

# Richard C. Baier

## Professional Biography

**Richard C. Baier**, J.D., CLU, ChFC, FLMI, is a Principal with Baier Financial in Greensboro, NC. He is an attorney with more than 30 years of financial, estate, business, and benefits planning experience, providing sales concept materials and support on estate and business planning and other advanced sales topics to companies and producers throughout the U.S.

Richard is also the author and editor of *Documents On A Disk*<sup>®</sup>, a collection of estate, business, and charitable planning commentaries and specimen documents published by InsMark, Inc. of San Ramon, CA.

Richard has been associated with the Lincoln Financial Group and Jefferson Pilot Financial where he was an Assistant Vice President of Advanced Sales. Prior to that, he was the Executive Director of Salary Deferral Programs for Paragon Life Insurance Company, a wholly-owned subsidiary of General American Life Insurance Company in St. Louis, Missouri. At Paragon, Richard was responsible for the development and implementation of Paragon's salary deferral programs for major corporations. Prior to working at Paragon, Richard owned and operated Advantage Publishers, where he published a monthly estate and business planning newsletter on diskette for use by insurance companies, agents, and attorneys. He is the former Executive Director of Advanced Underwriting for General American Life Insurance Company where his unit was responsible for providing sales, tax, and legal support on estate, business, and retirement planning topics to General American and its general agents throughout the nation. Before assuming his position as head of the Advanced Underwriting Department, Richard worked at General American as Director, and later as Executive Director, of Marketing Technical Support and Executive Director of Advanced Underwriting - Legal.

Prior to his work at General American, Richard was an attorney in Indianapolis, Indiana and a Senior Legal Editor for R&R Newkirk, an insurance and financial services publisher. Before joining R&R Newkirk, he worked as a law clerk for the Indiana Court of Appeals. Richard received his bachelor's degree in history from Brigham Young University in 1973 and his law degree from Indiana University School of Law in 1977. He has also earned the Chartered Life Underwriter [CLU] and Chartered Financial Consultant [ChFC] designations conferred by The American College, in Bryn Mawr, Pennsylvania. He is also a Fellow of the Life Management Institute [FLMI].

Richard has written numerous articles and pamphlets on estate planning, taxation, life insurance, and financial planning, including articles published in the *Journal of Financial Service Professionals*, *National Underwriter*, and the American Bar Association's *Probate and Property* magazine. He authored a book published by R&R Newkirk entitled *Legal Traps for the Unwary Agent* and was co-author of the '81 *Tax Act Manual*, the *Tax Equity and Fiscal Responsibility Act of 1982 Manual*, and an income tax planning course published by R&R Newkirk. Richard was the editor of R&R Newkirk's *Estate Protection Course* and *Estate Planner's Service* and co-editor of the *Advanced Underwriting Service* and *Tax Companion*. While at R&R Newkirk, he wrote the following newsletters: *The Advisor*, the *Estate Planner's Letter*, and *Wealth Management*. Richard, along with Larry Brody and Louis Richey, co-authored the BNA Tax Management Portfolio 386-4th/828-2nd, *Insurance-Related Compensation*. He is also co-author of the *Advisor's Guide to Section 409A* and the *Deferred Compensation Advisor*, 4th ed., both published by The National Underwriter Company. As an experienced speaker and seminar leader, he has made numerous presentations on a variety of insurance, estate, business, and retirement planning topics.

Richard has been admitted to practice law in both Indiana and Missouri and is a member of the Missouri Bar Association. He has served on an Estate Planning Task Force for the Million Dollar Round Table and as a member of the LIMRA Advanced Sales Committee. He currently serves as an Assistant Editor for the *Journal of Financial Service Professionals* and is a member of the National Association of Insurance and Financial Advisors, Society of Financial Service Professionals, Association for Advanced Life Underwriting, and the Greensboro Estate Planning Council.