

23RD

NATIONAL RISK MANAGEMENT TRAINING CONFERENCE

NEW ORLEANS, LOUISIANA
APRIL 26-30, 2009



The U.S. Economic Outlook



The New Legislative Landscape and Beyond

REG R



An Asset Manager's Perspective of the Credit Crisis

Counterparty Risk



Fiduciary Compliance Boot Camp

WWW.THEFIRMA.ORG

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A.G. Edwards & Sons, Inc.	Federal Reserve Bank Of New York	Northern Trust Bank
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Alpine Bancorporation	Federal Reserve Bank Of San Francisco	Old National Trust Company
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Carolina First Bank	HSBC Bank USA, NA	Texas Department Of Banking
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City National Bank	Iowa Division Of Banking	The Bank Of New York Mellon
Commerce Bancshares, Inc.	Johnson Bank	The First National Bank In Sioux Falls
Community Trust & Investment	JPMorgan Chase & Co.	The Glenmede Trust Company, Na
Comptroller Of The Currency	KeyBank	The Huntington National Bank
Cpb Compliance	KFB Asset Management	The People's Bank & Trust Company
Davidson Companies	KPMG LLP	The Trust Company Of Virginia
Deloitte & Touche, Llp	LaSalle Bank	U.S. Bank
Edward Jones Trust Company	M&M Consulting, Inc.	U.S. Trust/Bank Of America
Ernst & Young, Llp	M&T Bank	Union Bank & Trust
Evolve Bank & Trust	MB Financial Bank, Na	Union Bank Of California
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Federal Reserve Bank Of Boston	Millennium Trust Company, Llc.	Wachovia Bank
Federal Reserve Bank Of Chicago	Morgan Stanley	Wells Fargo
Federal Reserve Bank Of Cleveland	National City Bank	Wilmington Trust Company
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Federal Reserve Bank Of Kansas City	Nexity Bank	

Conference Schedule

Sunday, April 26, 2009

Workshop Registration	11:30 am - 1:00 pm
Pre-Conference Workshops I and II	1:00 - 4:00 pm
Early Conference Registration	4:30 - 6:00 pm
"First-Time Attendee" Reception	7:00 - 8:00 pm

Monday, April 27, 2009

Late Registration	7:30 -8:00 am
General Sessions	8:00 - 11:45 am
Hosted Luncheon	11:45 am - 1:00 pm
General Session	1:15 - 2:45 pm
Concurrent Town Hall Sessions I, II and III	3:00 - 4:45 pm
Welcome Reception	6:00 - 8:00 pm

Tuesday, April 28, 2009

General Sessions	8:00 am - 12:45 pm
Seminar Registration	2:00 - 2:30 pm
In-Conference Seminar	2:30 - 4:30 pm
Voluntourism™ Activities	Tuesday Afternoon

Wednesday, April 29, 2009

Concurrent Sessions	8:00 - 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 30, 2009

General Sessions	8:00 - 11:30 am
Adjourn	11:30 am



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.

23rd Annual National Risk Management Training Conference

FIRMA™ is proud to sponsor its twenty-third Annual National Training Conference and we are pleased to bring outstanding topics and speakers to the popular Sheraton New Orleans. In these turbulent financial times, FIRMA stands 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 both on Monday and Wednesday. We will still offer separate educational tracks each day, totaling 26 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 a 2-hour In-Conference Seminar on Tuesday afternoon.

Workshop and Seminar Fees

FIRMA is proud to announce that our Pre-Conference Workshops are \$125.00 for FIRMA members. FIRMA wants to thank its loyal members who have supported our conference(s) by offering this special price. The Workshop fees are \$250 for non-members. The fee for our In-Conference Seminar on Tuesday is \$100 for FIRMA members; \$165 for non-members.

Conference Fees – (Same as 2007 and 2008)

Conference fees are \$1,295 for FIRMA members and \$1,495 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, two lunches and a Monday evening welcome reception.

For conference payments received prior to March 20, 2009, the conference fees are \$1,195 for FIRMA members and \$1,395 for non-members.

Special Fee Offer

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.

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 3 registrations
- 10% off the above fees for 5 registrations
- 20% off the above fees for 12 or more registrations

Cancellation Refund Policy

Cancellations received prior to March 20, 2009, will be refunded in full. Cancellations received March 20th through March 31st will be refunded subject to a \$150 service charge. Cancellations made after March 31, 2009, are non-refundable. No refunds will be processed unless the can-

cellation 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 2009 Training Conference provides 23 continuing professional education hours. The Pre-Conference Workshops each provide three continuing professional education hours; the In-Conference Seminar provides two continuing professional education hours. All of these hours will be recognized as FIRMA-specific for FIRMA certified members.

Conference Education Prerequisites

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.

SUNDAY, APRIL 26

PRE-CONFERENCE WORKSHOPS

Pre-Conference Workshop I

1:00 - 4:00 pm

Instructors:

Becky Kelly
Partner
THE FIDUCIARY EDUCATION CENTER, LLC
Staunton, Virginia

Roger Pond
Partner
THE FIDUCIARY EDUCATION CENTER, LLC
Richmond, Virginia

Account Administration Risk Ranking

From acceptance to termination in account administration, the activities involved in fulfilling your fiduciary responsibilities are innumerable.

Becky and Roger will identify those activities that present significant risk and suggest methodologies to monitor and manage these potential hazards. In addition, attendees will learn the factors that should be considered in establishing an appropriate overall risk matrix for an organization, taking into account the organization's strengths and weaknesses.

