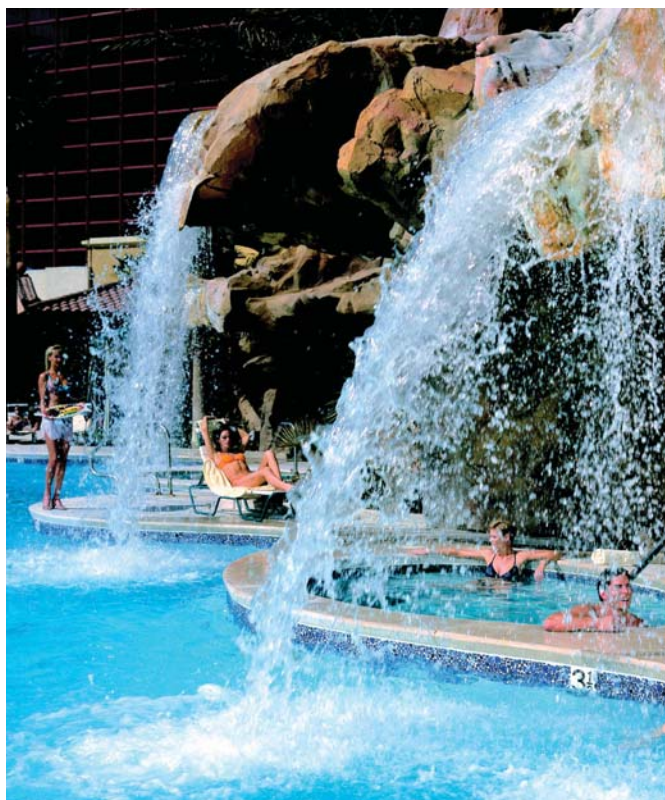


AICPA conference

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AICPA Personal Financial Planning Conference



JANUARY 7–10, 2007

**Rio All-Suite Hotel & Casino
Las Vegas, NV**

Hotel Reservation Cutoff: December 9, 2006

Pre-Conference Optional Workshops and Vendor Sessions:
Sunday, January 7, 2007

Main Conference begins at 4:00 pm on Sunday, January 7



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WHY ATTEND?

Hear keynote presentations by Ron Chemow, Author of *Alexander Hamilton*; David Solie, Renowned Expert and Author in Geriatric Psychology; Christopher Thornberg, Beacon Economics and Former Economist, UCLA Anderson Forecast

Gain insight into working with aging baby boomers

Understand how to set up a Multi-family office

Learn best practices for evaluating a hedge fund

Back by request — expanded PrimePlus/ElderCare track of sessions



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Expert insight to fuel the growth of your personal financial planning practice.

Step away from your daily routine and attend the **AICPA Personal Financial Planning Conference**, where you'll spend four days focusing solely on growth opportunities for your personal financial planning practice.

Growth can be fueled in a number of ways. It may be a rising trend or natural circumstance that brings clients your way, such as a rising number of clients turning to you for advice about Social Security, estate planning, retirement and other areas of their financial lives. Get the knowledge you need from our expert speakers and reap the benefits of this burgeoning niche market.

Of course, a true business-minded professional knows the quickest way to grow a business is through smart marketing, branding and media initiatives — the core of our program and the mindset you'll have when you get back to the office.

Growing a business is not without challenges. Register today — our experts are prepared to provide you with insight and best practices to meet them head on.

Who Should Attend? Partners and sole practitioners and their staffs in public accounting firms, financial planners, investment managers and CPAs

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Speaker bios

Keynote Speakers



Ron Chernow

A prominent author, lecturer, book reviewer, essayist and television and radio commentator, Ron Chernow began his prolific career as a magazine writer with a sensational cover story on corruption in New York's Chinatown for *New York* magazine in 1973. Between 1973 and 1982, he published sixty articles in twenty national and regional publications, thirteen of them cover stories. His coverage of the labor movement earned him the Jack London Award for 1980. From 1983 to 1986 Mr. Chernow served as a program officer at the Twentieth Century Fund, a New York think tank, where he supervised studies of American financial policy.

Since then, Mr. Chernow has published several books including the much anticipated biography of Alexander Hamilton in 2004. Excerpted by *Business Week* and chosen as the Main Selection of both The Book-of-the-Month Club and the History Book Club, the biography spent three months on *The New York Times* bestseller list. It was voted the best biography of 2004 by the editors of Amazon.com and received numerous other awards and honors from *The New York Times*, *Business Week*, *Forbes.com*, *The Economist*, *The Washington Post*, *The Los Angeles Times* and many others.

A familiar figure on the lecture circuit, Mr. Chernow has spoken at the National Archives, the Library of Congress, the United States Treasury Department and before hundreds of business, community, religious and literary groups. His book reviews and Op-Ed articles appear frequently in *The New York Times* and *The Wall Street Journal*. He has commented on business, politics and finance for CNBC, CNN and the Fox News Channel and has appeared on all three nightly network news programs, *The Today Show*, *CBS This Morning*, and *Face the Nation*, as well as many other cultural programs. Mr. Chernow has appeared in numerous documentaries devoted to topical and historical subjects.

As an active member of PEN American Center, the country's most prominent writers' organization, Mr. Chernow has served as both its Secretary and Vice President and co-chairman of its strategic planning committee. For five years, he chaired its major literacy program, the Readers and Writers Committee, which sent sixty authors each year into inner-city schools and adult literacy classes.

David Solie MS, PA



David Solie is the medical director of life insurance division of Marsh Private Client Services located in Woodland Hills, California. He is a graduate of the University of Washington, the University of Manitoba and the University of Colorado Medical School. He is a licensed Physicians Assistant with an advanced degree in clinical medicine. Following four years in private practice as a clinician in family medicine, he entered the life insurance industry in 1983 as a medical specialist representing impaired risk clients.

Since his transition from clinical medicine to insurance medicine, he has augmented his professional degrees with extensive training in the areas of cardiology, oncology and geriatrics.

Mr. Solie is the author of *How To Say It to Seniors: Closing the Communication Gap with Our Elders*, released by Prentice Hall Press in September 2004. Written for baby boomers and their parents, professionals who work with the elderly, and everyone who has regular contact with seniors, this book offers an original perspective on why these conversations can be an exercise in frustration. Whether the communication difficulties involve parents, patients or clients, Mr. Solie's book provides a fresh and inspiring look at new strategies and skills for overcoming these challenges.

