



Tuesday, October 26 • 1:00 p.m.–4:00 p.m. ET
Monday, November 1 • 10:00 a.m.–10:25 a.m. ET
Tuesday, November 2 • 10:00 a.m.–10:25 a.m. ET
Wednesday, November 3 • 10:00 a.m.–10:25 a.m. ET
Thursday, November 4 • 10:00 a.m.–10:25 a.m. ET

Tuesday, October 26

1:00 p.m.–1:05 p.m. ET

Welcome

Liz Kaplan, Senior Vice President and General Manager, Independent Channel, Crump

1:05 p.m.–1:25 p.m. ET

Tax and Legislative Changes—How You Can Help Your Clients Plan Now

Rex B. Wackerle, Vice President and Director, Washington, D.C. External Affairs, Prudential

1:25 p.m.–1:45 p.m. ET

Explore Split Dollar Funding of Life Insurance

Split dollar planning as a funding mechanism for life insurance has never been more popular. Businesses are using it as a discriminatory executive benefit creating a golden handcuff without the onerous compliance requirements associated with doing traditional deferred compensation. Individuals are incorporating it with their trusts in their estate plans. There have even been highly publicized cases involving major college coaches. Join us for a review of the basics of split dollar planning along with a discussion of the best niches for it and, most importantly, how to open up a conversation for those opportunities!

Michael Deaton, Business Insurance Consultant, Lincoln Financial and Steve Kroeger, CLU®, HIA®, MBA, Senior Director, Advanced Sales, Crump

1:45 p.m.–2:05 p.m. ET

Break

2:05 p.m.–2:25 p.m. ET

Life Product Update: Beyond AG49-A and §7702

This session will highlight the latest information about new regulations and product trends, including:

- What changes are required for indexed universal life (IUL) illustrations
- How carriers have responded with product updates
- Impact of changes to §7702 rate calculations
- Why the IUL/Variable Universal Life (VUL) value proposition hasn't changed

Ralph M. Dittrich, CLU®, ChFC®, Vice President, Life Product Management, Crump

2:25 p.m.–2:35 p.m. ET

News You Need to Know About Underwriting

COVID-19 has reshaped our industry, including both the public's interest in life insurance and the way that policies are underwritten. Underwriters have had to adjust to pandemic-related process and requirement changes while also continuing to navigate a longer-term acceleration of technological updates. Which changes can you expect to stick? What can you expect this year and in the future? How can you prepare your clients so underwriting is as smooth as possible? We'll address these questions and more.

Lauren Thorne, FLMI, AIRC, ACS®, ARA™, Senior Underwriter, Crump

2:35 p.m.–2:55 p.m. ET

Private vs. Third-Party Premium Financing—Two Possible Solutions

Private and third-party premium financing are effective wealth transfer concepts, especially given our low interest rate environment. Both techniques can be potential solutions for your clients, depending upon the specific details. Join us as we compare and contrast the two and discuss an actual case that was recently placed through Crump.

Ryan Mattern, Director, Advanced Sales, Crump

2:55 p.m.–3:15 p.m. ET

Break



3:15 p.m.–3:30 p.m. ET

Legacy Planning: Dying with an Annuity

Join Brendan Connerton, as he dives into legacy planning and the options your clients have when dying with an annuity. A lot has changed recently around beneficiary options and what clients can do from a tax efficiency perspective. Brendan will also cover a method of creating new client relationships from existing clients who own in-force annuities.

Brendan Connerton, Director, Annuity Sales, Crump

3:30 p.m.–4:00 p.m. ET

Creating Lasting Legacies Despite Tax Law Uncertainty

Clients' interest in creating legacies for their families is consistent, but the tax laws governing the options available to achieve these goals change over the course of a lifetime. We are likely looking at significant tax changes coming soon. During this session, we'll address several key questions:

- Which concepts should you, as a financial professional, be presenting to your clients now?
- What actions should clients consider taking now?
- What are the possibilities for the next set of tax laws in Washington?

Tax laws change. With careful and timely planning, clients' legacies can endure.

Michael Amoia, J.D., LL.M (Tax), CLU®, ChFC®, Senior Vice President, Advanced Sales, Crump and Carly Brooks, J.D., CFP®, AVP and Counsel, Head of Advanced Markets, John Hancock Life Insurance Company

Monday, November 1: Sales Ideas for Estate and Personal Planning

10:00 a.m.–10:05 a.m. ET

Welcome

10:05 a.m.–10:15 a.m. ET

Three Ideas for Three Product Lines

Please join us to hear how Global Atlantic can offer you and your clients creative solutions to the complex planning needs they face. During this quick hit session, we will touch on three sales ideas. We will highlight one idea each for estate planning, retirement planning, and long term care (LTC) planning.

