INVESTMENT RESEARCH UNIVERSITY

Qualified Plans Program

The Investment Research University is proud to present the Qualified Plans Program. Do you happen to work in employee benefits? Are you a CPA or do you work with CPAs? Maybe you are looking for a way to capture more of the rollover business. Or are you looking for another direction to grow your practice?

The program format is as follows:

- Day-long meeting discussing the topics in the 401(k) business arena
- Series of eight conference calls starting two to three weeks after the day meeting that will go into greater details and topics in the 401(k) industry
- Each advisor will be provided with one-on-one guidance by 401(k) consultants during and after the weeks of the conference calls.

GENERAL SESSION

7:15 a.m.–8:00 a.m.	BREAKFAST • *Imperial Ballroom A*
8:00 a.m.–8:15 a.m.	AIG ADVISOR GROUP WELCOME
8:15 a.m.–9:00 a.m.	**Qualified Plan Opportunities** *Matthew Richter, Business Development Specialist • Fidelity Investments*
9:00 a.m.–9:45 a.m.	**401(k) Basics and Plan Design** *John Hancock*
9:45 a.m.–10:00 a.m.	BREAK
10:00 a.m.–11:15 a.m.	**Fiduciary Management** *Oppenheimer Funds*
11:15 a.m.–12:00 noon	**IPS Construction** *Frank Hayn, 401(k) Director • AIG SunAmerica Retirement Markets*
12:00 noon–1:00 p.m.	LUNCH
1:00 p.m.–1:45 p.m.	**401(k) Participant Education** *Chris Phillips, Business Development Manager • ING*
1:45 p.m.–2:45 p.m.	**Leveraging Opportunities** *John Karl, President • Retirement Learning Center, LLC*
2:45 p.m.–3:00 p.m.	BREAK
3:00 p.m.–4:00 p.m.	**Prospecting/Marketing Retirement Plans** *Nationwide*
4:00 p.m.–4:45 p.m.	**Final Meeting** *Mitch Fong, VP/Relationship Manager • The Hartford*
4:45 p.m.–5:00 p.m.	CLOSING

INVESTMENT ADVISORY ACADEMY

Every advisor knows that real growth comes from working on your business, not in your business. Today's advisors can take advantage of the growing importance of advisory-based financial services. You will benefit most by understanding the new advisory-based industry, which is driven by the growth of the Internet, turn-key asset management providers, ever changing investment strategies, and the current market environment.

GENERAL SESSION

1:00 p.m.–2:00 p.m. *Marquis Ballroom A*	**Economic Overview** *Craig Callahan, DBA, Founder and President • ICON Advisers, Inc.*
2:00 p.m.–3:00 p.m. *Marquis Ballroom A*	**Keynote Address** *David Wessel, Economics Editor • The Wall Street Journal*
3:00 p.m.–3:15 p.m.	BREAK
3:15 p.m.–6:00 p.m.	**Breakout Sessions** *Please see track options below.*
6:15 p.m.–7:30 p.m. *A601–A602*	**Reception**

BREAKOUT SESSIONS

TRACK I
GROWING YOUR BUSINESS WITH ADVISORY-BASED PLATFORMS

3:15 p.m.–4:00 p.m. *Marquis Level: M301*	**How Russell Researches Managers and Constructs Portfolios** *Paola Nealon* *Manager, Research Analyst* *Russell Investment Group*
4:00 p.m.–4:15 p.m.	BREAK
4:15 p.m.–5:00 p.m. *Marquis Level: M301*	**7 Essential Disciplines of Top Quartile Advisors** *Tom McCarthy* *Regional Consultant* *Genworth Financial Wealth Management. Inc.*
5:00 p.m.–5:15 p.m.	BREAK
5:15 p.m.–6:00 p.m. *Marquis Level: M301*	**Maximizing Profitability** *K. Shawn McCoy* *VP, Professional Development* *Curian Capital, LLC*

TRACK II
ADVANCING YOUR BUSINESS USING ADVISORY TOOLS AND SERVICES

3:15 p.m.–4:00 p.m. *Marquis Level: M304*	**Articulating Your Value** *Daniel Daley* *AIF Vice President* *Prudential Investments' Wealth Management Solutions*
4:00 p.m.–4:15 p.m.	BREAK
4:15 p.m.–5:00 p.m. *Marquis Level: M304*	**Significantly Differentiate Your Investment Management Services For High Net Worth Clients** *Garrett D'Alessandro* *CEO and President* *Rochdale Investment Group*
5:00 p.m.–5:15 p.m.	BREAK
5:15 p.m.–6:00 p.m. *Marquis Level: M304*	**Don't Let Taxes Erode Your Client's Long-Term Investment Success** *Noreen Beaman* *CPA, EVP of Strategic Planning* *Brinker Capital*

