Sharing the Wisdom

10th Annual Garrett Retreat

GARRETT PLANNING NETWORK

Pre-Conference Activities

Saturday, October 23, 2010		
2:00 pm – 6:00 pm	**fi360's AIF® Training Program** Garrett members are invited to attend fi360's AIF® Training Program for a special discounted price of $1,200 – a savings of $750! Click here for details. Click here to register by October 4th.	**Oak**
7:00 pm	**Member Advisory Board Meeting** Current and former MAB representatives will have their annual, in-person board meeting.	**Sheryl Garrett's House**
7:30 pm – 9:30 pm	**The Great Passion Play** Famous outdoor production on the Resurrection of Christ. View a video clip about it here. www.greatpassionplay.com	**Downtown Eureka Springs**

Sunday, October 24, 2010		
9:00 am – 1:00 pm	**fi360's AIF® Training Program, *Continued***	**Oak**
9:00 am or 11:00 am	**Thorncrown Chapel Tour** Tour a majestic glass chapel, famous for its architecture. www.thorncrown.com	
1:00 pm – 3:00 pm	**Trolley Tour of Historic Eureka Springs** www.EurekaSprings.com	
1:00 pm – 4:00 pm	**Float Trip on the White River** www.riverviewcabinsandcanoes.com **Guided Fishing (Bass or Trout)** Boat provided. www.riverviewcabinsandcanoes.com **Queen Anne Mansion – *Self-Guided Tour*** Featuring fanciful architecture, an impressive collection of 19th century decorative arts, and amazing stories of The Queen Anne Mansion's first family and their distinctive house guests, including Buffalo Bill and Harold Bell Wright. www.thequeenannemansion.com	
1:00 pm – 4:00 pm	**MoneyGuidePro Advanced User Group** No charge to Garrett members for this workshop. MONEYGUIDEPRO™ Superior Planning - Made Easy *3.5 hours NAPFA CE credit, 3.5 hours Computer Science CPE credit*	**Oak**
2:00 pm – 4:00 pm	**Turpentine Creek Wildlife Refuge** Refuge for abandoned, abused and neglected "Big Cats" with emphasis on tigers, lions, leopards and cougars. www.turpentinecreek.org	
5:00 pm – 6:30 pm	**Queen Anne Mansion – *Director-Led Tour*** www.queenannemansion.com	
5:00 pm – 6:00 pm	**1st Time Attendee / Newer Member Gathering** Mix and mingle with other newer members, meet the Garrett staff, coaches and Member Advisory Board, and get oriented to the Retreat experience!	**Pavilion**

Continued on next page

Conference Activities

Sunday, October 24, 2010		
8:30 am – 6:00 pm	**Registration and Check-In**	**Lobby**
6:00 pm – 10:00 pm	**Retreat Kickoff – Opening Night Dinner & Reception** Sponsor Spotlights will be featured during this time. A variety of fare will be served including substantial hors d'oeuvres, two meat carving stations, delicious desserts and more.	**Pavilion**

Monday, October 25, 2010		
8:00 am – 9:00 am	**Hot Breakfast Buffet with Sponsors**	**Lobby/ Terrace**
9:00 am – 9:30 am	**Open / Welcome / Vision – Sheryl Garrett, AIF®, CFP®, Kevin Keller, CEO, CFP Board, Mary Lacey Gibson, CFP® & Garrett Member Advisory Board** Sheryl will open the conference along with Mary Lacey Gibson, Garrett Small Business Coach, special guests from the Member Advisory Board and Kevin Keller, CEO of the CFP Board.	**Walnut/ Maple**
9:30 am – 10:30 am	**Keynote – *History and Entrepreneurship of The Motley Fool* – Tom Gardner, CEO, Co-Founder of The Motley Fool** Tom will discuss how he and his brother, David, grew The Fool from inception – the highs, lows, lessons learned, new opportunities on the horizon and more.	**Walnut/ Maple**
10:30 am – 11:15 am	**Break in Sponsor Exhibit Area**	**Lobby**
11:15 am – 12:15 pm	**Keynote – *Garrett Content Creation* – Sue Stevens, CFP®, CFA, CPA/PFS, MBA, MS** Having created award winning content for twenty years at Arthur Andersen, Vanguard, Morningstar, and now her own companies, Sue has attuned her listening skills so that she can create materials that address specific client needs. She will walk you through her Independent Portfolio Assessment, Client Scorecard, Investment Policy Statement, Maslow Budgeting Hierarchy, A Simple Guide to Retirement Spending and The Financial Bridge. Most of these concepts are included in Sue's book, *Put Your Money Where Your Heart Is,* but she'll interpret them through a practitioner's eyes. *1.0 hour NAPFA CE credit, 1.0 hour CPE credit*	**Walnut/ Maple**
12:30 pm – 1:45 pm	**Lunch & Learn with Sponsors** Grab your lunch and head to one of several concurrent sessions hosted by Sponsors.	

