Advanced Sales
PLAYBOOK

Your quick guide to increasing sales force performance.

Partners Financial

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Advanced Sales WEB RESOURCES

All of these resources are available on the Insurance Services website at https://internal.nfp.com/Insurance

LIFE SOLUTIONS

Brand Solutions – Customize and brand NFP marketing material

Broadcast Solutions – Access archived calls and pdf presentations, audio podcasts and more

Client Solutions Suite – A comprehensive library containing best-of-breed carrier and NFP-branded marketing material, white papers, case studies and more

Presentation Solutions – Generate customized client presentations based on your input

Registered Representatives should submit any marketing materials to their advertising analyst prior to use, as applicable.

PRODUCT WEB RESOURCES

YTD Product Changes – The most current up to date product changes

Product*Expert* – Benchmarks, benchmark ranking summary, ALIRT reports, product information and product availability

Product Marketing Information – Find product studies, unique articles and advanced product marketing materials

VitalSales Suite – Includes Vital Term, Vital Signs and Vital LTC

WinFlex Web – Web-based, multi-carrier life insurance illustration system

2010

TAX TIPS

IRC §	
72	Annuities; certain proceeds of endowment and life insurance contracts
72(e)(10) (MEC) and (e)(4)(A)	Pledge of modified endowment contract
79	Group-term life insurance purchased for employees
83	Property transferred in connection with performance of services
101	Certain death benefits
101(a)(2)	Transfer for Value Rule
101(j)	Employer owned life insurance (EOLI)
106	Contributions by employer to accident and health plans
162	Trade or business expenses
170	Charitable income tax deduction
664	Charitable remainder trusts
671-679	Grantor trust provisions
691	Income in respect of decedent (IRD)
1014	Stepped-up basis
1015	Carryover basis
1041	Transfers between spouses: no gain or loss is recognized on a transfer of property from an individual to (or in trust for the benefit of) a spouse, or if incident to a divorce, a former spouse.
1271-1275	Original issue discount (OID) rules
2031	Definition of gross estate
2032	Alternate valuations
2035	Adjustment to gross estate for Gifts Within Three Years of Death
2036	Transfers with retained life estate
2037	Reversionary interests
2038	Revocable transfers
2039	Annuities
2041	Estate tax aspects of general powers of appointment
2042	Proceeds of life insurance included in gross estate if insured possessed incidents of ownership
2056	Unlimited marital deduction
2503	Taxable gifts including annual exclusion amount under 2503(b)
2513	If a donor is married at the time she makes a gift, then the donor and her spouse may elect to have the gift (and any other gifts made during the year) treated as having been made one-half by her and one-half by her spouse.
2514	Gift tax aspects of general power of appointment
2518	Disclaimer
2523	Unlimited gift tax marital deduction
2701-2704	Chapter 14 provisions which were intended to rein in perceived abuses of estate recapitalizations/freezes used by some owners of close corporations
6166	Installment payment of estate tax where estate consists largely of interest in closely held business
7520	Interest rate used for valuing annuities, life interests or interests for terms of years and remainder or reversionary interests. Implementing regulations prescribe that the pertinent rate is 120 percent of the midterm applicable federal rate.
7702	Definition of life insurance
7702A (MEC)	Definition of modified endowment contract
7872	Treatment of loans with no stated interest rate or a below-market interest rate.
Treas. Reg. 20.2031-8	Treasury Regulation addressing estate tax value of life insurance policy

