

2014 FINANCIAL PLANNING SYMPOSIUM

Ethics, Wednesday, October 15
Symposium, Thursday, October 16

**Country Springs Hotel
& Conference Center
Pewaukee, WI 53072**

All conference materials will be distributed on a flash drive. Bring your tablet or laptop – Country Springs has wi-fi throughout the facility.

Featuring
Bob Veres
Editor and Publisher,
Inside Information
and
Weston Wellington
Vice President,
Dimensional Fund Advisors

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OF SOUTHERN WISCONSIN

Envisioning Tomorrow:



Financial Planning for the Generations



Wednesday, October 15

5:00 – 5:30 p.m.	Reception	Grand Salon
5:30 – 8:30 p.m.	“Ethics for Everyone - Extended Edition” – 3 CE Daniel J. Candura, CFP®, Candura Group, LLC	Grand Salon

Thursday, October 16

7:30 – 8:00 a.m.	Check-In/Continental Breakfast/Exhibits	Grand Salon
8:00 – 8:20 a.m.	Welcome & Announcements	Grand Salon
8:20 – 9:10 a.m.	General Session/Opening Keynote “Terminator 4 - How to Meet the Robo-Advisor Competition” Bob Veres, Author & Publisher, <i>Inside Edition</i>	Grand Salon
9:10 – 9:30 a.m.	Break/Exhibits and Networking	Grand Salon
9:30 – 10:20 a.m.	Concurrent Sessions “Selecting State Residence” – 1 CE Richard J. Kollauf, CPA Vice President & Estate Planning Manager, BMO Private Bank	Grand Ballroom South
	“Help Your Clients Avoid Medicare Mistakes” – 1 CE Diane J. Omdahl, RN, MS, President and Co-Founder, 65 Incorporated	Grand Ballroom Center
	“The Long Goodbye - Alzheimer’s Disease” – 1 CE John Diehl, Senior Vice President Strategic Markets, Wealth Management, Hartford Funds	Grand Ballroom North
10:20 – 10:40 a.m.	Break/Exhibits and Networking	Grand Salon
10:40 – 12:20 p.m.	General Session / Featured Keynote “Redefining Investment Advice” – 1 CE Weston Wellington, Vice President, Dimensional Fund Advisors	Grand Salon
12:20 – 12:30 p.m.	Break/Exhibits and Networking	Grand Salon
12:30 – 1:45 p.m.	Lunch and Keynote Speaker “Leading in Sports and Life” Pat Richter, UW-Madison Athletic Director (Retired)	Grand Salon

continued on next page



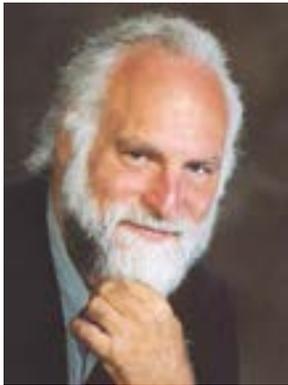
1:45 – 2:00 p.m.	Break/Exhibits and Networking	Grand Salon
2:00 – 2:50 p.m.	Concurrent Sessions	
	“Maximizing Business Value” – 1 CE Michael A. Maass, CPA/CVA, Manager, Smith & Gesteland	Grand Ballroom South
	“Avoid Surprise Medical Bills: Know About Medicare’s Hidden Costs” – 1 CE Diane J. Omdahl, RN, MS, President and Co-Founder, 65 Incorporated	Grand Ballroom Center
	“Fear, Finance and the High Anxiety Client” – 1 CE John Diehl, Senior Vice President Strategic Markets, Wealth Management, Hartford Funds	Grand Ballroom North
2:50 – 3:10 p.m.	Break/Exhibits and Networking	Grand Salon
3:10 – 4:00 p.m.	Concurrent Sessions	
	“The NEW Reverse Mortgage - NOT the Loan of Last Resort!” – 1 CE Harlan J. Accola, CRMP, CSA, RFC, Moneywise Mortgage	Grand Ballroom South
	“Trusts for Disabled Beneficiaries” – 1 CE Jennifer Ann O’Neill, O’Neill Elder Law, LLC	Grand Ballroom Center
	“Illuminating The New World of Alternative Investments” – 1 CE Jeffrey Schwantz, Director, Global Client Relationships, and Stacy Weber, Vice President, Pershing LLC, a BNY Mellon Company	Grand Ballroom North
4:00 – 4:15 p.m.	Break and Door Prizes	Grand Salon
4:15 – 5:45 p.m.	“A Contemporary View of Classical Financial Planning Issues” – 1.5 CE A Panel Discussion Led by Bob Veres, <i>Inside Edition</i>	Grand Salon



