

# SYMPOSIUM 2008: Planning for Success

## Attendee Evaluation – Comments from up to 388 attendees

### OVERALL SURVEY

#### Exhibitor Interaction:

<b>Rating: 3.30</b> vs 3.19 in 2007 & 3.33 in 2006	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
151 evals	61	76	12	2

#### Meals, Beverage Breaks:

<b>Rating: 3.22</b> vs. 3.31 in 2007 & 3.15 in 2006	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
153 evals	55	78	18	2

#### Reception:

<b>Rating 3.29</b> vs. 3.31 in 2007 & 3.38 in 2006	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
55 evals	24	25	5	1

#### Meeting Location:

<b>Rating: 3.61</b> vs. 3.50 in 2007 & 3.68 in 2006	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
155 evals	98	54	3	0

#### Value for Price:

<b>Rating: 3.52</b> vs. 3.55 in 2007 & 3.50 in 2006	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
151 evals	88	54	8	1

What two things did you like the most about this year's Symposium?

- Economist Panel (24); always a great part of Symposium
- Jack Surgent (24)
- Stuart Bear (4)
- Doug Lennick (26)
- Rick Ferri (4)
- Courtney Pullen (1)
- Ruth Hayden (4)
- Mary Anne Ehlert (1)
- Speakers (31)
- General sessions
- Quality/variety of topics/speakers, nice balance (19)
- The non-financial presenters and the financial presenters (2)
- 1<sup>st</sup> day content (2)
- 2<sup>nd</sup> day – applying useful ideas on solidifying client relationships
- Great guest speakers – especially second day
- Monday – fact sessions and Tuesday – relationship sessions
- Tuesday morning was the best morning I have ever experienced in more than 25 years as CFP! Behavioral emphasis.
- The speakers who talked about values, client relationships, etc. (2)
- Loved all three morning speakers on Day Two (2)
- Program content was different than most years – more psychology
- Exhibits and FPA staff/committee – great work!
- Very informational (2)
- Nice atmosphere
- Great ideas that are practical and can be put to use with clients (3)
- Simple, pertinent and direct info for me and my financial planning practice
- Networking opportunities (5)
- Support of our partners/ hob-nobbing with vendors (2)
- Frequent breaks
- Short breaks
- Reception (2)
- Time allowed to visit exhibits
- Number of exhibitors
- CEs for CFP and MN – up to 16 in 2 days (5)
- I like the way of handling CFP points – filling out form and turning in works effectively
- Same date/cycle period for CPE period consistency
- Attendee notebook with material on all presentations (2)
- Good location; up one level; less oppressive (6)
- Like being able to leave things at table and go out and come back in; because of lower level, etc. feels more safe to leave notebook, etc.

- Love this location; everything is close by; nice size, intimate yet big enough (2)
- Like being downtown
- I like fewer breakout sessions and more whole group sessions – so thank you
- Breakout sessions allowed us to select issues we are interested in – good to have selections
- Good room temperature
- Logistics – process
- Good time of year
- Efficiency of meeting in mostly one room
- Round tables (2); two styles of lunch were nice
- Buffet lunch on Monday; unstructured time to network; lighter lunch (6)
- Liked lunch buffet one day and sit down lunch with speaker next day
- Food (2)
- Food, snacks, beverages were good and plentiful
- Better room for lunch
- Lunch
- Thanks for taking care of non-coffee drinkers; diet coke came out right after 1<sup>st</sup> speaker!
- Very well organized and run (2)
- Really moved a long; good diversification of subjects
- Friendliness of staff and fellow FPAs
- Tuesday AM sessions/speakers (2)
- No unpleasant surprises – everything went silky smooth (barring Diliberto's pneumonia)!
- Most sessions were for all attendees; didn't have to pick and choose
- Exhibitor set up
- Seating arrangement was much more comfortable and made it easier to network with others at the table (3)
- The high top tables were a good place to network
- Good speakers on behavioral finance and other client-centric topics
- Keeping things on time
- Good tempo and flow to whole event
- I really like when advisors/planners talk to us and open up to their practice. There is always something to learn from bringing in successful advisors.

#### What two things did you like the least about this year's Symposium?

- Tuesday Luncheon – Ameriprise Speaker/commercial (27)
- More objective technology info, planning software
- Stuart Bear (1)
- IRA Planning Mistakes (1)
- Ehlert presentation (2); important topic, but would have appreciated organized presentation with more depth
- Courtney Pullen – seemed redundant
- Lack of in-depth detail with IRA distribution planning, life insurance and estate planning
- Less entry level, more breakouts into complex planning
- Ethics course case studies were not good and did not add much learning opportunity
- Short-changed Q&A – Economist Panel (2)
- Started too early
- Overlap of some topics
- A lot of the speakers talked about more basic, well-known planning ideas
- Too much psychology (4) on Tuesday morning; spread it out
- Too many similar style topics – behavioral finance
- Splitting up the topics between the two days (left brain – tax planning, strategies; right brain – client service); 3 in a row of "listening to clients" topics was getting hard to listen to
- Place the technical speakers between practice management/behavioral speakers. It seemed like Monday was a technical day and Tuesday was a behavioral day.
- 2<sup>nd</sup> day content except economist panel
- Several sessions about dealing with client's psychology/whole person, etc. – agree it's important, but could have used more tax/estate topics
- No coat check (minor)
- Less feel-good info and more factual and practical info
- Some presenters took a long time to get to points
- Hard to read presentations from the back (4)
- Lunch on Tuesday; would rather have buffet and more time to talk with other advisors
- Monday lunch as buffet – needed more time
- 1<sup>st</sup> day lunch was off
- Standing in line for lunch
- Food
- Monday lunch
- High carb lunch
- Ran out of food on Monday, or it was taken away too early
- Food ran out repeatedly; please make sure there is enough of the main course for breakfast. All that was left once I got to the table were pastries and fruit. I also missed the cookies at break. I was starving most of the day.

- Not enough drink choices during the day
- No bottled water
- Not enough brownies
- Coffee – I had to hunt for it, but I understand why (to pass by the exhibitors)
- For Pete's sake – don't have coffee at the 2 farthest points from the meeting room entrances
- Coffee was a great distance from presentations
- Coffee at tables for main speakers
- Breakouts were weak
- Breakout sessions were during ethics
- Not enough breakouts (2)
- Lighting on the stage
- Need more time for networking
- Too cold in meeting room 1<sup>st</sup> day (4)
- Room set up – I liked the table set up, but the stage screen left speakers in the shadows a lot
- Round tables for main sessions didn't "work" (2)
- Big round tables instead of rows; too big and spread out; preferred other layout (4)
- I think the convention center is too large; a hotel could accommodate this meeting
- Lawyer
- Sponsors had too much time to promote own company rather than giving useful information
- Speakers almost always went over time limit; cut into breaks and other sessions
- Too much politics injected – don't assume everyone supports a presidential candidate
- Not enough time for some topics
- I wanted to hear study results at reception, unfortunately difficult setting to pay attention; probably holding it in main room where we heard other speakers
- Set up for reception was not good for listening to speaker (2)
- Ameriprise speaking over us was annoying
- Parking garage was not set up to allow for credit card payment. Huge inconvenience. For next year, check with local garages ahead of time and warn attendees ahead of time.
- Chairs are hard
- Lengthy breaks
- Not much time between sessions if you need to do some things, ie going to the bathroom
- Inadequate break time to confer with vendors

### What improvements would you suggest for next year's Symposium?

- At reception, maybe there could be an opportunity to introduce newer members to more seasoned members
- I'd like to see at least one economist on the panel that is not affiliated with a mutual fund or the Fed
- Ameriprise "voice over" during cocktail hour did not work; was just annoying distraction
- We need to have minimum standards for speaker's written materials (Examples – Ruth Hayden and Mary Anne Ehlert)
- Long term care
- Global warming impact on economy
- More speakers about global economics and portfolio management/oversight in light of current environment; "The New Financial Services Industry" – how the global crisis has changed our industry!
- Topics on funding, hiring, managing staff (all levels), career tracks, comp and equity plans, practice structure, succession planning
- More content, less sales tactics
- Have one or two more sessions on complex/advanced planning ideas
- Enjoyed hearing Mark Johannessen, but felt captive for next speaker who didn't relate to my role/work.
- Work on transitions/introducing speakers; not managed that well this year
- Additional screens for presentations (3) (or do away with AV)
- AV wasn't up to normal par
- Better visual – too dim
- Microphones on podiums were too quiet.
- Keep location, content, move back to better room and lay out
- Better signage throughout convention center and for registration; stood in line at other shows (2)
- Map to accompany itinerary for ease in finding locations
- Let people know where you can eat breakfast
- Have a variable annuity versus fixed index annuities presentation
- Better entrée options
- Diet Mountain Dew
- Have bottled water at breaks (2)
- The pasta on Monday tasted like wallpaper paste – ugh
- Consider food allergies in meal planning (nuts)
- Food (but, hey, I'm a weird vegetarian)
- Have coffee available nearer to doors of meeting room (2)
- Beverages at back of presentation rooms
- Enhance ETF seminar to specific application in portfolios
- Don't read the whole bio; it's in the manual and takes valuable time
- FM phone aids for hearing impaired

- Repeat informal sandwich lunches
- Investment panel – repeat
- Higher level planning opportunities
- A non-industry motivational speaker (2)
- Breakout rooms were a bit cramped (2)
- I like the reception that keeps people around and avoids the traffic rush on day 1. Could we get done at 4:00 pm on day 2 to get a jump on traffic, too?
- Shorter; make it 8:00 am – 3:30 pm so we can try to beat rush hour on way home
- Courtney Pullen's presentation – info okay but took way too long and vague relevance at times ... info minimized by irritating presentational manner
- Overall good, but some presenters stretched material out too much
- Better time allocation for some specific speakers; some too long, some too short
- Get Bonnie up on stage and recognize her service with a gift
- Any possibility of fund managers making presentations? Or demographic expert?
- Get more "meat" in ethics exercises
- Up the level of presentations
- Bring in EFT speaker and 2-3 vendors at the tables; speakers in two areas – financial planning design and portfolio building. Not just one way, but alternatives – maybe three different ways or a panel.
- Case review discussions
- Consider interest group discussion break out sessions and allow peer to peer idea sharing
- Would like more breakout sessions so we have opportunity to chose what is important to us (2); i.e. general morning sessions both days followed by afternoon breakouts
- Wednesday/Thursday are best days
- How about the FPA logo stuff – gym bag, etc. polo shirt, etc as options for exhibitor bingo
- More national, professional speakers
- Have economist panel earlier in the day
- Would like a November date
- Add tablet to books for notes
- Should have room to seat everyone for lunch in one place (2)
- Round tables
- Coat check
- If there are not high profile speakers or hot topics, have breakout sessions
- Recommend to the vendors to show up and be there before the AM sessions, and throughout the event!
- Due to an office issue, I was not able to attend Day One. Day Two was very disappointing! I felt speakers were mediocre at best. Perhaps Day One would have been better. Don't use same speakers from national conference. Natalie Choate from 2007 was a great speaker. Overall, 2007 was in my opinion far better than 2008. Day One was rather boring. No dynamic speakers. Doug Lennick did a good job filling in, but I just saw his presentation at a monthly meeting.

### General Comments:

- Thoroughly enjoyed participating in my first conference
- Well organized
- Overall, a great event. This was my first symposium and I was impressed.
- Overall this was a good program. Thank you!
- Great speakers, great food, very efficiently run
- Great conference (2)
- Great job, Becky and Committee (2)
- Muchos gracias to Bonnie
- Thank you!!
- Thanks to volunteer committee for their time finding relevant content
- Good job finding relevant back-up presenter for Tuesday AM
- Still the best place to get food info
- Well done!
- Good job again!
- Great job, committee!
- Great overall experience!! Well done!
- Good first exposure at FPA event
- Very good! (2)
- Great time
- Great; keep up the great work (4)
- Great job as always (2)
- Very well done – kudos to Bonnie and to FPA organizers!
- For a state level, this meeting has top rate speakers and great organization
- Always a great program – record number of attendees tells it all!
- Good job overall
- It was great! Thank you, Bonnie.
- Excellent – this was a very well assorted topic and quality meeting. Thank you!
- Excellent conference
- Another fine year with excellent content and quality presenters
- Overall – very good experience!
- I was at the FPA Boston conference and this was much more valuable
- Keep up the good work; you folks do a good job.

- You have done an outstanding job; a big thank you to everyone involved.
- I enjoyed attending my first symposium. I think I will take away plenty of good information.
- Well coordinated and great job finding a fill in for Roy.
- Great event! Very practical and worthwhile sessions. All presenters seemed very knowledgeable.
- Always great – I'll attend again.
- Great format, location, speakers
- Thanks for making guests feel welcomed!
- Quality of speakers is slipping; I may not come back next year.
- I would like to hear the anthropologist who spoke in 2007 again – Jennifer Jones
- Thank you, Bonnie and gang!

