**Ryan J. Pinney, LACP** is a fourteen-year MDRT member with fourteen Top of the Table qualifications. Recognized for using innovative technologies to drive insurance sales, streamline the application process, and speed up underwriting, Ryan has been honored as an *AdvisorToday* “4 under 40” Financial Advisor, by *LifeHealthPro Magazine* as one of the “24 Most Creative People in Insurance”, and as a National Association of Independent Life Brokerage Agencies (NAILBA) ID Twenty award recipient. Utilizing a wide array of digital marketing tools and home-grown technology, his agency sold thousands of policies direct-to-consumer over the internet last year. Ryan is also active in the industry where he has served as National Trustee for the National Association of Insurance and Financial Advisors (NAIFA) and Divisional Vice President of the Million Dollar Round Table (MDRT).