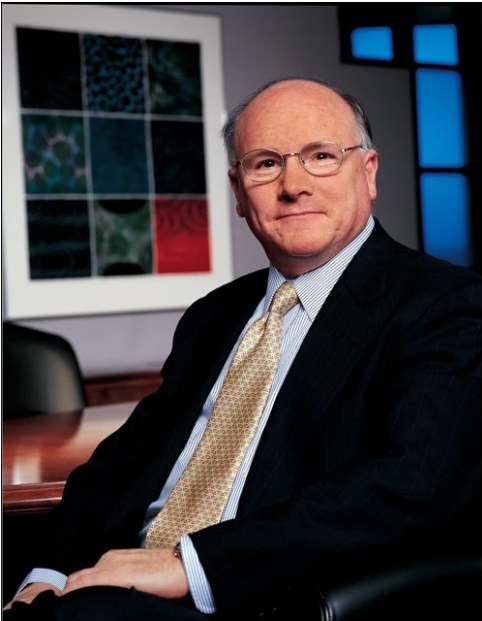


Insurance Fiduciary Services



Dick Weber is President and primary consultant for The Ethical Edge, Inc., providing fee-only analytics and consulting services to family offices and high net worth individuals. For 25 years a successful life insurance agent and 20-year life member of the Million Dollar Round Table, he joined Merrill Lynch Insurance Group, and from late-1993 to early 1996 was Vice President and Manager of Client Education and Field Development. For his two year "tour" in upper management with a life insurance carrier, his responsibilities included developing communication programs which enhance client understanding of insurance products and reconcile product performance against product expectations. Following this engagement, he was a co-developer of Dynamic Insurance Solutions and Historic Variability Module – computer-based tools that have begun to revolutionize the way advisors and their clients view life insurance products.

Dick holds an M.B.A. from the University of California at Berkeley with a specialty in Insurance and Finance. He was designated a Chartered Life Underwriter in 1974 by the American College. Among his various teaching activities, Dick served for 11 years as an Instructor of Insurance at the University of California at Berkeley's Program in Personal Financial Planning and from 1993 through 1998 served as Adjunct Professor of Ethics at the American College in Bryn Mawr, Pa. He currently serves as Adjunct Professor of Risk and Insurance in California Lutheran University's MBA program.

His book, *Revealing Life Insurance Secrets: How the Pros Pick, Design, and Evaluate their Own Policies*, is published by Marketplace Books and is directed at advisors and financial service professionals. His most recent publication, co-written with Christopher Hause, FSA, MAAA, is *Life Insurance as an Asset Class - A Value-added Component of an Asset Allocation*, was honored with a 2008 Best Paper Award from the Academy of Financial Services. Hause and Weber published a second volume in the Asset Class series - "Managing a Valuable Asset" - in December 2010.

Dick Weber was the Society of Financial Service Professional's Kenneth Black, Jr. Leadership Award recipient for 2008 in recognition of his "... exemplary leadership qualities and significant contributions to the fulfillment of the Society's core values of ethic, education, and relationships." In 2009, Dick was elected to the NAEPC Estate Planning Hall of Fame and selected to receive the Distinguished Accredited Estate Planner award and designation for "... significant and outstanding lifetime achievements and contributions to the practice and profession of estate planning."

Dick is Past President of the 10,000-member Society of Financial Service Professionals.

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