

CENTER FOR DUE DILIGENCE

P.O. Box 8 • Western Springs, Illinois 60558
(630) 662-0284 • Fax (630) 662-0286

E-mail: CFDD@TheCFDD.com

Web: <http://www.TheCFDD.com>

Date: May 23, 2009
To: Advisors & Individual Registrants
Subject: **Individual Registration Information & Form:
CFDD 2009 Advisor Conference:**
From: CFDD

The CFDD's 2009 Advisor Conference, *Adapt, Survive & Prosper: A Bull Market In BOR Consolidation*, is scheduled for October 5-7, 2009 at the Fairmont Scottsdale Resort in sunny Arizona.

Our Advisor Conference continues to grow and sell out early. **Over 1,200 retirement plan specialists - including RIAs, advisors, TPAs, wholesalers & vendors – registered for the 2008 conference, more than any other industry event.** The CFDD's network controls the lion's share of retirement plan assets. The quality and ratio of advisors to registrants attending the event is also unmatched.

The advisor-centric event is designed to help advisors **learn, identify growth trends, distinguish their value, network and ADAPT to unprecedented challenges.** The all business conference will also help advisors **increase professionalism, manage their business and improve efficiency.**

The CFDD has an excellent record of forecasting major events. In addition to unbiased guidance, the conference will help advisors **generate NEW business now, IMPROVE investment returns, LIMIT liability, PARTICIPATE in broker consolidation and CUSTOMIZE QDIA Asset Allocation Solutions.**

Our bottom-up agenda consists of over **fifty different breakout sessions**, including daily keynote sessions. Representing the brightest minds in the industry, **more than 100 industry experts will participate in the content rich agenda, including forty accomplished retirement plan advisors.** In addition to being populated by a "Who's Who In The Industry," the agenda is fresh and **forecasts the direction of the retirement plans market.**

Our premier industry event has always been **distinguished by content, attendance and networking.** We continue to provide valuable information that can be used immediately and has a measurable impact. To maintain focus, avoid overlap, ensure new content and preclude commercials, the CFDD plays an active role in content management.

In addition to a strong conference agenda, registrants benefit from a major Kick-Off Party, CE Credits, a **free CD-ROM** of the entire conference (sponsored by BGI), **full access to secure areas of the CFDD's website**, complimentary breakfast/lunch/cocktail parties, VIP vendor invitations and valuable prizes.

In lieu of pre-conference training and the golf event, **the CFDD's 2009 Advisor Conference will encourage and support vendor organized social activities to maximize networking.** When planning their activities, vendors are encouraged to take advantage of the unique Arizona setting. To facilitate the events, a list of vendor scheduled pre-conference activities will be posted on the conference homepage and mentioned in our updates.

Advisors work hard all year and the conference's educational content will require registrants to remain focused. To lighten the atmosphere and create a fun networking environment, the 2009 Kick-Off Party will feature an entertaining Old/Wild West theme, including roping, riding, shootouts, music, dancing, food and cocktails.

ALL REGISTRANTS ARE ELIGIBLE for the CFDD's Western Attire Awards, the Grand Prize Dude Ranch Vacation - a dream getaway for two at one of the nation's top luxury resorts - and numerous Raffle Prizes.

The valuable his & hers Western Clothing Awards will be presented to the individuals wearing the most authentic attire during the Kick-Off Party on Sunday night. The grand prize and the raffle prizes will be awarded at the concluding event on Wednesday morning. The winners must be present to claim their prizes.

In addition to unmatched educational content, the CFDD's conferences offer compelling value and entertaining themes that are conducive to networking. **To take advantage of the 50% early registration fee discount, YOU MUST REGISTER BEFORE 6/15/09.**

To register online and pay with a credit card, go to <http://www.thecfdd.com/CFDDconference2009> and click on Online Registration/Credit Card Payment. You may also register directly at: <http://www.regonline.com/Checkin.asp?EventId=671772>.

CONFERENCE AGENDA

The CFDD's 2008 Advisor Conference keynote session, *No More Business As Usual*, noted that the retirement plans industry would have to adjust to more scrutiny, new legislation, regulations, litigation, less revenue, reduced margins, fee pressure, limited growth and more vendor consolidation.

In addition to an extended recovery period, we further noted that increased use of the RIA model and wirehouse representatives questioning their firm's business model would also intensify consolidation at the distributor level.

