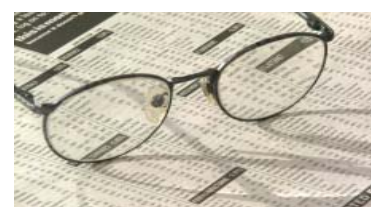
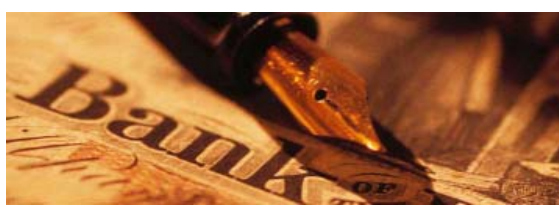


51ST ANNUAL
FLORIDA GRADUATE TRUST SCHOOL
CTFA, CFP, CLER,
NALA & CPE
CONTINUING EDUCATION CREDITS



July 12 - 15, 2010
Embassy Suites - USF
Tampa, Florida





IF YOU HAVE THE CTFA, CFP, CPA, NALA DESIGNATION, or are a member of the FLORIDA BAR you should not miss this opportunity to earn continuing education credits needed in maintaining your certification. This program allows registrants to attend classes from one day to a whole week at either the graduate level I or II of the Florida Graduate Trust School. No exam is given, and specified CTFA, CFP, NALA, CPE and CLER credit will be received for each class attended. Please indicate your choice of classes by choosing from any combination of Grad Level I & II classes shown on the enclosed application. Class schedules are included to assist you.

FACULTY

Selected trust officers, prominent university faculty, and attorneys are utilized at all levels of the School. Through education and experience, all members of the Florida Graduate Trust School faculty have gained a special competence for relating their subject areas in practical and meaningful ways to the students.

Daily Rate \$200

Weekly Rate \$800

***Daily Attendees - \$50 Cancellation Fee**

***Weekly Attendees - \$100 Cancellation Fee**

(Cancellations two weeks prior to school or failing to appear at school will forfeit the entire tuition fee)

Fee Includes Lunch

(Note- Sleeping room accommodations and other meals are not included)

**Registration must be received by
June 25, 2010**



**Limited Space Available
(No on-site registrations)**

For more information contact Abigail Howard at (850) 224-2265 or by e-mail at ahoward@floridabankers.com.

FGTS CURRICULUM

Grad Level I Class

32 Instruction Hours

Advanced Retirement Planning	4
Estate Planning & Document Analysis	4
Estate/Gift Tax	4
Generation Skipping Tax	2
Fiduciary Income Taxation	2
International Estate Planning	2
Investment Management	4
Wealth Management Sales	2
Fiduciary Liability/Ethics	2
Relationship/Team Management	4
Business Succession Planning	2

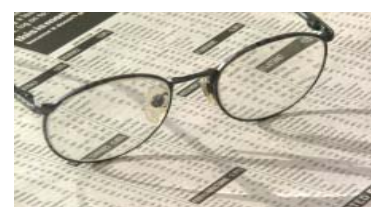
Grad Level II Class

28 Instruction Hours

Advanced Estate Planning	4
Advanced Trust/Estate Administration	4
Advanced Personal Financial Planning	4
Insurance Planning/Risk Management	2
Special Needs Trusts	2
Alternative Investments	2
Charitable Gifting Foundations & Trusts	2
Adv. Personal & Professional Development/Team Bldg.	4
Portfolio Management Case Study	4

- ❖ The Institute of Certified Bankers has approved 28 CTFA continuing education credit hours for Grad Level I, and 24.75 hours for Grad Level II. Candidates for certification may include these hours as partial fulfillment of their trust training requirement.
- ❖ The Florida Bar has approved 31.5 continuing education credit hours for Grad Level I and 29.5 hours for Grad Level II.
- ❖ The Certified Financial Planner (CFP) Board of Standards has approved 26 CE credit hours for Grad Level I and 22 hours for Grad Level II.
- ❖ The Florida Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org. Up to 32 credit hours are available for this group-live event.
- ❖ National Association of Legal Assistants (NALA) has approved 28.25 continuing education hours for Grad Level I and 26.5 hours for Grad Level II.





Graduate Level I Course Descriptions

Advanced Retirement Planning

This course focuses on retirement planning for high net worth individuals, families and business owners. Content covers qualified plans and non qualified plans, IRA's, Roth IRA's and deals with advanced planning concepts. All aspects of personal retirement planning and retirement distribution planning will be discussed. This course emphasizes the practical knowledge needed for choosing the best retirement plan and designing a plan that will meet a client's goals and objectives. In addition, we will discuss how to build up retirement income, set savings goals, social security benefits, income tax planning, qualified plan and IRA strategies, life insurance and annuities (as it relates to retirement planning), early retirement and distribution rules.