**I am interested in serving on the Symposium Committee:**

- Bob Callahan, [robertcallahan@comcast.net](mailto:robertcallahan@comcast.net), 651-714-0323 (also volunteered in 2007)
- Julieann Schroeder, [julieann@focusfinancial.com](mailto:julieann@focusfinancial.com), 612-720-4040

**I am unable to serve, but have a few hours to volunteer:**

- Leo Carton, [lcarton@wealthenhancement.com](mailto:lcarton@wealthenhancement.com), 952-249-4842 (also volunteered in 2007)

**I would like to work on a one-time project:**

- Lynn Daly, [lynn.daly@focusfinancial.com](mailto:lynn.daly@focusfinancial.com), 651-379-3934
- Lesley Nystrom, [lnystrom@focusfinancial.com](mailto:lnystrom@focusfinancial.com), 651-631-1683
- Leo Carton, [lcarton@wealthenhancement.com](mailto:lcarton@wealthenhancement.com), 952-249-4842 (also volunteered in 2007)
- Kyle Watkins, [jkwatkins@focusfinancial.com](mailto:jkwatkins@focusfinancial.com), 952-997-8955

**Refer a new annual partner and receive a Free Pass:**

- Randy Gilbertson, John Hancock Mutual Funds (call me) - Referred by Bruce Wagner
- Pete Anderson, Financial Dimensions Group, [peter@fdgadvisors.com](mailto:peter@fdgadvisors.com) - Referred by William Hansen
- Brent Hoppe – Referred by Jack Barbier, [jsbbl@msn.com](mailto:jsbbl@msn.com)

**Stuart Bear – Where There’s a Will, There’s a Relative**

Rating 3.73 out of 4.0	4	3	2	1
<i>Monday • 268 evaluations</i>				
Program content	177	81	5	1
Presentation	195	63	4	1
Learning objectives met?	174	81	8	1
Materials accurate?	195	62	2	1
Handouts/av satisfactory?	138	100	24	1
Effective presenter?	222	40	1	1
Appropriate time allocated?	157	93	8	2
Facilities/tech equip appropriate?	142	101	9	1
Presentation was:	Basic: 90 Intermediate: 148 Advanced: 21			
How often would you like to hear Bear speak?	Next Year: 111 Every Few Years: 134 Once is Enough: 8			
How often would you like an update on this topic?	Next Year: 122 Every Few Years: 121 Once is Enough: 4			
Wants additional information:	Casey Anderson, Paul Basballe, Jason Beckendorf, John Bergstrom, Paul Block, Charles Blossom, Ryan Carruth, Leo Carton, Kathy Chen, David Cook, David Daline, Lynn Daly, Timothy D'Amato, Bonnie Denzel, Ford Droegemueller, Andrew Feterl, Lori Fick, Don Fulton, Stephen Galligan, Suzanne Garry, Carla Ann Goedtke, James Goedtke, Jason Hallonquist, Scot Hanson, Robert Hengelfelt, Genell Hollahan, Craig Jergenson, Sharon Jordahl, Simajeane Kaye, James Keating, W. Scott Kindrick, Barbara Kirby, Debra Kuper, Gary Lage, Paul Light, Joseph Miller, Brent Mueller, Lisa Nesser, Richard O'Connor, Steven Olsonoski, Brandon Oslund, Ronald Revier, Lauri Salverda, Steven Schoeder, Ron Semon, Tenielle Shallman, Tony Shostak, Elizabeth Stromberg, Thomas Taylor, Jeffrey Thorup, John Truckenbrod, Kathryn Vermeer, Bruce Wagner, Ronald Wall, Kathryn Waters, Lou Welter, Teresa Werneke, Ryan Willaert, Damian Winther, Erich Zellmer			

**What did you like most about the presentation?**

- Quick paced presentation
- Keep the audience engaged (2)
- Good case studies to illustrate his points. Good advice for advisors. Enjoyed his humor and realistic perspective.
- Great explanation of state estate tax/Medicaid planning; great reminder about the difference between Federal and State estate taxes (3)
- Engaging personality & speaking manner
- His style
- Relative to industry w/fun experience
- Good review/good presentation (2)
- Terri Schiavo discussion; Dupe POAs; good idea
- Common sense approach to wills and legal issues

- Very knowledgeable & engaging (2)
- Great presenter, interesting, knowledgeable (2)
- Informative, insights others haven't provided and fun
- Good communications skills (2); good real life examples; good suggestions. Would like him to return "if" his presentation is intermediate (1<sup>st</sup> hour) and advanced (2<sup>nd</sup> hour)
- Info I can put to use right away
- His experience shows
- Very straight forward
- The material in the book was fabulous – easy to follow
- The total was very applicable to my business
- Very entertaining (3)
- Wonderful talking points
- Very timely for all of us! We can take ideas back & Put into practice, add value for our clients
- Easy to follow notes – good for reference
- Kept things "stuff" interesting
- Very engaging & entertaining delivery. Very good info on practical matters but way too basic on the law. Nice clear Medicaid explanations
- Good, practical planning ideas
- Keeps dry legal info interesting
- He's an excellent presenter! Great sense of humor & makes a dry subject interesting. Better than other EP attorneys I've heard present
- Well prepared, entertaining, yet informing
- Mr. Bear was very entertaining, a very good speaker – the content was way too basic
- Always entertaining. Makes it easy to understand complex situations (2)
- Real life examples
- Good review in accessible language
- Great ideas! Thank You!
- Presented practical in an interesting way & kept out attention well for a presentation at end of day
- Usable, common sense
- Great stories & examples to explain concepts (3)
- Real life examples (4)
- Real life examples were great. Excellent speaker – wish he had gotten more time!
- Always good stuff to hear
- Liked stories/Case studies (2)
- Very important
- Good examples (3)
- Sense of humor (20)
- Humor in the afternoon (2)
- He has a very entertaining way of presenting estate planning
- He's a great speaker; the stories are a great way to present a dry topic
- Down to earth everyday good reminders
- Everything
- Medical Xfor
- Used humor and personal experiences to teach
- Stuart is a great presenter (2)
- Marketing ideas
- Family meeting
- Very real and recognizable situations
- More detail – workshop about setting up trusts, etc.
- His energy, enthusiasm (2)
- Personable; personalized speaker (2)
- Practical, applicable info (2)
- Some practical insight/advice for estate planning
- Great speaker with practical tips
- Excellent job
- Good presentation w/a subject that can be less exciting
- Presentation style was great; good points on how to "add value" to our client discussions
- Very good presenter (7)
- Elder law update and changes; right kind of documents in place; importance of beneficiary in place
- Very good conversational presentation style
- Good material
- Stuart is very entertaining and educational
- Took a potentially dry subject & made it informative and entertaining
- Practical advice
- Good review of estate planning information
- Love Stuart, but pretty basic info
- Nice speaker
- Great that his sense of humor keeps a late 3-5 presentation enjoyable
- Excellent (4)
- Knowledgeable (3)
- Second part after break
- Perspective, earthy ideas, knowledgeable, accessible
- Very excellent practical tips
- Useful, informative for me
- Very light – Easy to understand, practical information

- Although the presentation was more basic than I expected, Mr. Bear was an engaging speaker and offered several good real-life examples with humor.
- Energy, humor – knew what he was talking about and could present in an interesting manner

What suggestions do you have on how the presentation could be improved?

- The screen is too small for this size room, especially if you are in the back half of the room
- Very basic info – would have liked a bit more detail on trust design
- I thought the presentation was too basic in most areas
- Info is too basic for CFPs with experience
- More advanced for this audience (7)
- More details and real life applications, please
- Cover more ground; planning opportunities do's and don'ts
- This was way too basic. More complex planning for estates \$6-\$20 million would be more appropriate for a group like this.
- Know your audience; this was too basic. Modify 1/3 basic, 1/3 intermediate, 1/3 advanced
- Put more details in the handouts
- Asset protection
- Add some complexity for taxable estates; how to minimize taxes via strategies
- Entertaining, but too basic
- Too slow to the point; the crowd was more informed than he thought
- Needs to move up to advanced or at least intermediate level. Very important topic; should have update each year.
- Realize the audience. Stand on platform (2); in the back, we could not see you most of the time
- His use of repetition as a rhetorical device grows old
- Maybe touch on a couple of more complex planning ideas as nuggets to take away
- More time; too much housekeeping interruptions
- This was the last class of the day and the tables were littered with dirty glasses. There should be a new supply of glasses to get participants through this 2-hour segment.
- Updates on the trusts
- Some more advanced planning techniques would be nice
- I thought it was terrible
- Took very long time to make simple points – too many stories and too much time to make a point that could be simply stated
- Create checklist for advisors to go through with clients

### **Kathleen Dempsey – Aging Clients, Equipping Yourself with Expertise**

<b>Rating 3.47 out of 4.0</b>	4	3	2	1
<i>Monday Breakout • 90 evaluations</i>				
Program content	46	36	7	0
Presentation	43	38	8	0
Learning objectives met?	41	41	7	0
Materials accurate?	52	35	2	0
Handouts/av satisfactory?	49	34	6	0
Effective presenter?	56	29	4	0
Appropriate time allocated?	31	40	14	40
Facilities/tech equip appropriate?	41	39	7	2
Presentation was:	Basic: 44    Intermediate: 39    Advanced: 5			
How often would you like to hear Dempsey speak?	Next Year: 28    Every Few Years: 50    Once is Enough: 12			
How often would you like an update on this topic?	Next Year: 29    Every Few Years: 50    Once is Enough: 9			
Wants additional information:	Bradley Borg, Dana Brewer, Lucas Bucl, Kristin Garrett, Scot Hanson, Donna Harrington, Louisa Hext, Genell Hollahan, James Keating, Robert Klosterman, Michael Kobs, Kenneth Kramer, Bradley Melby, Ramona Michaels, Joseph Miller, Buzz Moen, Janice Monson, Eric Munkeby, Timothy Munkeby, Lisa Nesser, Thomas Ratelle, Kathryn Vermeer, Kathryn Waters, Lou Welter, Erich Zellmer			

What did you like most about the presentation?

- Knows her audience
- Good, realistic perspective
- Great job of summarizing elder care/LTC issues
- Good info to know for aging clients
- Broad overview of issues facing seniors
- Great information
- Very knowledgeable
- New topic that I don't know much about
- Good to think about aging clients and who to partner with for assistance
- Pop quiz gave facts to show how prevalent problems are
- Slides showed organized symptoms
- Enthusiasm
- Great!; great topic (7)
- Real world, hands-on sharing of experiences
- Quick, real, factual

- Passionate
- Appeared trustworthy
- Good job!
- Concise and very helpful (2)
- Resources and process outline
- Very important with people living longer
- Signs more support is needed
- Gave some thoughtful and very practical info
- Realistic assessment of issue and future need
- Topic was timely
- Down to earth and easy to follow/able to relate (2)
- Very relevant topic
- Very practical advice
- Style, personality, great initial resource for general overview; want more!

What suggestions do you have on how the presentation could be improved?

- Bigger room needed; felt like sardines
- Case studies – even if very short – are always helpful
- Mic volume was too loud (2)
- Relate your subject more to how advisors can help (products, etc) rather than only educating them on symptoms (relate to our business and how it applies)
- Longer presentation – figure out how to collaborate with financial planners and geriatric care management
- Give her more time (2)
- Use additional time to address such a broad topic
- Not call everyone “guys”
- More interaction
- Maybe a little bit less of reading slides, but overall a great speaker

## Margae Diamond & Jaclyn Schroeder – Donor-Advised Funds National and Regional Perspectives:

<b>Rating 3.50 out of 4.0</b>	4	3	2	1
<i>Monday Breakout • 55 evaluations</i>				
Program content	25	28	1	0
Presentation	25	27	2	0
Learning objectives met?	19	29	6	0
Materials accurate?	19	21	8	0
Handouts/av satisfactory?	13	21	12	1
Diamond - Effective presenter?	30	24	0	0
Schroeder – Effective presenter?	32	23	0	0
Appropriate time allocated?	28	22	5	0
Facilities/tech equip appropriate?	25	20	6	0
Presentation was:	Basic: 26		Intermediate: 25	Advanced: 4
How often would you like an update on this topic?	Next Year: 8		Every Few Years: 33	Once is Enough: 8
Wants additional info from Diamond:	Lynn Daly, James Keating, Marc Kowalski, Ben Potthoff, Anne Ward, Lou Welter, Erich Zellmer			
Wants additional info from Schroeder:	Lynn Daly, Scot Hanson, Genell Hollahan, James Keating, Joseph Michael Miller, Timothy Munkeby, Ben Potthoff, Mark VandenEinde, Anne Ward, Lou Welter			

What did you like most about the presentation?

- Very informative!
- General information on products I didn't know existed – basic entry level info a helpful introduction
- Seemed very casual
- Importance of charitable giving
- I'd like to know more about the account process and less basic
- I really liked the panel discussion format; good questions and in-depth conversations
- Great format; good presentation
- Opportunity to hear from charitable execs
- Good Q&A format; very informative (2)
- Thank you for presenting on donor-advised funds
- Year-end planning ideas
- Importance of donor-advised funds with financial planning

What suggestions do you have on how the presentation could be improved?

- More info on specific products
- More material on how the donor-advised funds are set up and how to access “guide ...”
- How do I get paid as the advisor? How am I listed as the advisor? Better explain the tax consequences and deductions.
- No materials – have handouts! (2)

- More handouts on how the donor-advised funds work
- Need name plates for presenters
- Very basic; may be creative strategies would be helpful; more stats
- A little too casual
- Was a little difficult to see both of you – sitting down

## Ellen Dubuque & Matt Boos – Living Within the New Code - Ethics Course:

Rating 3.08 out of 4.0	4	3	2	1
<i>Monday Breakout • 160 evaluations</i>				
Program content	35	96	22	5
Presentation	39	88	31	1
Learning objectives met?	52	82	20	6
Materials accurate?	62	81	12	3
Handouts/av satisfactory?	55	80	20	3
Dubuque - Effective presenter? <span style="float: right;">3.11</span>	32	63	12	4
Boos- Effective presenter? <span style="float: right;">3.27</span>	63	78	13	4
Appropriate time allocated?	57	79	20	4
Facilities/tech equip appropriate?	50	88	15	3
Presentation was:	Basic: 50 Intermediate: 91 Advanced: 14			
How often would you like to have an ethics presentation?	Next Year: 101 Every Few Years: 39 Once is Enough: 6			
Would you like to receive additional information?	Yes: 17 (names below)			
Wants additional information:	David Basballe, Charles Blossom, David Cook, Jennifer Cords, Eric Davidge, Don Fulton, Daryl Johnson, Todd Kelzenberg, David Lindberg, Lucretia Mattson, Jennifer McCool, James Mertz, Brent Mueller, Tenielle Shallman, Scott Thuleen, Ronald Wall, Ryan Willaert			

### What did you like most about the Code of Ethics presentation?

- Review of ethics and principles with table discussions
- Excellent refresh
- It's a good refresher and reminder
- Engaging
- Interactive case studies/scenario discussions (10)
- Interacting with other members at the table/interactive format/perspective from other planners (14)
- Like working in groups – lots of interesting discussion
- The interaction is helpful
- The conversations it inspired at the table
- Up to date rules; disclosure on new rules (2)
- Always good to review details of the code
- Real life situations... (2)
- Great case study and T/F
- Actual case are the best to work through
- They try to make the scenarios applicable to our daily work lives
- That it was informal
- The interactive approach = discussion-based and thought provoking
- It's always engaging with the discussion groups
- How well common sense and good judgment was exercised
- The two presenters did a good job moderating and stirring up active discussion
- It's done
- Disappointing versus prior years
- This is a difficult subject to keep interest; they did a very good job
- Examining the gray areas
- I didn't like anything about it – it was a total waste of time
- Helps me think about stuff and updates
- Straight-forward, logical

### What suggestions do you have on how the presentation could be improved?

- Specific cases where good intentions ended with responsibility
- More complicated cases
- I'd like to see an update of changes, current developments etc. along with the case studies
- It is such a big room that it is easy to get lost in the shuffle. I do know that the numbers are so large.
- Missed Keith
- Hard to make this subject presented better
- Tighten it up – the scenarios took too long
- I will not participate in this any more. If we are to take the time to participate in a meaningful activity, why, why the pedantic nit-pikin' emphasis on true/false (e.g.) rather than intent, reality, or common sense?
- M&RS real life situations, not just legal!
- Examples seemed too easy
- Cases seemed simplistic and stupid