While DB plans are in need of short-term funding relief, 401(k) plans don't need a fix. Nevertheless, contributory plans cannot succeed without transparency and positive market returns. Congress should review enforcement, but they may decide to reregulate with Sarbanes Oxley type hysteria. Now that the DOL's fee efforts have been derailed, new fee initiatives and PPA advice regulation should be expected. Congress has their hands full with the economic crisis and while health care reform appears to be a priority, they may do more to expand enrollment, coverage and distribution options.

As poor performance erodes investor confidence, many clients have increased their advisor due diligence while others are expanding their universe of advisors. Maintaining services with reduced budgets will be challenging for the entire industry, but **NOTHING WILL BE MORE IMPORTANT THAN SURVIVING AND HELPING CLIENTS EARN A REASONABLE RETURN ON THEIR INVESTMENTS.**

ALTERNATIVE APPROACHES TO ASSET ALLOCATION AND ASSET CLASSES - INCLUDING COMMODITIES & ETFS - WILL PLAY A LARGER ROLE IN THE FUTURE. Tactical asset allocation and passive investing will also increase, but like traditional asset allocation, a broad approach to indexing could be disappointing during the recovery years.

Advisors are looking for direction and, while change is never easy, **improving returns could require a break with tradition.** The aforementioned trends could actually benefit advisors willing to adapt to the changing conditions. On the other hand, the industry has entered a Darwinian mode and **THOSE WHO FAIL TO ADAPT RISK MARGINALIZATION** or worse.

The CFDD remains the only industry conference host willing to address controversial subjects and challenge accepted practices. **To remain relevant, we must continue to learn and the 2009 conference will provide unbiased guidance on the shifting marketplace dynamics.** As cutting edge events, the CFDD's conferences have never been just another conference.

The full agenda, including detailed topic descriptions and speaker bios, will be posted on the conference homepage along with the enhanced social activities. As always, every session is designed to provide **valuable information that can be used immediately** and some of the key sessions are highlighted below.

Highlighted Conference Sessions

Consistent with the CFDD's "all business" approach, the daily keynote sessions will be presented by **Steve Saxon** (Principal, Groom Law Group), **David Wray** (President, Profit Sharing/401(k) Council), **Fred Reish** (Managing Director, Reish Luftman Reicher & Cohen) and **Blaine Aikin** (President & CEO, fi360.)

Marcia Wagner, Kathryn Capage, Gary Sutherland and Tom Idzorek are all resource contributors to the CFDD's website located at: <http://www.TheCFDD.com>. As cornerstones, they will make the following presentations:

- *ERISA Litigation Update*
-Marcia Wagner, Managing Director, The Wagner Law Group
- *What's Up On Capitol Hill?*
-Kathryn Capage, Strategic Planning Director, Invesco Aim
- *Recent Trends In Professional Liability Insurance.*
-Gary Sutherland, CEO, NAPLIA.
- *Real Return Assets*
-Tom Idzorek, VP, Director of Research & Product Development, Ibbotson Associates

In addition to participating in the agenda and providing website resources, the NAPLIA team has negotiated a **discount on Errors & Omissions policies available exclusively for CFDD conference registrants**. This discount reflects the high quality and carrier demonstrated professionalism of the CFDD's network. For more information, call Tom Schrandt at (866) 262-7542 (x1370), email toms@naplia.com or visit NAPLIA's website at: www.investmentadvisorinsurance.com/cfdd.

Ibbotson's Tom Idzorek and fi360's Blaine Aikin will participate in a spirited session on *MPT: Bruised, Broken, Misunderstood Or Misapplied*. One of Tom's associates at Morningstar, **John Rekenhaller** (VP, Research) will present the firm's extensive research findings and finalized methodology for *Target Date Fund Family Reports*. **Glenn Dial** (VP, Investment Only DC, JPMorgan Asset Management) will also discuss new *Tools For Categorizing & Analyzing Target Date Funds*.

The highly specialized **Bob Greer** (EVP & Manager of Real Return Products for PIMCO) will expound on alternative asset classes and the specifics of *Why Commodities*. Bob will also participate in the panel on *Commodity Based Investment Vehicles* along with other experts. Additionally, PIMCO's **Steve Ferber** (Sr. VP, DC Practice), will make a presentation on: *Stable Value Funds: Challenges, Trends & Benchmark Deficiencies*.

Greg Porteous (National Sales Manager, iShares 401(k), Barclays Global Investors), will participate in the panel on *ETFs & Retirement Plans*. Other panelists will include a prestigious research firm, a retirement plans advisor using ETFs and a major recordkeeper. BGI's **Adam Gebler** (Principal, iShares Product Services & Analytics) will also play a role in the session on *ETFs & Individual Portfolio Construction*. In addition to addressing the effective use of ETFs, this session will also discuss when they don't make sense.

