Organizations Represented at the 2010 National Conference

American Bankers Association
Accutech Systems Corporation
ADP Investor Communications Services
BPS
Brainshark, Inc.
Broadridge
Deloitte & Touche, LLP
Delta Data
Federated Investors, Inc.
Fiduciary Education Center, LLC
Fiduciary Services Regulatory Alert
Global Association of Risk Professionals (GARP)
Globe Tax Services, Inc.
Groom Law Group
INFORMA Investment Solutions
Infovisa
Innovative Systems, Inc.
Insurance IQ
Paisley Consulting
PDS Companies
PriceWaterhouseCoopers, LLP
ProxyTrust
Resource Insurance Consultants
Regulatory Compliance Association
SIFMA-IAD
SparData
Trusts & Estates
Trust Imaging Systems, Inc.
American Bankers Association (ABA)
Association of Certified Anti-Money Laundering Specialists (ACAMS)
Association of Certified Fraud Examiners (ACFE)
Campbell University/Trust Education
Cannon Financial Institute, Inc.
Global Association of Risk Professionals (GARP)
Securities Industry & Financial Markets Association – Internal Audit Division (SIFMA/IAD)

Partner Organizations

American Bankers Association
Association of Certified Anti-Money Laundering Specialists
Association of Certified Fraud Examiners
Campbell University/Trust Education

Organizations Represented at the 2010 National Conference

American National Bank
American National Bank / Sturm Financial
Amper, Politziner & Mattia
Associated Banc-Corp
Bank of Hawaii
Bank of Stockton
Bank of the West
BankVision, Inc.
Bessemer Trust Company
BNY Mellon
Brown Brothers Harriman
CA Dept of Financial Institutions
Capital One, NA
Central National Bank
Chapman and Cutler LLP
Citizens Business Bank
City National Bank
Comerica Inc.
Commerce Bancshares, Inc.
Community Trust and Investment Company
Comptroller of the Currency
Country Club Trust Company
Country Financial
Covenant Trust Company
Crowe Horwath LLP
Davidson Companies
Deloitte & Touche, LLP
Delta National Bank & Trust Company
Edward Jones Trust Company
Encore Bank
Evolve Bank & Trust
Extraco Banks, NA
Farmers & Merchants Trust Company
FDIC
Federal Housing Finance Agency
Federal Reserve Bank of Chicago
Federal Reserve Bank of Cleveland
Federal Reserve Bank of Richmond
Fiduciary Services Consulting Group, Inc.
Fifth Third Bank
First Bankers Trust Services
First Interstate BancSystem, Inc.
First National Bank of Shelby
First Victoria National Bank
FirstMerit Bank NA
Frost National Bank
Harris Bank
Hartwell Group, LLC
ING Trust U.S.A.
INTRUST Financial Corp.
Invesco
Iowa Division of Banking
Jefferson Wells International
JP Morgan Chase & Co.
Kanaly Trust Company
KeyBank
M&T Securities
Marshall & Ilsley Corporation
MB Financial Bank, NA
Mechanics Bank
Morgan Stanley
National Independent Trust Company
Nebraska Dept. of Banking & Finance
New Tower Trust Co.
Northern Trust
Northwestern Mutual
Office of the State Bank Commissioner
Office of Thrift Supervision
PNC Bank
Rabobank, NA
S.R. Snodgrass, AC
Security National Bank
SunTrust
TDBanknorth
Texas Bank & Trust Co.
Texas Department of Banking
The Bank of New York Mellon
The Glenmede Trust Company, NA
The Huntington National Bank
The Northern Trust Company
The Trust Company of Virginia
TIAA-CREF
Unified Trust Company, NA
Union Bank
USAA
Virginia Bureau of Financial Institutions
Wells Fargo
Zions Bancorporation
**Conference Schedule**

### Sunday, April 17, 2011

- Workshop Registration: 11:30 am - 1:00 pm
- Pre-Conference Workshops: 1:00 - 4:00 pm
- Conference Registration: 4:30 - 6:00 pm
- First-Time Attendee Reception: 6:30 - 7:30 pm

### Monday, April 18, 2011

- Late Conference Registration: 7:30 - 8:00 am
- General Sessions: 8:00 am - 12:15 pm
- Hosted Luncheon: 12:15 - 1:30 pm
- Breakout Sessions: 1:30 - 3:45 pm
- General Session: 4:00 - 5:00 pm
- Welcome Reception: 6:00 - 8:00 pm

### Tuesday, April 19, 2011

- General Sessions: 8:00 am - 1:15 pm
- Vendor Showcase (lunch provided): 1:30 - 2:30 pm
- Seminar Registration: 2:30 - 3:00 pm
- In-Conference Seminar: 3:00 - 5:00 pm

### Wednesday, April 20, 2011

- General Session: 8:00 - 9:00 am
- Concurrent Sessions: 9:15 - 11:30 am
- Hosted Luncheon and FIRMA Annual Membership Meeting: 11:45 am - 1:15 pm
- Concurrent Sessions: 1:15 - 4:45 pm

### Thursday, April 21, 2011

- General Sessions: 8:00 am - 12:45 pm
- Adjourn: 12:45 pm

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**First-Time Attendee Reception**

**Sunday, April 17 – 6:30 - 7:30 pm**

Hosted by FIRMA

FIRMA is delighted to host a special reception for our “first-time” Conference attendees. Our guests will learn about the events planned for the Conference week, will receive tips for navigating through the many sessions – both general and concurrent – and will learn about FIRMA’s mission and the benefits of FIRMA membership. Guests are also encouraged to share questions with the FIRMA ambassadors. This informal reception provides an easy Conference introduction for our new attendees.

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FIRMA 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 sponsors may be addressed to National Registry of CPE Sponsors, 1540 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. NASBA phone number (615) 880-4200. Website: www.nasba.org.
FIRMA™ is proud to sponsor its twenty-fifth Annual National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers for the first time to Atlanta. Through these turbulent financial times, FIRMA has stood strong in our belief that there is no more vital time than now for training and understanding. In recognition of this, FIRMA is proud to provide training resources to risk management professionals who are responsible for asset management, broker/dealer activities, and insurance products.

