Financial Fitness Workshop

Practical & Proven Ways to Shape up Your Finances!

Friday, December 2, 2011
8:30 AM –3:15 PM
Pzazz! Conference Center
3001 Winegard Drive, Burlington, IA

Sponsored by
Burlington Notre Dame Foundation &
Southeastern Community College Foundation

8:30 a.m. – Morning Breakfast Break, Hall A
Sponsored by Great River Medical Center

9:45 a.m. – Opening Remarks and Introducations, Hall B2

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10: 10 a.m. Presentations

Room B2

Curtis V. Cloke, *CLTC, LUTCF is President and Founder of Thrive Income Distribution System®, a company that provides software and educational training programs for retirement income and estate planning solutions to financial professionals. He is also a Financial Life Planner and an Investment Advisor Representative (IAR) with Two Rivers Financial Group. He has been meeting the financial and insurance needs of his clients in Southeast Iowa and Eastern Illinois since 1987.*

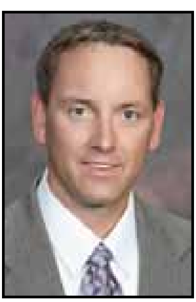
Curtis is an award-winning financial professional, recognized as a finalist for Senior Market Advisor of the Year by Senior Market Advisor in 2009. He is nationally recognized as a speaker, author and trainer across the financial services industry, specializing in retirement income and estate planning. He has also been honored with membership by some of the most elite and exclusive financial professional organizations such as Top of the Table through the Million Dollar Round Table, Forum 400, Society of Financial Service Professionals and the National Association of Insurance and Financial Advisors.

Curtis is located in Burlington, Iowa where he has lived since 1969. He enjoys working with his community and his church, where he is on many boards and committees. He is married to Kelly and has five children, including a son Joshua who became a partner on Curtis' team in 2008.

The Great Retirement Challenge - Curtis Cloke, Two Rivers/Thrive Income Distribution System

Retirement challenges facing Baby Boomers today have never been more complex and frightening; extreme market volatility, national and consumer debt crisis, inflation on the horizon, the reality of tax rate increases and low rates of return. These conditions have created the perfect storm of doubt and fear for those already in or just now approaching retirement. This session will focus on the five major risks facing retirees, providing answers to your retirement questions. This session will also discuss the steps necessary in creating a clear path toward helping pre and post- retirees in retiring with confidence. The goal of this session is to provide education in helping you discover how to approach your retirement income needs with solutions that may last a lifetime. Curtis is an entertaining and experienced nationally recognized speaker and trainer by the financial services industry, who has devoted his practice and expertise to assisting clients and advisors with creative and thoughtful solutions for retirement income and estate planning.

Room B1



John Wagner *is a graduate from the University of Nebraska where he received his BA , JD and MBA degrees. He is active in the community having been president of the Burlington Noon Lions, The Burlington Area YMCA/YWCA and the Des Moines County Bar Association and serving on the board of Directors for Visiting Nurses, Friends of Community Field, Burlington Baseball Association, Home Caring Services, Notre Dame Foundation and the Southeast Iowa Parrot Head Club. John is active in coaching soccer and enjoys spending his free time with his wife Loretta and his daughter Lauryn and son Carson.*

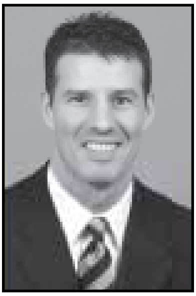
John is Senior Trust Officer for Farmers & Merchants Bank & Trust and oversee the brokerage operations (Four Points Financial) at the bank and has over 20 years experience in the trust profession.

Trusts in Estate Planning - John Wagner, Trust Services, Farmers & Merchants Bank & Trust

Utilizing trusts in estate planning can be very beneficial for a variety of reasons including avoiding probate, estate tax savings, protection of assets for immediate family and future generations and as a tool for charitable giving. John Wagner will touch on each of these techniques in his discussion. Focus will, however, be devoted to protecting family members from themselves and why it may make sense to set up a trust via a Last Will & Testament when issues of divorce, loss of jobs, alcohol and drug dependency and financial abuse are prevalent in our society.