For more than 20 years Mr. Solie has created and been the primary instructor for a variety of educational courses for the insurance and financial services industries. His expertise in geriatric psychology and its impact on working with older clients has resulted in three unique training programs: *Geriatric Developmental Tasks: The Key to Effective Communication with Older Clients*, *Communication Habits of Older Clients*, *Creating an Organic Legacy*, *The Quality of Life Portfolio* and *The Secret Mission of Baby Boomers — Navigating the Volatile Journey from Fifty-Something to Seventy-Something*. Each program has received extensive accolades. His articles on improving communication with seniors, *Talk is Cheap* and *Repeating History*, were published in *Senior Market Advisor*.

Christopher Thornberg



Christopher Thornberg is Principal and Founder of Beacon Economics, a consulting firm that specializes in regional economic forecasting, market analyses and litigation services. Prior to starting his firm he was Senior Economist with the UCLA Anderson Forecast for over six years where he authored the Anderson Forecast for California, Los Angeles and the East Bay regions along with performing a variety of regional and market outlooks for a variety of industries and economies across the Western United States.

He has been involved in a number of special studies measuring the impact of important events on the economy, including the NAFTA treaty, the California power crisis, the September 11 terrorist attacks, and port security. Dr. Thornberg speaks at many public events, has appeared on CNN, Fox News and CNBC and is widely quoted in the press. He continues to teach at the Anderson School at UCLA. He received his Ph.D. in Business Economics from The Anderson School (1996) and his B.S. in Business Administration from the State University of New York at Buffalo. He specializes in International and Labor Economics. Dr. Thornberg previously held a faculty position in the economics department at Clemson University.

Pre-Conference agenda

FIELDS OF STUDY: **BMO**-BUSINESS MANAGEMENT & ORGANIZATION **CS**-COMPUTER SCIENCE **MKT**-MARKETING
PHR-PERSONNEL/HR **SKA**-SPECIALIZED KNOWLEDGE & APPLICATION **T**-TAX

Topics, Speakers and Fields of Study are subject to change

SUNDAY, JANUARY 7 PRE-CONFERENCE OPTIONAL WORKSHOPS (additional fee)	
8:00 am – 6:00 pm	Registration & Message Center Open
9:00 am – 12:00 pm	Concurrent Optional Workshops (Select one) 101 Planning and Developing a Career Track PHR Mark C. Tibergien, Moss Adams LLP, Seattle, WA In order to grow effectively, elite firms need to build a process for recruiting and developing their people. In this workshop we will address: <ul style="list-style-type: none">• How to improve candidate selection• How to match the right people to the right jobs• How to coach, counsel and measure individual advancement• How to align compensation and equity plans with career development 102 Advanced Solutions from Advanced Planners: ACPAFP's Two Tempting Techniques & Twenty Timely Tips SKA Howard Safer, Regions Morgan Keegan Trust, Nashville, TN Panel speakers to be announced This session will give current insight into alternative investments, trust/investor owned life insurance and settlements, as well as twenty advanced financial planning tips from experienced planners.
12:00 pm – 1:00 pm	Exclusive Free Marketing Workshop for CPA/PFS Credential Holders Only 201 Sourcing Premier Clients: Simple Tactics to Develop Effective Referral Networks and Attract "A" and "B" Clients MKT Heather Cohen, COLCOMGROUP, Inc., New York, NY Brad J. Monterio, COLCOMGROUP, Inc., New York, NY Referrals are a critical source of client leads for any financial planning practice. Put the theory into practice and make progress towards your new business goals, including: <ul style="list-style-type: none">• Learn simple tactics you can begin using right away• Get helpful tips on how to move from talking about it to doing it
12:00 pm – 1:15 pm	Concurrent Vendor Sessions (Select one) (Complimentary) 202 Intelligent Life Insurance Solutions — Right for Your Client, Right for You SKA Andrew Thomas, TIAA-CREF, Charlotte, NC For years, CPAs, attorneys and advisors have struggled to use life insurance as a planning tool. All agreed that it provided a valuable function to the client, but was perceived negatively due to high commissions, heavy loads and steep surrender charges. The playing field has changed and client-friendly planning tools have been developed to turn life insurance into a high quality planning instrument. We'll address: <ul style="list-style-type: none">• Using advisor and client friendly non-commission, non-surrender charge products• Access to high quality advanced planning support services• Clients solving problems the right way, through non-commissioned professional advisors 203 Trusts and Financial Planning SKA Diane Prothro, First Command Financial Planning, Fort Worth, TX Hear about the various types of trusts available and how they fit into the financial planning for your client. 204 Critical Keys to Financial Planning for Business Owners SKA William T. Black, Exit & Retirement Strategies, Inc., Irvine, CA Traditional methods of financial planning are frequently inadequate to address issues critical to the long-term financial well-being of business owners. Hear a discussion of the pitfalls from compensation and retirement needs, to succession or exit planning, and how to avoid them and shine in front of your most important clients.

1:00 pm – 2:30 pm

Free Workshop for AICPA PFP Section Members Only

205 Talking to the Media is Easy...Selling Your Story to the Media — That's the Hard Part — A Practical Media Pitching Workshop **MKT**

David Colgren, COLCOMGROUP, Inc., New York, NY

Brad J. Monterio, COLCOMGROUP, Inc., New York, NY

This workshop is designed to train CPA financial planners as media spokespersons and help them interest the business and consumer media in interviewing them on PFP and financial literacy topics. Highlights include:

- Take away skills and tips you need to effectively tell the world your story
- Position yourself as a thought leader
- Raise awareness of your firm in the marketplace, attract clients, and more!

1:15 pm – 1:30 pm

Change Break

1:30 pm – 2:45 pm

Concurrent Vendor Sessions (Select one) (Complimentary)

206 Succession Capital — A New Asset Class **T**

Scott McVicker, Succession Capital Alliance, Monument, CO

Insight-by-insight, the SCA process exposes clients to a new, positive understanding of life insurance, culminating in a realization that a well-designed life insurance strategy can increase the returns on a significant portion of their asset base. Through the SCA discovery process, Scott will touch upon the needed paradigm shift in the CPA's thought process to understand a unique and positive way to view life insurance as a means to transfer wealth, and not to provide estate liquidity. Topics will include:

- Separating lifestyle assets from succession capital assets
- Life insurance as an asset transfer vehicle
- The proper use of leverage to maximize the value of assets transferred

207 Investment Advisor Compliance for Accountants **SKA**

Ellen M. Bruno, Compliance Advisor Professionals, LLC, Berkeley, MA

This session is a presentation to provide CPAs in public practice an approach to analyze the methods by which they may provide Investment Advisory Services. Subjects include:

- How do I set up an Advisory Practice?
- What should I consider when selecting affiliations (brokers, investment advisors)?
- What Licenses do I need?
- What State and/or Federal laws do I need to comply with?

