

“GUARDIAN UNIVERSITY”

presents

INDEXED UNIVERSAL LIFE *the story behind the hype*
LIFE INSURANCE INDUSTRY UPDATE *where we are & how we got here*
CREATIVE USES OF WHOLE LIFE *plan design & practical presentations*

Thursday, November 15, 2012

(3 hours CE credit approved)

Speakers:

Thomas Smoot, 2nd V.P. Life Product Development & Support
The Guardian Life Insurance Company of America

Lanny D. Levin, CLU, ChFC, Director of Brokerage
Guardian Financial Chicago Agency



Some of the topics to be discussed

- ◆ **How (Equity) Indexed Universal Life operates in a regulatory “no man’s land”**
- ◆ **History of Indexed Universal Life**
- ◆ **What’s not to like about IUL?**
- ◆ **What you should understand about IUL’s “moving parts”**
- ◆ **IUL vs. Whole Life**
- ◆ **Today’s world of life insurance—companies, financials, and more**
- ◆ **Then & Now, and how we got to “now”**
- ◆ **Macro forces and ramifications for product, company structure, reserves**
- ◆ **Whole Life design creativity & applications to real clients**
- ◆ **Has Whole Life become the most flexible product?**

Coffee & Rolls at 8:00 a.m.

Class begins promptly at 8:30 a.m. (ends at 11:30 a.m.)

Oakton College Business Conference Center, Golf Road, Des Plaines (just west of I-294)

Enroll at www.levinagency.com (click on Upcoming Meetings) OR

FAX registration (on reverse side) OR

Call Judy Kapper (847) 597-2431 or Email judy_kapper@GLIC.com

INVITE A FRIEND...Your Associates and Professional Advisors are also welcome

THOMAS SMOOT, Guardian’s Second Vice President, in charge of Competitive Intelligence and Product Development is a major young talent. His understanding of the life insurance marketplace and his analytical skills make him a sought-after speaker among the Guardian field force. A graduate of Duke University and son of a life insurance agent, Tommy joined Guardian in 2010 after honing his skills in financial analysis, strategic marketing and competitive research and product development at New York Life.

LANNY D. LEVIN, CLU, ChFC is Guardian’s Brokerage Director in Deerfield, IL. A past President of the Chicago Estate Planning Council, he was awarded its Austin Fleming Distinguished Service award in 2009. He was named the 2009 Solomon Heubner Scholar by the Greater Chicago chapter of The Society of Financial Service Professionals. Lanny has been a featured speaker for the Chicago, DuPage County, and Greater North Shore Estate Planning Councils, Practising Law Institute, Illinois CPA Society, Chicago Bar Association, and Chicago & Northeastern Illinois Health Underwriters. He has presented workshops and seminars for many of Chicago’s top law firms and accounting firms. A majority of Lanny’s time is spent working jointly with other insurance, benefits and financial professionals.

Creating Legacies, Preserving Businesses & Rewarding Executives
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**“GUARDIAN UNIVERSITY”
Thursday, November 15, 2012**

YES, I will attend the class on Wednesday, November 15, 2012

**Associates & advisors are also welcome—
please fill out a separate registration for each one.**

Your Name	
Firm	
Address	
City, State, Zip	
Telephone	
FAX	
Email Address	

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