- Show a video with a couple scenarios
- FAQs should be included in handouts
- More microphone runners
- Break up class size to smaller groups – have two or three sessions
- More substance
- This year, the scenarios were mostly focused on the same issue; in the past, had more variety
- Perhaps offer it twice so there are fewer people. The room was too large.
- Better scenarios that are more thought-provoking
- Seemed a little disjointed; generally a good discussion, but it lacked flow at times
- Have FAQ and other referenced materials at the tables
- Make the questions more clear and understandable
- One scenario with people at table playing different roles
- The questions were ridiculous. There are so many deep ethical questions out there that should have been asked. Who cares about Buddy/robust suitability!
- Have more "real" scenarios; these scenarios were way too simple, obvious and unrealistic.
- Cover more ground and topics of the day – market volatility, products, living benefits, etc.; less group interaction – slows things down
- I felt the questions were very shallow. I found little value in these scenarios; much more important issues to discuss. Frankly, this seemed like a waste of time.
- I think the time frames could be shorter on the case studies.
- Too much time for the case study
- Basic examples; not a lot of thinking involved

### Tom Dunck & Chad Hunt – Power of a 1031 TIC Exchange

Rating 3.25 out of 4.0	4	3	2	1
<i>Monday Breakout • 29 evaluations</i>				
Program content	11	14	4	0
Presentation	9	14	5	0
Learning objectives met?	10	13	6	0
Materials accurate?	11	16	0	0
Handouts/av satisfactory?	10	14	4	0
Dunck - Effective presenter? 3.31	12	14	3	0
Hunt – Effective presenter? 3.29	12	12	4	0
Appropriate time allocated?	15	12	2	0
Facilities/tech equip appropriate?	13	14	1	0
Presentation was:	Basic: 5 Intermediate: 23 Advanced: 2			
How often would you like an update on this topic?	Next Year: 2 Every Few Years: 23 Once is Enough: 5			
Wants additional info from Dunck:	Carla Goedtke, James Goedtke, Karin Jordahl, Sharon Jordahl, Jerome Kosel, Laura Kuntz, Michael Sipe			
Wants additional info from Hunt:	Carl Goedtke, James Goedtke, Sharon Jordahl, Jerome Kosel, Laura Kuntz, Michael Sipe			

What did you like most about the presentation?

- Overall concepts
- Good info on 1031

What suggestions do you have on how the presentation could be improved?

- Hokey slide transition sounds
- Practice
- Needed more info on TIC exchange

### Mary Anne Ehlert – Supplemental and Special Needs

Rating 3.40 out of 4.0	4	3	2	1
<i>Monday Breakout • 311 evaluations</i>				
Program content	130	145	35	1
Presentation	143	138	18	1
Learning objectives met?	124	150	23	3
Materials accurate?	138	137	19	1
Handouts/av satisfactory?	76	130	83	11
Effective presenter?	170	109	18	1
Appropriate time allocated?	124	149	23	7
Facilities/tech equip appropriate?	144	138	20	0
Presentation was:	Basic: 71 Intermediate: 175 Advanced: 41			

How often would you like to hear Ehlert speak?	Next Year: 31 Every Few Years: 203 Once is Enough: 57
How often would you like an update on this topic?	Next Year: 35 Every Few Years: 223 Once is Enough: 26
Wants additional info:	Dana Basballe, Paul Basballe, Nicholas Bednarczyk, Tom Birath, Matthew Blewett, Paul Block, Charles Blossom, Bradley Borg, Philip Box, Alexander Bush, Joan Calott, Leo Carton, Jennifer Cords, David Daline, Lynn Daly, Eric Davidge, Ford Droege Mueller, Roger Engel, Andrew Feterl, Don Fulton, Suzanne Garry, Carla Ann Goedtke, James Goedtke, Christina Grandbois, Todd Gruenig, Jason Hallonquist, Donna Harrington, Pamela Heimdal, Michael Hess, Louisa Hext, John Hinz, Genell Hollahan, Fang Echo Huang, Karin Jordahl, Sharon Jordahl, James Keating, Michael Kobs, Kenneth Kramer, Debra Kuper, David Laurion, Paul Light, Emmy Mastel, Jim McQuillan, James Mertz, Joseph Michael Miller, Buzz Moen, Janice Monson, Brent Mueller, Matthew Nelson, Richard O'Connor, Ron Revier, Linda Roszak, Lauri Salverda, Kent Schutte, Kim Schwichtenberg, Ron Semon, Tenielle Shallman, Michael Sipe, Kay Stienessen, Lee Stoerzinger, David Thesing, Scott Thuleen, Kathryn Vermeer, Bruce Wagner, Ronald Wall, Lou Walter, Teresa Werneck, Ryan Willaert, Victoria Williamson, Erich Zellmer

### What did you like most about the presentation?

- Basic and intermediate info
- Bring awareness to an important issue to those affected
- Caring, compassionate topic; most of us don't know enough about this topic! It should come up more often!
- Direct, clear, empathetic
- Enthusiastic (2)
- Excellent presentation and subject knowledge; very good examples and specifics (2)
- Good basic info on where to start/plan with a client with a special needs child
- Good presenter
- Good topic but very rare to deal with, would contact estate planning attorney if need arises
- Great amount of real world experience/real world client-related need-to-know items (11)
- Got me to think about a different aspect of planning
- Great topic I am learning about
- Helpful to understand the topic
- I have never had exposure to training on this topic, so it was a good practical education
- Being educated about the importance of the topic and the need for experts (2)
- Importance of the trust being irrevocable and amendable
- Loved the scope of what she handles and understands
- Importance of awareness given its been a topic that's rarely been addressed or discussed
- Interesting topic
- Knowledgeable, practical advice (2)
- Liked hearing about the mistakes to avoid (2)
- Connecting client values to their plan
- Topic (4)
- Brought importance and frequency of this topic forward
- She was a decent speaker
- Other than financial considerations
- Personable (2)
- Friendly, informal personality
- Personable, knowledgeable, interesting (2)
- Puts you in the family's shoes
- Real life application, raising difficult issue for true financial planners
- Surprised by all the facts I had not heard before – very important topic
- Her life stories; great first-hand experience (3)
- Thought of those clients who need to act now regarding SNT
- Great overview
- Emphasis on the family's (client's) perspective
- Effective speaker
- Fast-paced; interesting
- Presented information to financial planners that is traditionally overlooked or where there is inaccurate information
- Condensed presentation materials
- Excellent – updates by email and a presentation every few years great!
- Timeliness of subject
- Touching stories about her experience. This is a sensitive topic and scary (I'm a parent), but I'm glad she presented.
- I like that she has lived it!
- Great, insightful info
- Awareness of issues may have to address in future
- Relevant to lots of people's situation
- She does a great job presenting her business
- She has passion for her topic (4)
- Her passion for her profession!
- Special needs trusts & legal information
- Specific
- Access to her website (2) attorneys to refer to
- Emotional connection; connection to this issue (2)
- Very clear and sincere with the topic
- Clear way she presented info; easy to listen and comprehend. Love the helpful hints wish in notebook
- Clear, concise, important topic
- This was a real eye opener!
- Material was very helpful

- Practicality of the information (2)
- Way that she made the stories personal so that they were easy to relate to (5)
- Good expertise for niche area
- Very well done!
- Drawing on her vast personal and professional experience
- Personal experience/examples integrated into presentation (4)
- Keep current on special needs support, trust
- Easy to follow and interesting; well prepared; humor
- Depth of knowledge; passion for subject (2)
- Education – good overview and straight forward
- General expertise
- I was unaware of the complexity of this issue – excellent!
- Things to remember; planning notes
- Touched on important topics
- Unique/special education
- Useful tips, good explanation of gov't programs/medical assistance
- Her motivation to work in this area
- I like the disinheritance story
- Very personal, good communicator
- Great! (2)
- Thank you for presenting – great and important topic

### What suggestions do you have on how the presentation could be improved?

- Wish materials had more of the talk content
- Create a list of “tips” preprinted in our materials
- More detailed on web resources
- More extensive, detailed handouts (15)
- All powerpoint items in handout materials (13)
- Better handout with more information; don't just drive us to your website
- Maybe a short list of action items for us to consider in special needs cases – do's and don't do's
- I felt Ms. Ehler's presentation was designed for those just starting in the business, not for CFPs
- She needs to excite people; a touch boring
- She criticizes the government at the same time she looks to government for help. How about giving thanks that our government still has some kind of safety hat left
- Not enough written information; more of an infomercial
- First 25 minutes mostly story, little planning
- Written materials too sketchy; not much use after session is over; not enough “meat” to use as reference
- More details on S.N. Trusts, but time limited how ability to do this
- Not enough time devoted to the “meat” of the presentation. Too much time on setting up her credentials and all the other services her company provides.
- Taking notes difficult (2)
- What about marginal special needs?
- Need more time; seemed crunched for time (8)
- More time for topic, but very good in time provided
- Stick to time allotted
- Appreciated the topic – it is not my specialty. I would like to know how to find the specialists that I could use as referrals for my clients or prospects.
- This is a very specialized topic. I will not use this info. If I have a prospect with these issues, I would refer them to an advisor who is an expert.
- Because this is such a specialized topic, this presentation will be a resource when situation presents itself. Please make sure we receive great resources to help us when needed (e.g. step by step process, key points)
- Only criticism is blanket statement: Kids with autism or down syndrome aren't going to college; this is changing!
- Provide more of her real-life stories
- Hard to see slides in back; AV equipment is at its limit for the size of audience (2)
- Would have liked more examples and more detail info vs. just the high level thoughts
- Provide her with additional time – probably best in a workshop; smaller breakout
- Would have appreciated more comprehensive tips/hints which she had up on stage, not in handout
- Who do the assets of the special needs trust distribute to if there is a remainder @ disabled's passing?
- Little more interactive
- I heard this presentation last year, or the year before; would have rather picked another session since I recently heard this (3)
- It would have been better as a breakout, due to highly specialized nature of the topic
- Prefer more technical info/planning ideas and less personal info (3)
- Include an example
- More advanced
- Answer questions as she goes along
- Every few years if she updates her handouts perhaps every 3 years; this felt like an infomercial
- Turn the lights on in the back; too dark!
- Give out more stats and info so we have and can use it

## Rick Ferri – Indexing in the 21<sup>st</sup> Century

Rating 3.31 out of 4.0	4	3	2	1
<i>Monday • 305 evaluations</i>				
Program content	92	153	31	1
Presentation	121	141	28	1
Learning objectives met?	113	143	35	1
Materials accurate?	168	115	9	2
Handouts/av satisfactory?	141	124	19	1
Effective presenter?	143	129	23	1
Appropriate time allocated?	115	134	35	10
Facilities/tech equip appropriate?	138	133	18	2
Presentation was:	Basic: 27 Intermediate: 167 Advanced: 97			
How often would you like to hear Ferri speak?	Next Year: 40 Every Few Years: 175 Once is Enough: 69			
How often would you like an update on this topic?	Next Year: 42 Every Few Years: 181 Once is Enough: 56			
Wants additional info:	Pierre Asancheyev, Robert Aylin, Dana Basballe, Nicholas Bednarczyk, Matthew Blewett, Paul Block, Charles Blossom, Bradley Borg, Mike Carpentier, Kathy Chen, David Cook, David Daline, Lynn Daly, Eric Davidge, Robert Fish, Suzanne Garry, James Goedtko, Jason Hallonquist, Genell Hollahan, Timothy Jenneke, Derrick Johnson, Sharon Jordahl, Simajeane Kaye, James Keating, Scott Kindrick, Debra Kuper, John Layton, George Loomis, Jerry Lund, John McEwen, Jim McQuillan, Jon Melander, James Mertz, Joseph Michael Miller, Buzz Moen, Janice Monson, Matthew Nelson, Lisa Nesser, Brandon Oslund, Denise Rohrick, Joan Rossi, Robert Saunders, Kent Schutte, Terry Shostak, D. Peter Silbaugh, Michael Sipe, Robert Steffen, William Sukup, David Thesing, John Truckenbrod, Ronald Wall, Nate Wenner, Teresa Wernecke, Peter Wielinski, Ryan Willaert, Erich Zellmer, Todd Ziesmer			

### What did you like most about the presentation?

- Breakdown of indexing and how they are created and structured
- Excellent overview
- Historical perspective (4)
- Kept the pace up throughout
- Handouts matched the stages
- Good
- The various explanations of indexes
- I don't use many ETFs so this was all helpful
- Anecdotal nuggets
- Would be more helpful to breakdown specific ETFs
- What are pros and cons of specific ETFs
- I like how he classified the modern "Index"
- Background history (3)
- Resources [www.etfguides.com](http://www.etfguides.com)
- Not very helpful to individual planners
- Informational
- A new area for me explained
- Importance of topic
- It was obvious he knew the material well (2)
- I don't use indexing or ETFs much – but learned a lot – so may feel more qualified to recommend in the future
- Clear notes & breakdown of products (Easy to visualize & understand concepts)
- Provided basics... most don't get the structure of ETFs
- More humor – dry stuff
- Very useful to hear development of index funds & ETFs; liked how he broke down the approaches in a systematic way
- Touched on everything to do with ETFs
- Clear & effective presentation
- Better understanding of differences between ETFs
- Slides too busy, hard to read. Too many slides for length of presentation
- Condensed to-the-point, helpful information in this world of ever-changing ETF strategies
- Interesting Topic
- Good educational material & a website that provides free info.
- Background on ETFs
- Nice overview of categories of ETFs
- Fantastic
- I learned a lot in a short time
- Interesting topic
- Different
- I appreciated his candid commentary. He was able to shed a good light on a very technical, potentially dry topic
- Good pace
- Good comments on complexities of ETFs and indexes
- Liked the explanation and history of ETFs
- Outstanding thinking/content, terrifically supported by the powerpoint.
- Very timely for ETF selection in my practice
- Great introduction to ETFs for someone who is unfamiliar with them, appreciate the website
- General expertise & timelines

