

51ST ANNUAL

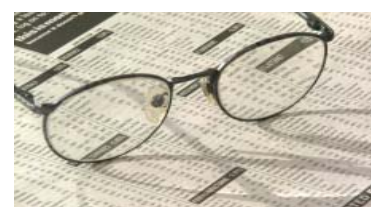
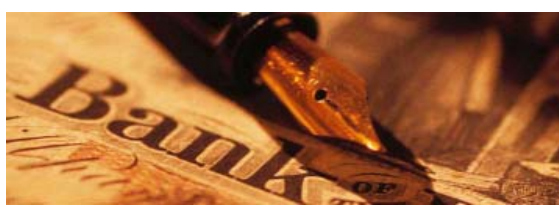
FLORIDA GRADUATE TRUST SCHOOL



July 11 - 15, 2010
Embassy Suites - USF
Tampa, Florida



FLORIDA BANKERS ASSOCIATION



For the past 51 years, the Florida Graduate Trust School (FGTS) has been a leading educator of Florida's Trust professionals. This school remains current, relevant, and flexible, as attested by 1,863 graduating trust officers, and continues to offer excellence in education and career training!

PURPOSE OF THE SCHOOL

The FGTS encompasses two years of study which must be taken in sequence. Once students are enrolled, it is presumed they will continue through the second year, graduate and receive a diploma. The FGTS curriculum covers administration of estates and trusts, and offers specialized topics on pertinent issues affecting the trust industry. Students completing both years of the advanced school will receive an excellent education, equipping them to be a contributing member of the trust and estate planning team within their organization.

WHO SHOULD ATTEND

All the professionals listed below wishing to excel in their careers by learning the latest trends, laws, and techniques of the trust industry through a graduate level course of study.

- ❖ Trust & Private Wealth Management professionals
- ❖ Relationship Managers
- ❖ Business Development Officers
- ❖ Legal Assistants
- ❖ Private Bankers
- ❖ Taxation Administrators
- ❖ Financial Planners
- ❖ Trust Administrators
- ❖ Wealth Advisors
- ❖ Financial Advisors

BENEFITS OF ATTENDING THIS SCHOOL

- Shortened class week for less time out of the office.
- New lower registration fee
- New enhanced curriculum is designed to help students prepare for the CTFA exam.
- CTFA Exam is offered at conclusion of the School.
- Earn CTFA, CFP, CLE & CPA Continuing Education credits.
- Students can now choose their own hotel and make their own room reservations.

ADMISSION REQUIREMENTS

The Registrar and school board of directors will decide on all applications for admission. Applicants must have signed permission from their nominating officer, and meet one of the following prerequisites for admission to Grad Level I of the FGTS:

- A. More than five (5) years of applied experience in the wealth management line of business.
- B. For less than five (5) years of experience; must attend the Florida Trust School and receive a grade of 80 or above on the final exam.

Applicants for Grad I will be required to successfully pass three (3) assigned Home Study Problems (HSPs) as part of their entrance requirements into the graduate program. The application and registration fee must be submitted by **April 23, 2010**, to receive the three Home Study Problems (HSP). **Completion due date for all HSPs is May 28, 2010.** A prerequisite for readmission to the second session of the FGTS is to successfully pass three (3) assigned HSPs between the first and second year of the program.

GENERAL INFORMATION

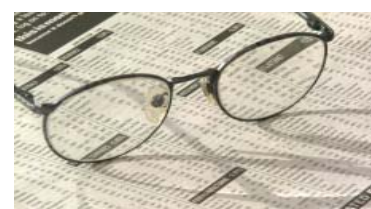
Registration: Registration fees include lunch each day, curriculum, and educational materials. All students register in the Ballroom Foyer of the Embassy Suites Hotel from 2:30 p.m. to 4:00 p.m. on Sunday. Students should arrive prior to 4:00 p.m. to attend to preliminaries before the Sunday evening banquet.