Treas. Reg. 25.2512-6	Treasury Regulation addressing gift tax value of life insurance policy
Rev. Proc. 2005-25	Revenue Procedure addressing life insurance policy valuation under Section 79 (cost of permanent benefits provided under group life plan), Section 83 (property transferred in connection with performance of services), and Section 402 (qualified plan distributions).
Rev. Rul. 85-13	IRS Ruling that transfer between grantor and grantor trust which the grantor is treated as wholly owned by the grantor for income tax purposes is ignored for income tax purposes.
Rev. Rul. 2007-13	IRS Ruling that the Transfer for Value Rule does not apply to transfers between the grantor and a grantor trust or between two grantor trusts
Rev. Rul. 2009-13/14	IRS Ruling addressing the taxation of life settlement proceeds
Treas. Reg. 1.61-22	Treasury Regulation addressing the income taxation of split dollar life insurance arrangements
Treas. Reg. 1.61-22(b)(1)	Treasury Regulation defining a split dollar life insurance arrangement
Treas. Reg. 1.61-22(j)(2)(ii)	Treasury Regulation that provides a non-inclusive list of modifications that do not constitute material modifications
Treas. Reg. §1.7872-15	Treasury Regulation addressing split dollar loans
Notice 2002-8	IRS Notice addressing taxation of split dollar arrangements, including treatment of SDA's existing prior to the Final Split Dollar Regulations, guidance regarding the valuation of current life insurance protection under a split-dollar life insurance arrangement, under qualified retirement plans and under employee annuity contracts and so called "no inference" language.
Notice 2002-59	IRS Notice dealing primarily with arrangements referred to as "Reverse Split Dollar Plans"

Advanced Sales Resources

TEAM ROSTER BIOS

BRYAN SCHICK, CPA

Vice President and Head of Advanced Sales

The head of the Advanced Sales Resources team at National Financial Partners Corp. (NFP), Bryan leads a talented group of tax, legal and advanced design professionals. With over 10 years of experience in finance and financial services, he brings a wealth of knowledge and leadership to NFP firms. His background as an independent business owner also contributes to his sensitivity to the needs of entrepreneurial organizations. Bryan has been instrumental in working with industry leaders such as Goldman-Sachs and Credit Suisse to structure products for the premium financing and longevity capital markets. He has earned a reputation as a respected speaker, presenting in events hosted by organizations and groups including the Association for Advanced Life Underwriting, AICPA, Wells Fargo, UBS Insurance Academy and Morgan Stanley.

LEILANI J. VAN AUKEN, CLU, CHFC, MSFS

Advanced Design Strategist, *Assistant Vice President*

Leilani brings 30+ years of practical experience to helping producers at National Financial Partners Corp.(NFP) find the optimal solution to a client's estate planning needs. She works closely with each firm to illustrate advanced sales strategies that take into consideration a case's medical and financial underwriting limitations, and to identify the right products for the strategies. Leilani joined NFP in 2006, providing sales strategy and presentation support for $250,000 and above target premium cases. Previously she was instrumental in building a number of marketing strategies for **Partners**Financial and its predecessor, The Partners Group. Prior to joining The Partners Group in 1993, Leilani spent several years operating in the high net worth marketplace with a national executive benefits operation in Los Angeles, CA, and an estate planning firm in Houston, TX. She received her Bachelor of Science degree in biology from Syracuse University.

AMANDA ZUKOWSKI, CLU, CHFC

Life Finance Specialist, *Assistant Vice President*

Amanda creates and maintains new relationships for National Financial Partners Corp. (NFP) within the capital markets area, monitors and distributes current capital market information related to the wealth transfer arena, and analyzes future trends in the financial marketplace. From case consultation to case management, she also actively works with NFP producers in premium finance to help manage and place business with the appropriate lender. Amanda joined NFP in 2004, focusing on executive benefits and developing advanced marketing strategies. Prior to joining NFP, she gained six years of experience in qualified retirement plans and executive benefits, serving as an actuarial analyst with Mercer Human Resource Consulting and as a benefits analyst for an M Financial firm. Amanda received a bachelor's in mathematics from the University of Texas at Austin.

MARTHA R. WELBORN, CLU, FLMI

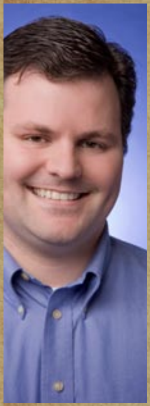
Director, Case Design

Martha brings 30+ years of practical experience to National Financial Partners Corp. (NFP) where she helps producers find the optimal product solution to a client's estate planning needs. She works closely with each firm to illustrate advanced sales strategies that take into consideration a client's medical and financial underwriting limitations, and to identify the right products for the strategies. Martha joined NFP in 2007, providing sales strategy and presentation support for $250,000 and above target premium cases. Previously she was a director of marketing for **Partners**Financial and its predecessor, The Partners Group. Prior to joining The Partners Group, Martha spent several years operating in the high net worth marketplace with a financial services firm in Houston, TX.