- Good speed
- Lots of information (2)
- An ETF guru he is!
- Handouts matched slides
- Fast moving presentation
- Knowledge (2)
- Delivery, content & humor
- The information he shared (2)
- Explanation of types of ETFs
- Providing structure to ETF world
- Nice Power Point to follow with my notes
- Not too exciting, obviously knows his stuff, this is new to me, very interesting, not entertaining
- Spot on
- Breakdown of each ETF (2)
- Great handouts (2)
- Very informative (2)
- Stayed on topic
- Very good insights into ETFs, Didn't just give usual back-tested, questionable info; Rather, he's done exhaustive research & in-depth analysis to give very useful & helpful information
- Well versed
- For free to our organization
- Great organization of material & easy to use slides to take notes
- Clear (2)
- Very in-depth
- Great job Rick! Nice research!
- Finally someone has done this
- Very timely topic w/the shift in our industry on ETFs
- Excellent job
- Excellent course
- Rick has a great understanding of ETFs and did a good job at presenting to a large group
- The resource etfguide.com will be a great tool
- It was a great way to look at categorizing ETFs
- Not very valuable to me, but a good education on ETFs
- Advanced info for my understanding of ETFs – which clients are starting to ask about
- Very informative of all benchmarks – new strategies, indexes ETFs
- Better than Boston FPA!
- Good presentation – Very Good – Great – Good fresh look at ETFs (4)

#### What suggestions do you have on how the presentation could be improved?

- Slides in handout had such tiny type, I would not even read them – even with my glasses (7)
- A lot of info for this time slot
- Not that much interest
- A little slower next time, but I understand his time restriction
- Fix arrogant tone, fewer slides
- What can go wrong w/ETF
- Didn't touch on trading volume issues
- More inv. strategies
- Seemed a little to complicated
- I would like to hear how to use ETFs for my clients – What types to use and why
- I was bored 20 minutes into the presentation. It was so detailed that I had a hard time relating it to my business
- Get to more “wisdom” earlier, not at very end of presentation
- I enjoyed learning the history of products – but not enough time comparing to/persuading me that ETFs are better than managed funds (Compare and Contrast)
- Recommendations on which ETFs are most efficient or best used
- Instead of saying “Not my “father’s” index...,” please say: “Not my parents index...”
- Too much material on single slides so hard to read
- Now I know a lot more about indexing/ETFs/Structures
- Academically Good
- Can watch more carefully
- But how do I take this back to the office and do better for my clients?
- I can see if a morning star comes out with it, but until then?
- Current status of ETFs in market today
- Too complicated
- Leave the lights on in the back!!
- Share what types of ETFs he “liked” best offer his analysis
- Include putting a portfolio of ETFs together
- Be more entertaining (2)
- More time
- Fewer slides
- More time for Q & A
- Provide more analysis such as why ETFs vs. Index MIs vs. Active MFS
- I liked that he's trying to subdivide the ETF world. Morning star is made too simplistic. Not sure how I'd decide what be I'd be using. Have to think about connecting it to my practice
- Fixed typos on slides (2)

- Very arrogant in presentation manner, must look at connecting with audience
- He could have had more time
- How do we apply this – we didn't get that much
- Think he would do better as a breakout
- Spend more time on industry now, not so much time on the history
- How do I use this in my planning?
- Slow down & elaborate – Time crunched
- A little bit rushed
- Can't read the tiny print on the slide w/grids, either on screen or in handout – make a bit larger
- Historical performance examples would enhance the presentation
- Overly detailed
- Need audience participation, need to stay awake
- More advanced & not read examples of ETFs
- Maybe pick up the pace a little, but overall pretty interesting
- More time devoted to his presentation, otherwise, absolutely terrific & well worth the entire price paid for symposium
- Don't read for slides, more vivid presentation
- What was the purpose? Do you like & use ETFs? How?
- Spend less time on history and do more examples of how to use his research
- Discuss more of the advantages/disadvantages of ETFs vs. other investment types and placement in a portfolio; tax advantages
- A little more info and why it matters to us as planners
- Why is methodology better?
- What is the "take-away" message for advisors?

## Ruth Hayden – Working Effectively with Couples to Create a Financial Partnership

<b>Rating 3.50 out of 4.0</b>	4	3	2	1
<i>Tuesday • 296 evaluations</i>				
Program content	151	122	21	1
Presentation	165	109	20	1
Learning objectives met?	159	114	19	2
Materials accurate?	133	113	35	0
Handouts/av satisfactory?	112	111	59	10
Effective presenter?	190	91	11	2
Appropriate time allocated?	150	128	17	1
Facilities/tech equip appropriate?	143	127	17	1
Presentation was:	Basic: 106 Intermediate: 147 Advanced: 15			
How often would you like to hear Hayden speak?	Next Year: 50 Every Few Years: 179 Once is Enough: 44			
How often would you like an update on this topic?	Next Year: 54 Every Few Years: 143 Once is Enough: 37			
Wants additional info:	Casey Anderson, John Barbier, Dana Basballe, Paul Basballe, John Bergstrom, Matthew Blewett, Charles Blossom, Bradley Berg, James Bryan, Mike Carpentier, Ryan Carruth, Leo Carton, Kathy Chen, John Conlin, David Cook, Jennifer Cords, Lynn Daly, Larry DeGraaf, Ford Droegemueller, Robert Fish, Don Fulton, David Gaffaney, Suzanne Garry, Carla Ann Goedtke, James Goedtke, Jason Hallonquist, Melanie Hardie, Donna Harrington, David Heitkamp, John Hinz, Craig Jergenson, Sharon Jordahl, Cherie Landwehr, John Layton, Paul Light, Peter Ludwig, Emmy Mastel, James Mertz, Brittany Metzger, Ramona Michaels, Joseph Michael Miller, Janice Monson, Brent Mueller, Arelene Myers, Matthew Nelson, Brandon Oslund, Julieann Schroeder, Kent Schutte, Laura Seymour, Tienielle Shallman, Scott Simpson, Michael Sipe, Steve Storkan, Elizabeth Stromberg, Kathryn Vermeer, Ronald Wall, Lou Tiffany Welter, Nate Wenner, Teresa Wernecke, Damian Winther, David Zack, Erich Zellmer			

### What did you like most about the presentation?

- "Evolve"
- Added humor and lite situations
- Basic relationship concepts based on commitment and trust
- Connected well with advisors!
- Direct & accurate
- Down to earth conversations with couples
- Effective delivery
- Everything (2)
- Everything will be ok applies to you and me also
- Examples of real couples & their issues (2)
- Examples to use on clients
- Excellent/Fabulous (2)
- Excellent core concepts
- Exceptional! Thank You! Very clear and she's a good presenter
- Focus on relationships, then development of plan
- Focus on values first – then goals
- Giving attention to each individual in a couple
- Goal setting approach – She has a creative approach
- Good content
- Good energy & pace

- Good ideas about talking to both members of the couple
- Good ideas to bring couples together on financial planning
- Good points
- Good Presenter (2)
- Good public speaker, developed rapport with audience
- Good techniques & shared on a difficult area of client
- Good topic – simple ideas – easy to implement
- Good topic (2)
- Great all around
- Great basic ideas with practical helpful ideas to implement today!
- Great insight
- Great job (4)
- Great practical info
- Great topic and approach (2)
- Great topic and something I struggle with & work on in my practice
- Her conviction about her topic
- Her mention of her life experiences
- Her presentation might have worked if she'd spoken before Doug Lennick & Courtney Pullen. Content too basic.
- Her valuable experience – so concisely presented to us – that you so much, Ruth!
- Her years of experience & accumulated wisdom
- Humor used was good
- I have a new client couple I need to use some of this with
- I love the fact that she doesn't use slides! Listen!
- Interesting topic
- It's reinforcing previous speakers. Know your client – All levels – Relationship based planning
- Kept too simple
- Knowledge, personality
- Love it
- Passionate
- Points made from presentation were relevant
- Practical yet forward-thinking
- Provide a more complete handout. Not pages & pages but highlight to concepts on one page.
- Psychology & differences of the members of a couple
- Reality, credibility
- Really enjoyed this presentation – particularly the practical tools and questions I can start using tomorrow – that will make an impact on my practice
- Redirect the focus – identify separate values
- Relevant for today; Relevant to my practice (2)
- Return to fundamentals
- Ruth's stuff is always clear, open & understanding
- She is a wonderful person who will help me considerably communicate more effectively
- She is good at what she does, but she was reading her notes – distracting
- She knows her subject matter well
- She makes a whole lot of sense
- She's terrific. My first time to see her speak. The "1" on time allotted is because it should have been longer! She understands our business exceptionally well with no BS!
- Simple practical approach (3)
- Stories we could relate to clients that provided practical examples to what she had laid out (2)
- Suggestion to have couples write down values, separately in my office
- Terrific nuts & bolts approach to process
- Terrific! (2)
- The topic discussion tools for working with couples to help bring them together
- The values "tool"
- Truth! (2)
- Unique
- Values/conversation
- Very Good (5)
- Very relevant to myself & others in general; great ideas on how to proceed w/ differences & make it work
- Very thoughtful & inspirational
- Very wise
- Warning signs
- Well spoken
- Would like some take-aways

What suggestions do you have on how the presentation could be improved?

- Not a lot of substance – too similar to Pullen presentation in terms of content
- Shorter time allotment
- No B.S., give her one-half hour more!
- Do not read notes
- My goodness – this was way too basic for us taking the time to go through this at this conference, she is not at the level that is acceptable here.
- Not Ruth's fault, but all morning was behavioral finance (3) – perhaps break that up?
- Not her fault – but three sessions in a row on investor psychology was too much – all were different to some degree – but would've liked some variety

- Better or more (4) materials – helps us remember vs. note taking
- Even though she said she had no handouts purposely so we just listen, I do believe we need the same info or complementary info as handout. She could make it available as we leave, on FPA website, or her website.
- Didn't have value handout, she mentioned
- A few more slides (2) would be nice
- More written outline
- Would have Ms. Hayden better distinguish between Financial Planning and Financial Advice/Investment Advice. The anecdotes sounded more like financial advisors vs. someone grounded in Financial Planning Process delivered through CFP®
- Share actual case experience – tell stories
- More concise
- Even it time is short, you need to tell some of your stories in your presentation
- Slides with matching handouts
- More space on the notes pages to take notes
- Give us in hardcopy the bullet points she discusses with brief commentary on each point so we can easily refer back to her good ideas
- It was just too much touchy, feely stuff for one morning

## Douglas Lennick – The 4 R's: A Practical Way to Apply Behavioral Finance and Neuroscience to Your Practice

Rating 3.90 out of 4.0 – Wow!	4	3	2	1	
<i>Tuesday • 278 evaluations</i>					
Program content	242	25	0	1	
Presentation	242	24	0	1	
Learning objectives met?	224	40	2	1	
Materials accurate?	202	41	3	2	
Handouts/av satisfactory?	<i>Not applicable; called in to replace ill presenter</i>				
Effective presenter?	243	20	1	2	
Appropriate time allocated?	215	41	7	1	
Facilities/tech equip appropriate?	192	57	5	5	
Presentation was:	Basic: 20		Intermediate: 138		Advanced: 92
How often would you like to hear Lennick speak?	Next Year: 172		Every Few Years: 80		Once is Enough: 2
How often would you like an update on this topic?	Next Year: 164		Every Few Years: 80		Once is Enough: 2
Wants additional info:	Casey Anderson, Charles Anderson, Gabriel Asebedo, Kurt Baldry, John Barbier, Dana Basballe, Paul Basballe, Nicholas Bednarczyk, Philip Berg, Ronald Bergstrom, Michael Betz, John Bina, Paul Block, Charles Blossom, Bradley Borg, David Bremer, Gregory Brown, Lucas Bucl, Sharon Calhoun, Ryan Carruth, Leo Carton, Rachelle Chase, David Cook, Doug Cozad, David Daline, Lynn Daly, Eric Davidge, Bonnie Denzel, Paula Doroff, David Dresbach, James Goedtko, Jason Hallonquist, Gerald Hansen, Scot Hanson, Melanie Hardie, Donna Harrington, David Heitkamp, Robert Hengelfelt, Derek Hicks, John Hinz, Genell Hollahan, Derrick Johnson, Brandon Jones, Karin Jordahl, Sharon Jordahl, James Keating, Shannon King, Barbara Kirby, Lisa Kirscht, Michael Kobs, Jerome Kosel, Marc Kowalski, Kenneth Kramer, Laura Kuntz, Gary Lage, Cherie Landwehr, Paul Light, George Loomis, Peter Ludwig, Lucretia Mattson, Jennifer McCool, Jim McQuillan, Bradley Melby, Marianne Merriman, Buzz Moen, Janice Monson, Noel Moore, Eric Munkeby, Timothy Munkeby, Luke Murray, Matthew Nelson, Troy Noor, Richard O'Connor, Steve Olsonoski, Brandon Oslund, James Patineau, Ron Revier, Linda Roszak, Steve Schroeder, Kent Schutte, Kim Schwichtenberg, Ron Semon, Tenielle Shallman, Scott Simpson, Michael Sipe, Lee Stoerzinger, Elizabeth Stromberg, Thomas Taylor, Todd Utecht, Mark Vanden Einde, Kathryn Vermeer, Mark Veurink, Ronald Wall, Kathryn Waters, John Kyle Watkins, Josh Webskowski, Teresa Wernecke, Damian Winther, David Zack, Erich Zellmer				

### What did you like most about the presentation?

- The importance of introspective values-based being and working
- Message was applicable to self as well as practicing financial planning
- Really applicable to our day and time
- Practical examples; down to earth
- Relevant to client interaction based on economic events this year
- Practical information on why behavior occurs and how to change it
- Really great real-life examples that we could all relate to
- Doug is a very effective speaker and brings his message in an understandable manner
- Realistic, valuable advice, training and expectations of what we are capable of
- Self-reflection
- We cannot predict the future
- Great insight about selling skills (2)
- Emotional financial connection
- Good research and insights
- New presentation!! (2)
- Hits what everyone else misses
- Great info we can put to practice (2)
- Challenged conventional thinking

- Connects with audience
- Thank you for filling in – it was an outstanding presentation. I'm not disappointed in missing the scheduled speaker!
- I appreciate his values that have shaped his life and his passion for our profession
- I have seen this presentation before in a shorter timeframe and it was greatly improved by the additional time
- In helping clients understand their behavior and consequences of their actions; I also could take a look at myself and my role in the investment process
- He tried to keep it simple for us
- Clarity
- Personable, understandable, simple, not easy
- Slow; easy to listen to
- His laid-back style and introduction
- Great useable information
- Loss, tolerance, price, proof – good stories
- Life experiences; positiveness
- Doug is a genius
- Honest, humor, knowledge, sincerity
- Humor (10)
- Timely (5)
- Great motivator for all times but especially now!
- Relevant and important (2)
- Determination
- Practical inspiration
- Content (
- I liked all of it; everything (2)
- Interactive
- Engaging; held our attention (3)
- Informative; knowledgeable (4)
- Interesting
- Practical
- Very good, great; outstanding; excellent; awesome; fabulous; super; fascinating (29)
- Doug was exceptional; perfect way to start the day
- Best so far – speaker and information (2)
- Doug is an amazing presenter; loved every bit of it
- Excellent material; Great information (6)
- I can definitely stand to change
- Do you speak to advisor clients for a fee? (Lee Stoerzinger)

What suggestions do you have on how the presentation could be improved?