Keynote Speakers

Terminator 4: How to Meet the Robo-Advisor Competition

Financial planners and investment advisors are moving to a new high ground by upgrading their client service and client onboarding process, and giving up activities that have been commoditized by their new competitors. This presentation contains many of Bob's best new practice management ideas wrapped into a compelling topic that most advisors can relate to.



Bob Veres

Bob Veres is Editor and Publisher of the *Inside Information* interactive guide to trends and innovations in the profession, and contributing editor and columnist for *Financial Planning* magazine. As a journalist, he has won several national awards, including the Jesse H. Neal Award from the American Business Media group, considered the most prestigious editorial honor in the field of specialized journalism, and the Azbee Award of Excellence from the American Society of Business Press Editors.

Over his 30-year career in the financial services world, Mr. Veres has worked as editor of *Financial Planning* magazine; as a contributing editor to the *Journal of Financial Planning*; as a columnist and editor-at-large of *Investment Advisor* magazine; and as editor of Morningstar's advisor website: MorningstarAdvisor.com. In addition, he is a sought-out speaker for many of the planning world's most important professional conferences. In addition, Mr. Veres co-produces the Insider's Forum conference for independent financial advisory firms.

Mr. Veres has been named one of the most influential people in the financial planning profession by *Investment Advisor* magazine and *Financial Planning* magazine, was granted the Special Achievement Award for service to the profession by the National Association of Personal Financial Advisors, and the Heart of Financial Planning Distinguished Service Award from the Denver-based Financial Planning Association.

Redefining Investment Advice

There is a new model of investing: a model based not on speculation but on the science of capital markets. Decades of research guide the way.



Weston Wellington

Markets throughout the world have a history of rewarding investors for the capital they supply. Companies compete with each other for investment capital and millions of investors compete with each other to find the most attractive returns. This competition quickly drives prices to *fair value*, ensuring that no investor can expect greater returns without bearing greater risks.

Traditional managers strive to beat the market by taking advantage of pricing "mistakes" and attempting to predict the future. Too often, this proves costly and futile. Predictions go awry and managers miss the strong returns that markets provide by holding the wrong stocks at the wrong time. Meanwhile, capitalist economies thrive — not because markets fail but because they succeed.

The futility of speculation is good news for the *investor*. It means that prices for public securities are fair and that persistent differences in average portfolio returns are explained by differences in average risk. It is certainly possible to outperform markets, but not without accepting increased risk.

When you reject costly speculation and guesswork, investing becomes a matter of identifying the risks that bear compensation and choosing how much of these risks to accept. Financial science identifies the sources of investment returns.

What is this science? Who developed it? Why does it work? How should it be put to use? **Weston Wellington** explains why every investor needs to hear this story.

Dimensional was founded in 1981 in Brooklyn Heights, New York with a single U.S. equity strategy and a handful of pension fund clients. Today the firm manages over \$330 billion in dozens of precisely-defined investment strategies for corporations, universities, governments, foundations and investment advisory firms throughout the world. These strategies are based



on rigorous academic research and the firm is proud to be associated with some of the world's leading financial economists.

Weston has spent 39 years in the investment industry, including 19 with Dimensional. He works closely with financial advisors around the world, explaining why a science-based "equilibrium" strategy is the most reliable way to both accumulate and preserve wealth. He also explains why most investors are unfamiliar with this approach and are unlikely to hear about it from the usual sources of advice.

Weston majored in history at Yale and began his career in the investment industry at Bache & Company ("Baych") in 1975. Prior to joining Dimensional in 1995, he was Director of Research at LPL Financial Services in Boston. In his spare time he can be found tinkering with tractors and motorcycles on his ranch in Colorado.

