



2013 *Financial Planning Congress*

JULY 14TH - 18TH | THE WALDORF ASTORIA | NEW YORK, NY

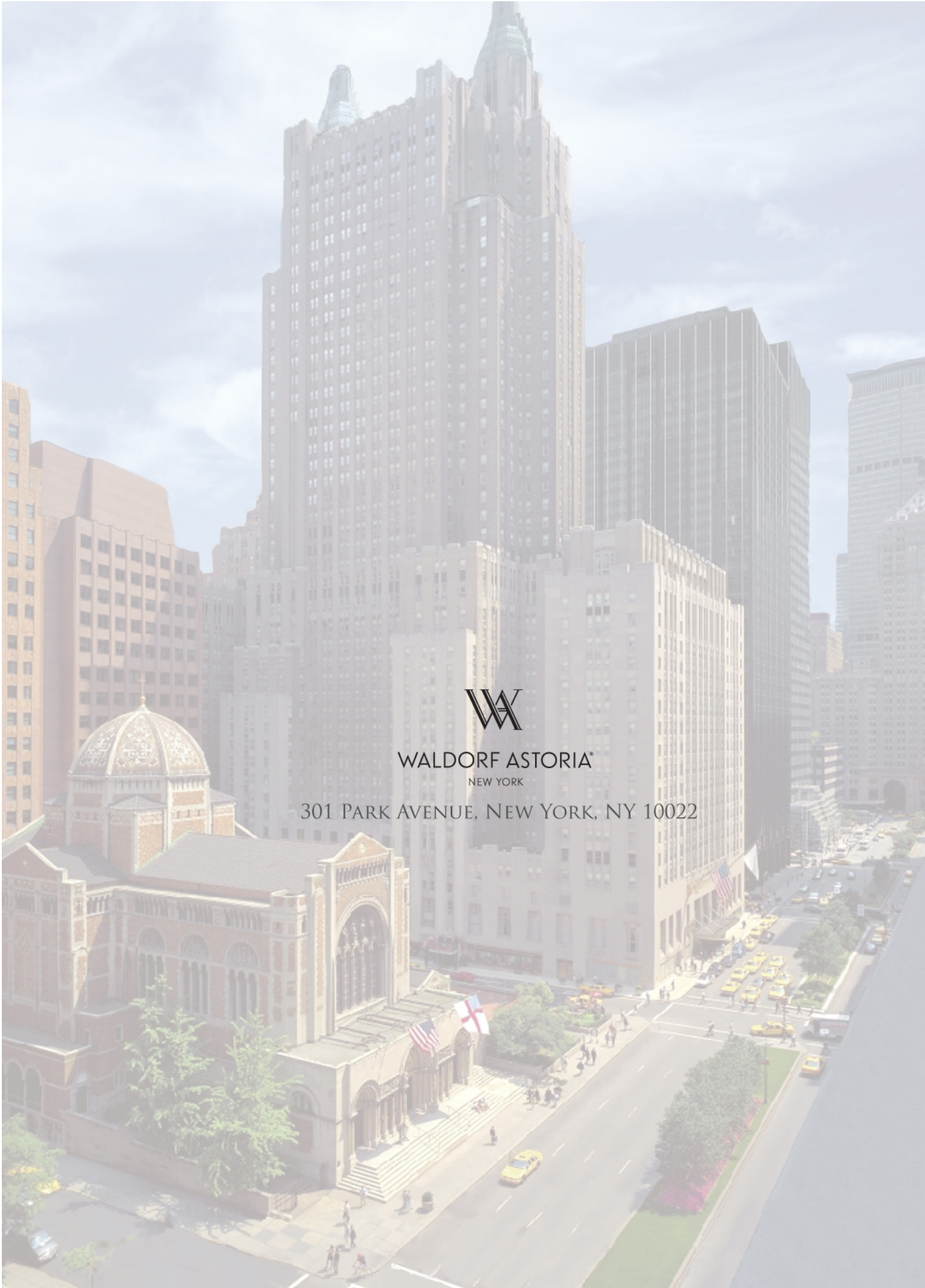
EXCEPTIONAL LINEUP OF LEADING SPEAKERS AND TOP INVESTMENT STRATEGISTS





WALDORF ASTORIA[®]
NEW YORK

301 PARK AVENUE, NEW YORK, NY 10022



SUNDAY, JULY 14

2:00pm - 5:00pm	MEETING REGISTRATION <i>DRAWING FOR A NEW IPAD</i> <ul style="list-style-type: none">○ Be Sure To Receive Your Entry Card At The Registration Desk○ Visit All The Sponsoring Firms During The Networking Breaks, Monday's Cocktail Reception & Wednesday's Closing Reception○ Have Your Card Completed And Drop It Off At The Registration Table	Silver Corridor
6:00pm - 6:30pm	WELCOME RECEPTION	East Foyer
6:30pm	GALA AWARDS BANQUET	Grand Ballroom

MONDAY, JULY 15

8:30am - 9:00am	WELCOME MESSAGE <i>Today's Opening Remarks</i> <ul style="list-style-type: none">◀ Denis Walsh, CFP®, CFS®, CEP®, RFC® President & CEO Headquarters Money Concepts◀ Allen Porter VP of Marketing & Business Development Headquarters Money Concepts	Grand Ballroom
9:00am - 10:00am	KEYNOTE SPEAKER <i>Presented by Money Concepts</i> <i>The Importance Of Strategy In A Very Competitive World</i> <ul style="list-style-type: none">◀ Jack Trout Marketing Strategist & Best-Selling Author <i>The big change in the business world today is the endless rise of competition. This calls for the use of "Positioning" as a way to differentiate yourself in the minds of your customers and prospects. This is all about "strategy" which is finding the most advantageous position against the enemy.</i>	Grand Ballroom
10:00am - 10:30am	EXHIBIT HALL <i>Networking Break</i>	John Jacob Astor Salon and Jade Room
10:30am - 11:15am	MONEY CONCEPTS SPOTLIGHT <i>An Interview With Patrick Dodds</i> <ul style="list-style-type: none">◀ Patrick Dodds, CEP®, RFC® Regional Director Ohio and Jacksonville FL Region	Grand Ballroom
11:15am - 12:00pm	COMPLETING THE PICTURE SPOTLIGHT <i>Sponsored by CRUMP LIFE INSURANCE SERVICES</i> <i>Putting It All Together - Putting Investments, Insurance, And Estate Planning Concepts Into A Comprehensive Plan</i> <ul style="list-style-type: none">◀ Hector Martinez Executive VP, Independent Channel Crump Life Insurance Services◀ Christopher Puffer President Bluegrass Region Money Concepts	Grand Ballroom
12:00pm - 12:15pm	EXHIBIT HALL <i>Networking Break</i>	John Jacob Astor Salon and Jade Room
12:15pm - 1:00pm	CHARITABLE PROJECT SPOTLIGHT <i>Making A Difference Through Charitable Activities</i> <ul style="list-style-type: none">◀ John Hathaway, CFS®, RFC® President Big East Region Money Concepts◀ Craig Sutherland, RFC® President Ohio Region Money Concepts	Grand Ballroom
1:00pm - 5:30pm	<i>Enjoy Your Afternoon in NYC</i>	
5:30pm - 6:30pm	COCKTAIL RECEPTION	John Jacob Astor Salon and Jade Room

TUESDAY, JULY 16

7:30am - 8:45am

BREAKFAST PANELS

Basildon Room

APEX CLUB MEMBERS ONLY

U.S. ENERGY DEVELOPMENT CORP. ◀ Matthew Iak | Executive Vice President

WALTON INTERNATIONAL GROUP ◀ Bonnie Shekarabi | VP Business Development

We invite you to select (1) one session to attend this morning:

BDC Panel Moderated by | Scott Smith, FactRight, LLC

John Jacob Astor Salon

BUSINESS DEVELOPMENT CORPORATION OF AMERICA ◀ Peter Budko | CEO, BDCA Adviser, LLC

CNL SECURITIES CORP. ◀ Charles E. Kirven | Senior Financial Analyst

FRANKLIN SQUARE CAPITAL PARTNERS ◀ Christopher R. Reece, CFA | VP, Product Management

INSURANCE Panel Moderated by | Michael Thompson

Jade Room

MIDLAND NATIONAL LIFE INSURANCE CO. ◀ Justin Rafferty | Second VP of Annuity Sales Development

NATIONAL LONG TERM CARE BROKERS ◀ Bob Vandy, CLU, ChFC®, LUTCF, CLTC | VP of Marketing

U.S. MARKETING CORPORATION ◀ Eric Fortney | Vice President

8:45am - 9:00am

EXHIBIT HALL

Networking Break

John Jacob Astor Salon and Jade Room

9:00am - 10:00am

KEYNOTE SPEAKER Presented by Prudential

Investment Consequences Of Changes In Fiscal Policy, Monetary Policy And Investor Behavior

◀ Zane E. Brown | Partner, Fixed Income Strategist | Lord Abbett

Grand Ballroom

10:00am - 10:45am

MONEY CONCEPTS SPOTLIGHTS

An Interview With Susan Sukys And James Szeszulski

◀ Susan Sukys, CFP® | President | Ohio Region

◀ James F. Szeszulski, CFS® | President | Bluegrass Region

Grand Ballroom

10:45am - 11:00am

EXHIBIT HALL

Networking Break

John Jacob Astor Salon and Jade Room



11:00am - 12:15pm

COMPLIANCE SESSION

Grand Ballroom

The Compliance Jeopardy, Wheel Of Fortune And Who Wants To Be A Millionaire Games

◀ Kathy M. Klock, J.D. | Shareholder | Akerman Senterfitt

12:15pm - 12:30pm

EXHIBIT HALL

John Jacob Astor Salon and Jade Room

Networking Break

12:30pm - 1:30pm

LUNCH BREAKOUT SESSIONS

Completing The Picture

We are excited to introduce a new session to enhance your conference experience. Our product sponsors will be sharing the latest ideas, resources and product information that are helping advisors grow their business and effectively work with their clients. In addition to their comments, you will hear firsthand from one of your peers about how they are using these companies and resources in their business. We hope that these joint presentations will help you "Complete the Picture" and provide you with new strategies to grow!

We invite you to select (1) one session to attend this afternoon:

Moderated by | Allen Porter

John Jacob Astor Salon

REALTY CAPITAL SECURITIES ◀ Michael Weil | Chairman and CEO, Realty Capital Securities and President, American Realty Capital

SAMMONS RETIREMENT SOLUTIONS ◀ Greg Potamis | Regional Vice President

MONEY CONCEPTS ◀ Joe Massaro, CFS®, CFP®, RFC® | Reg Dir | Big East Region

Moderated by | Barry Dayley

Jade Room

JACKSON NATIONAL ◀ Brian Allred, CFS® | Regional Vice President

WALTON INTERNATIONAL GROUP ◀ Katie Grider | Eastern Sales Regional Director

MONEY CONCEPTS ◀ Darren Oglesby, RFC® | Reg Director | Louisiana Region

Moderated by | Michael Thompson

Basildon Room

FRANKLIN SQUARE CAPITAL PARTNERS ◀ Matt King | Regional Sales Director

JOHN HANCOCK FUNDS ◀ Katie Stevens, CRPC® | Relationship Manager

MONEY CONCEPTS ◀ Bruce Morrison, CFP® | Reg Director | NE Atlantic Region

1:30pm

Enjoy Your Afternoon and Evening in NYC



WEDNESDAY, JULY 17

7:30am - 8:45am

BREAKFAST PANELS

Basildon Room

APEX CLUB MEMBERS ONLY

AMERICAN REALTY CAPITAL ◀ Michael Weil | Chairman and CEO, Realty Capital Securities and President, American Realty Capital

We invite you to select (1) one session to attend this morning:

REIT Panel Moderated by | Tony Chereso, FactRight, LLC

John Jacob Astor Salon

GRIFFIN CAPITAL ◀ Bruce Pomper | Senior Regional Vice President

INLAND SECURITIES CORPORATION ◀ Fred C. Fisher | Senior Vice President, Managing Director