- Make copies of his presentation slides available (17)
- Could not read power point; font too small (7)
- Help show how to utilize info to improve action/sell, rather than just identify
- The “respond” points were rushed due to time constraints; missed it
- More time; more depth (2)
- His time went by too quickly; for next year, perhaps a longer session
- Have him present here every year
- Come visit me – need help managing staff – make or break time
- Keep spreading the positive hope for future
- What's the next step?

### Dan Mulvaney – The Process of Selling a Business

Rating 3.50 out of 4.0	4	3	2	1
<i>Monday Breakout • 60 evaluations</i>				
Program content	39	20	1	0
Presentation	31	26	3	0
Learning objectives met?	33	24	3	0
Materials accurate?	41	18	0	0
Handouts/av satisfactory?	34	24	2	0
Effective presenter?	33	24	3	0
Appropriate time allocated?	28	29	2	3
Facilities/tech equip appropriate?	31	27	1	0
Presentation was:	Basic: 6 Intermediate: 44 Advanced: 8			
How often would you like to hear Mulvaney speak?	Next Year: 10 Every Few Years: 40 Once is Enough: 7			
How often would you like an update on this topic?	Next Year: 11 Every Few Years: 43 Once is Enough: 4			
Wants additional info:	Michael Betz, Lucas Bucl, Mike Carpentier, Kathy Chen, Linda Harmon, Sharon Jordahl, Brandon Oslund, Steven Schoeder, John Schwalbach, Thomas Taylor, John Truckenbrod, Kathryn Waters			

What did you like most about the presentation?

- Concise, clear presentation – related well to non- M+A professionals
- Anecdotal nuggets, Concise & to the point
- Very knowledgeable
- Made it entertaining
- Interesting
- Will come in handy – an area I don't have much experience in
- I have sold a company from owner "seat," very accurate presentation
- Great overview (2)
- Good topic
- Accurate; full of ideas
- His experience
- Knows his stuff
- Good examples
- Clearly define process of sale
- Personality – Straight forward
- Excellent
- Great info
- Well organized
- Dan did a great job of teaching a very complex topic in a very basic manner. He did a good job of helping financial planners understand what is important for FP's to know about sales transactions.
- Good info
- Great expertise

What suggestions do you have on how the presentation could be improved?

- Less passion than other presenters, but he is a CPA ☺
- We need to not just be lectured to by the presenter
- Too much on one slide
- None – It was great
- Could have used microphone

## Doug Orton – 12 IRA Planning Mistakes to Avoid

Rating 3.33 of 4.0	4	3	2	1
<i>Tuesday Breakout • 273 evaluations</i>				
Program content	102	129	20	3
Presentation	97	138	19	2
Learning objectives met?	108	125	19	3
Materials accurate?	126	107	17	1
Handouts/av satisfactory?	99	120	35	1
Effective presenter?	123	116	17	1
Appropriate time allocated?	94	123	32	4
Facilities/tech equip appropriate?	95	122	25	4
Presentation was:	Basic: 92 Intermediate: 142 Advanced: 15			
How often would you like to hear Orton speak?	Next Year: 45 Every Few Years: 153 Once is Enough: 42			
How often would you like an update on this topic?	Next Year: 61 Every Few Years: 159 Once is Enough: 19			
Wants additional info:	Paul Basballe, Lynn Daly, Carla Ann Goedtke, James Goedtke, Donna Harrington, Janice Monson, Tony Shostak, Ronald Wall			

What did you like most about the presentation?

- Very thoughtful
- Good/very effective presenter (3)
- Good/Practical information (4)
- Topical/important IRA review (2)
- Focused on most common mistakes and why advisors should care
- Inapprop spousal rollovers
- Review is good (2)
- In-depth discussion on important topic
- Good delivery
- Very important topic, valuable (4)
- Problem areas with IRAs
- Good/great handout that is client approved (3)
- Using real-world examples
- Great subject
- Good read of info we should all know
- Good/very good/great/excellent (9)
- He repeated audience questions, very helpful
- Spoke clearly; concise; easily heard, good articulation (3)
- Nice pace

- It's great to have a quick list of common items to keep in mind on IRAs (2)
- I liked his specific, useable ideas for IRA planning with clients
- Excellent handout summarizing issues (2)
- Did a good job of covering the basics
- Good refresher on essential topics (2)
- Amount of info in short period
- His conversation-style approach; very laid back (2)
- Next steps with clients
- Very to the point and actionable steps can be made right away
- Good reminders and new info that I can apply now (2)
- Too basic
- The thoroughness of the presentation
- Nice job speaking without notes; obviously he has the material down cold. Nice job.
- Knowledgeable (2)

What suggestions do you have on how the presentation could be improved?

- Time – someone needed to give him the hook! Ufta, ufta, ufta
- Time went much longer than scheduled
- Time allotted was fine. He did not stay on time, however; ie ten minutes remained and he was on point 4 of 12
- This is the second program today that I heard at national FPA conference. It sinks in better after two times, but it's a bit time consuming.
- Just saw his presentation in Boston. He didn't finish the presentation then and he didn't finish it this time either.
- More time to adequately cover topic (3)
- Shorter (2)
- More resources to take home
- Some examples
- More details on the handout
- Get into more complicated/detailed IRA/IRA distribution planning
- Include more advanced ideas; take it up a notch, i.e. trust as beneficiary, etc. (2)
- Answer more tough questions; more info on 72+
- Focus more on the law/rules – strategies, do's and don'ts; give specific examples
- Some of the ideas were pretty basic; too basic for this group (6)
- Would liked to have had notes pages to take notes on each mistake – in addition to just handing out client-approved piece
- Presentation was nothing new. Very basic concepts. Hard to stay focused on presentation.
- Prefer the complexity of Ed Slott and Natalie Choate
- Too much time on some issues; not enough on others
- For visual learners...the concepts feel flat. What were his three learning objectives for us, the students?
- Just saw

## Courtney Pullen – Complete Client Satisfaction

Rating 3.26 out of 4.0	4	3	2	1
<i>Tuesday • 294 evaluations</i>				
Program content	115	134	33	2
Presentation	101	147	35	3
Learning objectives met?	115	132	26	2
Materials accurate?	128	130	19	0
Handouts/av satisfactory?	109	147	30	1
Effective presenter?	130	122	34	3
Appropriate time allocated?	113	131	33	9
Facilities/tech equip appropriate?	130	128	21	2
Presentation was:	Basic: 88 Intermediate: 156 Advanced: 33			
How often would you like to hear Pullen speak?	Next Year: 38 Every Few Years: 165 Once is Enough: 75			
How often would you like an update on this topic?	Next Year: 63 Every Few Years: 160 Once is Enough: 48			
Wants additional information:	Casey Anderson, John Barbier, Paul Basballe, Michael Betz, Matthew Blewett, Charles Blossom, Colleen Bollom, Lucas Bucl, Lynn Daly, Mary Bridget Handke, James Keating, Ronald Kolb, Cherie Landwehr, Paul Light, James Mertz, Brent Mueller, Matthew Nelson, Linda Roszak, Carol Schulstad, Laura Seymour, Michael Sipe, Elizabeth Stromberg, Scott Thuleen, Ronald Wall, Nate Wenner, Erich Zellmer			

What did you like most about the presentation?

- Conversation meter
- Listening ladder
- Effective presenter
- Discovery process
- Generational loss of wealth; judge purpose/decision making
- Reminder to be authentic, values-based in our process, methods. Listening! Be present. Creative conversation and 50-year question.
- The art of listening; the idea of being alert to listening (3)
- The importance of listening and the success that comes as a result of it
- The importance of listening deeply to clients and asking a skillful set of questions

- Impact of relationship on business and success
- Attention to listening deeply
- Great points about the levels of listening and conversation
- Who you are, not what you are being
- Clear presenter (2)
- Making important parts clear
- Great style – handouts had good detail to reflect on
- Great ideas on how to listen
- Questions I can use with my clients
- Easy to follow and understand
- Strategies in communicating with clients
- Interesting
- Thought-provoking
- Working on the sales process; it does not happen automatically
- Topic of listening/listening description/content (8)
- Our profession needs to learn more about this. I was a mental health counselor, so already familiar with this, but I think many financial planners do not.
- Good topic; very important; need to be continually discussed (3)
- Material brings us back to our human values and basic respect for our clients
- Excellent – a great redirection from tactics to goals
- Sample questions
- Very candid; light yet provocative
- Process
- Very thoughtful presenter
- Really excellent! (2)
- Overall, it was a great presentation. I really liked the stories and examples that Courtney gave as an example of the concepts.
- Another outstanding presentation – really requires introspection
- Relates well to what we do and the issues we are having
- Best presentation of both days – so far
- Good communication and slides (2)
- Great ideas (3)
- Useful, timely help
- Reaffirmed the importance of conversation with clients and getting the trust level improved
- He demonstrated a deep understanding of what's at the heart of a relationship and he provided practical guidance
- Appropriate to what we are dealing with right now. Everyone can put this to use in their practice.
- Helped highlight importance of creating connection rather than just possessing technical abilities
- New ideas for me
- Emotion/listening
- Nothing
- Recognize more about myself and “where” I am at
- Basics
- Related to Doug Lennick's speech/presentation
- Different perspective, combining concepts (bio and application)
- Good follow up to Doug's presentation
- Good food for thought and very good reminders on listening to clients
- Good info (3)
- Unconventional topic; soft skills training to help connect with clients
- Good stories to connect some new things, but core to be a good advisor
- Real life stories/great stories/illustrations (5)
- Real life examples of why this matters
- The stories were a good way to relate to info
- Presented the non-tangible side of the planning fiduciary business
- Good reminders and refresher
- Good examples/explanations
- Everything
- Drawing from his personal experience; getting me to rethink the questions I ask and process I use
- He has a lot of passion in his presentation style; really gets you thinking
- Good speaker, just didn't find info as interesting as described in brochure

#### What suggestions do you have on how the presentation could be improved?

- Provide a reading list
- Not a lot of substance to presentation
- Didn't really take away a lot of useful information. Also, just followed a presentation about behavioral finance.
- Next steps
- Seemed a little too long (2)
- Could have been discussed in a 50-minute meeting (2)
- It needs to move a little faster and it's a tough topic for a long session
- Would be more effective if he worked less on getting out his resume
- A like-speaker should be included each year
- Too touchy/emotion for me
- Seemed very basic – we have spent a lot of time integrating a values-based approach to working with our clients
- Now...he could speak a little faster
- Provide suggestions on how to implement his ideas into practice. We have recognized the issue, but how can we change?
- Seemed like it was slowing down at the end; he talked slower (or maybe it was just me...)

- Delivery, pace, tone, stop use of “okay?” and pauses in presentation. Use of “and you guys” – Stop!
- Don’t call us “guys”
- Information tainted by irritating style
- Such a low-key, calm approach; works well for me, but I wonder how it worked for others in the back of the room at keeping their interest
- Pace too slow (8)
- Might consider having us do some exercises with each other; a little quicker pace or more humor.
- Good content, but could pick up the pace
- Cover more material
- Engage the audience (3)
- Work on changing voice interaction
- Could be more dynamic
- Present less like a professor (2)
- Have more time to workshop with financial planners to look at their own core values. Practice skills set such as “discovery” gathering. Not a typical skill set for financial professionals.
- Try not to jump around so much; follow an outline
- More case discussion; he had a few, but keep adding to...
- Would have liked more practical application to my practice; i.e. more examples of probing questions (2)
- Pointless to have AV materials that no one can see beyond the first few rows of tables
- A tough job after Doug Lennick (3); comparatively, seemed too basic
- More on implementation opposed to macro solutions
- Speaker’s voice tails off at the end of most sentences. As a result, several bits of information were missed/not understood.
- Speed up the commentary and drill down beyond the basics. Too long and very dull.
- Did not come off to me as personable; picked up towards the end.
- Why do you assume people are smart because they’re involved in a corporate meeting? You seem to assume qualities based on position and/or net worth.
- Focus more on key points

## Glen Salow – Top Five Questions Planners Ask Me About Technology

Rating <b>2.62</b> out of <b>4.0</b>	4	3	2	1
<i>Tuesday • 247 evaluations</i>				
Program content	26	90	97	22
Presentation	23	113	87	15
Learning objectives met?	25	94	77	37
Materials accurate?	44	110	62	9
Handouts/av satisfactory?	30	103	89	11
Effective presenter?	39	116	68	16
Appropriate time allocated?	33	110	73	21
Facilities/tech equip appropriate?	59	125	41	9
Presentation was:	Basic: 145    Intermediate: 70    Advanced: 4			
How often would you like to hear Salow speak?	Next Year: 13    Every Few Years: 75    Once is Enough: 138			
How often would you like an update on this topic?	Next Year: 35    Every Few Years: 94    Once is Enough: 94			

### What did you like most about the presentation?

- The financial support of a firm like Ameriprise
- Q & A was a good way to sift out issues that are relevant to FA’s
- I guess the group that sponsors lunch gets to give the program (Sales pitch), but...
- His presentation style
- Some good common sense thoughts
- Anecdotal nuggets
- Clear about making technology user friendly & efficient
- He’s been there
- This felt like a sales pitch
- Good speaker but topic can be better
- The last part is good about hackers
- Great to hear Ameriprise is listening to their field before rolling out new technology
- Some good info
- Tech is an important topic
- It ended
- Insight into how other advisors utilize tools – idea generator
- Professional
- How quickly technology evolves
- Pure BS – Just an advertisement!!
- Practical suggestions for small business owners
- How about how to use 21<sup>st</sup> century technology to connect with young investors? Facebook, Tweeker, linked in? How about FCC & SEC rules on mass mailings? How to use/find providers for e-newsletters and blogs?
- Straight forward explanations for complex topics
- Q & A session (7)

- Didn't care for subject matter
- Great slides
- Looks like Frank Vascellaro
- Good thoughts
- Honesty & humor
- Could have been helpful
- That it ended short – he should not have been given that much time
- Big company look – we are all facing the same problem
- Knowledgeable (2)
- It's hard to say
- Great topic
- We don't all work for Ameriprise. It was a presentation for in house advisors
- Cool presenter
- Considerations for using technology in a practice
- Technology is growingly important in our industry
- The trend in technology was interesting
- He gave a good overview of the technology we needed in the planners practice (described on integrated practice)
- Non-Ameriprise info was good
- Great lunch topic – well organized
- I was not that interested in the topic. Could use more generic examples than specific Ameriprise.
- Good ideas
- Excellent info on technology