Leading in Sports and Life

Pat Richter is one of Wisconsin's most storied student-athletes. He was a nine-time letterman (the last person to earn such a distinction in school history), lettering three times each in football, basketball and baseball. He was also an All-American end twice and set a Rose Bowl record with 11 catches for 163 yards in the 1963 game against No. 1-rated USC.



Pat Richter

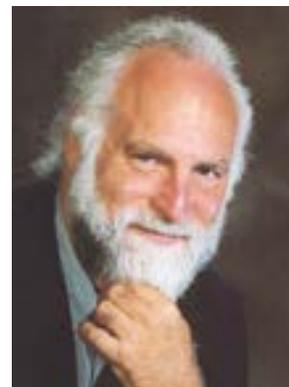
Pat was drafted in 1963 by two professional football teams (Washington Redskins and Denver Broncos), and began a very successful eight-year career with Washington. Pat entered the business world where he again met with great success. In 1989 while in a senior executive position with Oscar Mayer he was tapped by Chancellor Donna Shalala to serve as Athletic Director for his alma mater.

Pat is responsible for hiring Barry Alvarez as head football coach which restored the program to national prominence. He also hired Dick Bennett and Bo Ryan, both of whom reached the "Final Four" of the NCAA tournament for the only times in school history.

Pat is a member of the College Football Hall of Fame, the Academic All-America Hall of Fame, the Rose Bowl Hall of Fame and the Wisconsin Athletic Hall of Fame. He was named to *Sports Illustrated's* NCAA Football All-Century Team. The University of Wisconsin-Madison retired his number 88 in 2006, the same year they erected a statue of him outside Camp Randall stadium.

Attendees will hear life lessons from one of the most respected and accomplished individuals of his generation. Pat will discuss the importance of character, and give examples of people he respects for always doing the right thing. Pat will share times of adversity that he or others faced, and the lessons learned from those difficult times. Pat will also provide some insight into the changes that have evolved for student-athletes and professional athletes over the past few decades.

A Contemporary View of Classical Financial Planning Issues



Bob Veres

Bob Veres leads a panel of FPA of Southern Wisconsin veterans. Planners still have to address the same basic areas of planning -- investments, risk management, estate planning, budgeting, etcetera. But today, we (and consumers) have many more choices in how we address those areas. What are some of the new issues and opportunities, and what values to these choices bring to the planner/client relationship? In this conversation,

attendees are sure to hear great ideas, and might expect a few surprises along the way!



October 15, 2014

Ethics for Everyone - Extended Version

Ethics for Everyone - Extended Version uses web and text based audience polling to keep participants involved and learning. It measures



Dan Candura

participants' knowledge of the ethical conduct required of insurance producers involved in advisory relationships. Audience members use their cell phones and tablets to interact with each other to determine appropriate responses. After every case study and poll the presenter leads discussion about the answers and helps participants to become better informed about the ethical standards for financial professionals.

Dan Candura, CFP®, provides financial advice and education to consumers and financial professionals. He is the founder of his own education and consulting firm Candura Group, LLC. In that role he provides ethics training across the United States through in-person courses and webinars. As President of PennyTree Advisors, LLC, a Registered Investment Advisory firm in Massachusetts, Dan provides personal financial planning for consumers, financial education counseling to employees in workplace settings and litigation support and forensic financial analysis services for attorneys. Dan taught financial planning, insurance planning and retirement planning in the Sawyer School of Business at Suffolk University in Boston and is also a FINRA arbitrator. Dan serves as the CFP® Ambassador for the Boston area.

Dan appeared as a featured expert on the PBS documentary Retirement Revolution. He has been profiled in *The Journal of Financial Planning* and *Investment News*, and quoted in *The NY Times* and other publications. Dan served on the Board of Directors of the Certified Financial Planner Board of Standards, Inc. from 2004 through 2008 and is a past Chair of the Board of Professional Review. He chaired the Task Force on CE & Competency for the CFP Board. He is a member of the Financial Planning Association and a NAPFA registered financial planner.

October 16, 2014

Concurrent Sessions

Selecting State Residence

Where you live can be important from a lifestyle as well as cost consideration stand point. Many high net worth individuals consider the



Rick Kollauf

tax savings consequences as the driver, but there are other considerations that affect financial planning as well. When considering a change of domicile, all aspects of that decision making process should be vetted. In addition, the state you may be leaving may not be that easy to "shake." With state budgets on the fritz, many states make it difficult for you to claim a new state of domicile. Documentation and proper planning are keys to making a successful switch.