REALTY CAPITAL SECURITIES ◀ Kirby Noel | Eastern Regional Sales Manager

ENERGY Panel Moderated by | Gail Schneck, FactRight, LLC

Jade Room

ATLAS ENERGY, L.P. ◀ Frederic M. Stoleru | Senior Product Manager

AZTEC OIL & GAS, INC. ◀ Robert Kaiser | Placement Manager

NOBLE ROYALTIES, INC. ◀ Wolf Hanschen | National Accounts Manager

U.S. ENERGY DEVELOPMENT CORPORATION ◀ Matthew Iak | Executive Vice President

8:45am - 9:00am

EXHIBIT HALL

Networking Break

John Jacob Astor Salon

and Jade Room

9:00am - 10:30am

ADVISORY PROGRAM Panel Moderated by | Barry Dayley

Grand Ballroom

BNY MELLON ASSET MANAGEMENT ◀ Jonathan R. Hall | Senior Vice President

CASTELLUM ASSET MANAGEMENT ◀ David Homard, CFA, CFP® | President and Founder

INVESTORS ADVANTAGE PORTFOLIOS ◀ Fraj Lazreg, AIFA®, CFM, RFC® | Portfolio Manager

LIBERTY ONE INVESTMENT MANAGEMENT ◀ Roch Tranel, RFC® | Portfolio Manager

LIGHTHOUSE INVESTMENTS ◀ Kenny Parker Jr. | VP of Investment Services

TRENDBRIDGE INVESTMENT STRATEGIES ◀ Kevin Attkisson | Founding Partner

10:30am - 11:00am

EXHIBIT HALL

Networking Break

John Jacob Astor Salon

and Jade Room

11:00am - 12:15pm

PLATFORM BREAKOUTS

SEE GROUP ASSIGNMENT ON THE BACK OF YOUR NAME TAG

○ PROFESSIONALS GROUP | Conducted by | Michael Roby

The Path Of Progression: Continual Learning And Professional Development For You And Your Business

John Jacob Astor Salon

○ EAGLES GROUP | Conducted by | Nick Hodges, CPA/PFS, MBA, CFP®

Take Your Business To The Next Level: Find Larger, More Profitable Clients Through Niche Marketing

Jade Room

○ APEX RECRUITERS | Conducted by | Denis Walsh and Allen Porter

Basildon Room

12:15pm - 12:30pm

EXHIBIT HALL
Networking Break

*John Jacob Astor Salon
and Jade Room*

12:30pm - 1:30pm

LUNCH BREAKOUT SESSIONS
Completing The Picture

We are excited to introduce a new session to enhance your conference experience. Our product sponsors will be sharing the latest ideas, resources and product information that are helping advisors grow their business and effectively work with their clients. In addition to their comments, you will hear firsthand from one of your peers about how they are using these companies and resources in their business. We hope that these joint presentations will help you "Complete the Picture" and provide you with new strategies to grow!

We invite you to select (1) one session to attend this afternoon:

Moderated by | Allen Porter

John Jacob Astor Salon

SECURITY BENEFIT ◀ Kenneth J. Rathke, CRPC® | Associate VP of National Accts.

TRANSAMERICA CAPITAL, INC. ◀ Steven Prew | Assistant VP of Business Development

MONEY CONCEPTS ◀ Richard S. Davis Jr. | Regional Director | Hollywood FL Region

Moderated by | Barry Dayley

Jade Room

AZTEC OIL & GAS, INC. ◀ Robert Kaiser | Placement Manager

PRUDENTIAL ANNUITIES ◀ Kevin Carolan | Regional Vice President

MONEY CONCEPTS ◀ Ray Reese, RFC® | President | Mid America Region

Moderated by | Michael Thompson

Basildon Room

U.S. ENERGY DEVELOPMENT CORP. ◀ Matthew Iak | Executive Vice President

U.S. MARKETING CORPORATION ◀ Don Fortney | Founder and President

MONEY CONCEPTS ◀ Todd Olson, CFP® | Associate | Far North Region

1:30pm - 5:30pm

Enjoy Your Afternoon in NYC

5:30pm - 7:00pm

CLOSING RECEPTION
A Special Meet And Greet With Tiki Barber
Former New York Giants, NFL Running Back (1997-2006)

*John Jacob Astor Salon
and Jade Room*



THURSDAY, JULY 18

7:30am - 8:45am

BREAKFAST PANELS

We invite you to select (1) one session to attend this morning:

NICHE ALTERNATIVE Panel *Moderated by | Tony Chereso, FactRight, LLC* *John Jacob Astor Salon*

NORTHSTAR REALTY SECURITIES, LLC ◀ Aaron Fleming | VP, Director of Product Management

PERFERRED APARTMENT COMMUNITIES ◀ Lenny A. Silverstein | President and Chief Operating Officer

WALTON INTERNATIONAL GROUP ◀ Katie Grider | Eastern Sales Region Director

ANNUITY Panel *Moderated by | Allen Porter*

Jade Room

JACKSON NATIONAL ◀ Brian Allred, CFS® | Regional Vice President

PRUDENTIAL ANNUITIES ◀ Kevin Carolan | Regional Vice President

SAMMONS RETIREMENT SOLUTIONS ◀ Greg Potamis | Regional Vice President

SECURITY BENEFIT ◀ Kenneth J. Rathke, CRPC® | Associate VP of National Accts.

TRANSAMERICA CAPITAL, INC. ◀ Steven Prew | Assistant VP of Business Development

8:45am - 9:00am

EXHIBIT HALL

Networking Break

John Jacob Astor Salon

and Jade Room

9:00am - 10:00am

KEYNOTE SPEAKER *Presented by Oppenheimer Funds, Inc.*

The New 60/40

Grand Ballroom

◀ Brian Levitt | Vice President, Economist and Head of Capital Market Research | OppenheimerFunds, Inc.

10:00am - 10:30am

CLOSING REMARKS

◀ Denis Walsh | CFP®, CFS®, CEP®, RFC®, President & CEO | Headquarters | Money Concepts

Grand Ballroom

10:30am

CONFERENCE ADJOURNS

Our Speakers



WELCOME MESSAGE



DENIS S. WALSH, CFP®, CEP®, CFS®, RFC®
President | CEO
MONEY CONCEPTS INTERNATIONAL, INC.



Denis Walsh is President / CEO of Money Concepts International, Inc. and Money Concepts Capital Corp. Money Concepts International, Inc. is the developer of turnkey wealth management business systems and methodologies for Independent Financial Advisors, Tax Professionals and Financial Institutions. Money Concepts Capital Corp. (a wholly owned subsidiary) is a Broker Dealer and Member of FINRA. Together Money Concepts has over 700 offices in the United States, Hong Kong and Malaysia.

Denis Walsh joined Money Concepts in 1981, after graduating from Florida State University with a degree in Risk Management. His early responsibilities included due diligence, product research and the development of marketing systems. He worked extensively in the International Market and was responsible for the successful launch of Money Concepts overseas affiliations.

In 1987, Denis was promoted to President of Money Concepts Capital Corp. With this promotion, Denis' responsibilities shifted to product due diligence and compliance. He helped develop Money Concepts Capital Corp. into a full service Investment Firm and developed a variety of "fee-based" advisory services.

In 1997 Denis was elected to President of Money Concepts International, Inc. As President of the combined companies his responsibilities included the long term development of the Money Concepts companies and its day-to-day operations. Denis Walsh is a CERTIFIED FINANCIAL PLANNER™ professional, Certified Fund Specialist®, Certified Estate Planner and a Registered Financial Consultant. He also holds nine (9) FINRA Securities licenses. In 2006, he was named Chief Executive Officer.



ALLEN PORTER
Vice President of Marketing & Business Development
MONEY CONCEPTS INTERNATIONAL, INC.



Allen began his career in the insurance and financial services industry in 1984 after graduating from Jacksonville State University. After a successful start in personal practice he turned his attention to field management positions focusing on recruiting, training and business development. His passion to help others achieve more has been the foundation of his career that includes serving as Marketing Director for two large agencies and Chief Marketing Officer to two securities broker-dealers.

Allen and his family (Tracy, Matthew and Molly) reside in Hoover, Alabama.

KEYNOTE SPEAKER *Presented by Money Concepts* *The Importance Of Strategy In A Very Competitive World*



JACK TROUT
MARKETING STRATEGIST AND BEST-SELLING AUTHOR

Jack Trout is the acclaimed author of many marketing classics published in many languages: Positioning: The Battle for Your Mind, Marketing Warfare, (updated in the 20th Anniversary edition), The 22 Immutable Laws of Marketing, Differentiate or Die, Big Brands Big Trouble, A Genie's Wisdom, and Trout on Strategy. Following the Second Edition of Differentiate or Die, he wrote In Search of the Obvious, and The Antidote for Today's Marketing Mess. His most recent book is REPOSITIONING: Marketing in an Era of Competition, Change and Crisis.

He is president of Trout & Partners Ltd., one of the most prestigious marketing firms with headquarters in Old Greenwich, Connecticut, USA and offices in 20 countries. Jack Trout manages and supervises a global network of experts that apply his concepts and develop his methodology around the world. The firm has done work for AT&T, IBM, Southwest Airlines and many other Fortune 500 companies. He has consulted with the State Department on how to better sell America and continues to advise the current administration on strategy.

Recognized as one of the world's foremost marketing strategists, Trout is the originator of Positioning and other important concepts in marketing strategy. He has over 40 years of experience in advertising and marketing, and became a boardroom advisor to some of the world's largest corporations and his worldwide consulting work gives him first-hand experience in a wide range of marketing scenarios. Jack Trout has gained an international reputation as a consultant, writer, speaker, and proponent of leading-edge marketing strategies.

MONEY CONCEPTS SPOTLIGHT

An Interview With Patrick Dodds



PATRICK DODDS, CEP®, RFC®
Regional Director | Ohio & Jacksonville FL Regions
MONEY CONCEPTS



Pat joined Money Concepts 34 years ago in 1979. He is a licensed Registered Representative and holds a Principal license with Money Concepts Capital Corp. He also became a Certified Estate Planner in May of 2006.

With a growing family and limited income, he was looking for part time work. A school teacher friend invited him to attend an Opportunity Seminar with American Bankers Life. He was taught to show people how to save and invest money through tax deferred saving programs, IRAs and 403(b)s. He soon became disillusioned with the limited amount of products he could offer his clients.

Money Concepts was attractive to Pat because he would be able to have the opportunity to serve his clients with a broad range of financial products that are non-proprietary. He was also attracted to the opportunity to own and operate his own business and build a Financial Planning practice with multiple locations. In addition to his office in Bellefontaine, he mentors over 50 Money Concepts Financial Planning Centers throughout Ohio.

Pat is married to his high school sweetheart, Sharon. They reside in Bellefontaine. They have 8 children... 4 girls, 4 boys and 7 grandchildren. Lifelong residents of Logan County, Pat enjoys family outings that include boating, skiing and camping. He also enjoys flying as a private pilot.

COMPLETING THE PICTURE SPOTLIGHT

Putting It All Together - Putting Investments, Insurance, & Estate Planning Concepts Into A Comprehensive Plan



HECTOR MARTINEZ
Executive Vice President Independent Channel
CRUMP LIFE INSURANCE SERVICES



Hector Martinez leads the Independent Channel of Crump Life Insurance Services as Executive Vice President. He oversees more than 225 people in 20 offices nationally, with responsibilities for sales, operations and underwriting. Hector joined Crump in October 2005 as Senior Vice President of National Sales for the Insurance Services Division.

Prior to joining Crump, Hector spent 10 years at Automatic Data Processing (ADP) as a Sales Vice President. During his tenure at ADP he enjoyed a successful sales leadership track record across multiple divisions.

Hector holds a bachelor's degree in business management from Lehigh University. He is active in fundraising and started a virtual running club (Run Fast...Live Slow) that raises money through memberships to aid families coping with pediatric cancer.

Hector resides in River Vale, NJ with his wife Christine and their two children, Lauren and Andrew.



CHRISTOPHER PUFFER
President | Bluegrass Region
MONEY CONCEPTS



Christopher Puffer joined Money Concepts 7 years ago in 2006. As the President of CREATIVE CAPITAL GROUP through Money Concepts Capital Corp., he leads a unique team of intelligent and creative financial advisors and a well experienced staff.

He specifically consults with entrepreneurs, executives and physicians to show them how to use the “restricted” areas of the tax code to build wealth in a tax diverse manner. Additionally, he advises wealthy baby-boomers and retirees on strategies that aim to maximize their cash flow and minimize their tax burden. Upon solving their income needs, he then works to leverage their wealth and pass it to the next generation or to put a mark on their community.