11:30 a.m.–1:00 p.m. **EXHIBIT EXPO/LUNCH** • *International Level*

1:30 p.m.–3:30 p.m. **OPENING GENERAL SESSION** • *Marquis Ballroom B-D*

Mark Schlafly, President & CEO, FSC/ACC

Keynote Speaker: Captain Gerald Coffee, U.S. Navy (Ret.)

Dale Brown, President, Financial Services Institute

Summarizer: Dale Irvin

3:50 p.m.–4:40 p.m.

THE AGING OF AMERICA *Imperial Ballroom B*	THE AGING OF AMERICA *Marquis Ballroom A*	RECRUITING DISCUSSION *M103–M105*	VA VARIABLE ANNUITY *M106–M107*	SA SALES ASSOCIATE WORKSHOP *M304*	T1 TECHNOLOGY TRAINING 1 *M101*	T2 TECHNOLOGY TRAINING 2 *M102*
Aging, "Intentional Community," and Cohousing: A New Grassroots Movement? *Charles Durrett*	**Addressing the Legal and Regulatory Challenges of Working with Senior Customers** *Andy Davitt, FINRA; Tom Wells, FSC/ACC*	**Transition in the Face of Regulation S-P** *Mary Shiflett, Recruiter; Sponsored by FSC/ACC Recruiting*	**Variable Annuity Benefits & the Senior Client (201)** *Doug Allen, Nationwide Financial; Shayna Kennedy, AIG Advisor Group*	**Four Generations in the Workplace** *Pat Jones, FSC/ACC*	**VISION2020 Advisor: Account Opening, Billing, & Report Customization** *Guerdy Toby, AIG Advisor Group*	**OneView Standard** *Priscilla Parker, AIG Advisor Group*

4:50 p.m.–5:40 p.m.

THE AGING OF AMERICA *Imperial Ballroom B*	VA VARIABLE ANNUITY *M106–M107*	SA SALES ASSOCIATE WORKSHOP *M304*	T1 TECHNOLOGY TRAINING 1 *M101*	T2 TECHNOLOGY TRAINING 2 *M102*
What are Old People For? *William H. Thomas*	**Variable Annuities & the Baby Boomer: America Speaks Out on Retirement** *Greg Alberti; Sponsored by AIG SunAmerica National Accounts*	**FSC/ACC Products and Services** *Lori Smith, FSC/ACC*	**NetExchange Pro Cash Management & Holdings** *Stacy Fierro, AIG Advisor Group*	**Transaction Review— The Advisor's Role** *Laura Nails, FSC/ACC*

6:30 p.m.–8:30 p.m. **WELCOME RECEPTION/EXHIBIT EXPO** • *International Level*

FC	CC	WS	WM	LP	IRP	VA	SA	T1	T2
FINANCIAL CONCEPTS *Marquis Ballroom A*	CLIENT CONNECTION *M103–M105*	WINNING STRATEGIES *Imperial Ballroom B*	WEALTH MANAGEMENT *M301*	LIFE PLANNING TOOLS *M303*	INCOME RETIREMENT PLANNING *Imperial Ballroom A*	VARIABLE ANNUITY *M106–M107*	SALES ASSOCIATE WORKSHOP *M304*	TECHNOLOGY TRAINING 1 *M101*	TECHNOLOGY TRAINING 2 *M102*

WEDNESDAY, OCTOBER 15

7:30 a.m.–9:00 a.m. **BREAKFAST** • *International Level*

7:30 a.m.–8:50 a.m. **ANNUAL COMPLIANCE MEETING** • Erica McGinnis and Peter Krussel • *Imperial Ballroom B*