Rick Kollauf is Vice President and U.S. Estate Planning Manager for BMO Private Bank. He specializes in providing customized estate planning solutions to high net worth individuals and families as part of an overall personal wealth management strategy. Rick has over 27 years of experience in the financial services industry.

Prior to his current role, he performed a similar role for CTC Consulting/Harris myCFO, the ultra-high net worth segment within BMO Wealth Management. Preceding his career with BMO, Rick spent 7 years as Director of Business and Tax Planning for Vogel Consulting in Brookfield, Wisconsin. He started his career as a tax manager with one of the then "Big Eight," Arthur Andersen. His varied expertise covers individual, trust, partnership, business, and foundation areas of tax and estate planning, succession, and family matters.

Rick received his BS in Accounting and JD from Marquette University. He is also a Certified Public Accountant. Rick is an active member in the community, currently serving as a board member for the Wisconsin Bar Association. He also serves on the Taxation Committee for the Wisconsin Institute of Public Accountants. Rick is an active member of the American Bar Association's Section of Real Property, Trust and Estate Law, and Section of Taxation, and the American Institute of Certified Public Accountants.



Help Your Clients Avoid Medicare Mistakes

Medicare is complex with many pieces and moving parts. It is easy to make mistakes that can have a lifelong impact. In this session, financial planners will learn about some of the common and costly Medicare mistakes and how to help their clients avoid them.



Diane J. Omdahl is co-founder of *65 Incorporated*, a pioneer in home health agency management and training. Diane has kept her finger on the pulse of the healthcare industry's evolution for more than 30 years.

Diane J. Omdahl

She is a registered nurse who previously launched and built Beacon Health Corporation into the leading provider of education, training and tools for home health agencies and their employees. Her extensive experience includes presenting more than 300 audio conferences and 100 seminars, along with producing instructional videos and educational resources for home health aides, registered nurses, and therapists.

Diane has been featured as an expert resource for many publications, including *CBS MoneyWatch*, *Kiplinger*, *WSJ Market Watch*, *Bloomberg*, *Chicago Sun-Times*, *Forbes*, *Arthritis Today*, *Healthcare Finance News*, and *Investor's Business Daily*. She's also served on the advisory board for Columbia College of Nursing and is a charter member of the MSOE School of Nursing Honor Society.

With her extensive experience in healthcare industry leadership roles, Diane is able to provide a wealth of clear and unbiased information to the aging population through *65 Incorporated*.

Diane received Bachelor of Science and Master of Science degrees from Cardinal Stritch University and a nursing diploma from the Columbia Hospital School of Nursing.

The Long Goodbye - Alzheimer's Disease

Alzheimer's disease is the second-most feared disease by Americans, yet only 18% have planned for the possibility of developing it.¹ MIT AgeLab



John Diehl

offers suggestions for preventing Alzheimer's from devastating your clients' financial plans. Create an action plan for clients you suspect may be exhibiting signs of cognitive impairment, as well as empower clients to plan before a health crisis.

Planning ahead helps clients and families move decision-points away from crises. Memory care can be costly, while family caregivers can risk short-circuiting their own retirement. You may be one of the first to notice signs of cognitive decline; protect yourself if you suspect a client is exhibiting symptoms.

John Diehl is Senior Vice President of Strategic Markets for Hartford Funds. John manages the advanced markets and enterprise marketing programs. Advanced markets is comprised of teams of financial planning consultants who provide training for financial advisors in advanced financial planning concepts, including generating retirement income, managing IRA assets, transferring estate, making charitable gifts, and planning for business continuation. He also oversees key marketing programs, including Hartford Funds relationship with the Massachusetts Institute of Technology's AgeLab.



Maximizing Business Value

Why is business valuation important? There are tax issues tied to estate, gift and succession planning. Business valuation comes into play in



Michael A. Maass

shareholder disputes, divorce, damage or economic loss actions. Some business owners want to know and understand what the value of their business is in order to better manage day to day operations. Finally, business value is very important when planning for transition, merger or sale.