Our national speakers will discuss the current trends in the industry, new products and specialized lines of business, and will provide insights to the management and control of associated risks. Our program is designed to provide valuable benefits to:

- Fiduciary Auditors and Compliance Officers
- Asset and Investment Management Professionals
- Fiduciary Executives
- Risk Management Professionals
- State and National Regulators
- Legal Counsel
- Certified Public Accountants

Our program will offer a unique combination of general sessions and individualized group sessions. Our general sessions will primarily address issues of significant importance to the risk and investment management industry. This year, we are pleased to continue our offerings of expanded breakout sessions, held on both Monday and Wednesday. We will offer separate educational tracks each of these days, totaling 32 breakout sessions. These sessions focus on more specialized products and services from which attendees can choose the topics of most importance to their institutions. We are also pleased to offer two valuable Pre-Conference Workshops on Sunday prior to the start of the formal conference as well as two 2-hour In-Conference Seminars on Tuesday afternoon.

Workshop and Seminar Fees

Pre-Conference Workshops are $175.00 for FIRMA members and $250 for non-members. The fee for our In-Conference Seminar on Tuesday is $125 for FIRMA members; $200 for non-members.

Conference Fees

Conference fees are $1,395 for FIRMA members and $1,595 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, two luncheons and a Monday evening welcome reception.

EARLY PAYMENT DISCOUNT
For conference payments received prior to March 1, 2011, the conference fees are $1,295 for FIRMA members and $1,495 for non-members.

Group Discounts

Group discounts to the above prices are available as follows. Group registrations must be received as a group and paid through a single invoice.

- 5% off the above fees for 5 registrations
- 10% off the above fees for 10 registrations

Special Fee Offer for Regulators

FIRMA also offers special fees for attendees from national and state regulatory agencies. Please call our FIRMA Office at 678-565-6211 to inquire about these special conference fees.

Cancellation Refund Policy

Cancellations received prior to March 25, 2011, will be refunded in full. Cancellations received March 25th through April 8th will be refunded subject to a $250 service charge. Cancellations made after April 8, 2011, are non-refundable. No refunds will be processed unless the cancellation is made in writing. Note: You may transfer your registration to another person at any time.

FIRMA reserves the right to change speakers or reschedule or cancel sessions when necessary. FIRMA is not responsible for airfare penalties that may be incurred should this program be canceled. For more information regarding seminar administrative policies such as complaint or refund, please contact our offices at 678-565-6211.

Continuing Education

The 2011 Training Conference provides 23 Group-Live continuing professional education hours. The Pre-Conference Workshops each provide three Group-Live continuing professional education hours; the In-Conference Seminars provide two Group-Live continuing professional education hours. All of these hours will be recognized as FIRMA-specific for Certified FIRMA members.

Conference Education Prerequisites

There are no advance preparation requirements to be read or completed prior to attending this program. The program skill level for this Conference is rated “Intermediate”. This program is rated Intermediate because of the educational and/or experience requirements as follows:

- Attendee should be a Certified professional; or
- Attendees should have at least one year of general trust or fiduciary work experience in the fields of personal trust, employee benefit trust, audit, compliance, or risk management; or
- Attendees should have passed a one-week trust school course offered by Cannon Financial Institute or Campbell University; or an equivalent industry program; or
- Attendee should have attended a previous FIRMA education program.

Tax Deductibility

The cost of continuing education (when taken to maintain or enhance professional development) may be tax deductible. Please consult with your tax accountant for more information.

Special Hotel Incentives from FIRMA and our Host Hotel - the Marriott Marquis

FIRMA feels it is important for our Conference Attendees to know that FIRMA has significant contractual risk if our Attendees do not stay at our host hotel. For 2011, FIRMA is pleased to offer our government attendees up to 70 government-rate rooms. In addition, for all FIRMA Conference Attendees staying at the Marriott Marquis, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- One (1) rebate of 2011 Conference Registration Fee in full
- One (1) complimentary night’s stay at the Marriott Marquis
- One (1) $200 gift voucher to stay in any Marriott Hotel worldwide

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2011, especially the grand amenities offered at the impressive Marriott Marquis.
Pre-Conference Workshops

Pre-Conference Workshop I
1:00 - 4:00 pm

‘How To’ – Trust Audit

Why you need to attend...

You’re not just a control tester; you’re a risk management and business consultant. It’s what management needs, and who better to deliver than Internal Audit.

Join tenured industry professionals in this “How To” Session for Beginning to Intermediate auditors at all levels.

This fast paced, interactive workshop will combine lectures, best practices, and interactive class discussions to expand your skill sets and enhance the value proposition of Internal Auditing. Building upon FIRMA’s 2010 Pre-Conference Workshop, “Trust Audit and Controls", you will learn:

- Ways to analyze, compile, and review information to identify areas of focus;
- The means to explore further and gather additional intelligence to gain a thorough understanding of the area(s) subject to review;
- Investigative, analytical, and substantive audit techniques to achieve your audit objectives;
- Effective approaches to assess the audited function; and
- Proven methods of communication, throughout the audit process, that fosters positive relationships with management.

Attending this session should enable the auditor to identify and evaluate key components to audit, based upon risk intelligence gathered, and to deliver impactful results to management.

Leonard P. Chinski, CIA, CFIRS
Admin. V.P. & Fixed Income
Capital Markets Compliance Officer
M&T SECURITIES, INC.
Buffalo, New York

Jennifer DeVries, CTA
FVP, Director of Risk Management & Operations
MB FINANCIAL BANK, NA
Rosemont, Illinois

Gary Pelcak, CTA, CFE, CFSA, CICA, CFSSP
Chief Audit Executive
CENTRAL NATIONAL BANK
Junction City, Kansas

Pre-Conference Workshop II
1:00 - 4:00 pm

‘How To’ – Trust Compliance

We are pleased to offer this valuable opportunity to learn about creating and maintaining an effective trust compliance program. For those who are just starting the process of establishing a compliance program, this workshop will provide the tools required to create the basic framework. The session will also provide attendees with the information necessary to build out a robust compliance program and make the ongoing updates required to keep it evergreen.

