

# SUMMERService

## Featured Inside...

Social Media Success Stories  
Gender Balance Strategic Imperative  
Mid-Central Wins President's Cup  
ProFreedom Series Case Study  
Leaders Club Recognition

## In Brief...

FR Returns from Afghanistan  
PAS Top Producers  
Recognition Meetings in 2015  
Guardian's 2013 Annual Report  
and more...



**Women Producers' Summit 2014**



**A Look at the 2014 President's Council**



**Guardian FR Clay Goldsborough  
in *Equal Opportunity Magazine***

# Contents

## SUMMER 2014

3 Message from Don Sullivan

## IN BRIEF

4 Guardian FR Clay Goldsborough Featured in 'Equal Opportunity' Magazine

Guardian Women Leaders Profiled

5 Guardian's Strength Over Adversity Featured in Fortune Profile

Guardian's Elite Producers

Guardian General Agent Josh Becker Profiled

6 Eric Bouskila of NY Mazzei Agency Recognized as Guardian's Number One Producer for 2013

7 Guardian Producer Recognition for DI

PAS Top 100 Reps

8 Set Your Sights on Recognition in 2015

9 Guardian FR Returns from Afghanistan

10 Have You Seen Guardian's 2013 Annual Report?

## BUILD YOUR BUSINESS

11 ProFreedom Series Success Case Study

13 Social Media Success Stories - Leveraging LinkedIn



## FEATURES

- 14 Mid-Central Takes the 2013 President's Cup
- 20 Guardian's Gender Balance Strategic Imperative
- 23 2014 General Agents Conference
- 27 Women Producers' Summit 2014
- 29 Second Annual LPGA Symetra Golf Tournament
- 31 A Look at the 2014 President's Council
- 34 Financial-Planning.com Promotes Retirement Solutions 401(k) Expertise
- 36 Leaders Club Recognizes Field Excellence
- 39 Heard Around the Field

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Editor-in-Chief: [Heather Ramos](#), Manager, Agency Marketing and Field Communications

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# Opening Notes



**Don Sullivan**

Senior Vice President,  
Agency Distribution and  
Park Avenue Securities

Although we recently wrapped up the last of the key conferences of 2014, the theme of **Shared Interests** continues to prevail. In fact, based on the business we're in and the core beliefs that we at Guardian share, I believe that our Shared Interests will live on indefinitely. Whether we are out in front of clients or providing support in an agency or the Home Office, what we accomplish together has an impact on our clients. What's more, it has an impact on their families, their businesses, and their communities, and will continue to do so for generations.

Defining our Shared Interests at Guardian starts with partnership. It's the way we come together to do what's ultimately

in the best interests of our people and our clients. It's at the core of so much of what we do, from our *Be a Guardian Hero* recruiting program to our efforts to **Start Something Meaningful** by embracing and supporting a strongly diverse distribution. These are the things that strengthen the organization. They are the elements of our legacy that will last far beyond any of us, even long after Gen X, Gen Y, Millennials, and whatever name the next generation is given.

Think of it this way. Each client we touch then has an impact on the lives of countless others. For a family, our work lives on in their children, grandchildren, and so on. For business owners, the security and

protection they provide helps their employees and their customers for years to come. We create jobs. We help people in need. We help make our communities stronger and better places to live. As an organization, we make a difference.

In this issue, you'll see highlights from our Field conferences and the people who are the face of our Shared Interests. And throughout these pages, you'll find ways in which Guardian is touching lives and building a legacy worthy of our history. Whether your picture or your story is one we've featured here or not, know that you are very much a part of our Shared Interests and the legacy we're building together.

Don Sullivan

A handwritten signature in black ink, appearing to read 'Don Sullivan', written in a cursive style.

# IN BRIEF

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## Guardian FR Clay Goldsborough Featured in *Equal Opportunity* Magazine

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Financial Representative Clay Goldsborough, Vice President at First Financial Group, a Guardian agency in Washington, D.C., was recently featured in the annual career-planning issue of *Equal Opportunity* magazine, the career magazine for minority graduates. Clay was one of five insurance professionals celebrated in the cover story titled “Finding a Home in the Insurance Industry.”

“The culture is fantastic,” he says. “It gives you freedom and autonomy over

your day and allows you to spend every day helping people and putting them in a better position than before they met you. That’s really empowering and actually doesn’t feel like work.”

Clay also talks about the Guardian approach, the importance of social media, and focusing on building relationships.

➔ [CLICK HERE](#) to access a copy of Clay’s portion of the feature.

## Guardian Women Leaders Profiled

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Guardian President and CEO Deanna Mulligan and Financial Representative Michele Lee Fine of New York RHB are currently featured in LifeHealthPro.com’s “20 Women in Insurance You Need to Know.” The site provides life and health insurance advisors with information to help them improve their practice and increase their bottom line.

In the article, Deanna and Michele discuss how they got their respective starts in the industry, what achievements they’re especially proud of, the biggest challenges they face, and what excites them most about the insurance industry today. They each also discuss target markets and share advice for women looking to enter the industry. ➔ [CLICK HERE](#) to read the full profiles.

Michele Fine also recently appeared in *Crain’s New York Business* in a short feature about how her mission to give clients her best propelled her to earn recognition as Guardian’s top overall producer in 2012, making Michele the first female Financial Representative in Guardian’s 153-year history to take this honor. ➔ [CLICK HERE](#) to read more.

# IN BRIEF

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## Guardian's Strength Over Adversity Featured in *Fortune* Profile

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*Fortune* Magazine recently published a story on its website profiling Guardian. The article discusses the challenges our company faced in the aftermath of Superstorm Sandy and how we used those challenges to change how we do business for the benefit of our employees and customers. Some of the initiatives highlighted include our focus on workplace flexibility and consistently high customer service.

➔ [CLICK HERE](#) to read the full profile.

## Guardian Elite Producers for 2013

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Congratulations to the **87** Guardian producers who earned the distinction of qualifying to join the Guardian Elite Program – a program that rewards exceptional sales and accomplishments. ➔ [CLICK HERE](#) to see the names of your colleagues who made the list.

Want to learn more about the rewards of joining the Guardian Elite Program as well as the qualifications you need to be a member? ➔ [CLICK HERE](#) for full details. You can also contact any of the following Internal Life Wholesalers:

[Jason Gullo](#) (Sales Director Region)  
(212) 598-8058

[Peter Crincoli](#) (New England/West Regions)  
(212) 919-8831

[Rudy Quesada](#) (Midwest Metro/Southeast Regions)  
(212) 919-8417

## Guardian General Agent Josh Becker Profiled in *Life & Health Advisor*

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Josh Becker, Co-General Agent at Guardian's New York RHB Agency (which does business as Strategies for Wealth) is currently profiled in *Life & Health Advisor*.

➔ [CLICK HERE](#) to read the full story, in which Josh discusses the agency's client-first philosophy, explains the value proposition they recruit to, and outlines who today's best candidates are for a career in the insurance and financial services industry.

# IN BRIEF

## Eric Bouskila of NY Mazzei Agency Recognized as Guardian's Number One Producer for 2013

Financial Representative Jaacov Eric Bouskila of Guardian's NY Mazzei Agency was recently recognized as the company's number one overall producer for 2013.

"We're thrilled to recognize Eric as our top producer of 2013," says Don Sullivan, Senior Vice President, Agency Distribution and Park Avenue Securities. "Eric is the epitome of hardworking professionalism and

serves as a true inspiration to Financial Representatives everywhere for the positive impact they can have on their clients' financial futures."

Eric provides clients with financial advice to help preserve, protect, and grow their assets. His emphasis is on establishing long-term relationships with clients to maximize efficiency and effectiveness in achieving financial stability through advanced leveraged planning, estate planning, succession planning, and optimized life insurance planning for retirement.

**"It's an incredible honor to be named Guardian's highest overall producer," says Eric. "Being a Financial Representative enables me to combine my passion for finance with my belief in creating value for clients by structuring innovative plan designs to meet today's protection and retirement requirements. It's truly gratifying to work in this business and know you can**

**help advance your clients' financial goals and ensure they have the protection they need."**

Anthony T. Mazzei, Sr., General Agent at NY Mazzei, is extremely proud to be affiliated with a professional of Eric's caliber.

"Eric Bouskila and his team have raised the bar of true professionalism in our industry," he said. "He has the unique ability to engage those who need to be handled with extreme care and expertise as well as manage a multitude of support areas – banks, CPAs, attorneys – to make the client experience fluid and seamless. Eric is driven and focused, yet caring for his clients (and team), with the ultimate mission and purpose of achieving outstanding results."



# IN BRIEF

## Guardian Producer Recognition for DI

Helping you grow your business is important to us. It's our sincere pleasure to reward and celebrate the exceptional producers who meet the requirements for our distinguished recognition programs, specifically our renowned DI Inner Circle and Next Generation.

Those who qualify in 2014 for these notable memberships will be invited to our exclusive industry event, the Advanced Disability Meeting, to be held at the [Ritz Carlton Lodge](#), Reynolds Plantation, Georgia October 19-22, 2015.

### Qualifications

You can join us in Georgia at the Ritz Carlton Lodge to celebrate your success by reaching these requirements in 2014 for DI Inner Circle and Next Generation.

### DI INNER CIRCLE

- 60 in-force cases
- 20 new paid cases
- \$50,000 new annual premium

### NEXT GENERATION

- 1st contract year – 12 new paid cases
- 2nd contract year – 15 new paid cases
- 3rd contract year – 18 new paid cases
- 4th and later contract years – Must meet DI Inner Circle criteria

### Recognition Program Guide

To read about all of our DI recognition programs and the terrific member benefits that are awarded, please read our newly published guide, [2014 Requirements for 2015 Qualification \(Pub4769BL\)](#).

