



***The Abbey Resort  
Fontana, Wisconsin***

***Annual Marketing & Compliance Conference  
September 20 - 22, 2009***

## Sunday, September 20, 2009

Sunday activities are 'By Invitation Only' events for Captain's Club members and Top 60 Producers and guests. The qualification period is August 1, 2008 to July 31, 2009.

8:00 am - 8:00 pm  
Registration - Front Lobby

If you are golfing, please drop off your clubs at registration.

10:00 am - 4:00 pm  
Golf - George Williams  
College Golf Course

Shotgun start at 11:00 am. The course is about 1.5 miles from the Abbey. Carts will be ready at course entrance and a Box lunch will be served on the course. If you want to use the shuttle from the resort, please meet in the lobby at 10:00 am.

1:00 pm - 3:00 pm  
Boat Tour

Tour Lake Geneva via Lake Geneva Tours. Lunch at the Waterfront Cafe prior to the tour. After lunch, meet in front of the Abbey by 12:30 for directions to board. (Lunch coupon provided for Waterfront Cafe.)

5:00 pm - 6:00 pm  
Cocktail Reception

Cocktail Reception for Captain's Club and Top 60 Producers and guests at the [patio near the Sand Bar](#).

6:00 pm - 9:00 pm  
Awards Dinner

Captain's Club Awards Dinner includes Top 60 Producers and guests at the [Sand Bar](#).

6:00 pm - 8:00 pm  
Reception for early arrivals

Cocktail Reception with hors d'oeuvres for early arrivals in the [Waterfront Bar](#). Everyone is welcome to attend! Sports T.V. is available in the Bar area.

## Monday, September 21, 2009

6:45 am  
Conference Registration Begins

Conference Center

7:00 am - 8:15 am  
Breakfast

Waterfront Cafe

8:00 am - 8:20 am  
Opening

Harbor Ballroom

**Join us for the Marketing & Compliance Conference  
September 20 - 22, 2010  
Osthoff Resort, Elkhart Lake, Wisconsin**

*Monday, September 21, 2009*



**Clark Capital Management Group, Inc.**

*Navigating a Steady Course through Ever-changing Investment Markets*

*8:20 am - 9:10 am Harbor Ballroom*

*“A Market Perspective, Tools to Navigate Through 2009 and Beyond”*

*by Sean Clark, Clark Capital*

*As Clark Capital’s Chief Investment Officer, Sean directs all of the Firm’s investment activities. He is responsible for asset allocation and investment selection for Navigator Investment Solutions, Navigator Select, and Navigator Master as well as directing ongoing market research and contributing to the development of proprietary products. In addition, Sean is a member of the Clark Capital Management Committee. Sean graduated from the University of Delaware, earning a B.S. and an M.A. in Economics.*

*Sean is a Chartered Financial Analyst and a member of the CFA Institute (formerly AIMR) and the Financial Analysts of Philadelphia, Inc. Sean frequently appears on CNBC and Bloomberg TV.*

*9:15 am - 10:15 am*

*Wisconsin Room Harbor Ballroom*

*\* Breakout Session I & II*

*North & South Shore Rooms*

- ING
- John Hancock
- MetLife
- Wells

*For further information see page 7*

*\*Mandatory - Attendance of the breakout sessions satisfies a portion of Harbour Investments Firm Element Continuing Education and Compliance Requirements (FINRA Rule 1120(b). Breakouts are (2) 25 minute sessions running back to back. Attend 2 of the 4 sessions.*

*10:15am - 10:30 am*

*Break*

*10:30 am - 11:30 am*

*Workshops*

*Wisconsin Room Harbor Ballroom*

*North & South Shore Rooms*

- BTS
- ITS
- Loring Ward
- Pershing

*For further information see page 9*

*11:30 am - 12:45 pm*

*Lunch*

*12:00 noon - 12:45 pm*

*Lunch Meeting in Harbor Ballroom*

*Join Ben Fiore and Aaron Hager for a lunch meeting centered on “Mobile Technology” - the differences between various mobile devices and services and how this technology can help representatives stay connected from anywhere. Get your lunch and join us in the Harbor Ballroom.*

## Monday, September 21, 2009

12:45 pm - 1:35 pm

Harbor Ballroom

*"How to generate a steady flow of qualified, motivated prospects in a compliance restrained world" by Peter Montoya*

