

Question: Why is MDRT important to your clients?

Brad Elman, CLU, a 12-year MDRT member from San Jose, California, and 2005 Assessment Task Force Chair:

My clients are the best in their respective fields, and they like knowing that their advisors are also the best at what they do. I am pleased to tell my clients that their financial advisor is among the top representatives in the financial services industry — a member of MDRT: The Premier Association of Financial Professionals.

Michael L. Weintraub, CLU, a 29-year MDRT member from Walnut Creek, California, and 2005 Strategic Relations Divisional Vice President (DVP):

MDRT is the world's largest study group. Throughout the year, and on a very focused basis at the Annual Meeting, we are exposed to leading-edge ideas that have been proven with clients and advisors around the world. Whenever I need a great answer to a tough issue, it's easy to send an e-mail or call a friend, and the client wins.

Ken M. Hawley, CLU, CFP, a 31-year MDRT member from Vancouver, British Columbia, Canada, and 2005 Web Site/Technology Task Force Chair:

MDRT is important to my clients in an indirect way. While I rarely try to promote my membership in MDRT or Top of the Table to my clients — unless they ask about the membership certificate on my office wall — I advise them when they do inquire that this organization provides me with access to some of the best financial planning ideas from the top advisors from around the world. They are the beneficiaries of the valuable ideas resulting from my involvement and exposure to other MDRT members.

Dae-Won Yoon, a seven-year MDRT member from Seoul, South Korea, and the 2005 International Membership Communications Committee (IMCC) South Korea Zone Chair:

In Korea, more than 70 percent of life plan-

ners quit their jobs within two years of their start in the business. As an MDRT member, we have the opportunity to learn from more experienced members, who open our eyes to new ideas. MDRT charges our batteries to give our careers longevity and allow us to take care of our clients.

Randy L. Scritchfield, CFP, LUTCF, a 20-year MDRT member from Damascus, Maryland, and 2005 Branding Task Force Chair:

MDRT is important to my clients in both tangible and intangible ways.

Tangibly, many clients look to my many consecutive years of membership as a mark of accomplishment — even if they may not realize exactly what MDRT is all about.

As to a more tangible meaning, I never cease to be amazed at the prestige and positive image that MDRT conveys to both clients and other professionals. Even though they can't always define who we are, they often still know that our name stands for excellence. They know that I have achieved a certain sustained measure of success — as measured by my peers — and that I gain many benefits from my MDRT association, which helps me, both personally and professionally, to better serve them.

Patricia L. Krarup, CLU, ChFC, a 19-year MDRT member from Janesville, Wisconsin, and 2005 Communications DVP:

MDRT is important to my clients because it makes me a more informed and happier person. More informed, because I access the Web site when I need help, or I use all the reference materials that I have purchased from MDRT. Happier, because all of the friends I have made through MDRT make me laugh often.

Alphonso B. Franco, RHU, FRC, a 10-year MDRT member from Victoria, British Columbia, Canada, and IMCC Canada Zone Chair:

Many of our clients, generally, will not have

heard of MDRT. What they get to see us do daily, and do so well, is our job of being there for them when they need us the most. Since we protect our clients' financial lives with the products we sell and service, we show them that we care. Many times, a client will remark, "My last agent [or advisor] did not do that [or didn't care]." That is the time when we tell our clients why we stand out. MDRT has made me a better advisor, a better person and a person who cares for his clients. This, in turn, shows that our clients also vastly benefit from our caring and our knowledge, and they are touched by our passion.

Since MDRT provides me with all the tools to succeed in my business, all I have to do is put these principles into practice and impart this to my clients by my actions. So, the end result is my clients are getting superior advice and service because I am an MDRT member.

Jeffrey Chiew Kim-Chwee, ChFC, RFC, a 22-year MDRT member from Kuala Lumpur, Malaysia, and IMCC Malaysia Zone Chair:

My clients expect me to continuously upgrade my knowledge and professional skills in providing them the best advice for their financial needs. They know that my association with MDRT is the resource organization that I have been drawing upon all these years. This happens because whenever I planned to attend an MDRT Annual Meeting, I would inform all my clients of my trip to the destination to pursue continuing education to serve them better. I emphasize in my letter that "continuing education is essential for my continuing success" to serve them better.

Upon my return from the Annual Meeting, I provide them with some valuable ideas, concepts, cassettes and books that I had acquired from the meeting. I would then write about the magic of the Annual Meeting in my newsletter to all of my clients. Thus, my clients know that MDRT is important to me and to them. Thanks to MDRT and all the staff, speakers and members that make this the most prestigious financial organization in the world today.

Peter Moyle, DLI, CFAA, a 20-year MDRT member from Wayville, South Australia, Australia, and IMCC Australia Zone Chair:

It gives (my clients) comfort and strength to know that I belong to an international association of financial professionals. They have the satisfaction of knowing that from learning better client support strategies, I will always have their risk protection and wealth creation needs of utmost importance. Belonging to MDRT gives my clients a good feeling, knowing that as their advisor, I am continually looking to improve myself and my business.

Richard H. Sullenger, 2003 MDRT President and a 33-year member from Bakersfield, California, and Nominating Committee Chair:

Because of what we have become as members of MDRT — better listeners, more professional, more knowledgeable — and because we adhere to a strict Code of Ethics, we will always do what is right for our client. Our clients are better off because of our membership in MDRT.

Steven A. Plewes, CLU, ChFC, a 17-year MDRT member from Gaithersburg, Maryland, and Client Relations Committee Chair:

Through my membership and involvement in MDRT, my clients benefit from the continuing education I receive and the new ideas I'm exposed to on a regular basis. Through the international network of members, I have access to the best and brightest minds as a resource to answer my clients' questions and help solve their problems. They probably take for granted the communication skills I've acquired, as well as the business and product knowledge, experience and influence of the collective wisdom that is MDRT, but they no doubt benefit from it.

Rudi Thomas Floyd, CLU, ChFC, a 30-year MDRT member from East Hanover, New Jersey, and Membership Standards Committee Chair:

MDRT — and most especially the Annual Meeting — is invaluable in maintaining my client focus, my motivation and inspiration, and my business management skills. All of these help me to be the servant-leader I must be to my client. We must prosper as a team, or the relationship is doomed to fail. **KFK**

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