Estate Planning and Document Analysis

Topics will include basic marital estate planning and the documents used to implement a plan. Wills, Living Trusts, Durable Powers of Attorney, Living Wills and Health Care Designations will also be reviewed as will the appropriate language that should be included. Document analysis focusing on personal representative and trustee discretion will be covered.

Estate/Gift Tax

This class will help you understand the tax laws for Federal Gift and Estate Taxation; the requirements for filing a return and paying the tax; the property subject to tax; the allowable deductions and credits; valuation of the gross estate, and computation of the tax. We will use a case problem to apply the tax laws to a set of facts and complete the required estate tax return, Form 706.

Generation Skipping Tax

This class will help you understand the tax laws for Generation-Skipping Transfers; the relationship of the GST tax to the federal estate tax and gift tax; the requirements for filing a return and paying the tax; and the computation of the tax.

Fiduciary Income Taxation

The primary objective of this module is to provide students with a working knowledge of the fundamentals of federal fiduciary income taxation and reporting for estates and non-grantor trusts. Through lecture and case study exercises the students are introduced to the application of tax principles as well as the tax forms used to report income and deductions to I.R.S. The materials focus on the computation of fiduciary taxable income. Parallels to individual income taxation are drawn and special rules applicable only to estates and non-grantor trusts are identified. Special emphasis is placed on the distribution deduction mechanism whereby the incidence of income taxation is shifted

to beneficiaries via distributions of entity assets. There is also included a brief review of federal tax reporting requirements for grantor trusts and charitable trusts, including split-interest trusts and private foundations.

International Estate Planning

A review of the estate planning documents and tax strategies used in planning a nonresident alien's estate. The differences in planning a resident alien's estate vs. the NRA will be highlighted. Offshore companies and trusts will be studied. Potential tax pitfalls will also be covered.

Investment Management

This course is intended to further develop the concepts attained in the Basic First year course. This would include a detailed discussion on the equity and fixed income markets as well as developing more economic theory. Also included is a discussion on current ethical issues that are relevant in the investment community today.

Wealth Management Sales

This session will define the wealth management sales process, why it is unique and how to best manage it. It will also cover how to expand your current book of business by making the most of each customer contact. Lastly, it will explore how to form partnerships that will insure you meet your sales goals. The session is designed as a workshop that is meant to be interactive and fun.

Fiduciary Liability/Ethics

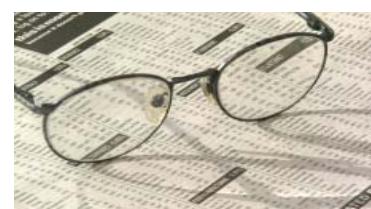
This course explores the duties of a fiduciary, breaches of those duties, and how to protect the fiduciary from liability. In addition to legal concepts, we explore practical methods for avoiding, or if it cannot be avoided, winning in litigation. We also explore ethical choices the trust officer must make and the importance of those choices for the trust officer personally and for the corporate fiduciary as an institution.

Relationship/Team Management

A course that will review how wealth management services are delivered to clients through a relationship management structure. How various team members interact to maximize client satisfaction will be studied. A workshop will review planning case studies in a student team environment.

Business Succession Planning

A review of the various planning strategies used in passing a closely held business onto a second generation or a partner. Buy/Sell Agreements, Key Man Insurance, LLC's and other corporate structures will be covered along with traditional estate planning documents like a family limited partnership.



Graduate Level II Course Descriptions

Advanced Estate Planning

Advanced estate planning begins with a review of the basic concepts of estate planning, including tools and techniques and applicable tax law. The course progresses into more sophisticated planning strategies, including grantor retained annuity trusts, qualified personal residence trusts and family limited partnerships. Charitable planning concepts, including charitable remainder trusts, charitable lead trusts, and private foundations, are also covered.

Advanced Trust/Estate Administration

This course offers a complete review of current trends in trust/estate administration with emphasis on credit shelter, QTIP, charitable and revocable trusts. Particular focus is given to estate and income tax issues as they relate to the ongoing administration. Case studies deal with investment, tax and distribution issues with particular emphasis on the revocable living trust and the death of the grantor.

Advanced Personal Financial Planning

In this advanced financial planning course we will discuss complex issues including: investment, tax, estate, insurance and retirement techniques, and how these techniques affect high net worth and ultra high net worth clients. We will review, recommend and implement various complex transactions. We will take an in depth look of each of the five subject areas which include: investments, income tax, trust and estate tax, retirement and insurance planning. We will end with a group discussion of an actual case study – making recommendations and discussing potential solutions.