Today's economic conditions are generating more interest in passive investing and Standard & Poor's **David M. Blitzler** (Chairman of the Index Committee) will make the presentation on *Passive vs. Active Investing*. Additionally, **Mike McGlone** (Director, Commodity & Fixed Income Investments) will discuss *Evaluating Commodity Indexes*. Standard and Poor's will also contribute the commodity commentary and sector performance on the CFDD's new Commodity Resources website page. The new Commodity Resources area tab is located on the navigation bar at: <http://www.thecfdd.com/home>.

Commodities are new to most retirement plan advisors. They are also a unique, volatile and highly leveraged asset class that should be approached with real world caution. Recognizing the need for assistance in this area, the CFDD's new commodity website resource area will provide exclusive information on: (1) Commodity Indexes, (2) Index Benchmarking, (3) Investment Vehicles, (4) Commentary, (5) Sector Performance, (6) Long Term Charts, (7) Futures Links, (8) Futures Quotes & Charts and (9) Institutional Research/White Papers.

Avatar Associates, LLC will direct the session on *Tactical Asset Allocation*. Avatar will also become a contributor to the CFDD's new Tactical Asset Allocation Resources website page. The new Tactical Allocation area tab is located on the navigation bar at: <http://www.thecfdd.com/home>.

Kelli Hueler (CEO, Hueler Companies) will discuss *Best Practices Pensionization*. As a value add, a **CFDD portal to Hueler's Institutional Annuity Exchange, Income Solutions(R), will soon be available to fee-based advisors.**

Rather than host the typical product commercial for retirement income products, **Keith Diffenderffer** will take this year's session on *Retirement Income Portfolio Construction* in a different direction. He will also be joined by **Rick Thomas** (Head of Alternative Investments, SSgA), **Craig Israelsen** (Ph.D., Associate Professor, Brigham Young University & Principal, Target Date Analytics LLC) and **Garth Bernard** (President & CEO, Sharper Financial Group).

Mike DiCenso (National Practice Leader, Gallagher Retirement Services) will moderate the session on *The New Economy & Evolution of the Acquisition Model*. Given the financial market conditions, the challenging economy and the difficulty in valuing a firm's revenue, this session will shed some light on how deals are being consummated today.

Given their independence and rich content, we are pleased to have **Robert Huebscher** (CEO, Advisor Perspectives) make the presentation on *Oracles Illuminated: Market Forecasts From Proven Experts.* The CFDD has long questioned the independence of industry research and often noted that it was little more than cheerleading. During this session, Bob will review the current projections from highly regarded analysts with proven & accurate track records, including **Peter L Bernstein**, **Nouriel Roubini** and **Niall Ferguson**. This distinguished group has one thing in common, they all predicted the current financial crisis before it unfolded. Asset allocation guidance will also be provided.

As in the past, the CFDD's advisor network will play a key role in the agenda. **David Witz** (Managing Director, Fiduciary Risk Assessment, LLC) will direct the session on *Investment Reporting*. Other panelists will include representatives from **MPI** and **Klein Decisions**.

Dorann Cafaro (General Partner, Cafaro Greenleaf), **Doug Prince** (Managing Director, Stifel Nicolaus) and **Paul D'Aiutolo** (VP, Investments, UBS Institutional Consulting) will populate the session on *Plan Level Reporting*.

Al Otto (CEO, OneFiduciary Group, LLC) will elaborate on *Total Cost Benchmarking: A Heart Attack Waiting To Happen*. Continuing last year's controversial theme, Al will also moderate the session on: *Can An Advisor Be A Fiduciary To The Plan & Provide Participant Advice?* Al will be joined by **Bruce Ashton** (Partner, Reish Luftman Reicher & Cohen), **David Halseth** (Principal, Strategies, LLC) and **Chad Griffeth** (Co-Founder, Actium). In addition to the legal perspective, this session will include advisors with three different business models. Al provides fiduciary services at the plan level, Chad offers fiduciary services at the participant level and David provides both.

Consistent with the fiduciary theme, **Jim Scheinberg** (Managing Partner, North Pier Fiduciary Management, LLC), will direct a highly interactive session on *Ethics*.

Brian Hubbell (Principal, Hubbell Consulting, LLC) will deliver two presentations: *The Future Of DB Plans: Why & How Advisors Should Engage Clients Now* and *The Terminal Annuity Bidding Process*. Both sessions are timely, pertinent and areas that can help advisors generate new business now.

