

50th Annual Harris M. Plaisted
New England Conference of Financial Service Professionals

TO HAVE SEEN A HALF CENTURY

The Past Respected - Progress for the Future

years



HIGHLIGHTS OF THE 50th ANNUAL

HARRIS M. PLAISTED NEW ENGLAND CONFERENCE OF FINANCIAL SERVICE PROFESSIONALS - FEBRUARY 6-8, 2008

The focus of the conference will be to look at the financial services industry with an eye to the future, with the perspective of the past 50 years through presentations by some of the sharpest minds from our industry.



NORSE N. BLAZZARD, J.D.

The History, Evolution and Future of Variable Life Insurance and Variable Annuities

Norse Blazzard has over forty years experience in all aspects of the life insurance business, including legal, product design, marketing, administration and general executive responsibility. He is one of the pioneers in the variable annuity and variable life insurance business, with extensive experience in the variable insurance products business and the regulatory and legal aspects of these products. Norse is an experienced expert witness in various types of litigation involving insurance products and their uses, including use of trusts and suitability and supervision issues. Norse is one of the leading authorities on Variable Life Insurance and Variable Annuities. Norse will give his impressions as to the future of these two most relevant products, as enhanced investment and protection vehicles.

The talk will cover variable annuities and variable life insurance, their current position in the marketplace and the probable future of the products. An emphasis will be on regulatory pressures on the marketplace, particularly with respect to the pending crisis in retirement planning resulting from the oncoming wave of "baby-boomer" retirements.

JOHN BARNETT, CFP®, CLU, ChFC (CANADA)

Life Insurance: An International Perspective

John Barnett is a thirty-eight year veteran of the life insurance business. During his career, he has been an agent, agency manager, consultant at head office and since 1998, Chairman and CEO of Life & Annuity Services Ltd. of Bermuda. John will share his perspective on the transition during his career from providing advice that has kept families and businesses together; how love of family has played an important part in his life and on life insurance and annuities from an international point of view, with emphasis on the commonality of insurance needs of multi country cultures.



DR. JAMES McKEON

The Wonders of Whole Life Insurance

Dr. McKeon, a former life insurance senior executive, is an independent consultant-scholar. He has worked with and counseled CEOs and other top management of Fortune 500 financial services and consumer and industrial organizations throughout his business career as a line executive and consultant. An adjunct professor at Western New England College and Bay Path College, Dr. McKeon teaches graduate and under graduate business majors in strategic planning, marketing management, business-to-business marketing, management and marketing principles, as well as business ethics disciplines. He has also taught at Drexel University and the University of Pennsylvania's Wharton School.

Dr. McKeon, a policyholder and former executive with The Northwestern Mutual Life Insurance Company will present the wonders of whole life insurance for two policies. One he bought in 1968 on his life and the other is a policy he bought on his son's life at his son's birth in 1970. Dr. McKeon will cover lessons he has learned over the last 40 years regarding life insurance marketing that were valid in 1968 and are still valid today. He will outline the importance of policyowner commitment and the "hidden" cost benefits of low lapse ratios, the concept of "the team" company & agent, and that the 10>>3>>1 Rule still holds.

ALBERT R. KINGAN, J.D., LL.M., CLU, ChFC

Life Insurance the Perfect Wealth Transfer Tool and Paying for Life Insurance in the Irrevocable Trust

Albert Kingan is an Assistant Vice President in the Estate and Business Planning at Massachusetts Mutual Life Insurance Company. He lectures and consults with insurance reps, attorneys and accountants in the use of life insurance products for fringe benefit, tax, estate and small business planning. He will share the topic of his recent MDRT presentation, "Life Insurance the Perfect Wealth Transfer Tool" as well as "Paying for Life Insurance in the Irrevocable Trust".



MAURICE KAUFF

Adding Bonds to Your Investment Practice

Maurice Kauff is the Director of Fixed Income for Investors Capital Corporation, an independent Broker-Dealer in Lynnfield, MA. In that capacity, he manages the firm's bond trading activities, assists Financial Advisors with portfolio construction and security selection, and maintains numerous trading relationships. Prior to opening the desk at ICC, he worked at Northern Capital in Andover, MA where he traded bonds on behalf of foreign bank and hedge fund clients. His 15 years of industry experience includes investment roles at AG Edwards, Bankers Trust, Brown Brothers Harriman, and Bear Stearns. Mr. Kauff received a BA in Economics from Union College, Schenectady, NY and an MBA in Finance from Northeastern University, Boston, MA. In his spare time, he coaches rugby at the Charles River Rugby Club of Boston and at St. John's Prep in Danvers, MA.



