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Date: May 1, 2008

To: Advisors & Individual Registrants

Subject: **CFDD 2008 ADVISOR CONFERENCE:
Individual Registration Information & Form**

From: CFDD

The CFDD's 2008 Advisor Conference, "*AN INDUSTRY IN TRANSITION: Old Model Is Mature, New One Is An Infant*" is scheduled for October 13-15, 2008 at the Fairmont Scottsdale Princess Resort in sunny Arizona.

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

The advisor-centric event was designed to help advisors **learn, adapt, identify growth trends, distinguish their value and network.** The all business conference will also help advisors increase professionalism, manage their business, improve efficiency, reduce liability, integrate retirement income solutions and transition their practice.

The bottom-up agenda was designed by the CFDD's advisor network and consists of more than fifty different breakout sessions, including daily keynote sessions and the CFDD's two part "*Retirement Plans Industry Outlook.*" To further distinguish the event, the specialized pre-conference training for wholesalers, TPAs & RIAs is equally as rich as the conference agenda.

Over 100 industry experts will participate in the content rich agenda, including more than fifty accomplished retirement advisors. The agenda is fresh, populated by a "Who's Who In The Industry" and forecasts the direction of the retirement plans market.

In addition to an ideal networking forum, **the agenda will provide advanced sessions for retirement plan specialists and open the door to wealth management opportunities.** Additionally, **the pre-conference agenda will help non-specialized intermediaries develop retirement plans business, evaluate service providers and forge meaningful partnerships.**

The CFDD's conferences have always been distinguished by content. We will continue to provide valuable information that can be used immediately and have a measurable impact, but the 2008 agenda will raise the bar on education. To maintain focus, avoid overlap, ensure new content and preclude commercials, the CFDD plays an active role in session content management.

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In addition to a strong conference agenda, pre-conference training, a charity golf event and a major kick-off party, registrants benefit from unique networking opportunities, CE Credits, a free conference CD-ROM, **full access to the CFDD's new website**, complimentary breakfast/lunch/cocktail parties, VIP vendor invitations and valuable prizes.

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, this year's Kick-Off/Charity Golf Awards Party will feature an entertaining biker theme.

Authentic his & hers H-D leather MotorClothes will be awarded to the best biker-attired individuals during the Kick-Off party on Sunday night. The grand prize - a 105th Anniversary Edition Harley-Davidson FXDL Dyna® Low Rider® motorcycle - and other valuable raffle prizes will be awarded at the concluding event on Wednesday morning. The array of raffle prizes and the grand prize motorcycle each have estimated values in excess of \$20,000.

In addition to unmatched educational content, **the CFDD's conferences offer compelling value and entertaining themes that are conducive to networking.** To grow, learn how to distinguish your value, professionalize your business, network with the elite and benefit from specialized training, return the enclosed registration form with payment. Another sellout is expected. **Take advantage of the 50% early registration discount and register before 6/30/08.**

To register online and pay with a credit card, go to <http://www.thecfdd.com/CFDDconference2008> and click on Online Registration/Credit Card Payment.

CONFERENCE AGENDA

The CFDD's Advisor Conference has always been noted for **rich content, unmatched advisor attendance, peer networking and a grassroots environment.** The bottom-up agenda is designed by our network and consists of more than fifty "different" breakout sessions. Over 100 industry experts will participate in the agenda, including almost fifty accomplished retirement plan advisors.

To ensure that the agenda is fresh and focused, the CFDD is actively involved in content management. In addition to advanced content for specialists, the 2008 program will also help non-specialized RIAs and other advisors develop retirement plans business.

Every session is designed to provide **valuable information that can be used immediately** and some of the key sessions are highlighted below. The full agenda, including detailed topic descriptions and speaker bios, will be posted on the conference home page. The unique pre-conference training agenda is discussed later in this document.

Fred Reish (Managing Director, Reish Luftman Reicher & Cohen), **David Wray** (President, Profit Sharing/401(k) Council of America) and **Don Trone** (President, Foundation for Fiduciary Studies) will make the daily keynote presentations. Fred will also make an additional keynote presentation to the wholesalers, TPAs & RIAs/advisors attending the pre-conference training on Sunday, 10/12/08.