### What suggestions do you have on how the presentation could be improved?

- More time for lunch networking
- His slides did not match our handouts
- The commercial for Ameriprise seemed excessive
- Hard to relate to the technology needs of a Fortune 500 company to my small firm
- I would have appreciated a panel of CFP's discussing the technology tools they engage. Glen could have been one member of the panel.
- The subject of technology might have better been slotted as a breakout session for those who have an interest – to me this subject was not really of general interest
- More objective ideas for technology for non-Ameriprise advisors
- So if Amp buys lunch, I have to sit thru the AMP platform speech? Not really "objective" or educational
- Maybe helpful to Ameriprise Advisors, but not as pertinent to the rest of us
- Scripted – just read script, not engaging
- Good topic – poorly approached
- This is a great topic for independent FA, Salow seemed too corporate – commercial for Ameriprise
- Too basic – not enough practical advice
- The topic is not practical since different firm has different system – the time could be better used
- Technology is an important topic – maybe gear it towards smaller practices? Or a breakout, what do clients expect, what should we offer them?
- He is not talking to a room full of Ameriprise advisors
- Important issue but no advice was given – just told the Ameriprise story
- He should know that Al Gore does not claim to have invented the internet – look it up!
- Hard to do technology since so many platforms are B/O specific. So how to add value outside of core platform which we can't impact in our office anyway.
- Don't need the Ameriprise commercial, it was embarrassing and unnecessary
- Would like more specific suggestions on technology
- Definitely keep Q & A in
- Correct his erroneous statement about Al Gore claiming he invented the internet.
- Don't come back
- Raymond James has great technology – not sure how this presentation would be useful to me.
- Possibly more specifics and examples of what he has done specifically w/software at Ameriprise. He mostly spoke in generalities.
- Skip the Ameriprise "Commercial" the first 10 minutes was a recruitment – really no place for this – absolute turn off!
- Too long and too detailed
- Good to hear you have good technology, but you didn't address the challenges and expense to get there. Not applicable presentation. Didn't learn anything.
- Weird topic
- Don't use a proprietary provider for this topic, then appropriate
- Needs more info applicable to all
- We need to hear industry technology that other non-Ameriprise advisors can benefit from. Too much time spent on Ameriprise application
- Limit the company commercial – Could have been done before Glen began so a clear break was made between Ameriprise & CE Portion
- More specifics/examples of software/technology and how it adds value
- Thank You! It was written for him, so at time a little unnatural
- Do not talk down to us. We get it, its all about you!
- Don't read to us
- Don't use your time solely for to promote Ameriprise. Shame on Gary Schwartz for also promoting the company and not just doing the bio. They made Ameriprise look tacky, which was unfortunate given Doug Lennicks great presentation
- Presentation to recruit reps to Ameriprise
- Don't red entire presentation – Or focus on one broker-dealer (Ameriprise)
- Talk more to the independent planner

- This is for FPA – Don't let any company come in and waste an hour of our time with an infomercial.
- Emphasis on important points
- I do not understand how I can use what he is talking about if I am not an Ameriprise rep.
- This could have been better with more specific discussion on the top 2-3 ideas to answer each question
- He read the whole presentation
- It seems like one big commercial for Ameriprise
- I was hoping it would be a little more cutting edge. It seemed almost too generic and canned
- Just could not get into the message. Lost him after intro on Ameriprise
- Less reading, talk about things that any planners want to hear
- Talk more about specifics – Smith Barney & Merrill Lynch are way ahead of this
- Too basic for those who work in wirehouses, big banks, etc.
- Let's have a panel discussion next year on what planners are using & why.
- Didn't really have any "take-aways" for my independent practice
- A lot of sleepers for this one. Too corporate oriented vs. small firm
- A little too much about Ameriprise
- Seemed like an Ameriprise commercial
- Did not really give specific tech info which the title suggested
- Less on Ameriprise (34)
- Learn your audience
- We all take pride in who and where we are
- Give us specific tools/ideas we can implement in our practices to become more efficient and productive
- Maybe give more examples of how a small office would incorporate technology vs. the larger offices (say >10 employees)
- It would be good to go more in depth on what is coming up
- I think our local organization of planners have some resistance to doing financial planning like Ameriprise and Glen's topic wasn't particularly well received.
- Spoken too fast to get it all understood/absorbed
- Not a topic that I was interested in, would have preferred to miss. It was a sales pitch.

### Jack Surgent – Tax Planning Strategies:

Rating 3.71 out of 4.0	4	3	2	1
<i>Monday • 300 evaluations</i>				
Program content	220	73	2	5
Presentation	213	79	4	4
Learning objectives met?	203	91	5	4
Materials accurate?	188	80	16	3
Handouts/av satisfactory?	155	110	40	4
Effective presenter?	244	42	6	4
Appropriate time allocated?	174	106	14	2
Facilities/tech equip appropriate?	144	104	38	7
Presentation was:	Basic: 0 Intermediate: 147 Advanced: 141			
How often would you like to hear Jack Surgent speak?	Next Year: 219 Every Few Years: 71 Once is Enough: 4			
How often would you like an update on this topic?	Next Year: 240 Every Few Years: 49 Once is Enough: 20			
Would you like to receive additional information?	Yes: 126 (names below)			
Wants additional information:	Casey Anderson, Pierre Asancheven, Sarah Asebedo, Gabriel Asebedo, Robert Aylon, Kurt Baldry, Dana Basbelle, Paul Basbelle, Nicholas Bednarczyk, John Bergstrom, Ronald Bergstrom, Michael Betz, John Bina, Matthew Blewett, Paul Block, Charles Blossom, Brent Boraas, Patrick Boria, Bradley Borg, Dana Brewer, Alexander Bush, Mike Carpentier, Leo Carton, Kathy Chen, David Clausen, David Cook, Jennifer Cords, David Daline, Lynn Daly, Timothy D'Amato, Eric Davidge, Larry DeGraaf, Bonnie Denzel, Tracy Dostal, James Driscoll, Andy Feterl, Robert Fish, Noelle Follen, Johannes Fure, Mark Gabriel, Brenda Gempler, CarlaAnn Goedtke, James Goedtke, Christina Grandbois, Jason Hallonquist, Mary Bridget Handtke, William Hansen, Scot Hanson, Linda Harmon, Donna Harrington, Robert Hengelfelt, Michael Hess, John Hinz, Genell Hollahan, Beverly Huber, Steven Daniel Ingvanson, Timothy Jenneke, Derrick Johnson, Joel Johnson, Sandra Johnson, Jerry Jordahl, Sharon Jordahl, James Keating, Scott Kindrick, Gerald Knutson, Michael Kobs, Ronald Kolb, Kenneth Kramer, Debra Kuper, Brett Kuykendall, Gary Lage, Cherie Landwehr, Douglas Last, John Layton, Brad Leivermann, Paul Light, George Loomis, Jerry Lund, Lucretia Mattson, Daniel May, Jennifer McCool, James McQuillan, Christopher Meier, Jon Melander, Bradley Melby, James Mertz, Joseph Michael Miller, Norman Mitchell, Janice Monson, Noel Moore, Brent Mueller, Eric Munkeby, Timothy Munkeby, Arlene Myers, Matthew Nelson, Lisa Nesser, Rich O'Connor, James O'Halloran, Steve Olsonoski, Thomas Ratelle, Ronald Revier, Denise Rohrick, Robert Saunders, Steven Schoeder, Margit Schubert, Kent Light, Paul Scranton, Ron Semon, Tony Shostak, Scott Simpson, Paul Stein, Katherine Stienessen, Steve Storkan, Thomas Taylor, David Thesing, Jeffrey Thorup, Scott Thuleen, Todd Utecht, Kathryn Vermeer, Ronald Wall, Anne Ward, Lou Welter, Nate Wenner, Teresa Wernecke, Ryan Willaert, Damian Winther, David Zack, Erich Zellmer			

### What did you like most about Mr. Surgent's presentation?

- All of it (4)
- I thought it was good (all around)
- Easy to understand
- Current election tax plan understanding
- Delivery depth; high level of knowledge (4)
- The updates on recent legislation and social security (11)

- Social security planning strategies/discussion/planning (15)
- Thinking of social security differently (2)
- His discussion on current tax law, social security strategy, and small business tax strategy
- His energy and ability to push the tax rules
- Good presentation and energy
- Facts, black and white
- Strong knowledge, link to current political arena
- Tax law projections based on both political parties
- Good explanation of Obama potential tax program
- Tax focused and I'm a CPA as well
- Concise and clear; good case studies (real life examples) (5)
- Fast-paced; moved quickly from topic to topic; did not linger (5)
- Covered good topics; info we need to know (2)
- Very knowledgeable (7)
- Good teacher
- Lots of information – look forward into the future
- New ideas, easy to follow (2)
- Great out of the box thinking and strategies (7)
- His comments at the end were interesting – candidates and tax changes
- Very good presenter – topics were too specific and only minimally beneficial
- Real life concept implementation; good planning tips for real life situations (2)
- The ideas on future planning (2)
- Thoughtful, helpful ideas (2)
- From the cuff
- Keeps things simple
- Energy early was a good plan
- Fast paced, but tracked well. Lively, strategic, excellent
- The implementability of the material
- Topics that are relevant right now
- His knowledge; clear-concise; timely (5)
- Current political update and foresights
- Very interesting strategies and view point of the political situation in regard to taxes
- Excellent political implications for taxes
- Excellent presentation and expertise
- Energetic. Very informative. Great presentation on Social Security.
- Up to date info (2)
- IRA strategies (3)
- Practical ideas for everyone
- Speed; excited with his topic and it shows
- Bring him back every three years
- Loved social security issues which affect everyone
- For me, this is a topic that could be reviewed annually because I don't deal with this much throughout the year
- New ideas/strategies (6)
- Great strategies and ideas (2)
- Experience – real world examples
- Creative tax planning ideas
- Very captivating presenter
- Very detailed strategies for client needs (2)
- Hit topics that I don't know much about
- Dynamic presentation – clarity – gets the point across. I learned some new things.
- Dynamic speaker
- A lot of great info in a brief time
- He explains great ideas very well
- State-of-the-art information
- Great job at translating tax code to practical application
- Great presentation – helped me realize that there are other planning opportunities – unconventional!
- Certainly some great “use now” information with clients
- Clarification of current tax changes/update on recent tax law changes (6)
- Love the tax saving strategies
- Good/Important info (4)
- Excellent presenter (2)
- Timely and usable info
- Fabulous timely information that is applicable to my clients
- Forward thinking – future concerns addressed
- Excellent planning strategies
- Planning concept/good planning (2)
- Great ideas for financial planning from age 62-70
- Great social security content on retirement age alternatives
- The practicality and timeliness of the information he presented; he explained things in a way that was very easily understood
- His enthusiasm (3)
- Clear and succinct; clear and concise (2)
- Insightful
- Very good practical applications for clients today
- Good basic planning tool all can apply

- Housing Act
- Real world ideas
- Current strategies for this climate
- Presentation method
- Very technical – good content
- Good presentation skills supplemented by good written documentation
- Relevance to planning; ie retiree income planning
- His energy on boring topics – passionate; looks at things in a non-traditional manner
- Topics and strategies were current; also his style was engaging and lively with a good pace
- Info was actionable
- Would take questions with enthusiasm
- He was an effective speaker
- Explanations were good
- Covered great topics in depth; topics clients want to know. Also explained tax implications of change in White House.
- Specifics explained clearly
- New ideas – something to think about
- Cutting edge
- It's just great!

What suggestions do you have on how Mr. Surgent's presentation could be improved?

- Allocate more time for his section (3)
- More time for Q&A
- Maybe focus more on individual strategy vs. corporations as most planners work with individuals
- Concerned about upcoming tax changes; perhaps if aware of proposed legislation changes could note that
- Use "along these lines" less; used 30 times in first half-hour (2)
- Reduce use of the word "effectively"
- Stop saying "what"
- Maybe take a one minute stretch in the middle
- Didn't really have time to review in depth
- Spoke very fast; hard to follow/keep up at some points
- Cover more general strategies that would apply to more people and provide greater benefit
- Finish more of your sentences; becomes redundant
- Seems like a better topic for a small group/all day workshop format
- Examples in materials
- Lay off the political slant – doesn't matter who is elected; he should read the tax center policy before he speaks out against the democratic plan
- Worksheet to keep info; went too fast to copy completely
- AV materials; have better visuals; use PowerPoint (5)
- Use better projection system; tablet would work
- Implement more current technologies
- Don't use an overhead; not ideal (2)
- It is hard to do #s on an overhead or powerpoint – he could have referred to the info in the book
- PowerPoint on printed slides (3)
- Include more of what he said in written materials – some of the calculation scenarios
- Make these slides available in book so we don't have to be writing the entire time (3)
- Please have presentation materials in the outline form so we can make effective notes
- Write larger on overhead
- Lighting/poor lighting (2)
- Higher screen; difficult to see in back (2)
- Center presentation screen on front wall
- Mic for questions is needed for big room; couldn't hear all questions being asked (2)
- Mic should be passed to audience member posing a question so we can all hear it (2)
- Hard to read handwriting, especially from back or sides; okay for ones written during event, but should prep some upfront
- Hand-written overheads in a large room just don't work from any distance from speaker; couldn't see in back (4)
- Hard to read his writing on slides; type overheads so we can read them (13)
- Provide examples (that were covered in the presentation on overhead) with the handouts (4) in order to review and digest later; great resource material, but not good to take notes during presentation
- Have examples typed for legibility or write more legibly (2)
- Clearer, more impactful presentation materials
- Overheads difficult to see at times. Also material in binder slightly difficult to follow. Recommend including overhead examples in binder.
- Handouts are very detailed compared to overheads. I would rather he followed the handouts. (4)
- Would like notes to match presentation more closely
- Refer to page #s
- Stand on stage (4)
- I miss the platform for the speakers; it's hard to see him (2)
- Examples and current info handouts – Mr. Surgent said a lot has changed recently.
- Neglected all US taxation topics
- The example of the second home purchase in FL prior to 1/1/08 did not seem applicable – purchase would already be done; not part of our planning recommendation
- Give him the full day

