

2019 CONFERENCES

Advanced Sales Forum

Advanced Sales: Architects of the Future



August 5 – 7, 2019
Four Seasons Hotel Chicago
Chicago, IL



www.limra.com/asf

2019 Advanced Sales Forum

Architects of the Future: Designing Sustainable Blueprints for Success

The LIMRA Advanced Sales Forum is the ONLY conference designed specifically to enhance the practice of advanced sales professionals like you. This practical event focuses not only on the challenges facing our industry, but also the potential opportunities they create for our companies and our clients.

This year's theme is ***Advanced Sales: Architects of the Future***, which is reflected throughout the program. Whether it's learning about law and regulatory changes from nationally recognized experts, hearing about new technology or sales ideas, or just spending time networking with colleagues from around the country, this forum will provide you with concrete knowledge that you can use in your practice.

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

Advanced Sales Manager and Counsel

Federated Life

Chair, LIMRA 2019 Advanced Sales Forum

General Session Highlights

Making Sense of the Chaos: A Washington Update From AALU



CHRISTOPHER MORTON

Senior Vice President, Government Affairs
AALU

With the passage of the Tax Cuts and Job Act in 2017 behind us, along with the 2018 mid-term elections, which changed the political calculus in DC, what is ahead for the next two years for our industry? How might the actions and agenda in Washington impact your business? Attend this informative discussion on the intersection of politics and policy, delving into the tax and regulatory challenges and opportunities coming our way. Always informative, insightful, and well-received, this session is not to be missed!

Digital Estate Planning



JAMIE HOPKINS, J.D., Esq., CFP, RICP, CLU, ChFC, LL.M., MBA

Director of Retirement Research
Carson Group



ERNIE GUERRIERO, CLU®, ChFC®, CEBS, CPCU®, CPC®, CMS, AIF®, RICP®, CPFA, Moderator

Vice President, Marketing
Security Mutual Life Insurance
Company of New York

What happens to your emails, passwords, photos, and websites when you pass away? Honestly, it really depends on your level of planning. Most states now require you to do affirmative planning in order to pass on these assets to your heirs or to allow others to access the information. Failure to do such planning could leave your assets tied up forever in the cloud, unavailable to business partners or loved ones, causing tremendous hardship and financial damages.

Build With an Understanding of Fiduciary and Best Interest Rules



BRADFORD CAMPBELL

Partner
Drinker Biddle & Reath, LLP

This presentation will address the latest developments on fiduciary standards of conduct for financial professionals promulgated or under consideration by federal and state regulatory agencies. We will delve into the standards of conduct and the best interest duties the regulatory agencies have developed and their potential impact to our industry, as well as discuss potential regulatory changes on the horizon.

Designing Plans — Pass-Through Entity Rules and New Rules Re: Retirement Plans and Stretch IRAs



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

Partner
Keebler & Associates, LLP

Part I: Learn what advanced sales attorneys and life insurance advisors need to know about how the Section 199A deduction for pass-through business entities affects choice of business entity. Learn what is most important about Section 199A and how explain it to business owner clients in easy to understand terms. Learn how Section 199A applies to life insurance agents and financial advisors and their practices, including how it applies to insurance and investment revenue streams in their practices. **Part II:** The house of representatives passed legislation May 2019 that makes it easier to save for retirement. Learn about new ages for making IRA contributions and for taking RMDs, and changes to stretch IRA planning and more.

2019 Advanced Sales Forum

What's Hot & What's Not



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



LAWRENCE BRODY, Esq.
*Senior Counsel
Bryan, Cave, Leighton, Paisner*

Learn the practical aspects of split dollar administration, for old style plans, including how section 409A and Notice 2007-34 apply to employment-related split dollar, and how taxation of equity works for pre-2005 and post-2005 premiums paid under those plans. Also, learn how to plan and administer post-final Regulation loan regime plans. Also covered: estate planning updates on developments related to grantor trust income taxation, non-grantor trust income taxation, and state income taxation of trusts. Learn about ING trusts, asset swaps, and IRC section 67(e) for calculating AGI for a trust.

Financial Planning for Women



**ANDE FRAZIER, CFP®, CLU, ChFC,
RICP, BFA™, CLTC, LUTCF**
*CEO
myWorth LLC*

Whether it is attracting them to be an advisor or client, women today provide a huge opportunity for insurers, yet there is a struggle to understand how to reach them and motivate them to act. Penn Mutual is pursuing that opportunity by building a consumer facing brand, myWorth, which provides education, tools, and resources for women. In this session, you will discover the pitfalls and keys to success in building an internal innovation lab to drive transformation and create sustainable sources of growth within a 171 year old insurance company.