Through state of the art technology platforms, Christopher is able to help clients aggregate and organize all of their assets, liabilities and important documents in a private and secure location. Utilizing both technology and strong personal relationships, he collaborates with his clients to help them navigate through the rewards of wealth and track their assets versus their goals.

Through sound processes, he practices intelligent financial thinking by implementing and executing strategies designed to help protect and grow his client’s wealth.

For the past three years CREATIVE CAPITAL GROUP are among the most successful and fastest growing practices at Money Concepts.

CHARITABLE PROJECT SPOTLIGHT

Making A Difference Through Charitable Activities



JOHN HATHAWAY, CFS® , RFC®
President | Big East Region
MONEY CONCEPTS



John joined Money Concepts 10 years ago in 2003 and over the last decade, has helped individuals and families with financial planning and investment management, while educating his local community covering personal finance, job transitions, saving for college, planning for retirement, and charitable giving. In 2011 and 2012 John has been identified as a Five-Star Wealth Manager for exceptional service and overall client satisfaction in the areas of integrity, value, and quality.

John decided to enter the wealth management and financial planning field after many frustrating years with a corporate employer. While the job security and steady income was important for his family, he did not have the greater sense of feeling that he was making a difference. His wife, Melanie, was employed with a non-profit agency at the time and came home every day feeling good about her purpose and community impact.

After carefully reflecting on his life and several discussions with friends and family, John chose to turn his attention to something where he could really change the quality of life. Today, he enjoys a life filled with meeting people and working with them to determine the best approach for them to accomplish their life's dream. John sincerely believes that everyone deserves sound financial planning and he appreciates being able to make a difference. We all have gifts to share and if John is given an opportunity to help someone, he will be there for them.

In addition to building a practice of sound financial planning, John and his team are focused on the ‘bigger picture’ of giving back to the community. John works with charitable organizations, local programs and his clients to become involved in serving others so they can truly make a difference in the lives of children and those in need. His endeavors have been very fulfilling and he continues to dream about the next initiative that will make an impact.



CRAIG SUTHERLAND, RFC®
President | Ohio Region
MONEY CONCEPTS



Craig Sutherland joined Money Concepts 19 years ago in 1994. He is a native Ohioan and prides himself on providing professional comprehensive wealth management nationally to his developed clientele. He created The Breakthrough Advantage™ from a passion to help individuals, businesses and families obtain a bigger future. Everyone deserves a powerful life experience, yet very few know how to find it. In addition, Craig has founded the Money Concepts Classic – a highly successful charity golf tournament to benefit the St. Jude Children’s Research Hospital.

Craig began his career in Columbus, OH working for a venture capital firm that assisted in raising monies for statewide startup businesses. He quickly became the youngest Assistant Vice President in the company’s history. Soon thereafter, he was offered a position at Shearson Lehman Brothers in the early 1990’s. Craig developed a broad clientele and learned the investment management side of the business from the firm who was regarded at that time as the leader on Wall Street. Shearson Lehman Brothers merged with Smith Barney during the early part of his tenure. Craig quickly realized that his true life’s passion was to be in the investment world but also to own his own business. Money Concepts offered him the opportunity to be a franchise owner and develop his business on a completely independent basis in 1994. Through their support, “State of the Art” technology, and client delivery systems, Craig has been able to offer a unique wealth management experience. Craig prides himself on the fact that Money Concepts has no bias towards any product or service and can offer advice putting the client first in all business decisions. His primary motivation is to help individuals and businesses create a vision, structure and obtain their bigger future in a manner that defines and instills confidence and clarity.

Craig has been named President of the Year nationally from 2000 to 2011 and Financial Planner of the Year in 2004 and 2006. He is often requested to give presentations and be a Keynote Speaker. He is a graduate of Otterbein University. He obtained his degree in Business Administration with concentrations in Marketing and Finance in 1989.

TUESDAY | JULY 16TH | SPEAKERS

BREAKFAST PANELS | APEX CLUB MEMBERS ONLY



MATTHEW IAK
Executive Vice President
U.S. ENERGY DEVELOPMENT CORPORATION

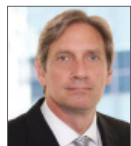


Matthew P. Iak joined U.S. Energy as the National Director of Sales in 2005 bringing with him brokerage experience of managed business in excess of one billion dollars. Among his notable career accomplishments, Matthew became the youngest Vice President at one of the world’s most prestigious money management firms. Matthew is invited to lecture regularly to a host of organizations within the financial community across the United States offering continuing education credits for CPA’s and CFP’s and other designations.

Today, Matthew directs U.S. Energy’s sales division and actively assists in educating advisors and their clients throughout the country on how to use natural gas & oil partnerships for their financial planning needs. Matthew holds the Series 7 and 63 licenses.

BONNIE SHEKARABI
VP Business Development
WALTON INTERNATIONAL GROUP





PETER BUDKO
CEO, BDCA Adviser, LLC
BUSINESS DEVELOPMENT CORPORATION OF AMERICA



Mr. Budko currently serves as CEO of BDCA Adviser. In addition, Mr. Budko is the Executive Vice President and Chief Investment Officer for American Realty Capital Trust III. Mr. Budko founded and formerly served as Managing Director and Group Head of the Structured Asset Finance Group, a division of Wachovia Capital Markets from 1997 to 2006. As head of this group, Mr. Budko had responsibility for a diverse platform of structured financial and credit products, including commercial asset securitization; net lease credit financing and acquisitions; structured tax free asset exchange solutions and qualified intermediary services for real estate exchange investors. While at Wachovia, Mr. Budko acquired over \$5 billion of assets. From 1987 to 1997, Mr. Budko worked in the Private Placement and Corporate Real Estate Finance Groups at NationsBank Capital Markets (predecessor to Bank of America Securities), becoming head of the Corporate Real Estate Finance group in 1990. Within the Private Placement group, Mr. Budko was responsible for the origination, structuring and placement of highly structured debt offerings by corporate issuers within NationsBank. Throughout his 25 year financial career, Mr. Budko has developed significant knowledge and experience with the underwriting, financing and placement of a wide variety of complex and structured corporate debt, equity and real estate structures.



CHARLES E. KIRVEN
Senior Financial Analyst
CNL SECURITIES CORP.



Charles E. Kirven serves as Senior Financial Analyst for CNL Fund Advisors Company. In this role, Mr. Kirven assists in Corporate Capital Trust's portfolio management, which includes due diligence and presentation of various fund investment transactions. Prior to joining CNL in 2011, Mr. Kirven worked in corporate lending for Fifth Third Bancorp and CNLBancshares, Inc. performing financial analysis associated with the extension of credit and arranging loan syndications to both public and private corporations in the middle market space. Mr. Kirven received his Bachelor of Science in Financial Management from Clemson University.



CHRISTOPHER R. REECE, CFA
Vice President | Product Management
FRANKLIN SQUARE CAPITAL PARTNERS



Chris serves as Vice President of Product Management and is involved in the management, development, rollout and marketing of Franklin Square's product lines, with a focus on the FS Energy & Power Fund. With over 17 years in the investment and financial services industry, Chris has a wealth of experience ranging from investment management to institutional sales.

Prior to joining Franklin Square, Mr. Reece spent five years as a Director with Turner Investment Partners, an investment firm that manages more than \$13 billion in stocks in separately managed accounts and mutual funds for institutions and individuals. At Turner he was responsible for managing the firm's largest institutional relationships spread across alternative, domestic and international strategies. In this role he was also responsible for generating investment research and articulating detailed portfolio analysis of the firm's strategies to clients. Prior to joining Turner, Mr. Reece was a Product Specialist with Planco/The Hartford Mutual Funds and was instrumental in successfully building out their registered investment advisor channel. His product responsibilities were focused primarily on positioning The Hartford Floating Rate Fund to advisors and wholesalers. Prior to this role, he spent two years at David Vaughan Investments as a senior relationship manager and eight years at The Vanguard Group, most recently as an international investment analyst.

Mr. Reece received his M.B.A. from Villanova University and his B.S. in Finance from Drexel University. He also holds the Chartered Financial Analyst designation and is an active member of both the CFA Institute and the CFA Society of Philadelphia.



JUSTIN RAFFERTY

Second Vice President of Annuity Sales Development
MIDLAND NATIONAL LIFE INSURANCE CO.



Justin Rafferty is Second Vice President of Annuity Sales Development for Midland National Life Insurance Company. Justin provides leadership in sales generation, field production management and recruiting, as well as strategic marketing planning.

Justin has an extensive background in sales training, lead generation and development, sales management and customer needs assessment. Throughout his career in financial services, he has been instrumental in increasing sales of retirement products, adding significant value through advisor recruiting and training, and successfully coaching sales teams to meet and exceed sales goals.



BOB VANDY, CLU, ChFC, LUTCF, CLTC

Vice President of Marketing
NATIONAL LONG TERM CARE BROKERS



Robert M. Vandy, CLU, ChFC, LUTCF, CLTC is Vice President of Marketing for New York & National Long Term Care Brokers (NYLTCB), a nationally recognized long-term care, retirement, estate and business planning firm located in Clifton Park, NY.

Bob has over 23 years of experience in insurance & financial services, having served in both field and home office marketing support & management capacities. Prior to joining NLTCB in his current capacity supporting the NLTCB network of advisors and developing new advisors & strategic partnerships, Bob spent 4 years as an advisor/producer and 9 years in home & regional office environments for two insurance carriers, serving in marketing & sales support, training and management capacities with geographic responsibility for the northeastern U.S..

Bob earned his LUTCF (Life Underwriter Training Council Fellow) designation in 1993, his CLU (Chartered Life Underwriter) designation in 1997, his ChFC (Chartered Financial Consultant) designation in 2000 and his CLTC (Certified in Long Term Care) designation in 2006. Each of these designations signifies the completion of advanced coursework and successful exam completion in the areas of life, health and long-term care insurance and investments, as well as the broader areas of retirement, business, pension, estate, and long-term care planning.

Bob speaks regularly to insurance agent and financial advisor and planner groups, attorneys and accountants, and has been a guest lecturer at Albany (N.Y.) Law School. He also presents consumer workshops and seminars on insurance, retirement and estate planning topics and is a co-host on the weekly radio show "Life Happens...Are You Prepared?" airing Saturday mornings on WGY – AM810 and 103.1FM (Albany, NY), streaming live at www.wgy.com and via the iHeartRadio app on your iPhone or Android device.

Bob is a member and past President of the Eastern New York Chapter of the Society of Financial Service Professionals (SFSP), a member and past director of the Capital District (NY) affiliate of the National Association of Insurance & Financial Advisors (NAIFA), and is a member of the American Association of Long Term Care Insurance (AALTCI) and the Estate Planning Council of Eastern New York. Bob lives in Ballston Spa, NY with his wife, Karen. Their son, R.J., is a college junior and soccer player.



ERIC FORTNEY

Vice President
U.S. MARKETING CORPORATION



**U.S.
MARKETING
CORPORATION**

Eric Fortney joined U.S. Marketing Corporation in 2000 and has been Vice President since 2005. He has had an integral role in growing the company into a nationwide wholesaling organization and has been actively involved in developing and expanding the company's bank and broker dealer channel.

Eric earned his bachelor's degree in economics and finance from Marian University in 2000 and received a Master of Business Administration degree from Cardinal Stritch University in 2004.

Outside of work, Eric spends time with his family, including his wife of 11 years, Julie, and their three daughters, Ashlyn, Brinley and Cayla.

KEYNOTE SPEAKER *Presented by Prudential*

Investment Consequences of Changes in Fiscal Policy, Monetary Policy And Investor Behavior



ZANE E. BROWN
Partner and Fixed Income Strategist
LORD ABBETT



Zane Brown, a Lord Abbett Partner and Fixed Income Strategist, is responsible for credit market analysis and strategy, enabling clients to gain context and further understanding of today's credit markets and how they relate to various fixed-income disciplines. He is also responsible for business development in Asia.

Mr. Brown, who has more than 30 years of experience in the financial services industry, joined Lord Abbett in 1992 as an Investment Team Leader and became a Partner in 1996. During his tenure at Lord Abbett, he has been actively involved in the management of various fixed-income and balanced portfolios. He has spent most of the past decade as Director of Fixed Income.