Jeffrey S. Kropschot, CTCP, IACCP℠
Chief Compliance Officer
EDWARD JONES TRUST COMPANY
St. Louis, Missouri

Larry J. Musher
President
FIDUCIARY SERVICES CONSULTING GROUP, LLC
Baltimore, Maryland
Welcoming Remarks  
8:00 - 8:15 am  
FIRMA President Keith A. Bujalski, CTA, CPA

Opening Keynote Address  
8:15 - 9:15 am  
Dealing With New and Emerging Risks in an Ever Changing World  
Paul J. Sobel  
Vice President, Internal Audit  
MIRANT CORPORATION  
Atlanta, Georgia

Change is a constant in today’s business world, which means that the status quo is not acceptable. As a result, financial industry professionals must be vigilant about learning to deal with the changing risk profiles of their organizations. This session will help participants understand (1) ways to identify new or emerging risks, (2) different criteria that can be used to better assess risks, and (3) means to support treating or dealing with risks consistent with their nature. Session attendees will leave with an expanded knowledge about risk assessment and will be more nimble and flexible in managing through today’s dynamic environment.

General Session  
9:30 – 11:00 am  
Trust Legislative Update  
Phoebe A. Papageorgiou  
Senior Counsel  
Center for Securities Trust and Investment  
AMERICAN BANKERS ASSOCIATION  
Washington, D.C.

This is another not-to-miss session. Regulatory restructuring and the need for a systemic regulator is a front and center issue for the 112th Congress. Come learn about the various proposals being discussed on Capitol Hill to regulate financial services firms and how these proposals could impact the wealth management industry.

General Session  
11:15 am – 12:15 pm  
SEC Custody Rule  
Kenneth J. Berman  
Partner  
DEBEVOISE & PLIMPTON, LLP  
Washington, D.C.

Gregory J. Lyons  
Partner  
DEBEVOISE & PLIMPTON, LLP  
New York, New York

At the end of 2009, the SEC adopted amendments to the Investment Advisers Act rule governing the custody of client assets designed to address many of the risks exposed by various recently uncovered Ponzi schemes. The implementation of this Rule during 2010 raised a number of logistical and interpretative issues for investment advisers and their custodians. Messrs. Lyons and Berman will discuss and attendees will learn about these issues as well as other developments in investment adviser regulation.

Luncheon Speaker  
12:15 pm – 1:30 pm  
Retool  
Dr. Denny Frederick  
FREDERICK AND ASSOCIATES  
Federal Way, Washington

We are going into a new, redefined, polished and appreciative economical change. Things look positive. The effect on each of us has been different and yet the same. We have re-evaluated our values, ethics, business standards, and appreciate many things we took for granted. “Retool” is a look at the future and how we/you will personally handle it.  
The tools needed:  
• What is important?
• What are our priorities?  
• What is the cost?  
• What is our compass?  
• What is the unknown?  
• What is flexibility?  
• What are the rewards?

How we use our tools will shape and is shaping global history. Wow! What a challenge and opportunity. Only America has the history and determination to risk and rebuild. Watch us now!

General Session  
4:00 – 5:00 pm  
25-Year Look-back – FIRMA and the Fiduciary Industry  
Dominic Campisi  
Partner  
EVANS LATHAM & CAMPISI  
San Francisco, California

Duane Lee  
Executive Vice President  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

Hale Mast, CTA  
Executive Director  
FIRMA  
Fort Mill, South Carolina

Our 2011 National Risk Management Conference celebrates a 25 year rich history of milestone events, expert speaker presentations, thought provoking training, inspiring collaborations, and lifelong friendships. We are so fortunate to have three speakers who have served the fiduciary and investment risk management industry throughout these years. Please join Dom, Duane, and Hale as they recount their unique impressions, insights, highlights, and stories of the last quarter century.

FIRMA's Welcome Reception  
6:00 – 8:00 pm
Critical ERISA Issues

Roberta J. Ufford
Partner
GROOM LAW GROUP
Washington, D.C.

As more Americans approach retirement, the regulation of ERISA covered retirement and other plans continues to grow more complex. This session will update developing legal issues and discuss new regulatory requirements for the operation and administration of plans, including

• new guidance relating to the disclosure of plan fees and expenses by service providers, the timing for deposit of participant contributions, and providing investment advice and other information to participants in participant directed plans;
• developments in ERISA plan litigation, including responsibilities of 401(k) service providers and directed trustees; and
• developing issues for custodians and trustees of individual retirement accounts.

Data Breaches & Privacy

Christine M. Farquhar
Managing Director Compliance
JPMORGAN PRIVATE CLIENT SERVICES
Columbus, Ohio

Respecting and protecting client privacy has been vital to our businesses since their inception. Privacy Policies and Notices describe how Financial Service Companies keep client information private and secure and use it to serve their clients. What should your Privacy Policy include? How should you protect the privacy of your client’s information? What physical, electronic and procedural controls can help you comply with or exceed federal standards? What about agents and contractors? What are best practices to handle privacy breaches? Attendees will learn these answers.

Insurance Trust (ILIT) Risk Management

Edward S. Linsley
Senior Vice President
RELIANCE TRUST COMPANY
Atlanta, Georgia

Insurance Trusts Are Exactly Opposite Of What You Think They Are! Attendees will learn how Reliance grew their ILIT business, generated additional revenue and limited their liability doing it. ILIT’s are one of the hardest assets to manage and Ed and Reliance have successfully administered this cumbersome asset. Ed will share his knowledge of the business and “real life” insight in a presentation that will provide you with an approach to the ILIT business that you can use when you get back to the office.

Bank Broker/Dealers – What You Should Know

Marilyn Smith, CTCP
Head U.S. Risk Policy & Governance
HARRIS BANK
Chicago, Illinois

Let’s explore some of the nuances, facts and myths. Are standards for Bank BDs different than those of stand-alone BDs? Are Fiduciary BD duties the same as BD suitability? How will the Dodd-Frank Act impact what we do? Attendees will learn these answers and more from one of our industry’s leading compliance experts.
Securities Lending and Counterparty Risk

Irving Klubeck
Managing Director
PERSHING LLC
Jersey City, New Jersey

Please join one of our country’s leading experts in securities lending. Irv will share and attendees will learn in-depth and practical knowledge about securities lending and its historical evolution and application. Irv will also discuss recent developments in securities lending risk.

SWIFT

Dennis E. Goodenough III
Sr. Business Manager, Securities Initiatives
SWIFT
New York, New York

We’ve all heard about SWIFT but do we really know what the company does? Or, know why it is important? Or, how it fits into the global financial risk equation? Dennis will answer these questions in his popular Introduction to SWIFT presentation.