Darren R. Cooper, MBA, CLU®, ChFC®, Vice President, Regional Director, Independent Channel, Individual Markets, Global Atlantic

10:15 a.m.–10:25 a.m. ET

You Inherited an IRA, Now What?

When beneficiaries inherit an IRA, they have to pay tax on the whole thing within 10 years. And then, after it's all been taxed, they'll typically reinvest it into a taxable non-qualified portfolio where it'll be taxed repeatedly for the rest of their life. Instead, they could liquidate their inherited IRA in 10 equal installments, and put the 10 after-tax distributions into an IUL policy.

Chad Bachorowski, CFP®, Regional Vice President, New England/Upstate NY, AIG Financial Distributors

Tuesday, November 2: Expedite Your Sales with Automation

10:00 a.m.–10:05 a.m. ET

Welcome

10:05 a.m.–10:15 a.m. ET

Swift Sailing and the Art of Early Conversions

Learn about Swift Sailing, Pacific Life's new Accelerated Underwriting for Promise Term. The Art of Early Conversions is taking the industry by storm. Don't miss the opportunity to learn how to help your clients and earn top commissions.

Robert Bisch, Field Vice President, Broad Market Distribution Channel, Northeast Region, Pacific Life

10:15 a.m.–10:25 a.m. ET

Symetra SwiftTerm

Life's not always easy, but getting life insurance can be. With Symetra SwiftTerm, your clients can get fast, affordable term coverage through an easy online application process. They can apply, pay and receive their policy online—in as little as 25 minutes, with no tele-interview required. Join Steven Patrizio as he shows you how easy this process is and where you can add this to your business.

Steven Patrizio, Regional Vice President, Greater Northeast Territory, Symetra



Wednesday, November 3: Meeting More Clients' Needs with Tailored Product Solutions

10:00 a.m.–10:05 a.m. ET

Welcome

10:05 a.m.–10:15 a.m. ET

Navigating Volatility with Index Lock

Aaron will discuss how Allianz's index lock feature can minimize the impact volatility can have on clients' IUL policies and go over the indexing strategies and the methodology behind volatility-controlled index offerings. He will share how some of our top advisors are currently using index lock, the tools Allianz has set up to help them track their book of business, and how these resources can lead to great client interactions and easier reviews.

Aaron Dangor, Regional Sales Manager, Allianz

10:15 a.m.–10:25 a.m. ET

Two Solid Solutions: Protective Life Guarantees and Cash Accumulation

Chris will be reviewing solutions from Protective Life that help clients build a strong protected financial foundation through Guaranteed Death Benefit Protection and building on that foundation utilizing Strategic Objectives VUL to accumulate value for the next stages of their lives.

Chris Salamon, Regional Vice President, Protective Life

Thursday, November 4: Comprehensive Protection: Sales Ideas Beyond Life Insurance

10:00 a.m.–10:05 a.m. ET

Welcome

10:05 a.m.–10:15 a.m. ET

Staying Ahead of the Changes in the LTC Market

With the changing landscape in the LTC market, Jake is going to discuss the WA Cares Fund as well as what to expect next and how to help clients moving forward.

Jake Lovell, CLTC®, Regional CareMatters Wholesaler, Nationwide

10:15 a.m.–10:20 a.m. ET

Five Creative Ways to Fund a Long Term Care Planning Solution

Rick will discuss Health Savings Accounts (HSAs), tax deductibility of LTC, using qualified funds, non-qualified annuities, and 1035 exchanges to fund LTC.

Rick Stewart, CLTC®, Director, Long Term Care Sales, Crump

10:20 a.m.–10:25 a.m. ET

Disability Insurance Solutions for High Earners, Business Owners, and Clients Who Have Been Declined for Life Insurance

Join Kenny for quick disability insurance (DI) sales ideas for:

- High earners – their income may not be enough to protect them if they cannot work due to a disability
- Business owners – DI can help protect their unique needs
- Clients Declined or Postponed for Life Insurance – DI may allow these clients some protection

Kenny Russell, Director, Disability Sales, Crump

Thank you to our 2021 Premier Plus Carrier Sponsors!



Questions? Contact Debbie Sands (Debbie.Sands@crump.com, 301.272.9197) or Meredith Garcia-Tunon (Meredith.Garcia-Tunon@crump.com, 717.736.7969).



There is no cost to attend the meeting. The agenda is subject to change.

For Financial Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. Products are subject to the terms and conditions of the annuity and/or insurance contract issued by the carrier. Crump makes no representation regarding the suitability of this concept or the product(s) for an individual nor is Crump providing tax or legal advice. Clients should always consult their own tax, legal, or other professional advisor. 09.21 AFFL21-10491-A, 0922, I-C.

© 2021 Crump Life Insurance Services, Inc.