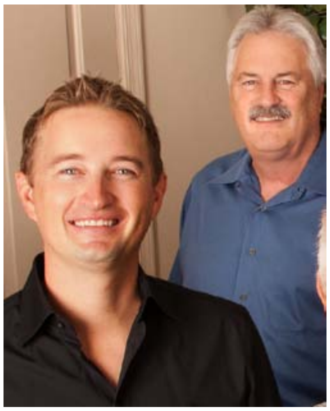
J.T. Bell and Steve Brock – *"Charitable Giving Through Life Insurance"*

This presentation will demonstrate how to significantly leverage your donors' charitable dollars and guarantee that you remain as the beneficiary. Life insurance can be the cornerstone of long-term goals and planned future income. Charitable gifts of life insurance can avoid or reduce income, estate, gift and capital gains taxes.



J.T. Bell

J.T. has worked in the life insurance industry since age 19. He graduated from the University of San Diego in 2003 with a major in Business Administration & Finance and a minor in Computer Information Systems. Upon graduation, J.T. moved back to Phoenix and joined Bell & Associates, Inc. full time in the area of Marketing Support and case design. Today J.T. manages Bell & Associates' various Marketing Reps and the Marketing division as a whole. He is responsible for the oversight and case design of all large face amount policies that the agency handles. J.T. is proficient in Premium Financing and other advanced case designs in the life insurance industry. He has been a featured speaker at several industry-related conferences and events and is committed to staying on top of all cutting edge strategies in life insurance design.

Steve Brock

Steve spent four years in the US Navy and another 17 years traveling extensively throughout the world specializing in military and anti-terrorist security. In 1995 he retired from this field and began a new career in financial planning. He has focused on educating and training agents in the responsible and appropriate use of life insurance in estate and charitable planning. Since joining Bell & Associates twelve years ago, Steve has specialized in advanced strategic designs allowing clients to pass assets to charities and other beneficiaries at a maximum value and with minimum taxes.