### Materials Available to Download

[DI Inner Circle Imprint Flyer \(PUB5428BL-A\)](#)  
[Next Generation Imprint Flyer \(PUB5428BL-B\)](#)

## Park Avenue Securities' Top Producers for 2013

Congratulations to the following **10** Financial Representatives who were Park Avenue Securities' top producers in 2013.

- |                        |                     |
|------------------------|---------------------|
| 1. Mark Murphy         | NY Perlmutter       |
| 2. Robert Votruba      | NY Mazzei           |
| 3. Anthony Domino, Jr. | New York RHB        |
| 4. Anthony Bonanno     | Indianapolis        |
| 5. Gwendolyn Chatham   | California Pacific  |
| 6. Jay Hochheiser      | Central Long Island |
| 7. Joseph Guyton       | Boston              |
| 8. Jeffrey Howard      | Charlotte           |
| 9. Annette Hammortree  | Great Lakes         |
| 10. Gary Peters        | Wellesley           |

➔ [CLICK HERE](#) to access the full listing of the top 100 PAS producers for 2013.

# IN BRIEF

## Set Your Sights on Recognition in 2015

### PRESIDENT'S COUNCIL

#### The Ritz-Carlton

San Juan, Puerto Rico

April 13-17, 2015

(April 12 Chairman's Council Arrival)



### LEADERS CLUB

#### The Hilton San Diego Bayfront

San Diego, California

May 12-15, 2015

(May 11 Executive Club Arrival)



➔ [CLICK HERE](#) for full qualification rules and guidelines.

# IN BRIEF

## Guardian FR Returns from Afghanistan, Agency Recognized for Support

On April 4, 2014, Guardian's Boston Agency (The Bulfinch Group) held an in-house celebration to welcome back Financial Representative **Scott Spencer**, who recently returned from a yearlong Army deployment in Afghanistan. Scott had received The Army Commendation Medal for his exceptional service when serving as a Retrograde Officer with the 831st Transportation Battalion, Kandahar Detachment in support of Operation Enduring Freedom.



Scott and his wife, Emily, were on hand to celebrate with family, friends and their Bulfinch associates. Special visitors included fellow soldiers with whom Scott was deployed, as well as Massachusetts State Senator Mike Rush.

“I always knew The Bulfinch Group to be an extraordinary organization, and they once again proved this to be true through the support, dedication and compassion that they provided to myself, my family and my soldiers,” says Scott. “It was truly remarkable to experience the uncommon, unwavering commitment

that The Bulfinch Group made by going above and beyond with their support of our military. From the moment that I received orders, The Bulfinch Group mobilized their team in taking care of everything from my leave, to my benefits, to a generous salary continuation while on military leave. Further, they reached out to my wife to ensure she was okay, knowing the sacrifices she was making; sent numerous care packages that served to lift morale of myself and my troops; continued FR coaching sessions, even from thousands of miles away; held a welcome home celebration that brought tears to my eyes; and all of the support I received to ease my transition back to my practice. All of these examples of The Bulfinch Group's dedication to excellence are the very essence of what makes this country great and why I'm proud to belong to The Bulfinch Group.”

“All of us here at The Bulfinch Group are so proud of First Lieutenant Scott Spencer and his service to our country,” says Co-General Agent **Seth Medalie, CLU, ChFC**. “Scott is a valued member of The Bulfinch Group family and we are excited to have him back with us as an important member of our team.”

➔ [CLICK HERE](#) to read more

# IN BRIEF

## 2013 Annual Report

**Guardian's 2013 annual report** is now available online. This year's theme, "Shared Interests," illustrates how the values, goals, and actions of our company are unified with those of our customers. It opens with a letter from **President & CEO Deanna Mulligan** highlighting our financial results and collective accomplishments in 2013.

**The website version** features videos of real customers and the Guardian people who work with them, spotlighting the many ways we enhance lives through our products and services. These stories include:

▶ **Linsey Kramer** - a San Francisco resident severely injured in a bicycle accident who has recovered with the help of the rehabilitation services, vocational re-education, and Group Disability Rehabilitation Specialist support provided through her group benefits disability protection.



▶ **Alex von Bidder** - a New York City restaurateur who provides top-of-the-line service to his customers, and who in turn receives it from his Guardian Financial Representative through tools like The Living Balance Sheet®.

▶ **Mike Carpenter** - who continues to look out for the best interests of his family after the loss of his wife Marianne with the help of life insurance provided by his Guardian Financial Representative.

The printed version of the annual report is being distributed to our Life policyholders and field agencies. If you're interested in obtaining additional copies, you can email the Corporate Warehouse through [FODWAREHOUSE@glic.com](mailto:FODWAREHOUSE@glic.com) or you can visit the Guardian Fulfillment Center (GFC) by logging on to GOL, selecting the "Marketing Tab," and then clicking on "Order Marketing Materials." Once at GFC, enter PUB6445 in the search field, click "Go," and add to your shopping cart.

Guardian Investor ProFreedom  
Variable Annuity<sup>SM</sup>

Offering Clients  
Increased  
Diversification



When it comes to risk profile, Jeff Sirak's client is not your typical 80-year-old. As a widower and small business owner who is still very active in his business, his approach to investments is not the normal slant toward the conservative. "My client likes the market and he's done well in it," says **Jeff Sirak** of the **Canton Agency**. "He's been through it all and has that mentality of being a little more aggressive than what we generally recommend for his age."

With about \$600,000 of the client's nearly \$2 million net worth in a mutual fund IRA, Jeff, and his colleague Gary Sirak, didn't feel that the mix addressed the typical legacy concerns of an older client. And while other options offered positive growth, they didn't offer access to higher rates of return at a low cost.

Then, in January, The Guardian Insurance & Annuity Company, Inc. (GIAC) introduced the Guardian Investor ProFreedom Variable Annuity<sup>SM</sup>. It's the company's first deferred variable annuity product to offer alternative investment options that go beyond



Jeff Sirak

traditional portfolio diversification to help offset market volatility. It was, as Jeff says, a very nice fit. "It allowed us to be in the market, while creating a safety net in the form of a death benefit...and at lower fees than most VA chassis."

**A Retirement and Planning Product**

Guardian Investor ProFreedom Variable Annuity<sup>SM</sup> is a long-term financial product designed for retirement planning and implementation. It offers clients the opportunity to accumulate assets over time and then to receive guaranteed payments for as long as they live or a set period of time. It provides:

- Freedom from taxes during accumulation period
- Freedom from high annual base contract fees
- Freedom to select from diverse investment strategies, including alternative investments
- Freedom to secure a future stream of guaranteed lifetime income

## Guardian Investor ProFreedom Variable Annuity<sup>SM</sup> (B Share) or (C Share)

### Minimum Premium Investment (to initially establish the annuity)

B Share \$10,000 (\$5,000 for qualified monies)

C Share \$25,000 (\$5,000 for qualified contracts)

\$100 minimum to invest additional premium payments

### Maximum Premium Investment

\$1 million in total premiums during the first contract year. Additional total premium payments during the second contract year or later cannot exceed the lesser of \$100,000 or the total premiums paid during the first contract year. \$3 million maximum in premium payments for the life of the contract.

### Issue Ages

Maximum issue age is 90.

### Annual Expenses:

The base contract fees equal 1.00% (B Share) or 1.70% (C Share) of the accumulation value of the variable investment options. This annual expense includes the mortality and expense charge and administrative fee. Adding an optional death benefit will increase this annual expense. Please see the brochure about optional death benefits for more information. Each variable investment option has its own annual expense.

### Surrender Charge Schedule:

Percentage charge that is deducted when premium is withdrawn, which is based on the number of full years completed since that premium payment was made into the annuity:

#### B Share

Contract Year	0	1	2	3	4	5	6	7+
Surrender Charge	8%	7.5%	6.5%	5.5%	5.0%	4.0%	3.0%	0.0%

#### C Share

No surrender charge schedule

### Investment Options:

30 variable investment options: An owner can choose up to 25 variable investment options at any one time.

**Matt Kelly, Regional Vice President, Guardian Investor Services, LLC**, believes that there are three things that advisors can now offer clients with ProFreedom VA. “One piece is increased diversification,” he says. “The second is a very competitive and well-structured death benefit option for creating legacy while keeping fees relatively low. The third is that you can create guaranteed lifetime income through annuitization, either within the contract or with the Guardian SecureFuture Income Rider.”

**Doug Dubitsky, Vice President of Product Management & Development for Retirement Solutions**, says, “Through the annuity’s broad array of investment strategies, you can create an optimal portfolio for clients that may help reduce the impact of market volatility and risk, enabling you to better help meet their long-term investment needs with guaranteed income. Guardian Investor ProFreedom Variable Annuity<sup>SM</sup> underscores GIAC’s commitment to provide a wide range of annuity products to meet the diverse investment goals and risk tolerances of our clients.”

### Another Choice to Offer Clients

Guardian Investor ProFreedom Variable Annuity<sup>SM</sup> gave Jeff the right combination to offer his client. “He always knew we had his best interests in mind, and he was relieved that we could create a solution that allowed him to invest more aggressively and be more conservative. It was a nice conversation.” He also sees ProFreedom VA as a safer way to offer investment options to clients who may not be aggressive enough.