Pre-Conference Workshop II

1:00 - 4:00 pm

Instructor:



Duane Lee
Executive Vice President
CANNON FINANCIAL INSTITUTE
Athens, Georgia

Fiduciary Compliance Boot Camp

Effective compliance programs are the foundation of safe and sound banking. A properly designed and consistently enforced compliance program helps a bank's board of directors and management safeguard the bank's resources, produce reliable financial reports, and comply with laws and regulations. Effective compliance programs also reduce the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Attendees will learn the characteristics of effective compliance programs and how bank personnel can assess the quality and effectiveness of compliance programs. They will also learn the regulatory and supervisory process, compliance program reviews, and the roles and responsibilities of the board of directors and management.

Lastly, it is imperative that each financial institution have a well-defined and documented Trust Compliance Program. Attendees will be able to identify the key elements of an effectively documented program that examiners expect to see.

"FIRST-TIME ATTENDEE" RECEPTION

7:00 - 8:00 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 they 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.

MONDAY, APRIL 27

GENERAL SESSIONS

Welcoming Remarks

8:00 - 8:15 am

FIRMA President Keith A. Bujalski, CTA, CPA

Opening Keynote Address

8:15 - 9:00 am

The U.S. Economic Outlook: What to Expect in Unexpected Times

Ellen Beeson Zentner
Vice President – Senior US Macro Economist
BANK OF TOKYO MITSUBISHI UJF
New York, New York

To understand where the U.S. economy is headed, we must first acknowledge the bad habits that led us here. Ongoing structural shifts in the consumer and banking sectors are inextricably linked and will determine the economic outlook for years to come. From this session, you will gain invaluable insight into the role banking will play in a U.S. economic recovery.

General Session

9:15 - 10:30 am

The New Legislative Landscape and Beyond



Sally Miller
Director
Center for Securities, Trust, and Investments
AMERICAN BANKERS ASSOCIATION
Washington, D.C.

This is a not-to-miss session. Regulatory restructuring and the need for a systemic regulator is a front and center issue for the 111th 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. Congressional attention on credit default swaps, deposit insurance, defined benefit funding, as well as those tax bills impacting bank trustees, will also be discussed.

General Session

10:45 - 11:45 am

Key Risk Indicators



Deborah A. Austin, CTCP, CFSA
Vice President, Personal Fiduciary Director
Personal Trust Management
UNION BANK
San Diego, California



Rebecca Bugaj Zak
Partner
REED SMITH, LLP
Pittsburgh, Pennsylvania

Please join Debbie and Rebecca as they discuss the role of key risk indicators for fiduciary activities and why they are critically important. Debbie and Rebecca will begin with an analysis of what is a "key" risk indicator and how they differ from key performance indicators and key control indicators. They will also discuss the process to collect, analyze, and measure KRI's, and how to establish an effective KRI reporting process. They will discuss key risk indicator definitions and the attributes such as leading, lagging, risk specific, and controllable. You will not want to miss this interactive session.

Hosted Luncheon

11:45 am - 1:00 pm

General Session

1:15 - 2:45 pm

Fiduciary Litigation – The New Cases You Must Know



Dominic J. Campisi
Partner
EVANS LATHAM & CAMPISI
San Francisco, California

The program will include discussion of recent investment cases, including the steps taken by two trust companies to defend their management of concentrated assets after the crash. Attendees will learn about other critical important issues, such as: Risks of insurance sales by your affiliated insurance brokers, problems of disclosure and evaluation of replacement policies, and conflicts highlighted by incentives to trust officers. The "duty" to advise clients about tax strategies in structuring trusts, plus getting your attorneys fees paid after being removed. Can they sue you twenty years later? The continuing saga in Ohio. Little FTC act, class action developments, arbitration provisions, and who is your beneficiary?

MONDAY, APRIL 27

CONCURRENT TOWN HALL SESSIONS

Town Hall I
3:00 - 4:45 pm

Reg R



Jennifer L. DeVries, CTA
First Vice President
Director of Risk Management
& Operations
MB FINANCIAL BANK, NA
Rosemont, Illinois

Satish G. Pattegar, CTCP
Senior Vice President
Chief Compliance Officer -
Trust
US BANK
Minneapolis, Minnesota

Welcome to the celebration of almost a decade of intense work resulting in Regulation R. This session is an informal and interactive discussion focused on opportunities and challenges associated with implementation of an acceptable Regulation R compliance program. Participants should come prepared to share experiences and queries with the audience. Jennifer and Satish bring a wealth of experience in fiduciary compliance and risk management activities and are very closely involved with the implementation and oversight of the Regulation R compliance program within their respective organizations. Please join us for this celebration and learning experience!

Town Hall II
3:00 - 4:45 pm

Reg 9 Investment Reviews

**Bradley F. Beshea, CRP,
CFIRS**
Senior Vice President
Fiduciary Compliance Officer
FROST NATIONAL BANK
San Antonio, Texas

Karen S. Koehn, CTCP
Vice President
Wealth Management
Compliance Officer
INTRUST FINANCIAL
CORPORATION
Wichita, Kansas

Brian L. Morrow, CTCP
Trust Market Executive -
Georgia
US TRUST
BANK OF AMERICA
PRIVATE WEALTH
MANAGEMENT
Atlanta, Georgia

This interactive session will focus on a discussion of automated investment review evolution and current challenges presented by non-financial and alternative investments held in fiduciary accounts. Our experts will provide insight and perspective from the investment review approaches of varied-sized institutions.

Town Hall III
3:00 - 4:45 pm

AML / KYC / BSA

**Kathleen Oldenborg, CRP,
CFIRS**
National Bank Examiner
Large Bank Supervision
OFFICE OF THE
COMPTROLLER OF
THE CURRENCY
New York, New York



Janice J. Sackley, CTCP
Senior Vice President
Fiduciary Risk Manager
NATIONAL CITY BANK
Kalamazoo, Michigan

Our new Town Hall concept is an opportunity for you to bring your experiences to the group. Did you have a tough CIP challenge? Unusual suspicious activity? Were you blindsided by a clever con artist or Ponzi schemer? Bring your challenges, your stories, and your questions for the group and plan to both educate and learn from your fellow attendees.