Administration of Alternative Investments

Suzanne L. Shier
Partner
CHAPMAN & CUTLER, LLP
Chicago, Illinois

As the realm of investment opportunities for fiduciaries has expanded from traditional investments such as stocks and bonds to non-traditional assets such as hedge funds, private equity, commodities, structured notes and real estate, fiduciaries are faced with challenges in assessing the prudence of non-traditional assets for fiduciary accounts and the ongoing administration of these assets. This presentation will focus on the question of authority to invest in non-traditional assets, due diligence, valuation for accounting purposes, principal and income allocations and income tax planning.

Corporate Trust Industry Overview for Risk

Tony Guthrie
President
RELIANCE TRUST COMPANY
Atlanta, Georgia

This session will explore the current state of the Corporate Trust Business with an analysis of the participants, transaction structures and complexities, deal flow and the roles and duties of the corporate trustee.

Additionally, Tony will lead a discussion surrounding the current economic environment and the impact the economy has on a business such as corporate trust with emphasis on:

- Housing market meltdown and bonds issued around residential and commercial real estate
- Health care reform and the impact on health care related issues
- General economic conditions and default administration risks and opportunities.
Keynote Session
8:00 – 9:00 am

From Prominence to Prison:
Why Smart People Do Dumb Things

Patrick J. Kuhse
SPEAKING OF ETHICS
AWARE 4 LIFE, INC.
Carlsbad, California

Patrick will discuss his personal journey from successful stockbroker to prison as well as sharing lessons learned in dealing with moral and ethical dilemmas in the workplace, key warning signs, and the 8 critical thinking errors leading to white-collar crime. During Patrick’s presentation, he will also define business ethics and why people make the ethical decisions they do plus provide insight on how to define, develop and control our own ethical behaviors.

His main focus centers on the following topics:
• Meeting the Ethical Challenges of Leadership
• Self-Renewal: Mastering Change and Dealing with Adversity
• Doing the Right Thing: How to Balance your Pocketbook with your Conscience
• Group Think: The Traumas and Dramas of an “Everybody’s Doing It” Philosophy
• The 8 Critical Thinking Errors that can Wreck a Career
• Managing Ethical Dilemmas in the Workplace
• Why Smart People Can Do Such Dumb Things
• Defining and Developing Your Own Personal Code of Ethics

His personal experiences, observations and reflections about the causes and preventions of white-collar crime will entertain and provoke you to think more deeply about your own behaviors.

General Session
11:00 am - 12:00 noon

The U.S. Economic Update -
Are We There Yet?

Ellen Beeson Zentner
Senior Economist
BANK OF TOKYO MITSUBISHI UJF, LTD.
New York, New York

The worst financial crisis of our time resulted in unprecedented creative monetary policy and fiscal stimulus. Are we benefiting from the fruits of our labor or have we set ourselves up for the next bubble?

General Session
12:15 – 1:15 pm

Conflicts of Interest –
What Are They Now?

M. Clinton Lackey, CFIRS
Director of Compliance Oversight for Fiduciary and Insurance Activities
WELLS FARGO BANK
Charlotte, North Carolina

The Duty of Loyalty has always been fundamental to the administration of fiduciary accounts. Are the challenges to that duty the same as they always have been, or are we facing new circumstances that now present us with unique conflicts and/or business arrangements that could constitute self-dealing? Effective controls around these issues are critical to retention of revenue, avoidance of regulatory actions, and preservation of industry reputation. Join us for this session as we reflect on the Duty of Loyalty and the challenges we now face in avoiding or preventing them.
# Conference Schedule at a Glance

## Sunday

**Pre-Conference Workshops**

1:00 - 4:00 PM

**Workshop I**  
‘HOW TO’ – TRUST AUDIT  
Leonard P. Chinski  
Jennifer DeVries  
Gary Pelcak

**Workshop II**  
‘HOW TO’ – TRUST COMPLIANCE  
Jeffrey S. Kropschot  
Larry J. Musher

**First-Time Attendee Reception**  
6:30 - 7:30 pm

## Monday

**General Session**  
8:00 - 8:15 AM  
Welcoming Remarks

**Opening Keynote Session**  
8:15 - 9:15 AM  
Dealing With New and Emerging Risks in an Ever Changing World  
Paul J. Sobel

**General Sessions**  
9:30 - 11:00 AM

- Trust Legislative Update  
  Phoebe A. Papageorgiou

11:15 AM - 12:15 PM  
SEC Custody Rule  
Kenneth J. Berman  
Gregory J. Lyons

**Hosted Luncheon**  
12:15 - 1:30 PM  
Retool  
Dr. Denny Frederick

## Tuesday

**Keynote Session**  
8:00 - 9:00 am  
From Prominence to Prison: Why Smart People Do Dumb Things  
Patrick J. Kuhse

**General Sessions**  
9:15 - 10:45 AM  
Regulator Panel  
Joel Miller  
James Dow  
Diana S. Brannon  
Carla Romano  
Rhea Kemble Digham

11:00 AM - Noon  
The U.S. Economic Update - Are We There Yet?  
Ellen Beeson Zentner

12:15 - 1:15 PM  
Conflicts of Interest – What Are They Now?  
M. Clinton Lackey

**Vendor Showcase**  
1:30 - 2:30 PM

## Concurrent Breakout Sessions

1:30 - 2:30 PM  
**Critical ERISA Issues**  
Roberta J. Ufford

**Insurance Trust (ILIT) Risk Management**  
Edward S. Linsley

**Data Breaches & Privacy**  
Christine M. Farquhar

**Bank Broker/Dealers – What You Should Know**  
Marilyn Smith

2:45 - 3:45 PM  
**Securities Lending and Counterparty Risk**  
Irving Kluebeck

**SWIFT Administration of Alternative Investments**  
Suzanne L. Schier

**Corporate Trust Industry Overview for Risk**  
Tony Guthrie

**General Session**  
4:00 - 5:00 PM  
25-Year Look-Back – FIRMA and the Fiduciary Industry  
Dominic Campisi  
Duane Lee  
Hale Mast