208 How to Serve Your Clients Properly — Tools of the Trade and How to Utilize Them to Make the Best Decisions for Your Clients **SKA**

David Bergstein, CCH – A Wolters Kluwer Business, Margate, FL

This session will discuss the various tools and resources that financial planners utilize to perform their functions. Hear how to market FP services and utilize the tools to improve the quality and value of the information delivered to the clients, including how to effectively take information from tax law changes and make it relevant to your clients' needs, how to structure a financial planning deliverable and how to utilize a number of wealth management strategies.

2:45 pm – 4:00 pm

Town Hall Meeting **SKA**

Joel Framson, Immediate Past Chair, AICPA PFP Executive Committee

Robert Jazwinski, Chair, AICPA PFS Credential Committee

Teighlor March, AICPA Senior Technical Manager, PFP

James Metzler, AICPA Vice President

Stephen Winters, AICPA Director, Specialized Communities and Practice Management

Take ownership in the future of the PFP specialty practice area. Participate in one of several roundtable discussions on current PFP technical and practice management issues. Highlights to include:

- Some topics determined from recent PFP member survey
- Propose possible solutions and deliverables (e.g., practice aids, Webcasts, articles)
- Roundtable summaries to be presented during one of the Conference luncheons

Also meet new AICPA and PFP staff and committee members.

12:00 pm – 4:00 pm &
5:30 pm – 6:30 pm

Exhibit Hall Open

Conference agenda

FIELDS OF STUDY: **BMO**-BUSINESS MANAGEMENT & ORGANIZATION **CS**-COMPUTER SCIENCE **MKT**-MARKETING
PHR-PERSONNEL/HR **SKA**-SPECIALIZED KNOWLEDGE & APPLICATION **T**-TAX

SUNDAY, JANUARY 7 MAIN CONFERENCE — DAY ONE

4:00 pm – 4:15 pm

Welcome Remarks

Cindy Conger, Cynthia L. Conger, CPA, PA, Little Rock, AR

4:15 pm – 5:30 pm

Keynote Address

1 Alexander Hamilton SKA

Ron Chernow, Distinguished Historian and Commentator, New York, NY

Based on his best-selling biography, *Alexander Hamilton*, Ron Chernow presents an electrifying portrait of the most brilliant and dramatic of America's Founding Fathers. From his boyhood to his death in a famous duel with Aaron Burr, the saga of Alexander Hamilton would have defied the pen of the most gifted novelist. Through sheer genius and determination, he rose to become aide-de-camp to George Washington, the main author of *The Federalist Papers*, the first Treasury Secretary, the patron saint of Wall Street and the prophet of our economic system. Lively, rich in anecdotes, and loaded with timely insights, Chernow's talk weaves a spellbinding tale that is at once funny, sad, revealing and inspiring. Chernow touches on all the formative events — the American Revolution, the Constitutional Convention, the creation of the federal government — that shaped modern America, enabling audiences to appreciate the continuing relevance of the Founding Fathers today.

5:30 pm – 6:30 pm

Welcome Reception in the Exhibit Area

MONDAY, JANUARY 8 MAIN CONFERENCE — DAY TWO

7:00 am – 5:10 pm

Registration & Message Center Open

7:00 am – 8:00 am

Continental Breakfast and Vendor Display

8:00 am – 9:00 am

General Session

2 The Secret Mission of Baby Boomer SKA

David Solie, Marsh Private Client Services, Woodland Hills, CA

Hear a discussion of the developmental issues of middle age clients and how these psychological tasks impact suitability testing, product selection, case design and information packaging for both financial and estate planning, including:

- The relationship between financial and personal aspects of risk tolerance
- The concept of "bell curve planning" as it pertains to baby boomers who need to address the short and long term needs of younger and older generations

9:00 am – 9:45 am

Morning Refreshment Break & Vendor Display

9:45 am – 11:00 am

Concurrent Sessions (Select one)

3 Social Security: Today's Questions — Tomorrow's Forecast SKA

Theodore J. Sarenski, Dermody Burke & Brown, Syracuse, NY

While not the foundation of your clients' retirement plans, Social Security is still a desired component for your clients who have been paying into the system for 40 years or more. How should you advise your clients? Highlights of this session include:

- The optimum age to begin receiving benefits and the pros and cons of the choice
- How the Social Security system works
- Medicare's alphabet soup — Parts A, B, C and D
- A look in to the future of the Social Security and Medicare Trust funds and the Board of Trustee's report

9:45 am – 11:00 am
(continued)

4 Financial Literacy — It Must Be Your Priority SKA

Moderator: Mitch Freedman, MFAC Financial Advisors, Inc. and Mitchell Freedman Accountancy Corporation, Sherman Oaks, CA
Panelists: Cynthia D'Amour, Michigan Association of CPAs, Troy, MI
Michael Goodman, Wealthstream Advisors, Inc., New York, NY
John McWilliams, San Francisco State University, San Francisco, CA
Marc J. Minker, Mahoney Cohen & Co., New York, NY

There is an urgent need to empower Americans with the tools to become financially literate in order for them to lead successful lives. Some CPAs have been involved in the battle to improve financial literacy for more than a decade while others have recently become involved in the process. This panel will provide attendees with an opportunity to hear how they can become involved personally, at the state society and the national level. Attend this panel presentation to learn how you can contribute to our nation's financial literacy.

The panel will explore:

- AICPA's "360 Degrees of Financial Literacy"
- California Society of CPAs Financial Literacy Initiatives
- Michigan Association of CPAs Financial Literacy Initiatives
- A New York State CPA's Personal Journey to Educate Long Island Youth

5 How Not to Lose Your Clients in a Business Sale SKA

Moderator: David Brennan, Bear Stearns Advisory Services Alliance, New York, NY

Panelists: Michael Doppelt, Bears Stearns Merchant Banking, New York, NY
Jerry Kaiser, GHP Horwath, Denver, CO
Steve Levey, GHP Horwath, Denver, CO

Be proactive! Ensure retention of your client whose business is a candidate for sale or recapitalization. This session is a panel discussion of how to identify and act on indicators within your client's business that point toward sale, merger or recapitalization. By leading your client through this process you can create new revenue opportunities for your firm.

6 Financial Planning for International Clients T

Dale A. Walters, Keats, Connelly and Associates, Inc., Phoenix, AZ

Learn the planning needs and concerns of international clients in each phase of the engagement, including:

- Non-resident aliens
- Pre-immigration planning
- Living, working and dying in the US
- Leaving the US

We will address issues such as immigration, income tax, estate tax and Social Security.

11:00 am – 11:10 am

Change Break

11:10 am – 12:25 pm

Concurrent Sessions (Select one)

7 The Secret Mission of Older Adults' Insights and Tools for Financial Professionals SKA

David Solie, Marsh Private Client Services, Woodland Hills, CA

Older clients will come to dominate the professional services community in the 21st century. However, most professionals are not aware of the most significant findings in the area of developmental psychology as it pertains to our elders. This knowledge provides valuable insights into language, behavior and decision making process — information that is essential for all professionals who work with older adults.