In addition to the keynotes, conference cornerstones include presentations on legislation, litigation, liability management and compliance. The cornerstone presentations include:

- *ERISA Litigation Update*
-**Marcia Wagner**, Managing Director, The Wagner Law Group
- *What's Up On Capitol Hill*
-**Kathryn Capage**, Strategic Planning Director, Invesco Aim
- *Professional Liability Insurance In A Litigious Environment*
-**Gary Sutherland**, CEO, NAPLIA
- *Dual Registration: Key Compliance Considerations*
-**Jeff Groves**, President, ComplianceWorks, Inc.
-**Lisa Roth**, Managing Director, NRS/ComplianceMax Financial Corporation

Tom Idzorek (VP, Director of Research & Product Development, Ibbotson Associates) and team members will make two back-to-back presentations on “*Evaluating & Benchmarking Target Date Funds.*”

Brian Hubbell (Principal, Hubbell Consulting, LLC) will give the presentations on “*Terminal Funding*” and “*Fee Disclosure & Reporting: New Rules & Regulations.*” **David Witz** (Managing Director, Fiduciary Risk Assessment, LLC) will make the presentation on “*How To Comply With The New Fee Disclosure & Reporting Requirements.*” As with Tom’s sessions above, Brian and David will make pre- and post-lunch presentations to stimulate interaction during the lunch break period.

Bruce Ashton (Partner, Reish Luftman Reicher & Cohen), **Jonathan Postal** (Principal, Strategies, LLC) and **Al Otto** (EVP, White Horse Advisors, LLC) will present “*Fiduciary Tips & Traps For Plan Level Advisors Who Pursue Rollover Business.*” Continuing the theme, **Bryan Schneider** (Sr. VP, SMITH HAYES) and **Doug Prince** (Managing Director, Stifel Nicolaus & Co.) will participate in the panel on “*The Distribution Process: Developing Your Own Wealth Management Platform.*”

Randy Long and **John Upham** will make the presentation on “*Developing Your Own RFP.*” Randy is the Managing Principal and John is the Managing Director of the SageView Advisory Group. The **CFDD** will give a presentation on “*Evaluating Pension Consultants: An RFP For ERISA Advisors.*” The CFDD will also present a two part “*Retirement Plans Industry Outlook.*” Part I will focus on providers and Part II will focus on advisors.

Joe Masterson (Sr. VP & Chief Sales & Marketing Officer, Diversified Investment Advisors) will moderate the panel on “*New Retirement Income Products: Threat & Opportunity For Advisors*” and **Wade Walker** (Financial Advisor, Merrill Lynch) will make the presentation on “*Developing Advisory Teams That Excel.*”

Other key sessions include: “*The New Form 5500*,” “*RIA Service Contracts*” and “*Who Owns The Client*.” Additional breakout sessions will be dedicated to hiring, training, sales, marketing and much more.

Marcia Wagner, Kathryn Capage, Jeff Groves, Gary Sutherland and David Witz are all resource contributors to the CFDD’s new website (www.TheCFDD.com). David’s soon to be offered software will help advisors stay compliant with the new disclosure/ reporting requirements and the CFDD’s website will be a portal to the software.

Brian Hubbell, Bryan Schneider, Doug Prince, Randy Long, John Upham and Al Otto are all members of the CFDD’s Advisor Steering Committee. **Dorann Cafaro** (EVP, The Cafaro Group), **Paul D’Aiutolo** (VP, UBS Institutional Consulting) and **Jim Scheinberg** (VP, Director Corporate Services Group, Oppenheimer & Co., Inc) are also members of the Advisor Steering Committee. All will play an active role in the agenda along with numerous other advisors and industry experts.

To view the entire agenda, go to the conference home page and click on “Schedule of Events.” The conference home page is located at: <http://www.thecfdd.com/CFDDconference2008>.

RETIREMENT PLANS INDUSTRY OUTLOOK

As noted, the CFDD will present a two part “*Retirement Plans Industry Outlook*” on Wednesday, 10/15/08, the last day of the conference. Part I will focus on the opportunities and challenges facing providers and Part II will focus on advisors.

The forecast is based on proprietary research and extensive interface with the CFDD’s advisor network, the most accomplished retirement plan specialists in the industry.

To view some of the content that will be used in the presentation, go to the CFDD’s website and click on Insights. You may also go direct to the documents by linking to: <http://www.thecfdd.com/insights>.

Major industry changes are ahead, but there are always opportunities to grow and improve efficiency. Retirement plan providers, TPAs, retirement plan specialists, generalists and B-Ds are all facing different scenarios.

TPAs along with individual providers, 403(b) specialists and fee-based advisory practices could continue to grow. Individual retirement plans, individual participant account balances and IRA assets could also continue to grow. However, **the growth outlook for the pool of employer sponsored retirement plan assets is limited**. Consolidation is intensifying and while it will benefit a select group, generalists, less than efficient vendors and B-Ds that fail to adapt are facing serious challenges.