Designing and Executing Engaging Training: Best Practices in Adult Learning



JOEY DAVENPORT, CLU, CLF
*President
Hoopis Performance Network*

As advanced sales specialists, you are often called upon to deliver "training" to your advisors, distribution partners, or co-workers. How do you turn an event into a learning forum? How do you craft a session where learning will happen versus simply hearing good information that could be of value, if applied? Hear from one of the industry's leaders in advisor and management learning and development and come away with techniques to increase your value and that of your department.

Advanced Sales Department Company Practices — Structured for Success...



JEFFREY HOLLANDER, J.D.
*Advanced Sales Lead
MassMutual Life Insurance Company*



KAREN TERRY, FLMI
*Assistant Managing Director,
Insurance Research
LIMRA*

A successful advance sales department needs "good bones." How does your company's structure and practices compare to your peers? What services are you providing that give you a competitive advantage? What services can you add to be the company of choice for these sophisticated cases? How is your turnover? Are you providing the technology and training to keep your key staff? Attend this session to hear the results of our 2019 Advanced Sales Department Company Practices survey. And get the perspective from a company active in this market.

Every Touchpoint Matters — Maximizing Effective Communications



DEBRA JASPER

*Founder and CEO
Mindset Digital*

Mobile, custom, fast, and easy. That's what it takes to meet the demands of today's digital consumer. That's why in this fast-moving talk,

Dr. Debra Jasper, founder and CEO of Mindset Digital, will show us how to break through the noise and capture the attention of today's hyper-distracted clients and colleagues. She'll also cover not just what's now, but what's next — including AI, charming chatbots, emotion analytics, and more.

Architects of the Future — Confronting Issues and Seizing Opportunities for Client and Advisor Success



ERIC EKLUND, ESQ.

*Senior Advanced Markets Consultant
M Financial Group*



DEIDRA HUBENAK, J.D., CPA

*Vice President, Advanced Sales
AIG*



STEVE NIENO, J.D.

*Senior Director of Advanced Strategies
RiverSource Insurance*



ERNIE GUERRIERO, CLU®, ChFC®, CEBS, CPCU®, CPC®, CMS, AIF®, RICP®, CPFA, Moderator

*Vice President, Marketing
Security Mutual Life Insurance Company of New York*

As architects of the future, advanced sales has to weave its way through ever-evolving tax law changes, imposed increased regulations, and protect their company and clients from bold, unique concepts that could cause risk to all concerned. In this session, you will hear how companies are designing ways for their producers and clients to be successful.

2019 ADVANCED SALES COMMITTEE

Committee Chair

JEFFREY HOLLANDER, J.D., MassMutual Financial Advisors

Immediate Past Chair

CHAD GOFORTH, J.D., Pacific Life

Forum Chair

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

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

ERIC BERG, CFP, Thrivent Financial

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

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

POLINA ENGEL, J.D., CLU, Principal Financial Group

ERNIE GUERRIERO, CLU®, ChFC®, CEBS, CPCU®, CMS, AIF®, RICP®, CPFA, Security Mutual Life Insurance Company of New York

DAVID HAYWARD, CLU, ChFC, FLMI, ACS, National Life Group

CYNTHIA HEARING, J.D., CLU, ChFC, CLTC, CAP, Guardian Life Insurance Company of New York

JEANMARIE HOLM, J.D., New York Life

DEIDRA HUBENAK, J.D., CPA, AIG

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

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

ALEX KIM, J.D., AXA

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

ANA MEDINACELI, CLTC, John Hancock

MARGARET MULDOON, J.D., LL.M., Penn Mutual

TIMOTHY O'CONNELL, Lincoln Financial Group

GARY PENCE, CLU, ChFC, Pacific Life

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

MONICA RHEE, J.D., LL.M., Pacific Life

KEVIN RUSS, CFP, CLU, BrightHouse Financial

DONNA SCALARO, J.D., Prudential

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

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

MARK SNYDER, FLMI, CNO Financial Group

WENDELL STALLINGS, CLU, ChFC, Ameritas Life Insurance Corp.

DAVE VOGEL, CFP, CLU, ChFC, Allianz Life Insurance Company of North America

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

2019 Advanced Sales Forum

Program Overview

MONDAY, AUGUST 5

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.