Continued on next page

Monday, October 25, 2010, *Continued*

12:30 pm – 1:45 pm	**Lunch & Learn with Sponsors, *Continued***	**Walnut**
Scottrade ADVISOR SERVICES	Join Greg Gizinski, Garrett Network Dedicated Relationship Manager, 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: history of and benefits offered by Scottrade, Scottrade Advisor Services and their dedicated Garrett member support team, "View Only" advisor master accounts designed for advisors who do not charge fees based on AUM, "Full Access" advisor master accounts designed for traditional AUM advisors, mutual fund availability and costs, research offering which includes Morningstar, S&P and Dow Jones Adviser, and discounts available to advisors using the Advisor Services Resource Center.	
iShares 529 Plan	Join Sheff Faulkner to learn ten reasons why now, more than ever, you should consider 529 plans for your clients. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Maple**
LOW LOAD Insurance Services, Inc. We're the advisor's insurance advisors.	***Life Insurance: What's the Wise Choice?*** Term Insurance is a good solution in many circumstances… but not always. Hear about 5 situations where Permanent Insurance is the best fit – sometimes on its own, sometimes combined with Term. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Oak**
2:00 pm – 3:40 pm	**Concurrent Educational Sessions**	
	Putting Your Fiduciary Role in the Proper Perspective: A Position of Strength for Garrett Members – Blaine Aikin, AIFA®, CFA, CFP® Media coverage of regulatory reform is intensely focused on "big changes" to come for financial service representatives. There will be big changes for many but Garrett members should recognize that they enjoy an enormous advantage because they are ahead of the fiduciary curve. This session will take a whirlwind tour of fiduciary history to frame the rich tradition and high importance of fiduciary responsibility and your role in being true to that history. From there you will look at the current state of regulatory reform and the competitive landscape. Finally, and most importantly, this session will zero-in on practical implications for the fiduciary processes you should have ingrained in your business model and the fiduciary principles that should be prominently positioned in your marketing messages. *2.0 hours NAPFA CE credit, 2.0 hours CPE credit, 2.0 hours CFP® certification CE credit*	**Walnut**
	Go Global: A Fool's Guide to International Stock Selection – **Tim Hanson, Portfolio Manager, The Motley Fool** This presentation will cover The Fool's take on foreign asset allocation and how they divide up the world into regions. Tim will walk you through their stock selection process, highlighting the basket approach (rather than ETF) they take to emerging markets. *2.0 hours NAPFA CE credit, 2.0 hours CPE credit, 2.0 hours CFP® certification CE credit*	**Maple**
3:40 pm – 4:30 pm	**Break in Sponsor Exhibit Area**	**Lobby**

Continued on next page

Monday, October 25, 2010, *Continued*		
4:30 pm – 5:30 pm	**Keynote** ***– How to Connect with Clients to Build Stronger and Deeper Relationships –*** **Michael Knight, CFP®** Our success as a financial advisor hinges upon our ability to answer two questions: *How competent are you?* and *Can I trust you?* This is an interactive session that will help you understand the key elements of client relationships and help you develop your skills for connecting with clients. In order to be effective planners we must accept a leadership challenge, which requires us to see what needs to be done and to inspire our clients to take action. This presentation will share key concepts and principles from *Leading Out Loud* by Terry Pearce and provide you with a new way of thinking about client communication. The goals for this session are to: 1) understand and apply a framework for communicating with authenticity, 2) increase your ability to convey competence and trust, and 3) increase your effectiveness in growing your business by increasing current client referrals. *1.0 hour NAPFA CE credit, 1.0 hour CPE credit*	**Walnut/ Maple**
5:30 pm – 7:00 pm	**Networking with Sponsors and Advisors (and Cocktails)** Member study groups will use this time to meet. Keep an ear out for the Garrett Member All Star Band!!!	**Lobby/Terrace/Walnut/ Maple**
7:00 pm	**Dining and Entertainment Eureka Style** Dinner on your own in historic downtown Eureka.	**Downtown Eureka Springs**
7:30 pm – 9:30 pm	**The Great Passion Play** Famous outdoor production on the Resurrection of Christ. View a video clip about it here. www.greatpassionplay.com	**Downtown Eureka Springs**