SPECIAL EVENT — MONDAY NIGHT

FIRMA's Welcome Reception 6:00 - 8:00 pm

FIRMA will host a special welcome reception at Pat's on the River 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.

Pat's on the River is within walking distance of the Sheraton (approximately 6 blocks) for those wanting to enjoy a beautiful New Orleans stroll.

FIRMA will also have round-trip coach busses available for our FIRMA guests who want transportation.

TUESDAY, APRIL 28

GENERAL SESSIONS

Keynote Session

8:00 - 9:00 am

An Asset Manager's Perspective During the Credit Crisis – Counterparty Risk Management"



Richard A. Libby
Chief Credit Officer
BARCLAYS GLOBAL INVESTORS
San Francisco, California

This is a not-to-miss session. The current credit and financial crisis has unfolded in increasing waves since the middle of 2007. Effective counterparty management has required a hands-on approach to anticipate the substantial changes to the financial landscape during this period. This presentation will provide attendees with knowledge of the counterparty risk landscape, the challenges presented to asset management, and the critical risk-lessons learned.

General Session

9:15 - 10:15 am

Alternative Investments – A Risk Management Perspective

Eugene F. Maloney
Vice President & Corporate Counsel
FEDERATED INVESTORS, INC.
Pittsburgh, Pennsylvania

Frequently, banks and other money managers are requested by grantors or other clients to include non traditional assets or asset classes in a portfolio. Absent the application of the proper due diligence process, the money manager assumes all of the downside risk associated with the investment. The hour will be devoted to explaining the proper process to use these assets or asset classes.

General Session

10:30 - 11:30 am

FAS 157

Deborah A. Austin
Vice President
Personal Fiduciary Director
UNION BANK
San Diego, California

Michael L. Daly
Vice President and Manager
Risk Management & Quality Control
UNION BANK
San Francisco, California

FAS 157 establishes a new direction for financial statements for corporations and other entities in accordance with generally accepted accounting principles (GAAP). This session will provide understanding of the underlying concept and a discussion of methodologies and techniques which support transparency in fair valuation reporting..

General Session

11:45 am - 12:45 pm

Reg R – Here and Now

Sally Miller
Director
Center for Securities, Trust, and Investments
AMERICAN BANKERS ASSOCIATION
Washington, D.C.

Kieran J. Fallon
Assistant General Counsel
Legal Division
FEDERAL RESERVE SYSTEM
Washington, D.C.

It was ten years in the making but Regulation R is finally here. Our experts will discuss various implementation issues and review bank examiner expectations for compliance. Attendees will receive a specific focus upon trust and custody, compensation programs and dual employee issues.

TUESDAY, APRIL 28

IN-CONFERENCE SEMINAR

2:30 pm - 4:30 pm

"Insurance Hot Topics"

Seminar Leaders:

Scott Kirby
Managing Partner
ADVANCED SETTLEMENTS, INC.
Orlando, Florida

Tom Offuit
Compliance Director
ADVANCED SETTLEMENTS, INC.
Orlando, Florida

Please join Scott and Tom as they discuss some of the latest trends in the insurance industry and how they impact fiduciaries. Attendees will learn about Life Settlements and Premium Financing as well as gain an understanding of traditional life insurance products and Trust Owned Life Insurance risks.

SPECIAL EVENT — TUESDAY AFTERNOON

VOLUNTOURISM™

On Tuesday, April 28th, FIRMA's General Sessions end at 12:45pm, followed by an optional In-Conference seminar in the afternoon.

FIRMA attendees are also invited to participate in a special Voluntourism™ afternoon, with FIRMA, where you may choose a New Orleans Post-Katrina Charity of your choice and lend your time and help.

Please go the FIRMA website – www.thefirma.org – or to http://www.surveymonkey.com/s.aspx?sm=iISvUgkb7GDVOd342X2_2bCw_3d_3d to see a list of special charities that FIRMA is proud to support.

SUNDAY

MONDAY

TUESDAY

CONFERENCE SCHEDULE AT A GLANCE

**Pre-Conference
Workshop I**
1:00 - 4:00 p.m.

**Account
Administration
Risk Ranking**
Becky Kelly
Roger Pond

**Pre-Conference
Workshop II**
1:00 - 4:00 p.m.

**Fiduciary
Compliance
Boot Camp**
Duane Lee

**"First-Time
Attendee"
Reception**
7:00 - 8:00 p.m.

Welcoming Remarks
8:00 - 8:15 a.m.

Opening Keynote Address
8:15 - 9:00 a.m.
**The U.S. Economic Outlook:
What to Expect in Unexpected Times**
Ellen Beeson Zentner

General Session
9:15 - 10:30 a.m.
The New Legislative Landscape and Beyond
Sally Miller

General Session
10:45 - 11:45 a.m.
Key Risk Indicators
Deborah A. Austin
Rebecca Bugaj Zak

Hosted Luncheon
11:45 a.m. - 1:00 p.m.

General Session
1:15 - 2:45 p.m.
Fiduciary Litigation – The New Cases You Must Know
Dominic J. Campisi

CONCURRENT TOWN HALL SESSIONS

3:00 - 4:45 p.m.

Town Hall I
Reg R
Jennifer L. DeVries
Satish G. Pattegar

Town Hall II
Reg 9 Investment Reviews
Bradley F. Beshea
Karen S. Koehn
Brian L. Morrow

Town Hall III
AML / KYC / BSA
Katheleen Oldenborg
Janice J. Sackley

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6:00 - 8:00 p.m.