As Matt says, “Guardian Investor ProFreedom Variable Annuity<sup>SM</sup> offers advisors the opportunity to have an annuity contract to complement what they’re already doing in their practice. With diverse investment strategies, and the option to select a guaranteed income stream for the future for no additional cost, it’s an economical way of shifting dollars from an accumulation to a distribution strategy for those who are retirement-income focused.”

Find out more about Guardian Investor ProFreedom Variable Annuity<sup>SM</sup> ([B Share](#)) and ([C Share](#))

# Leverage LinkedIn to Grow Your Business

The Digital Marketing team has partnered with key influencers across Guardian's Field Force to develop a series of Success Stories showcasing actionable ideas and insights that you can leverage to grow your business through LinkedIn.

## FEATURED ISSUES

### [Brian McGrath](#)

Cold Calls Become a Thing of the Past

### [Rob Herrmann](#)

An FR Grows his Business with LinkedIn Introductions

### [Alexandre Quantin](#)

People You May Know Turn into Clients

**How You Can Leverage These Ideas**  
Here are a few reminders to keep in mind after reading these Success Stories to help you achieve greater results:

- **Take Action!** Use these insights to formulate a similar approach to grow your business using LinkedIn.
- **Get Help!** Work with your Agency Leader or Marketing Director to develop your social media strategy.

## Learn More

For more Social Media insight and ideas, visit Guardian Online > Marketing > Social Media or contact [SocialMedia@glic.com](mailto:SocialMedia@glic.com).

# Guardian's Mid-Central Takes the 2013 President's Cup

**LFG Mission Statement:**  
Our Core Value—  
We enrich the lives of  
the people we touch.





**What do you get when you combine a clearly defined mission statement with talented individuals who leverage their strengths to follow through on that mission? Then, add to it the solid structure of an enterprise and the support of some of the best minds in the business. What you get is the Mid-Central firm earning their third President's Cup award in 9 years.**

You don't have to dig too deeply to understand where the foundation lies for that kind of success. It starts with the visionary guidance of CEO Earl Lutner and President Sandy Aderson and their leadership team. "Enterprise" is the word they use to describe the organization, and that structure very accurately sums up what makes them unique.

Take, for example, the Board of Directors of Lifetime Financial Growth, as the firm is known in the market-

place. The board gives the firm insights on the necessary strategies and tactics to implement to move their plans forward. Those insights come from a roster of members that reads like a who's who of top talent and expertise in the industry.

"We're very proud of our board," says Earl. "If we were not performing, they wouldn't want to be affiliated with us or serve." The firm taps into the resources provided by this illustrious group in order to help their Financial Representatives.

Using an "unbundled" process for sales and sales management, Mid-Central fosters the notion that each person has their unique ability. That is what everyone in the organization focuses on, enabling them to not only perform their best but also support each other in the process.

With four distinct locations each with their own sub-culture and personality, how does the firm create continuity of purpose? "Although there's a different feel to each of the offices, overall they are each influenced by our selection process," says Sandy. "That includes the process we use for recruiting. There's a commonality that has people generally attracted to the enterprise as a whole."

Given the recruiting and production results that the firm posted in 2013, and what they accomplish year after year, theirs is a formula that will keep the enterprise growing for years to come.

## Mid-Central's Winning Year 2013 By the Numbers

22 Quality Hires appointed

Net APR Increase of +11

20 Leaders Club qualifiers

3 Executive Club qualifiers

3 President's Council qualifiers

1 Chairman's Council qualifier

3 First Time Leaders Club qualifiers

\$15,268,536 Life premium

\$4,405,084 DI premium

\$7,425,308 Equity sales

\$27,524,657 Group production

Scroll over names to read individual quotes  
or [CLICK HERE](#) to read them all.



**Earl J. Luttner, cii**  
Founder, CEO and Chairman  
of the Board, LFG



**Sandy Aderson, JD**  
President, LFG



**William J. Grimes**  
Member, LFG Board of Directors  
President and Co-Founder,  
Grimes & Associates

*“Success starts at the top. And Earl Luttner is unique in the way he sees the world and sees the way people are capable of performing. He, Sandy Aderson and their leadership team challenge their people to be better than they would be on their own. It’s a constant: 24 hours a day, seven days a week, 365 days a year. They have these incredibly high expectations because they know their people have the talent and ability. They believe in them, so their people believe in themselves. They do the right things the right way. And the firm provides coaches and Board members to help drive the message that they’re better simply because they’re with LFG. Everyone knows that the firm will do anything to help them grow, but they have to put forth the effort.”*



**Carl F. Hicks, Jr., Ph.D.**  
Member, LFG Board of Directors  
President, The Growth Group



**Matt Roddy**  
President, Capital Planners,  
A Lifetime Financial Growth  
Company, Leaders Club Qualifier



**MaryLou Rodgers**  
Chief Operating Officer, LFG



**Louis E. Valli**  
Member, LFG Board of Directors  
Financial Representative  
President’s Council Qualifier



**Bob Franklin**  
Managing Director,  
Cincinnati, OH



**David Hammerstrom**  
Managing Director,  
Louisville, KY



**Steve Galusky**  
Managing Director,  
Morgantown, WV



**Tasha Jo Hill**  
Executive Director of Brokerage  
Sales, Leaders Club Qualifier



**Jefferson Neal**  
Financial Representative  
Chairman's Council Qualifier



**Brian D. Smith**  
Financial Representative  
President's Council Qualifier



**Alan Jutca**  
Financial Representative  
Executive Club Qualifier



**Bill Gorman**  
Financial Representative  
Leaders Club Qualifier



**Don Sestrich**  
Financial Representative  
Investment Specialist  
Leaders Club Qualifier

*"We have a great culture at LFG that begins with a very active, hands-on leadership team led by our founder Earl Luttner and his limitless enthusiasm. We use a unique ability model that stresses abundance. Therefore, all of us, and especially new FRs, can thrive in a team-based setting. Our mentors genuinely care about the success of our new FRs, teaming them with specialists to help produce the best result for the client and, ultimately, for the FR."*

**Lifetime Financial Growth Board of Directors**

**Sanford M. Aderson, JD**  
President, LFG

**Robert M. Ball, LBS**  
Consultant,  
The Living Balance Sheet® (LBS)

**Quincy M. Crawford, CLU**  
Chairman of the Board,  
First Financial Group;  
Retired General Agent; GAMA Hall of Fame

**William J. Grimes**  
President and Co-Founder,  
Grimes & Associates

**Carl F. Hicks, Jr., Ph.D.**  
President, The Growth Group

**John W. Jacob**  
Chairman of the Board,  
Highland Tank and Manufacturing

**Earl J. Luttner, CLU**  
Founder, CEO and Chairman of the Board, LFG

**Robert E. Mathis, CLU**  
President and CEO, Peachtree Planning Corp.

**Bill Moore, Ph.D.**  
President, Dr. Bill Moore Consulting;  
Performance Psychologist

**Louis E. Valli**  
FR, 20+ year President's Council Qualifier

**C. Richard Weylman, CSP, CPAE**  
Chairman, Weylman Consulting Group;  
Founder, CEO, and CDO,  
Weylman Center for Excellence



**Dan Spickard**  
Financial Representative  
Leaders Club Qualifier



**Herman Hoernschemeyer**  
Financial Representative



**Greg Morris, CFP, CLTC**  
Financial Representative  
Leaders Club Qualifier  
Investment Specialist



**Jim McGovern**  
Financial Representative  
Leaders Club Qualifier



**Bradley Cunningham**  
Financial Representative  
Leaders Club Qualifier



**Carol Hurley**  
Financial Representative  
Leaders Club Qualifier  
Member of Guardian's Women's  
Leadership Advisory Board



**Emily Melious**  
Financial Representative  
Leaders Club Qualifier

*"What sets our firm apart is training. We provide all of our reps access to multiple areas, depending on where their interest may be. Earl and Sandy are constantly bringing in successful people to share with our reps the keys to their success. It's this continual training environment that cultivates the creativity reps use to not only develop their own skills, but also share their successes with other colleagues."*



**Ryan Brace**  
Financial Representative  
Leaders Club Qualifier



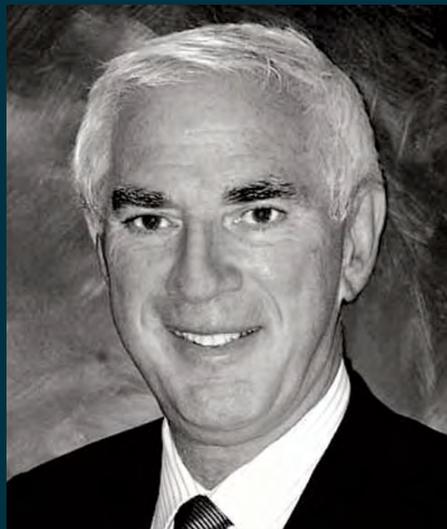
**Phil Lopez**  
Financial Representative  
Leaders Club Qualifier



**Ryan Coulter**  
Financial Representative  
Leaders Club Qualifier



**Erin Knodel**  
Financial Representative



**Ed Grinberg**  
Financial Representative

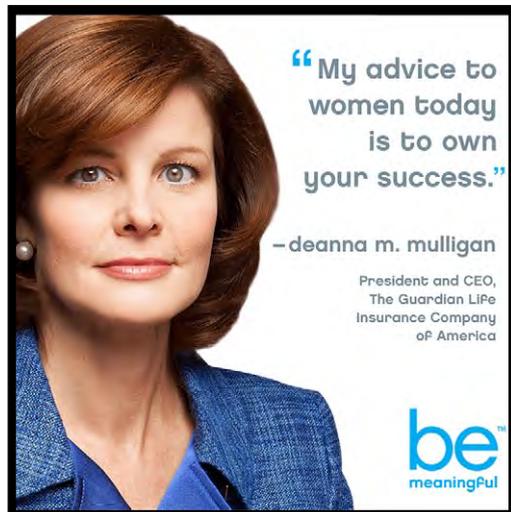
*“Our firm has an atmosphere of family values, where management genuinely cares about each planner and prioritizes their individual success. We encourage advisors to achieve levels of production so they can accomplish their own goals, not those of the firm. This, in addition to our organization’s focus on training, FR development, and advanced education, truly puts our enterprise into a league of their own.”*





# Guardian's Gender Balance Strategic Imperative: **We HAVE Started Something Meaningful**

It's been almost a year since Guardian embarked on a strategic imperative to achieve greater gender diversity in an effort to better represent markets and continue to stay relevant. Based on results to date and some of the formal and informal conversations throughout the organization, all indications are that the effort is taking root.