Time	FC	CC	WS	WM	LP	IRP	VA	SA	T1	T2
9:00 a.m.–9:50 a.m.	**Where to Invest in a More Volatile World (201)** *Rick Golod* *Van Kampen Investments*	**11 Best Sales Ideas (101)** *K. Shawn McCoy* *Curian Capital, LLC*	**High Impact Financial Planning (201)** *Chris Hennessey* *Putnam*	**Transferring Appreciated Real Estate to the Next Generation Utilizing 1031 and 721 Exchanges (201)** *Jill Mozer* *Dividend Capital Exchange*	**Planning Strategies with VUL (201)** *Michael O. Williams* *John Hancock Life Insurance Company (U.S.A.)*	**The Generational Shift in Managing Client Assets (201)** *John Carl* *Sponsored by Columbia Management*	**Confessions of an Actuary (301)** *Renee West* *Sponsored by Allianz*	**Table Topics** *Pat Jones* *FSC/ACC*	**NetExchange Pro Account Management & Customization** *Stacy Fierro* *AIG Advisor Group*	**OneView Standard & Premium with Reports** *Priscilla Parker* *AIG Advisor Group*
10:00 a.m.–10:50 a.m.	**He's Got Game: Experiencing the Win-Win of Elevating Your Game** *Scott Hamill* *Russell Investments*	**Becoming the Advisor of Choice (201)** *John Benton* *John Hancock Annuities*	**Opportunities and Risks in the Fixed Income Marketplace (301)** *Robert M. Almeida, Jr.* *MFS Investment Management*	**Wealth Transfer for the Merely Affluent—Multi-tasking Legacy Planning and LTC Solutions (301)** *Tom Duncan* *Nationwide Financial Services—Life Sales*	**Correlating Trust Assets with Trust Objectives (201)** *Susan Wood* *Pacific Life Annuities*	**Re-engineering Retirement: Seven Sources of Retirement Income—Part One (301)** *C. James Johnson* *Allianz Life Financial Services*	**Annuity Sales Techniques of Multi-Million Dollar Producers (401)** *John Huggard* *Sponsored by John Hancock Annuities*	**Grammar Tips** *Pat Jones* *FSC/ACC*	**NetExchange Pro Account Management & Customization** (cont'd)	**OneView Standard & Premiums** (cont'd)
11:00 a.m.–11:50 a.m.	**Managing Portfolio Risk (201)** *Matthew Richter* *Fidelity Investments*	**Creating Value as a Financial Advisor** *Rick Anthony* *Invesco Aim*	**Fixed Income Investing in a Turbulent Market** *Michael Contillo and William Peet* *AIG Advisor Group*	**For Wealth Transfer Flexibility—Please Stand by! (301)** *Kent Larson* *ING Life*	**Branching Out into a Renewable Asset (301)** *Jess Jarratt* *Wells Real Estate Funds*	**Reengineering Retirement, Part Two: Ready, Set, Retire (301)** *C. James Johnson* *Allianz Life Financial Services*	**Annuity Sales Techniques** (cont'd)	**Grammar Tips** (cont'd)	**VISION2020 Advisor: Account Opening, Billing, & Report Customization** *Rebecca Stith* *Investment Advisory Services*	**Transaction Review: The Supervisor's Responsibilities** *Laura Nails* *FSC/ACC*

12:00 noon–2:00 p.m. **EXHIBIT EXPO/LUNCH** • *International Level*

12:00 noon–2:00 p.m. **ACC DM-ONLY MEETING** • Lunch provided • *Imperial Ballroom A*

12:00 noon–2:00 p.m. **FSC MFA-ONLY MEETING** • Lunch provided • *Imperial Ballroom B*