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FAS 157
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**Reg R –
Here and Now**
Sally Miller
Kieran J. Fallon

IN-CONFERENCE SEMINAR

2:30 - 4:30 p.m.
**Insurance
Hot Topics**
Scott Kirby
Tom Offuit

VOLUNTOURISM™

Choose a
Post-Katrina Charity
and lend your time
and help.

WEDNESDAY

THURSDAY

CONCURRENT SESSIONS

TRACK I – ERISA	TRACK II – Broker/Dealer Investment Advisor	TRACK III – Hot Topics	TRACK IV – Regulatory
8:00 - 9:00 A.M.			
<i>ERISA Update</i> Roberta J. Ufford	<i>Rule 3040 – FINRA Proposed Rule 3110</i> Joan Dindoffer	<i>Independent Fiduciary Reviews</i> Deborah A. Austin Steven M. Harding Linda Manfredonia	<i>Regulator Open Session – OCC</i> Joel Miller
9:15 - 10:15 A.M.			
<i>401(k) Fee Disclosure and 5500 Reporting</i> Jenny Eller	<i>BDIA Hot Topics</i> Carla Romano	<i>Operational Risk Management</i> Maggi Boutelle	<i>Regulator Open Session – FED</i> Donna M. Fay
10:30 - 11:30 AM			
<i>ERISA Update</i> Roberta J. Ufford (repeat session)	<i>Overview of Key Rules and Recent Regulatory Developments Affecting BDIA</i> Sean Gray	<i>A Paperless Trust Department</i> Charles Holmes	<i>Regulator Open Session – SEC</i> John H. Walsh

GENERAL SESSION

11:45 a.m. - 1:15 p.m.

FIRMA ANNUAL MEMBERSHIP MEETING

TRACK I – ERISA	TRACK II – Broker/Dealer Investment Advisor	TRACK III – Hot Topics	TRACK IV – Regulatory
1:15 - 2:15 P.M.			
<i>Critical IRA Issues</i> Lisa Bleier	<i>AML in the BDIA World</i> William Langford	<i>Corporate Actions and Class Actions</i> Satish G. Pattengar	<i>Regulator Open Session – OTS</i> Tara L. French
2:30 - 3:30 P.M.			
<i>Pension Protection Act Update – Statutory and Regulatory Update</i> John F. LeBlond	<i>BDIA Conflicts of Interest</i> Thomas Kennedy	<i>Challenges of Pricing and Evaluation Services in an Illiquid Market</i> Christopher Krupa	<i>Regulator Open Session – FDIC</i> Anthony J. DeMilo
3:45 - 4:45 P.M.			
<i>Fiduciary Roundtable – Small Bank</i> Gary E. Pelcak	<i>Investment Advisor Roundtable</i> Carol A. Goulding	<i>Fiduciary Roundtable – Large Bank</i> Warner W. Price	<i>Regulatory Roundtable</i> Bridget C. Kovalik

Keynote Session

8:00 - 9:00 a.m.

Global Corporate Greening

Michael Pederson

General Session

9:15 - 10:15 a.m.

Counterparty Risk

Thomas Kennedy

Naresh Nagia

General Session

10:30 - 11:30 a.m.

Compliance Oversight for BD and Asset/Wealth Management

James F. Strickland

Conference Adjourns

11:30 a.m.

CONFERENCE SCHEDULE AT A GLANCE

WEDNESDAY, APRIL 29

CONCURRENT — TRACK ONE — ERISA

8:00 - 9:00 am

ERISA Update



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

This session provides an update on the new and changing legal requirements under ERISA relating to 401(k) and other tax-qualified plans and IRAs. Attendees will gain an understanding of a survey of recent litigation trends, investment advice programs for IRAs and plan participants, and disclosure to 401(k) plan participants. Valuation, delinquent contributions, correction of prohibited transactions, and other issues that are highlighted in the current economic climate will also be discussed.

9:15 - 10:15 am

401(k) Fee Disclosure & 5500 Reporting

Jenny Eller
GROOM LAW GROUP
Washington, D.C.

Even though the Bush administration did not finalize its proposed "408(b) (2) regulations," financial institutions will still need to focus on fee disclosure to employee benefit plan clients. Attendees will learn about the already-in-effect requirements imposed in connection with the employee benefit plan Form 5500 annual report process and how financial institutions are getting ready to comply for the 2009 plan reporting year. Prospects for additional regulation and/or new legislation, as well as fee disclosure issues that are developing in court cases, will also be reviewed.

10:30 - 11:30 am

ERISA Update

(Repeat Session)

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

1:15 - 2:15 pm

Critical IRA Issues



Lisa Bleier
Senior Counsel
AMERICAN BANKERS ASSOCIATION
Washington, D.C.

During this session you will learn about the new law allowing for a waiver of required minimum distributions for 2009 and the implications of that law for your bank and your customers. This session will also cover legislative proposals that will help expand savings through IRAs, including automatic enrollment IRAs, sometimes referred to as payroll deduction IRAs. The session will wrap-up with a discussion of valuation of assets within the IRA.

2:30 - 3:30 pm

Pension Protection Act Update – Statutory and Regulatory Update

John F. LeBlond
Partner
REED SMITH, LLP
Pittsburgh, Pennsylvania

The Pension Protection Act Of 2006 (PPA) may be the most significant piece of pension legislation since ERISA, and as soon as

it was passed, plan sponsors clamored for relief from the PPA's tightened funding requirements. Attendees will learn the most significant ongoing issues created by the PPA as well as the legislative relief afforded by the Worker, Retiree and Employer Recovery Act Of 2008 (WRERA). While the WRERA provided some temporary relief, it was not enough for most employers. However, what few people failed to recognize until this year, are the truly draconian consequences of failing to meet the PPA minimum funding levels for defined benefit pension plans. In addition, you can have an inside look at the proposal for the "purchase" of third-party pension plans by financial service organizations, and the government's reaction.