"This isn't a program. It's a culture change," says **Kevin Benjamin, Vice President, Career Agency Distribution**. "There is no beginning and end, but instead an evolution that requires fundamental changes to a long-

standing business model." **Emily Viner, Vice President, Agency Management and Leadership Development**, describes the status of the effort as, "a conversation with traction and the beginning of a culture shift."

Kevin feels there is now an increased awareness of the importance of gender balance. It is a regular topic of discussion at training programs, meetings, and conferences company wide. Successful Guardian women, like those featured in the series of **'be meaningful' videos**, are becoming leaders of the "movement," providing examples of the value of diversity as well as serving as inspiration to other women who aspire to develop and grow their careers. What's more, Emily feels that the level of overall engagement, starting with Guardian's Board of Directors, is very encouraging. To measure progress, the company has begun to track and analyze differently. This includes looking at gender

on an agency-by-agency basis, including measuring the number of female hires each month to evaluate recruiting numbers.

In terms of measureable results, the number of female Sales Managers increased by an impressive 71% during 2013, and overall recruiting numbers are on track for 2014 goals. **Amy Salo** of Guardian's **NY Elias Agency** moved into a leadership role when she was appointed Managing Supervisor during 2013, and a number of additional women will be advanced into first-line leadership opportunities in the near term.

"Three of the top four management development participants in the Guardian Leadership Institute during 2013 were women," says Kevin. "And we're seeing a great deal of gender balance mentoring going with events like the **Women Producers' Summit**. That camaraderie and connection is

### A Mission-Driven Diverse Culture



Kelly Kidwell, CLU, ChFC, CFP, LUTCF, Co-General Agent of Guardian's California Pacific Agency, does not specifically set out to recruit and develop women. He does, however, look for talented people who believe in the agency's mission to help people and make a difference. "Our mission attracts good people, and the culture gets built around that. The more diverse we are, the more diverse we attract. I think we have a fabric in our culture that may only be possible when you have a good balance of men and women working together sharing a common belief."

### Emily Viner Article in *Life & Health Advisor*



Guardian is not only making traction with the gender balance initiative internally, but externally as well. Emily Viner had an article published in the March 2, 2014 issue of *Life & Health Advisor* titled: "**The Relevance of Women as Financial Representatives: Five things to implement NOW to attract and retain female talent.**" In it, she summed up the evolution of the company's efforts, as well as some of the lessons learned that can benefit organizations throughout the industry.

helping to develop a new generation of women as they grow in this career. It's really exciting to see what's going on in the organization."

### It's About the Client

While these small steps show that Guardian has, as Kevin describes it, "moved the dial," both he and Emily point out that this sort of fundamental change requires keeping the big picture in focus. "At the end of the day, it's not about us, it's about the client," says Emily. She continues, "And our research has shown that they want to conduct business when they want, with whom they want, and how they want. We have to look at those things. We have to look in the mirror to see whether we reflect the culture that will serve them."

Who are these clients? Increasingly, they are women. Based on U.S. Census data, women represent more

# \$20 Trillion

Women today control \$20 trillion of consumer spending globally per year.

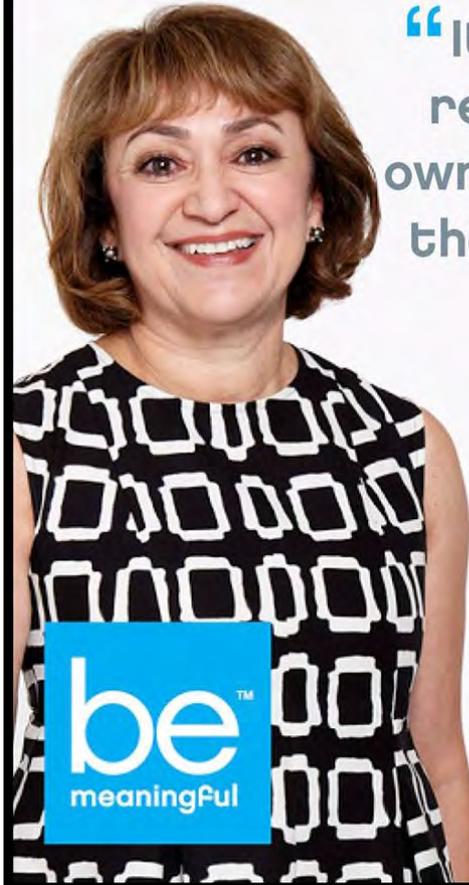
be  
meaningful

than half the population. **They are poised to inherit 70% of the \$41 trillion in intergenerational wealth transfer expected over the next few years. Not only are they taking more control of the money, but also more than 70% of female investors say they prefer to work with a female advisor. That same percentage, 70%, will fire their financial advisor within one year of their husband's death; and the average age a woman becomes a widow is 57.**

These statistics represent an enormous opportunity. That is why Guardian is taking steps to make sure that the company's recruiting and development processes will continue to work effectively for people from different genders and ethnicities. By constantly reviewing and refining training systems and tools, Kevin believes that Guardian's culture will remain effective and attractive to all the different segments of the market.

Three women who are among Guardian's leaders include **Samantha Clark**, Sales Manager in the Upstate New York Agency, who was featured on the main platform at Leaders Club last year; **Michele Lee Fine**, of New York RHB, who was the company's number one producer for 2012; and another of Guardian's top producers, **Marguerite Rangel**, of California Pacific, who has found in this career the opportunity to be meaningful. Click on their names above to see more about their stories.

Teams with **gender diversity** double their chances of exceeding performance expectations when compared to all male or all female teams.

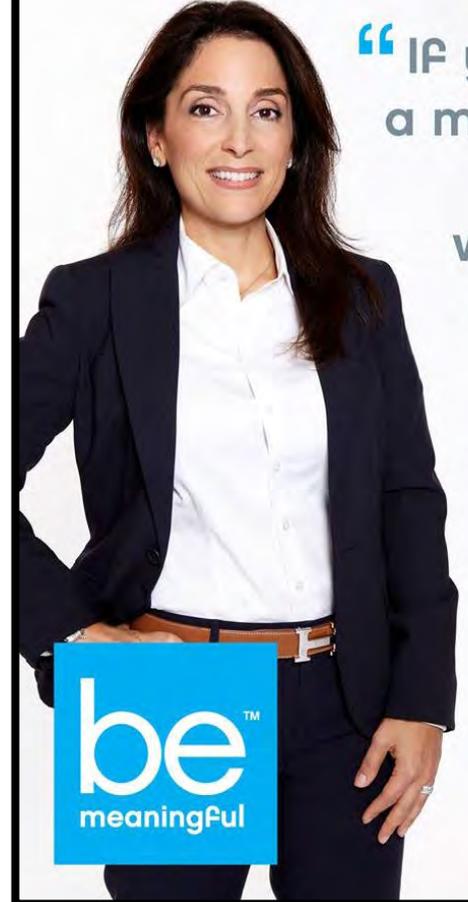
“It’s important to really design your own life and choose the people you like to work with.”

–marguerite rangel

JD, CLU, ChFC  
Financial Representative



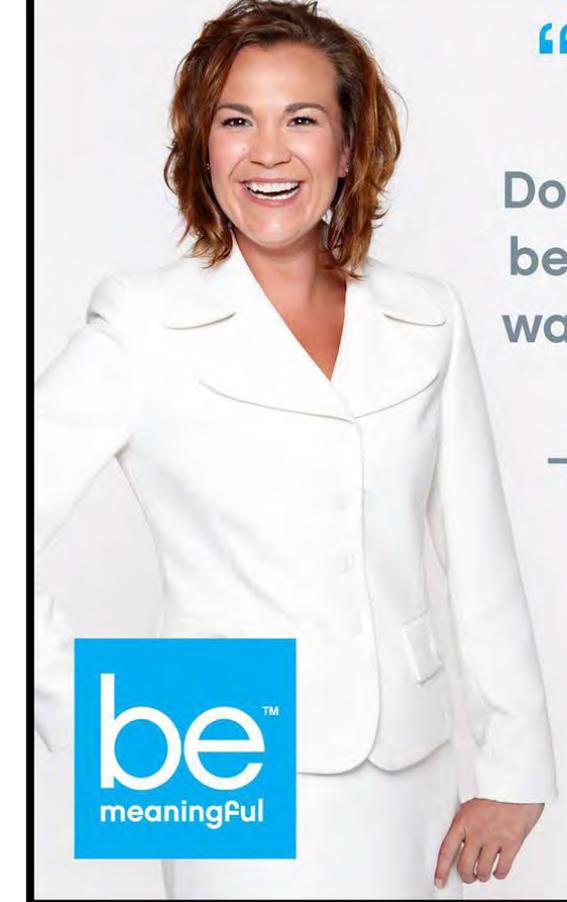
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“If you want to build a meaningful career, have a vision of what you want to create, a strong work ethic and a high standard of excellence and integrity.”