Tuesday, October 26, 2010		
7:45 am – 8:45 am	**Hot Breakfast Buffet with Sponsors**	**Lobby/ Terrace**
8:00 am – 10:00 am	**Concurrent Educational Sessions** ***Live / Real-Time Planning in Practice*** **– Member Panelists: David McPherson, CFP®, Liane Warcup, CFP®, Dylan Ross, CFP®, Warren McIntyre, CFP®** Can you deliver good financial advice in three hours or less? And can it be done in a profitable way? Yes, these Garrett planners answer to both questions. The panelists will explain the techniques they use to provide sound financial help in single meeting engagements. Issues for discussion: What can – and can't – be done in a short engagement, the right kind of clients for real-time planning and technology tools that make it a viable option. *2.0 hours NAPFA CE credit, 2.0 hours CPE credit*	**Maple**

Continued on next page

Tuesday, October 26, 2010, *Continued*		
8:00 am – 10:00 am	**Concurrent Educational Sessions, *Continued***	
	The Psychology Behind Influencing People – **Dan Stalp, REBC, RHU, CLU, ChFC, Sales Coach** Influencing others is more than persuading or manipulating them. There is a psychology behind why people make the decisions they make. Those who understand these secrets (working smart) are much more effective than those who never give up (working hard). In this session, participants will learn how to perform the Rule of 3+ in questioning, bond more quickly with anyone they come in contact with, get agreement to ask tough and uncomfortable questions, and discover their decision process. *2.0 hours NAPFA CE credit, 2.0 hours CPE credit*	**Oak/ Hickory**
8:45 am – 10:00 am	***Transitioning Portfolios to Generate Retirement Income –*** **Brent Burns** Investors rightfully fear that traditional sources of retirement income are fading away. They will increasingly need to rely on their own portfolios to generate their paycheck in retirement and are turning to advisors for help in making this happen. In this session we will: • Discuss the disturbing realities of Social Security, Employer Pensions and other traditional sources of income in retirement, • Examine the often unforeseen risks associated with bond funds, annuities and the Total Return approach to delivering retirement income, • Explore the behavioral and portfolio benefits of pension style investing for individuals, and • Demonstrate the advantages of transitioning portfolios to generating income in advance of retirement. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Walnut**
10:00 am – 10:30 am	**Break in Sponsor Exhibit Area**	**Lobby**
10:30 am – 11:45 am	**Concurrent Educational Sessions**	
	Social Security Update – Wise Choices More Important Than Ever – **Jim Pasztor, CFP®, College for Financial Planning** Using various resources, including the latest academic research, topics will include: maximizing benefits through resetting and other strategies, optimal benefit starting dates, retirement cash flow considerations, and the financial condition and future outlook for Social Security. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Walnut**
	Security Selection and Portfolio Design – **Member Panelists: John Carrig, CFA, CFP®, Kent Grealish, CFP®, AIF®, Jennifer Cole, CFA, MBA** This panel will 1) highlight the major issues involved in constructing investment portfolios, 2) offer examples of how to address them, and 3) provide information sources for further study. Emphasis will be placed on the requirement for an Investment Policy Statement and the concept that this is a process – a discipline for consistently making prudent investment decisions – and that the final investment decisions should flow from the procedures used to structure the decision-making process. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Maple**