Discount: There is a \$50 discount for those registering before February 26, 2010.

Deadline: Final admission deadline for Grad Level I is **April 23, 2010**, and for Grad Level II is **June 11, 2010**.

Cancellations: Any cancellations between June 11 and June 25, 2010, will have a \$200 processing fee. Cancelling after June 25, 2010, or failing to appear at the School will forfeit the entire registration fee.

Classes: Classes are held at the Embassy Suites Hotel on the University of South Florida campus, in Tampa. A schedule of individual classes will be available to download from the FBA website prior to the school session, and given out at the registration desk. All sessions will start and dismiss promptly.



POLICIES

Grades and Final Examinations: Closed-book examinations, based on lectures and questions submitted by the faculty, will be given to both Grad Level I and Grad Level II students Thursday afternoon. Final exam grades will be sent to students and their nominating officer. Each final exam grade and each Home Study Problem for the FGTS must receive a grade of 70 or above for satisfactory completion. The exam and Home Study Problems overall average must also be 70 or above to graduate.

Attire: The School is conducted in an informal workshop atmosphere. Casual clothes are recommended throughout the week. Students should bring adequate rain gear. Classrooms are air-conditioned so you may want to bring a sweater to wear during class.

Attendance Requirements: Students must be prepared to participate at all school functions from the banquet on Sunday, July 11th through the exam (and graduation for Grad Level II) on Thursday, July 15th. Students are expected to attend all sessions, complete the required work including all home study problems, and participate in the final examination.

Graduation for the Grad II class will be on Thursday, July 15th at 3:00 p.m. at the Embassy Suites Hotel. Attendance is required of all Grad II students. All students can expect to leave no later than 5:00 p.m. Thursday afternoon.

Absences: Absences may be excused only due to illness, catastrophe or extenuating circumstances, based on a written statement submitted to and approved by the School Board of Directors. Business appointments, member contacts, and travel convenience are not considered "extenuating circumstances." To receive course credit, absences must be excused. Failure to comply with this policy will cause a participant to lose credit for that particular year and require them to repeat the course of study another year to earn credit. No credit shall be given if a participant is absent for more than one day from the School; even with excused absences. One day is to be interpreted as four 100-minute periods, either following consecutively or distributed throughout two or more days of the school week.

A students' responsibilities in regard to a class absence necessitated by illness, catastrophe or extenuating circumstances are:

1. Request the excused absence in writing and give it to your class director.

2. Your class director will inform you of the action taken on your request.
3. If your absence is unexcused, and you opt to miss class, you will not receive credit for that week of school.

HOUSING

All students are required to make and pay for their own sleeping room reservations, which will allow each institution to decide on single or double occupancy. It is recommended by the School that students stay at the Embassy Suites Hotel for close proximity to the School and classrooms. (3705 Spectrum Blvd., Tampa, FL, 33612, 813-977-7066, www.embassysuitesusf.com). Room rate: \$139 per night. It is, however, the student's final decision as to where to make their lodging accommodations.

MEALS

Lunch is provided for the entire school week at the Embassy Suites Hotel. The Sunday banquet will be the only dinner meal provided. Dinner is not provided Monday-Wednesday. There will be two refreshment breaks each day, Monday through Thursday. The first meal will be the Sunday evening banquet, July 11th, and the last meal will be lunch on Thursday, July 15th.