–michele lee fine

Financial Representative

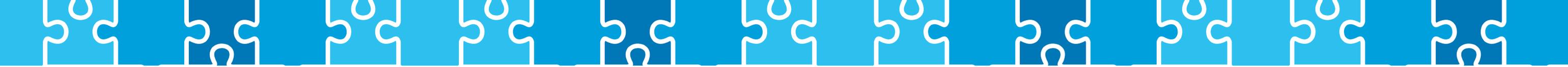
“Stay true to who you are. Don’t change to be what others want you to be.”

–samantha clark

CLTC, CLF  
Vice President of  
Career Development



Sources:  
U.S. Census  
Newsweek, July 2010; Boston College Center on Wealth and Philanthropy, 2009.  
Spectrem Group, Study of Wealthy Women Investors, July 2011.  
Pershing “Women are Not a Niche Market. They are a Significant Business Opportunity.”



# SHARED INTERESTS

**The theme of this year's General Agents Conference, "Shared Interests," is reflective of how Guardian's interests and those of our clients are one and the same. Members of Home Office Senior Management addressed this topic, sharing with the 120 General Agents in attendance how our company has the people, products, platform, and expertise to lead in the present and the future. They also discussed how achieving growth will ensure that Guardian maintains a competitive edge in the marketplace, and outlined how we are investing to make Guardian a place for outstanding growth and opportunity for decades to come.**

## **Shared Interests**

**President and CEO Deanna Mulligan** kicked off the meeting by congratulating Guardian's General Agents for the role they played in helping Guardian continue to thrive in 2013 and remain on course for future growth. She outlined our company's vision and aspiration for the years ahead and discussed the importance of **"Shared Interests,"** explaining what's beneficial for our Field force is also beneficial for our clients and our company. She also highlighted why it's so important for Guardian's Field force to sell a broader product portfolio to support diversity. Deanna concluded her remarks by discussing how every one of our interactions is built around this concept; how each relationship is based on reaching our shared destination and built upon the qualities that set us apart – dedication, ambition, commitment, and hard work. These form the cornerstones of trust, which keep our relationships strong, close, and enduring.

Additional Home Office presentations included **Chief Operating Officer Scott Dolfi** explaining how our Shared Interests lie in optimizing all lines of business to ensure long-term growth; **Michael Ferik, Senior Vice President, Individual Life,** outlining how the Home Office and Field will be partnering to move forward with key initiatives to ensure a legacy based on vibrant and secure distribution; **Don Sullivan, Senior Vice President, Agency Distribution and PAS,** discussing the Shared Interests that help the Field and Guardian build, protect, and preserve individual and collective legacies; and **Bob Broatch, EVP and Chief Financial Officer,** and **Tom Sorell, EVP and Chief Investment Officer,** sharing an overview of Guardian's financial performance and investment results.

## **Recognizing Outstanding Performance**

In addition to hearing about important initiatives from Field leaders and Home Office associates at the GA Conference, attendees received well-deserved recognition for their outstanding performance.

(Continued from page 23)



### 2014 President's Cup:

The ultimate honor presented at the GA Conference is the prestigious **President's Cup**, recognizing results and leadership in the agency and the company. This year's recipient was Guardian's **Mid-Central Agency**, led by General Agents **Earl Luttner** and **Sandy Aderson**.

### Field Service Award:

The Field Service Award was created as a way for those in the Field to recognize Home Office colleagues whose service to the Field has been above and beyond – not just for a year, but for a career. This year's award was presented to **Don Sullivan, Senior Vice President, Agency Distribution and Park Avenue Securities**, in recognition of his outstanding contributions to the success of all General Agents and Career Development Managers. ➔ [CLICK HERE](#) to read a summary of the speech delivered at this year's meeting by **Bob Mathis**, Co-General Agent of Guardian's **Southeast Agency** and current Chairman of the Field Advisory Board, in which he honored Don for his many contributions.



### Medallion Awards:

The Medallion Award is presented to the agency with the best overall performance in categories based on production, recruiting, agent development, training, and persistency. This year's winners were:

#### Bronze Agency:

**Great Lakes**, led by **Dan Melka** and **Mark Smith**

#### Silver Agency:

**Indianapolis**, led by **Kevin Bell**

#### Gold Agency:

**NY Perlmutter**, led by **Nat Perlmutter** and **Andrea Perlmutter**

#### Platinum Agency:

**New York RHB**, led by **Ron Rosbruch**, **Jerry Harnik**, **Josh Becker**, and **Jeff Neeck**

### Quality Awards:

This award distinguishes General Agencies that do a significant amount of above-average, quality business – the type of business that drives growth over time. The awards, and those receiving them, represent Guardian's high

standards and expectation of excellence. The 33 Quality Award winners for 2013 are:

**Tom Purcell** from **Atlanta P**

**Seth Medalie**, **Kevin Schneider**, and **Alan Shrayner**, **Boston**

**Abraham Ekstein** and **Shrage Posen**, **Brooklyn**

**Neil Willner**, **Walt Cardinet**, **Kelly Kidwell**, **Travis Hart** and **Matthew Shipman** from **California Pacific**

**Dennis Eckels**, **Central Atlantic**

**Adam Kaufman**, **Central Long Island**

**Kim Weaver** from **Des Moines**

**Joseph Lucido**, **Michael Morris**, and **Timothy Schafer** from **Detroit**

**Doug Gribin**, **Bill Traum**, **Michael Kochis**, and **Jerry Hemmer** from **Fort Myers/Naples**

**Daniel Melka** and **Mark Smith**, **Great Lakes**

**Rick Ray**, **Houston**

(Continued from page 24)

**Stephen DiGirolamo, Hudson Valley**

**Kevin Bell from Indianapolis**

**Earl Luttner and Sanford Aderson, Mid-Central**

**Howard Elias, New York E**

**Anthony T. Mazzei, Sr.; New York Mazzei**

**Jerry Harnik, Ronald Rosbruch, and Josh Becker from New York RHB**

**Lee Harrison, Stewart Davis, and Rob Stuyverson from North/Central Florida**

**Chris Hunken and Scott Hunken from Northbrook**

**Tom Ciardella, Mike Savino, Barry Gimelstob, Robert Lax, Jeff Slevin and Craig Feinberg from North Jersey**

**Douglas Flinke, Northern States**

**Nat Perlmutter and Andrea Perlmutter, NY Perlmutter**

**Jeffrey Pawlowski, Oregon**

**Dan Linehan from Philadelphia L**

**Steven Ferrara, David Parsels, and Mike Salvatore from Short Hills**

**Jeffrey Newman, South Florida**

**Bob Mathis, John Hill, Al Robertson, Darrell Dawes, Andrew Meehan and Keith Dykes from Southeast**

**Frank Congilose and Jim Schepis, Toms River**

**Bob Fashano, Jim Fashano, and Barbara O'Neil from Upstate New York**

**Lloyd Polmateer, Washington D.C.**

**Jerry Clericuzio and David Alter, Wayne**

**Nash Subotic, Western Pacific**

**Bob Fine and Randy Fine from Worcester**

**Productive Growth Award:**

Guardian's continued future growth depends on our ability to increase distribution. The Productive Growth Award, which was presented for the fourth time this year, reflects this belief,

and recognizes each General Agency with a net APR increase of at least one compared to the prior year and who satisfied their target level quality recruitment goals. For 2013, 26 agencies qualified for this award. [▶ CLICK HERE](#) to see who was recognized with this honor.

**National New Agency Recruiting Award:**

This award is presented to a new agency that appoints the greatest number of quality Field Representatives during a given year, during its first three years. For 2013, the winning agency was **New Haven**, led by **Brett Amendola**, with 10 quality hires and a net of +5 APR growth.

**National Life Insurance Award:**

The National Life Insurance Award recognizes the agency with the highest amount of new individual Life paid premiums for the year. The winner of this award for the thirteenth year in a row was **New York RHB**, led by **Ron Rosbruch, Jerry Harnik, Josh Becker, and Jeff Neek**, which generated \$29.4 million in new Life premiums.



**National Recruiting Award:**

This recognition is presented annually to an agency that's over three years old and has the highest number of quality recruits of all agencies. With 37 quality hires and a net +8 APR growth, the National Recruiting Award was presented to Guardian's **Western Pacific**, led by **Nash Subotic**.

**2013 New Agency of the Year Award:**

This award recognizes extraordinary leadership among Guardian's new General Agents, based on recruiting and production. The

(Continued from page 25)

winner of the 2013 New Agency of the Year was **West Central Florida** led by **Paul Bullara**.

**National Group Insurance Award:**

This award is presented to the agency with the highest amount of Group business, based on a point formula, which includes case counts, Group Life volume, and combined Group premium. This year's winner, **Dallas Greater Texas**, led by **John McGurran**, posted a total of \$168 million in Life volume and \$3 million in premiums.

**National Retirement Plans Award:**

This award recognizes the agency with the highest amount of new retirement plan sales. During 2013, **California Pacific**, led by **Kelly Kidwell, Neil Willner, Walt Cardinet, Travis Hart, and Matthew Shipman** had \$11 million in sales, earning the Agency this impressive recognition.