Cash balance plans are having some success and traditional DB plans remain attractive to small, profitable, closely held professional corporations and other select entities. Soft & hard freeze situations are different, but the outlook for DB plans is not good. Plan sponsors don't always freeze DB plans with clear vision, but many do not intend to keep these plans. As contributory plan performance suffers, the need for DB plans is obvious, but many plan sponsors no longer find them viable. As a result, **these exclusive CFDD Advisor Conference presentations will help advisors generate NEW business.**

Steve Glasgow (Sr. VP, Avondale Partners) will moderate: *Economic Distress, Layoffs & Bankruptcy: Advisor Protocol for DB & DC Plan Clients*. With DB plans under severe stress, company stock is a major fiduciary issue, but the topic is much bigger and far more layered than generally recognized. It may not seem possible, but **the turmoil offers opportunities to generate new business.** Steve will be joined by Marcia Wagner (Managing Director, The Wagner Law Group) and other advisors.

Economic distress will impact advisors in many ways, including some that have not been considered. Very few advisors have knowledge of what happens when a company goes into bankruptcy or terminates a plan. Advisors will need to learn to work with clients during the challenging periods that lie ahead and this session will be of particular interest to advisors who offer a higher level of fiduciary consulting.

Many successful retirement plan practices operate with a flat service structure, i.e., the multi-hat advisor is the relationship manager. Although retirement plan advisor group service models are still evolving, there is a need for guidance in this area because practices can't grow without scale and efficiency. Consistent with this theme, **Doug Prince** (Managing Director, Stifel Nicolaus), **Brea Dantin** (Sr. Client Service Manager, Stifel Nicolaus), **Randy Long** (Managing Principal, SageView Advisory Group) and **Jennifer C. Purisima** (Director of Client Services, SageView Advisory Group) will participate in the session on *Behind Every Advisor Is A Good Team*. Ann Schleck & Co has conducted many studies in this area and the firm's **Sue Kelley** will moderate the session.

Al Otto, David Witz, Brian Hubbell, Dorann Cafaro, Doug Prince, Paul D'Aiutolo, Jim Scheinberg and Randy Long are all key members of the CFDD's InnerCircle Advisor Steering Committee. Their conference presentations are also highly regarded by other advisors in our network.

As noted, the highlighted sessions above are just a small part of the content rich agenda. **The full agenda, including detailed topic descriptions and speaker bios, will be posted on the conference homepage** under *Schedule of Events* and *Topic Descriptions*. The 2009 conference homepage is located at: <http://www.thecfdd.com/CFDDconference2009>.

TOPIC SUGGESTIONS & PARTICIPATION IN THE CONFERENCE AGENDA

The CFDD's bottom-up approach to the conference agenda is both interactive and dynamic. Topic suggestions are always welcome. As our advisor base expands, **more accomplished advisors are queued up to participate in the agenda than ever before**. If you wish to participate in the agenda, email us at CFDD@TheCFDD.com as soon as possible.

To qualify for a place on the agenda, candidates must be accomplished, in a position to add value and willing to invest the time to deliver elevated content worthy of a sophisticated audience. In addition to a meaningful one paragraph description, **A POLISHED OUTLINE MUST BE PROVIDED TWO WEEKS IN ADVANCE OF THE CONFERENCE**. All sessions must be accompanied by an outline.

In lieu of handout material, the outlines are uploaded to the conference homepage. In this manner, registrants may view, download and print the outlines in advance of the conference. However, a few dozen should be brought to each session by the speakers as a courtesy.

Each presentation outline, along with the corresponding audio session, will be included in the conference CD-ROM. To ensure a quality recorded CD-ROM, all presenters/moderators must wear their wireless microphones and all panelists should speak into their podium style microphones directly. Questions from the audience should also be repeated into a microphone before being answered by the presenters.

Presenters should **bring a UBS flash drive or a CD-Rom containing their presentation (Microsoft PowerPoint)**. Laptop/Notebook (PC) computers running XP operating systems will be provided by the CFDD. LCD projectors and screen will also be supplied, including an audio connection for any sound that may be included in the presentation.

Panels will be teamed with one moderator and a maximum of four (4) panelists. To allow time for questions, the presentation should be limited to forty-five minutes. Panel moderators are expected to be active and ask challenging questions. **Although panel moderators are primarily responsible for preparing the outline, panel participants are expected to contribute to the content in a timely manner**.

Commercials are not allowed and **all sessions must remain focused on the agenda topic.** Agenda participants should emphasize meaningful information that advisors can utilize immediately for a measurable impact on their business.

Again, the CFDD's conferences are not designed for generalists or rookies. Attendees do not want to hear commercials, speaker accomplishments or those who have nothing new to communicate. Attendees do, however, want to increase professionalism, identify trends, grow their business, become more efficient and manage liability. Presenters should structure their presentations accordingly.

