Scott Dial

Key Concepts of Supplemental Income Protection Programs

Summary: **1 Hour CE Credit for attending this session.**

This one-hour intermediate course is designed to educate the agent or broker on the key concepts of supplemental Income protection programs. These employer-sponsored programs are funded with individual disability income insurance policies and are most commonly used to supplement group long term disability plans. Supplemental programs are implemented on a guaranteed, standard-issue basis. They are commonly known as "multi-life" DI programs. Specifically, he will cover the following topics:

- What is multi-life disability insurance?
- Key concepts and terms to know
- Strategies for increasing the efficiencies of income protection programs
- The need to educate employees on group LTD plan limitations

Bio: Scott is the Disability Income Supervisor for The Guardian Life Insurance Co. of America, agency Opes One Advisors (Dallas, Austin and San Antonio, Texas; Oklahoma City and Tulsa, OK). He is responsible to thousands of insurance agents and financial planners for case design, sales, marketing support, and training in all areas of disability insurance. Additionally, he regularly functions as an expert consultant/witness*, is a past board member of the National Association of Insurance and Financial Advisors – Dallas, a founding member of the International DI Society, and was named a Five Star Best in Client Satisfaction Wealth Manager (insurance) by Texas Monthly Magazine.

Scott is the author of three books, the most recent is Scott's Thoughts on Disability Insurance Sales.** He regularly teaches American College, CE and CPE classes for agents, CPAs and Financial Planners, and lectures throughout the U.S.

Scott was raised in New Mexico, is married, with four sons, and has lived in Richardson, Texas, for forty-one years. He spends most of his free-time working out, is a bare-foot runner and an avid back-packer throughout Texas, New Mexico and the Grand Canyon.

Andra Grava

The Tech Savvy Advisor

Summary: **1 Hour CE Credit for attending this session.**

Providing more efficient and effective service is no longer an option, but a necessity. From business planning and client servicing to case design and application management, countless resources and tools are available, you just have to know where to look! NAIFA-Texas Secretary-Treasurer Andra Grava, CLU, RHU, will discuss how far practice management has come in recent years and how to stay ahead of insurance technology trends.

Bio: Andra Grava is the General Agent/Founder of The DI Center, LLC, an agency that traces its roots back to 1996. His company is an insurance wholesaling firm which specializes in providing primarily Disability Income products through a distribution network of brokers, independent agents, financial planners, and multi-line agents. His agency is among the top ten of all agencies with a major insurance carrier and the number one DI Marketing Center for the same company for over 10 years. Throughout his career, he has also brought life insurance, annuities, retirement, and estate planning, as well as group dental and vision into his practice.

Andra has spoken to numerous local, state, and national audiences for both industry, professional, and social organizations on the topics of insurance, practice management, and technology. Andra is active in community and church activities and is a member of the Allen-Fairview Chamber of Commerce. He and his wife, Kathy, have been married since 1981. They have two children, Karl and Krista, and three grandchildren, Trey, Tommy, and Teddy.

Eric Johnson

Health Care: where we are, where we’re going, and why it matters to you

Summary: Most NAIFA members don't specialize in health insurance -- and that's exactly why this session is so important. You see, your clients do care about health insurance. In fact, it's the number one issue for most voters in the upcoming election, and that means you may have trouble selling them other types of coverage until this need is taken care of. In this one-hour presentation, Eric Johnson will explain the current state of the health insurance industry, the possible changes depending on who wins the presidency, and, most importantly, what you should tell your clients.

Bio: Eric Johnson is the founder of ComedyCE.com, a continuing education company designed to make learning fun. A recognized leader in the health insurance industry, Eric is a past president of the Fort Worth Association of Health Underwriters and a regular contributor to several industry publications. He is a frequent presenter at insurance and HR conferences nationwide and is a two-time recipient of NAHU’s William G. Wetzel Award for Excellence in Public Speaking.

A Texas native, Eric was born and raised in Houston and currently lives in the Dallas-Fort Worth area. He is a graduate of the University of Texas at Austin and has an MBA from UT Pan American. Eric can be reached at eric@comedyce.com or on LinkedIn at www.linkedin.com/in/ericjohnson262.

Mary Lyons

Stop Calling it a Pitch. It's a Conversation

Summary: All too often, professionals think a deal is going well, only to lose it without an explanation. If you have ever experienced this outcome, this is the talk for you. Learn how to gain authority, retain your prospects' engagement, and close more deals immediately. The Wealth Woman will equip you to help more people and make more money as soon as you walk out the door.

Bio: Mary Lyons is a second-generation financial planner positioned in the top 1% of the financial industry nationwide. Mary has taught at several national conferences, and nationally-known financial firms have hired her to train their advisors on the remarkable strategies her clients get to take advantage of. She is the recipient of the Chairman's Council Award (top 5 advisors with American United Life Insurance Company®, a OneAmerica® company), consistent over the past 9 years.

Mary Lyons' real skills, however, lie in showing her clients how to develop intentional wealth through a commitment to financial planning, community-building and networking, and a passion for learning how to maximize investment strategies. Her hope is to teach others how to achieve financial success with a method that can be replicated and scaled up not only for individual clients, but also for businesses that are ready grow their practices.

She attended the University of Texas and received dual degrees: Plan II and Journalism. Mary lives in Dallas with her husband: Mike, her children: Emily and Connor, and their dog Sergeant Pupper.

Tom Ziglar

Choose to Win: How to Transform Your Life One Choice at a Time

Summary: This will help you understand: Why getting rid of a bad habit is not enough to live the life you deserve. The eight things in life everyone wants to have in order to feel successful. How to increase your performance every time and get results. Why becoming the right person determines your success potential. Which bad habits sabotage your life and how to replace them. And much, much more ...

Bio: Tom Ziglar has had the rare privilege of spending his entire life surrounded by world-class leaders, innovators, and motivators. Family dinner included the presence of the world's TOP motivator, his father, Zig Ziglar. As a result, Tom's arsenal of experience and information is absolutely unparalleled. As CEO of Ziglar, Inc., Tom Ziglar carries on the Ziglar philosophy: "You can have everything in life you want if you will just help enough other people get what they want."

Tom Ziglar was a key collaborator with his father on Zig Ziglar's 30th book, Born to Win. Tom speaks around the world to billion-dollar companies, small business owners, and prestigious academic institutions, including Cambridge and Harvard. Leadership, business, and performance are among Tom's favored topics. His unique education, life experience, and innate gifts perfectly position Tom to serve top executives. His ability to hone in on the crux of a business issue and provide premium-level coaching allows his clients to take their business further than they ever dreamed possible.

The Ziglar brand is more relevant today than ever. Ziglar has exceeded four million likes on Facebook, and The Ziglar Show has become one of the top-ranked business podcasts. The world is hungry for inspiration, motivation, and hope. With Tom's innovation, Ziglar has become the go-to resource!