M Financial Group™

2017 M International Advisors Conference

May 22–24, 2017

JW Marriott ◆ Miami, FL

Save the Date!

Please join me at the 2017 M International Advisors Conference (MIAC), an educational forum for M Member Firms and their trusted Advisors. The event, hosted by M Financial Group, focuses on current legal, tax, insurance, and investment topics impacting global high net worth clients around the world.

Sessions will offer M Member Firm Principals, Marketers, and their international Advisors insight from industry experts on a wide variety of topics relating to the international market, including regional highlights from Latin America and Asia. Attendees will discover strategic opportunities for growth in the international insurance space, as well as the resources and support available through the M International team in Portland.

The MIAC program begins Monday evening at 6:00 p.m. with a Welcome Reception and concludes Wednesday at noon. Conference sessions will follow a dynamic agenda for a full day on Tuesday and half day on Wednesday morning. M Financial will host a charming dinner event Tuesday evening that allows for networking opportunities with fellow attendees.

I hope you can join me for this exciting event. Please let me know at your convenience and I will register you for the meeting and provide you with additional details and information.

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Agenda

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<tr><th>Monday May 22</th><th>Time</th><th>Tuesday May 23</th><th>Time</th><th>Wednesday May 24</th></tr>
<tr><td rowspan="8">12:00 p.m. – 4:00 p.m.
Attendee Arrivals
JW Marriott Miami</td><td>8:00 a.m. –
8:30 a.m.</td><td>Welcome and Opening Address</td><td>8:00 a.m. –
9:00 a.m.</td><td>Advisor Perspective: Income Tax Planning Utilizing Insurance Solutions</td></tr>
<tr><td>8:30 a.m. –
8:45 a.m.</td><td>The Power of M in the International Advisor Community</td><td>9:00 a.m. –
10:00 a.m.</td><td>Underwriting Global Clients:
Paving New Paths in the International Market</td></tr>
<tr><td>8:45 a.m. –
9:45 a.m.</td><td>Life Insurance as a Planning Tool</td><td>10:00 a.m. –
10:15 a.m.</td><td>Networking Break</td></tr>
<tr><td>9:45 a.m. –
10:15 a.m.</td><td>Networking Break</td><td>10:15 a.m. –
11:15 a.m.</td><td>Foreign National Client Profiles:
“Where in the World Are They and What Do They Look Like?”</td></tr>
<tr><td>10:15 a.m. –
11:45 a.m.</td><td>Understanding the Primary Global Citizen Markets: Common Family Profiles, Tax Challenges, and Financial Solutions</td><td rowspan="8">11:15 a.m. –
11:45 a.m.</td><td rowspan="8">Meeting Close</td></tr>
<tr><td>11:45 a.m. –
1:00 p.m.</td><td>Networking Lunch</td></tr>
<tr><td>1:00 p.m.–
2:00 p.m.</td><td>Coming to America:
U.S. Tax Planning for Foreign Individuals</td></tr>
<tr><td>2:00 p.m.–
2:45 p.m.</td><td>Navigating Foreign Markets Through Advisor Relationships</td></tr>
<tr><td rowspan="4">6:00 p.m. – 7:00 p.m.
Welcome Reception
JW Marriott–Poolside Terrace</td><td>2:45 p.m.–
3:15 p.m.</td><td>Networking Break</td></tr>
<tr><td>3:15 p.m. –
4:00 p.m.</td><td>Offering Advisory Services and Products to International Family Offices</td></tr>
<tr><td>4:00 p.m. –
5:00 p.m.</td><td>Can You Hear Me Now?
Dynamics of Communications Across Cultures</td></tr>
<tr><td>6:00 p.m. –
9:00 p.m.</td><td>Networking Dinner</td></tr>
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M Financial Group™

Overview

Monday, May 22	
12:00 p.m. – 4:00 p.m.	**Open for Afternoon Activities** Please contact the hotel concierge for assistance.
6:00 p.m. – 7:00 p.m.	**Welcome Reception** JW Marriott–Poolside Terrace

Tuesday, May 23	
8:00 a.m. – 8:30 a.m.	**Welcome and Opening Address** *Richard Hartmann, AUCTORIS* *Tim Malarkey, JKJ Financial Services*
8:30 a.m. – 8:45 a.m.	**The Power of M in the International Advisor Community** *James Friel, M Financial Group* *Kimberley Martindell, M Financial Group* Recognizing that high net worth, global clients increasingly build their wealth across multiple borders, M Financial has created an international infrastructure that expands on the established success of our U.S.-based business and domestic sales to foreign nationals and expatriates. Learn how M Member Firms are uniquely positioned to address the multifaceted needs of global clients with a broad array of international insurance solutions, case coordination and support, and access to international resources and expertise.
8:45 a.m. – 9:45 a.m.	**Life Insurance as a Planning Tool** *Richard Hartmann, AUCTORIS* *David Roberts, Andersen Tax* U.S. life insurance is rapidly becoming a sought after asset by ultra-high net worth foreign citizens and resident aliens. In addition to covering why non-U.S. citizens are acquiring insurance, we will discuss how U.S. insurance must be owned and paid for as it is integrated into the insured's personal wealth and/or business succession plan.
9:45 a.m. – 10:15 a.m.	**Networking Break**
10:15 a.m. – 11:45 a.m.	**Understanding the Primary Global Citizen Markets: Common Family Profiles, Tax Challenges, and Financial Solutions** *Ashley Batista, Premier Partners, LLC* *Grayson Dufrene, Vie International* *Joseph Kellogg, WE Family Offices* *Tony Yu, DSG Family Legacy Insurance Solutions, Inc.* Global citizens interface with advisors in one of four scenarios: (1) foreign nationals living in the U.S., (2) foreign residents with strong U.S. nexus, (3) foreign citizens without U.S. nexus, and (4) foreign citizens planning to establish U.S. nexus. Using case studies, this session will review the common client goals and tax challenges of each scenario. Learn the basics about how to navigate the legal, tax, and product challenges in order to identify strategic planning solutions for every global client.
11:45 a.m. – 1:00 p.m.	**Networking Lunch**