PRE-CONFERENCE TRAINING FOR WHOLESALERS, TPAs & RIAs

To distinguish the CFDD's Advisor Conference and add further value, **unique pre-conference training will be offered to wholesalers, TPAs & RIAs on Sunday, 10/12/08.** To facilitate networking and the development of strategic partnering, **some of the pre-conference sessions will be combined.**

- The **wholesaler** training will concentrate on emerging trends, new paths to growth, increasing sales productivity & advisor needs.
- The **TPA** training will focus on effective marketing, new opportunities, strategic partnering & rollover strategies
- **RIAs** attending the training sessions will learn about retirement plans. They will also learn how to integrate the business into their practice, evaluate service providers and partner.

To obtain more information and register for the training, go to the conference home page and click on "Pre-Conference Training Information & Registration." The conference home page is located at: <http://www.thecfdd.com/CFDDconference2008>. **The wholesaler training is limited to wholesalers, but all intermediaries registered for the conference may attend the RIA training.**

Pre-Conference Wholesaler Training

Plan formations have peaked, the sales process has lengthened and while benchmarking has increased, turnover has declined. To offset the rising cost of acquiring new business, providers have committed more resources to the sales process, but productivity has declined.

Hiring the right people, avoiding turnover and meeting the needs of individual sales people are ongoing challenges. Nevertheless, productivity can always be increased and new sources of growth are available. In addition to identifying new trends and leveraging resources, wholesalers must advance their professionalism, develop niche expertise and provide practice specific solutions along with advisor training. They must also develop interpersonal skills, broaden their advisor base, leverage satisfied clients and manage their territory more efficiently.

Industry experts participating in the wholesaler training include: **Fred Reish**, Managing Director, Reish Luftman Reicher & Cohen (*Plan Design & Emerging Trends*), **Ann Schleck**, Principal, Ann Schleck & Co (*Closing Larger Retirement Plans Business*), **John Faustino**, VP, Desktop Software, Morningstar, Inc. (*Acquiring & Monitoring DC Plans: The Application Of Research & Reporting Tools*), **Ami Tully Lotka**, President, Maximum Impact Partners (*The Efficient Retirement Plans Wholesaler*) and **Ray Henderson**, Director, Business Health PTY., Ltd (*Building Business-To-Business Relationships*).

Successful wholesalers and advisors with decades of experience will also be instrumental in the training, including wholesalers who were formerly advisors and advisors who were formerly wholesalers.

The wholesalers leading the training include Gary Anderson and Scott Waite. Both are successful, knowledgeable, specialized and highly rated by the CFDD's advisor network. After thirty years of retirement plans experience with MassMutual, **Gary Anderson** recently joined The Standard as a Regional Pension Manager in Chicago, IL. Gary has been a CFDD contributor for over fifteen years and top retirement advisors are always willing to meet with him. His experience will benefit junior wholesalers looking to expand their client base. **Scott Waite** is a Regional VP with John Hancock Retirement Plan Services in Grand Rapids, MI. Scott has been with John Hancock for over a decade and consistently ranks in the top 25% of his peers. Hancock is recognized for having one of the best field forces in the industry and as a former advisor, he is highly qualified to participate in the training. Scott is experienced, knowledgeable, ethical and focused. In addition to his sales capabilities, he inspires confidence in his business relationships and intermediaries recognize his value.

As former wholesalers, the advisors participating in the training are uniquely qualified to communicate advisor needs and help wholesalers craft a message that will open doors. Advisors participating in the pre-conference wholesaler training include: **Thomas Herbruck** (VP Financial Services, Herbruck Alder), **Samuel Brandwein** (VP-Wealth Management, Smith Barney), **Stace Hilbrant** (Managing Director, 401kAdvisors LLC, NRP Member Firm), **Mark Paone** (Corporate Retirement Director, Citi Institutional Consulting), **Wade Walker** (Financial Advisor, Merrill Lynch), **Steve Sansone**, (Principal, Kravitz Davis Sansone) and **James Worrell** (President, GPS Advisors).

As a value add, **exhibitors may send one wholesaler to the Wholesaler Training program without cost.** Additional wholesalers may attend for a \$1,000 per wholesaler fee. The wholesaler training is open to all wholesalers. To encourage candor, non-wholesalers may not attend.

Pre-Conference TPA Training

The TPA market is both growing and consolidating. To gain market share, TPAs must develop & implement a marketing plan, learn how to compete more effectively, integrate a rollover strategy and partner with RIAs. They also need to create a referral network, sell their strengths, demonstrate value, provide leads and assume a more active role in the sales process.