CONFERENCE DOCUMENTS & PRESENTATIONS

Detailed information about the conference, including: *Registration Information, Schedule of Events, Topic Descriptions, Speaker Bios, Exhibitor Information, the Attendance List* and other documents will be posted on the CFDD's 2009 Advisor Conference home page at the following link: <http://www.thecfdd.com/CFDDconference2009>.

The interactive conference agenda is dynamic and subject to change. As a result, registrants should monitor the conference home page as the event approaches to ensure they are viewing the most current information.

As they are received, the conference presentations are uploaded to a secure area of the CFDD's website. Most are available for viewing, downloading and printing a few weeks in advance of the conference.

By downloading this material from our website, **registrants can view the presentations before, during and after the conference.** Registrants can also determine which of the breakout sessions best meets their needs in advance of the event. To add further value, presentations from previous CFDD conferences are also available to registrants as a resource.

In addition to the downloads, **all attendees will receive a complimentary CD-ROM of the entire conference courtesy of BGI.** The CD includes MP3s of all the session recordings as well as data files of all the presentation material. The CDs are mailed to all registrants approximately two weeks after the conference.

Although some speakers bring a small number of copies for handout, the presentations are not part of the CFDD's conference handout material. As a result, **registrants should download and print the presentations prior to the conference.** Registrants may also download the presentations to their laptops and view them during the breakout sessions.

In addition to being eco-friendly, the paperless approach allows the speakers to revise their presentations at any time. It also precludes size restrictions on the presentation material and allows the speakers the flexibility of providing additional resource material.

CONFERENCE CE CREDITS

The designations of choice by retirement plan specialists in the CFDD's network seem to be split between the "CIMA" designation from the Investment Management Consultants Association (IMCA) and the "AIF" designation from the Center for Fiduciary Studies. The Certified Financial Planner Board of Standards' "CFP" designation is also popular within the network, but it may not be particularly relevant to advisors who don't work with individuals.

The Center for Fiduciary Studies allows up to 2 hours of non-fi360 produced CE credits towards the AIF designation and up to 4 hours for the AIFA designation on a conference basis. Attendees can visit the fi360 booth (18E) for more information on submitting outside CE credits.

The IMCA has approved the CFDD's past conferences for 16 hours of non-IMCA continuing education credits. We expect similar credits to apply to the 2009 conference. Designees attending the conference are individually responsible for submitting their non-IMCA CE application with proof of attendance.

The CFP Board approved the 2006 – 2008 conferences for up to 30 hours of CE credits and we expect similar credits to apply to the 2009 conference. The IMCA offers credits on a conference basis, but the CFP Board focuses on individual sessions.

ASPPA approved the CFDD's 2007 - 2008 Advisor Conference for up to 15 hours of CE credits and we expect similar credits to apply to the 2009 conference.

In addition, CPE credits for accountants may apply to select sessions at the 2009 conference.

HIS & HERS WESTERN CLOTHING AWARDS

Advisors work hard all year and the conference's educational content will require registrants to remain focused. To lighten the atmosphere and create a fun networking environment, the 2009 Kick-Off Party will feature an entertaining Old/Wild West theme, including roping, riding, shootouts, music, dancing, food and cocktails.

Attendees wearing the most authentic attire during Sunday's Kick-Off Party will have a chance to win unique Western clothing, i.e., hats, vests, chaps, etc. The valuable awards will be presented on stage during the Kick-Off Party on Sunday evening, 10/4/09, by the sponsor.

All pre-registered attendees are eligible for the clothing awards. The winners must, however, be in attendance to claim their prizes.

RAFFLE PRIZES

To enhance the value of the conference and drive booth traffic, the CFDD will organize and manage a conference raffle. An online listing of sponsors and prizes will be posted on the conference home page and included in the conference program materials.

Raffle sponsorship is optional, but participating exhibitors will benefit from significant recognition and enhanced booth traffic. To facilitate the storage, drawing and shipping of raffle prizes, sponsors will be encouraged to donate compact prizes and gift certificates valued at \$250-\$500. Sponsors may also arrange to ship prizes directly to the winner.

The raffle winners will be selected and announced onstage prior to the Grand Prize Dude Ranch Vacation drawing at the conclusion of the conference. Raffle prizes are limited to one per person and winners must be in attendance at the drawings on Wednesday morning, 10/7/09, to claim their prizes. Raffle prize winners are also eligible for the grand prize vacation drawing.