Prior to joining Lord Abbett, Mr. Brown was an Executive Vice President at Equitable Capital Management Corp., and before that, a Manager in the Bond Department at Brown Brothers Harriman and Co. He is a former board member of the Fixed Income Forum, an organization of fixed-income institutional investors.

Mr. Brown has been featured in The Wall Street Journal, The Financial Times, and Pensions & Investments, and is interviewed on CNN and CNBC, among other media, discussing interest rates and Federal Reserve Board policies. In addition, Mr. Brown is published in the Journal of Behavioral Finance.

Mr. Brown earned an MBA in investment management from Colorado State University and a BA in management and marketing from Clarion University in Pennsylvania.

MONEY CONCEPTS SPOTLIGHT

An Interview With Susan Sukys and James Szeszulski



SUSAN SUKYS, CFP®
President | Ohio Region
MONEY CONCEPTS



Susan joined Money Concepts 8 years ago in 2005, after a long and rewarding career as an independent entrepreneur and a small business owner. She holds a bachelor's degree in business administration from Mount Vernon Nazarene University, and a master's degree in humanities from California State University. Susan has also served as a math instructor, a college academic advisor, a village councilperson, and a tax preparer. This unusual combination of a well-rounded education and in-depth practical experience has given her a unique understanding of the challenges and opportunities found in financial planning and business and tax consulting.

Susan regularly speaks to organizations on financial issues that face women today as they plan for an independent financial life that complements their personal vision of the future. Some of these groups include the Small Business Development Center, Marion's Women's Business Council, the Chamber of Commerce, Kenyon College, and the American Association of University Women.

Susan believes a successful financial planner must have an understanding of the community in which she and her clients live, work, and play. This means becoming an active member of that community by participating in organizations which reflect the values and lifestyles of those she serves. She has been a board member of Chamber of Commerce, Goodwill Industries, Knox Community Hospital, and president of her local Rotary Club.

Susan's personal interests include stained glass, wood working, and travel. Susan and her husband have two grown daughters, Megan in Chicago and Ashley in Denver.



JAMES F. SZESZULSKI, CFS®
 President | Blue Grass Region
 MONEY CONCEPTS



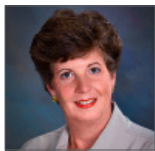
Jim joined Money Concepts 9 years ago in 2004. He has worked in the financial services industry since 2004 and is a FINRA Series 7 and 65 Registered Representative and holds Life, Health, and Variable Annuity Licenses. He earned a Bachelors of Science Degree in Flight Technology from Western Michigan University in 1982. In addition, he has completed Masters Level courses from Embry Riddle Aeronautical University in Corporate Aviation Operations. Jim is licensed as an Airline Transport Pilot (ATP), a Commercial Pilot with single and multi-engine ratings, a Certified Flight and Instrument Instructor (CFII) and a Basic, Advanced and Instrument Ground Instructor.

After retiring from a 25 year career as a commercial pilot, Jim founded Guidance Capital Management Group and has built a successful team practice.

Jim is married to Tami. They have a daughter, Kelsie, and reside in Crestwood, Kentucky. Jim enjoys most outdoor activities including: flying, boating, skiing, and spending time with his wife and daughter.

COMPLIANCE SESSION

The Compliance Jeopardy, Wheel Of Fortune And Who Wants To Be A Millionaire Games



KATHY M. KLOCK, J.D.
 Shareholder
 AKERMAN SENTERFIT



Kathy Klock is a shareholder in the Litigation practice. She focuses her practice on the representation of broker-dealers in arbitration, state and federal court litigation, and in regulatory and self-regulatory organization investigations and enforcement actions.

Kathy represents national and regional securities brokerage firms, clearing firms, and officers, employees, and independent contractors in customer disputes, regulatory inquiries and investigations, internal investigations, employment disputes, and recruiting litigation and other disputes between industry members. She also has a broad range of experience in business litigation, including complex litigation and employment disputes.

Kathy has held senior positions in the legal departments and management of national and regional securities and investment banking firms, including positions as regional counsel, general counsel, director of risk management and executive vice president. Her industry and private law firm experience of over 28 years enable her to handle complex proceedings with a unique depth of experience and sensitivity to the economics of litigation in today's environment.

She has served on the faculty for training programs for the Financial Industry Regulatory Authority (FINRA) and the American Arbitration Association (AAA), and she conducts compliance and legal presentations for broker-dealers and other financial services firms

LUNCH BREAKOUT SESSION | Moderated by Allen Porter, Money Concepts

Completing The Picture



MICHAEL WEIL
 Chairman and CEO, Realty Capital Securities and President, American Realty Capital
 REALTY CAPITAL SECURITIES



Michael Weil was appointed President of American Realty Capital in February 2012. In his new role, Mr. Weil will continue to uphold the company's industry best practice standards and basic principles of risk diversification specific to net lease strategies, which targets real estate triple net leased, longterm, to primarily investment grade and credit worthy tenants, thereby providing strong risk-adjusted returns to investors. Mr. Weil will maintain an active leadership role with Realty Capital Securities ("RCS"), American Realty Capital's affiliated broker dealer, as its Chairman and CEO. In this capacity, Mr. Weil will continue to provide strategic planning, management and operational oversight for the broker dealer and its team of experienced securities professionals.

Prior to assuming the helm of RCS, Mr. Weil served as Executive Vice President of American Realty Capital, where he was integral in sourcing and originating investment opportunities for American Realty Capital sponsored investment programs.

Mr. Weil was formerly Senior Vice President of Sales and Leasing for American Financial Realty Trust ("AFRT") where he was responsible for the disposition and leasing activity for a 37.3 million square foot portfolio. During his tenure at AFRT, his division increased occupancy and portfolio revenue through the sale of over 200 properties and leasing of over 2.2 million square feet, which greatly increased shareholder value. Mr. Weil serves as President-elect and a member of the Board of Directors of the Real Estate Investment Securities Association ("REISA"), the leading alternative investments association providing education, networking and advocacy for members. He holds his Series 7, 63 and 24 securities licenses and attended George Washington University.



GREG POTAMIS
Regional Vice President
SAMMONS RETIREMENT SOLUTIONS



Greg Potamis is the Regional Vice President with Sammons Retirement Solutions in Connecticut and Eastern New York. He has spent close to two decades in the financial services industry committed to the long term success of financial advisors. His wholesaling career spans from asset management and insurance companies. His career as a wholesaler includes areas of focus with mutual funds, alternative investments, and variable annuities. Prior to Sammons Retirement Solutions, Greg was a Regional Vice President with Transamerica Investments and Guardian/RS Investments, as a top performer nationally.

Greg is a graduate of Bryant College in Smithfield, RI and holds his degree in Management. He has earned the designation of Chartered Retirement Planning Counselor (CRPC®). He holds, Finra Series 6, 63 and CT State Insurance License.

Greg and his wife Lynn, live in Southington, CT with their two children, Micaela and Ryan



JOE MASSARO, CFS®, CFP®, RFC®
Regional Director | The Big East Region
MONEY CONCEPTS



Joe Massaro joined Money Concepts 18 years ago in 1995. Joe was born and raised in Norwalk, Connecticut, and is a graduate of Brien McMahon High School, and the University of Connecticut in Storrs. He and his wife Marie have two children, Daniel and Jillian, and live in Wethersfield, CT. Joe serves on the Finance Committee of the Wethersfield Historical Society, and is as an active member and past president of UNICO.

Joe graduated from the University of Connecticut with the degree in Economics. He worked for several in the credit union and credit insurance industries, which gave him insight into the importance of cash flow and planning for the future instead of being surprised with inevitable expenses. The experience also illustrated to him that people must understand the concept of how a product fits their needs before the will make a purchase decision.

After about ten years in the field, he considered two career paths – to operate his own business, which was appealing as his family had run a successful restaurant in Norwalk, Connecticut for many years, or to work in the financial and investment markets, drawing on his strong monetary skills and personal interest in the field. Fortunately, both paths led to Money Concepts. He received his Certified Financial Planner designation, became Regional Director for Money Concepts and opened his own office in Rocky Hill, CT serving the entire state. The business has flourished, and as of January 2011, he oversees 18 representatives with a total of \$145mil assets under management.

Joe has been named a Connecticut Magazine five-star wealth manager, a designation based on nine criteria including integrity, expertise, meeting financial objectives, post-sale service and overall satisfaction which is given to less than 2% of wealth managers in the state. In addition, he's received many awards since joining Money Concepts, including consistent memberships in the Millionaires, Eagles, Century and Professionals Clubs, and the Apex Award for assets under management. The Connecticut Region is consistently in the Top 10 of all Money Concepts regions.

Joe has earned many industry designations including CFP® (Certified Financial Planner), CFS® (Certified Fund Specialist), and FINRA Series 6, 7, 24, 63, and 65 licenses. He also holds Life, Health and Annuity licenses in the State of Connecticut and is licensed many other states.

Joe enjoys being active in his community. His hobbies include travel, spending time with family, fishing and golf.



BRIAN ALLRED, CFS®
Regional Vice President
JACKSON NATIONAL



As your Jackson® Wholesaler, Brian's goal is to be your first resource for innovative marketing materials, competitive products and world-class service. He's happy to work side-by-side with you to create customized investment and retirement solutions for your client.

Brian began his career as a bank investment representative for Bank One in 1992. That same year, he moves from Anchorage to work for Key Bank of Alaska as a bank investment representative. He maintained a territory that stretched from Anchorage, to Kodiak Island, to Dutch Harbor, to Nome. He also spent seven years wholesaling annuities and mutual funds for several major companies before bringing his experience and expertise to Jackson in 2002.

A Louisiana native, Brian resides just outside of Baton Rouge in Gonzales. He received his business degree with an emphasis on marketing from LSU. While attending LSU, he spent his summers working for the National Park Service in Denali National Park. Brian is married, has two children, and enjoys attending LSU sports events, saltwater fishing on the Louisiana coast, and playing guitar.



KATIE GRIDER
Eastern Sales Regional Director
WALTON INTERNATIONAL GROUP



Katie Grider is the Eastern Region Sales Director for Walton International Group (USA), Inc. (WIGI). Responsible for managing the sales of the U.S. east coast, Katie oversees 12 internal and external sales teams that actively work with 40 broker dealers and more than 7,000 financial advisers. In addition, Katie travels to WIGI's sales regions in order to assist with seminars, represents Walton at various conferences, manages sales activity and sales numbers and provides mentorship and training to Walton Account Managers.

Prior to assuming her current title in December 2009, Katie was Vice President of Sales for WIGI. In that role, she was responsible for the U.S. region including the states of Mississippi, Tennessee, Arkansas, Alabama, North Carolina, Louisiana, and Kentucky.

Before joining Walton in 2008, Katie was an institutional commercial Real Estate Broker for four years with Apartment Realty Advisors., which is the top apartment brokerage firm in the U.S. During her time there, she spearheaded national marketing campaigns representing nearly \$3 billion USD of institutional multi-family assets. As a member of the dominant institutional sales team in the Rocky Mountain Region, she successfully marketed and closed 50 institutional assets including 10 portfolios. Some of her clients included DB/RREEF, TIAA-CREF, Equity Residential, Berhinger Harvard, US Advisors, Calpers, State of Washington, Transwestern, Trammel Crowe, Heitman Prudential, ING Clarion, GE, AIG, Passco, CORE and Capri Capital.

For nearly two years prior to joining Apartment Realty Advisors, Katie worked for Lennar Homes, one of the largest publicly traded home builders in the U.S. As a Project Manager, she gained valuable experience working with all aspects of residential development including managing infrastructure development and home construction. Katie earned a real estate and construction management degree with a minor in Spanish from the University of Denver and a Master's Degree in Finance from the University of Colorado at Denver. She holds Series 7, 24 and 63 FINRA licenses.



DARREN OGLESBY
Regional Director | Louisiana Region
MONEY CONCEPTS



Darren Oglesby joined Money Concepts 18 years ago in 1995. As a President, he opened the first Money Concepts Financial Planning Center in the state of Louisiana. For the last ten years, he has been among the top Financial Planners at Money Concepts. Last year, Darren was named the Money Concepts International's Gold Financial Planner of the Year. He ranked 1st among Money Concepts advisors nationwide and is frequently asked to speak nationally on how he and the Oglesby Financial Group team employ strategies to help the firm's clients advance and protect their wealth, and help them live a better life.