3:45 - 4:45 pm

Fiduciary Roundtable – Small Bank

Gary E. Pelcak, CTA,
CFSA, CFE - Moderator
Chief Audit Executive
CENTRAL NATIONAL
BANK
Junction City, Kansas

What keeps us up at night? Join your peers in a discussion of best practices, problem solving, leadership, current issues, present challenges, and possible approaches to address them. Gary Pelcak will use more than 20 years of experience as an Audit/Compliance/Risk Management professional to energize and facilitate this roundtable discussion geared towards smaller bank trust departments.

WEDNESDAY, APRIL 29

CONCURRENT — TRACK TWO — BROKER/DEALER INVESTMENT ADVISOR

8:00 - 9:00 am

Rule 3040 – FINRA Proposed Rule 3110

Joan Dindoffer
Vice President & Senior Trust
Counsel
Professional Trust Services
COMERICA BANK
Detroit, Michigan

The SEC perennially lists problems in investment adviser marketing and performance advertising as one of its top examination deficiencies. This session is designed to provide knowledge of the different regulatory issues involved, as well as provide attendees with the practical skills to avoid the potential pitfalls associated with advertising.

9:15 - 10:15 am

BDIA Hot Topics

Carla Romano
VP and Chief Compliance Officer
FINRA
Chicago, Illinois

Please join Carla for a dynamic update on the Current Regulatory Issues in the BDIA world. Attendees will learn about sales practice obligations regarding the sale of cash alternatives as well as sales of securities in a high yield environment during this update. Carla will also address Sales of New Products, including due diligence and training. Lastly, attendees will learn about current FINRA examination areas of focus and findings.

10:30 - 11:30 am

Overview of Key Rules and Recent Regulatory Developments Affecting BDIA

Sean Gray
Chief Compliance Officer
MERRILL LYNCH TRUST
COMPANY FSB
Plainsboro, New Jersey

Sean will provide and the attendees will be learn a practical overview of Key Rules and Recent Regulatory Developments affecting Broker Dealers and Registered Investment Advisors, e.g., focus on NASD Rules 3010/3012/3013, SEC Rule 206(4)-7, Review of Electronic Communications, SEC/FINRA Exam Priorities and Common Findings etc.

1:15 - 2:15 pm

AML in the BDIA World

William Langford
SVP, Director of Global
Anti-Money Laundering
JPMORGAN CHASE &
COMPANY
New York, New York

William is a not-to-miss expert in AML compliance and risk management supervision. Attendees will learn the key AML risk areas within broker dealer and advisor activities and how to effectively manage these risks.

2:30 - 3:30 pm

BDIA Conflicts of Interest



Thomas Kennedy
Chief Compliance Officer
ARDEN ASSET
MANAGEMENT
New York, New York

This session will address conflicts of interest that naturally arise in the business of wealth management. Attendees will learn:

- Managing conflicts in trading for advised accounts
- Managing conflicts in the selection and retention of service providers
- Managing conflicts in the receipt and exchange of gifts and entertainment
- Best practices for mitigating conflicts and appropriate disclosure

3:45 - 4:45 pm

Investment Advisor Roundtable

**Carol A. Goulding -
Moderator**
Administrative Vice President
M&T BANK
Buffalo, New York

Join your peers in an opportunity to participate in a discussion of best practices, current issues, present challenges and possible approaches to address them. This session will be closed to regulators but open to other attendees representing the fiduciary and Investment Advisor industry.

WEDNESDAY, APRIL 29

CONCURRENT — TRACK THREE — HOT TOPICS

8:00 - 9:00 am

Independent Fiduciary Reviews

Deborah A. Austin
Vice President
Personal Fiduciary Director
UNION BANK
San Diego, California

Steven M. Harding, CPA
SVP & Managing Director
INDEPENDENT FIDUCIARY SERVICES
Washington, D.C.

Linda Manfredonia AVP
Financial Planning and
Analysis
PNC Bank
Philadelphia, Pennsylvania

Our experts will discuss the relevant issues regarding Independent Fiduciary Reviews. They will also discuss the differences in the Review process when the fiduciary hires an independent firm to conduct a Review of an account / account group / or another entity versus when the account beneficiaries hire an independent fiduciary to review your bank. Attendees will learn:

- How to prepare for an Independent Fiduciary Review
- What areas come within the scope of the fiduciary Review?
- Can the Trustee benefit from a fiduciary Review?
- Is this a new trend? Has your bank had one?
- Should you allow the Independent Fiduciary Review?

9:15 - 10:15am

Operational Risk Management



Maggi Boutelle
Senior Vice President
UNION BANK
San Diego, California

What is your operational risk forecast? Are you predicting sunny economic skies or

preparing for natural disasters. Attendees will learn how to ensure your operational risk management program properly monitors risk while assessing potential hazards, and will be able to identify tools to create a program that can mitigate risk and weather the storm.

10:30 - 11:30 am

A Paperless Trust Department

Charles Holmes
Executive Vice President &
Chief Trust Officer
T BANK
Dallas, Texas

Attendees will learn how a \$1 Billion trust department operates without paper. There are no trash cans and no filing cabinets. Charles Holmes has a compelling story about how he created and manages a paperless trust operation. Attendees will learn about effective, paperless trust committee meetings, data capture, and data retrieval management. The paperless message offers incentives for every manager.

1:15 - 2:15 pm

Corporate Actions and Class Actions

Satish G. Pattergar
CCO-Trust
US BANK
Minneapolis, Minnesota

Turbulent economic times can potentially result in aggressively challenging corporate actions. In this valuable session, attendees will learn the primary types, key controls and potential pitfalls in the administrative and operations of corporate actions within the fiduciary environment. Come and join us with your personal experiences for an invigorating learning experience!