All pre-registered attendees are eligible for the raffle prizes. However, **qualification requires that a completed CFDD passport, stamped by ALL participating raffle sponsors, be deposited in the passport box located in the general session drawing room at the conclusion of the conference.**

GRAND PRIZE LUXURY DUDE RANCH VACATION

Consistent with the Western theme, the CFDD is pleased to offer a Dude Ranch Vacation as the grand prize. **The dream getaway for two will pamper the winner at one of the nation's top Western-themed luxury resorts.**

Detailed information concerning the Grand Prize Dude Ranch Vacation prize will be on prominent display throughout the 2 ½ day conference at a dedicated Western-themed station. The station will also include a photo backdrop with Western props and wear. Complimentary photos and keepsake holders will be provided by the sponsor. The high quality digital photos will be available immediately and uploaded to the CFDD's website after the conference.

The winner of the Grand Prize Dude Ranch Vacation will be selected onstage at the conclusion of the conference on Wednesday morning, 10/7/09, by the sponsor. The winner must be in attendance to claim the prize.

All pre-registered attendees are eligible for the grand prize vacation. However, **qualification requires that a completed CFDD passport, stamped by ALL exhibitors, be deposited in the passport box located in the general session drawing room at the conclusion of the conference.**

The CFDD requested location suggestions for the Grand Prize vacation from our network. We received numerous recommendations and the top three finalists are listed below. Which would you prefer? The luxury dude ranch that receives the most votes will be selected as your CFDD 09 Grand Prize. **Cast your vote now** by emailing us at CFDD@TheCFDD.com.

Finalists:

Spring Creek Ranch
Jackson Hole, Wyoming
<http://www.springcreekranch.com>

Lost Creek Ranch & Spa
Moose, Wyoming
<http://www.lostcreek.com>

Triple Creek Ranch
Darby, Montana
<http://www.triplecreekranch.com>

INDIVIDUAL REGISTRATION FEES/REFUNDS

Individual registration fees are: **\$675 for attendees who register before 6/15/09**, \$775 from 6/16 - 7/15, \$875 from 7/16 – 8/15/09, \$975 from 8/16 – 9/15/09 and \$1,200 after 9/16/09. Given that CFDD conferences generally sell out early, it is recommended that attendees **take advantage of the early registration discounts**.

The financial services and retirement plans industry have become more complicated. As specialization increases, generalists are facing a second tier status of professionalism. Less than 5% of those practicing in any profession are truly competent and **networking with the elite can provide valuable learning opportunities**.

To leverage the unmatched value offered by the CFDD's Advisor conference, **return the conference registration form and payment to: CFDD, P.O. Box 8, Western Springs, IL 60558.**

To register online and pay with a credit card, go to <http://www.thecfdd.com/CFDDconference2009> and click on Online Registration/Credit Card Payment. You may also register directly at: <http://www.regonline.com/Checkin.asp?EventId=671772>.

Non-credit card cancellations will be honored with a full refund if notification is received by 9/4/09. Credit card registrants will receive a full refund minus a credit card processing fee. Refunds will “not” be issued after 9/4/09, but substitutions and credit towards the following year's conference will be available.

REGISTRATION, SETUP & CONFERENCE HOURS

Pre-conference events include the CFDD's Old/Wild West-themed Kick-Off Party. The entertainment will include roping, riding, shootouts, music, dancing, food, cocktails, attire awards and more. **The Kick-Off Party is scheduled from 7:00 p.m. – 9:30 p.m. on Sunday evening, 10/4/09.**

In lieu of pre-conference training and the golf event, **the CFDD's 2009 Advisor Conference will encourage and support vendor organized social activities to maximize networking** on Sunday, 10/4/09. When planning their activities, vendors are encouraged to take advantage of the unique Arizona setting, i.e., mountain climbing, a Grand Canyon excursion, the spectacular red rocks of Sedona, rafting, jeep desert tours, hot air balloon rides, helicopter tours, a visit to the ghost town of Jerome, a trip on the Verde Canyon railroad, etc.

Select vendors have already scheduled pre-conference social activities, including a Camelback Mountain hike, a rafting trip and a networking cocktail party for women. To facilitate the events, **a list of all the social activities will be posted on the conference homepage**. Registrants are advised to examine the pre-conference activities schedule prior to making hotel and travel arrangements, as some events may start early in the day on Sunday.

