ABOUT THE SPEAKERS

George Nardone, ChFC is a Registered Representative associated with Cadaret, Grant & Co., Inc., a FINRA member firm. Prior to joining *Diversified Capital Management, LLC*, George worked with local trust and asset management organizations. George has over 20 years of experience in portfolio management and small business planning. George specializes in retirement and estate planning for business owners and entrepreneurs, non-for profits and individuals.

George is a member of UVANY and MedTech. Through these organizations, he has assisted entrepreneurs in developing both their business and personal financial planning.

Bryan Place is a graduate of University of Connecticut with a Bachelor's Degree in Economics. Bryan is a Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU). His practice specializes in comprehensive financial and wealth planning.

Bryan has been named by *Medical Economics* as one of **The 150 Best Financial Advisers for Doctors**. A member of the steering committee of the *Financial Planning Association* (FPA) of CNY. Bryan is a member of the Estate Planning Council of CNY, and is a frequent author and lecturer for the *New York State Society of Certified Public Accountants*. His articles and contributions have appeared in the *Syracuse Newspapers*, *Business Record* and *The Eagle Newspapers*. Bryan has also appeared on several editions of WCNY`s *"Financial Fitness"* and has taught adult education at Fayetteville Manlius Schools, Cazenovia College and Mohawk Valley Community College; his classes and programs have been attended by thousands of Central New Yorkers.

Both Bryan and his firm, **Place Financial Advisors,** believe that creating and managing wealth is both an art and a science. He believes that in order to be successful he must use a variety of skills and advanced technology in designing and implementing a plan. **Place Financial Advisors** have three office locations to serve you: Manlius, NY, Farmington, CT & Belmont, MA.

For more information, please visit:
www.bcpllc.com
www.diversifiedcapitalmanagement.com

FINANCIAL PLANNING SERIES

A series of presentations designed to inform our clients of critical financial planning considerations.

~ The Bowers Way ~

October & November 2009

Topics:
- Investment Planning
- Retirement Planning
- Risk Management
- Estate Tax and Non-Tax Issues

Presented by:

BOWERS & COMPANY CPAs PLLC
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Diversified Capital Management

SCOLARO SHULMAN COHEN FETTER & BURSTEIN, P.C.
ATTORNEYS AND COUNSELORS AT LAW

INVESTING 101

~ Two Dates Available ~

Thursday, October 15, 2009 8:30 a.m. — 10:30 a.m.
Tuesday, October 20, 2009 3:30 p.m. — 5:30 p.m.

Presenters: Bill Kriesel and George Nardone

Topics:
- Active and passive investment strategies
- Determining risk tolerance
- History of equity and bond returns
- Investment products and characteristics
- Asset allocation
- When is a good time to buy?
- What is rebalancing?
- What do all these designations mean?

Summary: We will discuss investment planning topics that all investors need to know. After attending this presentation, you will be much more aware of the different alternatives available to you, and also more aware of important investment strategies you should be using for your portfolio.

Diversified Capital Management

Securities offered through Cadaret, Grant & Co., Inc. Members FINRA and SIPC
110 West Fayette Street, 5th, Floor, Syracuse, New York 13202

ABOUT THE SPEAKERS

Anthony J. Grizanti is a partner in the firm of Scolaro, Schulman, Cohen, Fetter & Burstein, P.C., Chair of the Trusts and Estate Administration Practice Group, and a Co-Chair of the Estate Planning Practice Group. Tony has focused his practice on trust and estate administration, corporation and business succession, estate planning and taxation, and elder law.

While a student at Syracuse University College of Law, Tony was Staff Editor of the Syracuse Journal of International Law and Commerce. Following law school, Tony served as Law Clerk to the Hon. John J. Pajak in the U.S. Tax Court.

Tony was admitted to the New York State Bar in 1985 and to the Pennsylvania Bar in 1990. He was admitted to the U.S. Tax Court and U.S. Claims Court in 1985, to the U.S. District Court, Northern District of New York in 1986, and to the U.S. Supreme Court in 1991.