2:30 - 3:30 pm

Challenges of Pricing and Evaluation Services in an Illiquid Market

Christopher Krupa
Director – Evaluated Services
INTERACTIVE DATA
New York, NY

Please join Chris for an expert discussion of the “valuation” process. Attendees will learn about valuation risks associated with the current market crisis environment. Attendees will understand how to work with securities moving from active market pricing to alternative to “trade close” valuation techniques. They will also learn how to deal with today’s topics, such as valuations for bankruptcies, understanding bid evaluation, matrix pricing, comparison price techniques and other alternative methodologies.

3:45 - 4:45 pm

Fiduciary Roundtable – Large Bank

Warner W. Price - Moderator
Senior Vice President
Senior Administrative and
Chief Compliance Officer
TD BANKNORTH WEALTH
MANAGEMENT GROUP
Portland, Maine

Join your peers in an opportunity to participate in a discussion of best practices, current issues, present challenges and possible approaches to address them. Warner Price, a current member of the FIRMA Board of Directors, will use more than 36 years of experience as an Audit/Compliance/Risk Management professional for large bank trust departments and registered investment advisers to facilitate this roundtable discussion. This session will be closed to regulators but open to other attendees representing the fiduciary and investment industry.

WEDNESDAY, APRIL 29

CONCURRENT — TRACK FOUR — REGULATORY

8:00 - 9:00 am

Regulator Open Session — OCC

Joel Miller
Senior Advisor
Asset Management Division
OFFICE OF THE
COMPTROLLER OF
THE CURRENCY
Washington, D.C.

Joel will bring us up-to-date with the most current initiatives of the OCC's examination of fiduciary activities. Joel will also share insights into recent examination criticisms seen in national banks.

9:15 - 10:15 am

Regulator Open Session — FED

Donna M. Fay
Wealth Management
Supervision
FEDERAL RESERVE BANK
OF ATLANTA
Atlanta, Georgia

Donna will discuss the FED's approach to the supervision and regulation of fiduciary activities. Matters pertaining to BHCs/FHCs will be covered, including the management of conflicts of interest between fiduciary business lines and other business lines, including other fiduciary business lines. Matters pertaining to the supervision of State Member Banks will also be discussed.

10:30 - 11:30 am

Regulator Open Session — SEC

John H. Walsh
Associate Director — Chief
Counsel
SECURITIES AND
EXCHANGE COMMISSION
Washington, D.C.

Please join the SEC for a discussion of their “hot-button” issues during examinations and the current status of enforcement actions.

1:15 - 2:15 pm

Regulator Open Session — OTS

Tara L. French
Field Manager
OFFICE OF THRIFT
SUPERVISION
Jersey City, New Jersey

How do financial firms respond to changing credit and market conditions? With this as a backdrop, Tara French will speak to recent market developments and the oversight expectations for regulated entities. Ms. French will discuss the OTS examination practices for reviewing how your institution implements vendor management, expectations for third party investment manager processes, and other risk management supervision. This discussion will include a question and answer segment to address current issues in the regulatory environment.

2:30 - 3:30 pm

Regulator Open Session — FDIC

Anthony J. DiMilo
Examination Specialist - Trust
Special Activities Section
FDIC
Washington, D.C.

Join us for a session covering frequent trust examination exceptions the FDIC currently encounters in the institutions it supervises, FDIC trust examination focus areas, and what, in the examiner's opinion, are the best practices we see for managing the areas we consider to be of highest fiduciary risk (every department seems to do things a little differently).

3:45 - 4:45 pm

Regulatory Roundtable

Bridget C. Kovalik, CFIRS
- Moderator
VP and Trust Officer Manager,
Trust Resource Center
THE HUNTINGTON
NATIONAL BANK
Pepper Pike, Ohio

Calling all examiners! Please join your peers in discussing today's examination issues and industry hot topics from a regulatory perspective. This session will be limited to attendees who are currently working for a state or federal regulator. Plan to participate in this unique opportunity to share experiences and approaches to conducting examinations.

WEDNESDAY, APRIL 29

GENERAL SESSIONS

Hosted Luncheon and Meeting
11:45 am - 1:15 pm

FIRMA Annual Membership Meeting

Keith A. Bujalski, CTA, CPA
FIRMA President

FIRMA in New Orleans in 2009

By Kathleen Archer, New Orleans native
City of History

On July 18, 1803, General Horatio Gates communicated to President Thomas Jefferson "Let the Land rejoice, for you have bought Louisiana for a song". The "Louisiana Territories" which included thirteen states, plus parts of two others and stretched from the Mississippi River to the Rocky Mountains and from the Gulf of Mexico to Canada, were sold by Napoleon to the United States for about four cents an acre. From the FIRMA conference you can walk to The Louisiana State Museum, Cabildo, the actual site of the 1803 Louisiana Purchase ceremonies.

For more information visit
www.louisianapurchase2003.com.

Shortly after the Louisiana Purchase, the United States fought its final battle for independence in Louisiana at the Battle of New Orleans. From the conference you can walk to the Mississippi River and board the Paddlewheeler Creole Queen for daily battlefield cruises.

For more information visit
www.neworleanspaddlewheels.com.

However, if more recent history interests you, don't forget to visit The National D-Day Museum. Explore the world's largest amphibious assault at this renowned museum in the city where the landing crafts used to invade the beaches of Normandy were built and tested.

For more information visit ***www.ddaymuseum.org.***

There is also the historic French Quarter with its French and Spanish architecture. You will experience interesting sights and sounds in this colorful part of the city. And don't forget New Orleans' Garden Dis-

trict with its gracious Victorian homes that can be viewed best by various walking tours or by boarding the oldest continuously operating streetcar line in the world, the St. Charles Avenue Streetcar.