Continued on next page

12:00 pm – 1:15 pm	**Lunch & Learn with Sponsors** Grab your lunch and head to one of several concurrent sessions hosted by Sponsors.	
Scottrade Advisor Services	Join Greg Gizinski, Garrett Network Dedicated Relationship Manager, 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: history of and benefits offered by Scottrade, Scottrade Advisor Services and their dedicated Garrett member support team, "View Only" advisor master accounts designed for advisors who do not charge fees based on AUM, "Full Access" advisor master accounts designed for traditional AUM advisors, mutual fund availability and costs, research offering which includes Morningstar, S&P and Dow Jones Adviser, and discounts available to advisors using the Advisor Services Resource Center.	**Walnut**
Western & Southern Financial Group	***Income Now or Later?*** This advanced course compares and contrasts the advantages and disadvantages of an income annuity and a variable annuity with a guaranteed minimum withdrawal benefit. When is it preferable to use one product versus the other? Does the client's age or economic circumstances matter? How well are these products selling in the marketplace? What are the demographics of the buyers? The answers may surprise you. To learn more about these guaranteed income alternatives, consider attending this session. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Maple**
1:30 pm – 2:45 pm	**Concurrent Educational Sessions** ***The Power of Passive Investing* – Rick Ferri, CFA** The Power of Passive Investing is an emersion into the facts and history of the active versus passive debate with data stretching back to the 1920s. The literature on this topic is incredibly deep and spans many markets across several countries. A half-dozen academic researchers have "inadvertently" won a Nobel Prize for their work in this area while searching for beat-the-market strategies. Advisors who already follow a passive approach will find this presentation fascinating. Advisors who believe that active management can add value must see this presentation so that they convert to a passive approach and fulfill their fiduciary obligation. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Walnut**
	***Income and Estate Tax Update* – Michael Kitces, MSFS, MTAX, CFP®, CLU, ChFC®, RHU, REBC, CASL, CWPP™** With the lapse of the Economic Growth and Tax Relief Reconciliation Act of 2001 at the end of December, numerous tax changes may occur in the coming months unless Congress acts. In addition, with the passage of new health care legislation in late March of 2010, Congress has implemented a series of new Medicare taxes on both earned and unearned income, starting in 2013. In this session, we will explore the existing tax rules that will lapse at the end of 2010, the "new" tax rules that will be reinstated for 2011, and will also explore the new technical rules and planning implications that will apply to the coming new Medicare taxes in 2013. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit, 1.5 hours CFP® certification CE credit*	**Maple**

Continued on next page

1:30 pm – 2:45 pm	**Concurrent Educational Sessions, *Continued*** ***Power Tools for Planners™: The Essential Toolkit for High Performance and Effective Relationships* – Ed Jacobson, Ph.D.** This session introduces Ed's Power Tools for Planners™ framework of core skills and capabilities for deepening your relationships, enhancing your productivity and increasing your wellbeing and satisfaction in work and life. Ed has assembled an integrated "toolkit" based on his four decades of professional experience. Ed will introduce the contents of the toolkit (a dozen, give or take), describe their role, importance and interrelationships, guide participants in assessing which Power Tools to stock up on and, as always, provide experiential exercises to illustrate the impact and importance of selected Power Tools. *1.5 hours NAPFA CE credit, 1.5 hours CPE credit*	**Oak/ Hickory**
2:45 pm – 3:30 pm	**Final Break with Sponsors**	**Lobby**
3:30 pm – 5:10 pm	**Concurrent Educational Sessions** ***Insulating Your Clients from Volatility* – Rudy Aguilera** Advisors often rely upon correlations to reduce the volatility of their clients' portfolios. Well, there is an old saying, "The only things that go up in a down market are correlations." Join Rudy as he shares transparent strategies for budgeting the absolute amount of risk within your asset allocation models. *2.0 hours NAPFA CE credit, 2.0 hours Specialized Knowledge & Applications CPE credit, 2.0 hours CFP® certification CE credit*	**Walnut**
	***Evaluating Annuity Contracts, Features and Benefits* – Michael Kitces, MSFS, MTAX, CFP®, CLU, ChFC®, RHU, REBC, CASL, CWPP** Are you ever challenged when a prospective client comes to you with an existing annuity, wondering what to do with it, and you find yourself unsure of whether you're about to do the right thing because you don't regularly work with annuities? In this session, noted financial planner Michael Kitces, co-author of the unbiased and objective book, *The Annuity Advisor*, will provide you with an understanding of: the importance of cash, surrender, death, and other values associated with an annuity; the tax complex rules (including important grandfathered laws you shouldn't overlook!); common annuity rider guarantees of which you must be aware, especially with respect to variable annuities; the impact of withdrawals on annuity guarantees; and the issues that you should be considering when crafting a recommendation. *2.0 hours NAPFA CE credit, 2.0 hours Specialized Knowledge & Applications CPE credit, 2.0 hours CFP® certification CE credit*	**Maple**

Continued on next page

Tuesday, October 26, 2010, *Continued*		
3:30 pm – 5:10 pm	**Concurrent Educational Sessions, *Continued*** ***Green Investing: Reducing Risk & Pursuing Growth* – Jan Schalkwijk, CFA** Incorporating environmental/sustainability criteria in the investment process can reduce risk and increase opportunity for investors. Competitive returns don't have to come at the expense of the environment and society. In fact, attractive investment opportunities flow from the challenges of climate change, energy security and environmental resource management. Join Jan's session to explore these ideas and more. *2.0 hours NAPFA CE credit, 2.0 hours Specialized Knowledge & Applications CPE credit, 2.0 hours CFP® certification CE credit*	**Oak/ Hickory**
5:30 pm – 7:00 pm	**Best Practices in Marketing – *Rapid Fire* – Facilitated by Marie Swift** Always a highlight at Garrett Retreats, Marie Swift 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. *1.5 hours NAPFA CE credit, 1.5 hours Marketing CPE credit*	**Woods**
7:00 pm – 10:00 pm	**10th Anniversary Celebration Dinner** Sit back and enjoy a scrumptious meal while viewing the ever-popular Retreat slide show (past years and present). Recommended attire: business casual.	**Oak/ Hickory/ Maple**