11:10 a.m. Presentations

Room B2



Joseph D. Leake*, Financial Advisor, AAMS. Currently in his 13th year as a financial advisor in Burlington. He graduated from Culver-Stockton College. He is an active member of the community, serving as President on the Home Caring Services board, a member of the Burlington Rotary and on the United Way board. His senior branch office administrator, Angie Kruse, has 30 years of experience dedicated to providing you with the highest level of service. They provide highly personalized service. All aspects of their business are aligned to help them better understand and meet our clients unique goals and needs.*

How to Save for Retirement - Joe Leake, Edward Jones

It all starts with a discussion about what's important to you.
Your Needs, Your Goals, Tailored Solutions
"We typically find that most of our clients' concerns directly relate to what we refer to as the five primary needs."

- Preparing for Retirement
- Living in Retirement
- Paying for Education
- Preparing for the Unexpected
- Planning Your Estate or Inheritance

Room B1

John Korschgen *started his State Farm Agency career in Mount Pleasant, Iowa on August 1, 1999. During his tenure he has attained State Farm's highest award of President's Club in 2003, qualified for Chairman's Circle numerous times and achieved Ambassador Life Travel every year.*

In January, 2009, he transferred to Burlington, Iowa where he took over for the late Dan Carson. He is married to Kim and they have two daughters. He currently employs four full-time employees. Though State Farm is known primarily for its leading auto and homeowners insurance, it also is well diversified in the financial services arena including such product lines as banking, investments, life and long-term care insurance.

Long-Term Care: What Does the Future Hold For You? - John Korshgen, State Farm Insurance

A long-term care insurance policy helps pay for the care you need when you can no longer care for yourself. It may protect your family's financial future and your own investments and savings. Come hear John talk about the realities of needing long-term care and gather a better understanding for you to make an educated decision about your family's financial future.

12 Noon - Self-Serve Lunch &
Vendor/Sponsor Fair, Hall A

Following Lunch-Panel Presentation/Q&A, Room B2

David Beckman, Beckman Law Offices

David Beckman *is a Burlington attorney practicing primarily in the areas of wills, trusts, estate planning and probate law. He is a CPA who graduated from Iowa State University in engineering and the University of Iowa in law (JD) with a MBA. David is a past president of the Iowa State Bar Association.*

Joel Bobb, Homestead Financial

Joel *and his wife Kirsten live in rural north Lee County and have two children. Joel is the owner of Homestead Financial services in Ft. Madison, Iowa. Homestead provides comprehensive investment services focusing on long term income and capital preservation.*

Joel first licensed into the industry as a hedging commodity broker in 1993. He has worked for several regional and national brokerage firms and has seen the focus of his practice and needs of his clients change over that nearly 20 year time. He elected to form Homestead as an independent business in late 2009 and is affiliated with ING Financial Partners, based in Des Moines.

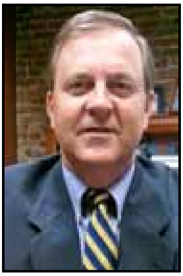
Ben Heckart, IEA Wealth Management

Ben *started in the insurance and financial industry in 1985. He is a founding partner in IEA Wealth Management, with offices in Danville, Ankeny, Iowa and Canon Falls, Minnesota. Ben graduated from Iowa State University in 1979, is married to Michelle and has two children.*

Ben serves on the Danville volunteer Fire Dept, as a trustee for the Denmark Congregational Church, is President of the Danville Enhancement Committee, and currently is serving on the Des Moines County Extension Council.