Industry experts participating in the pre-conference TPA training include: **Brightwork Partners LLC & John Hancock** (*Opportunities & Challenges For TPAs In A Changing Marketplace*), **Paul D'Aiutolo**, VP, Institutional Consulting, UBS (*TPA & RIA Partnerships: How To Compete More Effectively*) and **Matrix/MG Trust Company** (*What TPAs Can Provide RIAs & Advisors*).

Paul D'Aiutolo is a former relationship manager for a regional TPA, a successful retirement plans advisor and a member of the CFDD's steering committee. Paul's "think tank" session will include representatives from Hand Benefits & Trust, BPA Harbridge, Manning & Napier and Moran Asset Management.

Pre-Conference RIA Training

Less than 15% of all RIA groups offer pension consulting services and providers have not done a good job educating non-specialized RIAs about retirement plans.

RIAs are well positioned for growth. They may operate with a higher fiduciary standard, a more formal investment process and a less conflicted compensation model, but few have developed the ever increasing specialized skills required to be successful in the retirement plans market.

Regardless of the business model, specialization and technical expertise are requirements for success. Non-specialized RIAs have a real opportunity to develop small plan business by partnering with TPAs, and select service providers.

The retirement plans learning curve is steep, but RIAs are already well positioned to service the less demanding and more profitable individual wealth management business. Contrastingly, most retirement plan specialists don't focus on the small plan market and many feel conflicted, both professionally and legally, in pursuing individual business at the participant level. As a result, it may make sense for non-specialized RIAs to partner with other advisors who specialize in retirement plans. To avoid any perception of conflict with the ERISA fiduciary business model, the two groups would, however, have to remain independent.

While the majority of sessions on the CFDD's conference agenda are designed for accomplished retirement plan specialists, the pre-conference training will offer RIAs **an accelerated course in retirement plans**. The pre-conference sessions will also provide **valuable information on how to partner, evaluate service providers and incorporate retirement plans business into an advisory practice**.

Industry experts participating in the training for RIAs include: **Steve Cronin**, VP Channel Management, Ascensus (*A Crash Course In Retirement Plans*), **Ann Schleck**, Principal, Ann Schleck & Co. (*Building A Value Proposition & Effective Marketing For Retirement Plans Business*), **Kevin Adams**, CEO, Venture (k) Corp. (*How To Partner With Service Providers*) and **Bryan Schneider**, SMITH HAYES Financial Services (*How To Incorporate Retirement Plans Into Your Practice*). Bryan Schneider is an accomplished retirement plans advisor, an officer & shareholder with SMITH HAYES Financial Services and a member of the CFDD's steering committee.

All intermediaries who register for the CFDD's Advisor Conference may attend the Pre-Conference Training For RIAs without additional cost. As noted, some of the RIA & TPA sessions will be combined to facilitate networking, including Fred Reish's keynote on "*Plan Design & Emerging Trends*."

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.** If you wish to participate in the agenda, please contact the CFDD as soon as possible.

To qualify for a place on the agenda, **participants must be accomplished, in a position to add value and willing to invest the time to deliver elevated content that is worthy of a sophisticated audience.** They must also be willing **to provide a descriptive paragraph shortly after their topic is assigned and a polished outline two weeks in advance of the conference.**

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 as a courtesy by the presenter.

Each presentation outline, along with the 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 by the session host before being answered by the presenters.

Presenters should **bring a flash drive/USB drive or a CD-Rom of their presentation (Microsoft PowerPoint).** Laptop/Notebook (PC) computers 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 3-4 panelists. To allow time for a Q & A period and networking, each session 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 are instructed to 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*,” “*Attendance List*,” and other documents are posted on the CFDD’s 2008 Advisor Conference home page at the following link: <http://www.thecfdd.com/CFDDconference2008>

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

As they are received, the conference presentations are also uploaded to a secure area of the CFDD’s website. Most are available for viewing, downloading and printing 1-2 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 conference. To add further resource value, **presentations from previous CFDD conferences are also available** to registrants.

As a sponsoring gift from PIMCO, all attendees will also receive a **complimentary CD-ROM of the entire conference.** The CD includes MP3s of all the session recordings as well as 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 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 that don’t work with individuals.

The Center for Fiduciary Studies limits their required credits to their own web-based courses, but 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 2008 conference. Designees attending the conference are individually responsible for submitting the non-IMCA CE application with proof of attendance.

The CFP Board approved the 2006 conference for up to 30 hours of CE credits and the 2007 conference for up to 26 hours of credits. We expect similar credits to apply to the 2008 conference. The IMCA offers credits on a conference basis, but the CFP Board focuses on individual sessions.

ASPPA approved the CFDD's 2007 Advisor Conference for up to 15 hours of CE credits and we expect similar credits to apply to the 2008 conference. In addition, CPE credits for accountants may apply to select sessions at the 2008 conference.