*At just 40 years old, Peter Montoya is already a seasoned Financial Services veteran with over 12 years experience in the industry. Since launching his Advertising Agency in 1997 he has delivered over 1,200 presentations to Financial Advisors all over the country, developed more than 5,000 custom marketing plans, authored 3 best-selling books and is the father of two children...and he just logged his 1 millionth mile with United Airlines.*

*To this end, he recently introduced the ultimate advertising compliance solution, "MarketingLibrary.net," which is revolutionizing the way Financial Advisors interact with their compliance officers, including the benefit of compliance pre-approval. Just one more way Peter is working to transform the way we do business.*

*Which brings us to today ...Peter has spent the last six months focusing on this question, "What do seven-figure producers do that six-figure producers don't?" Today, he's going to share the insights that he's learned from them, to help you plan for and build a million-dollar practice.*

1:35 pm - 1:45 pm

Break

1:45 pm - 2:45 pm

Workshops

Wisconsin Room

Harbor Ballroom

North & South Shore Rooms

- HSA Bank
- Paychex
- Pension Specialists
- Retirement Solutions Group

For further information see page 10 & 11

2:45 pm - 3:35 pm 1 CE Credit Harbor Ballroom

*"Getting Ready for 2010. Advanced Strategies for a Changing Tax Environment" by Dru Donatelli, JD-MBA, ChFC, CLU - Advanced Planning Attorney and Field Director,*



*Dru Donatelli provides technical, marketing, and sales support relative to qualified plans and estate and income tax planning. Prior to joining John Hancock, Mr. Donatelli was Vice President of Advanced Markets for USAllianz and Director of Advanced Markets for Jackson National Life and a practicing transactional attorney.*

*Mr. Donatelli is a frequent speaker on variable annuities, IRAs and qualified retirement plans, and estate and income tax planning with retirement assets, and is a published author. An active member of the State Bar of California and its Estate Planning and Trusts Section since the early 80s, Mr. Donatelli has been in the financial services industry for 12 years and holds the following licenses: NASD Series 6, 63, and 26, and California Life/Variable contracts. He also holds the ChFC and CLU designations, and he received his JD-MBA degrees from Santa Clara University.*

3:35 pm - 3:45 pm

Break

## Monday, September 21, 2009

3:45 pm - 4:45 pm

**\* Breakout Session III & IV**

Wisconsin Room      Harbor Ballroom  
North & South Shore Rooms

- AEI
- AXA
- Guardian
- Nationwide

For further information, see page 8

\* Mandatory - Attendance of the breakout sessions satisfies a portion of Harbour Investments Firm Element Continuing Education and Compliance Requirements (FINRA Rule 1120(b)). Breakouts are (2) 25 minute sessions running back to back. Attend 2 of the 4 sessions.

5:00 pm - 6:30 pm  
Booth Time

Conference Center

Refreshments Served

6:30 pm - 8:00 pm  
Dinner

Tent in Abbey Resort parking lot

7:30 pm - 9:30 pm  
Game Show

Tent in Abbey Resort parking lot  
Join us for an interactive game show - prizes included!

## Tuesday, September 22, 2009

6:45 am - 8:20 am  
Breakfast

Waterfront Cafe

8:20 am - 8:30 am  
Opening

Harbor Ballroom

*Tuesday, September 22, 2009*



**Nationwide<sup>®</sup>**  
*On Your Side*

*8:30 am - 9:20 am Harbor Ballroom*  
*"RetireSense - Be the Advisor they really want"*  
*by offering the strategy they really need" by Dan Amodeo, Nationwide Financial*

*Dan Amodeo is an Associate Vice President at Nationwide Financial in the company individual investment group. In this role, he is focused on retirement income strategies through leadership initiatives aimed at consumer's transitioning from accumulating retirement assets to distributing those assets as income in retirement. Dan has served in this role since 2005. Dan has 20 years of experience in various sales, finance and business development functions in the financial services industry. Dan holds a BSBA degree from Creighton University in Omaha, NE. He is a licensed Certified Public Accountant and holds FINRA Series 6 and 26 designations. It's hard to tell who's skinny dipping when the tide is high, but when the tide goes out, you know who's wearing a swimsuit. Unfortunately, many people discover the naked truth about their retirement income strategies when the market declines.*

*9:20 am - 9:30 am*  
*Break*

*9:30 am- 11:30 am Harbor Ballroom*  
***"State of Harbour"***

*Nick Sondel, President & CEO*  
*Rhonda Meyer, VP & Chief Operating Officer*  
*David Rosenow, VP of Business & Product Development*  
*Doug Holmes, VP of Corporate Development*  
*Rich O'Leary, VP & Chief Compliance Officer*  
*David Genelly, Vanasco, Genelly & Miller*