This presentation will look at how we determine the value of a business, how we increase the value of a business

and maximize price, and what prospective buyers look for in a business. Attendees will receive “hands on” information that they can take back to their practices, including information on standardized business systems and procedures, information on developing written growth strategy plans, and an understanding of what to measure, monitor and focus on in order to better facilitate day to day operations and growth that drive business value.

Michael A. Maass, CPA/CVA joined Smith & Gesteland, LLP in 1998 and is manager in the firm’s strategic services department. Michael’s primary focus is business valuation and corporate tax.

Michael works with clients to determine business and financial needs through financial and tax analysis, business and tax planning, and works closely with business owners to analyze business value in preparation for sale or transfer. Michael obtained his Certified Valuation Analyst credential in 2004. Since that time he has worked with clients to prepare business valuations for various purposes including: stock transfers, estate and gift taxes, economic loss analysis, merger and acquisition, and built in gains.

Avoid Surprise Medical Bills: Know about Medicare’s Hidden Costs

Many retirees create a budget for healthcare expenses. It gives them peace of mind knowing that they’ll be able to cover whatever comes their



Diane J. Omdahl

way. Unfortunately, there are many surprises lurking in Medicare. Financial planners will learn about these hidden costs and how to help their clients to avoid them or plan accordingly.

Diane J. Omdahl is co-founder of *65 Incorporated*, a pioneer in home health agency management and training. Diane has kept her finger on the pulse of the healthcare industry’s evolution for more than 30 years.

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Fear, Finance and the High Anxiety Client

The recent economic downturn has not only affected portfolio balances—it has also resulted in an unprecedented level of client anxiety. This



John Diehl

informative presentation, based on research from The MIT AgeLab, explains the concrete steps you can take to work with your clients to address their concerns and alleviate anxiety. **John Diehl** is Senior Vice President of Strategic Markets for Hartford Funds. John manages the advanced markets and enterprise marketing programs. Advanced markets is comprised of teams of financial planning consultants who provide training for financial advisors in advanced financial planning concepts, including generating retirement income, managing IRA assets, transferring estate, making charitable gifts, and planning for business continuation. He also oversees key marketing programs, including Hartford Funds relationship with the Massachusetts Institute of Technology's AgeLab.

The NEW Reverse Mortgage — NOT the Loan of Last Resort!

This presentation dispels many long held preconceptions that reverse mortgages are designed for the poor and seniors in financial difficulties. By



Harlan Accola

detailing research done by the Evensky and Katz firm at Texas Tech University and other financial planning experts, Harlan explains how you can properly advise your clients to use a reverse mortgage as an umbrella when it is not raining. The most important message is how a reverse mortgage fits with the Long Term Care issue that confronts an entire generation and their heirs that you are planning for. You (and your clients) can't afford not to know this new information and get a CE credit besides!

information and get a CE credit besides!

Harlan Accola is a Registered Financial Consultant, a Certified Senior Advisor and a Senior Mortgage Planner. As the Branch Manager and Senior Mortgage Planner of Moneywise Mortgage: A Division of Top Flite Financial, Inc., Harlan has been in the mortgage industry for over 15 years and specializes in all types of loans. His specialty is taking a comprehensive "birds-eye view" of the financial picture rather than dealing with one small part at a time.

Moneywise is a Wisconsin based company since 1996 and the leaders in Reverse Mortgages in Wisconsin.

Trusts for Disabled Beneficiaries

Clients with a disabled family member may have been advised to disinherit that family member. Fortunately, use of a special needs or



Jennifer O'Neill

supplemental needs trust will allow your client to support a disabled family member now and into the future, without endangering government benefits. Learn how a properly drafted trust can benefit your clients and their disabled loved ones by creating opportunities for transferring assets, options for protecting existing assets, and ongoing resources for a higher quality of life.

A Certified Elder Law Attorney (CELA), **Jennifer O'Neill** specializes in Estate Planning and Elder Law. Dedicated to providing a warm and welcoming environment, Jennifer appreciates the confidence and trust of her clients as she guides them through important personal decisions.