JOHN M. BULBROOK, MBA, CLU

The Case for Fixed Annuities

John Bulbrook is CEO of Bulbrook/Drislane Brokerage, a New England distributor of financial products located in Wellesley, Massachusetts. He has guided many financial professionals in placing millions of dollars of annuities. He will review the case for fixed and fixed indexed annuities and also outline how to navigate the compliance concerns of securities firms regarding representatives marketing fixed annuities. Bulbrook is a graduate of the Harvard Business School, was awarded his CFP® designation in 1973 in the first CFP® class ever, is a Trustee of the Quant Mutual Fund Group in Lincoln, Massachusetts, and was awarded a Corning Glass Works Foundation World Traveling Fellowship upon his graduation from Vanderbilt University. John will review the case for

fixed and fixed indexed annuities and also outline how to navigate around the compliance concerns of securities firms regarding representatives marketing fixed securities.

EGIL STIGUM, CLU, CPA

Why Whole Life Anyway?

Egil Stigum is one of the most well known members of our Society. He has been practicing insurance and business planning for over 42 years. Egil has spoken at past New England Conferences over the last 42 years and at the Main Platform of the MDRT in 1983. Egil is known by us as "the champion of split dollar life insurance" and its many applications to our business. Egil has always been a big proponent of Whole Life Insurance and has made this product the cornerstone of his client solutions. Egil will share with us the reasons for Whole Life Insurance, Past & Present.



DAVID VERMEULEN

Reverse Mortgages and How They Work and Benefit Your Clients

David VerMeulen is a Reverse Mortgage Specialist with an MBA from Virginia Tech University. His topics will include:

Reverse Mortgage Basics

- What is a Reverse Mortgage
- Borrower Qualifications
- Borrower Safeguards

Reverse Mortgage Products

- Variable Rate vs. Fixed Rate
- Standard Closing Costs vs. Low Closing Costs vs. No Closing Costs

Reverse Mortgages within a Financial Planner's Practice

- Examples
- Possible Compliance Issues

JUDITH L. MILLER

Understanding the Benefits of Guarantees in Variable Annuities and Variable Life Insurance

Judy Miller is the RVP for Western Reserve Life Insurance Company. Her territory includes all of New England, PA, NJ, MD, DC and DE. She has been in the financial services industry for over 20 years. Judy's mission is to create a partnership with representatives to make it easy for them to help their clients understand the products and make them feel good about what they are buying. She has participated in numerous training programs, including Sequoia's CORE Wholesaler, Key Account Management and Advanced Presentation Skills. In addition to earning a Quality Award, Judy holds her series 6 & 26 licenses. Judy will cover the topics of income and death benefit guarantees of variable annuities & variable life insurance, with an emphasis on the cost/benefit insurance ratio of the various product riders.

HOWARD JONAS, CLU, ChFC

The Uses of Life Insurance Premium Financing Arrangements in Client Planning

Howard Jonas has spent over five years in the advanced markets arena, both at Sun Life and John Hancock in Boston. Howard has written several articles on topics including, premium financing, GRATS, S-Corp Owners, Sales to Defective Trusts, Private Financing and Charitable Planning. He is currently pursuing his CASL designation. He also has a BS from Northeastern University and a BA from the University of Massachusetts.

KIRI PARANKIRINATHAN, ASA, MAAA, MA, MS

Effects of the 2001 Commissioners Standard Mortality Table on Life Insurance Products and Pricing

Kiri has over 25 years of experience in various aspects of insurance company operations, corporate owned/sponsored and high net worth individual life insurance product design and regulatory compliance. He is currently the president of Life Product Developers, Inc. (LPD). He founded LPD in 1995 primarily to design and develop life insurance products for domestic and offshore insurers. LPD currently serves twenty-two clients consisting of insurers and banks.

He is a member of the Society of Actuaries, American Academy of Actuaries and Association for Advanced Life Underwriting. His speaking engagements include topics on corporate owned/sponsored and private placement offering products and markets. He has chaired several Corporate Owned Life Insurance conferences and has spoken at various insurance-related conferences. He received master's degrees in Mathematics from the University of New Hampshire and the University of Pittsburgh.

Kiri will share his perspective on the "hidden costs" of this new mortality table on the product pricing and cash values of life products that must be in conformity by 2009. He will also share the "secret" to ameliorating these costs through proper product design.



