FINANCIAL LEADERSHIP SUMMIT

Sponsored by the West Virginia Society of Certified Public Accountants, SMART529 College Savings, and the West Virginia State Treasurer's Office.

Date: November 10, 2009
General Program:
7:30 a.m. - 1:30 p.m.

Special Ethics Sessions
For CFPs: 2:00 p.m. - 4:00 p.m.
For Financial Advisors:
2:00 p.m. - 3:00 p.m.

Location: Embassy Suites Hotel
Conference Center, Salon C/D
300 Court Street,
Charleston, WV 25301

Continuing Education: CPE, CLE, CE, and CFP credits will be available

SMART529® THE COLLEGE SAVINGS SOLUTION

For use only with CPAs, CFPs, attorneys and financial services professionals.

ABOUT THE PRESENTERS

John Diehl
CFP®, ChFC®, CLU®, Senior Vice President, Investments and Retirement, Hartford Life
John Diehl helps set the strategic direction for the Investments and Retirement organization in all areas of wealth planning-including accumulation, distribution and transfer. He is responsible for building awareness and knowledge of retirement challenges and strategies to address them. He holds FINRA Series 7 and 63 and life insurance licenses. In addition, he has earned his CFP, CFC, and CLU designations. John has been widely quoted in both consumer and trade publications and has appeared as a featured guest on CNBC and Bloomberg Television, for his views on retirement-related topics.

E. Thomas Foster
Esq., National Spokesperson for Retirement Plans, The Hartford
With over 30 years of retirement plans experience, Tom Foster is the National Spokesperson for The Hartford's corporate retirement plans business. Foster, who is an ERISA attorney, works directly with financial advisor and plan sponsor clients to educate them on 401(k) plans and other qualified plan products. He is particularly adept at translating complex regulatory and product developments into understandable terms for his audiences. He has been published and quoted in a variety of publications, has appeared on a number of media venues, and is an author of a book on employer retirement plans.

(Continued inside)

ABOUT THE PRESENTERS

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David Garcia
West Virginia SMART529 Consultant
David Garcia serves as the in-state West Virginia SMART529 consultant for the SMART529 College Savings Program. Mr. Garcia has more than 22 years of experience in the financial services industry, working within the state of West Virginia. He has taught courses in financial literacy and investments and has presented for the financial services, banking and insurance industries in West Virginia and throughout the United States. He holds Series 6, 7, 24, 63, 65 Securities Licenses, as well as West Virginia Insurance Licenses for Life, Accident and Health, and Annuities. His other industry designations include the Certified College Planning Specialist (CCPS), Chartered Retirement Planning Consultant (CRPC) and the Accredited Estate Planner (AEP).

John D. Perdue
West Virginia State Treasurer
Treasurer Perdue is in his 4th term as state treasurer. In his role as banker for state government, he manages more than $13 billion in state dollars, and oversees the Board of Treasury Investment, West Virginia's 457 Deferred Compensation Plan, Unclaimed Property, the SMART529 College Education Savings Plan, and Financial Literacy, among other programs.

T. Ryan Sullivan
CFP®, ChFC®, CLU®, Assistant Vice President, Financial Strategist, The Hartford
Ryan Sullivan works with clients, financial advisors, and other tax professionals on ways to effectively accumulate, protect and distribute wealth through proper financial planning. Ryan holds his FINRA Series 6, 63, life, accident, health and variable licenses. He earned his CLU, ChFC, CFP and CMFC designations and also completed the LOMA Fellow Life Management Institute program.

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Register Today With Tear-Off Form Inside

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Please address any complaints to: 1500 Liberty Ridge Dr., Ste. 100 Wayne, PA 19087

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The West Virginia State Treasurer's Office is the provider of CLE credits.

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The Hartford SMART529 is a program of the Board of Trustees of the West Virginia College Prepaid Tuition and Savings Program, State Treasurer John Perdue, Chairman. The Board has selected Hartford Life Insurance Company to provide program management services for The Hartford SMART529.

For use only with CPAs, CFPs, attorneys and financial services professionals.

NATIONAL REGISTRY OF CPE SPONSORS

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GENERAL PROGRAM AGENDA

To obtain credit, you must attend the class in its entirety, and sign the class roster.

