Central New York Dentists' Personal Finance Summit

Friday, June 3, 2011
Holiday Inn Syracuse/Liverpool
441 Electronics Parkway, Liverpool, NY

Hosted by the
Fifth District Dental Society

Supported by the
Sixth District Dental Society

NEW YORK STATE DENTAL ASSOCIATION
NYSDA
SUPPORT SERVICES, INC.

Sponsored by
Altfest Personal Wealth Management*
Bond, Schoeneck & King, PLLC
Dannible & McKee, LLP

*Endorsed by the Fifth District and NYSDA Support Services, Inc.

WHO SHOULD ATTEND

- Practicing and retired dentists
- Dentists and spouses interested in our session, *Special Financial Planning Concerns of Women*
- Spouses of attendees who want to attend other sessions
- CFOs and office managers of larger practices

AGENDA

7:30 a.m.
Registration and Continental Breakfast

8:00 a.m. – 8:10 a.m.
Welcome Remarks
Fifth District President, Dr. Janice Pliszczak

8:10 a.m. – 8:55 a.m.
Investment Planning
Lewis J. Altfest, Ph.D., CFA, CPA/PFS, CFP®

- 5-step process for creating sound investment portfolios for dentists
- Investment opportunities in today's financial markets
- Outlook for real estate
- Annuity pros and cons
- Yield opportunities in a low interest rate environment
- Total portfolio management for the right investment fit

9:00 a.m. – 9:45 a.m.
Estate Planning
James N. Seeley, Esq.

Ensuring that property is transferred to spouses, children and other beneficiaries in accordance with a dentist's wishes; minimizing estate and gift taxes; and taking advantage of the new two-year window enabling transfer of dental practice related assets and other assets to heirs, gift and estate tax free for many dentists.

9:45 a.m. – 10:00 a.m.
Break

10:00 a.m. – 10:45 a.m.
The Significant Benefits of Qualified Retirement Plans for Dental Practitioners
Anthony F. Dannible, CPA/ABV, CVA, CFF, CDA

A qualified retirement plan offers the practicing dentist with significant tax and financial benefits. This session will explore innovative retirement plan design that you need to revisit to maximize your benefit, while minimizing your costs for employees.

10:50 a.m. – 11:35 a.m.
Breakout Session
(Choose One)

Planning for Your Retirement
Paul Palazzo, CFP®, COA

Planning to provide lifetime income and cash flow in retirement, while also meeting goals to provide for others. The session will help create a framework for determining when to retire and how much can be safely spent in retirement.

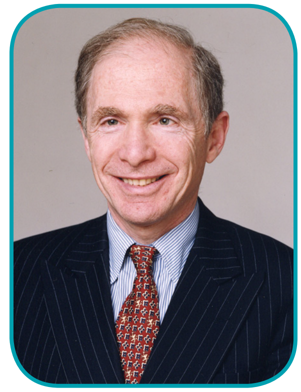
Special Financial Planning Concerns of Women
Karen Caplan Altfest, Ph.D., CFP®

What makes women different as investors and decision-makers in today's financial world? What should you do if/when you are in charge of your family finances? Come learn a user-friendly way of viewing your financial life and focus on what's important to you. We will discuss the place of finances in your life, your wish list, your portfolio, and how you live. Questions welcome.

11:40 a.m. – 12:25 p.m.
Panel Discussion - Key 2011 Financial Planning and Practice Succession Issues
Conference Speakers

12:25 p.m. – 12:30 p.m.
Closing Remarks
Fifth District President, Dr. Janice Pliszczak

ALTFEST PERSONAL WEALTH MANAGEMENT℠ SPEAKERS



Lewis J. Altfest, Ph.D., CFA, CPA/PFS, CFP® is CEO and Chief Investment Officer of Altfest Personal Wealth Management℠ and is recognized as one of the nation's "Best Financial Advisers" by *Barron's*, *Money, Medical Economics, Dental Practice Report* and other financial publications. Prior to founding Altfest in 1983, he was a General Partner and Director of Research for Lord Abbett & Co., which manages over $100 billion in assets. In recognition of his "sustained vision, outstanding leadership and client commitment," he was given the Charles R. Schwab IMPACT Award®– one of the profession's highest honors.

Lew is an Associate Professor of Finance at Pace University's Lubin School. His textbook, *Personal Financial Planning*, published by McGraw Hill, is currently used at leading universities around the country. His book, *Lew Altfest Answers Almost All Your Questions About Money*, which he co-authored with his wife Karen, was named one of the best financial planning books by *Money* magazine. He has written many scholarly articles on financial planning and investments. His non-academic audiences include investors, dentists, doctors and other financial professionals. Lew frequently appears in both print and broadcast financial media, and writes a monthly investment column for *Medical Economics*.

Lew is a founder of the National Association of Personal Financial Advisors, and is a member of the New York Society of Security Analysts, the American Institute of Certified Public Accountants, the Financial Planning Association and several other professional societies.

Lew received his Ph.D. in finance from the Graduate Center of the City University of New York. He has an M.B.A from New York University and a B.B.A from Baruch College.