8 Legal Documents for Eldercare T

Barbara Bergstein, J.D., Burgh, Balian & Bergstein, LLP, Sherman Oaks, CA

This session will provide an overview of the essential legal documents for estate planning for the elderly. Also included will be techniques for the protection of assets and gift and estate tax planning as it relates to future health care needs. Major topics will include:

- Wills and Trusts
- Health Care Directives and HIPPA Regulations
- Competency Issues
- Durable Powers of Attorney
- Occupancy Agreements
- Conservatorships

Conference agenda

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11:10 am – 12:25 pm
(continued)

9 Strategies for Maximizing Client Retirement Planning Consulting Opportunities SKA

Paul F. Davidson, Paychex, Inc., Rochester, NY

Daniel P. Snyder, CPA, Paychex, Inc., Rochester, NY

As the profession is confronted with news of failed pensions, individuals' lack of savings, and the uncertain future of Social Security benefits, client retirement planning is fast becoming a mission critical competency for CPAs. Now, more than ever before, you need to be a resource for your clients and their employees — educating them on the importance of implementing a retirement plan and assisting them in selecting a plan best suited for helping them achieve their financial goals.

During this session, we will:

- Discuss the features of various types of retirement plans
- Highlight the issues and questions that plan sponsors and participants face as they make long-term savings decisions
- Review the impact of new retirement legislation

In doing so, you will learn how to turn this knowledge into client consulting opportunities, enhancing your client relationships and improving your own bottom line.

10 How to Set up a Multi-Family Office BMO

Lyle K. Benson, L.K. Benson & Company, PC, Baltimore, MD

We'll explore the evolution of a CPA financial planning practice into providing services as a Multi-Family Office, including:

- Tracing the development of the financial planning practice and the role CPAs have played in this process
- What services should be included in this practice area and how do you bill for this work?
- Who are the typical clients of a Multi-Family Office and what are they looking for from your firm?
- What skill set is required for your staff?
- Learn how to define your unique value proposition in working with high net worth individuals and families

12:25 pm – 1:30 pm

Lunch and Lunch Presentation

L1 Presentation on Upcoming AICPA Study BMO

Rebecca Pomeroy, Moss Adams LLP, Seattle, WA

Hear a presentation about the upcoming AICPA/Moss Adams CPA Financial Planner Practice Study that will be launched later this year.

The study will address these and other issues:

- What are the normal economics of a CPA financial planning practice?
- What are the results of the top firms in the field?
- What is the correlation between the size of the CPA firm and the financial planning division (depending on the structure)?
- What are best practices in financial and business management?
- What are the biggest challenges to integrating an advisory practice into a CPA firm, and how are they being addressed?

1:30 pm – 1:40 pm

Change Break

1:40 pm – 2:55 pm

Concurrent Sessions (Select one)

11 Portfolio Asset Allocation for a Secure Retirement SKA

Mitch Freedman, MFAC Financial Advisors, Inc. and Mitchell Freedman Accountancy Corporation, Sherman Oaks, CA

Your clients are near or in retirement. Structure their portfolios to provide them with optimal security, including:

- Asset allocation modeling
- Integrating tax deferred and after tax portfolio segments
- Spend-down techniques and tips

1:40 pm – 2:55 pm
(continued)

12 Suddenly Single SKA

Cindy Conger, Cynthia L. Conger, CPA, PA, Little Rock, AR
Nicolina A. Stewart, Capital Management Advisors, LLC (CMA), Tampa, FL

We've all dealt with a new widow or a person going through a divorce. In this session we'll address these questions and more:

- How does this differ if the person has been married for 45 years versus 20 years with children still in the home?
- Is there a difference between dealing with a woman in transition as opposed to a man?
- What are the key areas that we as advisors should help the person in transition?
- Are things different if we're dealing with someone who will just be able to get by with our help, as opposed to someone who has received a large settlement?
- Are there specific "psychological" steps we should watch for?

13 How to Evaluate a Hedge Fund SKA

Greg Quental, Bear Stearns Asset Management Inc., New York, NY

Hedge funds are an important part of certain investor portfolios. This session will focus on some best practices in evaluating hedge funds, including a review of hedge fund failures, important considerations in evaluating hedge funds, a sample approach and process and key warning signs before and after you invest.

14 Gotcha's and Ah-ha's of Going Paperless — How to Streamline Your Office Without Stressing Your Staff CS

Joanne Day, Trumpet, Inc., Tempe, AZ

One of the leading authorities on paperless office systems for financial service firms, Jo Day will share techniques on how to successfully transition to a paperless environment. By the end of the session, you will:

- Create a vision of your system
- Have a roadmap of how you're going to transition your firm
- Project timeline and costs
- Understand regulatory requirements
- Know how to avoid common mistakes

2:55 pm – 3:40 pm

Afternoon Refreshment Break & Vendor Display

3:40 pm – 5:10 pm

Concurrent Sessions (Select one)

15 Advising the Retirement Plan SKA

Donald Trone, Fiduciary 360, Sewickley, PA

Hear a discussion of:

- Opportunities for the CPA created by the passage of the *2006 Pension Protection Act*, emerging business models
- How to assess whether an investment fiduciary (trustee, investment advisor, and/or investment manager) is in conformance with newly defined global fiduciary standards of excellence
- How to define the CPA's leadership quotient; differentiating the excellent investment advisor from the rest

16 The Fama-French Three Factor Model: An Alternative to Traditional Asset Allocation SKA

Tim Hatton, Hatton Consulting Inc., Phoenix, AZ

This session presents a discussion on how this model precisely defines risk exposures and serves as a framework to help investors structure portfolios that accurately capture the expected returns of each underlying asset class. The model helps bring purpose and focus to an otherwise chaotic investment process.

Conference agenda

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3:40 pm – 5:10 pm
(continued)

17 Mathematics of Gifting & Inter Vivos Sales **T**

Robert S. Keebler, Virchow, Krause & Company, LLP, Green Bay, WI

Most practitioners understand the basic advantages of transactions such as GRATs, SCINs and private annuities. What many do not understand, however, are the quantitative “forces” that make these transactions work. During this session we will discuss the following topics:

- Tax exclusive nature of gift taxes
- Leveraging of the GST exemption
- Grantor Retained Annuity Trusts (GRATs)
- Installment sales to Intentionally Defective Grantor Trusts (IDGTs)
- Self-Cancelling Installment Notes (SCINs)
- “Tax Burn” SCINs technique

18 Marketing and Branding Your Practice **MKT** (repeated in session 25)

Lyle K. Benson, L.K. Benson & Company, PC, Baltimore, MD

Brad Monterio, COLCOMGROUP, Inc., New York, NY

This session will address a variety of marketing and branding opportunities for the CPA/PFS practitioner incorporating feedback from a survey of PFP division members. Highlights include:

- How do you target certain market niches in your practice?
- What marketing materials work best in various types of firms?
- How can you work with the media in your local market to create businesses?
- How will the impact of generational differences impact your practice in the next decade?