Official conference registration starts on Monday morning, 10/5/09, at 6:30 a.m. and will remain open throughout the conference. As a courtesy and to avoid congestion, **early registration will open at 3:00 p.m. on Sunday, 10/4/09, and remain open throughout the Kick-Off Party.**

Exhibition hours will be 7:00 a.m. – 6:30 p.m. on Monday and Tuesday and 7:00 a.m. – 11:00 a.m. on Wednesday. Exhibitor setup will open at 4:00 p.m. on Sunday, 10/4/09, and must be completed before 7:00 a.m. on Monday morning. Teardown is scheduled from 11:00 a.m. – 3:00 p.m. on Wednesday, 10/7/09.

The daily breakout sessions will start at 7:45 a.m. and end at 5:30 p.m. on Monday and Tuesday. The two and one-half day event will conclude with three general sessions on Wednesday morning followed by the Raffle/Grand Prize draw. All official activities will end just before noon on Wednesday, 10/7/09.

In addition to the Kick-Off Party, complimentary open bar cocktail parties will be hosted from 5:30 p.m. – 6:30 p.m. in the exhibition area on Monday and Tuesday. Complimentary breakfasts will be served on Monday, Tuesday and Wednesday from 6:30 a.m. – 7:30 a.m. Complimentary lunches will be served on Monday and Tuesday from 12:45 p.m. – 1:45 p.m.

HOTEL ACCOMMODATIONS/RESERVATIONS

Rated five-diamond by AAA, the Fairmont Scottsdale Resort is among the nation's premier meeting facilities and best ranked spas.

Set scenically against the McDowell Mountains, the resort pays tribute to Arizona's heritage with Spanish Colonial architecture, expansive plazas embellished with fountains and lush flower/cactus gardens. Like a movie setting, the sun-washed stone and green cottonwoods also rise up to meet the blue sky and purple mountains.

In addition to the central location, great weather, ideal setting, luxury resort, top ranked spa, accommodating staff, premier meeting facilities, ideal reception facilities and discounted rates, registrants may enjoy two 18-hole championship golf courses. Additional amenities include tennis, award winning restaurants, five swimming pools and unmatched local attractions.

While luxury resort hotels tend to be expensive, the CFDD has negotiated a discounted group rate of \$219 per night. Based on availability, **the discounted rate is available 3 days before and after the conference dates, making the resort an ideal choice for a family vacation.** Registrants should also note that there is no additional cost for double occupancy or for children under 18, self-parking is free and the portorage & high speed internet connection fees have been waived for conference attendees.

October is a busy time of year for Arizona hotels and it's important to **make your hotel reservations as soon as possible**. Hotel space is limited and rates could increase significantly after our 9/4/09 cutoff date. Reservations after the cutoff date, or exceeding our contracted room block, will be confirmed on a space and rate available basis only.

Reservations can be made by phone or online. To register by phone, contact the Fairmont Scottsdale Resort directly by calling (480) 585-4848 or (800) 344-4758.

Online reservations can be made by linking directly to the CFDD's dedicated reservations page at: https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=84813. The Fairmont's system has been upgraded and the entry of a promotional code is no longer required.

If you reserve your room by phone, **YOU MUST MENTION THAT YOU ARE ATTENDING THE CENTER FOR DUE DILIGENCE CONFERENCE to obtain our group rate.** **If you do not mention the CFDD, you may be told the hotel is sold out.** The conference hotel is expected to sell out early, so it is recommended that you book your room as soon as possible. If the Fairmont is sold out when you call, it is strongly suggested that you place your name on their wait list.

The conference is scheduled from October 5 – 7, 2009 over a Monday-Wednesday period, but pre-conference activities are scheduled for Sunday, 10/4/09. Exhibitor setup starts at 4:00 p.m. on Sunday and the conference Kick-Off Party will also be hosted on Sunday from 7:00 p.m. – 9:30 p.m. If you plan on arriving early to attend any of the pre-conference activities, spend a few days with the family or take advantage of local attractions, please be sure to **book your hotel and travel arrangements accordingly.**

CFDD VALUE PROPOSITION FOR INDIVIDUAL REGISTRANTS

<ul style="list-style-type: none">• The Industry's Most Content Rich & Business Generating Agenda
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<ul style="list-style-type: none">• Unbiased Guidance & Direction
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- **Unmatched Peer Networking** (More accomplished retirement plan advisors attend the CFDD's Conference than any other industry event)
- **CE Credits** (CFP, IMCA, ASPPA & CPE)
- **Free Conference CD-ROM** (Sponsored By BGI)
- **Full Access To Secure Areas Of The CFDD's Website**
- **Complimentary Breakfast, Lunch, Cocktail Parties & VIP Vendor Invitations**
- **50% Early Registration Discount** (Must register before 6/15/09)