HIS & HERS MOTORCLOTHES AWARDS

Advisors work hard all year and the conference's educational content will require registrants to remain focused. To bridge the gap and create a fun networking atmosphere, this year's Kick-Off/Charity Golf Awards Party will feature an entertaining biker theme.

Attendees sporting the best biker attire at Sunday's Kick-Off/Golf Awards Party will have a chance to win authentic H-D MotorClothes, i.e., 105th Anniversary Edition leather jackets, vests and hats.

The valuable his & hers MotorClothes will be awarded on stage to the best biker-attired individuals during the Kick-Off party on Sunday evening, 10/12/08. All pre-registered attendees qualify. The winners must 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 motorcycle 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, 10/15/08, to claim their prizes. Raffle prize winners are eligible for the grand prize motorcycle drawing.

Only pre-registered intermediaries and individuals that paid standard pricing for their conference registration qualify for raffle prizes and the grand prize motorcycle. Eligibility requires a passport stamped by participating raffle exhibitors. The passport must be turned in to the passport box in the general session drawing room at the conclusion of the conference (passport provided by CFDD).

GRAND PRIZE MOTORCYCLE

The CFDD Advisor Conference grand prize is a collectible 105th Anniversary Edition Harley-Davidson FXDL Dyna® Low Rider® motorcycle (est. value \$20,000)

In addition to the high visibility at the kick-off party, the Harley will also be on prominent display throughout the conference with a photographer available at posted times for photo-ops. Complimentary photos and keepsake holders will be provided by the sponsor.

The winner of the grand prize motorcycle will be selected onstage at the conclusion of the conference on Wednesday, 10/15/08, by the sponsor, John Hancock Retirement Plan Services. The winner must be in attendance to claim the prize.

Grand prize eligibility is limited to pre-registered intermediaries, i.e., advisors, brokers, RIAs and individuals that paid standard pricing for their registration. Eligibility requires a passport stamped by all exhibitors. The passport must be turned in to the passport box in the general session drawing room at the conclusion of the conference (passport provided by CFDD).

The winner of the grand prize motorcycle may ride it out or ship it home. Shipping instructions, insurance and carrier information will be provided to the winner after the drawing. The winner is responsible for title, registration, shipping and insurance costs.

Why A Harley-Davidson?

The Harley-Davidson motorcycle is revered as an American icon. The nation's oldest motorcycle is loved and recognized by both blue and white collar workers. More than a form of transportation, it is **a symbol of strength, dependability, freedom and lifestyle.**

By maintaining a connection with their customers, the Harley-Davidson brand has obtained cult like status. Because their brand is so compelling, the company benefits from **“word-of-mouth” advertising** and a **customer-driven sales force**, the same components required for a successful advisory practice.

Harley-Davidson, Inc. strives to improve **mutually beneficial relationships** and balances corporate interests with those of their employees and customers. The Harley-Davidson Foundation also supports local communities and selected national causes, including Veterans' initiatives.

The H-D motorcycle is a natural choice for the CFDD's 2008 Advisor Conference grand prize drawing. **Like the CFDD and their advisor network, the Harley-Davidson brand is viewed as strong and dependable. Both organizations share honesty, integrity and concern for public matters. By working hard for hard working Americans, they also help clients live their dreams.**

CHARITY GOLF EVENT

In conjunction with John Hancock, the CFDD's 2007 inaugural Charity Golf Event raised over \$40,000 for the Injured Marine Semper Fi Fund and the event's goodwill continues in 2008. Be part of this worthy cause by marking your calendar. Registration begins at 11:00 am and the event starts at 12:00 pm on Sunday, October 12, 2008.

The Injured Marine Semper Fi Fund provides financial assistance to injured Marines, sailors, members of other service branches injured while assigned to Marine forces and their families. Their goal is to help defray expenses incurred during recovery and rehabilitation.

To the best of our knowledge, the CFDD's Advisor Conference is the only national conference that provides an opportunity for providers and advisors to come together and give something back to those injured during military service.

The CFDD will pay the player fees for advisors on the agenda that participate in the Charity Golf Event. The CFDD will also match advisor contributions on a dollar-for-dollar basis, up to \$100 per advisor, for all advisors who attend the conference.

For more details on registering, sponsorships, donations and matching contributions for the "*John Hancock Charity Golf Outing*," go directly to the Charity Golf Event home page at: <http://www.hancockgolfatcfdd.com>. Sponsors with specific questions should contact Gene Huxhold (John Hancock Retirement Plan Services) by phone at (630) 705-4415 or by email at Gene_Huxhold@jhancock.com.