5:30 pm – 6:30 pm

Networking Reception for PFS Holders

TUESDAY, JANUARY 9 MAIN CONFERENCE — DAY THREE

7:00 am – 5:00 pm

Registration & Message Center Open

7:00 am – 8:00 am

Continental Breakfast and Vendor Display

7:00 am – 7:50 am

Concurrent Early Riser Sessions (Select one)

301 Health Savings Account as a Benefit Plan Option **SKA**

Leslie Saunders, Leslie Saunders Insurance, Lutz, FL

Start your day off with a discussion of HSAs, including the benefits, a comparison of plans, who can enroll and eligible expenses.

302 Women-Owned Businesses **BMO**

Susan Phillips Bari, Women’s Business Enterprise, Washington, DC

Nicolina Stewart, Capital Management Advisors, LLC (CMA), Tampa, FL

Is 51% or more of your firm owned by women? If yes, come hear a discussion of opportunities to help grow your business and attract new clients.

303 Incorporating Sound Property and Casualty Risk Management Techniques into a Financial Planning Practice **SKA**

Cliff Layfield, Marsh Private Client Services, Dallas, TX

Gain insight into property & casualty insurance needs for planning clients, and how important it is to recognize the need for an insurance professional to provide a comprehensive review. Highlights include:

- Identifying red flags for planners to focus on with clients
- Discussion of how a poorly constructed property & casualty insurance program can cause financial ruin

7:50 am – 8:00 am

Change Break

8:00 am – 9:00 am

General Session

19 Now Entering the Future — Be Prepared to Change SKA

David Pearce Snyder, Bethesda, MD

Over the coming decade, powerful predictable forces for change, already underway, will confront the rapidly-maturing American population with an expiring Industrial Era social contract and a vanishing social safety net. The “info-mation of work,” the “disaggregation of enterprise” and the “globalization of business” will also confront the providers of financial services — including personal financial planners — with new operational realities, new competitive challenges and the need to develop new products that address the changing circumstances of their clientele. Consulting futurist David Pearce Snyder will present a fact-filled “instant pre-play” of the next ten years in America, describing the opportunities and imperatives that financial planners will have to address in order to assure that they and their clients prosper in the transformational decade ahead.

9:00 am – 9:45 am

Morning Refreshment Break & Vendor Display

9:45 am – 11:00 am

Concurrent Sessions (Select one)

20 Critical Decisions: The Promise and Peril of “Aging in Place” SKA

Ruth Czirr, Professional Counseling Associates, N. Little Rock, AR

Cindy Conger, Cynthia L. Conger, CPA, PA, Little Rock, AR

Aging clients are passionate about staying independent and in control, and the home they live in is often the critical variable that allows or prevents that. Get the resources you need to give good advice. Topics covered will include:

- What the biggest hazards are, and the hidden costs of putting off decisions
- How to get clients to consider housing issues early enough, before their options become constrained
- How to make a home safer, and make the home support the client rather than burden them
- Strategies to completely avoid moving to a nursing home

21 Institutional Giants: Do You Know Where Your Risk Is? SKA

Susan M. Mangiero, BVA, LLC, Trumbull, CT

Institutional investor clients, such as pensions, endowments, foundations, hedge funds and private equity funds, invest trillions of dollars. Size, regulatory scrutiny and fiduciary liability are just a few of the reasons why financial planners need to understand their clients' concerns. Hear an update about the investment performance, risk and valuation issues that directly impact the way institutions invest and what advisors can do to assist them.

22 Preparing for an Audit: Everyday Preparation for the Inevitable Regulatory Exam SKA

Brian S. Hamburger, MarketCounsel, LLC, Teaneck, NJ

An effective compliance program can avert liability and even differentiate an advisor from competing advisors or brokers. Hear about managing your firm's compliance program to control liability and regulatory exposure and prepare for a successful regulatory examination. Listen to a discussion of regulatory and liability trends in the context of the frequent press the securities industry has received. We'll go through the entire regulatory examination cycle, from notification of the exam to responding to deficiencies, and review ongoing compliance issues faced by independent investment advisers, including new regulatory initiatives.

23 Preparing the Next Generation SKA

Barbara Hauser, Citigroup Family Advisory Services, New York, NY

Many wealthy parents are worried about the effects of wealth on their children. This session will cover leading edge concepts and practical tools, including:

- How can children become financially astute?
- How can parents ensure that their values will continue?
- How can wealth be protected for generations?

11:00 am – 11:10 am

Change Break

Conference agenda

FIELDS OF STUDY: **BMO**-BUSINESS MANAGEMENT & ORGANIZATION **CS**-COMPUTER SCIENCE **MKT**-MARKETING
PHR-PERSONNEL/HR **SKA**-SPECIALIZED KNOWLEDGE & APPLICATION **T**-TAX

11:10 am – 12:25 pm

Concurrent Sessions (Select one)

24 Working with Aging Boomers **SKA**

Richard B. Ross, 50-Plus Communications Consulting, Chicago, IL
Sponsored by William Blair & Company, Chicago, IL

What makes midlife clients different? Aging changes individuals physically, psychologically and emotionally. For many reasons associated with aging, the emotional connection — or lack thereof — dominates both the initial response of aging boomers to financial advisors and to recommendations. The emotional connection is usually a direct function of the quality of the client experience, which is determined in large measure by everyday behaviors, most of which have nothing to do with money and everything to do with human interaction. Hear specific everyday do's and don'ts for dealing with aging boomer clients that will improve the quality of the client experience and increase advisor productivity.

25 Marketing and Branding Your Practice **MKT** (repeat of session 18)

26 Personal Financial Planning Software Update **CS**

Steve Levey, The GHP Financial Group, Denver, CO

This session presents a presentation on developments in PFP and Investment Software. Workflow is of utmost importance in a PFP practice. Software for PFP, Investment Analysis, Asset Allocation, Portfolio Management and scheduling will be discussed. This will be an interactive presentation that will show the latest products out there as well as provide a checklist for the "must haves" in any office.