**National Equity Products Award:**

This award is given to the agency that leads in proprietary equity sales. During 2013, the

winning agency was **New York RHB**, led by **Ron Rosbruch, Jerry Harnik, Josh Becker, and Jeff Neeck**, which produced \$72.7 million in total proprietary annuity and mutual fund sales.\*

**National Disability Insurance Award:**

Presented to the agency with the highest amount of annualized premium on new Disability Income business, this award's recipient, **Mid-Central**, led by **Earl Luttner and Sandy Aderson**, generated \$4.4 million in new individual DI premium.

**Celebrating Careers of Distinction**

In addition to celebrating all of the year's outstanding business results and recognition, this year's GA Conference would not have been complete without some special recognition for three members of Guardian's Field force celebrating their last conference after a combined 96 years of impressive service. Don Sullivan congratulated **Chuck Baldwin** of Guardian's **Manchester Agency**, **Don Scully** of **Baton Rouge**, and **Ron Rosbruch** of **New York RHB** for their many contributions

to Guardian and our industry at large, and wished them well in all future endeavors.

Finally, there was special recognition for soon-to-be retired **Executive Vice President and Chief Financial Officer Bob Broatch**. On behalf of his fellow General Agents, current **Field Advisory Board President Bob Mathis** recognized Bob for his many contributions to Guardian's strengths and what it means to all of our futures. He also thanked him for being a driving force, helping Guardian to stand tall during some tough times over the past decade.

"Bob truly embodies our conference theme of 'Shared Interests.' He's someone we all owe a great deal to... in many ways," he said. "He has had such an impact on our business, our continued ability to recruit new FRs, and our ability to fulfill promises to clients, and will keep having an impact for many years to come."



# Women Producers' Summit 2014

As Guardian continues to work toward achieving balance and better representing its markets, events like the 2014 Women Producers' Summit take on even more critical relevance. That was evident from the start of this year's summit, which was held April 22 through 24 at the **Hyatt Regency in Sarasota, Florida**. "The Women's Summit is the place to interact, collaborate, learn and share with Guardian FRs who know our unique business challenges and joys because they travel a similar road," says **Joy Sorensen-Navarre** of Guardian's **Northern States Agency**.

Joy was one of 80 producers who attended the summit, which offered an agenda that covered a range of topics from the practical to the inspirational. In addition to key messages from Home Office representatives as well as guest speakers from the industry, politics and the sports world, participants were able to choose from a menu of workshops designed to customize their experience and allow attendees to build their own personal agenda.

On arrival day, some participated in the Guardian-sponsored Symetra Tour – Road to the LPGA tournament, which was also in Sarasota that week. Others received hands-on training focusing on one of three critical platforms: **The Living Balance Sheet®**, **SmartOffice** or **Social Media**. One of the many new



features of the Summit this year was the chance to schedule one of three technology appointments on those same topics, to obtain one-on-one support for help with a specific case or problem.

A speed networking session gave attendees the opportunity to test their networking skills while identifying other women to partner with in the future for cases, accountability partnerships or to form study groups. Other topics over the course of the Summit included deep

dives into disability insurance, social prospecting, the Park Avenue Securities transformation, business and estate planning and the FR contract.

Legendary professional golfer **Nancy Lopez** spoke to the group about carving out a career in a male-dominated profession. Guardian spokesperson, author and advocate **Betsy Myers** spoke about "Your Strategic Life," encouraging the participants to build strategies around how to lead and how to win. **Michelle**

**Hoesly, CLU, ChFC, President of MDRT**, addressed “Thriving in a Chaotic World,” about having the confidence to leverage growth and innovation to make bold moves at the right time in your life and your career.

**Emily Viner, Vice President, Agency Management & Leadership Development**, closed out the summit by encouraging the women to continue “Doing Well While Doing Good.” Emily says, “As women, we have to realize that doing well financially doesn’t just give us our own financial headwinds, but successful women create a domino effect that touches many other people, policies and trends.” Emily also underscored the fact that when doing well, financial professionals are consequently “doing more good”: reaching more clients with sound financial advice. These are both effects that participants of the Summit understand.

“It was invigorating meeting up-and-coming younger agents who see the potential in the career,” says **Karen Boykin, ChFC®, EA, of the St. Louis Agency**. “I think the conference is a great way to engage new female FRs and get them connected to a supportive community early in the career. I will be encouraging every female FR in our agency to attend next year.”

“Will attending impact my business? Absolutely,” says **Pamela Gilmore, CPA, CFP®, CLU®, ChFC®, CASL®, Financial Fitness** (also part of the **Central Atlantic Agency**). “One of my peers whom I respect and admire asked me to be her accountability partner. I hesitated and asked her if I could think about it. Earlier in the morning at the golf clinic, one of the pros suggested that I ‘open my club face.’ I hemmed and hawed and asked her to change anything but my grip. To which she



responded: ‘If you don’t get out of your comfort zone, you will never respond.’ Within minutes of being asked to be an accountability partner, I replayed the golf pro’s words and texted my peer and said ‘Let’s do it!’ I expect huge returns from this change.”

**Sarah Cato** of Guardian’s **Washington DC Agency** says: “I came away with a renewed sense of excitement about the work I do, and with sincere pride and joy in the positive impact I have on the lives

of my clients. I am now hooked on this conference. I plan on attending every one and would recommend it enthusiastically to women who are serious about succeeding!”

Guardian’s 2015 Women Producers’ Summit will take place October 2015 in the Baltimore-DC area. For more information, contact [Maureen Charles](#) or [Gail Kelman](#).

# Guardian Sponsors its Second Annual LPGA Symetra Golf Tournament

Guardian's Retirement Solutions business area recently participated in its second-annual company-sponsored LPGA Symetra Golf tournament, the Guardian Retirement Championship. The event, which was held at the Sara Bay Country Club in Sarasota, FL, focused on supporting local charitable causes, promoting the Guardian corporate theme of "Shared Interests," and rewarding some of Retirement Solutions' top producers of 2013 for their great successes last year.

"I am tremendously happy with Guardian's sponsorship of what has become a world-class golf event," says **Michael Cefole, Senior Vice President and Retirement Solutions Profit**



**Center Officer.** "This opportunity allows us to highlight our top producers within the Retirement Solutions business; provide them the opportunity to hear from their peers through educational, interactive business-building activities; and then meet and tee it up with the future stars of women's golf."

## It All Starts with Golf

On Tuesday, April 22, golf was on the agenda, including a women's clinic attended by both the Retirement Solutions top producers as well as participants of Guardian's Women Producers' Summit, which was also being held in Sarasota during the same week. This joint effort provided an opportunity to reinforce Guardian's commitment to support women who aspire to succeed in the financial services industry.

"What a spectacular event this was," says **Karen Boykin**, a Financial Representative in Guardian's **St. Louis Agency**. "The Retirement Solutions Top Producer Summit and the Women Producers' Summit provided me with a wealth of information that has empowered me and given me a chance to connect with so many other producers all in one location." Wednesday and Thursday provided the opportunity for Guardian attendees to pair up with the LPGA golfers. The pros included **Jessi White, Laura Kueny, Cara Freeman, and Jean Chua**.

"Jean was the pro I had the honor of working with," says **Pete Rogers**, a Financial Representative in Guardian's **California Pacific Agency**. "She had patience with all of us in our foursome



*(Continued from page 29)*

group. Her ability to coach us as we played was something that I appreciated and I wish her great success on future tours.”

### Helping the Community

In addition to a focus on golf, Michael also shares that with this sponsorship, it’s equally important that Guardian be a positive influence and presence in the Sarasota community, through philanthropic and charitable activities. One such effort put the spotlight on a local charity, **The Center for Building Hope**, which provides information and resources to cancer patients, caregivers, and family members. Various activities leading up to and throughout the week benefited the Center, including a silent auction and dinner on Wednesday evening.

“Seeing The Center for Building Hope facility and hearing from a number of their staff members on how their organization offers

a place of serenity to those during such a critical time in their lives was inspiring,” says **Nicholas Liapunov**, a Financial Representative in Guardian’s **New York RHB Agency**. “I’m glad to see that Guardian has provided the organization with such a generous level of support.”

### Sharing of Ideas and Best Practices

During Wednesday morning’s business session, presenters from Retirement Solutions shared information and insights into the market as well as news about Guardian’s products, services, and support. The morning started off with **James Lake, Vice President and National Sales Manager**, and **Stephen Davis, Vice President and National Sales Manager**, sharing information on the annuity and 401(k) businesses. They were followed by **Robert Chamerda, Assistant Vice President, Annuity Sales**

**Support**, who provided insights on the competitive marketplace and the opportunity. And to close out the morning, **Marianne Caswell, Second Vice President, Park Avenue Securities**, shared key business solutions that are being implemented within the Park Avenue Securities business model.

### A Positive Experience

Closing out the tournament, Guardian presented **Marrisa Steen** with the championship cup. She battled through four playoff holes and finally outlasted **Cindy Feng** with a birdie on the fifth playoff hole to capture the Guardian Retirement Championship at Sara Bay on Sunday.

“Guardian is extremely proud to have been the title sponsor of this exciting tournament,” concludes Mike. “Not only were we able to reward our top producers for their hard work and dedication throughout the year, we were able to host meaningful business sessions, support these remarkable young athletes in their dreams, and make a positive impact for The Center for Building Hope, funding nearly 200 hours of free support for people impacted by cancer.”



# Recognizing Sales Excellence at the 2014 President's Council

Guardian's 2014 President's Council meeting provided our company's top Financial Representatives with an exclusive forum to share ideas with their peers, build on relationships with Home Office management, and discover ways to continue enhancing performance. This year, **66 members of our Field force** qualified for membership in this distinguished group, requiring them to produce a minimum of \$373,600 in first-year commissions – for the 2013 production year – and meet stringent persistency standards that mark them as being among the insurance industry's elite. Their efforts play a critical role in strengthening our long-standing record of policyholders maintaining their policies in force, and provide evidence of our customer satisfaction. The following provides highlights of this year's meeting.

