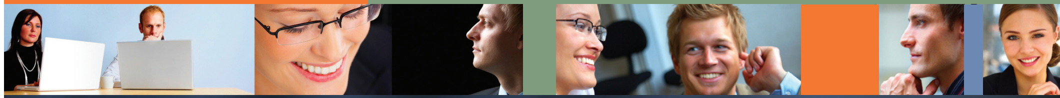

FIRST ANNUAL FINANCIAL PLANNING CONFERENCE

Managing Your Clients' Needs in a Rapidly Changing Financial Environment

Wednesday, April 29, 2009
8 a.m. to 2 p.m.

Lenhart Grand Ballroom
Bowen-Thompson Student Union
Bowling Green State University

Deadline to register is Monday, April 20

Sponsored by Bowling Green State University Department of Finance and The Society of Financial Service Professionals, Toledo Chapter

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Bowling Green State University
Bowling Green, Ohio 43403-0264

Seating is limited.
Deadline registration is April 20.
www.sfsp.net/toledo/BGSU_CE_Event

Managing Your Clients' Needs in a Rapidly Changing Financial Environment

Check-in is 8-8:30 a.m.; program begins at 8:40 a.m.

8:50 a.m., Keynote Speaker

Dr. Michael Carroll
Associate Professor of Economics, Bowling Green State University
How Financial Conditions are Affecting Northwest Ohio Businesses
The ups and downs of the national and global economies are reflected in our local business environment. What is the economic outlook for the next 12 months and how does it affect our region?

10 a.m. to 12:15 p.m., Breakout Sessions (choose two)

10-11 a.m.

- **Mr. Peter Klein**, CFA, Managing Director Value Strategies, Fifth Third Asset Management
  The Investing Environment for 2009

- **Ms. April Caudill**, JD, CLU, ChFC, AEP, Director Advanced Marketing, Prudential Financial
  The Top 10 Retirement Distribution Planning Mistakes

11:15 a.m. to 12:15 p.m.

- **Mr. Steven Lauer,** Internal Revenue Service, Toledo, Estate and Gift Tax Group
  Changes in Tax Laws and the Effect on Your Clients

- **Ms. April Caudill**, JD, CLU, ChFC, AEP, Director Advanced Marketing, Prudential Financial
  The Top 10 Retirement Distribution Planning Mistakes

12:30 p.m., Lunch

Dr. David Reid
Associate Professor of Marketing, Bowling Green State University
Identifying Clients' Needs: Are You Asking the Right Questions?
Your success depends on how well you know your clients and their financial needs. This presentation will focus on developing needs' oriented questioning skills.

Registration is $75 (includes lunch). Register online at www.sfsp.net/Toledo/BGSU_CE_Event.

Seating is limited. Deadline to register is Monday, April 20.

CE credits have been applied for and are pending for attorneys, insurance professionals, CPAs and CFPs. Upon approval of CE credit, attendees can earn up to three CE credits by attending this event.

For information, contact Dan Klein, BGSU Dept. of Finance at 419-372-8963 or dklein@bgsu.edu.

Presenters:

Michael Carroll's business and economics career includes service as an associate professor of economics, corporate controller, operations manager, and a corporate presidency. His research interests focus on regional economic development strategies and social economics. His most recent book is *Local Economic Development,* co-authored with John P. Blair.

Peter Klein is the Managing Director of Value Strategies, Director of All Cap Value Strategies, and a Portfolio Manager for Large Cap Value Strategies. He joined Fifth Third Asset Management (FTAM) in 2001 through its acquisition of Maxus.

April Caudill is a frequent speaker and author on qualified plan and distribution planning topics, and a pension-planning columnist for the *Journal of Financial Service Professionals*. She is a contributing author to *Retirement Income Redesigned* by Harold Evensky & Deena Katz and co-author of *The Mutual Fund Handbook*.

Steven K. Lauer is a member of the Ohio State Bar Association, the Toledo Bar Association and the Lucas County Bar Association. He has made numerous presentations over the years on estate tax, gift tax and fiduciary income tax.

David A. Reid's consulting and training experience includes both US and foreign-based firms from a variety of industries, including health care, insurance, chemicals, pharmaceuticals, and medical services. He is the author of three books, *Readings in Industrial Marketing*, *The Sales Presentation Manual*, and *Fundamentals of Business Marketing Research*.

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