For more information visit ***www.tourneworleans.com*** ***or***
www.friendsofthecabildo.org.

City of Family Entertainment

Now that you know New Orleans is a city of history, did you also know that it is a city of family entertainment? From the FIRMA conference you can walk to the Audubon Aquarium of the Americas. This aquarium, which is ranked in the nation's top 5, has one of the largest collections of sharks and jellies in the U.S. Next to the aquarium is the Entergy IMAX Theatre, which houses a 5-1/2 story IMAX screen where you can view 2D & 3D adventure films.

From the Aquarium board the Riverboat John James Audubon and cruise up river to the Audubon Zoo, one of the top 5 zoos in the U.S. The naturalistic habitats cover 58 acres, housing animals from all over the world, including rare 10-foot white alligators and a pair of white tigers.

For more information visit ***www.auduboninstitute.org.***

For education and excitement you can also visit the Louisiana Children's Museum; experience the wonder of the Louisiana swamp on a swamp or airboat tour; visit our unique above-ground cemeteries ("cities of the dead") or visit the historic plantation homes of yesterday. If excitement and thrills are what you are looking for, New Orleans is also the home of the 140-acre Jazzland Theme Park, now part of the Six Flags park family. This doesn't even scratch the surface of the various options available in and around the New Orleans area.

For more information on New Orleans visit
www.neworleans.com ***or*** ***www.insideneworleans.com.***

THURSDAY, APRIL 30

GENERAL SESSIONS

Keynote Session

8:00 - 9:00 am

Global Corporate Greening



Michael Pedersen
Group Head, Corporate Operations
TD BANK FINANCIAL GROUP
Toronto, Ontario

Mike is TD's senior executive charged with advancing the bank's environmental agenda. In his dynamic presentation, attendees will learn about the internal and external challenges and opportunities for organizations as they "go green". Mike's remarks will touch on various issues including reducing your institution's own carbon footprint, marketing "green" products, financing clients, dealing with NGO's and governments, and building internal support.

General Session

9:15 - 10:15 am

Counterparty Risk



Thomas Kennedy
Chief Compliance Officer
ARDEN ASSET MANAGEMENT
New York, New York

Naresh Nagia
Managing Director
Global Wealth Management Risk
CITIBANK, N.A.
New York, New York

Naresh and Tom will present a survey of up to the minute (and in some cases time tested) risk management techniques and applicable regulatory requirements that drive them for managing the following counterparty risks, with emphasis on advised or managed (fiduciary) accounts: (Lead references – Lehman and Madoff)

- Managing risks in structured products and OTC derivatives distributed through wealth management platforms, and FX. (The "hot" areas)
- Managing Brokerage counterparty execution for equity, fixed income and "other" types of instruments (including high level techniques used to keep effective counterparty selection and best execution requirements happy)
- Managing sub-manager risk in products where manager or hedge fund selection is the basis of the product which is a rapidly emerging business, body of law, guidance, and technique.

General Session

10:30 - 11:30 am

Compliance Oversight for BD and Asset/Wealth Management

James F. Strickland
Chief Audit Executive
TDBANKNORTH, N.A.
Portland, Maine

This session will explore the compliance and audit oversight activities for these three related businesses, including coverage strategies, staffing, coordination, and monitoring and reporting tools. Attendees will be able to understand the impact of stresses caused by recent industry turmoil will be explored. Attendees will also learn about recent high-profile cases and the lessons to be learned for our own organizations as we continue to strive to achieve maximum effectiveness of the oversight functions. Two perspectives will be explored: the processes currently used at TD Bank, and the results of an industry survey to identify best practices and tendencies currently being used by FIRMA members and other organizations.

Conference Adjourns

11:30 am

NOTES

Hotel and Amenities

The Sheraton New Orleans Hotel sits right in the heart of it all. Across the street from the historic French Quarter, right in the middle of Canal Street, overlooking the Mississippi River, close to all of the major New Orleans restaurants and attractions, and just a few steps from Harrah's Casino, the Shops at Canal Place, the Riverwalk Marketplace, the Aquarium of the Americas and Imax Theater. The hotel is also located just 16 miles from the Louis Armstrong International Airport.

Our 4-Diamond Hotel offers a classic décor that mirrors its Downtown New Orleans home. All guestrooms have been refurbished in warm, designer earth tones and mahogany furnishings, and all feature the top-of-the-line Sheraton Sweet Sleeper Bed. Custom designed for a great night's sleep, this bed brings the look and feel of home right into each guestroom, with its Sealy Posturepedic plush top mattress, plump pillows, and luxury linens.

- 49 Floors: Including 1,110 Guest rooms and 54 Suites
- Full Service Restaurant, The Roux Bistro
- Full Service Lobby Bar, The Pelican Bar
- Starbucks Coffee Shop in the Lobby
- 24 Hour In-Room Dining
- Louisiana Purchase Gift Shop
- Full-service Business Center
- Club Level Lounge overlooking the Mississippi River
- 24 hour Fitness Center
- Heated Outdoor Pool
- Ethernet and Wireless Internet Accessibility in all Guest rooms - \$9.95/ 24 hours
- Wireless Access in Lobby and Restaurant area
- Hotel website - www.sheratonneworleans.com

Hotel Reservations

Conference attendees will receive a reduced group rate of \$219.00 single occupancy; \$219.00 double occupancy. Please note that there is currently a 13% room tax per night plus \$3.00 occupancy tax. Simply call the Hotel's reservations department at 1-888-627-7033 and mention that you are with FIRMA when you make your reservations for the conference.