### Shared Interests

**President and CEO Deanna Mulligan** kicked off the meeting by congratulating Guardian's 2014 President's Council qualifiers for the role they played in helping Guardian continue to thrive in 2013 and remain on course for future growth. She outlined our company's vision and aspiration for the years ahead and discussed the importance of "Shared Interests," explaining what's beneficial for our Field force is also beneficial for our clients and our company. She also highlighted why it's so important for



Guardian's Field force to sell a broader product portfolio to support diversity. Deanna concluded her remarks by discussing how every one of our interactions is built around this concept; how each relationship is based on reaching our shared destination and built upon the qualities that set us apart – dedication, ambition, commitment, and hard work. These form the cornerstones of trust which keep our relationships strong, close, and enduring.

Additional Home Office presentations included **Chief Operating Officer Scott Dolfi** explaining how our Shared Interests lie in optimizing all lines of business to ensure

long-term growth; **Michael Ferik, Senior Vice President, Individual Life**, outlining how the Home Office and Field will be partnering to move forward with key initiatives to ensure a legacy based on vibrant and secure distribution; and **Marc Costantini, EVP and Chief Financial Officer**, and **Tom Sorell, EVP and Chief Investment Officer**, sharing an overview of Guardian's financial performance and investment results.

### Helping Others Reach New Heights

One of the most important aspects of the President's Council meeting is our Field leaders sharing valuable insights about the marketplace and the building blocks of their long-term success. [CLICK HERE](#) to read highlights of the year's President's Council presentations.

### Chairman's Council Qualifiers

Members of Guardian's Field force who attain the greatest sales achievements and set the standard by which our company measures excellence proudly earn the title of Chairman's Council qualifiers. To reach Chairman's Council, Financial Representatives must produce a minimum of \$663,600 in first-year commission credits (with 70 percent of this coming from Life, DI, or Long-Term Care production) and meet stringent persistency requirements – an impressive accomplishment by any standard.

For 2013, 15 Financial Representatives who led Guardian in total commissions earned this honor:

<b>Eric Bouskila</b>	<b>NY Mazzei</b>
<b>Vincent M. D'Addona</b>	<b>New York RHB</b>
<b>Rafael Ekstein</b>	<b>Brooklyn</b>
<b>Michele Lee Fine</b>	<b>New York RHB</b>
<b>Randy Fine</b>	<b>Worcester</b>
<b>Matt Gaglio</b>	<b>New York RHB</b>
<b>Jack Howley</b>	<b>Short Hills</b>
<b>Scott Jarred</b>	<b>Indianapolis</b>
<b>William Katz</b>	<b>NY Mazzei</b>
<b>Mark Murphy</b>	<b>NY Perlmutter</b>
<b>Jefferson Neal</b>	<b>Mid-Central</b>
<b>Wolf Perl</b>	<b>Brooklyn</b>
<b>Richard Pope</b>	<b>Central Long Island</b>
<b>Jacob Safrin</b>	<b>New York E</b>
<b>David Simkowitz</b>	<b>Brooklyn</b>

### 2013 Number One Producer

For 2013, the number one producer in both total commission credits and total Life and Disability commission credits was [Eric Bouskila](#) of Guardian's **NY Mazzei Agency**.

### Life Quality Business Award

This award recognizes the Financial Representative who writes an extraordinary amount of business while keeping a very high level of in-force business on the books. To qualify for this award, a Financial Representative must lead the company in the amount of quality Proprietary

Annual Individual Life premium – defined as having at least 90 percent of the Life business written in the last five years still in-force. He or she must also be a current Chairman's Council qualifier who has qualified for President's Council in each of the previous five years.

The winner of this year's Life Quality Business Award was **David Simkowitz** of the **Brooklyn Agency**.

### Centurion Club Qualifiers

Centurion Club members are Financial Representatives who produce 100 or more paid cases within a given calendar year, of which a minimum of 75 are Life, Pension Trust, Specialty Life, DI, or Berkshire Term cases, with the remainder allowed to be Group cases. They also must meet strict persistency requirements. In attendance were:

First-Time Qualifier:

**Kim Butler**      **Dallas-Greater Texas**

Qualifying Member:

**Ashvin Chheda**   **Dallas-Greater Texas**   3 Years

Life and Qualifying members have not only achieved Centurion level, but have qualified for at least five consecutive years. In attendance were:

<b>Eric Studley</b>	<b>NY Mazzei</b>	<b>13 Years</b>
<b>Randy Fine</b>	<b>Worcester</b>	<b>21 Years</b>





### Praetorian Club Qualifier

Financial Representatives who produce 200 or more paid cases within a given calendar year, of which a minimum of 150 are Life, Pension Trust, Specialty Life, DI, or Berkshire Term cases, earn the honor of being called Praetorian Club members. This year, one Financial Representative who was in attendance at President's Council was recognized with this elite award:

**Eric Studley**      **NY Mazzei**              10 Years

### 15-Year President's Council Qualifiers

Several years ago, Guardian began a tradition of recognizing those individuals who have qualified for President's Council 15 times or

more. This year, Financial Representatives **William Katz of NY Mazzei**, **John Lentz of North/Central Florida**, and **Paul Vecchione of the Wayne Agency** reached impressive milestones, being honored as 15-year President's Council qualifiers. All first-time qualifiers were encouraged to draw inspiration from the trio's accomplishments and to follow the example they have set for building a distinguished legacy.

### Looking Ahead to Next Year

With the books closed on this year's meeting, now's the time to set your sights on qualifying to attend the 2015 president's Council in San Juan, Puerto Rico. ➔ [CLICK HERE](#) for full qualification guidelines.



# Financial-Planning.com Promotes Retirement Solutions 401(k) Expertise

Earlier this year, Guardian Retirement Solutions™ produced a series of short videos featuring Guardian 401(k) experts that was promoted via [Financial-Planning.com](#) to raise awareness of how we help financial professionals grow their business and support plan sponsors in the small-plan 401(k) market.

The “[Ask the Experts](#)” video series, which was featured on the site’s homepage until mid April, was promoted through an email to all of the site’s digital subscribers in early February.

“Financial-Planning.com is a tremendously informative website,” says **Mike Cefole, Senior Vice President & Retirement Solutions Profit Center Officer**, “and our presence helped to grow our brand and build our reputation as the go-to provider in the small plan market.”

The 9 videos demonstrate Guardian’s deep industry knowledge, with pertinent questions covering a broad range of topics addressed by Retirement Solutions leaders:

- **Mike Cefole, Senior Vice President & Retirement Solutions Profit Center Officer**
- **Stephen Davis, National 401(k) Sales Manager**
- **Dawn Van Dyck, Head of 401(k) Relationship Management**

“To have Mike Cefole and other members of our leadership team provide valuable 401(k) insights for financial professionals via short videos while leveraging sponsored media offers an exceptional brand building opportunity.” says **Matt Bryan, Director, Retirement Marketing, Retirement Solutions.**



**Q: Where is the 401(k) industry headed?**  
(1:21)  
[Watch this Video >>](#)



**Q: Why is the micro-small plan marketplace a significant opportunity for financial professionals?**  
(1:10)  
[Watch this Video >>](#)



**Q: What role does the 401(k) plan play in achieving retirement readiness?**  
(1:27)  
[Watch this Video >>](#)





**Q: What are some of the myths regarding challenges to success in the 401(k) marketplace?**

(2:04)

[Watch this Video >>](#)



**Q: How can leveraging service providers help financial professionals succeed in the 401(k) marketplace?**

(1:46)

[Watch this Video >>](#)



**Q: What are some of the key fiduciary challenges 401(k) plan sponsors face and how can financial professionals help?**

(1:57)

[Watch this Video >>](#)



**Q: What can financial professionals do to help plan participants in their 401(k) plans?**

(1:27)

[Watch this Video >>](#)



**Q: What's the number one reason plans switch and why is it important for financial professionals to understand this?**

(1:46)

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**Q: How can a relationship manager work with a professional to increase plan success?**

(2:32)

[Watch this Video >>](#)

“The videos are based on the white papers we developed in 2013, so it’s a continuation of that successful campaign,” Matt says. “Simply stated: Work with Guardian to help grow your 401(k) business. We’ve got the tools and talent to help financial professionals do that. This project further demonstrates our thought leadership and market positioning.”

In addition to the 9 videos, the site featured banner ads promoting the [J.D. Power Call Center certification](#) and [401k.GuardianLife.com](#). Guardian will promote the video series via our website, bimonthly 401(k) e-newsletters, and by encouraging wholesalers to share it via email and LinkedIn.

Matt notes that staging the videos on a public, objective news site lends credibility to the message and provides an outstanding opportunity to grow the Guardian brand and generate sales leads.

“The buzz word in marketing today is “snackable” content and that’s what this is,” Matt says. “It’s 60- to 90-second video clips, tailor-made for the way people consume information today.”

### Building on Success

The videos helped maintain the momentum gained through last year’s “The 401(k) G2 Summit: Gain and Grow” national series of interactive educational events for financial professionals. The summit helped Retirement Solutions promote an industry white

paper titled [Leveraging Service Providers: Making 401\(k\) Business Scalable and Profitable](#), which provided actionable strategies for successfully navigating the time and resource management challenges faced by advisors today.