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

*Advanced Sales Manager and Counsel
Federated Life Insurance Company
Chair, LIMRA 2019 Advanced Sales Forum*

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

Making Sense of the Chaos: A Washington Update From AALU

NETWORKING BREAK — 10:00 to 10:30 a.m.

Sponsored by Pacific Western Bank

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

Digital Estate Planning

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.

NETWORKING BREAK — 2:00 to 2:30 p.m.

Sponsored by BEI

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

NETWORKING BREAK — 3:30 to 4:00 p.m.

GENERAL SESSION 3 — 4:00 to 5:00 p.m.

Build With an Understanding of Fiduciary and Best Interest Rules

WELCOME RECEPTION — 5:00 to 6:30 p.m.

TUESDAY, AUGUST 6

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.

*Designing Plans — Pass-Through Entity Rules and
New Rules Re: Retirement Plans and Stretch IRAs*

NETWORKING BREAK — 9:00 to 9:15 a.m.

Sponsored by Pentera

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

NETWORKING BREAK — 10:15 to 10:30 a.m.

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

What's Hot, What's Not

ANNOUNCEMENTS — 11:30 to 11:40 a.m.

LUNCH — 11:40 a.m. to 12:30 p.m.

GENERAL SESSION 6 — 12:30 to 1:30 p.m.

Financial Planning for Women

NETWORKING BREAK — 1:30 to 1:45 p.m.

CONCURRENT SESSIONS (7–8) — 1:45 to 2:45 p.m.

NETWORKING BREAK — 2:45 to 3:00 p.m.

GENERAL SESSION 7 — 3:00 to 4:00 p.m.

*Designing and Executing Engaging Training: Best Practices in
Adult Learning*

NETWORKING BREAK — 4:00 to 4:15 p.m.

GENERAL SESSION 8 — 4:15 to 5:15 p.m.

*Advanced Sales Department Company Practices — Structured
for Success...*

REFRESHMENT BREAK/EXHIBITOR DRAWING —
5:15 to 6:00 p.m.

WEDNESDAY, AUGUST 7

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

BREAKFAST — 7:30 to 8:30 a.m.

GENERAL SESSION 9 — 8:30 to 9:30 a.m.

*Every Touchpoint Matters — Maximizing Effective
Communications*

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

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

*Architects of the Future — Confronting Issues and Seizing
Opportunities for Client and Advisor Success*

WRAP UP & ADJOURNMENT — 11:15 a.m.

Concurrent Sessions

MONDAY, AUGUST 5

1:00 to 2:00 p.m.

1. Rewiring Retirement Planning: Supercharging Retirement Income Strategies

Retirement income planning can be like hitting a moving target in the wind. You need a goal, a path and a process for getting there. But many people don't have any plan in place. One issue is behavioral biases that hold clients back from better planning. We will look at the three main philosophies of income planning, bucketing, flooring, and systematic withdrawal and how they can help achieve a more secure outcome for clients by dealing directly with behavioral biases like narrow framing and risk aversion.

MICHAEL R. HARRIS, CFP, CLU, ChFC, Senior Educational Advisor, Allianz for Lifetime Income; **JAMIE HOPKINS, J.D., Esq. CFP, RICP, CLU, ChFC, LL.M., MBA**, Director of Retirement Research Carson Group; **Moderator & Presenter: ERNIE GUERRIERO, CLU®, ChFC®, CEBS, CPCU®, CPC®, CMS, AIF®, RICP®, CPFA**, Vice President, Marketing Security Mutual Life Insurance Company of New York

2. Split Dollar Loan Regime in Light of the Tax Cuts and Jobs Act

With business income now being taxed at a lower rate than personal income, this makes employer sponsored split-dollar loans more attractive. For example, owners of C-Corporations can elect to retain funds in the corporation, have them taxed at 21 percent, and then loan them out, rather than bonusing them out and paying taxes at higher individual tax rates. This workshop will explore how:

- To properly structure split dollar loans so that the insured can access the cash value in excess of the loan balance as a source of tax-free supplemental retirement income.
- The employer can achieve cost recovery by being repaid from the death proceeds.

DAVID HAYWARD, CLU, ChFC, FLMI, ACS, Advanced Sales Specialist, National Life Insurance Company; **DEREK WELCH, J.D., CLU, CLTC**, Senior Director, Nationwide Financial; **Moderator: MONICA RHEE, J.D., LL.M.**, Consultant, Pacific Life Insurance Company

2:30 to 3:30 p.m.

