



Sharing the Wisdom

11th Annual Garrett Retreat



Pre-Conference Activities

Thursday, October 27, 2011

1:00 pm – 4:00 pm	<p>Concurrent Workshops</p> <p>MoneyGuidePro Advanced User Group  MONEYGUIDEPRO™ Superior Planning - Made Easy</p> <p>This workshop is targeted to users who are already familiar with the navigation and basic functionality of MoneyGuidePro software. It will address tips and FAQs about MGP, implementing real world examples and how to better understand plan results and communicate those results to clients. Additional topics may include the What If Worksheet, Super Solve, Play Zone, Presentation, Customizing Asset Allocation, and Smart Portal (online access for your clients). <i>3.5 hours NAPFA CE credit, 3.5 hours Computer Science CPE credit</i></p>	Hopscotch
	<p>Money Tree Advanced User Group </p> <p>Walk through sample case studies covering different advanced topics, ask your specific questions about how to use the software and find out what's on the horizon at Money Tree Software. <i>3.5 hours NAPFA CE credit, 3.5 hours Computer Science CPE credit</i></p>	Red Light

Conference Activities

Thursday, October 27, 2011


12:00 pm – 6:00 pm	Registration and Check-In	3rd Floor Foyer
5:00 pm – 6:00 pm	<p>1st Time Attendee / Newer Member Gathering</p> <p>Mix and mingle with other newer members, meet the Garrett staff, coaches and Member Advisory Board, and get oriented to the Retreat experience!</p>	Hopscotch
5:00 pm – 8:00 pm	<p>Retreat Kickoff – Opening Night Reception with Sponsors</p> <p>Sponsor Spotlights will be featured during this time. Light hors d'oeuvres will be served and a cash bar will be available. Dinner on your own.</p>	Red Rover, Foyer

Friday, October 28, 2011

8:00 am – 9:00 am	Breakfast with Sponsors	Red Rover
9:00 am – 10:30 am	<p>Keynote Address – What I Wish I Knew Back Then – Allan Roth, MBA, CPA, CFP®</p> <p>Allan Roth will share with us what he did right and wrong in building an hourly financial planning practice. One of the things he did right was selecting the hourly model and he would like to share his opinion of why our rare hourly model is best for the client and the only hope for financial planning to become a profession. <i>1.75 hours NAPFA CE credit, 1.75 hours CPE credit</i></p>	Marco Polo

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Friday, October 28, 2011, *Continued*

10:30 am – 11:15 am	Break in Sponsor Exhibit Area	Red Rover, Foyer
11:15 am – 12:15 pm	State of the Network – Sheryl Garrett, CFP®, AIF®	Marco Polo
12:30 pm – 1:45 pm	Lunch & Learn with Sponsors Grab your lunch and head to one of four concurrent sessions hosted by Sponsors.	
	<p>Please, Old Wise Man, Share With Us the Meaning of Life (Insurance) – Keith Maurer</p> <p>An old wise man once said: “A prudent question is one-half of wisdom.” That old wise man was not Keith Maurer, but it is Keith who will lead you through an informative, yet entertaining, look at life insurance both behind the scenes and in your office with your clients. Some of the wisdom you'll gain from this old wise man:</p> <ul style="list-style-type: none"> - How do you replace a high-cost policy with a low-cost one? - How do you know when someone is really uninsurable for life, disability and long term care? - What are some general rules of thumb about how much insurance a person needs? - What are term conversions and what makes them important? - What the heck is a MEC? - What differentiates Whole Life and GUL? <p><i>1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE</i></p>	Marco Polo
iShares 529 Plan®	<p>529 College Planning: Position Your Clients' Portfolios for Future Tax Hikes... Now – R. Sheff Faulkner</p> <p>A quick look back over the past several months provides clear evidence that we have entered a transitional time with regards to tax policy. Join Sheff Faulkner, Senior 529 Specialist with BlackRock, to learn how to look beyond the 529 plan as just another client savings account with tax-deferral. Learn how 529 plan strategies are being used by advisors, and determine which of these strategies might be relevant to your practice – and, more importantly, of value to your clients – in what is likely to be a rising tax rate environment.</p> <p><i>1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE</i></p>	Hopscotch
	<p>Using ProTracker Advantage CRM to Improve Productivity and Profitability – Warren Mackensen, PE, MBA, MS, CFP®</p> <p>Discover tools to quickly create projects for clients using workflow processes, estimate the client engagement cost, track time completing the tasks and then produce financial plan reports, client action lists and client invoices – all in one application. Archive documents, email and notes in the same application.</p> <p><i>1.5 hours NAPFA CE credit, 1.5 hours CPE credit</i></p>	(Don't) Keep Away
	<p>Loss Prevention for Financial Advisors – Alex Martin</p> <p>Designed to help Garrett members actively minimize and avoid liability losses, this presentation is based upon Markel Cambridge Alliance's 20 years of experience handling insurance claims made against RIAs and broker-dealers. Using FINRA claims data as a foundation, Alex will focus on trends and concepts observed in Markel's own claims experience. He will explore execution errors, client selection, documentation and alternative investments, and the impact of each of these areas.</p> <p><i>1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE</i></p>	Peek-A-Boo