In his career, Darren has earned numerous awards for his accomplishments both professionally and personally. In 2003, he earned his Registered Financial Consultant (RFC®) certification. He is noted as an author and radio show co-host on the weekly live talk radio show, "On the Money" in Northern Louisiana. He presents educational seminars on a regular basis and writes articles for local newspapers and magazines.

Darren resides in Monroe with his wife Tracy, his son Cason, and daughters Cameron and Kendal.

LUNCH BREAKOUT SESSION | Moderated by Michael Thompson, Money Concepts
Completing The Picture



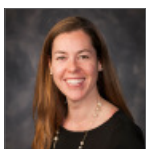
MATT KING
Regional Sales Director
FRANKLIN SQUARE CAPITAL PARTNERS



Matt King serves as the Regional Director covering Tennessee, Kentucky, Alabama and Mississippi. He focuses on developing business relationships with the adviser community in his territory by providing education and support related to alternative investment strategies sponsored by Franklin Square Capital Partners. He has more than 16 years of experience in the financial services industry.

Mr. King joined Franklin Square Capital Partners in 2011. Prior to joining Franklin Square, he held a position as Senior Regional Vice President at DWS Investments. He also served as a wholesaler for AIM Investments and The Hartford/Planco.

Mr. King received his BS in Finance from the University of Delaware. He holds Series 7, 6, 63 and 65 FINRA licenses.



KATIE STEVENS, CRPC®
Relationship Manager
JOHN HANCOCK FUNDS



Katherine Stevens began her career at John Hancock in 2008. She has been an internal wholesaler, an external wholesaler and most recently has joined the National Accounts group as a Relationship Manager. Prior to John Hancock, Katie came from the medical device industry where she covered the Boston, Massachusetts area. Katie graduated from Merrimack College in 2003 with a B.S. in Biology/Pre-Medicine and played Division II Field Hockey. Katie holds her Series 6, 7 and 63 as well as her CRPC and Life Insurance license.



BRUCE MORRISON, CFP®
Regional Director | NE Atlantic Region
MONEY CONCEPTS



Bruce joined Money Concepts 25 years ago in 1988. Bruce R. Morrison, a Certified Financial Planner with over 22 years of exceptional service to his clients, takes the emotion out of managing their assets and replaces it with discipline. He helps individuals clearly define their needs and objectives, suggesting carefully structured plans to achieve those goals.

Having passed rigorous examinations, Bruce has earned the industry's prestigious Certified Financial Planner "CFP" designation. He has a firm grasp of the financial markets and the economy, combined with 30 years of experience in tax preparation and tax law. Bruce's dedication to the needs and challenges of his clients has cultivated many long standing relationships through hard work, honesty and integrity.

"My ideal client is in the pre-retirement or retirement stage looking to enhance the value of his or her investment program by working with a highly competent and experienced Financial Professional. I strive to focus on clients willing to make joint decisions and willing to engage in the financial planning process in partnership with their financial planner," says Bruce.

Bruce has conducted various seminars, and is a past President of the National Association of Tax Practitioners, New Hampshire Chapter. He has had articles published in the National Association of Tax Practitioners newsletter. In his community Bruce is trusted by the local media and has been quoted in financial planning related articles. His most recent interview was published in the Nashua Telegraph January 5, 2011.

As a single parent of four grown children, Aileen, Douglas, Kerri and Lance, Bruce prides himself with involvement in their lives. He enjoys an active life and still plays basketball, billiards, golf, tennis, and works out at the gym. He also likes to catch a Red Sox game with family and friends in his leisure time.

Bruce is also an ardent supporter of local charities such as the Animal Rescue League of New Hampshire, Toys for Tots, and "Friends of the Homeless" in Boston, MA.

BREAKFAST PANELS | APEX CLUB MEMBERS ONLY



MICHAEL WEIL

Chairman and CEO, Realty Capital Securities and President, American Realty Capital REALTY CAPITAL SECURITIES



Michael Weil was appointed President of American Realty Capital in February 2012. In his new role, Mr. Weil will continue to uphold the company's industry best practice standards and basic principles of risk diversification specific to net lease strategies, which targets real estate triple net leased, longterm, to primarily investment grade and credit worthy tenants, thereby providing strong risk-adjusted returns to investors. Mr. Weil will maintain an active leadership role with Realty Capital Securities ("RCS"), American Realty Capital's affiliated broker dealer, as its Chairman and CEO. In this capacity, Mr. Weil will continue to provide strategic planning, management and operational oversight for the broker dealer and its team of experienced securities professionals.

Prior to assuming the helm of RCS, Mr. Weil served as Executive Vice President of American Realty Capital, where he was integral in sourcing and originating investment opportunities for American Realty Capital sponsored investment programs.

Mr. Weil was formerly Senior Vice President of Sales and Leasing for American Financial Realty Trust ("AFRT") where he was responsible for the disposition and leasing activity for a 37.3 million square foot portfolio. During his tenure at AFRT, his division increased occupancy and portfolio revenue through the sale of over 200 properties and leasing of over 2.2 million square feet, which greatly increased shareholder value. Mr. Weil serves as President-elect and a member of the Board of Directors of the Real Estate Investment Securities Association ("REISA"), the leading alternative investments association providing education, networking and advocacy for members. He holds his Series 7, 63 and 24 securities licenses and attended George Washington University.

BREAKFAST PANELS | REITS PANEL | Moderated by Tony Chereso, FactRight, LLC



BRUCE POMPER

Senior Regional Vice President
GRIFFIN CAPITAL SECURITIES, INC.



Bruce Pomper is a Senior Regional Vice President with Griffin Capital Securities, responsible for raising capital throughout the Midwest states of Illinois, Indiana and Missouri, as well as southern Wisconsin, for the various investment programs sponsored by American Healthcare Investors and Griffin Capital Corporation, including non-traded real estate investment trusts.

With more than 30 years of experience in the financial services industry, Pomper has worked with thousands of financial advisors and individual investors. In addition to Griffin Capital Securities, his lengthy professional career has included positions with Kemper Financial, Phoenix Equity Planning, Deutsche Bank and Hines Real Estate.

Pomper earned a bachelor's degree from Northwestern Illinois University. He is a Series 7 and 63 licensed representative.



FRED C. FISHER

Senior Vice President, Managing Director
INLAND SECURITIES CORPORATION



Fred Fisher, Senior Vice President and Managing Director, Inland Securities Corporation, joined Inland in 1984. He began his career as Regional Vice President for the central region. In 1994, he was promoted to Senior Vice President. From 2010 to 2013 he was National Sales Manager. His current focus is on national client relationships. Mr. Fisher received his bachelor's degree from John Carroll University. Before joining Inland, Mr. Fisher spent nine years as a regional sales manager for the S.S. Pierce Company. Mr. Fisher holds Series 7, 22 and 63 licenses with the Financial Industry Regulatory Authority (FINRA).



KIRBY NOEL
 Eastern Regional Sales Manager
 REALTY CAPITAL SECURITIES



Focusing on the Northeast Division, Mr. Kirby Noel is responsible for managing the external wholesalers along the Northeast coast and Midwest. This includes developing and implementing sales strategies, coordinating marketing and sales efforts, and increasing the number of selling agreements with retail broker-dealers. Mr. Noel brings over 17 years of experience to Realty Capital Securities. Most recently, Mr. Noel served as National Sales Manager at AXA Distributors, where he managed 4 division sales managers and 52 wholesalers. He was responsible for over \$9.5 billion in sales over a three and half year period. Additionally, he has worked for Lincoln Financial Distributors, AIG/Sun America, and Wood Logan Distributors in management and wholesaler roles. Mr. Noel earned a Bachelor of American Studies from Tufts University, where he played varsity ice hockey, and holds FINRA Series 6, 7, 24, 26, and 63 licenses. He has received several top-sales awards as an external wholesaler throughout his career.

BREAKFAST PANELS | ENERGY PANEL | Moderated by Gail Schneck, FactRight, LLC

FREDRICK M. STOLERU
 Senior Product Manager
 ATLAS ENERGY, L.P.



Senior Product Manager since March 2012 responsible for business development of the Atlas Advantage Fund. Before joining Atlas, Mr. Stoleru was Managing Director of Resource Financial Institutions Group, responsible for the business development of private equity funds investing in regulated financial institutions. From 2005 to 2008, Mr. Stoleru was a Principal with Direct Invest, responsible for broker-dealer relationships and business development of real estate programs. From 2002 to 2005, Mr. Stoleru was an Associate in the Capital Transactions group of the Shorenstein Company, a national private equity real estate investor. From 2000 to 2002, Mr. Stoleru was an Investment Banking Associate with JP Morgan Chase and from 1993 to 1998 with JP Morgan Investment Management. Mr. Stoleru received his MBA with honors from Georgetown University and a Bachelor of Science from the University of Delaware. Mr. Stoleru holds the FINRA Series 7 and 63 licenses.



ROBERT "BOB" KAISER
 Placement Manager
 AZTEC OIL & GAS, INC.



Robert (Bob) Kaiser has spent the past 8 years as a consultant/wholesaler to various Direct Participation sponsors, all in the Energy sector. The last 4 years as a placement manager for Aztec Oil & Gas.

After college, an enlistment with the US Army during the Vietnam Era, culminated in assignment as the Organizational Effectiveness NCO to the Military District of Washington and assigned as the Military Liaison to the civilian committee responsible for President Reagan's first inaugural.

After leaving the service Bob joined Prudential Insurance and Pruco Securities, moving from Registered Rep to Agency Manager and Regional Manager. After 15 years he then opened his own consulting Company, specializing in the creative and direction phases of new companies, participating in managing two startup Telecom Companies, one that grew to become Gabriel Communications. A contract to help manage the startup of an oil drilling company in Kansas led to his movement into the oil & Gas industry exclusively.

Bob holds his 22 and 63 FINRA licenses and is a graduate of Columbia College, New York, NY with a BA in Economics, and has a MS in Systems Management from the University of Southern California.



WOLF HANSCHEN
National Accounts Manager
NOBLE ROYALTIES, INC.



NOBLE ROYALTIES, INC.

Wolf Hanschen serves as a Director of National Accounts for Noble Royalties, Inc. Since joining the firm in 2004, Mr. Hanschen has served in a variety of roles including Campaign Fund Manager, Investor Relations Manager, and Senior External Wholesaler. During his time as a Senior Wholesaler, Mr. Hanschen has raised over \$350 million through the Broker-Dealer community. Mr. Hanschen received his Bachelors in Business from the University of Texas in Austin and later earned his Masters of Business Administration from Southern Methodist University in Dallas. He currently resides in Dallas with his wife Beth and his daughter Holland.



MATTHEW IAK
Executive Vice President
U.S. ENERGY DEVELOPMENT CORPORATION



Matthew P. Iak joined U.S. Energy as the National Director of Sales in 2005 bringing with him brokerage experience of managed business in excess of one billion dollars. Among his notable career accomplishments, Matthew became the youngest Vice President at one of the world's most prestigious money management firms. Matthew is invited to lecture regularly to a host of organizations within the financial community across the United States offering continuing education credits for CPA's and CFP's and other designations.

Today, Matthew directs U.S. Energy's sales division and actively assists in educating advisors and their clients throughout the country on how to use natural gas & oil partnerships for their financial planning needs. Matthew holds the Series 7 and 63 licenses.

ADVISORY PROGRAM PANEL | Moderated by Barry Dayley, Money Concepts



JONATHAN R. HALL
Senior Vice President
BNY MELLON ASSET MANAGEMENT



BNY MELLON

Jonathan R. Hall is a Senior Relationship Manager for BNY Mellon Asset Management with a focus on expanding BNY Mellon's presence and Defined Contribution and Annuity asset base among the Advisor Sold/Intermediary Channel and other major DCIO and Annuity platforms.

Prior to BNY Mellon, he worked as the East Coast Business Development Consultant for MFS Investment Management. During the past nine years, Jonathan held various positions within MFS' sales company including Senior Relationship Manager and New Business Conversion Analyst. He has worked in the asset management industry since 1994. Prior to MFS, Jon worked at Putnam Investments in the retail distribution group.

Jonathan is a graduate of Framingham State College and holds Series 7, 6 and 63 licenses from the National Association of Securities Dealers (NASD) and a Massachusetts Insurance license.