# Guardian's Leaders Club Recognizes Field Excellence

The 2014 Leaders Club conference held in New Orleans in May showcased the accomplishments of the top performers in Guardian's Field force. Qualifying for Leaders Club is a challenging task; attendees must meet stringent production goals as well as be in good compliance standing in order to earn an invitation. This year, 653 members of the Field force qualified to attend the Leaders Club meeting. Once there, conference attendees benefited from motivational presentations and the sharing of best practices from fellow Field leaders, guest speakers and Home Office associates. They also celebrated the successes of 2013 and gained a clear focus on how our company plans to build on our proven strengths to attain even greater success in the future. The following presents highlights of this year's meeting.



## Shared Interests

President and CEO **Deanna Mulligan** kicked off the meeting by congratulating Guardian's 2014 Leaders Club qualifiers for the role they played in helping Guardian continue to thrive in 2013 and remain on course for future growth. She outlined our company's vision and aspiration for the years ahead and discussed the importance of "Shared Interests," explaining what's beneficial for our Field force is also beneficial for our clients and our company. She also highlighted why it's so important to sell a broader product portfolio to support diversity. Deanna concluded her remarks by discussing how every one of our interactions is built around this concept; how each relationship is based on reaching our shared destination and built upon the qualities that set us apart – dedication, ambition, commitment, and hard work. These form the cornerstones of trust which keep our relationships strong, close, and enduring.

Additional Home Office presentations included **Chief Operating Officer Scott Dolfi** explaining how our Shared Interests lie in optimizing all lines of business to ensure long-term growth; **Don Sullivan, Senior Vice President, Agency Distribution and Park Avenue Securities**, outlining how the Home Office and

Field will be partnering to move forward with key initiatives to ensure a legacy based on vibrant and secure distribution; and **Marc Costantini, EVP and Chief Financial Officer**, and **Tom Sorell, EVP and Chief Investment Officer**, sharing an overview of Guardian's financial performance and investment results.

## Recognizing Outstanding Performance

In addition to hearing about important initiatives from Field leaders and Home Office associates, Leaders Club attendees received well-deserved recognition for their outstanding performance.

## New Agent of the Year

Each year at Leaders Club, Guardian presents the **Christopher Ferrara Memorial New Agent of the Year Award** to a Financial Representative who is either in the first partial or full calendar year of service and who produces the greatest amount of Leaders Club credits. Taking home this honor often represents the promise of a very bright future, as evidenced by the large number of our company's current President's Council and Chairman's Council qualifiers who have earned this distinction during their early years at Guardian.



(Continued from page 36)

After recognizing the first and second runners-up for the award - **Clay Goldsborough** from the **Washington DC Agency** and **Ken Alter** of the **Wayne Agency**, respectively - **President and CEO Deanna Mulligan** presented this year's **Christopher Ferrara Memorial New Agent of the Year Award** to **Darlene Winters** of the **Western Pacific Agency**. Having recorded \$374,000 in Leaders Club commission credits in 2013, Darlene has gotten her career off to a fast start, earning her the top place in his class among new Guardian Financial Representatives. She is also the first woman in Guardian's history to achieve this distinction.

Upon receiving the award, with husband Rob by her side, Darlene, who's a big baseball fan, expressed her gratitude to her "home team" of people who have guided her and helped her get ahead. She then quoted the movie "Field of Dreams" by saying, "Any game becomes important when you know and love the players." In closing, Darlene indicated that although she's only in her "first inning" at Guardian, she's ready to give everything she's got for the rest of "the game."

### Centurion Club Qualifiers

This year, the following individuals were recognized as First-Time Centurion Club Qualifiers:

<b>Joe Fitzgerald</b>	<b>Short Hills</b>
<b>Kim Butler</b>	<b>Dallas-Greater Texas</b>
<b>Gregory Lough</b>	<b>Mid-Central Cleveland</b>
<b>Marc Mirabella</b>	<b>Hudson Valley</b>

Qualifying Members are those who have not only achieved Centurion level, but have also maintained it over multiple years. They are:

<b>Tyler De Stefano</b>	<b>North Boston</b>	<b>2 Years</b>
<b>James Derocher</b>	<b>Worcester</b>	<b>2 Years</b>
<b>Elie Engel</b>	<b>Brooklyn</b>	<b>3 Years</b>
<b>Ashvin Chheda</b>	<b>Dallas-Greater Texas</b>	<b>3 Years</b>
<b>Charles Krugh</b>	<b>California Pacific</b>	<b>3 Years</b>
<b>Matt Fine</b>	<b>Worcester</b>	<b>4 Years</b>
<b>Mark Smiley</b>	<b>Worcester</b>	<b>5 Years</b>
<b>Mark Crites</b>	<b>Dallas-Greater Texas</b>	<b>9 Years</b>

Life & Qualifying Members have qualified for at least five consecutive years. They are:

<b>Mike Oates</b>	<b>Southeast-Atlanta MHR</b>	<b>10 Years</b>
<b>Anjali Singh</b>	<b>California Pacific</b>	<b>12 Years</b>
<b>Randy Fine</b>	<b>Worcester</b>	<b>21 Years</b>

### Brian H. Early Frontline Excellence Award

This award recognizes sales managers who have shown exemplary performance in their current position and who have direct responsibility for a portion of an agency or firm, including recruiting, launching, and supervising new agents or advisors. Nominees must demonstrate outstanding success in contributing to their firm or agency's growth through the leadership of their sales organizations. This year's winner, **Robert Newman** from the **South Florida Agency**, surpassed all of his sales management colleagues at Guardian as our company's top Sales Manager. He qualified for Leaders Club as a Platinum level Presidential Citation Award winner and leads a team of 20 FRs, which together produced \$2.3 million in first-year commissions.



(Continued from page 37)

### Leadership Awards

These awards recognize the top producer in each specific line of business.

### Equity Sales Award

This award was presented to **Michele Lee Fine** of **New York RHB** in recognition of being the top producer in proprietary annuity and mutual fund sales with \$10.6 million in production.

### Combined Group Sales Award

**Muzzy Bass** from the **Dallas-South Texas Agency** earned this award with \$1.6 million in combined Group premium during 2013.

### National Retirement Plans Award

This recognition was presented to **Doug O’Connell** from the **Northern Plains Agency** for producing \$6.2 million of Guardian Advantage and Guardian Choice sales.

### Individual DI Premium Award

The winner of this year’s Individual DI Premium Award, **Gregory Lough** from **Mid-Central**, led the Field with \$569,000 in individual DI premium.

### Leadership Award for Lives Production

Presented for the tenth year in a row to **Eric Studley** from **NY Mazzei**, this award recognized him for leading the company with 281 lives.

### Leadership Award for Life Premium

This year’s winner, **Eric Bouskila** from **NY Mazzei**, produced \$4.5 million in Life premiums, which set a new Guardian record.

### Passing of the Medallion

After recognizing the outstanding job that **Eric Studley** of the **NY Mazzei Agency** did in helping to grow the company during his tenure as the 2013-2014 **President of the Executive Committee, President and CEO Deanna Mulligan** introduced the next President of the Executive Committee, **Jacob Safrin** from Guardian’s **NY Elias Agency**, and shared highlights of his career with Guardian.

Upon reaching the stage with wife Shiffy by his side, Jacob accepted the responsibility of serving as 2014-2015 President and underscored how the work he and his Field colleagues do every day enables them to help create legacies for the clients they serve.

“Whether you’re a first-time qualifier or a 15-timer, if you make every day count and live a life of purpose, you will have the opportunity to make other people’s lives better,” he said. “When you change one person’s life, you change the world. By giving them an opportunity they would not have had or by putting someone’s financial life in order, we are helping them create a legacy. When you put others first, success will follow. It’s all about being a giver and making each day count.”

### An Inspirational Close

Leaders Club closed on a very inspiring and emotional note with “No White Flags,” a presentation made by photographer Robert X. Fogarty and Paul Varisco of the Team Gleason Foundation, which addressed the power of perseverance and never giving up, regardless of what challenges you may face. The presentation consisted of Paul reading a heartwarming speech written by Steve Gleason – widely known as the man who made a miraculous play for the New Orleans Saints in the first game back in the Superdome after Hurricane Katrina, lifting the spirits of the city and the region – in which he documents his very personal battle with ALS. The key messages that resonated with attendees were to stay strong despite life’s adversities and to always “do the right thing.”

# FIELD Service

*“In today’s online world, social networking sites are playing an even bigger role in Westward Financial Strategies recruiting efforts. We tap into the power of LinkedIn to recruit online and increase our reach. LinkedIn can be a very effective, and FREE way to uncover and discover talent. With the click of a mouse, we are able to efficiently hone in on the right candidates and COIs.”*

— CHRISTINE GUESSFORD  
RECRUITING DIRECTOR  
ST. LOUIS AGENCY

## HEARD AROUND THE FIELD

*“One of the biggest challenges faced by any organization is recruiting the right employees, ones that fit the role, team and company, but also ensuring that the position is right for the ideal candidate. My goal has been to attract and develop a team that is comprised of highly motivated individuals who are driven to grow both personally and professionally. Together, we leverage the collective knowledge, experience, and creativity needed for the success of our team and our agency.”*

— JOSHUA FOX  
FINANCIAL REPRESENTATIVE  
NEW YORK RHB

*“Recruiting and hiring the right candidates is an essential part of growing a strong organization. The process starts with identifying the key characteristics that personify what will enable someone to be successful in the FR career. Skill set, style, work ethic and personality are all important components that a candidate should possess. Proactively promote these qualities whenever and wherever you can, and do not be afraid to think ‘outside of the box’ to broadcast your recruiting message.”*

— MENA FREEMAN  
SALES MANAGER  
HOUSTON AGENCY