.m. – 11:00 a.m. | Networking Break in the Collaboration Zone                          |
| 11:00 a.m. – 11:45 a.m. | Not Your Average Business Succession Plan: What I Have Learned from  
  Working with a Family for Three Years on Their Buy-Sell Planning  
  *Michael Amoia, JD, LLM, CLU, ChFC*  
  **Session Takeaways:**  
  - Understand the technical point of a family success plan.  
  - Balance the technical and emotional.  
  - Learn why insurance can be extremely valuable in this process. |
| 11:45 a.m. – 12:00 p.m. | Closing Remarks                                                      |

*“The Forum 400 Annual Meeting gave me an opportunity to hear from an elite group of agents doing great things in their areas. It is nice to be with successful people willing to share successful ideas.”*

– Reagan Wagner, National Financial Alliance, LLC
Hotel
Four Seasons Hotel
Look onto the famous glittering lights below, and to the serene Mojave Desert beyond. At Four Seasons Hotel Las Vegas, you gain special access to exclusive entertainment and world-famous performances, a Forbes Four Star Spa and an award-winning steakhouse, all at your fingertips. The non-gaming oasis is located adjacent to the iconic Mandalay Bay Resort and Casino, making it the perfect place to experience the best of both worlds.

Visit www.forum400.org/hotel to book your hotel room before the cutoff date of Friday, December 27.

Travel
You should plan to arrive at the hotel by noon on Saturday, January 25 and plan to leave no earlier than noon on Tuesday, January 28.

Transportation
Below are options for transportation to/from the McCarran International Airport (LAS):

- Taxi fares range from $25-$35 pending traffic.
- Uber fares range from $17-$25 for UberX, $24-$35 UberXL, and $40-$60 Uber Select.
- Please contact hotel concierge team for additional transportation pricing and arrangements.
Explore Las Vegas
Las Vegas is home to exhilarating nightlife, outdoor activities, world-class restaurants and more! Here are just a few of the highlights:

• **THE STRIP** – Strolling down the world-famous strip, you’ll find iconic landmarks, including the Bellagio Fountains, the Eiffel Tower at Paris, Las Vegas, the pyramid and sphinx belonging to The Luxor and The Venetian’s Grand Canal.

• **CIRQUE DU SOLEIL** – Cirque du Soleil is known for its incredible acrobatic feats, which are performed with an unrivaled level of artistry. Performances can be seen at The Mirage, The Bellagio, Mandalay Bay, Treasure Island, MGM Grand, and New York-New York.

• **THE NEON MUSEUM** – Located on Las Vegas Boulevard just north of the Mob Museum, the Neon Museum pays tribute to the bright lights found on the Las Vegas strip. The museum offers guided tours of what’s known as the “boneyard.”

• **RED ROCK CANYON NATIONAL CONSERVATION AREA** – Seventeen miles southwest of Las Vegas, the Red Rock Canyon National Conservation Area is surrounded by the beautiful Mojave Desert and its signature red hills. You can opt to follow the 13-mile scenic car route through the desert, or enjoy numerous hiking and biking trails.

• **HOOVER DAM TOURS** – Spanning the Colorado River and the Black Canyon (which separates Nevada and Arizona) about 30 miles southeast of Las Vegas sits the Hoover Dam. The immense concrete structure has helped provide power to Nevada, Arizona and California since 1935.
REGISTRATION INFORMATION

**Member Registration Fees**
Early Bird (By November 1): .................. $1,450
Regular (By December 16): ..................... $1,675
Late (After December 16): ..................... $1,900

**Non-Member Registration Fees***
Early Bird (By November 1): .................. $1,650
Regular (By December 16): ..................... $1,875
Late (After December 16): ..................... $2,100

*Non-Member Qualified Producer
Qualified Producers can attend the Annual Meeting once prior to joining Forum 400. In order to complete the Annual Meeting registration form, Qualified Producers must provide documentation that they meet the financial requirements for Forum 400 membership. Email info@forum400.org for more information.

**Set Your Successor Up for Success**
Forum 400 members can bring a business successor to the Forum 400 2020 Annual Meeting. To qualify for attendance, individuals must be claimed as a successor by an attending Forum 400 member — there is no production requirement and successors can attend for up to three years. By bringing a potential top producer to the Forum 400 Annual Meeting, you will introduce them to a new level of engagement, thought leadership, and competitive intelligence that serves as a catalyst to his or her professional growth.

**Recommend a Qualified Producer**
Members of Forum 400 are responsible for promoting the open exchange of ideas at the Annual Meeting. Take this opportunity to invite a qualified producer who can offer new ideas and benefit from the knowledge shared at the 2020 Annual Meeting. Qualified producers are allowed to attend the Annual Meeting only once.
Member Add-On Options

**Business Successor**
Early Bird (By November 1): $1,450
Regular (By December 16): $1,675
Late (After December 16): $1,900

**Qualified Advisor/Staff**
Early Bird (By November 1): $1,450
Regular (By December 16): $1,675
Late (After December 16): $1,900

**Qualified Advisor**
Must be an advisor/producer and an employee of a Forum 400 member’s company to attend. No production requirements needed. All submissions subject to review and approval by Forum 400 staff.

**Member and Non-Member Spouse/Companion**
The spouse/companion program provides admission to Forum 400 receptions, breakfasts and lunches during the Annual Meeting for guests who are accompanied by registered members or non-members.

**Spouse/Companion**
Early Bird (By November 1): $300
Regular (By December 16): $300
Late (After December 16): $300

Cancellation Policy
Cancellation policy applies to all attendees, including spouse/companions. Cancellation requests must be submitted in writing to Forum 400 headquarters. Cancellations received on or before Friday, January 3, 2020 receive a full refund, less a $150 processing fee. Refunds will not be honored for cancellations after Friday, January 3, 2020. Refunds will not be provided to no-show attendees.

Register now at www.forum400.org/2020AnnualMeeting
THANK YOU
TO OUR 2020 INDUSTRY PARTNERS

COLLABORATION PARTNERS

Global Atlantic
John Hancock
Lincoln Financial Group
LION STREET
NFP
Penn Mutual

SHARING PARTNERS

AIG
ashar group
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Nationwide
Pacific Life
PACIFIC WESTERN BANK
us bank

TECHNOLOGY PARTNERS

InsMark
LegacyShield
Life Insurance Trust Company
PROFORMEX

As of October 8, 2019