**FIRMA’s Welcome Reception**  
6:00 - 8:00 pm

## In-Conference Seminars

**Seminar I**  
FDIC Purchase and Assumption Agreement Overview  
James F. Strickland

**Seminar II**  
Elements of Investment and Administrative Reviews  
Beverly Antonich  
Kathryn AB Vest
### Wednesday

#### Keynote Session
- 8:00 - 9:00 am
- **Evolve or Die**
- Robin Crow

#### Concurrent Sessions

<table>
<thead>
<tr>
<th>Time</th>
<th>Track I – Hot Topics</th>
<th>Track II – Investments</th>
<th>Track III – Operational Risk</th>
<th>Track IV – Regulatory</th>
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<tbody>
<tr>
<td>10:30 - 11:30 AM</td>
<td>How To Be an Employer of Choice&lt;br&gt;Jeffrey A. Stuerman</td>
<td>Due Diligence for Hedge Funds &amp; Private Equity&lt;br&gt;Trey Ruch</td>
<td>Challenges in Managing Corporate Actions&lt;br&gt;Richard Ryndak</td>
<td>Reg R Workshop&lt;br&gt;Satish G. Pattegar</td>
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#### Hosted Luncheon
- 11:45 am - 1:15 pm
- FIRMA Annual Membership Meeting

#### General Sessions

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<tr>
<td>1:15 - 2:15 PM</td>
<td>Profiling the White-Collar Criminal&lt;br&gt;Craig. L. Greene</td>
<td>Mutual Funds &amp; Money Markets&lt;br&gt;Gail E. Weiss</td>
<td>Valuations – How To&lt;br&gt;Barry S. Raskin</td>
<td>Estate Tax&lt;br&gt;Robert E. Hamilton</td>
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<tr>
<td>2:30 - 3:30 PM</td>
<td>Vendor Risk Management – In the Age of Outsourcing&lt;br&gt;Jagdish Dalal</td>
<td>Mutual Funds &amp; Money Markets&lt;br&gt;(REPEAT SESSION)</td>
<td>Derivatives 101&lt;br&gt;Trey Ruch</td>
<td>The Bailout Bill of 2008 and Cost Basis Reporting – an Operational Perspective&lt;br&gt;Trace Bronstone</td>
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<tr>
<td>3:45 - 4:45 PM</td>
<td>New Product &amp; Strategic Initiative Oversight&lt;br&gt;Dolores Atallo-Hazelgreen</td>
<td>Cost Basis Reporting&lt;br&gt;(REPEAT SESSION FROM TRACK IV)</td>
<td>Global Operations&lt;br&gt;Len A. Lipton&lt;br&gt;William Treut</td>
<td>Estate Tax&lt;br&gt;(REPEAT SESSION)</td>
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### Thursday

#### Keynote Session
- 8:00 - 9:00 am
- **Dodd-Frank – Investment Management/Fiduciary Perspective**
- Deborah P. Bailey

#### General Sessions

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<td>9:15 - 10:15 AM</td>
<td>Social Networking – What You Can and Cannot Do&lt;br&gt;Christine M. Farquhar J. Aaron Sullivan</td>
<td>Due Diligence for Hedge Funds &amp; Private Equity&lt;br&gt;Trey Ruch</td>
<td>Challenges in Managing Corporate Actions&lt;br&gt;Richard Ryndak</td>
<td>Reg R Workshop&lt;br&gt;Satish G. Pattegar</td>
</tr>
<tr>
<td>10:30 - 11:30 AM</td>
<td>The Benefits and Risks of Technology&lt;br&gt;Sandra L. Sherman</td>
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<td>11:45 AM - 12:45 AM</td>
<td>Class Actions&lt;br&gt;Dr. Francis McGovern</td>
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Conference Adjourns 12:45 pm
In-Conference Seminar I
3:00 pm – 5:00 pm

FDIC Purchase and Assumption Agreement Overview”

James F. Strickland
FDIC Liaison
TDBANKNORTH, N.A.
Boston, Massachusetts

With more and more banks purchasing other failed financial institutions with FDIC assistance, through the use of a Purchase and Assumption Agreement, the acquiring institution takes on a myriad of new expectations and requirements relating to the Agreement itself. The compliance requirements impact most areas of the acquiring bank’s operations, including real estate/facilities, contracts, human resources, trust and safekeeping, securities/treasury, credit underwriting and portfolio management, loan and banking operations, branch operations, record retention, technology and finance. While some of the impact is short-term in duration (less than one year), many impact issues continue through the life of the agreements, which can run up to 10 years after the date of acquisition. This session will provide attendees with a base-line understanding of the P&A Agreements used by the FDIC, its impact and application, the compliance requirements that banks need to follow, the reporting challenges, and lessons learned. Organizational and governance framework options for ensuring compliance will also be presented.

In-Conference Seminar II
3:00 pm – 5:00 pm

Elements of Investment and Administrative Reviews

Beverly Antonich
Trust Compliance
US BANK
Minneapolis, Minnesota

Kathryn AB Vest
Wealth & Investment Management
SUNTRUST BANKS, INC.
Richmond, Virginia

Just starting in the business or just want to take a fresh look at your current review process?? Join us for a discussion on requirements and best practices for investment and administrative reviews. We will also look at how automation may help (or possibly hurt) review programs, and provide information on recent regulator inquiries related to these reviews.

Keynote Session
8:00 - 9:00 am

Evolve or Die

Robin Crow
CROW COMPANY
Franklin, Tennessee

Businesses that adapt the fastest to change are the ones most likely to prosper. Business growth cannot be sustained if it remains in its present form. We have already witnessed the disintegration of traditional business models from the excesses of the 90s and early 2000s. Achieving higher levels of efficiency, excellence, and profitability has never been more challenging. Businesses and organizations must position themselves to be constant innovators able to adapt to and embrace change. In this Keynote Robin lays out a practical series of proven tools and real-world techniques to help you successfully navigate your business to long-term sustainability and greater profitability.

Attendees will learn:
- How to adapt to a changing global economy.
- How to stay one step ahead of the competition.
- Why constant innovation is the gateway to growth.
- Three practical steps to building an accountability matrix.
- Innovative ways of creating organizational efficiency.
- How to combine people, planet, and profit for a triple bottom line.