Overview

Tuesday, May 23	
1:00 p.m. – 2:00 p.m.	**Coming to America: U.S. Tax Planning for Foreign Individuals** *Scott Bowman, Proskauer Rose LLP* As the U.S. continues to attract non-U.S. citizens seeking opportunities for investment, business, education, and residence, the cross border planning needs of these high net worth global clients and families become increasingly complex. This session, presented by international estate and tax planning expert Scott Bowman, will review recent international developments, important income and wealth transfer tax planning concepts, and the impact of CRS and FATCA to global clients around the world. Learn why the U.S. is often considered a tax haven and how life insurance can play a valuable role in financial planning for protection and growth of global wealth.
2:00 p.m. – 2:45 p.m.	**Navigating Foreign Markets Through Advisor Relationships** *Chris Boyett, Holland & Knight* *Iris Cheng, JC Global* *Jeff Pfleger, Pfleger Financial* *Jim Pfleger, Pfleger Financial (Moderator)* *Anne Trinh, M Advisory Group* What are the dynamics of working with internationally focused advisors? This session will highlight Member Firms who have established successful working relationships with international advisors to identify high net worth clients with sophisticated planning needs in Latin America and Asia. Learn how to build mutually beneficial relationships between M Member Firms and professional advisors to meet the sophisticated planning needs of high net worth global citizens.
2:45 p.m. – 3:15 p.m.	**Networking Break**
3:15 p.m. – 4:00 p.m.	**Offering Advisory Services And Products To International Family Offices** *Rafael Sayagues, Ernst & Young, LLP* *Robert A. Stover, Jr., Ernst & Young, LLP* As the Americas Family Office Leader of Ernst & Young, Bobby Stover will speak to how family offices in Latin America, Asia, and Europe are different from family offices in the U.S. Learn what must be done by professionals to become accepted as a team member, collaborating in integrated and holistic tax, wealth preservation, family legacy, and business succession planning. Understand what it takes to transfer “best practices” and ultra-high net worth proprietary product strategies across borders and cultures.
4:00 p.m. – 5:00 p.m.	**Can You Hear Me Now? Dynamics of Communications Across Cultures** *Charisse Kosova, IOR Global Services* As professional advisors continue to come across global clients with citizenship and/or residence in a non-U.S. jurisdiction, intercultural awareness becomes an increasingly important management and business development skillset. Learn how cultural awareness should be taken into consideration when working with global clients from another country. Cross-cultural communication expertise is essential to effectively collaborate with diverse teams, business partners, and clients from around the world. The goal of this session is to identify communication ideas and skills that all advisors can utilize in today’s global business environment.
6:00 p.m. – 9:00 p.m.	**Networking Dinner** JW Marriott Miami

Overview

Wednesday, May 24

8:00 a.m. – 9:00 a.m.	**Advisor Perspective: Income Tax Planning Utilizing Insurance Solutions** *Scott Bowman, Proskauer Rose LLP* *Seth Buckley, Pinnacle Financial Group (Moderator)* *John Fischer, Lombard International* *David Roberts, Andersen Tax* Non-U.S. clients face a host of complex tax issues that often benefit from unique insurance solutions. This session will review the basics of private placement life insurance and how it can be a simple and efficient solution to common planning challenges in the global market. Hear from a panel of advisers to learn more about strategies for pre-immigration planning, U.S. beneficiaries of foreign trusts, and inbound U.S. investments by foreign nationals.
9:00 a.m. – 10:00 a.m.	**Underwriting Global Clients: Paving New Paths in the International Market** *Virginia Craig, Pacific Life* *Riccardo Gambineri, Crown Global Insurance Group* *Susan Ghalili, John Hancock* *Rodger Hergenrader, M Financial Group (Moderator)* *Joel Larson, Prudential* Recognizing that life insurance represents a valuable planning tool for sophisticated clients around the world, life insurance carriers continue to expand their global citizen programs to accommodate the financial planning needs of a growing number of global clients. With an esteemed panel of underwriters, learn how life insurance carriers are stepping up to meet the challenges of foreign national clients and how M Financial provides a unique advantage in the high net worth market with coordinated communication, processes, and capacity across lead carrier partners in the U.S. and offshore space.
10:00 a.m. – 10:15 a.m.	**Networking Break**
10:15 a.m. – 11:15 a.m.	**Foreign National Client Profiles: "Where in the World Are They and What Do They Look Like?"** *Joan Crain, BNY Mellon* *Jonathan Gopman, Akerman* *Sean Kapoor, Wealth-X* *Frances Mickelson, Cornerstone Advisors International* *David Warren, Bridgeford Trust Company* Learn about where individual wealth is growing the fastest in the world and how that wealth impacts the global community. Advisors will share insights on three primary geographic regions of international business opportunity and breakdown specific cultural, economic and political reasons why life insurance is critical to these foreign nationals and their families and business interests. The demographic and financial client profiles from these international regions will be highlighted, with comments from advisors in the field about the challenges they face and the planning solutions available.
11:15 a.m. – 11:45 a.m.	**Closing Comments**