Time	FC	CC	WS	WM	LP	IRP	VA	SA	T1	T2
2:15 p.m.–3:05 p.m.	**Merger Models for Acquiring or Selling a Practice** *David Goad* *Sponsored by FSC/ACC*	**Building True Wealth (201)** *Jim Lake* *The Hartford/ PLANCO*	**Staying One Step Ahead of the Competition (101)** *Dick Vermeil* *Sponsored by AIG SunAmerica Retirement Markets*	**An Institutional Approach to Real Estate Investing (101)** *Mike Crimmins* *KBS Capital Markets Group*	**Transferring Risk From Your Client's Balance Sheet (301)** *Jason Brown* *Prudential Annuities*	**Understanding Your Rollover Options (201)** *Susan Wood* *Sponsored by Pacific Life Mutual Funds*	**Income Strategies Made Simple: Protecting Your Clients' Retirement Assets (201)** *Faith Keith* *AIG Advisor Group* *John Benton* *John Hancock Annuities* *Greg Bonzagni* *ING Variable Annuities* *Sean Morris* *Lincoln Financial Distributors* *Victoria Olson* *Prudential Annuities*	**Small Office Best Practices Discussion** *Tony Howard* *Facilitator* *FSC/ACC*	**VISION2020 Advisor: Models, Trading, and Global Rebalancing** *Guerdy Toby* *AIG Advisor Group*	**Client Central—Establishing Clients and Accounts** *Laura Nails* *FSC/ACC*
3:15 p.m.–4:05 p.m.	**Merger Models** (cont'd)	**Best Business Development Practices of Top Advisors** *Joel D. Hempel* *Lockwood Financial Services*	**The 4 Stages of Variable Annuity Income** *Stephanie Nesi* *AXA Distributors, Inc.*	**Infrastructure: Meeting the Demands of a Changing World (201)** *Craig M. Kirkpatrick* *Kensington Investment Group, Inc.*	**Tax Strategies and a New Generation of VUL (201)** *Mark Jansen* *AIG American General*	**Retiremetrics—Building a Better Retirement (201)** *Chris Jenkins* *Franklin Templeton Distributors, Inc.*		**The Compliant Sales Associate** *Pat Jones* *FSC/ACC* *Shayna Kennedy* *FSC/ACC*	**NetExchange Pro Trading** *Priscilla Parker* *AIG Advisor Group*	**Client Central—Establishing Clients and Accounts** (cont'd)

4:15 p.m.–5:45 p.m. **GENERAL SESSION** • Dewitt Jones • *Marquis B-D*

5:45 p.m.–6:45 p.m. **COCKTAIL RECEPTION WITH EXHIBITS** • *International Level*

7:00 p.m. **EVENING AT LEISURE**

WEDNESDAY, OCTOBER 15

	FC FINANCIAL CONCEPTS *Marquis Ballroom A*	CC CLIENT CONNECTION *M103–M105*	WS WINNING STRATEGIES *Imperial Ballroom B*	WM WEALTH MANAGEMENT *M301*	LP LIFE PLANNING TOOLS *M303*	IRP INCOME RETIREMENT PLANNING *Imperial Ballroom A*	VA VARIABLE ANNUITY *M106–M107*	SA SALES ASSOCIATE WORKSHOP *M304*	T1 TECHNOLOGY TRAINING 1 *M101*	T2 TECHNOLOGY TRAINING 2 *M102*

THURSDAY, OCTOBER 16

6:30 a.m.–8:30 a.m. **BREAKFAST** • *International Level*

7:00 a.m.–8:50 a.m. **CFP ETHICS** • Dan Candura, CFP® • *Imperial Ballroom B*

Time	FC	CC	WS	WM	LP	IRP	VA	SA	T1	T2
8:00 a.m.–8:50 a.m.	**ETF Basics** *Sarah Lee Kjellberg* *Barclays Global Investors Services*						**Living Benefit Gymnastics (101)** *Jason Ryan* *Sponsored by Jackson National*		**NetExchange Pro Account Management and Asset Movement** *Stacy Fierro* *AIG Advisor Group*	**Client Central—Account Type Differences** *Laura Nails* *FSC/ACC*
9:00 a.m.–9:50 a.m.	**Putting ETFs to Work** *Tracy Maynier* *Barclays Global Investors Services*	**Building a Low Correlation Portfolio (301)** *Craig L. Israelsen* *Sponsored by AIG SunAmerica Mutual Funds*	**The Power of 20 Minutes: The Key To Getting What You Want (201)** *John Sabey* *Cole Real Estate Investments*	**Understanding Managed Futures (201)** *Neil D. Menard* *Steben & Company, Inc.*	**Insurance Planning for Business Owners (201)** *Ted Kirchner* *Penn Mutual Life Insurance*	**Annuities: Dynamic or Dangerous? (201)** *Chris Price* *Lincoln Financial Distributors*	**FSC/ACC Top Variable Annuity Advisor Panel (201)** *Mike England* *Moderator* *Sponsored by AIG SunAmerica*	**Sales Associate Roundtable: Large Branch Office Best Practices Discussion** *Tony Howard* *Facilitator* *FSS/ACC*	**NetExchange Pro Account Management and Asset Movement** (cont'd)	**Blottering Direct Business** *Laura Nails* *FSC/ACC*

10:00 a.m.–11:30 a.m. **GENERAL SESSION** • Stuart Varney • *Marquis Ballroom B-D*