***\*\*Face To Face Compliance Meeting***

*\*Attendance of the breakout sessions satisfies a portion of Harbour Investments Firm Element Continuing Education and Compliance Requirements (FINRA Rule 1120(b)). Makeup for missing up to two breakout sessions will consist of the completion of on-line courses at a charge of \$125.00. Missing three or more breakout sessions will consist of the completion of two on-line sets of courses at a charge of \$250.00 applied to the representative's commission.*

*\*\*Attendance of the mandatory compliance meeting satisfies FINRA Rule 3010(a)(7). Makeup for this requirement will be done by completing an online on demand session. In a makeup situation, a \$150.00 charge will be applied to the representative's commissions.*

*11:30 am*

*Meeting Adjourned - Lunch on your own*

# Breakout Sessions

Monday, September 21, 2009

**Breakout Session I**  
**Breakout Session II**

**9:15 am - 9:40 am**  
**9:45 am - 10:10 am**



Wisconsin Room

## **Fresh Ideas In Building a Practice**

Learn new strategies to improve your practice while helping your clients with their retirement income needs.

Neil Dunham  
ING



Harbor Ballroom

### **Session I**

## **The Next Generation of Retirement Protection**

Jim will discuss annuities, the state of the Annuity business and John Hancock/Manulife's Financial strength and product evolution.

Jim Fleming  
John Hancock Annuities

### **Session II**

## **Profitability In Your Practice**

The 3 keys to increasing profitability, time, new assets and increased value of assets under management will be covered. How can you maximize your success in each area during a market recovery?

Eric Neff  
John Hancock Funds



North Shore Room

## **Preserving Your Client's Lifestyle**

This presentation will show you how to help your clients maintain their lifestyle throughout their retirement years by growing and protecting their retirement income with a MetLife Investors Variable Annuity and the optional Guaranteed Minimum Income Benefit Plus (GMIB Plus) rider. We will review a hypothetical example of clients taking immediate income as well as an example that demonstrates the benefit of waiting to take income. Following this presentation you will understand how GMIB Plus can provide your clients with protected lifetime income regardless of market conditions, while capturing and locking in market gains.

Brian Roguske  
MetLife



South Shore Room

## **The Advantages of Owning Non Traded REITS in a Diversified Portfolio**

We will discuss the current economic environment and its affect on the Non Traded REIT market along with the three things to know and understand when comparing REIT sponsors. We will also highlight the advantages of owning non traded REITS in a diversified portfolio along with the long term affects of inflation on real estate.

Jon Eastman  
Wells Real Estate Funds

# Breakout Sessions

Monday, September 21, 2009

**Breakout Session III**  
**Breakout Session IV**

**3:45 pm - 4:10 pm**  
**4:15 pm - 4:40 pm**



## **Creative Strategies Strengthen Client Relationships**

Join us and get some creative ideas to help strengthen your client relationships.

Justin Hammerbeck  
AXA Equitable



*North Shore Room*

### **ABC - 123**

Join Bill Machacek to learn more about the ABCs of Guardian Investors. Market volatility is a natural part of investing but there are steps you can take to succeed in volatile markets. The need for a disciplined investment strategy is critical. Diversify your assets to adjust volatility and stay focused on your investment plan. Headlines come and go but through it all, staying invested rewards patient investors.

In these trying times as your clients seek financial products and services to anchor their financial future – they want to know where they can turn with the most confidence. They seek financial institutions that have remained solid despite current market conditions and are well positioned to weather economic difficulties that lie ahead.

While investing is always subject to the inherent risks of the securities markets, Guardian's variable annuities can help instill the confidence your clients seek because they offer a number of key advantages.

- A. Heritage of strength and commitment
- B. Prominent fund managers – carefully researched and selected
- C. Predictable, reliable guarantees

Bill Machacek  
Guardian Investors



## **Nationwide and the Power of One!!**

The benefits to you and your practice of narrowing your product providers to true business Partners.

Highlights of Session:

1. 'Best Practices' of successful partner advisors and producer groups in growing their business in these tough times.
2. Targeted marketing and sales ideas for gaining new clients, differentiating yourself from competition, moving from 'product pushing' to a value added Consulting platform and ...simplifying your life!
3. Connection to resources and individuals who will grow your VA, Life, Pension and investment management lines of business.