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Friday, October 28, 2011, *Continued*

2:00 pm – 3:30 pm	General Session – Compliance – Mary Harris-King & Paul King Join the Garrett Compliance Coaches for a compliance update, to learn what's in the works with the Garrett RIA and to get your specific compliance questions answered. <i>1.75 hours NAPFA CE credit, 1.75 hours CPE credit</i>	Marco Polo
3:30 pm – 4:00 pm	Break in Sponsor Exhibit Area	Red Rover, Foyer
4:00 pm – 5:15 pm	General Session – Theory and Approach to Investing the DFA Way – Bob Lindner, AIF®, CLU, ChFC, AAMS, CFP® <i>1.5 hours NAPFA CE credit, 1.5 hours CPE credit</i>	Marco Polo
5:15 pm – 7:00 pm	Networking with Sponsors and Advisors (and Cocktails) Member study groups will use this time to meet for dinner and/or discussion.	Red Rover, Foyer
7:00 pm	Dining and Entertainment Denver Style Dinner on your own in Downtown Denver.	
7:00 pm – 10:00 pm	Evening Workshop – Real-Time Planning Sessions – Sheryl Garrett, CFP®, AIF®, Liane Warcup, CFP®, Dylan Ross, CFP® Garrett members Liane Warcup and Dylan Ross, along with Sheryl Garrett, will lead a role play and discussion, and provide examples on conducting live planning sessions with clients. <i>3.5 hours NAPFA CE credit, 3.5 hours CPE credit</i>	Marco Polo

Saturday, October 29, 2011

8:00 am – 9:15 am	Hot Breakfast Buffet with Scottrade Advisor Services – Brian Davis Join Brian Davis, Director of Scottrade Advisor Services, as he discusses how Scottrade supports Garrett members and how partnering with Scottrade can add value to your relationships. Key topics of discussion will include: the dedicated Garrett member support team, Scottrade's Focus Morningstar® \$ online commission-free ETFs, SIMPLE IRAs, ACH Out for IRAs, a new account opening tool designed to help complete paperwork more efficiently, "View Only" advisor accounts designed for advisors who do not charge fees based on AUM, and "Full Access" advisor accounts designed for traditional AUM advisors. <i>FocusShares, LLC is a registered investment advisor (RIA), exchange-traded funds (ETF) sponsor and wholly-owned subsidiary of Scottrade Financial Services, Inc. The FocusMorningstar ETFs are not sponsored, endorsed, sold or promoted by Morningstar, and Morningstar makes no representation regarding the advisability of investing in them. Investors not affiliated with Scottrade are subject to commission costs. Depending on the amount of trading activity, the low costs of ETFs may be outweighed by commissions and related trading costs. Before investing you should carefully consider the Funds' investments objectives, risks, charges and expenses. This and other information is in the prospectus, a copy of which may be obtained by visiting the FocusShares website at www.FocusShares.com or by calling (866) 453-5199. Please read the prospectus carefully before you invest.</i>	Marco Polo
9:15 am – 10:00 am	Break in Sponsor Exhibit Area	Red Rover, Foyer

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Saturday, October 29, 2011, *Continued*

10:00 am – **General Session – *What I Wish I Knew Back Then* –** **Marco Polo**
11:30 am **Garrett Members Dylan Ross, CFP®, AFC, Bryan Clintsman, CFP®**
We've all heard the line, "planning is a process, not a product," but it took Garrett member Dylan Ross a few years to figure out what that *really* meant and why it matters so much to his practice and his clients. Dylan will talk about how he transformed himself from a skilled financial map maker to a highly effective financial navigator and how it more than tripled his reengagement rate.
What does it take to make your financial planning practice succeed? Ten year Garrett member Bryan Clintsman will share with you how he built a thriving 7-person financial planning practice. Topics will include what to spend money on (or not), what things to outsource versus retain in-house, pricing strategies, marketing focus, branding and more.
1.75 hours NAPFA CE credit, 1.75 hours CPE credit

11:45 am – **Lunch & Learn with Sponsors**
1:00 pm Grab your lunch and head to one of the concurrent sessions hosted by Sponsors.



