InsMark 2018 Symposium

March 2 - 3, 2018

Green Valley Ranch Resort & Spa | Las Vegas

Unless otherwise noted, the speaker is
Robert B. Ritter, Jr., President, InsMark, Inc.

Allianz Life Diamond Sponsor

Thursday, March 1	PRE-SYMPOSIUM
2:00p – 6:00p	Optional Beginners Workshop
4:00p – 7:00p	Early Registration and Exhibitor Setup
Friday, March 2	DAY 1 (Morning – Main Platform)
6:30a – 7:45a	Registration **Breakfast with Exhibitors**
8:00a – 8:30a	**The Hidden Partner - IRAs and 401(k)s; Roth IRAs and Roth 401(k)s; Deferred Annuities** Indexed UL is a powerful competitor to IRAs and 401(k)s as well as Roth IRAs, Roth 401(k)s, and Deferred Annuities. This is partly because the "Hidden Partner" (Uncle Sam) in each of these retirement plans has a claim on much of the money and can easily accelerate that reach by increasing income tax rates. A new feature in Wealthy and Wise® is designed to illustrate that effect on net worth. Various income tax brackets will be analyzed to determine strategic IUL preferences.
8:30a – 9:00a	**Executive Benefits for Non-Owner Key Employees (Using EXOLI™ not COLI)** **(Executive-Owned Life Insurance not Corporate-Owned Life Insurance)** Executive Bonus Plans with income tax paid on the bonus by way of: Gross-up controlled bonus; Single bonus with income tax paid by loans from the employer; Single bonus with income tax paid by bank loans. Loan-Based Split Dollar with gross-up of the AFR.
9:00a – 9:30a	**Creative Financial Presentations** The Best Way to Introduce Life Insurance as a Critical Component of Retirement Planning
9:30a – 10:00a	**InsMark Compare - New Illustration module** Comparison of risk differences between four different policy types in one illustration. Comparison of the same product from four different life insurance companies in one illustration Comparison of four different illustrated rates – same policy; same insurance company – in one illustration.
10:00a – 10:30a	**Break with Exhibitors**
10:30a – 11:00a	**A Close Look at New Features in Wealthy and Wise®** 1. Separating Dedicated Cash Flow from Spendable Cash Flow 2. Accelerating Cash Flow 3. Using Different Tax Brackets in Different Scenarios in the Same Workbook 4. Family Net Worth™ 5. Funny Money (Reflecting income tax inherent in deductible retirement plans) 6. New Estate Tax Options
11:00a – Noon	**Diamond Sponsor - Allianz Life Insurance Company of North America** Todd Petit, ASA, MAA, Assistant Vice President and Actuary **Avoiding the Pitfalls of Accumulation IUL** How to analyze and compare IUL policies in the current challenging environment.
Noon – 12:50p	**Lunch**

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Friday, March 2	DAY 1 (Afternoon – Main Platform)
1:00p – 1:40p	**Platinum Sponsor** **Simon Singer**, CFP®, CAP®, RFC®, InsMark Platinum Power Producer®, Lifetime Member - Top of the Table, Past Chairman of the International Forum, Co-Founder of the American Tax Planning Institute (ATPI)[1] **Vicki Rackner**, MD, FACS 30+ years plus practicing surgeon; author of "The Myth of the Rich Doctor" **How To Acquire More Doctor Clients** Learn why physicians represent arguably the most lucrative area for life insurance sales today when compared with other professions. Discover how to avoid the 3 common and costly mistakes made by most advisors when dealing with physicians. Finally, learn the best ways to grow your doctor client base. It's easier than you think. **[1]ATPI is an InsMark-recommended organization.**
1:40p – 2:20p	**Platinum Sponsor** **Ken Buckley** - Member of InsMark's Advanced Consulting Group (ACG) **President and Founder, The Buckley Group**[2] **Estate Preservation Funded by Premium Financing** Ken will identify the biggest challenges facing those who want to sell large premium financed policies. Along with identifying main problems, he will offer new and exciting solutions that can immediately help producers achieve success in this incredibly lucrative market including influencing all CPAs within reach of your practice. **[2]The Buckley Group is an InsMark-recommended organization.**
2:20p – 3:00p	**Don Prehn -** Marketing Consultant, Board Member, and Past President of InsMark **InsMark's Advanced Consulting Group (ACG)** InsMark now has specialist firms available for joint case development in premium financing, COLI, BOLI, qualified plan optimization, life settlements and institutionally-priced life insurance for high net worth, accredited investors. Don will review each specialist and the resources they provide to you and your agency.
3:00p – 3:30p	**Break with Exhibitors**
3:30p – 4:00p	**Kerry L. Walker,** CLU, ChFC, InsMark Platinum Power Producer®, President, Business Owner Solutions **The Triple Play of Executive Trifecta®** Executive Trifecta is perhaps the most effective set of golden handcuffs available. Learn from the expert - Kerry has written dozens of these plans featuring pre-retirement benefits for 1) the company and 2) the executive's family and 3) substantial tax free retirement benefits for the executive. Click here to read his remarks about it.
4:00p – 4:30p	**Platinum Sponsor** **David Rosuck, CLU - Sales Innovation Officer, Pacific Life** **Making Innovation & Change a Safe Reality** Albert Einstein defined Insanity as doing the same thing over and over again and expecting different results. Most people agree that the life insurance industry needs to change in order to remain relevant to our most successful clients. This session will discuss facts and ideas on how to achieve the needed change for the future, while achieving today's goals and objectives.
4:30p – 5:00p	**Good Logic vs. Bad Logic®** Maximizing Cash Flow Coupled with Roth Conversions and Trust-Owned Life Insurance. (This Case Study also has the effect of eliminating the income tax objection to Roth conversions.)
6:30p – 7:30p	**InsMark Grand Reception / Hosted by Allianz Life | Diamond Sponsor**