Insurance Planning/Risk Management

Focuses on the role of planning for insurance needs, covers concepts in insurance risk management and insurance, insurance industry operations, legal principals pertaining to the industry and regulations of insurers. We will cover life insurance and annuities, medical and disability income insurance, long term care insurance, and property and casualty insurance. We will go into detail on the underwriting process and discuss policy design and features.

Special Needs Trusts

This course will provide an overview of government benefits, legal background and requirements for Special Needs Trusts, the unique provisions of Special Needs Trusts and the daily application of the discretionary decision making process when working with a beneficiary with a disability. This knowledge will enable the audience members to recognize Special Needs Trust provisions and give them the tools to seek information on

benefits with an understanding of how those benefits relate to the appropriate administration of a Special Needs Trust.

Alternative Investments

The various alternative investments being used by wealth management entities will be studied. Particular emphasis will be on hedge funds and collateralized fixed income instruments. Appropriate client selection will also be reviewed within an asset allocation platform.

Charitable Gifting Foundations & Trusts

This class is intended to provide a broad overview of the types and operation/formation of tax exempt organizations, forms and types of charitable gifts, differences and uses between charitable planning techniques, income and estate tax consequences of charitable gifts, and administration of charitable accounts.

Advanced Personal & Professional Development/Team Building

This course will cover the fundamentals of planning, preparing and presenting a speech. The curriculum will cover delivering the speech, overcoming communication apprehension, speech organization principles, audience adaptation, using visual aids effectively and handling questions. In addition, this course explores the manner in which we habitually communicate and how misunderstandings arise from communication style clashes. It will focus on tools of communication (verbal and nonverbal elements), styles of communication, potential sources of misunderstanding and means to remedy our miscommunication at work.

Portfolio Management Case Study

This course is intended to outline how a portfolio manager approaches the task of developing an investment policy and objectives for a variety of clients. This is done through a description of typical Portfolio Management issues and then followed up with an interactive discussion of relevant client cases.



*"The principle interest
of an investor
should be the principal
and not the interest."*

~Anonymous





Application for CTFA & CFP Continuing Education Credits Florida Graduate Trust School

July 12 - 15, 2010
Embassy Suites, USF, Tampa, Florida

Registration Fee Per Person

(Lunch is included - Sleeping room accommodations and other meals are not included)

Please complete the application and return with your credit card information below to: Florida Bankers Association, Florida Graduate Trust School CTFA & CFP Program, P.O. Box 11117, Tallahassee, FL 32302-3117. Telephone: (850) 224-2265. FAX: (850) 222-6338. **The deadline for all applications and registration fees is June 25, 2010.** Forms received without payment will not be registered. There is no on-site registration available. **Cancellations two weeks prior to school or failing to appear at school will forfeit the entire tuition fee.**

	<u>No. of Days</u>	=	<u>Total Amount Paid to FBA</u>
<input type="checkbox"/> Daily Attendee \$200.00	X		\$ _____
<input type="checkbox"/> Full Week Attendee \$800.00			\$ _____
<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> American Express <input type="checkbox"/> Discover			

Card No. _____ Expiration Date _____

Name & Company on card: _____

Signature _____

Registrant Information

Please type or print all information.

Name	Title
Nickname (For badge)	Bank Name
Business Telephone Number Fax Number	Business Mailing Address
Email Address (required item)	City State Zip Code

Indicate your choice(s) by marking the classes you plan to attend in Graduate Level I and/or II, as you may select classes from both levels. See following pages' Class Schedules for full breakdown of credits per class.

Grad Level I Class

- | | |
|--|---|
| <input type="checkbox"/> Adv. Retirement Planning | <input type="checkbox"/> Investment Management |
| <input type="checkbox"/> Estate Planning/Doc. Analysis | <input type="checkbox"/> Sales/Service Excellence |
| <input type="checkbox"/> Estate/Gift Tax | <input type="checkbox"/> Fiduciary Liability/Ethics |
| <input type="checkbox"/> Generation Skipping Tax | <input type="checkbox"/> Individual Income Tax |
| <input type="checkbox"/> Relationship/Team Mgmt. | <input type="checkbox"/> Fiduciary Income Tax |
| <input type="checkbox"/> Int'l. Estate Planning | <input type="checkbox"/> Business Succession Planning |

Grad Level II Class

- | | |
|--|---|
| <input type="checkbox"/> Adv. Estate Planning | <input type="checkbox"/> Alternative Investments |
| <input type="checkbox"/> Adv. Trust/Estate Admin. | <input type="checkbox"/> Charitable Gifting |
| <input type="checkbox"/> Adv. Personal Financial Plan. | <input type="checkbox"/> Advanced Personal & Professional Development |
| <input type="checkbox"/> Insurance Planning/Risk Mgmt. | <input type="checkbox"/> Portfolio Mgmt. Case Study |
| <input type="checkbox"/> Special Needs Trust | |
| <input type="checkbox"/> Int'l. Estate Planning | |