11:30 a.m.–12:50 p.m. **EXHIBIT EXPO/LUNCH** • *International Level*

Time	FC	CC	WS	WM	LP	IRP	VA	SA	T1	T2
1:00 p.m.–1:50 p.m.	**Increasing Your Competitiveness with Pershing Products and Services** *Tina Nuppnau-Singh* *Pershing, LLC*	**Building Relationships with High Net Worth Investors in a Changing Service Environment** *Linda Marschke* *Prudential Investments*	**Beyond Traditional: Adding Guarantees to a Modern Retirement (201)** *Greg Bonzagni* *ING Variable Annuities*	**Important Insights into REITs (201)** *Martel Day* *Inland Securities*	**Liability Management: Practical Applications for Affluent Clients (301)** *Richard Smith* *AIG Bank*	**Master the Art of the Rollover (201)** *John Mullen* *Principal Funds*	**Demystifying 2821 (201)** *Shayna Kennedy* *AIG Advisor Group & Victoria L. Olson, Prudential Annuities*	**Indispensable Assistant** *Pat Jones* *FSC/ACC*	**NetExchange Pro Trading** *Priscilla Parker* *AIG Advisor Group*	**Client Central—Establishing Clients and Accounts** *Laura Nails* *FSC/ACC*
2:00 p.m.–2:50 p.m.	**The Presidential Elections: A look back… a look forward (201)** *Mike Quinn* *American Funds*	**Rethink Reality (201)** *Geoff Nance* *John Hancock Funds*	**Form 5500: Data Mining (301)** *David Mountford* *Oppenheimer Funds*	**The American Retirement Crisis (201)** *Jason Ryan* *Jackson National*	**Are you Missing a Sale in Those Assets? Maximizing Transfer of Wealth to Heirs Using Annuities and Life Insurance. (201)** *Keith Buck* *Pacific Life*	**Volatile Times, Solid Solutions (301)** *Jeff S. Schwaber* *Behringer Harvard*	**Demystifying 2821** (cont'd)	**Indispensable Assistant** (cont'd)	**VISION2020 Advisor: Models, Trading, and Global Rebalancing** *Guerdy Toby* *AIG Advisor Group*	**Client Central—Establishing Clients and Accounts** (cont'd)
3:00 p.m.–3:50 p.m.	**Spend More Time on Your Business with Albridge** *Susie O'Donnell* *Albridge Solutions*	**Meaningful Diversification: The Rewards of Alternatives and Protection Strategies in a UMA** *K. Sean Clarke* *Clark Capital Market Group, Inc.*	**A New Perspective on Reducing Income Risk from Ibbotson (301)** *Tom Duncan* *Nationwide Financial*	**The Value of Owning Oil and Gas and Other Hard Assets in a Softening Economy (301)** *Robert L. Gold* *Ridgewood*	**Addressing the Multiple Needs of the Affluent Client (301)** *Bart Shachnow* *AIG Private Client Group*	**Optimizing Social Security Benefits (201)** *Kenneth Louis Sokol* *Sun Life Financial Distributors, Inc.*	**The Great Debate: Income Benefits versus Withdrawal Benefits (301)** *Kristin McReynolds* *Moderator* *AIG Advisor Group*	**Indispensable Assistant** (cont'd)	**NetExchange Pro Asset Movement** *Stacy Fierro* *AIG Advisor Group*	**OneView Premium with Reports** *Priscilla Parker* *AIG Advisor Group*
4:00 p.m.–4:50 p.m.	**State of the Fixed Income Market** *Ben Keating* *The Hartford Mutual Funds*	**The Annual Practice Review: A Supervisor's Guide** *Erica McGinnis* *AIG Advisor Group*	**The State of the Real Estate Market (201)** *Frank Muller* *Hines Real Estate Securities*	**Building Your Practice in the Private Wealth Management Marketplace (301)** *Brett W. Berg* *The Hartford*		**30 Years Without a Paycheck (201)** *Michael C. Conrath* *AllianceBernstein*	**Bullet-proof Your Practice: Suitable Variable Annuity Sales (201)** *Brad Grulke* *Sponsored by ING Variable Annuities*		**ModelFolios: Russell Investments and AIG SunAmerica** *Rebecca Stith* *FSC/ACC* *Guerdy Toby, AIG Advisor Group*	**Client Central—Account Type Differences** *Priscilla Parker* *AIG Advisor Group*

7:00 p.m.–9:00 p.m. **CLOSING PARTY** • *Shake, Rattle & Roll!* • *Atrium Ballroom*

THURSDAY, OCTOBER 16