

VITA

JOHN P. HUGGARD
124 St. Mary's Street
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UNIVERSITY DATA

Status: Retired full-time faculty member (North Carolina State University)

Years of Service: 32 (1975-2005)

Courses Taught

BUS 305 - Regulatory Law

BUS 307 - Business Law

BUS 308 - Advanced Business Law

BUS 225 - Personal Finance

BUS 425 - Advanced Personal Finance Management.

UNIVERSITY AWARDS

1988 - Named an Outstanding Teacher at N.C.S.U.

1988 - Member of Academy of Outstanding Teachers at N.C.S.U.

1994 - Named an Alumni Distinguished Undergraduate Professor at N.C.S.U.

PERSONAL INFORMATION

Marital Status: Married without children

Birthdate: December 7, 1945

Address: 8304 Society Place
Raleigh, North Carolina 27615

Telephone: (919) 848-3414 (Home)
(919) 515-6945 (Univ.)
(919) 832-2687 (Law office)

EDUCATION

- 1971 - University of North Carolina
Chapel Hill, North Carolina
B.A. (Economics)
- 1975 - University of North Carolina
Chapel Hill, North Carolina
Juris Doctor
- 1988 - Duke University
Durham, North Carolina
Master of Arts (Liberal Studies)

AWARDS AND HONORS

- 1971 - Phi Beta Kappa
- 1972 - American Jurisprudence Scholastic Achievement Award (Torts)
- 1975 - Clerk (pro. tem.) 4th Circuit Court of Appeals
- 1975 - North Carolina Law Review (published in senior year)

RESEARCH/WRITING EXPERIENCE

Books

The Administration of Decedents' Estates in North Carolina (McMillian, 2 vol. 1985)
North Carolina Estate Settlement Guidebook (West Pub. Co. - 8th Ed with 2010 Supp.)
Living Trust, Living Hell: Why You Should Avoid Revocable Living Trusts (Parker -
Thompson Publishing - 3rd Ed. 2010)

Articles [Published]

"General Statute § 14-177 - A Need For Change" - *North Carolina Law Review* - 1975
"Undersea Mining -A New Legal Realm" - University of North Carolina Sea Grant
Publication -1974

"Variables Claim Victory," *Financial Planning*, March 1999*

"Variable Annuities vs Mutual Funds/Variables Claim Victory," *Bank Investment
Marketing*, June 1999*

"Advising Clients About Revocable Living Trusts," *Retirement Planning*, July/August
2000

"Exploiting the Variable Annuity Tax Edge," *On Wall Street*, June 2001*

"Probate Law For Personal Injury Lawyers, Part I," *Trial Briefs*, September/November 2001

"Variable Annuities Victorious at Tax Time," *Financial Planning*, October 2001*

"Legal Perspective: Tax Changes Could Boost Variable Annuity Sales," *Annuity Market
News*, December 2001

"Probate Law For Personal Injury Lawyers: Part II," *Trial Briefs*, January 2002

“Going, Going, Gone: How Annuities May Offer Protection From Creditors,” *Phoenix Life Insurance Company*, April 2002.

“Do Variable Annuities Belong in Qualified Plans?” *On Wall Street*, December 2002

“Tax Deductibility of Variable Annuity Losses,” *Variable Product Specialist*, May/June 2003

“Win-Win Situation,” *Leaders Magazine*, May/June 2003*

“It May Be Time To Take Another Look At Annuities,” *Investment News*, March 2006

“Why Variable Annuity Sales Are Soaring,” (Summary of larger report) *Senior Market Advisor*, December 2006

“Eight Variable Annuity Myths and the Arguments To Overcome Them – When Perception Is Not Reality,” *Senior Market Advisor*, February 2007

“Guaranteed Income for Life,” *Round The Table* (Boomeretirement Special Issue), 2007.

“Variable Annuity Ownership: Who’s Too Old? (Part I),” *Life Insurance Selling*, Dec. 2007.

“Variable Annuity Ownership: Who’s Too Old? (Part II),” *Life Insurance Selling*, Jan. 2008.

[* This article is a duplicate appearing in different publications under different titles].

Articles [Draft Stage]

“Why Federal Income Tax Laws Favor Variable Annuities Over Mutual Funds,” January 2010

“Do Variable Annuities Belong in Qualified Plans – A Lawyer’s View,” January 2010

“The Stepped-Up Basis – Mutual Funds vs. Variable Annuities,” January 2010

“Variable Annuity Tax Deferral and Time Value of Money,” January 2010

“The Tax Deductibility of Variable Annuity Losses,” January 2010

“Variable Annuity Ownership – Who’s Too Old?” January 2010

“Mutual Funds vs. Variable Annuities – The True Annual Cost of Ownership,” January 2010

“Estate Planning and Retirement Accounts – A Lurking Malpractice Trap for CPAs,” January 2010

“Estate Planning and Retirement Accounts – A Lurking Malpractice Trap for Lawyers,” January 2010

