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Financial
Security Independent Network**THE Insurance
& Investment
JOURNAL****20 INTERVIEWS
WITH
20 LEADERS****TOGETHER FOR THE LONG TERM!**

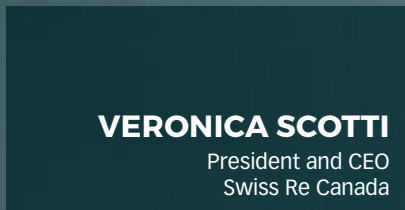
The Insurance and Investment Journal is very proud to celebrate its 20th anniversary with a very special feature – **20 interviews with 20 leaders!**

In the following pages, you will gain insight about the industry's current challenges and future opportunities via the perspective of successful financial advisors, managing general agency leaders and insurance company executives.

Also, on page 46 of this edition, be sure to read Jim Ruta's column: **20 years later, agents continue to provide extraordinary value**

We will continue to underline our milestone anniversary in our January 2017 issue with coverage of a special panel discussion held in November to honour our 20th anniversary. This panel, *Destination 2036*, took place at the **Insurance and Investment Convention** in Montreal. It gathered together a panel of renowned futurists who reflected on current demographic, consumer behaviour and technological trends and how they will reshape the industry landscape over the next 20 years.

We hope you enjoy this month's **20 leaders** feature and we look forward to bringing you the information you need to stay on top of industry news, trends and innovations for many years to come!

Serge Therrien
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