Jennifer has a strong knowledge base, classic education, and wealth of personal and professional experience. These assets enable her to understand complex concepts and explain them in simple language. Consistently and actively seeking information pertinent to issues facing her clients, Jennifer strives to improve the resources available for those making choices for the future. Her knowledge of the law allows Jennifer to provide a variety of appropriate options to individuals and families. Jennifer empowers people to turn their intentions into reality.

An honored graduate of William Mitchell College of Law in St. Paul, MN, Jennifer is a member of the State Bars of Wisconsin and Minnesota. She is the only CELA licensed in both Wisconsin and Minnesota. Jennifer is also



an active volunteer and vital member of the communities of Hudson and River Falls. She is Chair of the River Falls Area Hospital Foundation, Chair of the Elder Law Section of the Wisconsin State Bar, and a board member of the Foster Family Community Foundation created to build a non-profit community center for River Falls, Wisconsin. She is also a member of the Hudson Chamber of Commerce.

Motivated to offer clients an uplifting and empowering experience, Jennifer founded O'Neill Elder Law, LLC. Conscious of the individual and their personal value, Jennifer is adamant about providing an environment where everyone is treated with dignity and respect. She offers valuable insight and brings a human touch to her areas of expertise.

Illuminating The New World of Alternative Investments

The financial services industry is going through a transformation away from selling products and toward providing advice and serving the



Jeff Schwantz

needs of the affluent, high-net-worth and ultra-high-net-worth segments offers attractive growth opportunities worldwide. Webster's Dictionary defines the word 'alternative' as "offering a choice outside the established system." But today, alternative investments are making their way into mainstream investing. Through innovation and new technology, transparency that was once extremely limited is now becoming the norm for alternative investments. In this session we will broadly address alternative investment vehicle utilization trends, how industry organizations have adapted their infrastructure to address operational issues that challenge broker-dealers to support these products and identify education resources and tools that can assist Advisors further develop a foundation of core concepts in alternative investments.



Stacy Weber

Jeff Schwantz is a Director and Sr. Relationship Manager for Pershing LLC's Global Client Relationships team, where his primary responsibilities include new business development and management of a team dedicated to the ongoing management of Pershing's strategic customer relationships. With over 16 years of experience in the financial services industry, Mr. Schwantz's diverse background includes working with many business segments including Registered Investment Advisors (RIAs), independent, full service, fixed income, and banking institutions. Prior to joining Pershing, Mr. Schwantz was a Relationship Manager at Allstate Financial in both the retail and institutional asset management segments, having held positions in business development, operations and distribution technology. Prior to joining Allstate Financial, Mr. Schwantz was with Wells Fargo.

Mr. Schwantz is Chair of Pershing's Bank Segment team, responsible for identifying, developing and leveraging emerging trends and is active in many industry groups including BISA, IRI, MMI and FPA. Mr. Schwantz has an MBA from Northern Illinois University's Graduate School of Business and a Bachelor of Science in Business Administration from the University of Illinois and also holds FINRA Series 24, Series 7 and Series 63 licenses. He was also a contributor and was featured in the book *Five Keys to The Power of Business Relationships* (McGraw-Hill, September 2013).

Stacy Weber is a Vice President for Pershing LLC, a BNY Mellon company, in the Financial Solutions Consulting group. This group supports our clients by helping advisors use the broad array of solutions available on the Pershing platform. Ms. Weber also helped position these solutions as a part of a holistic financial plan for both advisors and their clients. She did this by focusing on product and service education, adoption and utilization strategies, recruiting, and practice management components. She works closely with the firm's sales teams, product, relationship and account managers to create awareness and use of our solutions within Pershing's broker-dealer community, and among the advisors they serve.

Prior to joining Pershing in 2010, Ms. Weber was a Director at B. C. Ziegler and Company running its Wealth Management Division in Chicago. Before joining B. C. Ziegler, Ms. Weber held various positions at Robert W. Baird & Co., including product manager, product sales, practice management and training director.



Symposium Sponsors

Here are just some of the great sponsors of this event. We encourage you to support them and let them know that you appreciate their sponsorship.



Sponsorship opportunities are still available. Contact Karen Hendrickson at (414) 358-9260 or info@fpasw.org.