3. Planning for Stranger Things — Part Deux

This workshop is the sequel to the panelists' 2017 discussion of planning for unusual assets, including digital property, pets, wine collections, fine art, firearms, intellectual property, and similar unusual planning needs. The presenters will explore how life insurance has been misused or abused in inappropriate or aggressive case designs. Some cases reflect poor design or lack of planning, while others point to illicit techniques — the murky world of fraudsters, offshore scams, and the like. The speakers intend to provide the primary red flags for these "bleeding edge case" scenarios, and to suggest planning alternatives that would be acceptable in the underwriting process.

STEPHEN ALLOY, J.D., MBA, CLU, ChFC, Advanced Markets Attorney, Mutual of Omaha; **ALEX KIM, J.D.**, Assistant Vice President, Advanced Markets, AXA; **Moderator & Presenter: RICHARD E. KAIT, J.D., LL.M., CLU, ChFC**, Second Vice President, Advanced Sales, Protective Life

4. Beyond Buy/Sell Funding: Find the Hidden Opportunities

This workshop will:

- Describe the roles and multiple opportunities of insurance and financial advisors in the design and implementation of an exit plan for business owners.
- Explain how exit planning:
 - Uncovers more than a dozen life insurance and investment advisory solutions for the owner and business — not counting buy-sell funding.
 - Ensures that the life insurance professional has a seat at the head of the exit planning table
- Provides a new perspective on buy-sell agreements and funding

JOHN BROWN, J.D., Founder, Business Enterprise Institute, Inc.

2019 Advanced Sales Forum

TUESDAY, AUGUST 6

9:15 to 10:15 a.m.

5. Annuity Pathways to Success

This panel discussion will provide effective, proven advanced sales ideas to help generate sustainable retirement income using annuities. Topics of discussion will also include creating multi-generational wealth, the future use of annuities in employer sponsored retirement plans and how annuities are used in trust and estate planning scenarios.

CAROLINE ELROD, J.D., Retirement Strategies Consultant, Pacific Life Insurance Company; **CHRISTOPHER PRICE, J.D., MLT, CLU, ChFC, CFS**, AVP, Advanced Sales/Business Development-Variable Annuities, Lincoln Financial Group; **DAVID VOGEL, CFP, CLU, ChFC**, Senior Advanced Sales Specialist, Advanced Markets, Allianz Life Insurance Company of America; **Moderator: KEVIN M. RUSS, CFP®, CLU®**, Advanced Markets Consultant, Brighthouse Financial

6. Partnering with Underwriting

Come hear a panel of underwriting department leaders from three major carriers tell us what they wish every member of advanced sales knew about partnering with underwriters in this “not to miss” workshop. Learn how to “think like an Underwriter” and what you can do to streamline the Underwriting process.

JOHN JONASSEN, FALU, FLMI, ACS, Senior Vice President, Chief Underwriter, Security Mutual Life Insurance Company; **KELLY STONE, CLU, ChFC, FLMI, CASL, FALU, FLHC**, Vice President, Underwriting Operations, Protective Life Insurance Company; **JEFF WINKELMANN, CLU, ChFC, FLMI, FALU, FLH, CASL**, Vice President of Underwriting and Risk Strategy, Deputy Chief Underwriter, AIG; **Moderator & Presenter: DEIDRA HUBENAK, J.D., CPA**, Vice President, Advanced Sales, AIG

1:45 to 2:45 p.m.

7. Advanced Sales: Indispensable Company Asset of the Future

Do you want to know what other advanced sales departments are doing to ensure that their team is considered indispensable to the future success of their company? Can you imagine your senior leadership knowing that without you and your team, they would not have the same level of success? Come to this workshop prepared to share your successes and challenges. You will learn ways to prove the value of your team, using metrics and technology; how to effectively message your mission statement and align that with the branding of your team and how to communicate that effectively across your organization. Engage in a lively discussion of how we can adapt to serve the agents of the future and more.

STEPHEN E. ALLOY, J.D., MBA, CLU, ChFC, MSFS, Advanced Markets Attorney, Mutual of Omaha; **DEIDRA HUBENAK, J.D., CPA**, Vice President, Advanced Sales, AIG; **Moderator: JEANMARIE HOLM, J.D.**, CVP, Advanced Planning Group, New York Life

8. Leveraging Technology to Improve Advanced Sales

While technology continues to transform overall society, life insurance companies have generally been slow to adopt cutting-edge computer technology into their operations. This slowness affects advanced sales departments, which must often compete for dollars to fund technology initiatives. Despite these challenges, advanced sales departments are using technology in new ways to deliver results.