Long Term Care Planning: A Blueprint for the Future – Peter Florek **Marco Polo**
Peter will lead an interactive discussion regarding planning for the consequences of long term care. Topics will include a review of long term care planning options, legislation, carrier and product updates, case studies and sample proposals. The long term care industry paid over \$6 billion in claims in 2010. Come learn from an expert in the industry why discussing your clients' plans for the consequences of long term care is more important than ever.
1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE



The Critical Path – Brent Burns **Hopscotch**
Brent will discuss ways of linking financial plans and investment portfolios to balance the need for preservation of capital, predictable income and long-term returns for lifetime success.
1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE



A Practical Understanding of Fiduciary Exposure for Investment Professionals: Understand your E&O coverage and use it to help you win new business! – Tom Schrandt **Peek-A-Boo**
In today's litigious business environment, understanding and having proper E&O Insurance is more important than ever! Confusion and misunderstanding about *fiduciary* exposure for investment advisors under ERISA has permeated the industry. This session will demystify fiduciary exposure for investment advisors and the insurance products that offer protection under ERISA.
Tom will detail the many insurance products available and address the difference between "fiduciary insurance" and coverage for "your acts as a fiduciary." He will also provide answers to common questions, and will address creative ideas on how to use your E&O and other insurance products as a marketing tool to secure new business and retain existing clients. Additionally, Tom will examine the steps advisors can take to protect themselves from lawsuits, the differences between first and third party insurance and how you can lower your E&O insurance premiums.
1.5 hours NAPFA CE credit, 1.5 hours CPE credit

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Saturday, October 29, 2011, *Continued*

1:15 pm – **Concurrent Educational Sessions**
2:45 pm **Options Panel – [Eric Cott, CRPC®](#) with Garrett Members **Gigi Turbow** **Marco Polo**
Marx, MBA, Walt Teske**

Financial planning clients have limited financial or psychological capacity to absorb losses, whether their portfolio is \$250,000 or \$5 million. So, how - and how often - do you rebalance in the kind of volatile markets we've seen over the past 3 years? You focus on both relative *and* absolute asset class valuations, and you make sure you have a "Plan B." Exchange-traded options provide your client with, well, options!

Eric Cott, Director of Financial Advisor Education for the Options Industry Council, will discuss the OIC's recent benchmark study on advisors' use of options. The study documents significant growth in the use of options by wealth managers across all channels over the past 3 years. It also found that financial advisors who use options are more experienced than advisors who do not and that 53% of the RIAs participating in the survey responded that **clients had requested the use of options.**

Garrett members Walt Teske and Gigi Turbow Marx will talk about how and when to use options to control rebalancing risk, from concept through execution. Walt will review how options can provide rebalancing discipline, add portfolio income and give an incentive for clients to commit to more regular investment reviews. Gigi will walk through how the "Plan B" approach played out in real time over the past quarter, as the S&P 500 dropped 17.5% and the MSCI EAFE index fell 21.2%.

1.75 hours NAPFA CE credit, 1.75 hours CPE credit, 1.75 hours CFP® certification CE

Preparing and Reviewing Estate Plans – [Randy Gardner, JD, LL.M., MBA, CPA, CFP®](#) & [Leslie Daff, JD, MBA](#)

Hopscotch

Randy Gardner and Leslie Daff, tax and estate planning columnists for *The Journal of Financial Planning* and editors of *WealthCounsel Estate Planning Strategies*, will discuss the latest tax and estate planning developments and share their thoughts on where tax and estate planning are heading. With the goal of making quality estate planning affordable for everyone, while at the same time providing an additional revenue source for your practice, Randy and Leslie plan to announce a new designation that will enable financial planners to offer attorney-reviewed estate plans.