Marvin L. Thomson, Two Rivers Investment Services

Marvin L. Thomson*, CFP, LUTCF, is a Certified Financial Planner™ and Vice President with Two Rivers Investment Services. He has been in the financial industry since 1994 and has been with Two Rivers since 2002. Outside of the bank, he is a Rotary Club member, president of the Southeast Iowa NAIFA, a t-ball coach, Junior Achievement volunteer, instructor for LUTC courses and Million Dollar Roundtable member. Marvin currently serves on the Burlington Notre Dame Foundation Board. Marvin enjoys spending time with his family, deer hunting, fishing, golf, jogging and following the Chicago Cubs and Bears.*



Timothy D. Roberts, Anderson, Roberts, Porth & Wallace, PLC

Timothy D. Roberts*, 54, is a native of Ainsworth, Iowa, and a graduate of the University of Iowa, with a BA in 1980 and a JD in 1983. Tim has practiced law in Burlington, Iowa, all 28 years of his law practice career. He ia a partner with Anderson, Roberts, Porth, and Wallace, 524 N. Main Street., His general practice includes, but is not limited to, wills, trusts, estate planning and probate law, taxation, and litigation. Tim is married to Criss Roberts and they have five children.*

2:10 p.m. Presentations

Room B2

***Terri Dowell**, CTFA, is Vice President and Managing Director of the Private Client Group in Burlington, Mt. Pleasant and Ottumwa. Terri began her career with U.S. Bank in 1985 and has over 26 years of trust experience. She is a graduate of the National Graduate Trust School at Northwestern University and has her designation as a Certified Trust and Financial Advisor. Her responsibilities include the administration of personal trusts, estates, endowments and foundations, agency and custodial accounts.*

Terri serves on the Board of the Burlington/West Burlington Area United Way and the Burlington Area YM/YWCA Board of Trustees. She is currently acting as the Chair for the Southeastern Community College Foundation Board as well as Treasurer of the Des Moines County Historical Society.

***Blake Wilkinson** joined U.S. Bank in 1992 and has 21 years of financial industry experience. Prior to joining the bank, Blake worked for Bank of America in Trust Operations. He received a B.A. with an emphasis in finance from the University of Northern Iowa and an M.B.A. from Iowa State University. Blake holds the Chartered Financial Analyst, Chartered Alternative Investment Analyst and Certified Financial Planner designations and is a member of the CFA Institute, the Iowa Society of Financial Analysts, and the Financial Planning Association.*

The Importance of Diversification - Blake Wilkinson,U.S. Bank & Terri Dowell

Can you answer the question: Are you diversified? We will explore the different dimensions of diversification; asset class, sector, and company, and define several potential sources of risk. The level of "diversification" can have a significant impact on your long-term investment returns, and ultimately determine the overall success of your investment program. Join us, and be able to answer the question.

Room B1

***Mike Roundtree** has been facilitating Dave Ramsey's Financial Peace University for the past 3 years. He is a member of the Sunday School Board and finance committee at Burlington First Church of the Nazarene. He has been married for 12 years and has 3 boys. He is debt free and is now working on Baby Step 3. He is employed by Praxair Distribution as the Delivery Driver. He is also a small business owner.*

Financial Peace University - Mike Roundtree

Learn how to take baby steps toward debt retirement (from Dave Ramsey's Financial Peace University). More than 1.5 million families have attended Financial Peace University with amazing results. On average these families paid off $5,300 in debt and saved $2,700 in just the first 90 days! Stop worrying about money and start your journey toward financial peace today.

3:00 p.m. – Closing Remarks in B2 followed by an
Afternoon Snack in Hall A
Sponsored by Great River Medical Center

Thank You for coming to Financial Fitness 2011.

We hope you enjoyed this inaugural event.

Please complete the evaluation survey before leaving.

If you have additional questions, please feel free to contact any of our preseters and vendor/sponsors

or one of the event sponsors:

Val Giannettino Burlington Notre Dame Development Director,
at val.giannettino@gpaea.k12.ia.us or at 319-754-8431, ext. 385,
www.notredamefoundation.com
or
Becky Rump SCC Foundation Executive Director,
at brump@scciowa.edu or at 319-208-5065
www.scciowa.edu/about/alumni_found/.

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