

RICHARD M. WEBER, MBA, CLU, AEP® (DISTINGUISHED)
THE ETHICAL EDGE, INC.

Richard Weber is President and primary consultant for The Ethical Edge, Inc., providing training and consulting services that help empower advisors and their clients to explore and view life insurance in the broader context of financial planning. 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 the end of 1995 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.

Mr. Weber 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. He has served as President of both the local Life Underwriter and the local CLU Chapters in the San Francisco Bay Area, was for many years a member of the Association for Advanced Life Underwriting, and has been a Regional Vice President of the Society of Financial Service Professionals.

Among his various teaching activities, Mr. Weber 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.

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.

Mr. 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."