Participants will come away with practical advice they can put to work immediately that will help create more efficient organizations and processes – and more profitable results.
Concurrent Sessions - Track I – Hot Topics

9:15 -10:15 am

Tricks and Traps of Subpoena Compliance

Marcia Keeler
First Vice President & Corporate Counsel
MB FINANCIAL BANK
Rosemont, Illinois

Are your subpoena compliance procedures following industry best practices? Are you properly distinguishing the differences between Federal and Civil subpoenas and responding appropriately? Are you collecting the research and production fees you are owed? Learn about these topics and limit your risks of subpoena compliance.

10:30 -11:30 am

How To Be an Employer of Choice

Jeffrey A. Stuerman
Chairman, President, & CEO
EDWARD JONES TRUST COMPANY
St. Louis, Missouri

People Risk. These assets don’t show up on our balance sheets, but they are the most critical assets to any business – our people. They serve our clients, help solve our problems, and are responsible for our results. This session will discuss the importance of developing a program to lead, develop and retain your key people in order to mitigate the risks associated with the “people-side” of the business. Jeff will discuss and attendees will learn about:

- Attracting and retaining capable leaders and associates (company reputation/culture and location; training / development; compensation, non-compensation)
- Developing leaders
- Generational challenges
- Measurement factors (absences, leaves, turnover)
- Stress testing/assessment
- Depth and succession planning

2:30 - 3:30 pm

Vendor Risk Management – In the Age of Outsourcing

Jagdish Dalal
Founder and Principal
JDALAL ASSOCIATES, LLC
Managing Director, Thought Leadership
IAOP
Poughkeepsie, New York

Risk management is no longer a topic for only those in a regulated industry but for all entities - small, large, public or private. As outsourcing continues towards maturity, vendor risk management is and has been a key consideration for the decision makers. Jag’s presentation will cover risks – real, hidden and perceived – seen in any outsourcing engagement and will share some of the industry best practices towards managing these risks.

3:45 - 4:45 pm

New Product & Strategic Initiative Oversight

Dolores Atallo-Hazelgreen
Firm Director
DELOITTE & TOUCHE, LLP
New York, New York

New product risk is at the forefront of the corporate strategic process. Please join Dolores as she takes attendees through a discussion of best practices for controlling and mitigating the unique risks for strategic initiatives.
Managing Risk through Performance Measurement

Lori Loken-King
SVP & Risk Manager
Operational Risk Management
UNION BANK
Brea, California

Portfolio performance measurement has long been a key component in fiduciary and investment risk management. Responses to public and regulatory scrutiny of accountability and corporate performance have mobilized all sectors of the banking industry toward a comprehensive framework of controls and demonstration of measurement and reporting. Given the tactical compliance purpose and Basel-mandated requirements of monitoring and measuring performance, today's risk management and compliance professional needs to understand the new perspective and tools available. Join Lori for a candid discussion of what got us here and where we may be going.

Due Diligence for Hedge Funds & Private Equity

Trey Ruch
CEO
STERN AGEE ASSET MANAGEMENT
Birmingham, Alabama

In this session we will review the customary manager due diligence process to compare and contrast it with the challenges of covering alternatives. Attendees will learn about the standard classification of these non-traditional strategies and about pursuing some of the basic qualitative and quantitative due-diligence topics falling outside of the traditional manager equation.

Gail E. Weiss
CONSULTANT
Baltimore, Maryland

Gail is an internationally-known speaker and investment expert. Attendees will learn a “How To” approach to mutual funds and money market funds as Gail will address:
- Custody issues
- 12b-1 fees
- Administration risk
- Accounting risk

Trace Bronstone
Vice President and Manager
Securities Processing
UNION BANK
San Francisco, California

Changes to Cost Basis reporting requirements will have a wide impact in 2011. A new cost basis reporting requirement is a provision of the “Bailout Bill of 2008” and the direct result of the IRS's focus on increasing tax revenue and decreasing the amount of potential revenue uncollected due to inaccurate reporting of investment income and losses. The new law requires custodians to include adjusted cost basis on annual 1099s to taxpayers and to the IRS. Heretofore, 1099s have only displayed proceeds from the sale of securities and it has been the duty of the "taxpayer" and their accountants to be responsible for the reporting of cost basis gains and losses on their 1040s. Trace will provide and attendees will learn a practitioners view on the controls and approach required to meet the new rule in the new environment of regulated “best practices”.

The Bailout Bill of 2008 and Cost Basis Reporting – an Operational Perspective
Concurrent Sessions - Track III – Operational Risk

9:15 -10:15am

Proxy Voting – Operational Focus

Satish G. Pattegar
SVP & CCO-Trust
U S BANK
Minneapolis, Minnesota

Proxy Voting is a critical responsibility assigned to institutions and the strength of your proxy governance process will determine the effectiveness in executing that responsibility. Previous sessions on this topic have focused on the legal and fiduciary needs associated with proxy voting. Please come and participate in a unique operational perspective of proxy voting and the impact, challenges, and risks in compliance and non-compliance with the Shareholder Communication Act.

10:30 -11:30 am

Challenges in Managing Corporate Actions

Richard Ryndak
Senior Product Manager – Capital Changes
WOLTERS KLUWER FINANCIAL SERVICES
Riverwoods, Illinois

Corporate actions can be as simple as a name change or a stock split, or as complex as a merger or spin-off, with multiple elections, prorated consideration and unexpected tax consequences. Errors in processing corporate actions can result in substantial financial and regulatory risk, either from missed opportunities or incorrect payouts, or penalties for improper reporting. In this presentation, Richard Ryndak will present and attendees will learn a high-level review of the top challenges in managing corporate actions, including:

- Complex events
- Foreign corporate actions
- Tax consequences to shareholders
- Withholding tax issues
- Cost basis reporting

1:15 - 2:15 pm

Valuations – How To

Barry S. Raskin
President
SIX Telekurs USA, Inc.
Rochester, New York

In these uncertain days of trying to determine the real value of assets for investors, risk managers and regulators, Barry will provide and attendees will have a real look at the ‘why, when, what, how and who’ of evaluating pricing of securities. Too often, those responsible for valuations for firms are blindsided with holdings that they either don’t understand or can’t value. Barry will provide a practical overview on what the dangers are, as well as how to arm ourselves with the best possible solutions.