Wednesday, October 27, 2010		
8:00 am – 9:00 am	**Hot Breakfast Buffet**	**Oak/ Hickory**
9:00 am – 10:15 am	**Concurrent Educational Sessions** We'll be sharing best ideas and takeaways from this Retreat, with panels consisting of members at different stages in their practices. *1.5 hours NAPFA CE credit,1.5 hours CPE credit*	
	***Start-Up Panel* – Facilitated by Mary Lacey Gibson, CFP®, Panelists: Jennifer Cole, CFA, MBA, Cheryl Krueger, Jim Stanhouse, MBA** This session is for members with 1-3 years in business, small or no profit level, not enough clients to stay busy, and concerned with establishing processes, procedures and strategies.	**Walnut**
	***Ramping Up Panel* – Facilitated by Kevin Sale, ChFC®, CFP®, Panelists: Jean Keener, CRPC®, CFDP®, Neil Vannoy, MBA, CFP®** This session is for members with 2-5 years in business, profitable but seeking more revenue, may be busy at times but not at others, and concerned with updating and tweaking existing processes, procedures and strategies.	**Maple**
	***Full Plate Roundtables* – Facilitated by Jim Ludwick, CFP®** This session is for members with 4+ years in business, profitable and earning a good salary, busy the majority of the year, and concerned with maximizing revenue, gaining efficiency and expansion.	**Redbud/ Dogwood/ Magnolia**
10:30 am – 11:30 am	**Closing Session – *Appreciative Moments* – Sheryl Garrett and Ed Jacobson, Ph.D.**	**Walnut/ Maple**

Continued on next page

Post-Conference Activities

Thursday, October 28, 2010	
9:00 am – 6:00 pm	**Float Trip on the Buffalo National River** Sign up via the Retreat registration form for a leisurely float trip down the Buffalo National River. The group will depart from, and return to, the conference center at the Inn of the Ozarks. Click here for pricing and details.

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 30, 2010. 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

GARRETT PLANNING NETWORK

Tom Gardner
The Motley Fool
2000 Duke St., Fourth Floor
Alexandria, VA 22314
tomg@fool.com
www.fool.com

A frequently sought-after advisor, commentator and educator, Tom Gardner co-founded The Motley Fool along with his brother, David, in 1993. Today, The Motley Fool is a worldwide investment and personal finance advisory services company offering superior ideas and solutions to millions of individuals seeking to improve their financial lives.

Tom and David have co-authored several best-selling books, including *The Motley Fool Investment Guide*, *You Have More Than You Think: The Motley Fool Guide to Investing What You Have* and *Rule Breakers, Rule Makers.* They also oversee The Motley Fool's nationally syndicated newspaper column and are co-advisors of the market-beating *Motley Fool Stock Advisor* investment newsletter service.

Tom graduated with an Honors degree in English and Creative Writing from Brown University in 1990 and received an honorary Ph.D. in Humane Letters from Strayer University in 2000. Tom has testified before the United States Senate, calling for greater transparency in the financial-services industry. An in-demand public speaker, Tom has inspired consumer audiences both large and small, and has delivered private addresses to Fortune 500 companies in the financial services, banking and real estate industries.

Sue Stevens, CFP®, CFA, CPA/PFS, MBA, MS
Stevens Wealth Management LLC
500 Lake Cook Rd., Suite 350
Deerfield, Illinois 60015
(847) 580-4240
Sue@stevenswealth.com
www.stevenswealth.com

Sue Stevens is CEO of Stevens Wealth Management LLC. She is frequently named as one of the top advisors in the country by Worth, Bloomberg, Reuters and others. Sue was named one of 50 Distinguished Women in Wealth Management by Wealth Manager Magazine in 2008. Her award-winning book, *Put Your Money Where Your Heart Is*™, is available at amazon.com and for Kindle.