Stephen Lee  
Nationwide



*Wisconsin Room*

## **Leverage Your Practice, Not Your Clients' Portfolios with AEI All-Cash Real Estate Funds and 1031 Solutions**

AEI, a 38-year-old real estate investment management firm, has sponsored and managed 33 public and private net lease property Funds since 1975, making it the country's oldest continuous sponsor of Net Lease Real Estate Funds. Additionally, AEI manages the oldest formalized 1031 TIC property exchange program in the United States and has successfully completed nearly 700 1031 TIC sales transactions since 1992.

Introduce pure real estate diversification to your clients' investment portfolios through the use of AEI's Funds.

Rick Vitale  
Paula Troutfetter  
AEI Funds

**Monday, September 21, 2009**

**Workshop Session I**  
**Workshop Session II**

**10:30 am - 10:55 am**  
**11:00 am - 11:25 am**

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**BTS Asset Mgmt – David Barlow, Regional Director**  
**Real Risk Management Solutions**

**Wisconsin Room**

*Move your practice and your clients beyond the same old approaches to portfolio construction and risk management. BTS Asset Management has a 28 year track record of providing real investment solutions that seek to preserve capital, provide higher return for less risk in all types of markets.*

**ITS Asset Mgmt – Strawn Markle**  
**The Value of Asset Management**

**Harbor Ballroom**

*This presentation is an overview of our Capital Preservation....Capital Growth Philosophy. Learn how Disciplined Active Portfolio Management (DAPM) can help you help your clients.*

**Loring Ward –Barry Jenkins**  
**Structured Investing in an Unstructured World**

**North Shore Room**

*As any number of studies have shown, active investment management cannot consistently add value through security selection and market timing. Over the last five years, for example, 72% of large-cap funds underperformed the S&P 500 Index.*

*In this presentation, we will clearly and compellingly explain the Nobel prize-winning academics, philosophy and economic data behind Loring Ward's Structured Investing Turnkey Asset Management Program.*

*Ongoing volatility can be a business challenge, but it can also be a marketing opportunity. And we'll discuss how Structured Investing can help you reach out to prospective clients who have taken uncompensated risks or succumbed to emotion in their investing or not followed a prudent approach.*

*Learn how the Structured Investing approach can filter out the noise and confusion of the markets and help you build a strong investment foundation for your clients' futures.*

**Pershing LLC – Chris Boyce and Sara Phillips**  
**NetX360 Technology Platform**

**South Shore Room**

*Join Sara Phillips and Chris Boyce to learn more about Pershing's NetX360 Technology Platform and new features compared to the current version.*

**Please note: All workshops are repeated twice  
(2 -25 minutes sessions) and are the same workshop  
so you can attend two workshops that interest you within the hour.**

**Monday, September 21, 2009**

**Workshop Session I**  
**Workshop Session II**

**1:45 pm - 2:10 pm**  
**2:15 pm - 2:40 pm**

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**HSA Bank - Wendy Williams**

**Wisconsin Room**

**Considering a Health Savings Account?**

*HSA or IRA? Which do I fund first:*

*HSA's have a Triple Tax Advantage*

*The Triple Tax Advantage means your client receives*

- 1. Upfront Deductions Without Income Limitations*
- 2. Tax Deferred Growth*
- 3. Non-Taxable Distributions (if used for medical purposes)*

*Wendy Williams joined HSA Bank as the Vice President of Brokerage in 2007. She is responsible for developing and maintaining relationships with Broker Dealers and Financial Advisors. Wendy also provides assistance to Colorado insurance carriers, agents, TPAs and employers on Health Savings Account (HSA) administration. Before joining HSA Bank, Wendy spent eight years in the insurance and financial services industries.*

**Paychex - Frank Tortora and Ryan Rustler**

**Harbor Ballroom**

**Effective Partnering to Gain Assets and Clients**

*Partnering with the top-ranked seller of 401(k) plans can help you gain assets, clients, and exposure in the retirement marketplace. Paychex Retirement Services offers a wide spectrum of funds, a variety of plan features, and the competitive advantage of payroll integration, making it easier than ever for advisors and clients to administer plans.*

*The Effective Partnering to Gain Assets and Clients Workshop will present the variety of plan options offered through Paychex and explain how partnering with Paychex can:*

- Provide you with additional business clients*
- Simplify your management of retirement plans*
- Protect your existing relationships*
- Help you gain incremental assets*

*Paychex sold 12,000 plans in 2009 - that's more than any other provider this year. Learn how we actively work with the advisor community to ensure clients have a quality advisor to assist them with their plans.*