1.75 hours NAPFA CE credit, 1.75 hours CPE credit, 1.75 hours CFP® certification CE

Ways to Help Clients Manage Their Healthcare Costs During Retirement – [David Armes, CFP®, MBA](#)

Peek-A-Boo

Most retirees' largest financial liability is healthcare costs, which according to Fidelity Investments will average \$230,000 for a 65-year-old couple who retires in 2011 and does not have an employer plan to supplement Medicare. This presentation will cover the strategies and techniques that financial planners can use to help their retired clients manage healthcare costs wisely.

1.75 hours NAPFA CE credit, 1.75 hours CPE credit, 1.75 hours CFP® certification CE

2:45 pm – **Final Break with Sponsors**
3:30 pm

**Red Rover,
Foyer**

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Saturday, October 29, 2011, *Continued*

3:30 pm – 5:30 pm	Best Practices in Marketing – Rapid Fire – Facilitated by Marie Swift Always a highlight at Garrett Retreats, Marie Swift, Garrett's Marketing Communications Coach, and a host of Garrett members will share their success stories and top ideas. Contributions will be voted on and the winner will receive free hotel and airfare to next year's Retreat. <i>2.25 hours NAPFA CE credit, 2.25 hours Marketing CPE credit</i>	Marco Polo
5:30 pm – 8:00 pm	Reception with Cash Bar	Red Rover
7:00 pm – 9:00 pm	Celebration Dinner Sit back and enjoy a scrumptious meal while viewing the ever-popular Retreat slide show (past years and present).	Marco Polo

Sunday, October 30, 2011

8:00 am – 8:30 am	Breakfast	Marco Polo
8:30 am – 10:30 am	General Session – Lessons Learned – Garrett Member Panel The Garrett Planning Network Member Advisory Board will share the best takeaways they learned over the last year, as well as the best takeaways they picked up during this year's Retreat. In addition, they will share observations and ideas they learned by talking to other Garrett advisors throughout this year's Retreat. The MAB might even ask Garrett advisors to share their observations and ideas "in their own words" so don't miss this interactive closing panel discussion! <i>2.25 hours NAPFA CE credit, 2.25 hours CPE credit</i>	Marco Polo
10:30 am – 11:00 am	Closing Session – Sheryl Garrett	Marco Polo

Session descriptions and presentation content are provided by the speakers. The views expressed are those of the presenters and not necessarily those of the Garrett Planning Network.

NASBA Continuing Education Credits

The Garrett Planning Network, Inc. is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN, 37219-2417. Web site: www.nasba.org.

Learning Objectives: Learn ways to build and sustain a successful Fee-Only, hourly-based financial planning practice focused on meeting the needs of Middle Americans and do-it-yourselfers seeking advice on a periodic or ongoing basis. All of these sessions are group live and are of the overview level. No advance preparation or prerequisites required. Register for these sessions by completing your Retreat registration form by September 1, 2011. You may find this form posted on the Garrett Knowledge Bank. No fees will be charged for CPE programs offered so no refunds will be issued. For more information regarding administrative policies such as complaint resolution, please call (877) 510-1500.

Sharing the Wisdom

Speaker Biographies



Allan Roth, MBA, CPA, CFP®

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Allan is the founder of Wealth Logic, an hourly-based financial planning and investment advisory firm that advises clients with portfolios ranging from \$10,000 to \$50 million. He is mocked on a semi-regular basis by some financial professionals for his hourly fee model and its obvious inability to make him rich.

Allan has been working in the investment world with 25 years of corporate finance. He has been finance officers of two multi-billion dollar corporations and consulted with many others while at McKinsey & Company. As part of this work and as a current honorarium finance faculty member of the University of Colorado, Allan has studied financial markets and the behavioral aspects of investing. He notes that large corporations tend to invest their assets in a much more logical, non-emotional manner and believes that those same techniques are just as applicable to individual investors.

Allan is now taking the lessons learned from this wealth of experience and applying it to educating investors who want to maximize their chances for building wealth, whether it be for retirement or other shorter term needs. Allan practices what he preaches and has reaped the financial rewards of "Decades of Dullness!"

Education:

BS - University of Colorado, Magna Cum Laude

MBA - Northwestern University (Kellogg)

Executive Program - Stanford University Graduate School of Business

Finance Experience:

Corporate Finance Officers of Kaiser Permanente and WellPoint

Management Consulting – McKinsey & Co.