FACULTY

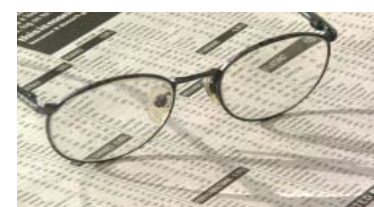
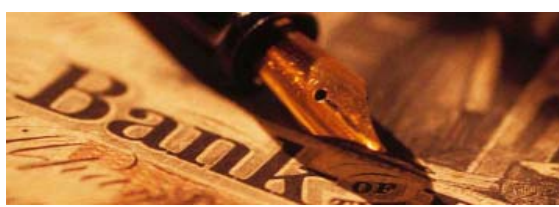
Selected trust officers, prominent university faculty, and attorneys are utilized at all levels of the School. Through education and experience, all members of the Florida Graduate Trust School faculty have gained a special competence for relating their subject areas in practical and meaningful ways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



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

~Anonymous





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
Individual Income Taxation	2
Fiduciary Income Taxation	2
International Estate Planning	2
Investment Management	4
Wealth Management Sales	2
Fiduciary Liability/Ethics	2
Relationship/Team Management	2
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

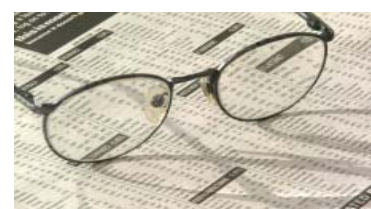
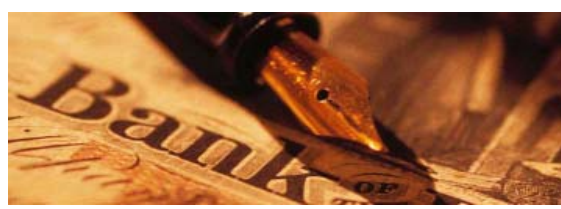
This class will help you understand the tax laws for Federal Gift and Estate Taxation; the requirements for filing a return and paying the tax; the property subject to tax; the allowable deductions and credits; valuation of the gross estate, and computation of the tax. We will use a case problem to apply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

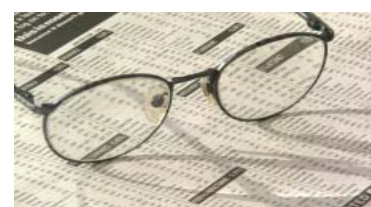
In this advanced financial planning course we will discuss complex issues including: investment, tax, estate, insurance and retirement techniques, and how these techniques affect high net worth and ultra high net worth clients. We will review, recommend and implement various complex transactions. We 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.

2010 Florida Graduate Trust School Board of Directors

George W. Lange, Jr., CTFA
School Director

SVP SouthFlorida Regional Trust Manager
Regions Morgan Keegan Trust, Coral Gables



Steven L. Tinkler
2010 Class Director

Senior Vice President & Fiduciary Executive
SunTrust Bank FL, Ft. Lauderdale



Debra M. McCloskey
2011 Class Director

Vice President & Trust Officer
Comerica Bank Wealth Mgmt., Palm Beach Gardens



Joseph M. Dionisio
2012 Class Director

Senior Vice President
Wells Fargo, The Private Bank, New York



Donald A. Kress
Associate Director

Senior Vice President
Northern Trust, Miami



Teresa W. Borcheck

Trust Executive Committee Liaison
SVP, F&E Strategist
SunTrust Bank, Orlando



Peter J. Brokaw
School Administrator

Senior Vice President of Education
Florida Bankers Association, Tallahassee



Abigail H. Howard
School Registrar

Professional Development Coordinator
Florida Bankers Association, Tallahassee

**Florida Graduate
Trust School
July 11-15, 2010**



**Sponsored by the
Florida Bankers Association**
Located at the
Embassy Suites Hotel
University of South Florida Campus
Tampa, Florida

Application for Admission

Please read the brochure thoroughly for admission requirements. To be eligible for processing, this application must be completed in full (see both pages) and total fees enclosed. Fill out the credit card information below and mail or fax to Abigail Young: Florida Bankers Association, P.O. Box 1360, Tallahassee, FL 32302-1360, Telephone (850) 224-2265, FAX (850) 222-6338. Forms received without payment will not be processed. **Final admission deadline for Grad Level I is April 23, 2010, and for Grad Level II is June 11, 2010. Any cancellations after June 11, 2010, will have a \$200 processing fee. Cancelling two weeks prior to, or failing to appear at the School will forfeit the entire registration fee.** For more information, contact Abigail Young at the numbers above or by email at ayoung@floridabankers.com.