## Economist Panel – Rick Golod, David Kelly, Jerry Webman

Rating <b>3.91</b> out of 4.0 – <b>WOW!</b>		4	3	2	1
<i>Tuesday • 243 evaluations</i>					
Program content		204	10	1	1
Presentation		202	13	0	1
Learning objectives met?		196	17	2	1
Materials accurate?		175	27	10	4
Handouts/av satisfactory?		196	41	22	9
Golod - Effective presenter?	3.85	202	12	1	1
Kelly – Effective presenter?	3.92	194	19	0	1
Webman – Effective presenter?	3.90	193	23	2	2
Appropriate time allocated?		150	39	14	13
Facilities/tech equip appropriate?		151	50	10	2
Presentation was:		Basic: 7    Intermediate: 106    Advanced: 96			
How often would you like an Economist Panel presentation?		Next Year: 195    Every Few Years: 4    Once is Enough: 0			
Wants additional info from Golod:	Charles Anderson, Gabriel Asebedo, Dana Basballe, Paul Basballe, Jason Bauerly, Angus Bennett, John Bergstrom, Richard Berquist, Matthew Blewett, Charles Blossom, Donald Boegel, Colleen Bollom, David Bremer, Lucas Bucl, Sharon Calhoun, Mike Carpentier, Ryan Carruth, Leo Carton, David Cook, Jennifer Cords, David Daline, Lynn Daly, Eric Davidge, Larry DeGraaf, Bonnie Denzel, James Donicht, David Dresbach, James Driscoll, Ford Droegemueller, Ellen Dubuque, Ron Eckstam, Robert Eichten, Stephen Fischer, Noelle Follen, Johannes Fure, Suzanne Garry, Carla Ann Goedtke, James Goedtke, Paul Greengo, Jason Hollanquist, Donna Harrington, Pamela Heimdal, Robert Hengelfelt, Michael Hess, Derek Hicks, Michael Hochstetler, Echo Huang, Timothy Jenneke, Craig Jergenson, Daryl Johnson, Eric Johnson, Sandra Johnson, Brandon Jones, Sharon Jordahl, Thomas Karp, Todd Kelzenberg, Barbara Kirby, Gerald Knutson, Jerome Kosel, Kenneth Kramer, Laura Kuntz, Debra Kuper, Brett Kuykendall, Douglas Last, John Layton, Dean Maschka, Alex Maynard, Jennifer McCool, Jim McQuillan, Joseph Miller, Norman Mitchell, Janice Monson, Brent Mueller, Timothy Munkeby, Arlene Myers, Daniel Myers, Royce Nies, Lesley Nystrom, Brandon Oslund, Ben Potthoff, Thomas Ratelle, Ron Revier, Linda Roszak, Carol Schulstad, Ron Semon, Tenielle Shallman, Mike Shovein, Scott Simpson, Fred Sowatzka, Robert Steffen, Kay Stienessen, Elizabeth Stromberg, Thomas Taylor, Otto Teiken, Jeffrey Thorup, John Truckenbrod, Todd Utecht, Mark Vandenberg, Kathryn Vermeer, Bruce Wagner, Anne Ward, Josh Webskowsky, Lou Welter, Nate Wenner, Teresa Wernecke, Damian Winther, David Zack, Todd Ziesmer				
Wants additional info from Kelly:	Charles Anderson, Gabriel Asebedo, Sarah Asebedo, Dana Basballe, Paul Basballe, Jason Bauerly, Angus Bennett, John Bergstrom, Richard Berquist, Matthew Blewett, Charles Blossom, Colleen Bollom, David Bremer, Lucas Bucl, Mike Carpentier, Ryan Carruth, Leo Carton, David Clausen, David Cook, Jennifer Cords, David Daline, Lynn Daly, Eric Davidge, Larry DeGraaf, Bonnie Denzel, James Donicht, David Dresbach, James Driscoll, Ford Droegemueller, Ron Eckstam, Robert Eichten, Stephen Fischer, Noelle Follen, Don Fulton, Johannes Fure, Suzanne Garry, Carla Ann Goedtke, James Goedtke, Jason Hollanquist, Donna Harrington, Pamela Heimdal, David Heitkamp, Robert Hengelfelt, Michael Hess, Derek Hicks, Michael Hochstetler, Genell Hollahan, Echo Huang, Timothy Jenneke, Craig Jergenson, Derrick Johnson, Eric Johnson, Sandra Johnson, Brandon Jones, Karin Jordahl, Sharon Jordahl, Thomas Karp, Todd Kelzenberg, Barbara Kirby, Gerald Knutson, Michael Kobs, Kenneth Kramer, Laura Kuntz, Debra Kuper, Brett Kuykendall, Douglas Last, John Layton, Alex Maynard, Jennifer McCool, Jim McQuillan, Joseph Miller, Norman Mitchell, Janice Monson, Brent Mueller, Timothy Munkeby, Arlene Myers, Daniel Myers, Lesley Nystrom, Brandon Oslund, Ben Potthoff, Thomas Ratelle, Ron Revier, Linda Roszak, Carol Schulstad, Tonya Schulte, Ron Semon, Tenielle Shallman, Mike Shovein, Michael Sipe, Fred Sowatzka, Robert Steffen, Kay Stienessen, Elizabeth Stromberg, Thomas Taylor, Otto Teiken, Jeffrey Thorup, John Truckenbrod, Kathryn Vermeer, Bruce Wagner, Josh Webskowsky, Lou Welter, Nate Wenner, Teresa Wernecke, Damian Winther, David Zack, Todd Ziesmer				
Wants additional info from Webman:	Charles Anderson, Gabriel Asebedo, Dana Basballe, Paul Basballe, Jason Bauerly, Angus Bennett, John Bergstrom, Richard Berquist, Matthew Blewett, Charles Blossom, Colleen Bollom, David Bremer, Lucas Bucl, Sharon Calhoun, Mike Carpentier, Ryan Carruth, Leo Carton, David Cook, Jennifer Cords, David Daline, Lynn Daly, Eric Davidge, Larry DeGraaf, Bonnie Denzel, James Donicht, David Dresbach, James Driscoll, Ford Droegemueller, Ron Eckstam, Robert Eichten, Stephen Fischer, Noelle Follen, Don Fulton, Johannes Fure, Suzanne Garry, Carla Ann Goedtke, James Goedtke, Jason Hollanquist, Donna Harrington, Robert Hengelfelt, Michael Hess, Derek Hicks, Michael Hochstetler, Echo Huang, Timothy Jenneke, Craig Jergenson, Eric Johnson, Sandra Johnson, Brandon Jones, Sharon Jordahl, Thomas Karp, Todd Kelzenberg, Barbara Kirby, Gerald Knutson, Kenneth Kramer, Laura Kuntz, Debra Kuper, Brett Kuykendall, Douglas Last, John Layton, Alex Maynard, Jennifer McCool, Jim McQuillan, Joseph Miller, Norman Mitchell, Brent Mueller, Timothy Munkeby, Arlene Myers, Brandon Oslund, Ben Potthoff, Thomas Ratelle, Ron Revier, Joan Rossi, Linda Roszak, Carol Schulstad, Ron Semon, Tenielle Shallman, Mike Shovein, Fred Sowatzka, Robert Steffen, Kay Stienessen, Elizabeth Stromberg, Thomas Taylor, Otto Teiken, Jeffrey Thorup, John Truckenbrod, Kathryn Vermeer, Bruce Wagner, Lou Welter, Nate Wenner, Teresa Wernecke, Damian Winther, David Zack, Todd Ziesmer				

### What did you like most about the presentation?

- Awesome/super/great/excellent (16)
- Variety of perspective with great credentials! (2)
- Forecasts and perspectives were great (3)
- Varying views (3)
- Actionable, positive, motivating. We can bring this to clients. The media does the opposite.
- A great overview of current economic environment, as well as thoughts about the future
- I liked/loved getting the perspectives of the three different speakers (8)
- Diverse opinions about current situation (2)

- Various opinions; not just facts
- Engaging speakers
- Dr. David Kelly
- David Kelly and Jerry Webman are great!
- Their viewpoints and support for their viewpoints regarding the current financial situation was very informative
- This is far and away the best part of the program; I loved the addition of Rick.
- The best/favorite part of the symposium (5)
- Great as always!
- Best part of the conference, but the time was too short
- Great insight (2)
- Great group of speakers
- Up to date, critical information
- Good technical info on the markets
- It was great; we need their expertise with Q&A; the panel when they answer is usually the best
- Do this every year! (y only "all 4's")
- Must have next year (2)
- I liked the supporting slides
- Very helpful
- Good take-aways; easily digestible information
- Everything (2)
- Always great info from great speakers
- Good info at tough times, good suggestions
- Further explanation of what's occurred and some possible future outlooks
- Keep it coming!
- Timeliness with current crisis (4)
- Experience, knowledge, entertaining
- Semi-agreements
- Lively discussion
- Look forward to economic overview
- Great speakers, high energy (2)
- All are very engaging presenters on a very technical topic
- So relevant!
- The difference with more than 1
- Actual recommendations
- Would like to be a part of Rick Golod teleconferences please (Jennifer Cords)
- I always enjoy this panel discussion
- Up-to-date information, good ideas for advisors, calming influence
- Good speakers; easy to listen to
- Most relevant topic at hand
- One of the highlights of the 2 days – year in and year out
- Keep up the good work – we like you guys
- Intelligence and animation of presenters
- Honest discussion
- A mainstay!
- This is a great finale to the conference

#### What suggestions do you have on how the presentation could be improved?

- Leave time for Q&A (13)
- Begin on time; if we run over time, ask if panel members and attendees want Q&A
- Too long for each speaker
- Do first thing on 2<sup>nd</sup> day and give more time
- Rick Golod – why was he on this panel; next year have at least one independent economist. Jerry Webman – we are financial professionals; we don't make cold calls.
- A little more time for more debate, Q&A between panelists at the end
- Start earlier so we can end on time and have more time for questions
- Let them talk; we need this info – I wanted to hear it all
- I would have given people the opportunity to leave, but I would not cut them off; very disrespectful (2)
- Have them in the morning. This is a more technical discussion versus the more qualitative skills we discussed this morning!
- Major disconnect on slides; didn't match handouts (10)
- Don't show slides not in notebook
- This is the main area that should not be rushed. The gal talking about relationships could have been cut short.
- Rick should understand that my clients are looking for an annual return between 4-8% - they are not greedy or looking for the next "big thing"
- More relevant and concise notes; handouts that outline recommendations/ideas
- Would like to see one economist who is independent (get a non-boring academic?) of mutual funds and Fed
- It would have been better earlier in the day, when not so tired
- Address how global warming will factor into the economy short and long term
- Start panelist on time; this is a great part of the education and should not be shorted!
- Allow more time (8); half day with break
- Schedule during first day
- Have door prize drawings during lunch and start presentation on time
- More time dedicated to investments
- Just keep bringing them back!
- Invite these all back again next year
- Address opportunities for clients during these turbulent times

# Help Us Define the 2009 Programs!

Combined Zoomerang and Symposium Survey Results  
November 10, 2008

**Let us know what you want. We are trying to bring you the programs you are looking for in 2009.**

## 1. CASH FLOW PLANNING

	No Interest	Neutral	Important	Very Important
<b>Retirement Income Portfolios</b>	2	22	43	95
	1%	14%	26%	59%
1. Especially in light of recent market 2. Portfolios transition for clients 60+ 3. Setting up a paycheck in retirement, 72(+) and tax implications 4. 401k plans - selling start-up plans or conversion plans of the advisors who have business clients 5. RBC - income for life model (call me, Paul Block 608-785-2200 x2) 6. Distribution planning / distribution strategies 7. Jon Guyton 8. Cash flow effects of deviations from cap market assumptions, inflation, spending, etc. 9. MetLife VA wholesaler				

<b>IRA/Roth</b>	8	39	56	54
	5%	25%	36%	34%
1. Conversion of IRA's into Roth IRA's in 2010 will be a topic of interest and planning for the new year 2. Beneficiary designation planning - Conversion planning 3. Ed Slott (8) 4. Natalie Chaote 5. Updates 6. 2010 Roth conversion strategies 7. When do 401k Roth? 8. Complex 9. 2010 Conversion (2)				

<b>RMD</b>	8	56	57	34
	5%	36%	37%	22%
1. Ed Slott (4) 2. Natalie Chaote (2) 3. Complex				

<b>College Planning</b>	18	52	59	28
	12%	52%	26%	10%
1. Endersbe of course (3) 2. Roth vs. 529 plans for college funding 3. Economist Panel 4. Best ways to save, alternative college funding - scholarships, grants, etc. 5. Joe Hurley 6. Comparing 529 plans by state 7. Aid and loans				

## 2. INVESTMENT PLANNING

	No Interest	Neutral	Important	Very Important
<b>Economic Forecast</b>	2	18	38	101
	1%	11%	24%	64%
1. Gary Stern as usual (2) 2. Someone with real knowledge, not a parrot of the investments industry 3. Local CIO's 4. Dr. David Kelly (2) 5. Kelly Stern - Oppenheimer guy 6. I would like to see at least one economist on panel <u>not</u> affiliated with a mutual fund or the fed 7. Jeremy Siegle 8. Keep the panel - they are excellent 9. Dan Laufenberg 10. Forward outlook 11. Results of 1 year after the bail-out and/or the new White House 12. Bob Carey - First Trust Portfolios 13. One independent presenter on panel 14. Financial service industry - how it's changing and what will be key going forward				