Public Accounting – KPMG

Organizations:

Honorarium Finance Faculty - University of Colorado at Colorado Springs College of Business

Volunteer mentor and sponsor - Colorado Springs Technology Incubator

Other:

Decades of Dullness! Logical investing works

Quotes in *The Wall Street Journal*, *Money* magazine, *MarketWatch* and many others

Personal Finance Column in *The Colorado Springs Business Journal*

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Mary Harris-King is co-founder and President of CS2. She has a wide range of experience in the financial services industry, including legislative and regulatory affairs, banking and credit union compliance, and securities and insurance compliance. She served as regional principal for representatives throughout the Midwest and later in the Mid-Atlantic region. Mary later served as regional OSJ manager/compliance officer for a \$405B financial services program, where she was honored for taking over a failed compliance system and in five months' time establishing a new compliance department that subsequently earned the firm's highest rating. She has also served as legislative and regulatory analyst for a financial institution industry association, as well as representing industry interests as a registered lobbyist and bringing state and Federal Legislative Action Funds (PACs) into compliance with campaign finance regulations.

Mary has passed the FINRA-administered Series 7, 66 and 24 securities registration exams and has held life, health and annuity, variable insurance products and real estate sales licenses. She has also completed numerous financial institution compliance training programs dealing with such areas as bank secrecy, lending, and depository regulations. Mary is a Subject Matter Expert on both the Securities Education Advisory Team and the Insurance Content Advisory Board for one of the largest providers of industry training and continuing education. She holds a Bachelor of Arts degree with honors and a paralegal certificate, both from the University of Washington, and is a member of the National Society of Compliance Professionals (NSCP).

Paul King, CSCP® is co-founder and Vice President of CS2. He has served in various industry roles including chief compliance officer for FINRA/NFA regulated brokerage firms and SEC registered investment advisers; manager of a national staff of regional compliance principals; regional compliance principal directly responsible for over 100 branches in the US Southeast and Puerto Rico; and branch (office of supervisory jurisdiction or "OSJ") supervisor, in addition to holding a financial services sales professional role early in his career. Paul concurrently led operations departments and insurance agencies in two of those CCO roles, and led the "stand-up" of an SEC-registered investment adviser and a financial services call center for a \$34B financial institution. His compliance oversight experience has been with firms of various scale and has included entities offering investment advisory services, insurance, alternative investments, and brokerage activities. Paul's most recent CCO role was with a hybrid firm primarily focused on high/ultra-high net worth clients, maintaining six simultaneous clearing and custody relationships, while managing billions of dollars in assets.

Paul has passed Series 4, 7, 24, 27, 53, 63 & 65 registration exams and holds life, health, annuity, and variable insurance products licenses. He has also completed numerous programs relative to securities and insurance compliance, anti-money laundering, and Sarbanes-Oxley compliance. He holds the Certified Securities Compliance Professional (CSCP®) designation sponsored by the NSCP, which is awarded to those who successfully demonstrate experience and expertise in both broker-dealer and investment adviser compliance best practices, rules

and regulations, and industry standards. Paul is a retired officer of the U.S. Marine Corps Reserve following 22 years of combined active and reserve worldwide service in both combat arms and combat service support roles. He is a graduate of Western Illinois University, and holds continued membership with the NSCP and Veterans of Foreign War.

Together, Paul and Mary have developed, revised and executed supervisory procedures for broker-dealers and registered investment adviser business lines, as well as contributing to the development of systems used in examination processes and annual firm requirements, among others. They have trained and supervised hundreds of associated personnel engaged in the securities, insurance or pension consultancy business, and completed in excess of a thousand branch/firm reviews.

CS2 is engaged by registered investment advisers, brokerage firms, and family wealth offices for outsourced compliance and financial operations support, as well as regulatory liaison at the state and federal level. Paul and Mary have authored over 50 industry CE/CPE courses involving SEC and CFTC monitored securities and investment advisory activities, anti-money laundering laws, alternative investments, insurance, ethical business practices, among many other topics. They are periodically asked to speak to industry groups involving compliance matters, author articles for industry periodicals, and provide evidence review and support in securities related litigation and arbitration matters.

Paul and Mary reside in North Carolina with two rescued pets – Patty, a foxhound, and Manu, a Blue and Gold Macaw. Among their many shared interests is sea turtle conservation, and both have served as volunteers for a sea turtle nesting patrol.