HOURLY	July 12 MONDAY	July 13 TUESDAY	July 14 WEDNESDAY	July 15 THURSDAY
8:00 - 9:45	Advanced Retirement Planning JOE DIONISIO	Estate/Gift Tax DAVE ROCKWOOD	Investment Management KERRY EDWARDS	Individual Income Taxation JOHN REALE
9:45 - 10:00	Break	Break	Break	Break
10:00 - 11:45	Advanced Retirement Planning JOE DIONISIO	Estate/Gift Tax DAVE ROCKWOOD	Investment Management KERRY EDWARDS	Fiduciary Income Taxation HENRY LIEVRE
11:45 - 1:00	Lunch	Lunch	Lunch	Lunch
1:00 - 2:45	Estate Planning & Document Analysis RANDY POPE	GST Tax DAVE ROCKWOOD	Creating a Culture of Sales/Service Excellence GARY ZINO	Business Succession Planning JEROME WOLF
2:45 - 3:00	Break	Break	Break	
3:00 - 4:45	Estate Planning & Document Analysis RANDY POPE	Relationship/Team Mgmt. STEVE TINKLER/ DEBRA MCCLOSKEY	Fiduciary Liability/Ethics ADAM GOLDBERG	
6:30 - 8:30		International Estate Planning LAURA SUNDBERG		

*CTFA Approved CE Credits (Total of 28 hours)

Fiduciary Credits = 4.25

Tax Credits = 11.25

*CFP Approved CE Credits

Adv. Retirement Planning = 4 Retirement

Inv. Mgmt. = 4 Investment

*FL Bar Approved CLER Credits - General CLER = 31.50, CERTIFICATION = 23.50 Wills, Trusts & Estates, 4.00 - Elder Law

*NALA - 28.5 (Monday: 7 hours, Tuesday: 9 hours, Wednesday: 7 hours, Thursday: 5.25 hours) *CPE - Up to 32 hours of CPE credits through NASBA

Ethics = 1.25

Financial Planning = 6.75

Investment Credits = 4.50

Estate Planning & Doc. Analysis = 4 Estate

Fid. Liability/Ethics = 2 General

Estate/Gift Tax = 6 Estate

Ind. Income Tax = 2 Tax

Int'l Estate = 2 Estate

Fid. Income Tax = 2 Tax

HOUR	JULY 12 MONDAY	JULY 13 TUESDAY	JULY 14 WEDNESDAY	JULY 15 THURSDAY
8:00-9:45	Advanced Estate Planning	Advanced Personal Financial Planning	Alternative Investments	Portfolio Management Case Study
9:45-10:00	LESTER LAW Break	JOE DIONISIO Break	DAN LEDBETTER Break	KERRY EDWARDS Break
10:00-11:45	Advanced Estate Planning	Advanced Personal Financial Planning	Charitable Gifting Foundations & Trusts	Portfolio Management Case Study
11:45-1:00	LESTER LAW Lunch	JOE DIONISIO Lunch	GEORGE LANGE Lunch	KERRY EDWARDS
1:00-2:45	Advanced Trust Estate Administration	Insurance Planning/Risk Management	Advanced Personal & Professional Development/Team Building	
2:45-3:00	DICK JACKSON Break	JOE DIONISIO Break	RON SPINKA Break	
3:00-4:45	Advanced Trust Estate Administration	Special Needs Trust	Advanced Personal & Professional Development/Team Building	
6:30 - 8:30	DICK JACKSON	MELISSA BARNHARDT International Estate Planning	RON SPINKA	

*CTFA Approved CE Credits (Total of 24.75 hours)

Fiduciary = 4.5

Investment = 6.75

Financial Planning = 6.75

Tax = 6.75

*CFP Approved CE Credits

Adv. Estate Planning = 4 Estate

Adv. Trust/Estate Admin = 2 Estate, 2 Tax

Adv. Personal Financial Planning = 4 General

Insurance/Risk Mgmt. = 2 Insurance

Int'l. Estate = 2 Estate

Charitable Gifting = 1 Estate

Portfolio Mgmt. = 4 Investment

*FL Bar Approved CLER Credits - General CLER = 29.50; Certification = 29.50 - Wills, Trusts & Estates

*NALA Approved CE Credits - 26.5 hours (Monday: 7 hours, Tuesday: 9 hours, Wednesday: 7 hours, Thursday: 3.5 hours)

*CPE - Up to 28 hours CPE credits through NASBA