27 Looking Global in Bonds! **SKA**

Darya Allen-Attar, Morgan Stanley, U.S. Private Wealth Management Division, Los Angeles, CA

We'll present an interactive session focused on reviewing the factors that impact the Global bond market, and evaluating risks and rewards of investing in fixed income instruments. Questions that will be discussed will include the following:

- What is the outlook for the U.S. bond market, taxables and Municipals?
- How do yield and total return on U.S. bonds compare with International bonds?
- What are the relative risks/rewards for U.S. vs. International bonds, interest rates, credit risk and currency risk?
- What is the impact of currency risk on the total return on a bond portfolio?
- What is the cost/benefit of exposure to non-dollar assets for a U.S. investor? What is the tax impact?
- What are important factors to consider in building an international bond portfolio?

12:25 pm – 1:00 pm

Luncheon

1:00 pm – 1:30 pm

Luncheon Presentation

L2 Our Achievements and Next Steps of CPA Financial Planners — Executive and Credential Committee Chair Reports **SKA**

Joel Framson, Immediate Past Chair, AICPA PFP Executive Committee
Robert Jazwinski, Chair, AICPA PFS Credential Committee

1:30 pm – 1:40 pm

Change Break

1:40 pm – 3:10 pm

Concurrent Sessions (Select one)

28 Fiduciary Responsibility: A Practical Discussion on Delivering a Fiduciary Standard of Care **SKA**

Tim Hatton, Hatton Consulting Inc., Phoenix, AZ

A discussion on the practical concepts necessary to deliver a fiduciary standard of care to individual investors, including, an overview of the five-step investment process developed by the Foundation for Fiduciary Studies will be presented here.

1:40 pm – 3:10 pm

(continued)

29 Advanced Planning for IRAs & Other Qualified Plans T

Robert S. Keebler, Virchow, Krause & Company, LLP, Green Bay, WI

Retirement distribution planning is often understood from an investment perspective. However, many do not fully understand the complex tax rules associated with this kind of planning. In this session, we will discuss the following topics:

- Understanding the foundational tax concepts of retirement distribution planning
- Understanding the final minimum distribution regulations
- Designating beneficiaries under the final minimum distribution regulations
- Naming a trust as a qualified designated beneficiary
- Understanding the wealth transfer potential with Roth IRAs

30 Let's Talk Taxes — Straight Talk — No Translator Needed T

Larry McKoy, Goodman & Company, LLP, Glen Allen, VA

This session is designed to cover the tax updates from the year 2006 which apply to your financial planning practice, including:

- *Pension Protection Act of 2006*
- Items of interest from other tax pronouncements
- Tax “tidbits” for the “roll up your sleeves” practitioner
- Any late-breaking tax items

31 Advanced Insurance Planning 301 SKA

Robert A. Mathers, Clifton Gunderson Financial Services, Oshkosh, WI

Brad Mueller, Clifton Gunderson LLP, Madison, WI

Introduce your clients to planning concepts using insurance products that they have not heard of from other advisors, including their insurance agent. You will learn key strategies employed by one of the most successful insurance consulting groups inside an accounting firm's financial advisory practice. Among the concepts discussed in this session:

- Tax-deductible strategies for business owners to insure long term care and post-retirement medical care needs
- Using long term care insurance as an estate planning & wealth transfer vehicle
- Constructing alternatives to Roth and traditional IRAs for high income earning clients

3:10 pm – 4:00 pm

Afternoon Refreshment Break and Vendor Display

4:00 pm – 5:00 pm

Keynote Presentation

32 The Fragile Economy SKA

Christopher Thornberg, Beacon Economics and Former Economist with UCLA Anderson Forecast, Los Angeles, CA

A presentation on the state of the economy will be presented, including:

- A discussion on the national problem of savings and the impact on things in the short and long run
- A discussion on trends and bends, including the real estate bubble that is bursting
- A presentation on the findings of our current study

WEDNESDAY, JANUARY 10

MAIN CONFERENCE — DAY FOUR

7:00 am – 11:45 am

Registration & Message Center Open

7:00 am – 8:00 am

Continental Breakfast and Vendor Display

7:00 am – 7:50 am

Concurrent Early Riser Sessions (Select one)

304 Real Estate & Life Insurance in IRAs T

Robert A. Mathers, Clifton Gunderson Financial Services, Oshkosh, WI

Larry McKoy, Goodman & Co., Glen Allen, VA

Hear a discussion of some of the advantages and the traps that exist in holding these assets within an IRA.

Conference agenda

FIELDS OF STUDY: **BMO**-BUSINESS MANAGEMENT & ORGANIZATION **CS**-COMPUTER SCIENCE **MKT**-MARKETING
PHR-PERSONNEL/HR **SKA**-SPECIALIZED KNOWLEDGE & APPLICATION **T**-TAX

7:00 am – 7:50 am
(continued)

305 Collectibles in Estate Planning T

Elizabeth von Habsburg, Gurr Johns Masterson, New York, NY

This session covers art as an asset class & the growing importance of including fine and decorative art collections as an integral part of the estate planning process, including:

- Explaining the appraisal process (things to look out for)
- Exploring planning options (charitable donations, sales)
- Collection preservation (art loans)

306 Fiduciary Responsibilities SKA

Joel Framson, Silver Oak Wealth Advisors, LLC, Los Angeles, CA

Hear a discussion of your fiduciary responsibilities as they relate to your clients and practice.

7:50 am – 8:00 am

Change Break

8:00 am – 9:30 am

General Session

33 Deep China: Finding Rhythm Under The Chaotic Surface SKA

Donald Tang, Bear Stearns & Co., Inc., Los Angeles, CA

Your business is affected every day by major changes in China, which create unprecedented opportunity for well-informed US business interests, and create hazards to those whose knowledge remains superficial. The speed and magnitude of these dramatic shifts is responsible for the seemingly chaotic environment of this new economic powerhouse. A Chinese-born American investment banker, fluent in both Mandarin and English, and Vice Chairman of Bear Stearns & Co., Donald Tang will share his unique insight into the rhythm of China underneath its chaotic surface, allowing you to better understand the threats — and opportunities — inherent in China's remarkable growth.

9:30 am – 10:15 am

Morning Refreshment Break & Vendor Display

10:15 am – 11:45 am

Concurrent Sessions (Select one)

34 Don't Put All Your Eggs in One Basket! Yea, but What Baskets Should I Use and How Much Should I Put into Each? SKA

Moderator: Nicolina Stewart, Capital Management Advisors, LLC (CMA), Tampa, FL

Panelists: Clark M. Blackman II, Alpha Wealth Strategies, LLC, Kingwood, TX

Ken A. Dodson, King Dodson Armstrong Financial Advisors, Inc., Columbus, OH

Robert C. Jazwinski, JFS Wealth Advisors, Hermitage, PA

With the right optimizer software, you may be better equipped to illustrate the risk and return characteristics of a client's current holdings or prospective portfolio and increase the client's expected return while decreasing his/her expected risk.

