51st Annual

Florida Trust School

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

Florida Bankers Association




For the past 51 years, the Florida Trust School (FTS) 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 FLORIDA TRUST SCHOOL

The one-year Florida Trust School is an introduction to the world of trust banking. The establishment, structure, purpose, and general activities of a typical trust department are discussed. The curriculum is designed to give students a well-rounded and practical understanding of the trust industry. Students successfully completing the first year will have a basic understanding of the industry and will be better prepared to attempt the more difficult and sophisticated Florida Graduate Trust School.

WHO SHOULD ATTEND

- Trust & Wealth Management professionals
- Customer Service Representatives
- Administrative Assistants
- Private Bankers
- Compliance Representatives
- Investment Specialists

BENEFITS OF ATTENDING THIS SCHOOL

- Shortened class week for less time out of the office.
- New lower registration fee.
- Students can now choose their own hotel and make their own room reservations.

ADMISSION REQUIREMENTS

The Registrar and the school board of directors determine admission for all applicants. Applicants must have signed permission from their nominating officer. Each class is limited to 50 students to encourage a productive learning environment. If class size becomes an issue, admission will be on a first come, first accepted basis, with FBA and FBA Trust member institutions given preferential treatment. Individuals from law firms representing a Florida trust department pay the FBA member fee.

EARN CE CREDITS:

Florida Bar: Up to 31.5 General CLER
CFP Board: Up to 30 CE credits
NALA: Up to 19.25 CE credits

GENERAL INFORMATION

Registration: Registration fee includes 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 & Deadline: There is a $50 discount for those registering before February 26, 2010. Applications and registration fees must be received by 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. 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

Final Examination: A closed-book examination based on the lectures and prepared from questions submitted by the faculty will be given to FTS students on Thursday afternoon. Final exam grades will be sent to students and their nominating officers. Students who receive a grade of 70 or better on their final exam will receive a certificate of completion. Students who receive a grade of 80 or better are eligible to submit an application to the Grad Level I of the Florida Graduate Trust School.

Students who receive a grade between 75-79 will be allowed to schedule a retake of the exam. Due to time constraints of the required home study problems, only one scheduled opportunity will be granted for this retake. A $100 fee is assessed, and arrangements for the retake are made through the school registrar's office.

Attire: The School is conducted in an informal workshop atmosphere. Casual clothes are recommended throughout the week. 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 examination on Thursday, July 15th. Students are expected to attend all sessions, complete the required work, and participate in the final examination. Students can expect to leave for home following the exam 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.

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 week at the Embassy Suites Hotel. For students staying at the Embassy Suites Hotel, breakfast is also provided with your lodging. The Sunday banquet will be the only dinner meal offered. Dinner is not provided Monday - Thursday. 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 Trust School faculty have gained a special competence for relating their subject areas in practical and meaningful ways to the students.

2010 Florida 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

❖

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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 Trust School CURRICULUM
30 Total Instruction Hours

Trust Laws & Regulations (2 Hours) - An overview of laws and regulations affecting the trust business including Regulation 9, Florida Trust Code and the Prudent Investor Rule.

Trust Accounting (2 Hours) - This session discusses a trust department's accounting and the necessary controls, reconciliations, and segregation of assets; the Uniform Principal and Income Act and its application in fiduciary account administration; and security operations including trade execution and settlement, income processing, capital changes (reorganization) and Security Movement and Control (SMAC).

Basic Financial Planning (4 Hours) - This session provides an overview of financial planning, which includes defining the financial planning process and procedures and how this process applies to each of the financial planning disciplines. We will discuss comprehensive financial planning including: investment planning, tax planning, trust and estate planning, insurance planning, and retirement planning. We will also review various financial planning schedules and analysis, discussing the results and how to interpret and implement the plan. We will close by reviewing a comprehensive case study.

Investments (4 Hours) - This course is designed to familiarize the student with the basic concepts of fiduciary investment management. Asset types are discussed from an investment characteristic standpoint. The concepts of asset allocation, risk management, diversification, and portfolio management are discussed. Sample portfolios will be presented to illustrate differing investment objectives.

Personal Trust Administration (4 Hours) - An overview of the personal trust administration process. This section will include uses of trusts, document review, marital deduction, general powers of appointment, limited powers of appointment, Crummey Powers, QTIP, and discretionary distributions.

Basic Fiduciary Taxation & Estate/Gift (4 Hours) A presentation of the basic concepts of the unified transfer tax system. This section will include discussions of the unified credit, the marital deduction, the annual gift tax exclusion, and basic estate tax planning concepts. Sample 706 and 709 forms will be presented.

Estate Administration (6 Hours) - This section involves specific instruction based on the Florida Statutes for the probate process. Topics covered include: qualifying as personal representative, marshalling assets, publishing notice of administration, satisfaction of debts, payment of taxes, and distribution of net assets.

IRA Administration (2 Hours) - This course is intended to cover distribution rules during the lifetime of the IRA owner and lifetime issues that IRA custodians and trustees are required to deal with, such as premature distributions and prohibited transactions. It will also cover administrative issues that may occur after the death of the IRA owner, including deadlines and requirements for determining designated beneficiaries, payout options available after death, and some of the new case law and statutory changes.

Credit Management for Affluent Clients (2 Hours) - This session will study how affluent clients' credit needs are met in a wealth management structure, how credit management can enhance total return, and the value added services clients expect. New business opportunities through credit management will also be reviewed.

"Education is an ornament in prosperity and a refuge in adversity."
~Aristotle

Florida Trust School
July 11-15, 2010

FLORIDA BANKERS ASSOCIATION

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 charge 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.

The final admission deadline 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 Trust School.

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

Please type or print all information

Registration Fee Per Person

	Before 2/26/10	After 2/26/10	Total Amount Paid to FBA
❑ FBA Trust Division Member	$1,500.00	$1,550.00	
❑ FBA & Associate Members	$1,600.00	$1,650.00	
❑ 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 certificate)	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: ❑ Male ❑ Female	**Age:** ❑ 21-30 ❑ 31-40 ❑ 41-50 ❑ Over 50

Total Years in The Trust Industry

❑ less than 2 years ❑ 2-6 years ❑ 7-11 years ❑ 12-18 years ❑ 19+ years

Major Type of Trust Banking Experience:

❑ Trust Administration ❑ Trust Audits ❑ Trust Investments ❑ Corporate Trust
❑ Tax Division ❑ Trust New Business ❑ Trust Operations ❑ Regulatory Agency

Educational Background:

❑ High School ❑ College (circle level completed) 1 2 3 4 ❑ Bachelor's Degree/Business
❑ Master's Degree ❑ Law Degree

Market Value of Trust Department Assets:

❑ Under $10 Million ❑ $11-50 Million ❑ $51-100 Million ❑ $101-500 Million
❑ $501-$1 Billion ❑ Over $1 Billion

In making application for admission to the 2010 session of the Florida 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
Registration Batch: ____________________ **Order #** ___________ **Date:** ______________ **Amount:** ___________ **Email Confirm:** ______ **CEO:** _____________ **Comments:**	