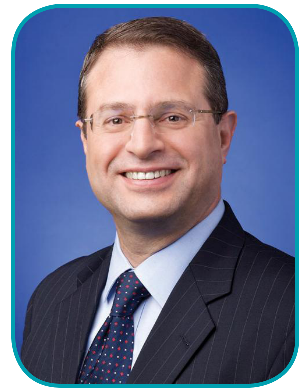
Karen Caplan Altfest, Ph.D., CFP® is the Vice President of Client Relations for Altfest Personal Wealth Management℠, where she advises clients on a variety of investment and financial planning issues. She has been recognized as one of the nation's "Best Financial Advisers," by *Worth* magazine and has gained similar recognition from *Medical Economics, Wealth Manager* and other financial publications. She was presented with the 2007 Thornton Award by the Ph.D. Alumni Association of the Graduate Center of the City University of New York, in recognition of her skills in combining the business world with that of academia.

Karen frequently speaks and writes on the subjects of women and money and planning for retirement. She is often interviewed by the national media and created the popular *Financially Savvy Woman*™ programs, including the *Women's Financial $pa*™. Karen is the author of *Keeping Clients for Life*, published by John Wiley & Sons. She co-authored *Lew Altfest Answers Almost All Your Questions About Money*, published by McGraw-Hill, which was named one of the best financial planning books by *Money* magazine.

Karen led the Financial Planning and Investments Program at Manhattan's New School and created Pace University's CFP® program. She chaired the Financial Planning Association's New York Chapter and the Northeast Region of the National Association of Personal Financial Advisors.

Karen received her Ph.D. in history from the Graduate Center of the City University of New York. She also holds M.A. and B.A. degrees from Hunter College, and is a graduate of McGill University in Montreal. She is active in philanthropy and was the first chairperson of the 30 year old Yorkville Common Pantry, that annually delivers 2 million meals to needy New Yorkers.

Paul Palazzo, CFP®, COA, joined Altfest Personal Wealth Management℠ in 2000 and was named a Managing Director in 2007. He is co-director of the firm's dentist practice group. In addition to heading a team of advisors who help clients with all of their financial planning and investment needs, he also heads the firm's financial planning operations and sits on the Leadership and Investment Committees.



Paul specializes in quantitative financial planning analysis and employee stock options, having become a Certified Option Advisor in 2005. He was acknowledged for his major contribution to the case study in Lew Altfest's collegiate textbook, *Personal Financial Planning*, and has written on a variety of financial planning and investment topics for major publications such as *The Journal of Financial Planning* and *The Seattle Times*. He has also been interviewed for *the Wall Street Journal,* ABC News and other media.

Paul is an active member of the National Association of Personal Financial Advisors where he is a member of the Practice Foundation Committee, dedicated to helping people get started in fee-only financial planning. He has spoken and served as a panelist at financial planning conferences, and sits on the Board of Directors of the Financial Planning Association of New York.

BOND, SCHOENECK & KING, PLLC SPEAKER

James N. Seeley, Esq. is a Member (Partner) in Bond, Schoeneck & King's Estate and Financial Planning Department. He has practiced in the area of estate planning and administration for over 25 years. Jim has advised clients regarding the full range of sophisticated estate planning issues and techniques along with the business and related tax issues which frequently are part of sophisticated plans. He also has substantial experience representing beneficiaries in litigated trust disputes. Jim is listed in *The Best Lawyers in America®* 2011 and *New York Super Lawyers 2010®*.

Jim is a graduate of Cornell University (B.S., 1975; J.D., *cum laude*, 1979) and is a member of the New York State and Onondaga County (Past Chair, Estates and Surrogate's Court Committee (1996-2000)) Bar Associations and a Fellow of the American College of Trust and Estate Counsel. He is Past President of the Alzheimer's Association of Central New York and a Past Director and Chair of the Planned Giving Committee of the MOST Foundation. Jim is admitted to practice in New York and before the United States Tax Court.

DANNIBLE & MCKEE, LLP SPEAKER

Anthony F. Dannible, CPA/ABV, CVA, CFF, CDA is a founding partner and the managing partner of the Firm. He has extensive experience in all areas of income tax, corporate tax planning, and compliance for both large and small companies and estates and trusts. Tony is recognized as a leading tax expert in New York State and has been Chairman of the Annual Tax Conference of the New York State Society of Certified Public Accountants. He is frequently called upon to provide expert testimony in income tax and corporate valuation issues. Prior to starting Dannible & McKee, LLP in 1978, he gained extensive experience in all areas of income tax, corporate tax planning and corporate stock redemptions for both large and small firms and reorganizations, serving as a tax planning specialist with a large international consulting firm.

Tony has published courses and taught seminars on Business Valuation and Ownership Transition and is a Member of the teaching faculty of the NYSSCPA's Foundation for Accounting Education. He has authored several continuing education courses on valuing professional firms, one of which has been approved by the American Institute of Architects (AIA) and is part of their continuing education library.

Tony is a graduate of Syracuse University. He is a Certified Public Accountant in the States of New York, Pennsylvania, and Vermont.