

Joseph Capital Management, LLC's

Continuing Education for CPAs and Attorneys

As of May 4, 2009

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Nationwide, Contact Us Toll-Free at: 1-866-746-4460
We are Available to Serve Select Clients throughout the U.S.
Please visit our web site at www.JosephCapital.com



Eric Sobocinski, Private Wealth Advisor:

"Learning how to better communicate with, and add value, to clients, is essential to every professional's future livelihood in today's competitive era."



John Ceparano, Director of Business Development:

"The challenges posed to attorneys and other professionals whose practices are devoted to estate tax planning will be many, but new opportunities exist for those with the courage to embrace change."

Holistic Planning — A New Approach to Serving Your Clients' Needs, Comprehensively

Attorneys and Certified Public Accountants need not confine themselves to addressing just a slice of the overall planning needs of a client. More and more, clients desire, and are willing to pay for, comprehensive planning — provided it is undertaken for them by true fiduciary advisors who are highly trained, knowledgeable, able to integrate the planning needs of the client, who don't engage in product sales, and who are always committed to acting in each client's best interests.

In this two-hour continuing education seminar (we'll secure course approval for CE credits) we'll share key insights into how you can serve your clients better. Topics include:

- The *two questions* you should be asking every one of your clients;
- How to "interview" corporate general counsel, in such a manner as to possess a better likelihood of securing their business;
- "Top Ten" income tax planning ideas relating to the design of tax-efficient investment portfolios;
- Why variable annuities and equity indexed annuities are tax-inefficient (and often costly) over the long term;
- Roth IRA conversions in 2010 for high-income individuals: factors favoring, and factors against, partial or full conversions;
- Beyond the hype – what academic research shows "works" and "does not work" as to investing – and how financial advisors can (but often don't) add value;
- The extent to which can fiduciaries (trustees, qualified retirement plan sponsors, etc.) can delegate due diligence, and what questions should they be asking;
- Why every fiduciary should possess an investment policy statement, and what it might contain;
- Ascertaining the "hidden fees and costs" of investment products — of which fiduciaries (and other investors) should be aware;
- How investment advisors should conduct investment product due diligence;
- Choosing a financial advisor: understanding the differences in how they are regulated and compensated; why so many "financial advisors" don't understand their fiduciary duties of due care and loyalty;
- Ethical considerations of which professionals should be aware of in undertaking recommendations of investment advisors;
- The legal requirements applicable to the provision of investment advice; and
- Due diligence questions individual investors should ask of their financial advisors, and the importance of "trust but verify."

This CE presentation includes a comprehensive outline and several white papers.

Securing New Sources of Revenue from Established Relationships: How We Can Help

We can assist you to confront the revenue challenges confronting all of those who relied upon estate tax planning for much of their past revenue. We offer:

- **Joseph's "Affiliate RIA Program"** is our innovative program designed to offer select professionals the opportunity to enhance revenues and build equity as part owners of an independent, fee-only investment advisory firm, without the need for substantial investment of time or capital, and with no need to train or be licensed as a financial advisor.
- **Continuing education** for you and other members of your firm on **"Holistic planning — A New Approach To Serving Clients' Needs, Comprehensively"** - including education in the selection of financial advisors, tax planning involving

investments and portfolio management, and the *two key questions* you should ask each and every client.

- **Seminar presentations for community and civic groups**, designed for joint presentation by one of our advisors and a professional member of your firm.
- **Investment advisor training**. For professionals seeking to become investment advisers, we offer a comprehensive back-office and training solution. See www.JosephCapital.com under "Professionals" for contact information.

Also, attorneys can check out Ron's article, *The Attorney As "Complete Advisor" - Fiduciary Ancillary Business Models* (Florida Bar Journal, March 2005), available upon request from any of our advisors, for a review of ethics considerations.

The Financial Advisors of Joseph Capital Management, LLC: Trusted Advice from Professionals Bound by Fiduciary Duties



Michael J. Tringali, CPA/PFS, CFP®, Managing Director & Co-Director of Tax & Financial Planning
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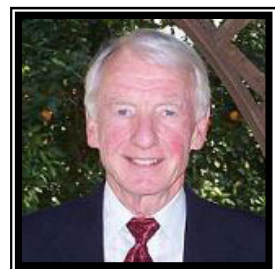


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Check out our web site, www.JosephCapital.com, as well as our public advocacy web site, www.FiduciaryNow.com.



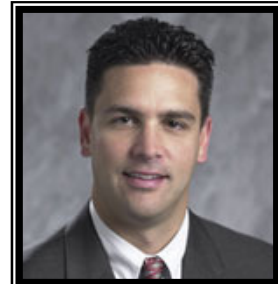
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* The CPA/PFS designation is regulated by the State of Florida. J.D. denotes Juris Doctor, or law, degree. The CFP® designation is awarded by the Certified Financial Planner Board of Standards, Inc. The CTFA is the professional Certified Trust and Financial Advisor certification from the ABA Institute of Certified Bankers.