FIRMA has a block of rooms reserved for the conference attendees; however, this block will be released April 3, 2009. Therefore, ALL RESERVATIONS MADE AFTER 5PM, APRIL 3, 2009 ARE SUBJECT TO AVAILABILITY. The FIRMA group rate will be honored (3) days prior and (3) days after the meeting dates, subject to availability.

Dress

Casual dress is recommended for all conference functions. New Orleans enjoys a mild climate; the average temperature in April is a high of 83 degrees with lows around 60 degrees at night. While attending conference sessions, a sweater or jacket is always recommended.

Airport Transportation Information

(Prices approximate and subject to change)

- Bus Service @ \$15.00 USD (one-way)
- Taxi @ \$29.00 (one-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 will host a special welcome reception at Pat's on the River on Monday evening, from 6:00-8:00pm. Come join us and enjoy this time to meet old and new friends attending the conference. Pat's on the River is within walking distance of the Sheraton (approximately 6 blocks) for those wanting to enjoy a beautiful New Orleans stroll. FIRMA will also have round-trip coach busses available for our FIRMA guests that want transportation.

On Tuesday, April 28th, FIRMA's General Sessions end at 12:45pm, followed by an optional In-Conference seminar in the afternoon. FIRMA attendees are also invited to participate in a special Voluntourism™ afternoon, with FIRMA, where you may choose a New Orleans Post-Katrina Charity of your choice and lend your time and help.

Please go the FIRMA website – www.thefirma.org – or to http://www.surveymonkey.com/s.aspx?sm=iISvUgkb7GDVOd342X2_2bCw_3d_3d to see a list of special charities that FIRMA is proud to support.

REGISTRATION PAGE

23rd NATIONAL RISK MANAGEMENT TRAINING CONFERENCE APRIL 26 - 30, 2009

Choose Program(s): Check one: ☐ Member ☐ Nonmember

<input type="checkbox"/> Conference	\$1,295.00*	\$1,495.00*
<input type="checkbox"/> Pre-Conference Workshop	\$125.00	\$250.00
<input type="checkbox"/> In-Conference Seminar	\$100.00	\$165.00

* Take a \$100 discount if paid prior to March 20, 2009

Full Name – Mr ./ Mrs. / Ms. _____

Name for Badge _____

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 2009 Conference attendees will receive a CD that contains the conference materials, speaker outlines, and handouts.

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

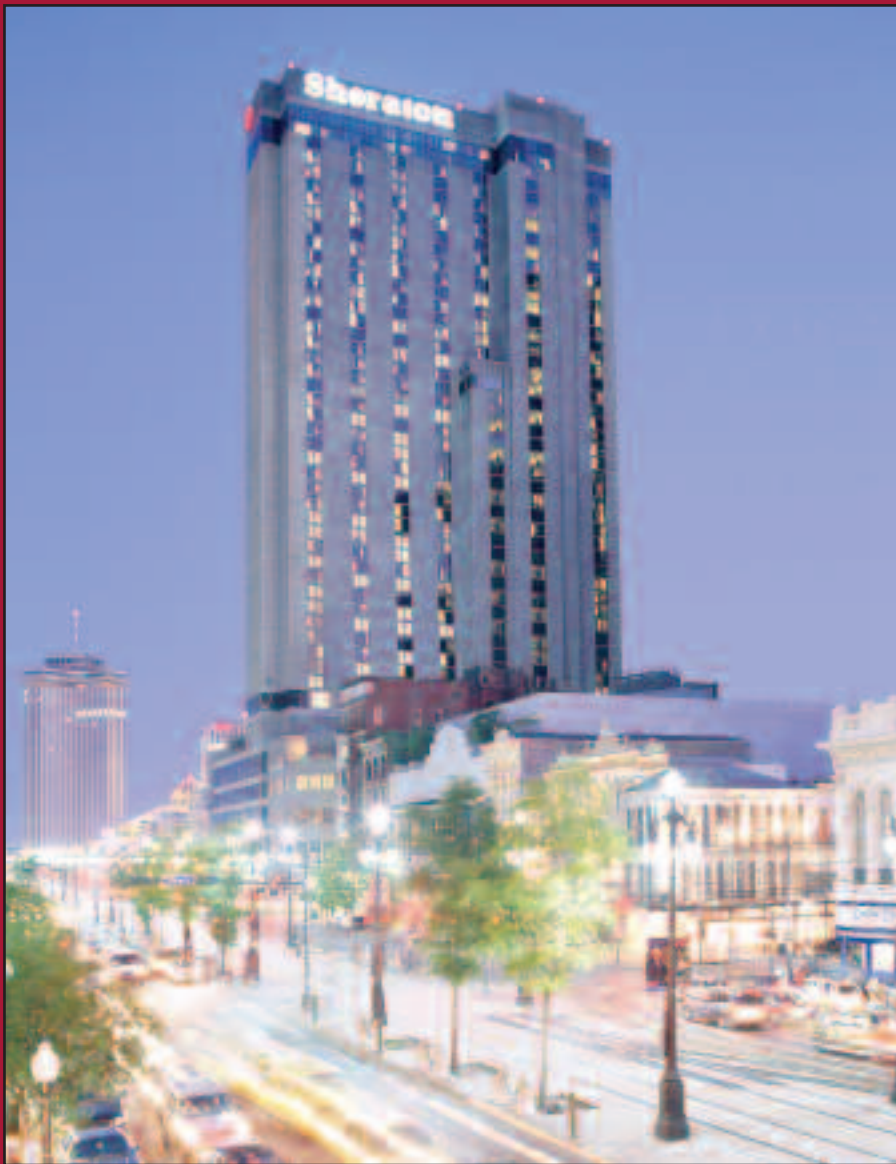
Send this completed form to 678.565.8788.

BY E-MAIL

Our e-mail address is thefirma@bellsouth.net
or visit our website at www.thefirma.org.

TRAVEL

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



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