“Retirement Accounts and Estate Planners – A Lurking Malpractice Trap,” January 2010

“Retirement Accounts and Estate Planning – An Opportunity for Financial Professionals,” January 2010

“Eliminating Estate and Income Taxes From Retirement Accounts – An Opportunity for Financial Professionals,” January 2010

“The Impact of Commissions on Variable Annuity and Mutual Fund Performance,” January 2010

“Variable Annuities and Mutual Funds – The Liquidity, Control and Flexibility Controversy,” January 2010

“Suitability of Sub-Account Selection with Guaranteed Variable Annuities,” January 2010

“Mutual Funds – Calculating The True Annual Cost of Ownership,” January 2010

“Why I Own Variable Annuities,” January 2010

“Why Variable Annuity Sales Are Soaring,” January 2010

CONTINUING EDUCATION MATERIALS

Investing with Variable Annuities (14th Ed. 2010)
The Truth About Variable Annuities – Debunking the Myths (3rd Ed. 2010)
The Administration of Decedents’ Estates in North Carolina - Part 1 and Part 2
Do Variable Annuities Belong in Qualified Plans? - A Lawyer’s View
Understanding Estate and Gift Taxes
Annuity Sales Techniques of Multi-Million Dollar Producers
Estate Planning - Part 1 and Part 2
How to Negate the Ten Most Common Unfounded Objections to Variable Annuity Ownership
Post-Mortem and Non-Traditional Estate Planning
Estate Planning Mistakes
Retirement Planning Mistakes
Estate and Retirement Planning: Variable Annuity Issues for CPAs, Attorney’s and Financial Professionals
Five Financial Concepts All Variable Annuity Producers Must Understand - Part 1
Understanding the New Variable Annuity Living Benefit Riders
Variable Annuities and Mutual Fund: Dispelling the Myths and Misconceptions Surrounding Variable Annuities and Mutual Funds
The Truth About Variable Annuities – Fact v. Fiction
Twenty-Five Million Dollars in Annual Annuity Sales – Seven Simple Steps
The Key Sales Technique That Helps Variable Annuity Producers Earn Million Dollar Incomes
How Top Variable Annuity Producers Protect Themselves From Client Complaints and Potential Litigation
Using Full Disclosure and Product Knowledge to Attain Top Variable Annuity Producer Status
Becoming a Top Variable Annuity Producer By Incorporating Professionalism and Ethics Into Your Sales Presentation
Sales Presentations Used By the Country’s Top Professional Variable Annuity Producers
Complying with FINRA Rule 2821
How to Create a Variable Annuity Practice Based Solely on Client Referrals
Roth Conversions – Twelve Potential Liability Traps
Variable Annuity Safety

PROFESSIONAL EXPERIENCE

1975 - Present - Law partnership: Huggard, Obiol & Blake, P.L.L.C.
1975 - 1978 - Part-time Lecturer at North Carolina State University (Business Law)
1980 - 1994 - Adjunct Professor at Meredith College
1978 - 2007 - Full-time Faculty Member at North Carolina State University (Business Law and Finance) Current Status: Retired

CIVIC ACTIVITIES

- Member of NCSU speakers' bureau, averaging two public lectures a month to state agencies on the topic of retirement
- Member of the Volunteer Lawyers' Program which provides free legal assistance to needy citizens.
- Attorney for Justice for Animals.

BAR ORGANIZATIONS

- North Carolina Academy of Trial Lawyers
- North Carolina State Bar
- North Carolina Bar Association
- Wake County Bar Association

PROFESSIONAL LICENSES/CERTIFICATIONS

Licensed Attorney-at-Law
Licensed Real Estate Broker
Certified Financial Planner (CFP)
Chartered Financial Consultant (ChFC)
Chartered Life Underwriter (CLU)
Licensed Insurance Agent
Series 6 and 63 License (FINRA)

PROFESSIONAL HONORS

Board Certified Specialist in Estate Planning and Probate Law
Named a North Carolina Super Lawyer (2007) (Charlotte City Magazine)

COURT MEMBERSHIPS

U.S. Supreme Court
U.S. District Court (D.C.)
U.S. Court of Appeals (4th Circuit)
U.S. Court of International Trade
U.S. Court of Customs and Patent Appeals
U.S. Court of Military Appeals
U.S. Court of Claims
U.S. Claims Court
U.S. Customs Court
U.S. Tax Court
U.S. District Court (Eastern District N.C.)
N.C. Supreme Court

MILITARY SERVICE

United States Marine Corps - Active Duty - 1964-68
Reserve Duty - 1968-70 and 1972-74

United States Navy - Reserve Duty - 1976 to 2006
Retired as a captain in the Navy Judge Advocate Generals' Corps.

MISCELLANEOUS PROFESSIONAL RECOGNITION

North Carolina Order of the Long Leaf Pine (N.C.'s highest civilian award)
Listed in *Who's Who* in America
Listed in *Who's Who* in American Law
Named A Top U.S. Financial Advisor (Consumers' Research Council of America)