DAVID W. HOMARD, CFA, CFP®
 President and Founder
 CASTELLUM ASSET MANAGEMENT



David Homard is the President and Founder of Castellum Asset Management where he brings more than 20 years of capital markets experience. David's focus is on institutional clients where he advises on asset allocation policy and investment strategy. In addition to general market strategies, David advises institutions on buy and sell decisions for high net worth client portfolios, option strategies and serves as an outside consultant on equity policy. Prior to founding Castellum Asset Management, David was the Chief Investment Officer for Chesapeake Investment Group. Before joining Chesapeake in 2005, David served as a portfolio manager with Evergreen Private Asset Management, a division of Wachovia. David began his career as an analyst for The Legend Group in 1992, where he conducted economic and market research and developed the allocations for more than \$600 million in 403(b) monies.

David holds a Bachelor of Science in Economics degree from George Mason University and a Master of Business Administration degree from the Wake Forest University Babcock School of Management. David holds the Chartered Financial Analyst (CFA) designation and the CERTIFIED FINANCIAL PLANNER™ designation. David is very active with the CFA Institute in Charlottesville, Virginia, having served as a grader for 6 years, 4 years in the Hearing Panel Pool for the Institute and has participated in curriculum review and standard setting for the CFA Exam.



FRAJ LAZREG, AIFA®, CFM, RFC®
 Portfolio Manager
 INVESTORS ADVANTAGE PORTFOLIOS

Investors Advantage Portfolios



Investing With Vision

A graduate of the "Institut D'Hotellerie Et du Tourisme" in Tunisia; Fraj holds a Bachelor of Science from Cornell University. After several corporate management positions, law, finance and economic courses he embarked on a career in personal finance in 1979 under the name of "Economic and Financial Concepts".

In 1984 through 1993 he founded the Capital Conservation Company; a financial planning firm in partnership with Wanda Procaccio who is now an Executive Director with Money Concepts International. After 10 successful years in financial planning and investment management he joined Money Concepts as a regional director for the state of New York. His professional attitude, knowledge of financial planning and investments, both on the domestic and global level, as well as honest concern for his clients' portfolios and well being earned him the respect, not only of his clients, but also of his peers and associates. In 1998 Fraj created the "Investors' Advantage Portfolios"; a money management approach that includes equities, fixed income and alternative as well as value based investments using individual securities as well as exchange traded funds. This new and innovative concept of client asset management includes more than ten portfolios geared to reducing risk and improving returns while lowering the cost to the investors. His program is available through the Money Concepts associates worldwide.

Fraj is active in many community organizations and charities. His favorite is People to People... a benevolent organization whose objective is to provide assistance to needy people who, of no fault of their own, have fallen on hard times. Fraj also supports the Rotary, the Mental Health Association, and the United Way and is a lifetime member of the Cornell Society of Hotelman.



ROCH TRANEL, RFC®
 Portfolio Manager
 LIBERTY ONE INVESTMENT MANAGEMENT



Roch Tranel, Certified Financial Planner, is president and founder of The Tranel Financial Group located in Libertyville, Illinois. He joined the Money Concepts organization in 1988 and became the Regional Director for the Liberty Region in 1997.

As one of the country's leading financial planners, he has an intense passion for helping his clients "Enjoy a Better Life" and has been recognized for his commitment to providing outstanding service to his clients through numerous awards and industry honors. From 1998 to 2011 he was the #1 Financial Planner Worldwide for Money Concepts.

As an active leader in his community, Roch has served on the Board of Directors for various organizations; including, the GLMV Chamber of Commerce, The Libertyville Noon Rotary Club, Mainstreet Libertyville and The Lake County Council for Seniors. Roch currently serves as Treasurer and Board Member of the Great Lakes Adaptive Sports Association, an organization dedicated to removing boundaries and enhancing the lives of those living with disabilities. He is also active in growing the GLS Leadership program and Freedom One Networking Group. Roch resides in Libertyville with his wife, Kathleen and their children Jenna and Alec.



KENNY PARKER JR.
 VP of Investment Services
 LIGHTHOUSE INVESTMENTS



Kenny Jr. has a long family history of financial service experience. His father has been in the business for over 30 years, as well as his grandfather, who had been in the industry for many years prior to that.

Since Kenny grew up in the business, his financial service experience has become thorough and comprehensive. Kenny first began by processing new business and following up on service questions. He also set client's appointments and kept them updated and informed as needed. This experience allowed him to gain an understanding of their individual needs and help them to reach their financial goals.

In 1998, he began his financial planning career by providing life insurance to families and individuals throughout the Saint Charles county area. In 2000, he became a registered representative and began providing a full range of products and services to his clients here at Money Concepts.

Kenny sums up his success in these words, "I fulfilled a huge goal of mine when I transitioned from growing up with a family legacy in financial planning to actually achieving my own independent success. I feel that this success allows me to help my clients reach their goals."

Kenny served as a chapter president with Business Networking International (BNI) servicing Saint Charles County. He is also member of the Millionaires Club through outstanding customer service.

Kenny is an active member of First Baptist Church of Harvester in St. Peters, MO. He and his wife are particularly involved in the young adult group. Kenny has also had the opportunity to travel to Japan on church missions twice. While there, he assisted in the construction of a chapel. "It was not easy, but it was an experience that intrigued me; I definitely want to return to Japan (though, as a tourist this time) and learn more about the country."

Kenny loves to travel. One of his favorite locations is Ireland. Speaking of Ireland he says, "It is one of the most beautiful places I've ever been." Other than traveling, Kenny enjoys sports: watching, coaching or playing them. His favorite sports are baseball (Cardinals all the way) and college football (Go Notre Dame!) He also loves the outdoors.



KEVIN ATTKISSON
 Founding Partner, Investment Committee, Director of Marketing
 and Investor Relations
 TRENDBRIDGE INVESTMENT STRATEGIES



Mr. Attkisson is a founding Partner of TrendBridge Investment Strategies and Bluegrass Capital Advisors, an Investment firm serving the financial asset management needs of Investment Professionals and Institutions. Mr. Attkisson currently serves as Managing Partner and is responsible for overseeing the management of the Firm. Mr. Attkisson was formerly the Managing Partner of C3 Investment Partners, LLC, a Kansas-based Investment Advisory firm.

C3 Investment Partners serves as General Partner to C3 Option Fund, LP, a hedge fund dealing primarily in the investment of publicly traded securities and options related products. Mr. Attkisson was in charge of strategically deploying capital, ongoing portfolio management and investor relations. Mr. Attkisson spent 10 years as Chief Executive Officer of an alarm technology business headquartered in Chicago, IL. During this time, Mr. Attkisson played a critical role in growing the business to over 10 locations spanning 9 states. While CEO,

Mr. Attkisson was responsible for corporate growth by building and maintaining large client relationships. He oversaw the day to day functionality of the company and successfully managed a large team of people. Mr. Attkisson has a passion for creating sustainable funding solutions for ministries, missions, and non-profits through creative business transactions and the relationships that occur as a result.

Mr. Attkisson is a multi-time National Champion road cyclist having competed against some of the top professional riders in the US. Along with his racing accomplishments, Mr. Attkisson sits as a director for the Louisville, KY based Texas Roadhouse Cycling Team.

PLATFORM BREAKOUTS | PROFESSIONALS GROUP | Conducted by Michael Roby

The Path Of Progression: Continual Learning And Professional Development For You And Your Business



MICHAEL ROBY

Top Sales, Marketing Strategist, Writer, Author,
Business Coach, and Noted Professional Speaker



Sales organizations across North America know Michael Roby as a top sales and marketing strategist, writer, author, business coach, and noted professional speaker. Since 1975, his success as a leading financial advisor and sales manager, award-winning wholesaler and consultant have allowed Mike to build a unique expertise, professional service providers grow their businesses. As a coach, he assists sales organizations from coast to coast in building their businesses, using a variety of proven strategies, techniques, and tactics. Managers hire Mike as a coach because of his successful experience in relationship and leadership development, as well as functional management skills. As a Kolbe Certified Consultant® he provides proven teambuilding workshops and consulting using the tools and assessment resources of Kolbe Corp.

Mike writes for national magazines, and is the author of *The Ultimate Small Cap Business: Building a Financial Advisory Practice*, published in 2008 by Expert Publishing. In the forward to Mike's book, investment icon Don Connelly wrote, "I cannot think of a time over the years when I have listened to Mike and not walked out of the room with an actionable 'takeaway.'"

Mike is a Past President of National Speakers Association - Minnesota, and received the Chapter's "Member of the Year" Award in 2005 and 2009.

PLATFORM BREAKOUTS | EAGLES GROUP | Conducted by Nick Hodges

Take Your Business To The Next Level: Find Larger, More Profitable Clients Through Niche Marketing



NICK HODGES, CPA/PFS, MBA, CFP®

Regional Director | Gulf Coast/ S.Palm Beach Region
MONEY CONCEPTS



Nick Hodges joined Money Concepts in 2001, as a part of his efforts to reach the CPA and tax professional niche market with the opportunity of adding financial services to their tax practice. This was during a time when the state legislatures were finally recognizing the value of CPAs to advise their clients in new financial arenas.

Through his books, "Adding Financial Services to Your Tax Practice" and "Turn Your Tax Practice into a Money-Making Powerhouse", along with seminars through Money Concepts, Professional Financial Services, and state accounting society seminars, Nick helped an industry launch a niche market for CPAs and tax professionals. Nick has always introduced Money Concepts to tax professionals the only financial partner that understands and supports their practice.

As financial planning for tax professionals became a mainstream thought, Nick turned his attention to another niche: Associations. By leveraging the success of some of his top (and best) clients, Nick was introduced to their professional association managers. He quickly became a requested speaker, author, and tax contributor to the association base, picking up several key clients across the country with substantial assets.

In 2004, Nick was approached by a local college student looking for a market research project. Since Nick enjoyed international travel, hoping someday to retire out of the U.S., he requested research on the U.S. expatriate market. The research showed it to be a fragmented and underserved market for tax and financial planning. Utilizing a different strategy, Nick launched a website and blog, writing and distributing articles across the web. In early 2010, the largest international marketing firm to Americans living and working abroad contacted Nick to provide their clients with solid tax advice and direction. This relationship resulted in a tax book and tax presentations around the world, with a newfound niche of international clients needing strong tax and financial guidance.

Through Money Concepts' support and understanding of the needs of serving niche markets, Nick has been able to double his firm's profitability – and begin to spend four months a year in Costa Rica.

LUNCH BREAKOUT SESSIONS | Conducted by Allen Porter, Money Concepts

Completing The Picture



KENNETH J. RATHKE, CRPC®
Associate Vice President of National Accounts
SECURITY BENEFIT



A GUGGENHEIM PARTNERS COMPANY

As the Associate Vice President of National Accounts for Security Benefit, Ken covers the entire United States, primarily responsible for growing sales and building relationships with broker-dealers and third parties. He has a proven history of success in business development, sales strategies, marketing and training. He advises on all of Security Benefit business lines, including group retirement plans (such as 401(k), 403(b) and 457 plans); variable annuities; fixed annuities; and fixed indexed annuities.

In his role with Security Benefit, he manages a National Accounts team and works closely with other sales leaders, field sales specialists, marketing and operations. He has over twenty years of financial services experience, and has been with Security Benefit since 2010. Prior to joining Security Benefit, Ken worked in sales and business development for well-known companies such as MassMutual, CitiGroup, and Prudential.

Ken earned a B.S. degree in Business Management from Daniel Webster College and a M.A. degree in Organizational Management from the University of Phoenix. He also holds FINRA Series 7, 26, and 63 licenses and is registered in Connecticut for Variable Contracts, Life & Health, and Property & Casualty. Along with his licenses, Ken holds the Chartered Retirement Plan Counselor (CRPC) designation.

He lives in northern Connecticut with his wife and children.



STEVEN PREW
Assistant Vice President of Business Development
TRANSAMERICA CAPITAL, INC.



With more than 17 years of industry experience, Steven Prew returned in 2012 to Transamerica Capital, Inc., to take on the role of Business Development Manager. He previously worked for the company in 2006.

Steven provides a personal level of service and assistance to show that growing his clients' businesses is his top priority. He develops lasting relationships while working internally and externally with advisors. Steven has a unique ability to build trust through one-on-one meetings. He thrives in large group presentations by maintaining a lightened mood with his sense of humor.