The 2007 thank you letter from the Injured Marine Semper Fi Fund, the recipient of our charity drive, may also be viewed at our Charity Golf Event's home page. Since its inception in 2004, the IMSFF has provided more than \$15 million in grants to injured military personnel and their families. Recognizing their service to the military, the fund recently received the Bob Hope "Spirit of Hope Award." Additional information on the Injured Marine Semper Fi Fund may be found at: <http://semperfifund.org/>

FULL ACCESS TO CFDD'S NEW WEBSITE

The CFDD is an independent information and strategic services firm. We specialize in unbiased resources for retirement advisors, industry leading conferences and specialized pre-conference training for Wholesalers, TPAs and RIAs.

Although under construction, the CFDD's new website is rapidly becoming **one of the richest web-based resources available to advisors**. All areas of the website are currently available without cost or logon requirements, with the exception of the conference presentations and attendance lists. After construction is complete, **enhanced resource areas will only be available to conference registrants**.

Consistent with the CFDD's conference theme, the new website was designed to help advisors learn, adapt, grow and distinguish their value. The website will also help advisors increase professionalism, manage their business more effectively, improve efficiency, reduce liability, integrate new retirement income solutions and transition their practice.

The comprehensive and unbiased resources offered by distinguished industry experts through the CFDD's new website are unique. They also put us ahead of the curve and distinguish us from our competitors. In addition to the CFDD's Advisor Conference home page, the major areas of the new website include:

- Insights
 - Retirement Plans Industry Outlook
- Monitor
 - Enforcement
 - Legislation
 - Litigation
 - Regulatory
- Links
- Industry Conferences
- Jobs/Resources
- Resources
 - Benchmarks
 - Business Model
 - Designations
 - Sales
 - Staffing
 - Succession Planning
 - Technology

- Ask An Expert
 - Annuities
 - Compliance
 - ERISA
 - Liability Insurance
 - Plan Design
 - Retirement Income
 - Rollovers & Distributions
 - Target Date Funds

- Research & Trends
 - Evaluating Consultants
 - Fee Disclosure
 - New Form 5500
 - Retirement Plan Statistics
 - RIA Statistics
 - 401k Plan Profiles

- Target Date Funds

- Marketing Support
 - Strategy
 - Referrals
 - Webinars/Seminars
 - Direct Mail
 - Electronic Mailers
 - Advertising
 - Media Relations
 - Web

- Disclosure/Reporting

- Buy/Sell Practices

The CFDD will provide the **Retirement Plans Industry Outlook** and Ibbotson Associates will provide the **Target Date Fund** information.

The **Ask An Expert** areas are populated by recognized experts from John Hancock Financial Services, ComplianceWorks, The Wagner Law Group, NAPLIA, Ascensus (formerly BISYS), Prudential Retirement and Ibbotson Associates.

The **Legislative Update** is provided by Invesco AIM's Kathryn Capage and the **Litigation Update** is provided by Marcia Wagner, Managing Director of The Wagner Law Group.

Included in the **Links** and industry **Conferences** areas are the most comprehensive lists of pertinent industry links and conferences. Many other industry experts will also provide content for the **Resources** and **Marketing Support** areas.

CFDD 2008 ADVISOR CONFERENCE VALUE PROPOSITION

- **Content Rich Agenda**
 - Specialized Pre-Conference Training For Wholesalers, TPAs & RIAs
 - Free Conference CD-ROM
 - Charity Golf Event. The CFDD's 2007 inaugural event raised over \$40,000 for the Injured Marine Semper Fi Fund
 - Major Kick-Off Party
 - **Relaxed, Fun & Unique Networking Forum**
 - **Unmatched Advisor Attendance.** More accomplished retirement plan advisors attend the CFDD's Conference than any other industry event
 - Free Spousal Attendance (Social Functions Only)
 - Resort Hotel/Spa, Local Attractions & Sunny Arizona
 - Complimentary Breakfast, Lunch, Cocktail Parties & VIP Vendor Invitations
 - CE Credits (CFP, IMCA, ASPPA & CPE)
 - His & Hers H-D Leather MotorClothes Awards For The Best Biker Attired Individuals At The Kick-Off/Charity Golf Awards Party
 - Valuable Raffle Prizes (Est. value \$20,000)
 - Harley-Davidson FXDL Dyna® Low Rider® 105th Anniversary Edition Motorcycle Grand Prize (Est. value \$20,000+)
 - **Full Access To CFDD's New Resource Rich Website**
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INDIVIDUAL REGISTRATION FEES/REFUNDS

Individual registration fees are **\$675 for attendees who register before 6/30/08**, \$775 from 7/1-7/31, \$875 from 8/1-8/31, \$975 from 9/1-9/30 and \$1,200 after 10/1/08. Given that the conference is expected to sell out early, attendees should **take advantage of the early registration discounts**.