M. MICHAEL BABIKIAN, J.D., LL.M., MBA

Family Legacy Planning

Michael is Vice President of Strategic Marketing Transamerica Insurance & Investment Group (TIIG). He manages Strategic Marketing Services, which encompasses Advanced Marketing, Premium Financing, and Field Education. In this capacity, he is responsible for the development and implementation of marketing programs for TIIG. Michael meets with advisors and is a frequent speaker for professional groups in the areas of estate and business planning, retirement planning, charitable giving, and the use and taxation of life insurance. Michael represents TIIG in several matters to the American Council of Life Insurers (ACLI). He was formerly with the Personal Financial Planning Department of KPMG, where he consulted with high-net worth clients and their tax and legal counsel

on complex financial, tax, and estate planning issues.

When planning for the transfer of wealth from one generation to another, the focal point has always been the estate tax. Over the last couple of years, the estate tax has also been a focal point on Capitol Hill. But whether you believe the estate tax should be repealed or reformed, it does not diminish the fact that wealth transfer necessitates planning that goes beyond simply trying to minimize the amount of taxes due upon a wealthy individual's death. While estate taxes are a major reason why wealth is lost when it passes to the next generation, assets can also be lost as a result of divorce, creditors, poor asset management, and in some cases, a beneficiary's substance abuse problem. This session will focus on family legacy planning and the advanced planning options available to clients. Attendees will learn about the use of dynasty trusts, special needs trusts, and blended family planning.

MELISSA LANGA, J.D.

Advisor's Guide to Asset Protection Planning: Domestic and International

Melissa Langa is a shareholder in the Boston law firm of Bove & Langa, PC concentrating her practice in sophisticated domestic and international estate planning, asset protection strategies, charitable giving, and closely held businesses, including succession planning. Her presentation will include the following topics.

- The concepts and vehicles used in asset protection planning, from domestic partnerships and LLC's to domestic and offshore asset protection trusts and Private Placement Life Insurance
- What plans may be available after a claim arises – is it ever too late to plan? Is the Advisor exposed to liability?
- Why domestic asset protection trusts may be desirable and when
- When to consider offshore trusts and other foreign entities
- Continued management of the investment assets while using offshore structure
- Tax aspects and reporting requirements of the various asset protection vehicles



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

Advanced Estate Planning in an Uncertain Tax Environment

Tom Commito is Director of Sales Concepts for Lincoln Financial Distributors and a featured speaker at our prior CLU conferences.

Tom will share his ideas on how financial professionals can assist their clients with the uncertain tax planning problems under the assumption that there is to be no legislative changes to the current estate tax laws until 2010.

50th ANNUAL HARRIS M. PLAISTED CONFERENCE FEBRUARY 6-8, 2008 - REGISTRATION

POSTMARK BY 12/31/07 FOR THE EARLY REGISTRATION RATE

Name _____

First name for name tag _____

Title _____

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Mailing Address _____

City/State/Zip Code _____

Phone (_____) _____ Fax (_____) _____

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First time at this conference? _____ (if so, see below for discount)

NEW ENGLAND CENTER HOTEL ACCOMMODATIONS

If choosing double occupancy:

I will be sharing with _____

Assign me a roommate (If no roommate is available, you will be charged a single room rate)

CONFERENCE FEES

	Early Registration Postmark by 12/31	Registration Postmark after 12/31
<input type="checkbox"/> Single room, tuition and board	\$725	\$775
<input type="checkbox"/> Double room, tuition and board	\$650	\$700
<input type="checkbox"/> Deduct \$100 for first time attendance		

All fees are nonrefundable after January 4, 2008.

PAYMENT

Total amount enclosed \$ _____

Check (made payable to University of New Hampshire)

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Scroll down and click on the link for "50th Harris M. Plaisted Conference Registration".

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WITH AN EYE ON THE
FUTURE OF THE
FINANCIAL SERVICES
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FIRST TIMERS DISCOUNT

If you are attending your first Harris M. Plaisted Conference, take \$100 off your registration fee.

CONTINUING EDUCATION CREDITS

Participants from the six New England states can earn from 10-14 credits this year.

"Great cross section of topics and very timely updates and information."

"Excellent food, meeting rooms and hotel accommodations."

"Great meeting; topics were applicable to my business, so it was time well spent."

"Outstanding program overall; variety of subjects"

"This was a truly unique program!"

"Nice job, will be back for the 50th."

Conference Chairperson

Donald Cameron

Cameron, Dietz & Company, LLC
Newcastle, Maine

Conference Registrar

Catherine Ellison

West Newton, Mass.

THE UNIVERSITY OF
NEW HAMPSHIRE