<b>Foreign Markets</b>	2 1%	29 18%	73 47%	53 34%
<ol style="list-style-type: none"> <li>1. Local CIO's</li> <li>2. Combine w/Economic forecast</li> <li>3. Impacts on US markets, how they move in relation to war/turmoil</li> <li>4. Emerging markets (equity and debt)</li> <li>5. What to look for in evaluating sectors'/countries' credit and equity situation</li> <li>6. Brandes</li> </ol>				
<b>Asset Allocation</b>	5 3%	34 22%	70 44%	49 31%
<ol style="list-style-type: none"> <li>1. 3-4 alternatives to building portfolios</li> <li>2. Tactical portfolio construction and resources</li> <li>3. Gibson</li> <li>4. Steve Leuthold</li> <li>5. Pluses and minuses of diversification - see FPA Journal articles</li> <li>6. New Products</li> <li>7. Panel</li> <li>8. Study of increases in probability relative various detailed asset allocation</li> </ol>				
<b>Behavioral Finance</b>	4 2%	21 13%	55 35%	79 50%
<ol style="list-style-type: none"> <li>1. Doug Lennick (9)</li> <li>2. Always at least one</li> <li>3. Tools &amp; Money Quotient Research</li> <li>4. Carol Anderson</li> <li>5. Guy who wrote "It's not about the money."</li> <li>6. How this affects actual markets' performance vs. fundamentals of companies</li> </ol>				
<b>Alternative Investments</b>	10 6%	39 24%	63 40%	48 30%
<ol style="list-style-type: none"> <li>1. Definitions - How have they performed 1/07 - 10/09</li> <li>2. Reg D structures &amp; due diligence</li> <li>3. REITs, Fund of Hedge Funds</li> <li>4. VA vs Index Annuities - pros and cons</li> <li>5. Place in portfolio; how to assess risk and communicate that to clients</li> <li>6. Nareit</li> </ol>				
<b>Real Estate Investing</b>	17 11%	66 42%	51 32%	23 15%
<ol style="list-style-type: none"> <li>1. Well of course, we (Commonwealth Solutions) are always available to talk about this</li> <li>2. Reg D Compliance</li> <li>3. Someone who can update us on the "credit crunch of 2008"</li> <li>4. Nareit</li> <li>5. R.E. in an IRA account</li> </ol>				
<b>ETFs</b>	18 11%	64 40%	53 33%	25 16%
<ol style="list-style-type: none"> <li>1. Adding to 401k plans</li> <li>2. Bring in 2-4 vendors</li> <li>3. Portfolio planning - How to build one</li> <li>4. Barclays</li> <li>5. Models, rebalancing, etc.</li> </ol>				
<b>3. PRACTICE MANAGEMENT</b>				
	<b>No Interest</b>	<b>Neutral</b>	<b>Important</b>	<b>Very Important</b>
<b>Client/Planner Relationships</b>	10 6%	26 16%	72 46%	50 32%
<ol style="list-style-type: none"> <li>1. RIA vs. brokerage - "Always good" vs. "Always Bad" or who is best served by each?</li> <li>2. One day workshops or a complete practice mgmt program thru which I can receive individual coaching on an ongoing basis.</li> <li>3. Dick Leider</li> <li>4. Ruth Hayden (2)</li> <li>5. Overspending in retirement</li> <li>6. Don't see how you could top Ruth H and Doug Lennick, maybe Roy D.??</li> <li>7. Michael Roby</li> <li>8. Topic - Speaker w/ real life client case studies</li> <li>9. Bob Verses</li> <li>10. Mitch Anthony</li> <li>11. Panel - Susan Zimmerman, Ross Levin, Bob Klosterman</li> <li>12. Meaningful info - not general</li> </ol>				

<b>Marketing</b>	18	55	49	37
	11%	35%	31%	23%
1. Demographics				
2. Referrals - Mmatt Anderson - The Referral Authority				
<b>Technology Issues</b>	30	55	51	22
	19%	35%	32%	14%
1. Software				
2. Setting up a new practice office for an independent - what's needed & recommended				
3. Independent planner				
4. Solutions & Ideas				
5. New stuff - programs that work well				
6. Janet Stanzak, Dana Brewer				
7. Forecasting, Mone Carlo and/or others				

<b>Interested in Technology Practice Management in 2009?</b>			
	Yes	38	34%
1. The virtual office			
	No	74	66%
	Total	112	100%

<b>Compliance Issues</b>	35	57	45	22
	22%	36%	28%	14%
1. FINRA/SEC Speakers				
2. RIA Primer				
3. How about someone from the FPA lawsuit - Merrill Lynch Rule (General - Non-Firm related)				
4. Katherine Vessness				
5. Regulatory Update				
6. Planner specific software: Junxure				
7. Hot topics, panel of regulators				

#### **4. ASSET & INCOME PROTECTION**

	No Interest	Neutral	Important	Very Important
<b>Tax Issues</b>	2	10	42	87
	1%	7%	30%	62%
1. What's new (1)				
2. Jack Surgent (9)				
3. Law updates/Consequent planning strategies				
4. As a breakout				
5. Planning Opportunities/Changes				
6. AMT				
7. Tax Update				
8. Ed Slott (2)				
9. Natalie Chaote				
10. 2010 IRA - Roth conversion				
11. Tax Savings				
12. Unique ideas for financial advisors				
<b>Health Care Issues</b>	6	38	74	33
	4%	25%	49%	22%
1. As a breakout				
2. Deb Newman				
3. Direction of industry and insight for advisors to give clients				
4. Panel				
5. National health Care update				
6. New Program?				
<b>Children &amp; Money</b>	14	56	56	24
	10%	37%	37%	16%
1. Nathan Dungan is fabulous (2)				
2. As a breakout				
3. Deb Newman				
4. How to encourage saving, spending, shaping w/future gens				
5. Financial condition at HNW clients' children				
6. Nathan Dungan (2)				
7. Raising kids to be responsible and productive with money				

<b>Long Term Care</b>	8 5%	42 27%	73 48%	30 20%
<ol style="list-style-type: none"> <li>1. Law &amp; industry update</li> <li>2. Deb Newman (4)</li> <li>3. As a breakout</li> <li>4. What's new</li> <li>5. Who needs it and when?</li> <li>6. Harvey Gorden</li> <li>7. Trends, costs and (small group) marketing</li> <li>8. Combine with health insurance topic; ie Moneyguard</li> </ol>				
<b>Health Insurance</b>	25 17%	52 35%	55 37%	17 11%
<ol style="list-style-type: none"> <li>1. As a breakout</li> <li>2. HAS and high deductible insurance options</li> <li>3. New Program?</li> <li>4. Jamie Williams - MN Health Coverage</li> </ol>				
<b>Life &amp; Disability Insurance</b>	16 11%	65 43%	55 37%	13 9%
<ol style="list-style-type: none"> <li>1. As a breakout</li> <li>2. Life insurance strategies</li> <li>3. Whole vs. term, wrapping DI around company short-term disability</li> <li>4. New Ideas</li> </ol>				
<b>5. ESTATE PLANNING</b>				
	<b>No Interest</b>	<b>Neutral</b>	<b>Important</b>	<b>Very Important</b>
<b>Estate Planning Strategies</b>	2 1%	15 10%	57 38%	77 51%
<ol style="list-style-type: none"> <li>1. What's new</li> <li>2. We had an awesome Estate Planning speaker at the Nat'l FPA-Sally Mulhern Esq. Mulhern &amp; Scott PLLC, Portsmouth, NH</li> <li>3. As a breakout</li> <li>4. Stuart Bear</li> <li>5. Using charitable strategies with moderate net worth clients</li> <li>6. More advanced topics in break-out format</li> <li>7. What do less than 3-5 yr estate need</li> <li>8. Advanced techniques for freezing estate value</li> <li>9. Advanced planning strategies</li> <li>10. New ideas pertaining to new unified credit with new administration</li> <li>11. Karen Hansen and Wendy Brekken - Felhaber, St. Paul</li> <li>12. What every client should have in place and why</li> <li>13. Case Analysis Panel - Earl Cohen, Stuart Bear, Karen Hansen</li> </ol>				
<b>Life Planning</b>	8 5%	39 26%	56 37%	49 32%
<ol style="list-style-type: none"> <li>1. The one we just had was great. We're fine for a while.</li> <li>2. A Brief on Grief - How to work effectively with clients who are grieving/ Susan Zimmerman (did a version of this for Kaplan, approved for CE)</li> <li>3. As a breakout</li> <li>4. Mitch Anthony</li> <li>5. George Kinder</li> <li>6. Bill Bachrach</li> <li>7. Simple quality ideas</li> </ol>				
<b>Property &amp; Casualty Insurance</b>	41 27%	83 56%	22 15%	3 2%
<ol style="list-style-type: none"> <li>1. Questions that comprehensive planners should ask</li> <li>2. Property &amp; Casualty for high net worth</li> <li>3. RJF - Michelle Marquez</li> </ol>				
<b>Divorce Planning</b>	24 16%	66 45%	44 30%	13 9%
<ol style="list-style-type: none"> <li>1. As a breakout</li> <li>2. How to split assets</li> <li>3. Panel - Amy Wolf, Tom Alf, Laura Kuntz</li> </ol>				
<b>Planning for Unmarried</b>	23 16%	67 46%	41 28%	15 10%
<ol style="list-style-type: none"> <li>1. As a breakout</li> <li>2. Incorporating same-sex couples into practice with the issues specific to being unmarried</li> </ol>				

<b>6. DEBT MANAGEMENT</b>				
	<b>No Interest</b>	<b>Neutral</b>	<b>Important</b>	<b>Very Important</b>
<b>Spending, Credit and Debt</b>	23 15%	45 29%	52 33%	35 23%
1. Panel - mortgage, small biz, credit, car what is current environment & helping clients navigate/plan 2. Best ways to incur debt if needed, how to change clients spending habits 3. Nathan Dungan (2) 4. Update on mortgage market 5. Basics on credit score 6. Cash flow analysis relative to preretirement and retirement planning				

<b>YOUR OPINION NEEDED</b>				
<b>7. What is your time preference? PLEASE RANK, with 1 being your top choice.</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Morning	94 77%	12 10%	10 8%	6 5%
Lunch	32 29%	52 47%	20 18%	6 6%
Afternoon	9 10%	26 28%	52 56%	6 6%
Evening	6 6.5%	9 10%	6 6.5%	70 77%

<b>8. Interested in a Case Study in 2009?</b>			
	<b>Yes</b>	<b>27</b>	<b>26%</b>
1. Business Succession or complex estate case, 2 hours, or a couple of 2 hour sessions with research/strategy/small group in between monthly meetings, and the presenter could be someone from Ameriprise or other sponsor. 2. Estate planning 3. Business Succession 4. I would love to have topics on hiring and managing staff (future partners, professional and admin), career tracks, compensation and equity plans, practice structure, work flow, succession planning 5. Charitable Giving 6. Death			
	<b>No</b>	<b>77</b>	<b>74%</b>
	<b>Total</b>	<b>104</b>	<b>100%</b>

<b>9. Interested in shaping next year's programs? Volunteer to be a committee member.</b>
<b>Committee Member</b>
1. Todd Kelzenberg, 651-635-1888, todd.j.kelzenber@ampf.com 2. Brad Dirksen, 612-655-9511, brad.dirksen@tra401k.com
<b>One Time Special Project</b>
1. Molly Sullivan, 952-926-1659, molly@cahillfa.com 2. Andrea Eaton 952-920-3900, andrea@cornerstonewealthadvisors.com 3. Karen Daloia, 651-735-5878, karen.daloia@tnjourney.com 4. Lesley Nystrom, 651-631-1683, lnystrom@focusfinancial.com - Perhaps Summer/Fall Only 5. Lynn Daly, 651-379-3934, lynn.daly@focusfinancial.com 6. Kyle Watkins, 952-997-8955, jkwatkins@focusfinancial.com
<b>Few Hours/Monthly Meeting Greeter</b>
1. Andrea Eaton 952-920-3900, andrea@cornerstonewealthadvisors.com 2. Karen Daloia, 651-735-5878, karen.daloia@tnjourney.com 3. Matt Nelson, 952-225-0343, mnelson@focusfinancial.com 4. Lesley Nystrom, 651-631-1683, lnystrom@focusfinancial.com - Perhaps Summer/Fall Only 5. Brad Dirksen, 612-655-9511, brad.dirksen@tra401k.com
<b>Call me before I decide...</b>
1. Rick Wurst, 612-347-8662, rwurst@advisornet.com 2. Jason Bauerly, 952-842-1511, jason.2.bauerly@ampf.com 3. Julieann Schroeder, 612-720-4040, julieann@focusfinancial.com

## SURVEY RESULTS AS OF 11/07/07



Topic	Total	4	3	2	1	Ave #	% of 4's	% of 3's	% of 2's	% of 1's	% of 4 & 3	Top 10
Tax Issues	141	87	42	10	2	3.52	61.70%	29.79%	7.09%	1.42%	91.49%	1
Estate Planning Strategies	151	77	57	15	2	3.38	50.99%	37.75%	9.93%	1.32%	88.74%	4
Economic Forecast	159	101	38	18	2	3.50	63.52%	23.90%	11.32%	1.26%	87.42%	2
Retirement Income Portfolios	162	95	43	22	2	3.43	58.64%	26.54%	13.58%	1.23%	85.19%	3
Behavioral Finance	159	79	55	21	4	3.31	49.69%	34.59%	13.21%	2.52%	84.28%	5
Foreign Markets	157	53	73	29	2	3.13	33.76%	46.50%	18.47%	1.27%	80.25%	6
Client Planner Relationships	158	50	72	26	10	3.03	31.65%	45.57%	16.46%	6.33%	77.22%	8
Asset Allocation	155	49	70	34	2	3.07	31.61%	45.16%	21.94%	1.29%	76.77%	7
Health Care Issues	151	33	74	38	6	2.89	21.85%	49.01%	25.17%	3.97%	70.86%	
IRA/Roth	157	54	56	39	8	2.99	34.39%	35.67%	24.84%	5.10%	70.06%	9
Alternative Investments	160	48	63	39	10	2.93	30.00%	39.38%	24.38%	6.25%	69.38%	
Life Planning	152	49	56	39	8	2.96	32.24%	36.84%	25.66%	5.26%	69.08%	10
LTC	153	30	73	42	8	2.82	19.61%	47.71%	27.45%	5.23%	67.32%	
RMD	155	34	57	56	8	2.75	21.94%	36.77%	36.13%	5.16%	58.71%	
Spending, Credit & Debt	155	35	52	45	23	2.64	22.58%	33.55%	29.03%	14.84%	56.13%	
College Planning	157	28	59	52	18	2.62	17.83%	37.58%	33.12%	11.46%	55.41%	
Marketing	159	37	49	55	18	2.66	23.27%	30.82%	34.59%	11.32%	54.09%	
Children & Money	150	24	56	56	14	2.60	16.00%	37.33%	37.33%	9.33%	53.33%	
ETF's	160	25	53	64	18	2.53	15.63%	33.13%	40.00%	11.25%	48.75%	
Health Insurance	149	17	55	52	25	2.43	11.41%	36.91%	34.90%	16.78%	48.32%	
Real Estate Investing	157	23	51	66	17	2.51	14.65%	32.48%	42.04%	10.83%	47.13%	
Technology Issues	158	22	51	55	30	2.41	13.92%	32.28%	34.81%	18.99%	46.20%	
Life & Disability	149	13	55	65	16	2.44	8.72%	36.91%	43.62%	10.74%	45.64%	
Compliance	159	22	45	57	35	2.34	13.84%	28.30%	35.85%	22.01%	42.14%	
Divorce Planning	147	13	44	66	24	2.31	8.84%	29.93%	44.90%	16.33%	38.78%	
Planning for Unmarried	146	15	41	67	23	2.33	10.27%	28.08%	45.89%	15.75%	38.36%	
PC Insurance	149	3	22	83	41	1.91	2.01%	14.77%	55.70%	27.52%	16.78%	