General Information

Symposium's Mission

We strive to provide advanced financial planning continuing education opportunities equal to national programming at a regional level to Certified Financial Planners™, Certified Public Accountants, attorneys, Wisconsin insurance licensees, and other financial service professionals. General and concurrent sessions with practice management, investing, insurance, planning and related issues are covered. Capacities are limited, so take advantage of the **Early Bird Discount** and register by September 15, 2014.

Location

Country Springs Hotel & Conference Center
2810 Golf Road, Pewaukee, WI 53072
www.CountryInnHotel.com

Hotel

A block of rooms is reserved for the evenings of October 15 & 16 at a discounted rate of \$109 plus tax. Book your reservation directly with the Country Springs Hotel by calling 262/547-0201. To receive your discount identify yourself as an FPA Financial Planning Symposium participant and reserve your accommodation by September 15, 2014.

Cancellation Policy

Full refunds, less a \$50 administrative fee, will be issued if written cancellation requests are received by September 30, 2014. For Ethics registrations only, the administrative fee will be \$15. Cancellations received from October 1, 2014 until noon on October 15, 2014 will receive a 50% refund.

There will be no refunds for cancellations after noon on October 15, 2014, or for "no shows" on the days of the conference.

Continuing Education Credit

The FPA-SW Symposium Committee has applied for Continuing Education Credits from the Certified Financial Planner™ Board of Standards, from the Wisconsin State Bar and from the Wisconsin Insurance Continuing Education Board. Most, but not all, programs are expected to qualify for CPE credits for the Wisconsin Institute of Certified Public Accountants. Credits applied for are indicated with each session. License and social security numbers must be provided at the time of registration for CE reporting. Sign-in sheets will be available, and sign-in and sign-out will be required, at each session.

Up to 8 CE credits will be available for both days.



Conference Registration Form

Please photocopy this form for additional registrations and be sure to include name and address below. Please print.

Last Name _____ First Name _____ Name for Badge _____

Company _____

Street Address _____ Suite _____ PO Box _____

City _____ State _____ Zip _____

Telephone _____ Fax _____

Email _____

WI Insurance # _____ CFP # _____ Social Security # _____

Please check if you:

- Are a member of FPA
- Have a special need or disability (We will contact you to determine your specific requirements.)
- Prefer a vegetarian entree for lunch

Registration Information

Please check type of registration.

Member fees apply only to members of FPA.

Member Fees	By 9/15	After 9/15
Ethics	<input type="checkbox"/> \$79	<input type="checkbox"/> \$109
October 16	<input type="checkbox"/> \$259	<input type="checkbox"/> \$329

Non-Member Fees	By 9/15	After 9/15
Ethics	<input type="checkbox"/> \$99	<input type="checkbox"/> \$129
October 16	<input type="checkbox"/> \$299	<input type="checkbox"/> \$369

Total Conference Registration Amount: \$ _____

Full payment must accompany registration form.
See cancellation policy.

Payment Information

Conference fees include: All sessions, conference materials, continental breakfast, luncheon and refreshment breaks.

Checks

My check for \$ _____, payable to FPA-SW, is enclosed.

Credit Cards

Please bill my MasterCard Visa American Express

Card No. _____ Exp. Date _____

Cardholder's Name (please print) _____

Authorized signature _____

Credit card registrations are accepted by mail, phone, fax or at www.fpasw.org.

All other registrations must be mailed with payment enclosed.

Mail to: Financial Planning Association of Southern Wisconsin
6949 N. 100th Street, Milwaukee, WI 53224

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Milwaukee, WI 53224

2014 FINANCIAL PLANNING SYMPOSIUM

envisioning tomorrow

Return Service Requested

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Early Bird Discount!
September 15, 2014
Capacities are limited
so register early.

The 2014 Financial Planning Symposium is an effort of the Financial Planning Association of Southern Wisconsin to provide financial planning professionals an educational event with the quality of a national conference in your own backyard.

Ethics, Wednesday evening, October 15

Reception with cash bar and hors 'd oeuvre buffet.

Symposium, Thursday, October 16

*Superior education and networking,
includes breakfast buffet and luncheon.*

**Country Springs Hotel & Conference Center
Pewaukee, WI 53072**

414/358-9260
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- **Great CE**
- **Highly regarded speakers**
- **Best source of topics for client discussions**
- **Superior networking**