Steven earned his Bachelor of Science in Finance at Regis University in Denver, CO., and was honorably discharged from the U.S. Navy in 1994. He is a Desert Storm veteran. Steven and his wife, Katie, reside in Highlands Ranch, CO. In his free time, he enjoys golfing, cycling, bow hunting and community service. He dedicates time as a Corporate Sponsorship Chair of the Shining Stars Foundation, and as a volunteer with the Special Olympics.



RICHARD S. DAVIS JR.
Regional Director | Hollywood FL Region
MONEY CONCEPTS



Richard S. Davis, Jr., EA has been in the financial arena for over 30 years. He has been a licensed Registered Representative with Money Concepts Capital Corp. for over 14 years. He is an extremely knowledgeable and prudent financial planner. Richard is also a licensed Mortgage Broker, licensed Real Estate Associate, and an Enrolled Agent with the Internal Revenue Service. In addition to working with individual clients, Mr. Davis retired from the Miami-Dade Police Department after 25 years of service and as a Sergeant over the Economic Crimes Bureau. Mr. Davis has an extensive and diversified resume with years of experience in many areas of financial planning to include investments, taxation, and insurance.

He began his career in preparing taxes for friends and family to generate extra income for his family. He obtained a Real Estate License and a Mortgage Broker License. However, he very much wanted to pursue his dream of investigating and solving "white-collar" crimes and eventually he became a police officer for the Miami-Dade Police Department. Later he was promoted to Detective and then promoted to Sergeant, supervising Detectives in the Economic Crimes Bureau. "I served over 23 years living my dream in the Economic Crimes Bureau".

As he became more experienced in solving financial crimes, he equally became more interested in becoming a financial planner in which people can trust. After studying and successfully passing all of the required exams and licensures, he researched companies in which to pursue his new career and Money Concepts was the best fit. "Money Concepts afforded me the opportunity to serve my clients with a broad range of financial products that are non-proprietary." "I joined Money Concepts in 1999 and for over 14 years together with my clients, we have weathered many financial bulls and bears climates with the utmost trust and transparency."

Married to Jennifer, they reside in Hollywood, Florida. They have five (5) adult children, one-(1) son-in-law, and one (1) granddaughter. They are both long time residents of Broward County and native Floridians. Richard is an advent and seasoned motorcycle rider, enjoys international traveling with his family, working out at the gym, and enjoys spending time with his family.

LUNCH BREAKOUT SESSIONS | Moderated by Barry Dayley, Money Concepts

Completing The Picture



ROBERT "BOB" KAISER
Placement Manager
AZTEC OIL & GAS, INC.



Robert (Bob) Kaiser has spent the past 8 years as a consultant/wholesaler to various Direct Participation sponsors, all in the Energy sector. The last 4 years as a placement manager for Aztec Oil & Gas.

After college, an enlistment with the US Army during the Vietnam Era, culminated in assignment as the Organizational Effectiveness NCO to the Military District of Washington and assigned as the Military Liaison to the civilian committee responsible for President Reagan's first inaugural.

After leaving the service Bob joined Prudential Insurance and Pruco Securities, moving from Registered Rep to Agency Manager and Regional Manager. After 15 years he then opened his own consulting Company, specializing in the creative and direction phases of new companies, participating in managing two startup Telecom Companies, one that grew to become Gabriel Communications. A contract to help manage the startup of an oil drilling company in Kansas led to his movement into the oil & Gas industry exclusively.

Bob holds his 22 and 63 FINRA licenses and is a graduate of Columbia College, New York, NY with a BA in Economics, and has a MS in Systems Management from the University of Southern California.



KEVIN CAROLAN
Regional Vice President
PRUDENTIAL ANNUITIES



Kevin is a Regional Vice President with Prudential Annuities, and resides in Columbus, OH. He is a 9 year veteran of the Variable Annuity industry, spending the first 2 years of his career with AXA Distributors and the last 7 years with Prudential Annuities. He joined the industry after attaining a finance degree from Fordham University with a minor in economics.



RAY REESE, RFC®
President | Mid America Region
MONEY CONCEPTS



Ray earned a Bachelor of Science Degree in Business Administration from Southeast Missouri State University in 1987, with a major in Accounting and a minor in Finance. He has 22 years experience as a financial advisor. He holds FINRA securities licenses 6,7, 63. He also holds Life & Health Insurance licenses. Ray has also acquired the Retirement Financial Consultant designation.

Ray has been among the top 50 financial advisors for Money Concepts for the past 10 years. He has qualified for the Millionaires, Eagles, Century, and Professionals honor clubs. Also, Ray has been blessed to be awarded the President of the year for the Mid-America Region 7 of the past 10 years. He also has been invited to speak at Money Concepts International Financial Planning Conferences.

His is an ordained Southern Baptist minister and sings tenor for the southern gospel national recording artist Crimson Gold. Ray quickly gives all credit and honor to God for the successes he has attained, and says that it would not be possible without Him. His business and personal life is based upon the scripture that "I can do all things through Christ who strengthens me."

Ray found he was intrigued by the financial industry and joined a St. Louis firm just out of college. He quickly learned that he wanted to help people and teach them how to accumulate wealth and manage their investments, rather than selling stocks.

His passion became wealth management and financial planning, leading him to join Money Concepts Capital Corporation in 1997. At that time he formed a partnership with Belgrade State Bank. In May 2009, Ray terminated his partnership with Belgrade State Bank and opened a brand new office in Farmington, MO. This allowed him the freedom to better serve his clients' needs. The new office has the latest in technology and equipment to provide the service his clients deserve and they are excited to make this available to everyone.

He is married to his lovely wife Lorna and they have two beautiful daughters, Madeline and Emma.

LUNCH BREAKOUT SESSIONS | Moderated by Michael Thompson, Money Concepts

Completing The Picture



MATTHEW IAK
Executive Vice President
U.S. ENERGY DEVELOPMENT CORPORATION



Matthew P. Iak joined U.S. Energy as the National Director of Sales in 2005 bringing with him brokerage experience of managed business in excess of one billion dollars. Among his notable career accomplishments, Matthew became the youngest Vice President at one of the world's most prestigious money management firms. Matthew is invited to lecture regularly to a host of organizations within the financial community across the United States offering continuing education credits for CPA's and CFP's and other designations.

Today, Matthew directs U.S. Energy's sales division and actively assists in educating advisors and their clients throughout the country on how to use natural gas & oil partnerships for their financial planning needs. Matthew holds the Series 7 and 63 licenses.



DON FORTNEY
Founder and President
U.S. MARKETING CORPORATION



**U.S.
MARKETING
CORPORATION**

Don Fortney is the Founder and President of U.S. Marketing Corporation. While running a large life insurance agency in the 1970s, he identified a huge opportunity in selling insurance through financial institutions. Don was one of the principals who incorporated the institutional part of the former agency into U.S. Marketing Corporation. He has spent most of his career building distribution in banks, credit unions, and broker dealers.

Don is a Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC). He acquired his securities license in 1987 and has recently added Registered Financial Consultant (RFC) to his credentials.

Don was born and raised in the small farm town of Tuscola, Illinois. He attended Regis University from 1965-1969 on an athletic and academic scholarship, earning distinction as a District 7 All-American in basketball for two years. Don held most of the Regis men's basketball scoring honors and has since been inducted into the Regis Athletic Hall of Fame.



TODD OLSON, CFP®
Financial Planning Manager | Far North Region
MONEY CONCEPTS



Todd Olson, CFP® is an accomplished financial services representative with over 14 years of experiences in the financial services industry. As a native of North Dakota, Todd has grown to value the importance of family, friends and the community in which he lives. Todd makes it a priority to know and understand both the Investment and Insurance industries to better educate and serve his clients.

His position includes the sale and administration of investment accounts, personal and business retirement accounts, insurance products, and financial planning services. Todd obtained his BS in Finance from the University of North Dakota and also has obtained his CERTIFIED FINANCIAL PLANNER™ certification. These marks identify those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning.

Todd is a member of the Red River Valley Estate Planning Council and also serves on the Regional Economy Partnership Committee with the Chamber of Commerce of Fargo-Moorhead. He is active in service organizations, education and church related groups in the FM area including acting as the treasurer for United Way of Cass Clay, Kiwanis Club, Hope Lutheran Church, and the YMCA. Todd is married to his wife Kristina and enjoys his 3 children.

CLOSING RECEPTION

A Special Meet and Greet with Tiki Barber



TIKI BARBER
Former New York Giants | NFL Running Back



Tiki Barber was a NFL Running Back who played 10 seasons for the New York Giants. He was drafted out of the University of Virginia by the G-Men in the second round of the 1997 NFL Draft. Barber was initially drafted to be a 3rd down "change of pace" back but had a break-out year in 1999 when he exploded for 1,639 all-purpose yards. Barber never looked back as he ran for over 1,000 yards in 6 of his last 7 seasons. Over that span, Barber was a 3-time All-Pro and Pro Bowl selection while helping lead the Giants to Super Bowl XXXV in 2001. Barber rushed for 1,662 yards and five touchdowns in 2006 making him the only RB to have their final season be the biggest rushing season of their career.

Tiki retired after his 2006 campaign as the all-time leading rusher for the Giants. His 10,449 rushing yards places him in the prestigious 10,000 yards club. He became the third player in NFL history to gain more than 10,000 rushing yards and 5,000 receiving yards in a NFL career, joining Marshall Faulk and Marcus Allen.

After retiring from football, Tiki enjoyed a career in media broadcasting becoming a correspondent for NBC's Today Show, an analyst for Football Night in America/Sunday Night Football as well as a broadcaster during the 2008 Summer Olympics on MSNBC. Born on April 7, 1975 in Roanoke, Virginia he is the brother of NFL player Ronde Barber.

THURSDAY | JULY 18TH | SPEAKERS

BREAKFAST PANELS | NICHE ALTERNATIVES | *Moderated by Tony Chereso, FactRight, LLC*



AARON FLEMING

VP, Director of Product Management and Due Diligence
NORTHSTAR REALTY SECURITIES, LLC



Based in Denver, CO, Mr. Fleming serves as Vice President, Director of Product Management and Due Diligence for NorthStar Realty Securities, LLC. In this capacity, Mr. Fleming works closely with the investment team, distribution organization and broker dealer stakeholders on all aspects of investment programs distributed by NorthStar Realty Securities, LLC. Previously, Mr. Fleming worked on the National Account teams at NorthStar Realty Securities and Welton Street Investments and as a Financial Advisor with UBS Financial Services. With 9 years of experience in financial services, Mr. Fleming holds his series 7, 24 and 66 securities registrations with NorthStar Realty Securities, LLC and received a bachelor's degree in psychology from the University of Colorado at Boulder and an MBA with an emphasis in finance from the University of Colorado at Denver. Mr. Fleming is a member of the due diligence committee of the Investment Program Association (IPA) and is a member of the Real Estate Investment Securities Association (REISA).

Mr. Fleming and his wife Paula have two children. Additionally, he is involved in the local community as a past director and current member of Denver Active 20-30 Children's Foundation, a non-profit service organization whose mission is to raise money for at-risk and disadvantaged children in the Denver Metropolitan Area.



LEONARD A. SILVERSTEIN

President and Chief Operating Officer
PREFERRED APARTMENT COMMUNITIES



Leonard A. Silverstein has served as President and Chief Operating Officer since August, 2012 and continues to serve as a member of the Board of Directors of the Company. Prior to that time, he served as Executive Vice President, General Counsel, Secretary and Vice Chairman of the Board of Directors of Preferred Apartment Communities, Inc. since its formation in 2009. Mr. Silverstein has also served as President of Williams Realty Advisors, LLC since January 1, 2012 and as General Counsel of Williams Realty Advisors, LLC and Chief Operating Officer of Corporate Holdings, LLC since 2004. From August 1994 to 2004, Mr. Silverstein was a partner at the law firm of McKenna, Long & Aldridge LLP. From January 1991 to August 1994, Mr. Silverstein was a partner at the law firm of Powell, Goldstein, Frazer & Murphy LLP, where he began his legal practice in 1983. Mr. Silverstein's practice focused on securities and corporate finance law, corporate governance and mergers and acquisitions, advising both publicly-held and privately-held clients in a variety of industries, including real estate.

