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**Life Insurance Opportunities in Qualified Plans to be Focus of
Nineteenth Annual Henry A. Deppe Lecture**

Five financial experts to present at free event sponsored by The American College

Bryn Mawr, PA – November 1, 2007 – Five financial experts will participate in *Life Insurance Opportunities in Qualified Plans* as part of The American College's nineteenth annual Henry A. Deppe Lecture. The event will be held at The Guardian Life Insurance Company of America's headquarters in New York City on Friday, November 9th.

The Deppe Lecture Series provides insurance agents, financial planners, attorneys and accountants who deal with insurance, retirement and estate planning issues with a forum to learn about changes in the financial services industry. This year's lecture is designed to educate attendees on life insurance opportunities in qualified plans. Lecturers will discuss the following topics:

- Qualified Retirement Plans: Who Is An Employee?
- Life Insurance Opportunities: Qualified Plans
- Challenges of Section 409A for Insurance Professionals

The program has been submitted for continuing education approval for life insurance agents in three states as well as PACE, CPE and CFP[®] continuing education credit. Presenters at this years' event include:

- **Andrew Fair, Esq.** Fair is one of the nation's foremost attorneys in the areas of estate business and retirement planning. He has developed a concept known as a subtrust, intended to permit life insurance purchased in a qualified retirement

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plan to avoid estate taxes. He writes and lectures extensively in these areas for bar, banking, insurance, tax accounting, actuarial, and business groups throughout the U.S. Fair developed a procedure under which survivorship life insurance policies could be acquired by qualified plans.

- **Paul S. Schneider.** Paul is the Guardian/Henry A. Deppe Chair in Pensions and Retirement Planning at The American College. Since joining The College he has contributed to the *Planning for Retirement Needs* textbook, and has become a columnist for the Journal of Financial Service Professionals. Paul is also an accomplished employee benefits and tax lawyer at two major Philadelphia firms.
- **Laurence I. Sacher.** Sacher is the recently retired President of Capital Planners, LLC, and the event moderator. He has an extensive background in business and personal finance management and planning. Larry has obtained and holds Series 6 and Series 7 licenses with FINRA and has entered into course work towards his CLU[®] designation through The American College. In 1983, Larry founded Capital Planners, LLC, which devotes itself to the markets of closely held business owners, medical professionals, and high-wealth individuals.
- **Susan M. Grant.** Susan is celebrating her 20th year in the Qualified Retirement Plan and Employee Benefits industry. She is currently the head of the Qualified Plan Marketing Department for Guardian Life Insurance. Just prior to joining Guardian, Grant held the position of Vice President and Chief Compliance Officer for an independent insurance agency located in Fort Lee, New Jersey.
- **Sheila Hickey.** Hickey has been working in the field of retirement planning with Guardian since 1972. Her area of expertise is qualified retirement plans,

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including the defined benefit plan, new comparability and age based profit sharing plans, safe harbor 401(k) plans, as well as SEPs, Simple plans and IRAs.

The lecture is named for Henry A. Deppe, CLU[®]. Deppe has dedicated his career to the pension and retirement plans and is a nationally known authority on these subjects. The Henry Deppe Endowment at The American College makes this lecture series possible. The friends and associates of Henry Deppe and the Guardian Life Insurance Company of America support the endowment. Earnings from the fund are used to help finance this annual lecture. The endowment fund is also intended to make possible a chair at The American College for research and teaching in pension and retirement security.

Registration is free. For more information please contact Wendy Sutowski at The American College at 610-526-1204 or via email at Wendy.Sutowski@TheAmericanCollege.edu

Founded in 1860, **The Guardian Life Insurance Company of America**, New York, NY (Guardian) is one of the largest mutual life insurance companies in the United States. As of December 31, 2006, Guardian and its subsidiaries had \$39.5 billion in assets (on a consolidated statutory basis). With more than 5,000 employees and 3,000 financial representatives, as well as more than 80 agencies nationwide, Guardian and its subsidiaries protect individuals, businesses, and their employees with life, disability, health, long-term care, and dental insurance products, and offer 401(k), annuities and other financial products and trust services. More information about Guardian can be obtained at: www.GuardianLife.com

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The American College is dedicated to leadership in innovative training and development that helps financial services companies and their employees succeed. As a non-profit educational institution holding the highest level of academic accreditation, The College has served as a valued business partner to banks, brokerage firms, insurance companies, and others for 80 years. The American College's faculty represents some of the financial services industry's foremost thought leaders. For more information, visit www.TheAmericanCollege.edu

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