Sue was Director of Financial Planning at Morningstar for nine years where she founded *Practical Finance*, a personal finance newsletter. Sue was head of Research and Development for Participant Education at The Vanguard Group for three years where her team won awards for creating financial education materials and programs for retirement plan participants. She was also on the investment advisory board while at Arthur Andersen for six years.

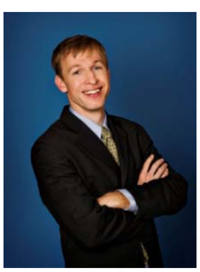
Sue has an MBA from University of Chicago, a Master's of Science in Wealth Management from The College for Financial Planning and is a Certified Public Accountant/Personal Financial Specialist (CPA/PFS), Chartered Financial Analyst (CFA) and CERTIFIED FINANCIAL PLANNER™ certificant.

Sue is also a professional cellist and a member of the Recording Academy that votes on the Grammy's.

Blaine Aikin, AIFA®, CFA, CFP®
fi360
10 Emerson Lane, Suite 801-3
Bridgeville, PA 15017
(860) 390-5080
blaine@fi360.com
www.fi360.com

Blaine Aikin is the Chief Executive Officer of fi360. Fi360 is a national and international leader in the field of investment fiduciary responsibility, providing training, Web-based analytical tools and resources for those who manage money on behalf of others. He is the author of numerous articles on the subjects of fiduciary responsibility and investment management, and the author of the monthly *Fiduciary Corner* column in InvestmentNews magazine.

Blaine received his Master of Public Management and Policy degree from the Heinz School of Carnegie-Mellon University. Upon graduation from CMU, he was selected for the prestigious Presidential Management Intern Program which involved management assignments in the U.S. Department of Treasury and the U.S. Senate. He subsequently served as Budget Officer for Prince William County, Virginia. Blaine then entered the private sector in professional financial management. He earned the CERTIFIED FINANCIAL PLANNER™ certification and Chartered Financial Analyst (CFA) designation and served as a principal and Chief Investment Officer of Allegiance Financial Advisors. After providing contract training and consulting services for PNC Financial Services Group, Blaine became a Senior Vice President and Director of Product Development and Management for PNC Advisors. For several years, he also served as an adjunct faculty member of the College for Financial Planning, providing instruction in investment planning and other subjects leading to the CERTIFIED FINANCIAL PLANNER™ certification.



Tim Hanson
The Motley Fool
2000 Duke St., Fourth Floor
Alexandria, VA 22314
thanson@fool.com
www.fool.com

Tim Hanson is a senior analyst and co-advisor of *Global Gains*, a market-beating service focused exclusively on international stocks. He has traveled extensively in Europe, Asia and Latin America and has helped plan and lead all of the *Global Gains* research trips, meeting with the executives at various companies and sharing his analysis via trip dispatches. He brings a knowledge, curiosity and passion about investing and international affairs to the service – as well as significant experience in both areas. This combination is essential when it comes to seeking out the world's best investment opportunities.

A graduate of Georgetown University with honors, Tim came to The Motley Fool in 2005 from the White House, where he helped craft messaging for economic, environmental and national security policy. He's also a regular contributor to The Motley Fool's *Million Dollar Portfolio* service and writes for Fool.com.

Michael Knight, CFP®
Knight Investment Planning, LLC
422 Laurel Avenue
Libertyville, IL 60048
(847) 367-5191
michael@knightinvestmentplanning.com
www.knightinvestmentplanning.com

Michael Knight, CFP® is the founder of a successful Fee-Only, hourly practice. He joined the Garrett Planning Network in March of 2004 and his practice is located in Libertyville, Illinois, a suburb of Chicago.

Prior to joining the Garrett Planning Network, Michael spent 12 years with Charles Schwab and Company as a Regional Manager, Senior VP and General Manager and Executive Vice President responsible for Schwab's retail client acquisition and retention. He is a Registered Life Planner and formerly a lead facilitator for Leading Out Loud, which is a leadership communication workshop.

Michael indicates that his success in client acquisition and retention has come from three areas:

- Building strong relationships with clients and creating an experience that people want to talk about,
- A process that enables clients to see what needs to be done and make a commitment to take action, and
- Referrals from current clients.

Brent Burns
Asset Dedication
One Lovell Avenue
Mill Valley, CA 94941
(866) 535-0897
burnsb@assetdedication.com
www.assetdedication.com

Brent Burns is President and Founding Partner of Asset Dedication, LLC. Brent brings more than a decade of financial and investment expertise to his work in applying academic research to the development of practical and innovative portfolio strategies. Brent's deep background in empirical finance formed the basis for Asset Dedication's modeling and analysis. His work with Asset Dedication began more than a decade ago at the University of San Francisco, where he partnered with Co-Founder Steve Huxley to study portfolio performance and the impact of withdrawal rates, inflation and market conditions.