Bob Lindner, AIF®, CLU, ChFC, AAMS, CFP®

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Bob Lindner entered the insurance industry in 1977, with Paul Revere Life Insurance Company, in a sales management training position. In 1983, he co-founded his own firm, Covington, Lindner and Associates, selling insurance and mutual funds. With his interest shifting to financial planning, he changed the focus of the company in 1988, renamed it Financial Planning Strategies, Ltd and registered as an investment adviser with the SEC. Finally, in 1996, he filed with the SEC to become an investment advisory and the firm became Lindner Capital Advisors, Inc. (LCA).

Since 1986, Lindner has employed the tenets of Modern Portfolio Theory to manage portfolios. Relationships have been maintained with key institutional managers that do not offer retail distribution, choosing to work directly with large organizations and pension funds only. LCA continues to employ the same core academic beliefs that have been awarded the Nobel Prize in Economics seven times since 1990 and maintains relationships with key academicians from the University of Chicago, Stanford University, University of Pennsylvania's Wharton School and Dartmouth University. In 2007, LCA assets under management exceeded \$500 million.

In 2008, having experienced the steep decline in clients' investments, Bob and his team spent months researching ways to provide negatively correlated assets as part of their portfolios. In 2009, they introduced the Contemporary Portfolio Series®, which integrates a managed futures component in an appropriately diversified portfolio in order to reduce the overall portfolio risk during times of market volatility.

In order to provide more value to advisors who chose LCA as their third-party money manager, Bob developed Lindner College. Certified by the Center for Fiduciary Excellence (CEFEX) and utilizing educational techniques licensed from CEG Worldwide, the organization provides practice management training to advisors.

Bob earned his undergraduate degree in Business Management from Mercer University and his graduate degree in Financial Services from the American College. He is an Accredited Investment Fiduciary (AIF®), a professional designation awarded by the Center for Fiduciary Studies, Katz Graduate School of Business at the University of Pittsburgh. He is a Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and an Accredited Asset Management Specialist (AAMS). He is a licensed CERTIFIED FINANCIAL PLANNER™ professional and was admitted to the Registry of Financial Planning Practitioners in 1994. Bob is a member of the American Financial Association, the American Economic Association, the Investment Advisor Association and the Financial Planning Association.

Bob serves on the Executive Boards of the Atlanta Humane Society and the Georgia Chapter of the March of Dimes. He and his wife, Ann, live in Marietta.



Brian Davis

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Brian Davis oversees the Scottrade Advisor Services division of Scottrade, which is dedicated to servicing independent registered investment advisors.

Brian has over 14 years of experience in the financial services industry. He joined Scottrade in 2003 and Scottrade Advisor Services in 2005 at its inception. Prior to joining Scottrade, Brian was an investment advisor representative for an SEC-registered RIA firm and also worked for Charles Schwab. He holds a B.S. in business management and the Series 7, 24, 63, and 66 licenses.



Eric Cott, CRPC®

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As a representative for The Options Industry Council and serving as Director of Financial Advisor Education, Eric Cott endeavors to help advisors and their firms to use options more effectively. Eric is responsible for expanding OIC's outreach to financial advisors. Additionally, he participates in conference panel discussions, presents advisor-oriented educational seminars, and guides the development of options curriculum and content for the OIC Advisor website.

Over the last 16 years, Eric has supported, served as and directed financial advisors through different roles. Most recently he was a Regional Vice President and Retirement Income Consultant at Sunlife Financial Distributors Inc. where he identified and cultivated new business, increasing assets and revenue share. Prior to that, Eric spent the majority of his investment career as a Producing Manager and Assistant Vice President at Merrill Lynch Pierce, Fenner & Smith, Inc. There he built and maintained a successful wealth management practice.

Eric holds a BA from University of Wisconsin Madison and the CRPC® designation from the College of Financial Planning.



Randy Gardner, JD, LLM, MBA, CPA, CFP®

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Randy Gardner serves as Of Counsel to Estate Plan, Inc. in the areas of advanced estate and tax planning. Randy holds a BA degree, cum laude, from Harvard University; JD and MBA degrees from the University of Kansas; and a Master of Laws in Taxation, LLM, from the University of Missouri - Kansas City.