STEVEN A. LARSON, J.D., CLU, CHFC

Tax and Legal Strategist, *Director*

Steve works closely with National Financial Partners Corp. (NFP) producers to increase sales by consulting with them and their clients' professional advisor teams on life insurance-related estate, gift and income tax planning. He also serves as a legal consultant for NFP's proprietary advanced marketing concepts illustration system and provides in-depth analysis of advanced sales concepts issues to firms through a wide range of marketing materials. Prior to joining NFP in 2006, Steve was in private practice for eight years in California, where he focused on trusts and estates, business, tax and related litigation. He received his Bachelor of Arts in economics from the University of California, Davis, and his Juris Doctor from the University of Pacific McGeorge School of Law. Steve is a member of the State Bar of California, the State Bar of Texas and the Order of the Coif, but is not currently engaged in the practice of law.



KEITH A. MILLER, MBA, CLU, CHFC

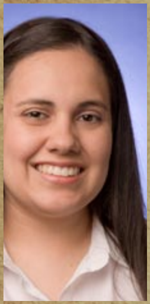
Life Solutions Architect, *Assistant Vice President*

Keith serves as an expert resource to National Financial Partners Corp. (NFP) producers on customized wealth transfer solutions. From advanced plan design to implementation of multiple sales concepts with integrated life insurance solutions, Keith gives producers the extra edge they need to close business. He is also actively involved in conducting presentations and training sessions on advanced sales concepts and NFP's proprietary advanced marketing concepts illustration system. Prior to joining NFP, Keith provided his expertise to Highland Capital Brokerage for nine years as part of the Advanced Markets team and through key leadership roles in various accounting and financing positions. He is a graduate of Samford University and earned a Master of Business Administration in finance from the University of Alabama at Birmingham.

KRIS STEGALL

Life Solutions Architect, *Manager*

Kris creates and deploys life insurance based concepts for National Financial Partners Corp. (NFP) firms through NFP's proprietary advanced marketing concepts illustration system. He also manages the NFP Advanced Sales team's customer relationship management software. Prior to joining NFP, Kris served as an operations manager for various fast-paced workforces, where he was responsible for increasing profitability and ensuring cost effectiveness and efficiencies. Kris received a Bachelor of Science in applied mathematics, with a minor in business administration, from Texas State University.



JACQUELINE ESTRADA

Life Solutions Architect, *Manager*

Jacqueline specializes in maintaining the National Financial Partners Corp. (NFP) proprietary advanced marketing concepts illustration system that allows NFP firms to create customizable advanced sales presentations for clients. In addition to training firms on the system, she provides valuable product design assistance. Prior to joining NFP in 2008, Jacqueline served as an advanced case coordinator for Highland Capital Brokerage. She received a Bachelor of Business Administration in finance from St. Edward's University.

2010 Schedule

AT A GLANCE

JANUARY

s	m	t	w	t	f	s
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	**16**
17	**18**	**19**	**20**	21	22	23
24	**25**	**26**	**27**	28	29	30
31						

FEBRUARY

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28						

MARCH

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APRIL

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MAY

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JUNE

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JULY

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SEPTEMBER

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OCTOBER

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31						

NOVEMBER

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DECEMBER

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Jan 16-20 **International Forum**

Jan 25-27 **NFPSI Ascend**

March 7-9 **Spring Conference**

April 25-29 **AALU**

May 16-18 **SOE**

June 27-July 1 **Convention - Greenbriar**

Sept 19-21 **Fall Conference**

Oct 24-26 **LIMRA**

Nov 18-20 **NAILBA**

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