2:30 - 3:30 pm

Derivatives 101

Trey Ruch
CEO
STERN AGEE ASSET MANAGEMENT
Birmingham, Alabama

Please join Trey for a basic “how-to” session for understanding derivatives. Attendees will learn about the various types of derivatives, how they are used, and why they are used. Attendees will also learn about the risks associated with these investments. This session should be your first stop when seeking to learn about derivatives.

3:45 - 4:45 pm

Global Operations

Len A. Lipton
Vice President
GLOBE TAX SERVICES INC.
New York, New York

William Treut
Vice President
GLOBE TAX SERVICES INC.
New York, New York

As cross border investment continues to grow, so also does the complexity of the flows and processes in global securities and custody operations. Understanding these issues is as important for Risk Management professionals as it is for the operations staff who service these assets.

This session will highlight and attendees will learn about key aspects of global operations, including the workings of the continually growing ADR market. The session will also review income processing and alternatives available to custodians and their clients to recover taxes withheld by issuer home country governments on cross-border investment income, including on ADRs. Tax recovery, an issue of growing importance due to its impact on portfolio yield, is also increasingly viewed as a fiduciary obligation.
Concurrent Sessions - Track IV – Regulatory

9:15 -10:15 am

AML – What It Means for Wealth Risk Management

C. Rachel Raemore Romijn
Senior Vice-President and Compliance Director
Capital and Wealth Management Groups
WELLS FARGO BANK
Charlotte, North Carolina

This interactive discussion will explore the unique inherent risks associated with wealthy and often high profile client types. The session will cover and attendees will learn about these customers, products, and often geography risks that are inherent to Wealth Clients. We will also address potential mitigating factors in addressing the risk points. Specific topics will include managing reputational risk, profiling wealthy clients, the importance of a strong source of wealth analysis and regulatory expectations for beneficial ownership.

10:30 -11:30 am

Reg R Workshop

Satish G. Pattegar
SVP & CCO-Trust
U S BANK
Minneapolis, Minnesota

Over the past few years we have worked diligently to ensure our organizations are in compliance with the requirements of Regulation R. We have completed the first Chiefly Compensated calculation and we now have an opportunity to discuss and share our successes and challenges at this unique session. Please join Satish to receive an up-to-date status evaluation on Reg R. And, if you plan to attend, please come prepared to share your own observations and experiences in this interactive readiness session.

1:15 - 2:15 pm

Estate Tax

Robert E. Hamilton
Partner
HAMILTON THIES & LORCH, LLP
Chicago, Illinois

Robert E. Hamilton will present “Recent Developments: Selected Federal Regulations, Cases and Rulings.” Bob will discuss and attendees will learn about a variety of 2010 cases, regulations, and rulings covering a wide range of topics, including family limited partnerships, grantor trusts, valuation disputes, GRATs and the how these issues may affect estate planning decisions. In addition, attendees will gain an understanding of estate planning issues under the estate and generation-skipping tax regimes that under current law will revive in 2011.

2:30 - 3:30 pm

Cost Basis Reporting

(REPEAT SESSION)

3:45 - 4:45 pm

Estate Tax

(REPEAT SESSION)

Hosted Luncheon and Meeting

11:45 am - 1:15 pm

“FIRMA Annual Membership Meeting”

Keith A. Bujalski, CTA, CPA
FIRMA President
Keynote Session  
8:00 – 9:00 am

**Dodd-Frank – Investment Management /Fiduciary Perspective**

Deborah P. Bailey  
Director  
*Government, Regulatory & Risk Strategies*  
DELOITTE & TOUCHE, LLP  
New York, New York

The Dodd-Frank Wall Street Reform and Consumer Act will have significant implications as financial regulations will reshape the financial landscape. The Act will create new regulations and will ultimately result in significant changes and how financial institutions are structured. Deborah will provide an overview of Dodd-Frank and bring over 35 years of financial regulatory experience into her discussion of Dodd-Frank from an Investment Management and Fiduciary Perspective.

General Session  
9:15 – 10:15 am

**Social Networking – What You Can and Cannot Do**

Christine M. Farquhar  
Managing Director Compliance  
JPMORGAN PRIVATE CLIENT SERVICES  
Columbus, Ohio

J. Aaron Sullivan  
Student  
CAMPBELL UNIVERSITY  
Lillington, North Carolina

Social Media sites like Facebook, Twitter, YouTube, LinkedIn, Flickr, and FourSquare are revolutionizing communications and marketing. Financial Service Companies are attempting to benefit from branded pages and advertising, blogs, promotions and contests. These are the rewards. But how do they manage the risks? Public relations issues? Employment practices? Enforcement of Company Codes of Conduct and Privacy Policies? Our attendees will learn these answers from a unique interchange of perspectives.

General Session  
10:30 – 11:30 am

**The Benefits and Risks of Technology**

Sandra L. Sherman  
Manager, Vice President  
Project Management & User Support  
UNION BANK  
San Diego, California

The ability to assess and weigh the risks and benefits associated with innovation in technology requires much more than solely keeping abreast of new developments. Effective risk management requires careful assessment, often across divergent business lines with sometimes disparate and unrealistic objectives. The added pressure of compliance requirements, keeping up with the competition, and navigating the intricacies and complex requirements of internal networks and external applications requires careful planning, testing, and coordinating buy-in. As technologies move forward at lightning speed so too does our need for constant transformation. Join Sandra for a candid discussion of the importance of knowing the risks and challenges of project management in an environment that requires ever increasing speed in implementation, sometimes unrealistic budget constraints, and constituencies which might not always seem friendly.

General Session  
11:45 am – 12:45 pm

**Class Actions**

Dr. Francis McGovern, PhD.  
Professor of Law  
DUKE UNIVERSITY SCHOOL OF LAW  
Durham, North Carolina

Francis E. McGovern is a Professor of Law at Duke University School of Law. In addition, he is a prolific writer and has served as a special master in some of the most complex cases in the litigation system including the distribution of SEC Fair Funds. He will discuss how fiduciaries can fulfill their obligations when settlements have been reached and plans of distribution are being implemented in securities cases.