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Saturday, March 3	DAY 2 (Morning – Main Platform)
6:30a – 7:45a	**Breakfast with Exhibitors**
8:00a – 9:00a	**<u>What's New with InsMark's Premium Financing</u>** Forget premiums and loan interest – how much do you want to pay (or gift) out-of-pocket? It can be $0. Using a Sinking Fund to Pay Loan Interest.
9:00a – 9:30a	**<u>Life Settlement Analysis using Wealthy and Wise</u>®** Strategy 1: Keep the Policy. Strategy 2: Sell the Policy; Insure the Spouse.
9:30a – 10:00a	**<u>Permanent vs. Term Strategies</u>** Three unique ways to compete with term insurance.
10:00a – 10:30a	**Break with Exhibitors**
10:30a – 11:00a	**<u>"Jim Harbaugh" Split Dollar</u>** "Jim Harbaugh" Split Dollar is the name of a particular variation of split dollar life insurance granted by the University of Michigan to this well-known coach of its football team. His plan has received extensive coverage by the media from ABC News to ESPN. It has a direct application to other types of tax exempt organizations as well as any profit-making business wishing to provide a unique financial benefit for its rainmakers. Details of the plan design will be covered.
11:00a – 11:30a	**<u>Dual Security – New Benefit Plan for LLC Members, LLP Partners, and Partnership Partners</u>** Max-funded IUL owned by a Limited Liability Company, Limited Liability Partnership, or Partnership for pre-retirement buy-sell of the Member's/Partner's interest in the firm coupled with a <u>tax-free transfer</u> of the policy to the Member/Partner at retirement.
11:30a – Noon	**Platinum Sponsor** **Ben Nevejans –** President, LifePro Financial Services, Inc.[3] One of our most popular Symposium speakers, Ben is back with us again bringing the best in strategies for marketing Indexed Universal Life[3]. **[3]LifePro is an InsMark-recommended Referral Resource.**
Noon – 12:50p	**Lunch**

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Saturday, March 3	DAY 2 (Afternoon – Main Platform)
1:00p – 1:45p	**Don Prehn -** Marketing Consultant, Board Member, and Past President of InsMark **The Qualified Leverage Strategy (QLS)** One of the specialist areas for InsMark's ACG program is called QLS and involves qualified plan optimization. Don Prehn will review the QLS program (including new developments) and show how using cash value life insurance inside certain qualified plans can dramatically increase the net after tax income available to your client during retirement and provide far greater net wealth to heirs. Several different case study examples will be explored along with details on how to implement these plans with your existing clients immediately.
1:45p – 2:15p	**Irresistible Estate Planning** Eliminate federal/state estate & inheritance taxes as well as deferred income taxes using premium financing integrated with Wealthy and Wise®. This strategy also eliminates all out-of-pocket funding costs including loan interest to the bank. *If Congress ever pays for the repeal of death taxes by eliminating the stepped-up basis of assets at death, this strategy will also zero out the resulting capital gains taxes as well.*
2:15p – 3:30p	**Open Forum with Bob Ritter** • Live "Ask Bob" Session • Details of Pending Enhancements

Symposium Ends

02/20/2018