Randy is coauthor of the book, *101 Tax Saving Ideas, Tools and Techniques of Income Tax Planning*, and co-editor of *WealthCounsel Estate Planning Strategies*. Randy serves on the Editorial Boards of *The Journal of Financial Planning* and *National Underwriter's Tax Facts*, is a former member of the Council on Examinations of the CFP Board of Standards and is a member of the AICPA and the Missouri Society of CPAs. He has written scores of articles for publications such as *The Journal of Financial Planning*, *Taxation for Accountants*, *Practical Tax Strategies* and *Tax Adviser*. [Click here](#) for more details about Randy.



Leslie Daff, JD, MBA

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Leslie Daff is a State Bar Certified Legal Specialist in Estate Planning, Probate & Trust Law, a designation earned by fewer than 1% of attorneys in the state. Formerly with international law firm Brobeck, Phleger & Harrison LLP and regional law firms Best Best & Krieger LLP and Palmieri, Tyler, Weiner, Wilhelm & Waldron LLP, she founded Estate Plan, Inc., a professional law corporation, in Laguna Beach in 2005. She added an Irvine location in 2006, and in conjunction with Randy Gardner, added an Overland Park office in 2010.

Leslie received her BS degree in Finance from the University of Southern California Marshall School of Business and her MBA degree from the University of California, Irvine Paul Merage School of Business. Prior to law school, she worked as a financial analyst and as Manager of Financial Planning & Analysis at subsidiaries of the Coca-Cola Company and Baxter Healthcare, respectively.

She received her JD degree from Loyola Law School, Los Angeles, where she served as an editor on the Loyola Law School Entertainment Law Review, received American Jurisprudence Awards for Excellence in Legal Research and Writing and in Ethical/Practical Lawyering, and was installed as a member of the St. Thomas More Law Honor Society. She also served as a judicial extern for the Honorable Sheila Prell Sonenshine, Associate Justice on the California Court of Appeal.

Consistently named by OC Metro magazine as one of the region's top lawyers, and granted the highest rating of "10/10 Superb" by national independent attorney rating service Avvo, Leslie is co-author of the *Estate Planning Considerations* chapter update for the State Bar of California Continuing Education of the Bar book *Buy-Sell Agreements*. She is also co-editor of the 2009 book *Estate Planning Strategies, Collective Wisdom, Proven Techniques*. She is a regular columnist on tax and estate planning matters for the *Journal of Financial Planning*.

Leslie serves on the Board of Directors of the South Orange County Bar Association. She is also a member of the Trusts & Estates Section of the State Bar of California, the Real Property, Probate and Trust Section of the American Bar Association, the Trusts & Estates Section of the Orange County Bar Association, and the Orange County Estate Planning Council.

She is involved with the Alumni Board of Directors for the University of Southern California Marshall School of Business – Orange County Chapter, a member of the Dean's Leadership Circle of the University of California, Irvine Paul Merage School of Business, Co-chair of the Laguna Beach Community Foundation Professional Advisory Council, and serves on the Board of Directors of the Laguna Beach Rotary Club Foundation. She regularly speaks on estate planning topics for a variety of groups and organizations, including the California Society of Certified Public Accountants.



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Marie Swift, founder and principal of [Impact Communications](http://www.impactcommunications.org), is Marketing Communications Coach for the Garrett Planning Network and its publicist. In 2004, she worked with Garrett and Network Members on their popular book, *Just Give Me the Answer\$: Expert Advisors Address Your Most Pressing Financial Questions*, and she was a contributor to *Garrett's Guide to Financial Planning: How to Capture the Middle Market and Increase your Profits*.

Since 1999, Swift and Garrett have partnered to raise public awareness on the benefits of providing all consumers with independent financial planning and advice on an hourly, as-needed basis.

Swift is an essential contributor to the Garrett Planning Network's growing international success. She hosts virtual discussions and leads monthly teleconferences and the marketing portion of the Garrett three-day intensive training workshop for new members.

A marketing communications leader for more than 20 years, Kansas-based Swift has worked with hundreds of independent financial advisors to strengthen their business identities, improve public communications, and realize their company goals. She's a regular columnist for *Financial Planning* magazine, *Research* magazine and *Morningstar Advisor* and a frequent contributor to other industry publications.

Swift also is a highly rated national speaker and the winner of a number of Communicator and APEX awards for print media and publication excellence, including for her and her firm's work on *Garrett's* book, *Just Give Me the Answer\$: Expert Advisors Address Your Most Pressing Financial Questions*.