The industry has become more complicated and generalists are increasingly doomed to 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 the conference home page at <http://www.thecfdd.com/CFDDconference2008>. Non-credit card cancellations will be honored with a full refund if notification is received by 9/28/08. Credit card registrants will receive a full refund minus a credit card processing fee. Refunds will "not" be issued after 9/28/08, but substitutions and credit towards the following year's conference are available.

CONFERENCE/EXHIBITION HOURS

As mentioned, the CFDD's 10/13 – 10/15/08 Advisor Conference will host major pre-conference events on Sunday, 10/12/08. Consequently, **registrants should consider the scheduling of these events when making their hotel and travel arrangements**.

Pre-conference events for Sunday, 10/12/08, include the annual **Charity Golf Event**, a unique **pre-conference training program** and a major conference **Kick-Off/Charity Golf Awards Party**.

The John Hancock hosted Charity Golf Event starts at noon on Sunday and the golf awards & recognition will be teamed with the 7:00 p.m. – 9:30 p.m. Kick-Off Party. Again, all golf event participants and conference registrants are welcome and encouraged to attend the Kick-Off Party.

Pre-conference events for Sunday also include the 12:30 p.m. – 7:00 p.m. training program for Wholesalers, TPAs & RIAs. The training will provide real world knowledge that can be applied quickly and have measurable impact on sales.

Exhibition hours are 7:00 a.m. – 6:30 p.m. on Monday and Tuesday and 7:00 a.m. – 12:00 p.m. on Wednesday. Exhibitor setup is scheduled from 4:00 p.m. – 8:00 p.m. on Sunday, 10/12/08, and teardown is scheduled from 11:00 a.m. – 3:00 p.m. on Wednesday, 10/15/08.

Official conference registration starts at 7:00 a.m. on Monday morning, 10/13/08, and will remain open throughout the conference. As a courtesy and to avoid congestion, **early registration will be available on Sunday, 10/12/08.**

The daily breakout sessions start around 8:00 a.m. and conclude at 5:15 p.m. on Monday and Tuesday. The two and one-half day event will conclude at noon on Wednesday, 10/15/08.

Complimentary open bar cocktail parties will be hosted from 5:15 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 7:00 a.m. – 8:00 a.m. while complimentary lunches will be served on Monday and Tuesday from 12:15 p.m. – 1:15 p.m.

HOTEL ACCOMMODATIONS/RESERVATIONS

Rated five-diamond by AAA, the Fairmont Scottsdale Princess 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, four award winning restaurants, five swimming pools and unmatched local attractions, i.e., Grand Canyon, Sedona, etc.

While luxury resort hotels tend to be expensive, the **CFDD has negotiated a very aggressive group rate of \$259 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 children under 18, parking is free and the portorage & high speed internet connection fees have been waived.

We have reserved all the hotel's standard rooms for the conference period, but **hotel space is LIMITED.** October is a busy time of year for Arizona hotels and it's important to **make your hotel reservations as soon as possible.** Rates could increase significantly after our 9/12/08 cutoff date. Reservations after the cutoff date, or exceeding the 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 Princess Resort directly** by calling (480) 585-4848 or (800) 344-4758.

Individual Registration Information & Form

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Online reservations can be made by linking to the Fairmont's group booking URL at <http://www.fairmont.com/scottsdale> and entering the promotional code **GRDUD1**. The promotional code is for online booking only, but **you must enter the code for availability and the group rate**.

If you reserve your room by phone, **YOU MUST MENTION THAT YOU ARE ATTENDING THE CENTER FOR DUE DILIGENCE CONFERENCE**. Because the CFDD has all the hotel's standard rooms under contract for the conference period, you will be told the hotel is sold out if you do not mention the Center For Due Diligence. The conference hotel is expected to sell out early, so book your room as soon as possible.

The conference is scheduled from October 13-15, 2008 over a Monday-Wednesday period, but the Charity Golf Event and the pre-conference training start at noon on Sunday, 10/12/08. Exhibitor setup starts at 4:00 p.m. on Sunday and the conference Kick-Off/Charity Golf Awards 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 events, spend a few days with the family or take advantage of local attractions, be sure to **book your hotel and travel arrangements accordingly**.

