



# MDRT

The Premier Association of Financial Professionals<sup>®</sup>

## **2009 Top of the Table Annual Meeting October 7–10, Kauai, Hawaii, USA**

Title: MDRT Presidential Welcome

Speaker(s): Guy E. Baker, CLU, MSFS

Day: Thursday, October 8, 2009

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## **Presidential Welcome**

Guy E. Baker, CLU, MSFS  
2010 MDRT President

On behalf of the Executive Committee, it's my honor to greet you and to welcome you to the 2009 Top of the Table meeting. This is paradise, isn't it?

What a perfect place for us to recharge and renew our commitment to being world-class financial advisors — extraordinary professionals, the very best in our industry, the very best we have to offer. Congratulations to each of you.

Do any of you remember this time last year in Austin? Any of you remember the October surprise brought about by almost conclusively economic thunder chaos? It seems like it's done in October with regularity. I'm watching the internet daily. Who would have thought that the rumblings of last October could lead to the changes that we've seen in the last 12 months? Recent events give new meaning to the theme, "Embracing Change." But now more than ever the MDRT value proposition, offering mutual support, ideas and encouragement, is the reason we have come together here and the reason we come together year after year. We share this journey together because it is the core value of sharing that binds us together.

You joined the Top of the Table because you know how to rise above the challenges during the tough times. You know how to calm the storms and provide the proper guidance and tools that we need. What differentiates you from the crowd is your courage. You stand strong in the storms of life and you bring strength to others. And based on the past 12 months, each of you can be proud of the fact that you're here today among the most elite in the industry. You are truly extraordinary professionals. Congratulations.

I recently had the opportunity to visit Southeast Asia and I can tell you the MDRT members in that part of the world really value MDRT and really value the Top of the Table. This is true all over the globe from my experience. Top of the Table is held in esteem everywhere I go. These people long to learn from us and they want and need our help. And just like us, they are bringing financial security to an emerging world. They need our encouragement and they need our wisdom. So if you have an opportunity to pass on your experience to others. No matter where you encounter this opportunity, take it, reach out, help others become extraordinary as well.

We heard a great message this morning from Ian on the second curve and it occurred to me as I was thinking about these remarks that MDRT is in the process of transferring from the first curve to the second curve, and so some of the things we're doing right now include looking at ways to be able to grow our organization in young members. If you look around we are an aging population as Ian talked about. The next generation of young, wise, courageous financial advisors needs to find the same thing that we have found here at the Top of the Table. It's our responsibility to do this and to do for others what others have done for us. I would bet no one in this room got here on their own. And I would wager each of you received a helping hand along the way. We must do the same. We have to mentor younger advisors either formally or informally using the tools that the Round Table has made available or using your own creativity.

We, as I said, are an aging group. There are many young advisors who have not been asked to join the MDRT yet, or even worse maybe they have been asked but they turned down the invitation. They can qualify, but they have not seen the value of taking that next step. They have to be asked. If you're like me, you can identify many benefits that you've received from being part of the Million Dollar Round Table and Top of the Table. Each of you is the best testimonial to the power of MDRT and the power that it brings to our careers and the exposure that we have to the best tools for success.

Your Executive Committee in conjunction with AALU has developed an amazing opportunity. It's an opportunity for you to give back to your communities in unique ways more than perhaps you're doing now. We formed a partnership with the FDIC, the Federal Deposit Insurance Corporation. MDRT and AALU have initiated a financial literacy effort called Money Smart. This program will provide a wonderful curriculum that you can take out to your clients, to your community, to your family, wherever you find opportunities to talk about and influence financial literacy.

Your Executive Committee is also constantly looking for ways to enhance our membership experience. That is a big part of our job as servants. So I encourage you to help us in the endeavor. As world-class advisors if you have any ideas that you believe could help us, could improve the MDRT experience and our value proposition, we would like to hear from you and as you saw from the introductions that Mickey gave, the Executive Committee is here and has a willing ear.

Let me close by saying this, we encourage all of you to take the time to make a new friend this week. Take the risk, introduce yourself to someone you may never have met before, someone that you need to take the time to get to know. Make this a great meeting by taking some risks and demonstrating the courage that lies within you. I'd also like to take this opportunity to thank the Top of the Table Advisory Board for all of their hard work this past year to put on this meeting. And of course a meeting like this as Mickey said, could not be successful without our partners and so a special thank you to Aviva our platinum partner, we appreciate their support of MDRT and the Top of the Table.

Thank you, all of you for being here, and again congratulations on your Top of the Table achievement. You are truly extraordinary.