Brent is the co-author of *Asset Dedication: How to Grow Wealthy with the Next Generation of Asset Allocation* (McGraw-Hill, 2004). He holds an MBA from the University of San Francisco, and is also a former world-class track and field athlete. He was a member of the U.S. National Track and Field Team in 1994 and three-time finalist at the U.S. Olympic Trials in the pole vault.

Daniel J. Stalp, REBC, RHU, CLU, ChFC
Sandler Training / Brooks Associates
10955 Lowell Avenue, Suite 650
Overland Park, KS 66210
(913) 451-1760 ext. 101
http://brooksassociates.sandler.com
dstalp@brooksassociates.us

Dan is a sales coach and trainer for Sandler Training / Brooks Associates. He has more than 19 years of experience in sales coaching/training, sales, management, and business ownership from the employee benefits and financial services industries. After working as a systems analyst in the mid 1980's, he began his selling career in 1989 as an employee benefits broker.

He co-founded the award-winning employee benefits firm of Dessonville Boler Wood & Stalp in 1993. He remained with his firm until October of 2005, when he joined Sandler Training / Brooks Associates as Vice President. Dan has been trained in the Sandler Training System since 1995 and knows firsthand the transformation it had on his attitudes, behaviors and selling skills with his prior business and now as a sales coach.

As an accomplished writer and speaker, Dan has written many business and sales-related articles published in Kansas City business newspapers and magazines. He has spoken locally, regionally and nationally – most recently at the National Society for Human Resource (SHRM) Forum in Philadelphia, PA. He currently co-hosts the radio program "Success in the Heartland" Tuesday mornings from 9 -10am on 1510 AM in Kansas City.

Dan is married to Lisa since 1991 and they have four children – two daughters and two sons.

Jim Pasztor MS, CFP®
College for Financial Planning
8000 East Maplewood Ave., Suite 200
Greenwood Village, CO 80111
(303) 220-4839 ext. 4839
jim.pasztor@cffp.edu
www.cffp.edu

Jim Pasztor MS, CFP® is Associate Professor of Financial Planning and Investments with the College for Financial Planning in Greenwood Village, Colorado. He is also the owner of Pasztor & Associates – an RIA and Fee-Only financial planning firm established in 1999. Jim has extensive teaching experience, having led classes at Guilford College, Duke, Duquesne and

Fordham. He also has extensive corporate training experience with organizations such as Deutsche Banc/Alex Brown, Smith Barney and Charles Schwab. Jim has just published a book for finding a “real” financial planner – *Finding a Real Cowboy, How to Protect Your Money From Wall Street and Financial Planner Wannabes*.

Richard Ferri, CFA
Portfolio Solutions, LLC
900 Wilshire Drive, Suite 200
Troy, MI 48084
(800) 448-3550
Rick@PortfolioSolutions.com
www.PortfolioSolutions.com

Richard Ferri has been a professional investment manager for over 20 years. He is the founder and Director of Research at Portfolio Solutions, LLC, a low-fee investment management company based Troy, MI. Portfolio Solutions manages approximately $1 billion in separately accounts for individuals, non-profit organizations and corporate pension plans. The firm specializes in selecting and managing portfolios of low-cost index funds and exchange-traded funds (ETFs), and they believe this is the best approach to building wealth.

Rick is a nationally known authority on index fund and ETF investing. He has written six books on the subject and co-authored a seventh. These books include *The ETF Book, All About Index Funds, All About Asset Allocation* and the newest book, *The Power of Passive Investing* (with an expected release date in the fall of 2010). He is also a financial columnist for *Forbes* magazine where he writes as “The Indexer.” His research into low-cost investing has been the topic of many articles in *The Wall Street Journal, Financial Times, New York Times, Barrons, Money, Smart Money, Kiplingers*, *The Motley Fool* and many other publications.

Rick earned a Bachelor of Science degree in Business Administration from the University of Rhode Island and a Master of Science degree in Finance from Walsh College, and he’s a CFA charterholder. He also served as a U.S. Marine Corps officer and fighter pilot where he operated off aircraft carriers, and ultimately retired from the Marine Corps Reserve.