**Pension Specialists - Joel Radakovitz**

**North Shore Room**

**The SAD condition of 401(k) marketplace - How to navigate your retirement plan into the safe Harbour sailing mode.**

*SAD is an acronym for Structure, Amounts, Disclosures. This will be a discussion of retirement plan costs - cost structures, amounts and disclosures. We will discuss the status of the 401(k) marketplace and how plan costs and who pays them are dramatically changing it. Attendees will find out what plan participants want, what employers want, what plan advisors want and what the Department of Labor (DOL) wants. This will arm Harbour representatives with knowledge and information to help them navigate their clients' retirement plans to a safe Harbour sailing mode.*

**(Workshops continued on page 11)**

## Workshops

### **Retirement Solutions Group - Gary Marcum, CEO**

### **South Shore Room**

**Good News !! Why you may have a reason to expect a tremendous growth in your income starting in September!**

- Join our workshop and learn more about the financial impact of fixed annuities and life insurance within your practice.

- Learn how to have a 100% closing ratio with qualified clients!

See how a Harbour rep will add a projected MILLION \$\$ in income through RSG to their bottom line!

- Learn the product you can have in your arsenal that is up 10% year to date with sales of \$27 billion + and growing! Your clients are asking for it!

- Learn about the product that clients want and check the information box 77% of the time in our seminars!

### **Value Added Programs - Brian Williams, Financial Independence Group, COO**

FIG is excited to present a marketing program based on income planning that will show you how to prospect, present and close in the Baby Boomer market. Coming Soon!

- THRIVE INCOME PLANNING SYSTEM

- ROTH IRA CONVERSION SYSTEM with Doug Warren

- FIG Value Added Services to grow your business!

## Captain's Club 2009

Mike Ajango  
Carl Baehr  
Terry Balding \*  
Matt Bayer  
Todd Bernhardt  
Gene Burns \*\*  
Natalie Burns  
Joe Butorac \*\*  
Todd Carless \*  
Steve Crispigna \*

Steve Danen \*\*  
Jeff Fruchtenicht \*  
Kerry Gasman \*  
David Giles \*  
Don Gross  
Joel Guthmann \*\*  
Rob Harrison  
Beverly Hicks \*  
Judy Johnson \*  
Peter Kirsch \*

David Lake \*\*  
David Lakis  
Gerald Miller \*\*  
Chris Neufeld  
Larry Pacini  
Al Pauls  
Chris Peck  
Joel Radakovitz  
Doyle Ranstrom \*  
Joe Reno \*

Ken Rumbaugh \*\*  
Jim Senglaub \*  
David Shaw  
Frank Shimkus  
David Sigler \*  
Don Vosters  
Tony Workman \*\*  
Joe Yard \*\*  
Jim Zifer

\* Denotes Charter 11 Year Member

\*\* Denotes Member since joining Harbour

Congratulations Captain's Club Members! Thank you for your commitment to excellence. Captain's Club is much more than meeting a GDC amount. It is about the client commitment, customer service and satisfaction and exceeding compliance standards, for the good of your client and their life goals. And 2009 has been a challenging year!

Captain's Club is celebrating its Eleventh anniversary at the Annual Marketing & Compliance Conference 2009. Thirteen representatives are charter eleven year members, Nine are members since joining Harbour and three are new to the team. To qualify for Captain's Club, a Harbour representative must reach a predetermined GDC (Gross Dealer Concession) amount or be in the top 20% of total production from August 1 to July 31. Captain's Club members receive complimentary lodging at our Annual Marketing and Compliance Conference, an invitation to pre-conference activities and are recognized at an awards dinner and in many other ways at the conference and throughout the year.

Harbour has made a long term commitment to serve our representatives and grow at a steady and measured rate, keeping pace with industry standards in compliance, technology, etc. while remaining small enough that we can continue to have the personal relationships you have grown to expect. We strive to keep your costs down - you do not pay for programs you do not use. That same concept is reflected in our diligence with compliance matters, keeping your Errors & Omissions insurance rates as low as possible.

Again, thank you for your efforts in 2009, one of the most difficult years in our industry's history. We would not have been able to weather the storm if it were not for our representatives and the cooperation with our outstanding home office staff. We look forward to an exciting end to 2009 and a healthy and prosperous 2010!

*Participating Sponsors 2009*

**Platinum Level**



**Nationwide®**  
*On Your Side*

**Tier I**



**Tier II**



**Advisory Level**

BTS ASSET MANAGEMENT



**Clark Capital Management Group, Inc.**  
*Navigating a Steady Course through Ever-changing Investment Markets*