This session will explore how advanced sales departments are currently leveraging technology to serve advisors and centers of influence. Moreover, the session will describe strategies to obtain dollars for technology projects.

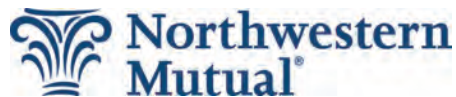
TOM ANDERSON, J.D., CFP, Senior Director, Advanced Planning, Northwestern Mutual; **RICHARD E. KAIT, J.D., LL.M., CLU, ChFC**, Second Vice President, Advanced Sales, Protective Life; **Moderator & Presenter: WENDELL STALLINGS, CFP, CLU, ChFC**, Advanced Market Sales Director, Ameritas

Thank You to Our Sponsors and Exhibitors

Gold Sponsor



Silver Sponsors



Conference Sponsors



2019 Advanced Sales Forum

Sessions at a Glance

MONDAY, AUGUST 5	
8:45 to 10:00 a.m.	Opening Welcome and General Session 1 – Making Sense of the Chaos: A Washington Update From AALU
10:30 to 11:30 a.m.	General Session 2 – Digital Estate Planning
1:00 to 2:00 p.m.	1. Rewiring Retirement Planning: Supercharging Retirement Income Strategies 2. Split Dollar Loan Regime in Light of the Tax Cuts and Jobs Act
2:30 to 3:30 p.m.	3. Planning for Stranger Things – Part Deux 4. Beyond Buy/Sell Funding: Find the Hidden Opportunities
4:00 to 5:00 p.m.	General Session 3 – Build With an Understanding of Fiduciary and Best Interest Rules
5:00 to 6:30 p.m.	Welcome Reception
TUESDAY, AUGUST 6	
8:00 to 9:00 a.m.	General Session 4 – Designing Plans – Pass-Through Entity Rules and New Rules Re: Retirement Plans and Stretch IRAs
9:15 to 10:15 a.m.	5. Annuity Pathways to Success 6. Partnering With Underwriting
10:30 to 11:30 a.m.	General Session 5 – What’s Hot, What’s Not
12:30 to 1:30 p.m.	General Session 6 – Financial Planning for Women
1:45 to 2:45 p.m.	7. Advanced Sales: Indispensable Company Asset of the Future 8. Leveraging Technology to Improve Advanced Sales
3:00 to 4:00 p.m.	General Session 7 – Designing and Executing Engaging Training: Best Practices for Adult Learning
4:15 to 5:15 p.m.	General Session 8 – Advanced Sales Department Company Practices – Structured for Success...
WEDNESDAY, AUGUST 7	
8:30 to 9:30 a.m.	General Session 9 – Every Touchpoint Matters – Maximizing Effective Communications
9:45 to 11:00 a.m.	Grand Prize Drawing/General Session 10 – Architects of the Future – Confronting Issues and Seizing Opportunities for Client and Advisor Success
11:00 a.m.	Wrap Up & Adjournment

Conference Details

TO REGISTER

Register by July 9, 2019 and save!

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

REGISTRATION FEES

Early Registration Fees:

LIMRA Member — \$1,335
LOMA Member (but not LIMRA) — \$2,000
Non-Member — \$2,670

After July 9, 2019:

LIMRA Member — \$1,535
LOMA Member (but not LIMRA) — \$2,300
Non-Member — \$3,070

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 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 15, 2019, will be refunded, less a \$75 processing fee. Cancellations received from July 15, 2019 to July 29, 2019 will be refunded, less a \$275 processing and administrative fee. No refunds will be issued after July 29, 2019.

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



Four Seasons Hotel Chicago
120 East Delaware Place
Chicago, IL, 60611

Make your reservations by July 9, 2019 by following the reservations link, or by calling the reservations phone number and mention the LIMRA Advanced Sales Conference in order to receive the group rate of \$295.00 single/double (plus applicable sales taxes). Requests after July 9, 2019 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 subject to availability and must be booked by calling the hotel.

Please note that hotel rates will go up after the cut-off date or when the meeting room block sells out, whichever comes first. Make your reservations early to be able to take advantage of our discounted rates.

If you receive any unsolicited or suspicious email or phone call about a hotel booking in conjunction with this meeting, our advice is not to click on it, but delete the email immediately. In the case of a phone call, never give out your credit card information. Our designated conference hotels will never call you unless you contact them first.

CONTINUING EDUCATION CREDIT

LIMRA, in conjunction with Society of Financial Service Professionals, is pleased to inform you that attendees 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.



000594-0619 (50700-10-601-17007)