If the Fairmont is sold out when you call and you want to stay in the conference hotel, **place your name on their wait list** and book your room at our preferred overflow hotel, the Resort Suites. The Resort Suites is located directly across the street from the Fairmont and a pedestrian crossing joins the two properties. Transportation is not required. The Resort Suites can be reached by phone at (888) 222-1059. Online reservations can also be made at: <http://www.resortsuites.com/forms/subscribe.htm>

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>

2008 ADVISOR CONFERENCE INDIVIDUAL REGISTRATION FORM

October 13-15, 2008 (Monday-Wednesday)
The Fairmont Scottsdale Princess
Scottsdale, Arizona

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

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

Title: _____

Company Name: _____
(Exactly as 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: _____

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>

Individual Conference Registration Fees*

- () \$ **675** – Before 6/30/08
- () \$ **775** – Between 7/01/08 - 7/31/08
- () \$ **875** – Between 8/01/08 - 8/31/08
- () \$ **975** – Between 9/01/08 - 9/30/08
- () \$ **1,200** – After 10/01/08

To register online and pay with a credit card, go to the 2008 conference home page and click on Online Registration/Credit Card Payment. The home page is located at: <http://www.thecfdd.com/CFDDconference2008>. All attendees will receive a complimentary copy of the conference CD-ROM. Attendees sporting the best biker attire at Sunday's Kick-Off/Golf Awards Party will have a chance to win valuable H-D leather MotorClothes. All pre-registered attendees qualify for the valuable his & hers motorclothes awards on 10/12/08. Only pre-registered intermediaries (advisors, brokers, RIAs & fee-based consultants) and individuals that paid standard pricing for their registration qualify for the raffles & grand prize drawing. **The grand prize is a 105th Anniversary Edition Harley-Davidson FXDL Dyna® Low Rider® motorcycle. The raffle prizes and the grand prize motorcycle both have estimated values in excess of \$20,000. Attendance during the drawing on 10/15/08 is required to win.*

Pre-Conference Training For Wholesalers, TPAs & RIAs (Sunday, 10/12/08)

- () I am a RIA, broker, advisor or intermediary type & would like to *attend* the no-cost **Pre- Conference Training For RIAs.**
- () I am a TPA & would like to *attend* the no-cost **Pre-Conference Training For TPAs.**
- () I am a wholesaler & would like to *attend* the **Pre-Conference Training For Wholesalers.** Exhibitors may send one wholesaler to the pre-conference training without cost. Additional wholesalers may attend for a \$1,000 per-wholesaler fee. The training is open to all wholesalers. To encourage candor, non-wholesalers may not attend.

For more information on Sunday's pre-conference training for Wholesalers, TPAs & RIAs, go to the conference home page and click on Pre-Conference Training Information & Registration.

MAIL REGISTRATION FORM & PAYMENT TO:

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

REFUND POLICY: Refunds are available if cancellation is received two weeks prior to the conference start date. Refunds will not be issued after 9/28/08, but substitutions and full credit towards the following year's conference are available. Individual credit card refunds are subject to a \$60 processing fee.

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>

2008 ADVISOR CONFERENCE
HOTEL RESERVATION INFORMATION
(Contact Fairmont Directly)

***“AN INDUSTRY IN TRANSITION:
Old Model Is Mature, New One Is An Infant”***

October 13-15, 2008 (Monday -Wednesday)
The Fairmont Scottsdale Princess
Scottsdale, Arizona

Hotel reservations now being taken at:

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

The CFDD has all the hotel's standard rooms under contract for the conference period at a discounted group rate of \$259. Reservations can be made by phone or online. Overflow hotels are also available.

Online reservations can be made by linking to the Fairmont's group booking URL at <http://www.fairmont.com/scottsdale> and entering the promotional code **GRDUD1**. The promotional code is for online booking only, but **you must enter the code for availability and the group rate**.

If you reserve your room by phone, **you must mention that you are attending the Center For Due Diligence conference**. If you do not mention the Center for Due Diligence, you will be told the hotel is sold out.

If the Fairmont is sold out when you call and you want to stay in the conference hotel, **place your name on their wait list** and book your room at our preferred overflow hotel, the Resort Suites. The Resort Suites is located directly across the street from the Fairmont and a pedestrian crossing joins the two properties. The Resort Suites can be reached by phone at (888) 222-1059. Online reservations can also be made at: <http://www.resortsuites.com/forms/subscribe.htm>

The hotel is expected to sell out early and rates could increase significantly after the 9/12/08 cutoff date. Reservations after the cutoff date, or exceeding the 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 rate. Individuals are responsible for their own room, tax, incidental charges and other authorized charges. **Individuals/groups that fail to cancel room reservations 72 hours before date of arrival will be charged the room rate + tax for one night by the hotel.**

If you plan on attending any of the pre-conference events, be mindful of the times and dates. Book your hotel and travel arrangements accordingly.