Michael Kitces, MSFS, MTAX, CFP®, CLU, ChFC, RHU, REBC, CASL

Kitces.com	Pinnacle Advisory Group
Great Falls, VA	Columbia, Maryland
(703) 574-2592	(410) 995-6630
michael@kitces.com	michael@kitces.com
www.kitces.com	www.pinnacleadvisory.com

Michael E. Kitces, MSFS, MTAX, CFP®, CLU, CHFC, RHU, REBC, CASL, CWPP™ is the Director of Research for Pinnacle Advisory Group, a private wealth management firm located in Columbia, Maryland that oversees approximately $650 million of client assets. In addition, he is the publisher of the e-newsletter, *The Kitces Report,* and the blog, N*erd's Eye View,* through his website which is dedicated to advancing knowledge in financial planning.

Beyond his website, Michael is an active writer and editor across the industry and has been featured in publications including *Financial Planning*, the *Journal of Financial Planning*, *Journal of*

Retirement Planning, Practical Tax Strategies and *Leimberg Information Services*, as well as *The Wall Street Journal, BusinessWeek, CNBC PowerLunch, NBC Nightly News* and more. In addition, Michael has co-authored numerous books, including *The Annuity Advisor* with John Olsen, the first balanced and objective book on annuities written for attorneys, accountants and financial planners, and *Tools & Techniques of Retirement Income Planning* with Steve Leimberg and others.

Michael was recognized as one of only 5 financial planning practitioner "Movers and Shakers" for 2006 by *Financial Planning* magazine, and was recognized as one of 20 "Rising Stars in Wealth Management" by *Institutional Investor News* for 2007. These awards were presented to honor Michael's active work in the financial planning community, which currently includes serving as a member of the Editorial Review Board for the *Journal of Financial Planning*, chair of FPA National's Government Relations Tax Committee, national chair of the Financial Planning Section for the Society of Financial Services Professionals and numerous other boards and committees for the Financial Planning Association and the Society of Financial Services Professionals at the local and National levels. Michael is also a co-founder of NexGen, a community of the next generation of financial planners that aims to ensure the transference of wisdom, tradition and integrity from the pioneers of financial planning to the next generation of the profession.

Ed Jacobson, Ph.D.
Edward A. Jacobson Associates
2133 Fox Avenue
Madison, WI 53711
(608) 274-9004
edjacobson1@sbcglobal.net
www.edwardjacobson.com

Ed Jacobson, Ph.D., MBA is a psychologist, business and personal coach, organizational consultant, public speaker and writer. In recent years, Ed has become well-known to Garrett members through his Garrett Retreat presentations, webinars, quarterly newsletter columns ("The Appreciative Planner") and the annual "Sheryl-and-Ed Wrap-up Session" at Retreat. In 2009, he co-led a Knowledge Café to kick off the Garrett Retreat, and then offered a Post-Retreat workshop on personal resilience and happiness.

Ed's work combines positive, strengths-based approaches (drawn from Appreciative Inquiry, positive psychology and neuropsychology), the psychology of change and transition and decades of professional experience as a psychologist, mental health executive, business consultant and coach. He created the Appreciative Financial Planning (AFP) approach and is the author of *Appreciative Moments: Stories and Practices for Living and Working Appreciatively* (2008). Ed is currently writing a Handbook of Appreciative Questions for Advisors, due out in 2011. He lives in Madison, Wisconsin with his amazing wife, Jody.

Rudy Aguilera
Helios LLC
390 N Orange Ave., 23rd Floor
Orlando, FL 32801
(407)894-4702
rudy@heliosadvisors.com
www.heliosadvisors.com

Mr. Aguilera is a sought-after speaker on the topics of Exchange-Traded Funds (ETFs), tax-efficient investing and the use of derivatives to decrease the volatility inherent in investment portfolios. In addition to serving as an instructor at the Chicago Board Options Exchange, Rudy has served as a chairman, moderator, panelist and advisory board member at the largest indexing conferences in the United States, Europe and Asia.

Jan Schalkwijk, CFA
JPS Global Investments
2535 Camino Del Rio South, Suite 155
San Diego, CA 92108
(619) 269-0329
jschalk@jpsglobalinvest.com
www.jpsglobalinvest.com

Jan P. Schalkwijk, CFA has 13 years of experience in the investment industry and is the founder and Chief Investment Manager of JPS Global Investments. From 1997 to 2005, Jan worked at Franklin Templeton Investments, where he was vice president of investment platforms. Jan earned a Bachelor's degree in Economics from Maastricht University in the Netherlands, a Bachelor of Science degree from Menlo College in Atherton, CA and a Master of Business Administration from Santa Clara University. He also holds the Chartered Financial Analyst designation and is a member of the CFA Society of San Diego.