Conference Adjourns  
12:45 pm
Hotel and Amenities
Atlanta Marriott Marquis
Atlanta’s largest and most spectacular hotel is located in the heart of Atlanta with indoor access to MARTA, walking distance to Atlanta attractions and 15 minutes from Hartsfield-Jackson International Airport. The Marquis’ breathtaking atrium is marked by a 50-foot color changing sail of Pulse, a classically cool cocktail lounge. Delight in Sear, offering fire-inspired cuisine; enjoy the lively ambiance of High Velocity, a trendy sports bar; or sip your favorite coffee at Starbucks.

Hotel Highlights:
- Guest room features: luxurious bedding, HDTV’s, wired internet access, coffee maker, hair dryer, in-room safe, iron and ironing board, amazing skyline views
- Five themed restaurants and lounges include Starbucks, Sear, High Velocity, M-Store, Pulse
- The Spa specializing in express treatments
- Complimentary Fitness Center open 24/7
- Indoor/outdoor pool
- Fed Ex Office onsite
- Wireless internet available in public areas
- Concierge desk
- Valet parking

Valet Parking:
- $18 US Daily (special FIRMA rate)
- Guest self-parking is available only in adjacent lots, for up to $10 per day

Hotel Reservations
Conference attendees will receive a reduced group rate of $224.00 single occupancy & double occupancy. Simply call the Hotel’s reservations department at 866-469-5475 and mention that you are with FIRMA when you make your reservation for the conference or go to the following link. For online reservations, simply select your dates of stay, your Marriott Rewards number, if applicable, and click “Check Availability”. You must select the rate and then continue to register.

http://www.marriott.com/hotels/travel/atlmq?groupCode=firfira&app=resvlink&fromDate=4/17/11&toDate=4/21/11

The Atlanta Marriott Marquis address is:
265 Peachtree Center Avenue
Atlanta, GA 30303
Phone: (404) 521-0000

Dress
Casual dress is recommended for all conference functions. Atlanta enjoys a temperate climate; the average temperature in April is 62°F. While attending conference sessions, a sweater or jacket is always recommended.

Airport Transportation Information
(Prices approximate and subject to change)
- MARTA: $2.25 one way
- Taxi -$30 each way

Americans with Disabilities Act
FIRMA is pleased to assist in complying with ADA. If you are an attendee with a disability, please contact Hale Mast, FIRMA Executive Director, (803) 547-8964, to discuss any auxiliary aids needed to assist you from a communications, transportation, or architectural aspect. FIRMA will then inform the hotel of your special needs.

Special Events
FIRMA’s Board of Directors will host a special welcome reception on the 10th Floor of The Marriott Marquis on Monday evening from 6:00-8:00 pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday, April 19, FIRMA is delighted to present our first Vendor Showcase, starting at 1:30 pm on Tuesday afternoon. Pre-registered Vendor Showcase attendees will receive a free lunch and can choose to attend presentations from our respected Conference Exhibitors. Each vendor will conduct two 30-minute sessions. Seating is limited.

Atlanta Attractions
Atlanta’s neighborhoods are the heart and soul of the city.
- Midtown offers the High Museum of Art, the Woodruff Arts Center and shopping at Atlantic Station;
- Buckhead offers upscale shopping and dining;
- Virginia Highland offers neighborhood restaurants, boutiques, and pubs; and
- Little Five Points offers a funky, bohemian experience.

Be sure to get an Atlanta City Pass (citypass.com/Atlanta) and see six of Atlanta’s top attractions for half the price, including:
- World of Coca-Cola
- Zoo Atlanta
- Georgia Aquarium
- CNN Studios
**FIRMA 25th NATIONAL RISK MANAGEMENT TRAINING CONFERENCE**  
**APRIL 17 - 21, 2011**

Register for:  
☐ Conference  
☐ Pre-Conference Workshop [I] [II]  
☐ In-Conference Seminar [I] [II]  
☐ Free Vendor Showcase (includes lunch); seating is limited.

*Take a $100 discount if paid prior to March 1, 2011*

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<th>Option</th>
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Full Name – Mr./Mrs./Ms. ________________________________

Name for Badge ________________________________

☐ FIRST TIME ATTENDEE

Title ____________________________________________

Organization ___________________________________________________________________________________________

Address _________________________________________________________________________________________________

City, State, Zip _________________________________________________________________________________________

Phone ________________________________ Fax ________________________________

E-mail Address ___________________________________________________________________________________________

**NOTE:** REGISTRATIONS FOR GROUP DISCOUNTS MUST BE SUBMITTED IN A SINGLE REGISTRATION FOR ALL INDIVIDUALS IN THE GROUP FOR DISCOUNT TO APPLY. If you are part of a group registration, please forward this completed form to your group coordinator. Thank you.

☐ I am part of a group registration

☐ Please Invoice  
☐ Check enclosed (payable to FIRMA)  
☐ Charge it: ☐ VISA ☐ MasterCard ☐ Discover ☐ American Express

| Credit Card No. ________________________________ | Expiration Date ________________________________ |
|                                               |                                               |
| Authorized Signature __________________________ |                                               |

**How did you hear about this Conference?**

☐ Mail ☐ My Employer ☐ Email  
☐ FIRMA Website ☐ Referral ☐ Other

**What is your organization's profile?**

☐ Community ☐ Regional  
☐ National ☐ International

**Please tell us about your responsibilities:**

☐ Trust ☐ Investment Mgmt. ☐ Private Banking  
☐ Brokerage ☐ Mutual Funds ☐ Insurance  
☐ Capital Markets ☐ Other ____________

**Please tell us about your job function:**

☐ Audit ☐ Compliance ☐ Risk Management  
☐ Legal ☐ Regulator ☐ Other

**Conference Handouts:** All 2011 Conference attendees will receive a CD at check-in that contains the conference materials, speaker outlines, and handouts. Speaker materials will also be available on the FIRMA website prior to the Conference.

**BY MAIL**  
Copy and mail this complete form to:  
FIRMA, PO Box 507, Stockbridge, GA 30281.

**BY TELEPHONE**  
Call us at 678.565.6211, Monday-Friday, 8 am to 5 pm EST.

**BY FAX**  
Send this completed form to 678.565.8788.

**BY E-MAIL**  
Our e-mail address is thefirma@bellsouth.net

**REGISTER ONLINE**  
Visit our website at www.thefirma.org.

**TRAVEL**  
Call Action Travel at 800.854.0601, ext. 3012 for travel arrangements.