Time:	Topic:
7:30 a.m.	Check in Begins, Continental Breakfast
8:00 a.m.	Welcome and Introduction – John D. Perdue, West Virginia State Treasurer
8:15 a.m.	**Straight Talk About Roth IRAs - T. Ryan Sullivan:** This class discusses individual retirement planning using the Roth IRA, including its history, basics, and rules, so that professionals are knowledgeable when working with clients who have or may own a Roth IRA in the future. ▪ Basics ▪ Distributions ▪ Roth IRA Conversions ▪ Contributions ▪ Important Changes Credit Hours for the Class (CPE : 1 CLE: 1.2 CE: 1)
9:15 a.m.	**529 Plans: A Smart Way to Save for College – David Garcia:** This course discusses the various investment alternatives available to help fund the rising costs of a college education. The course emphasis is on 529 college savings plans. It explains how they work, the tax advantages, and who has control over the account. Attendees will be educated on the intricacies of 529 college savings plans so he/she can provide proper guidance to his/her client(s) who have a need and desire for funding a college education for their children or grandchildren. ▪ Qualified Tuition Plan ▪ Tax Considerations ▪ 529 Basics ▪ Estate Planning Credit Hours for the Class (CPE : 1 CLE: 1.2 CE: 1)
10:15 a.m.	Break
10:30 a.m.	**Income Planning for Retirement - John Diehl:** Learn about retirement income risks and the importance of income planning to help overcome those risks. Case studies will be utilized to help illustrate the income planning process. ▪ Baby Boomers and Retirement ▪ Income Strategies ▪ Risks Credit Hours for the Class (CPE : 1 CLE: 1.2 CE: 1)
11:30-12:00	Lunch
12:15 p.m.	**401(k) Concepts - E. Thomas Foster:** This class reviews employer retirement programs and 401(k) concepts. An overview of qualified plans with a focus on the 401(k) product and its features and benefits will be provided. ▪ About Qualified Plans ▪ 401(k) Definition and Uses ▪ Case Studies Credit Hours for the Class (CPE : 1 CLE: 1.2 CE: 1)
1:15 p.m.	**General Program Conclusion**

Special Session for Financial Advisors Credit Hours (CE: 1)

Time:	Topic:
2:00 - 3:00 p.m.	**Ethics: Putting Clients First — T. Ryan Sullivan** ▪ The eight pillars of ethics ▪ Application of ethics pilars through case studies

Special Session for CFPs Credit Hours (CFP: 2)

Time:	Topic:
2:00 - 4:00 p.m.	**Ethics for Financial Professionals — John Diehl** ▪ Principles forming the foundations of ethics ▪ Rules and their application with the client ▪ Disciplinary implications if such rules are not followed ▪ Standards to apply

REGISTRATION FORM

Program fee is $45.00 inclusive of all classes and lunch.

Please complete the following (please print):

Full Name: ______________________________

Employer: ______________________________

Address: ______________________________

City/State/Zip: ______________________________

Email Address: ______________________________

Daytime phone (required in case of last minute change): ______________________________

Method of Payment (No Debit Cards):
❑ Check ❑ Visa ❑ MC ❑ Am Ex

Card Number: ______________________________

Exp. Date: ______________________________

V Code (on back of card, 3 or 4 digits):

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Signature: ______________________________

Billing address for credit card:

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Three easy ways to register:

1) Online at www.wvscpa.org
2) Fax form to (304) 344-4636 with credit card info.
3) Mail form and check payable to:
   WVSCPA
   PO Drawer 1673
   Charleston, WV 25326

2009 Financial Leadership Summit

This program is designed for accounting, legal and financial professionals. Attendees will brush up on current retirement planning issues, from accumulation through distribution, including best practices for individual and group retirement plans, and learns ways to maximize distributions while minimizing risks. You will also learn how to plan for the cost of college so that it does not become a retirement roadblock, and methods for utilizing 529s in estate planning. Special ethics sessions will also be held.

Attendees who complete the Financial Leadership Summit classes will receive continuing education credits:

Up to 4 CPE credits approved by the National Association for State Boards of Accountancy	CPAs
Up to 4.8 CLE credits approved by the West Virginia State Bar Association	Lawyers
Up to 5 CE credits approved by the West Virginia State Insurance Board (including 1 CE credit for the Special Session on ethics)	Financia l Advisor s
Up to 5 CE credits approved by the West Virginia State Insurance Board, plus up to 2 CFP credits approved by the Certified Financial Planner Board	Certified Financia l Planners

For more information, about the Financial Leadership Summit, please contact
David Garcia: 304-657-5009 or
Taryn McCarthy: 860-843-8374