Mr. Silverstein currently serves on the Advisory Board of Mayer Electric Supply Co., Inc., a regional electrical equipment and supply wholesale-distributor, headquartered in Birmingham, Alabama. He also currently serves as the President of the American Jewish Committee - Atlanta ("AJC-Atlanta") and on the Board of Trustees of the Jewish Federation of Greater Atlanta. He has served on the Board of Directors of AJC-Atlanta and in various other capacities on the Executive Committee of AJC-Atlanta, and on the Boards of Directors of numerous other business and civic organizations, including the American-Israel Chamber of Commerce-Southeast Region, Atlanta Symphony Associates, Business Practice Section of the Atlanta Bar Association, Vanderbilt University National Alumni Association, and Zoo Atlanta. Mr. Silverstein formerly served as Vice Chairman of the Securities Law Subcommittee of the State Bar of Georgia. He received his law degree from Vanderbilt University School of Law where he served on the editorial staff of the Vanderbilt Law Review, and his BA from Vanderbilt University, where he graduated magna cum laude.



KATIE GRIDER
 Eastern Sales Regional Director
 WALTON INTERNATIONAL GROUP



Katie Grider is the Eastern Region Sales Director for Walton International Group (USA), Inc. (WIGI). Responsible for managing the sales of the U.S. east coast, Katie oversees 12 internal and external sales teams that actively work with 40 broker dealers and more than 7,000 financial advisers. In addition, Katie travels to WIGI's sales regions in order to assist with seminars, represents Walton at various conferences, manages sales activity and sales numbers and provides mentorship and training to Walton Account Managers.

Prior to assuming her current title in December 2009, Katie was Vice President of Sales for WIGI. In that role, she was responsible for the U.S. region including the states of Mississippi, Tennessee, Arkansas, Alabama, North Carolina, Louisiana, and Kentucky.

Before joining Walton in 2008, Katie was an institutional commercial Real Estate Broker for four years with Apartment Realty Advisors., which is the top apartment brokerage firm in the U.S. During her time there, she spearheaded national marketing campaigns representing nearly \$3 billion USD of institutional multi-family assets. As a member of the dominant institutional sales team in the Rocky Mountain Region, she successfully marketed and closed 50 institutional assets including 10 portfolios. Some of her clients included DB/RREEF, TIAA-CREF, Equity Residential, Berhinger Harvard, US Advisors, Calpers, State of Washington, Transwestern, Trammel Crowe, Heitman Prudential, ING Clarion, GE, AIG, Passco, CORE and Capri Capital.

For nearly two years prior to joining Apartment Realty Advisors, Katie worked for Lennar Homes, one of the largest publicly traded home builders in the U.S. As a Project Manager, she gained valuable experience working with all aspects of residential development including managing infrastructure development and home construction. Katie earned a real estate and construction management degree with a minor in Spanish from the University of Denver and a Master's Degree in Finance from the University of Colorado at Denver. She holds Series 7, 24 and 63 FINRA licenses.

BREAKFAST PANELS | ANNUITIES | Moderated by Allen Porter, Money Concepts



BRIAN ALLRED, CFS®
 Regional Vice President
 JACKSON NATIONAL



As your Jackson® Wholesaler, Brian's goal is to be your first resource for innovative marketing materials, competitive products and world-class service. He's happy to work side-by-side with you to create customized investment and retirement solutions for your client.

Brian began his career as a bank investment representative for Bank One in 1992. That same year, he moves from Anchorage to work for Key Bank of Alaska as a bank investment representative. He maintained a territory that stretched from Anchorage, to Kodiak Island, to Dutch Harbor, to Nome. He also spent seven years wholesaling annuities and mutual funds for several major companies before bringing his experience and expertise to Jackson in 2002.

A Louisiana native, Brian resides just outside of Baton Rouge in Gonzales. He received his business degree with an emphasis on marketing from LSU. While attending LSU, he spent his summers working for the National Park Service in Denali National Park. Brian is married, has two children, and enjoys attending LSU sports events, saltwater fishing on the Louisiana coast, and playing guitar.



KEVIN CAROLAN
 Regional Vice President
 PRUDENTIAL ANNUITIES



Kevin is a Regional Vice President with Prudential Annuities, and resides in Columbus, OH. He is a 9 year veteran of the Variable Annuity industry, spending the first 2 years of his career with AXA Distributors and the last 7 years with Prudential Annuities. He joined the industry after attaining a finance degree from Fordham University with a minor in economics.



GREG POTAMIS
 Regional Vice President
 SAMMONS RETIREMENT SOLUTIONS



Greg Potamis is the Regional Vice President with Sammons Retirement Solutions in Connecticut and Eastern New York. He has spent close to two decades in the financial services industry committed to the long term success of financial advisors. His wholesaling career spans from asset management and insurance companies. His career as a wholesaler includes areas of focus with mutual funds, alternative investments, and variable annuities. Prior to Sammons Retirement Solutions, Greg was a Regional Vice President with Transamerica Investments and Guardian/RS Investments, as a top performer nationally.

Greg is a graduate of Bryant College in Smithfield, RI and holds his degree in Management. He has earned the designation of Chartered Retirement Planning Counselor (CRPC®). He holds, Finra Series 6, 63 and CT State Insurance License.

Greg and his wife Lynn, live in Southington, CT with their two children, Micaela and Ryan



KENNETH J. RATHKE, CRPC®
Associate Vice President of National Accounts
SECURITY BENEFIT



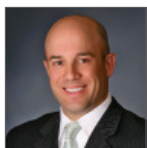
A GUGGENHEIM PARTNERS COMPANY

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He lives in northern Connecticut with his wife and children.



STEVEN PREW
Assistant Vice President of Business Development
TRANSAMERICA CAPITAL, INC.



With more than 17 years of industry experience, Steven Prew returned in 2012 to Transamerica Capital, Inc., to take on the role of Business Development Manager. He previously worked for the company in 2006.

Steven provides a personal level of service and assistance to show that growing his clients' businesses is his top priority. He develops lasting relationships while working internally and externally with advisors. Steven has a unique ability to build trust through one-on-one meetings. He thrives in large group presentations by maintaining a lightened mood with his sense of humor.

Steven earned his Bachelor of Science in Finance at Regis University in Denver, CO., and was honorably discharged from the U.S. Navy in 1994. He is a Desert Storm veteran. Steven and his wife, Katie, reside in Highlands Ranch, CO. In his free time, he enjoys golfing, cycling, bow hunting and community service. He dedicates time as a Corporate Sponsorship Chair of the Shining Stars Foundation, and as a volunteer with the Special Olympics.

KEYNOTE SPEAKER *Presented by OppenheimerFunds Inc.*

The New 60/40



BRIAN LEVITT
VP, Economist and Head of Capital Market Research
OPPENHEIMERFUNDS, INC.



Brian Levitt is an OppenheimerFunds economist and serves as the head of the firm's capital market research group. He is responsible for the development and communication of the firm's economic outlooks and insights.

Mr. Levitt has over a decade of investment experience working in the mutual fund business. He joined OppenheimerFunds in April 2000, and became an economist in the fall of 2005. Previously, Mr. Levitt worked at Morgan Stanley Dean Witter.

Mr. Levitt holds a B.A. in Economics from the University of Michigan and an M.B.A., with honors, in Finance and International Business from Fordham University in New York City. He is frequently quoted in the press including *Barron's*, *Financial Times* and *The Wall Street Journal*. He appears regularly on CNBC, Fox Business Network and PBS' *Nightly Business Report*.

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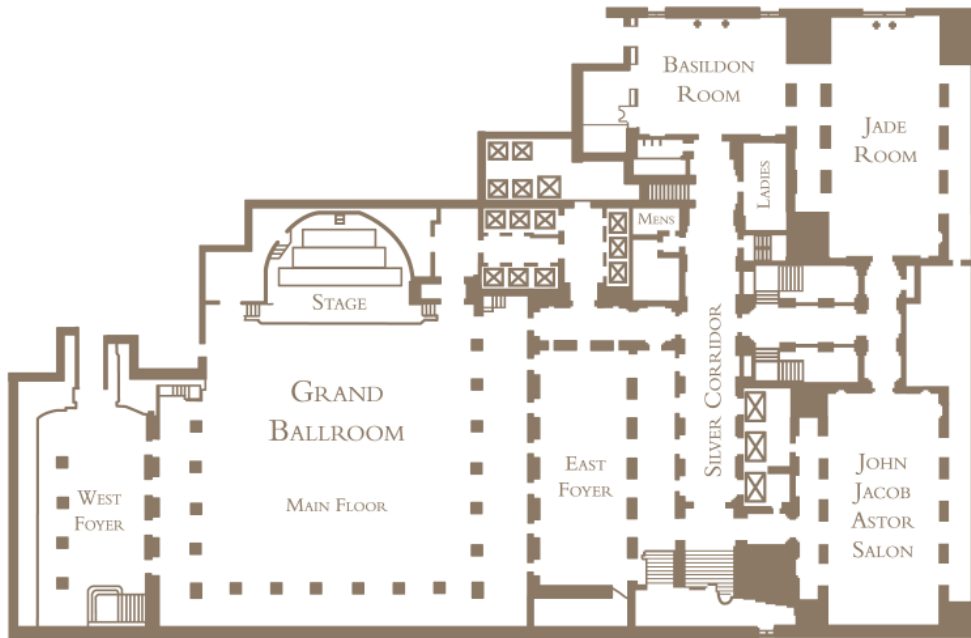


FLOOR PLAN GUIDE



WALDORF ASTORIA®
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2013 Calendar Of Events

MONEY CONCEPTS
WEALTH MANAGEMENT & FINANCIAL PLANNING
The Straightest Path To Success

www.moneyconcepts.com

DATE	EVENT	LOCATION
Jan 15-16	Due Diligence Workshop	Int'l Headquarters, FL
Feb 05-06	Due Diligence Workshop	Int'l Headquarters, FL
Mar 11-12	Council Of Presidents	Atlanta, GA
Mar 12-13	Council Of Presidents	St. Louis, MO
Mar 14-15	Council Of Presidents	Las Vegas, NV
Mar 19-20	Council Of Presidents	Hartford, CT
Mar 21-22	Council Of Presidents	Cincinnati, OH
Apr 02-03	Due Diligence Workshop	Int'l Headquarters, FL
May 14-15	Due Diligence Workshop	Int'l Headquarters, FL
Jun 04-05	Due Diligence Workshop	Int'l Headquarters, FL
Jul 14-18	Financial Planning Congress <i>(The Waldorf Astoria New York)</i>	New York, NY
Aug 06-07	Due Diligence Workshop	Int'l Headquarters, FL
Sep 09-10	Council Of Presidents	Atlanta, GA
Sep 10-11	Council Of Presidents	St. Louis, MO
Sep 12-13	Council Of Presidents	Las Vegas, NV
Sep 17-18	Council Of Presidents	Hartford, CT
Sep 19-20	Council Of Presidents	Cincinnati, OH
Oct 15-16	Due Diligence Workshop	Int'l Headquarters, FL
Nov 18	Regional Director's Meeting <i>(The Westin Diplomat Resort & Spa)</i>	Ft. Lauderdale, FL
Nov 19-21	Annual Planning Conference <i>(The Westin Diplomat Resort & Spa)</i>	Ft. Lauderdale, FL
Dec 10-11	Due Diligence Workshop	Int'l Headquarters, FL

Money Concepts International Inc.
 All Securities Through Money Concepts Capital Corp. Member FINRA/SIPC
 Money Concepts Is A Registered Investment Advisor With The SEC
 11440 North Jog Road, Palm Beach Gardens, FL 33418
 Phone: 561-472-2000 Fax: 561-472-2094

2013

JANUARY						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

FEBRUARY						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

MARCH						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

APRIL						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
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MAY						
S	M	T	W	T	F	S
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5	6	7	8	9	10	11
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JUNE						
S	M	T	W	T	F	S
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9	10	11	12	13	14	15
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30						

JULY						
S	M	T	W	T	F	S
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21	22	23	24	25	26	27
28	29	30	31			

AUGUST						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER						
S	M	T	W	T	F	S
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3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



MONEY CONCEPTS INTERNATIONAL INC.

All Securities Through Money Concepts Capital Corp. Member FINRA/SIPC

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