**Mike Roberts:** Mike Roberts has more than three decades of experience in the financial services, insurance and risk transfer industry. His background is in life insurance, disability income replacement plans, long-term care insurance and income replacement for those actively employed and retirees.

Mike is a partner in a nationally recognized business consulting and communications and enrollment firm. Roberts and his partners work nationally and Mike personally services Florida, Washington, D.C., Virginia and Maryland regions, then Philadelphia metropolitan vicinity, New York City, New Jersey and Connecticut.