The panel will discuss what they use for software and their likes/dislikes about the programs, including:

- The pros and cons of using optimizer software
- Whether to use the software and when to use it

35 Top 3 Challenges in Managing a Financial Planning Practice BMO

Michael Goodman, Wealthstream Advisors, Inc., New York, NY

Robert Mathers, Clifton Gunderson Financial Services, Oshkosh, WI

This session presents an interactive discussion on various aspects of managing a financial planning practice in both a small and large firm. The speakers will share specific experiences and methods used in:

- Finding and evaluating new staff
- Developing and evolving employees
- Salary and incentive compensation plans
- Establishing and monitoring financial goals within the practice

10:15 am – 11:45 am
(continued)

36 Working with Dementia & Other Cognitive Disorders SKA
Ruth Czirr, Professional Counseling Associates, N. Little Rock, AR

When a client develops Alzheimers or other brain disorders, a financial professional faces many challenges. Learn:

- Early warning signs: Why you may be the first to notice critical changes, and why “buying time” is important
- Alzheimers and other brain disorders: What happens as they progress; paranoia and other symptoms; how a diagnosis changes the client’s financial needs
- How to work with the client, the spouse and others
- Steps you should take with your clients before illness strikes, to give you the tools you will need to practice safely and effectively

11:45 am

Conference Adjourns

Distinguish Yourself with the Personal Financial Specialist (PFS) Credential

The AICPA’s Personal Financial Specialist (PFS) credential is granted to CPAs who want to demonstrate their financial planning knowledge, skill and experience by earning this exclusive credential. A CPA who holds the PFS is recognized for a unique ability to combine objective advice with comprehensive, professional planning. Meet with AICPA staff and PFS credential holders at the PFS booth, where they will provide you with more information about the program. You can become a PFS by the end of the conference!



Special activities for PFS credential holders and candidates will be available at the conference. PFSs also have access to other exclusive benefits, including continuing education, inclusion in an on-line referral data base, marketing and public relations seminars and webinars, monthly on-line newsletters and communications, knowledge sharing through an on-line community and a marketing toolkit. The annual certification fee includes membership in the AICPA Personal Financial Planning Section.

Visit www.aicpa.org/PFP for more information about program eligibility and requirements, or phone **201-938-3828, option 1**, or email pfs@aicpa.org to contact an AICPA manager who can answer your questions directly.

The AICPA would like to recognize the following speakers as PFS credential holders:



Lyle Benson	Joel Framson	Steve Levey	Howard Safer
Clark Blackman	Mitch Freedman	Robert Mathers	Ted Sarenski
Cindy Conger	Michael Goodman	Larry McKoy	Nicolina Stewart
Ken Dodson	Robert Jazwinski	Marc Minker	Dale Walters

Interested in becoming a Personal Financial Specialist?

Stop one of them during the conference and talk with them about their experiences.

Steering committee/Conference audio

Steering Committee

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Cindy Conger

Cynthia L. Conger, CPA, PA
Little Rock, AR

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David Brennan

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For those who cannot attend the conference, live, unedited **CD-ROMs and audiocassettes can be purchased**. Please note that no CPE credit is available for conference tapings. **CD-ROMs are also available** for purchase at the conference.

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Please check out the following Web site for additional AICPA conferences available on tape and CD-ROM: <http://www.conferencemediagroup.com/AICPA>

Succession Planning: Strategies to Protect the Value of Your Firm

Ideal for self-study or on-site training

More CPA firm ownership will change hands this decade than in any previous decade. Knowing what other CPA firms are doing to position for succession and what best practices they are implementing has become essential.

William L. Reeb, CPA, member of the firm Winters & Reeb, PLLC and an experienced management consultant, has surveyed small firms and interviewed senior partners to identify issues critical to successful CPA firm succession. In this course, he has analyzed their responses and organized his findings into a clear review of each issue and successful approach and how they work in combination with each other.

Objectives

- Understand what actions to take to best position your firm for succession or transition to new leadership
- Understand how to avoid the most common pitfalls encountered during succession
- Be able to put together an action plan to best position your firm for success whether it is being sold, merged or transferred to new leadership

The DVD includes text exhibits (sample documents) associated with Chapters 2 through 5. When you play the DVD on a computer, each text exhibit can be separately viewed, saved and printed.

Prerequisite: Leadership responsibility within a CPA firm

In the video, **Mr. Reeb**, provides an overview and discusses key issues with **Wayne Berson, CPA**, of BDO Seidman LLP; **William R. Pirolli, CPA**, of Pirolli Deller & Conaty; and **Gordon Scherer, CPA**, of Horovitz Rudoy & Roteman.

For a sample video clip, go to www.cpa2biz.com/cpevideo

Field of Study: Management

Level: Basic

Author/Video Moderator: William L. Reeb, CPA

Recommended CPE Credit¹: 10

Formats: DVD/Manual (165-min. video)*

180321RBW

AICPA Member \$175.00

Nonmember \$218.75

Additional Manual for DVD**

350320RBW

AICPA Member \$45.00

Nonmember \$56.25

*The DVD disk contains the video presentation and a viewable copy of each text exhibit that can be viewed, saved and printed.

**The Additional Manual is for group study training only. Unlike other formats, it has no exam answer sheet and cannot be used to earn self-study credit.

NEW! The ABCs of Smart Risk Management

This course truly shows financial executives how to work smarter, not harder, when it comes to managing key risks. Especially in today's business world, controllers and CFOs must be able to not only define the payoffs of business risk taking but also minimize the negative impact of everyday business risks. This course demonstrates what business risk-taking really is and explores methods of understanding, identifying, optimizing and reducing the effects of everyday risks to reduce losses and any negative results.

Objectives

- Assess which risks are worth taking and quantify the consequences
- Create a balance between controlling risks and taking them
- Analyze, plan for, and reduce the negative impacts of risks

Prerequisite: None

Field of Study: Management

Level: Intermediate

Author: Ron Rael, CPA

Preliminary CPE Credit¹: 6

Format: Text

733180RBW

AICPA Member \$95.00

Nonmember \$118.75

Tax, Healthcare and Asset Protection for Aging Clients

Tax practitioners, who have or expect to have senior clients, will acquire guidance in leveraging basic tax and financial knowledge into a wide range of custom, value-added services. This course offers ideal training on ready-to-use analytical tools and expert instruction to meet the needs of this unique client base.

Topics include an examination of various governmental programs for the elderly — including Medicare, Medicaid, Social Security — and how each fits into an overall plan to protect clients' assets against the high cost of a catastrophic illness. Strategies for transferring assets in order to protect them, as well as income, gift, estate and trust tax issues are also discussed.