- **AAA Resort Hotel/Spa, Local Attractions & Sunny Arizona**

<ul style="list-style-type: none">• Free Spousal Attendance & Family Atmosphere
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- **Relaxed, Fun & Unique Networking Forum**
- **Unique Pre-Conference Social Activities**
- **Major Western Themed Kick-Off Party With Entertainment**

<ul style="list-style-type: none">• Spectacular Luxury Dude Ranch Vacation Grand Prize (All registrants are eligible)
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- **Valuable His & Hers Western Clothing Awards** (All registrants are eligible)
- **Significant Raffle Prizes** (All registrants are eligible)

CENTER FOR DUE DILIGENCE

P.O. Box 8 • Western Springs, Illinois 60558
(630) 662-0284 • Fax (630) 662-0286

E-mail: CFDD@TheCFDD.com

Web: <http://www.TheCFDD.com>

CFDD 2009 ADVISOR CONFERENCE INDIVIDUAL REGISTRATION FORM

October 5-7, 2009 (Monday-Wednesday)
The Fairmont Scottsdale Resort
Scottsdale, Arizona

*Please print or type all information below.
Registration forms cannot be processed without full contact information.*

Name: _____
(Exactly as it should be displayed on your name badge)

Title: _____

Company Name: _____
(Exactly as it should be displayed on your name badge)

Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Phone: _____ **Fax:** _____

Email Address: _____

Advisor/Broker/Consultant _____ **RIA** _____ **Designations:** _____

TPA/Recordkeeper _____ **Provider/Vendor** _____ **Other** _____

Retirement Plans, Participants & Assets Under Management (Intermediary Only)

Plans: _____

Assets: _____

Participants: _____

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October 5-7, 2009 (Monday-Wednesday)
The Fairmont Scottsdale Resort
Scottsdale, Arizona

Individual Registration Fees:

- () \$ 675 – Before 6/15/09
- () \$ 775 – Between 6/16/09 - 7/15/09
- () \$ 875 – Between 7/16/09 - 8/15/09
- () \$ 975 – Between 8/16/09 - 9/15/09
- () \$ 1,200 – After 9/16/09

() **I Would Like To Participate In The Conference Agenda.** If you have not previously participated in a CFDD Advisor Conference agenda, you must include your registration fee with your registration form to be considered. A bio should also be included. Please note your check does not guarantee a spot on the agenda. If approved, your registration fee will be reimbursed.

MAIL REGISTRATION FORM & PAYMENT TO:

CFDD
P.O. Box 8
Western Springs, IL 60558

REFUND POLICY: *Conference registration fee funds are available if cancellation is received thirty days prior to the 10/04/09 conference start date. Refunds will not be issued after 9/04/09, but substitutions and full credit towards the following year's conference will be available.*

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2009 ADVISOR CONFERENCE HOTEL RESERVATION INFORMATION

(Contact Fairmont Directly)

October 5-7, 2009 (Monday -Wednesday)
The Fairmont Scottsdale Resort
Scottsdale, Arizona

Hotel reservations now being taken at:

The Fairmont Scottsdale Resort

7575 East Princess Drive
Scottsdale, Arizona 85255
(800) 344-4758
(480) 585-4848

Reservations can be made by phone or online. To register by phone, contact the Fairmont Scottsdale Resort directly by calling (480) 585-4848 or (800) 344-4758.

Online reservations can be made by linking directly to the CFDD's dedicated reservations page at: https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=84813. The Fairmont's system has been upgraded and the entry of a promotional code is no longer required.

If you reserve your room by phone, **YOU MUST MENTION THAT YOU ARE ATTENDING THE CENTER FOR DUE DILIGENCE CONFERENCE to obtain our group rate.** If you do not mention the CFDD, you may be told the hotel is sold out. The conference hotel is expected to sell out early, so it is recommended that you book your room as soon as possible. If the Fairmont is sold out when you call, it is strongly suggested that you place your name on their wait list.

October is a busy time of year for Arizona hotels and it's important to **make your hotel reservations as soon as possible.** Hotel space is limited and rates could increase significantly after our 9/4/09 cutoff date. Reservations after the cutoff date, or exceeding our contracted room block, will be confirmed on a space and rate available basis only. Applicable state and local taxes, service and specific fees are not included in the \$219 group rate. Individuals are responsible for their own room, tax, incidental charges and other authorized charges. Individuals/groups who fail to cancel room reservations ten days before their date of arrival will be charged the room rate plus tax for one night by the hotel.

If you plan on arriving early to attend any of the pre-conference activities, spend a few days with the family or take advantage of local attractions, please be sure to **book your hotel and travel arrangements accordingly.**