- I have read and understand the application form for the FBA Florida Graduate Trust School.
- I have previously attended the FBA Florida Trust School or Florida Graduate Trust School. What year? _____
- Please enroll me as: Graduate Level I Graduate Level II
- I will be taking the CTFA Exam on Friday morning

Association Status: FBA Trust Member FBA & Associate Member Non-FBA Member

Please type or print all information

Registration Fee Per Person			
	<u>Before 2/26/10</u>	<u>After 2/26/10</u>	<u>Total Amount Paid to FBA</u>
<input type="checkbox"/> FBA Trust Division Member	\$1,500.00	\$1,550.00	
<input type="checkbox"/> FBA & Associate Members	\$1,600.00	\$1,650.00	
<input type="checkbox"/> All Other Non-Member Institutions	\$3,000.00	\$3,100.00	\$ _____

*A check may be substituted for a credit card **only** if no company credit card is available to use. The Check must accompany this form.*

MasterCard VISA Discover American Express

Card No. _____ Exp. Date _____

Name as it appears on card: _____

Bank/Institution _____ Signature _____

Name (As you wish it to appear on your diploma)	Present Position
Since I last registered my last name changed from:	Bank Name
Nickname (For badge)	Business Mailing Address
Business Telephone Number Fax Number	City State Zip Code

Email Address (required item) _____

The submission of this application has been approved by the bank **(to be signed by the nominating officer authorized by the bank)**. I affirm this applicant meets the admission requirements as stated in this form.

Nominating Officer's signature _____

Nominating Officer's Name (please print) _____

Address (if other than student's) _____

Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Age: <input type="checkbox"/> 21-30 <input type="checkbox"/> 31-40 <input type="checkbox"/> 41-50 <input type="checkbox"/> Over 50
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Total Years in The Trust Industry				
<input type="checkbox"/> less than 2 years	<input type="checkbox"/> 2-6 years	<input type="checkbox"/> 7-11 years	<input type="checkbox"/> 12-18 years	<input type="checkbox"/> 19+ years

Major Type of Trust Banking Experience:			
<input type="checkbox"/> Trust Administration	<input type="checkbox"/> Trust Audits	<input type="checkbox"/> Trust Investments	<input type="checkbox"/> Corporate Trust
<input type="checkbox"/> Tax Division	<input type="checkbox"/> Trust New Business	<input type="checkbox"/> Trust Operations	<input type="checkbox"/> Regulatory Agency

Educational Background:			
<input type="checkbox"/> High School	<input type="checkbox"/> College (circle level completed) 1 2 3 4	<input type="checkbox"/> Bachelor's Degree/Business	
<input type="checkbox"/> Master's Degree	<input type="checkbox"/> Law Degree		

Market Value of Trust Department Assets:			
<input type="checkbox"/> Under \$10 Million	<input type="checkbox"/> \$11-50 Million	<input type="checkbox"/> \$51-100 Million	<input type="checkbox"/> \$101-500 Million
<input type="checkbox"/> \$501-\$1 Billion	<input type="checkbox"/> Over \$1 Billion		

In making application for admission to the 2010 session of the Florida Graduate Trust School, I am aware that, if accepted, I am required to attend all classes and lectures, plus satisfactorily complete assigned extension work. This institution does not discriminate with regard to race, sex, color, creed, national origin or age.

Signature of Applicant _____ Date _____

My signature gives full permission to the FBA Florida Trust School officials to release my final exam results to the nominating officer listed on the other side of this form.

For School Registrar Use Only	For FBA Accounting Dept. Use Only
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Registration Batch: _____ Order # _____ Date: _____ Amount: _____ Email Confirm: _____ CEO: _____ Comments:	
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