Objectives

- Analyze tax and financial data to determine tax, financial and asset planning services needed by elderly clients
- Deliver those services in a variety of specific situations

Prerequisite: None

Field of Study: Taxation

Level: Intermediate

Author: Ezra Huber, Esq.

Recommended CPE Credit¹: 9

Format: Text

732079RBW

AICPA Member \$135.00

Nonmember \$168.75

NEW! The Adviser's Guide to Family Business Succession Planning

by **Edward Mendlowitz, CPA**

Foreword by **Barbara Weltman**

It's never too early to begin the planning process, and with *The Adviser's Guide to Family Business Succession Planning*, you can start assisting your clients with their succession plans today.

In over 160 pages, you'll get information and guidance on:

- Lifetime Planning
- Tax Aspects of Buying or Selling a Business
- Structuring the Transfer
- How to Transfer Ownership Where There Are Family Issues
- And much, much more!

In addition, this unique guidebook includes several sample succession plans, including:

- A Living Trust and Option
- Stock Performance Rights Are Given to the Successor

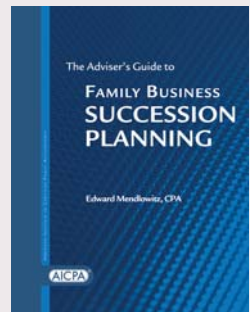
Plus, you'll find sample succession and estate planning letters to help you with the engagement.

2006 Paperback

091023RBW

AICPA Member \$79.00

Nonmember \$98.75



¹CPE Credit/Preliminary Credit

Credits for AICPA CPE self-study courses are based on a 50-minute hour in compliance with the *Statement on Standards for Continuing Professional Education (CPE) Programs* issued jointly by the AICPA and NASBA. For more information, visit www.cpa2biz.com/cperequirements.

Preliminary CPE credit. CPE credit for these courses is preliminary because the course was still under development or in pilot testing at the time this brochure went to press. All CPE credit for self-study programs must be based on results of pilot tests conducted to determine average completion time.



AICPA is registered with the National Association of State Boards of Accountancy as a Quality Assurance Service (QAS) sponsor of continuing professional education. Participating state boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding QAS program sponsors may be addressed to NASBA, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Web site: www.nasba.org

Registration information

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- 2 PHONE*:** 1-888-777-7077 or 1-201-938-3000
- 3 FAX*:** 1-800-870-6611 or 1-201-938-3108
*Credit card registration only (AICPA VISA® Credit Card, American Express®, Diners Club®, Discover®, MasterCard® or VISA®)
- 4 MAIL:** Complete and mail the form along with your promotion code to:
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RECOMMENDED CPE CREDIT

Up to 24 (main conference); 3 (optional workshops); 3 (PFS workshop); 3 (vendor sessions)

This conference was prepared in accordance with the Joint AICPA/NASBA Statement on Standards for Continuing Professional Education (CPE) Programs effective on January 1, 2002. The recommended CPE Credits are in accordance with these standards; however, your individual state board is the final authority on the acceptance of programs for CPE credit.

CONFERENCE FEE

Registration fees are determined by current membership status in the PFP/PFS/Tax Section of the AICPA. Please indicate member number on the registration form to obtain the correct discount. Fee for conference includes all sessions, conference materials, continental breakfasts, refreshment breaks, luncheons and reception. Fee for optional workshops include all session materials, refreshment breaks and receptions. Registration for groups of 2 or more individuals per organization may qualify for group discounts. Please visit www.cpa2biz.com/conferences for more information. Groups of 10 or more individuals per organization may qualify for additional discounts, please email service@aicpa.org for more information and indicate "Group Conference Sales" in the subject line of your email.

Please note: There is no smoking during the conference sessions.

Suggested attire: Business casual.

Prices, Topics, Speakers, Fields of Study and Agenda are subject to change without notice.

Program Code: PFP07

CANCELLATION POLICY

Full refunds will be issued if written cancellation requests are received by 12/17/06. Refunds, less a \$100 administrative fee, will be issued on written requests received before 12/31/06. Due to financial obligations incurred by AICPA, no refunds will be issued on cancellation requests after 12/31/06. For further information, call **AICPA Service Center at 1-888-777-7077**.

HOTEL AND GROUND TRANSPORTATION INFORMATION

Contact the hotel directly to obtain their policy on reservations, deposits and cancellations. Rooms will be assigned on a space-available basis only. Note, this conference is expected to sell out, so please make hotel arrangements as soon as possible. To receive our special group rates mention and that you will be attending **AICPA Personal Financial Planning Conference**.

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3700 W. Flamingo
Las Vegas, NV 89103

Hotel Phone: (702) 777-7777

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Hotel Room Rate: \$199 single/double

Hotel Reservation Cutoff Date: December 9, 2006

Ground Transportation — to and from the hotel and airport (please note: rates and times are approximate)

Taxi Service: \$20-25 each way (10-15 minutes)

Shuttle Service: \$5-6 per person/one way (45 minutes)

Hotel Parking: Free parking

AIRLINE INFORMATION

The AICPA has a special arrangement with **Carlson Wagonlit Travel — The Leaders Group** to assist you with your travel arrangements. This travel agency may be reached at **1-800-345-5540**. If you prefer to make your own travel plans, be sure to mention the participating airline's reference number (listed below) to take advantage of deeply discounted "Zone Fares" that do not require a Saturday night stay over. Discounts are valid for round trip registered AICPA meetings or conferences only.

Some restrictions may apply.

American Airlines 1-800-221-2255

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Index #18518

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Refer to US723852916

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Due to airline industry fare restructuring we cannot guarantee that the above group travel agreements will be in effect at the time when you are making your travel arrangements. Please contact the airline and/or your travel agency for latest applicable discounts and arrangements.

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Hertz Car Rental — **AICPA Member Discounts:** Call **1-800-654-2240** Ref. Code **CV#021H0013**.

Airline and car rental discounts are available only when you or your travel agent book through the 1-800 number. We strongly advise you to confirm your conference registration and hotel reservation prior to making your travel plans. The AICPA is not liable for any penalties incurred if you cancel/change your airline reservations. **Rates are subject to availability.**

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4 EASY WAYS TO REGISTER

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Very important — please be sure to complete.

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Membership No. (Required for discount prices)

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In accordance with the Americans with Disabilities Act,
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6CPA2-378

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PO Box 2210, Jersey City, NJ 07303-2210

*Credit Card Registrations Only

CONFERENCE FEES Please circle appropriate rate.

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SAVE \$75 by 11/24/06

M01 Regular Registration

M03 Pre-Conference Workshops — SUNDAY, JANUARY 7
9:00 am — 12:00 pm (Select one) (additional fee)

101 102 150

201 12:00 pm — 1:00 pm (PFS Credential Holders only)

202 1:00 pm — 2:30 pm (PFS Members only)

205

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