Tony is a Past President of the Estate Planning Council of Central New York and was recently named to the 2008 New York Super Lawyers - Upstate Edition.

William T. Kriesel graduated LeMoyne College, B.S. (Accounting) in 1986, and has been a CPA since 1989. In addition to being a licensed CPA in the State of New York, he is also licensed as a registered principal and a New York Life, Health and Accident Agent. He is also a Certified Financial Planner and Personal Financial Specialist.

Areas of his expertise include: tax planning, research and compliance, financial planning, state and retirement planning, computer consulting and business advisory services. His professional community activities include:

Current: American Institute of Certified Public Accountants, New York State Society of Certified Public Accountants (also serves as Vice Chair of the Financial Planning Committee for the NYSSCPA and Chair of the Annual Conference); Financial Planning Association, Past President of the Estate Planning Council of Central New York; Member of the Board of Directors and Treasurer of Home Aides of Central New York, Inc.

Bill is also a founding Partner of Diversified Capital Management, LLC and ETFidea, LLC.

Bill was also honored as a recipient of the inaugural “40 UNDER 40” award. This award, affiliated with the Syracuse Chamber of Commerce, is awarded to business and civic leaders under the age of 40.

FINANCIAL PLANNING FORUM

~ Two Dates Available ~

Thursday, November 12, 2009
8:30 a.m. — 10:30 a.m.

Tuesday, November 17, 2009
3:30 p.m. — 5:30 p.m.

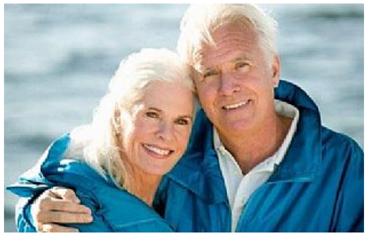
Presenters: Bill Kriesel, George Nardone, Michael Fralix and David Ayoub

Topics:
Education Planning— Tax Aspects
Disability Concerns
Marriage
Divorce
Budgeting and Cash Reserves
Second Residences
What the Experts are Predicting
Personal Financial Statements

Summary: We will close our financial planning series with a brief discussion of several financial planning issues, giving you specific tools and examples for your use. There will also be an opportunity to ask questions on any of the items discussed over this five week series.

RETIREMENT 101

~ Two Dates Available ~



Thursday, October 22, 2009
8:30 a.m. — 10:30 a.m.

Tuesday, October 27, 2009
3:30 p.m. — 5:30 p.m.

Presenters: Bill Kriesel and George Nardone

Topics:
Types of Retirement Plans
Roth Rollovers
Accumulation Stage Issues
Utilization Stage Issues

Summary: This session focuses on one of the most significant planning items, retirement. At the end of this meeting you will have the tools to determine:

- Am I saving enough for retirement?
- Do I have enough to retire?
- How does my retirement plan work?
- Should I have a Roth IRA?

RISK MANAGEMENT 101

~ Two Dates Available ~

Thursday, October 29, 2009
8:30 a.m. — 10:30 a.m.

Tuesday, November 3, 2009
3:30 p.m. — 5:30 p.m.

Presenters: Bill Kriesel and Bryan Place

Topics:
Life insurance types and purposes
Disability risks
Planning for long term care
Property and casualty insurances
Reviewing life insurance policies

Summary: Our third presentation focuses on the most common risks that face all families and individuals. Bill and Bryan will quantify some of the risks and discuss both insurance and non-insurance solutions.

ESTATE PLANNING 101

~ Two Dates Available ~

Thursday, November 5, 2009
8:30 a.m. — 10:30 a.m.

Tuesday, November 10, 2009
3:30 p.m. — 5:30 p.m.

Presenters: Bill Kriesel and Tony Grizanti

Topics:
Non tax issues
- Transfer issues
- Health Care Proxy
- Powers of Attorney

Federal Estate Tax
New York State Estate Tax

Summary: In a two hour presentation, we cannot solve all your estate planning needs Bill and Tony will give you an understanding of the issues with which you need to be concerned and provide you with some estate tax planning ideas for you to consider.