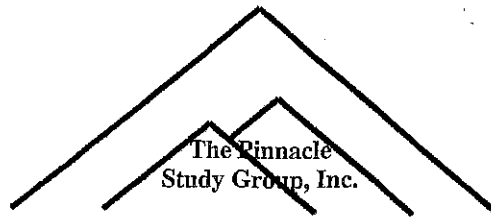


**AGENDA**  
**August 21, 22, 23, 2008**  
**Toledo, Ohio**

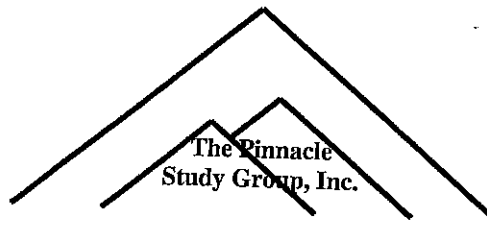
**Thursday, August 21, 2008**

- 10:00 a.m.-5:00 p.m.      Arrival and check-in @ Toledo Crowne Plaza  
444 N. Summit St., Toledo, Ohio  
419-241-1411
- 12:15 p.m.                      Golfers leave for Sylvania Country Club  
5201 Corey Rd., Sylvania, Ohio  
419-882-2082
- 6:00 p.m.                        Meet in lobby for 6:45 dinner at LaScola Italian Grill  
5375 Airport Highway, Toledo, Ohio  
419-381-2100
- Following dinner, dessert will be served  
    At the Herrick home.  
    4265 Back Ridge Way, Monclova, Ohio  
    419-866-8397



Friday, August 22, 2008

- |                       |  |
|-----------------------|--|
| 7:00 a.m.-8:00 a.m.   | Breakfast  |
| 8:00 a.m.-8:50 a.m.   | “Go Long”<br>Dr. Clinton Longenecker, Author, Professor & Speaker  |
| 9:00 a.m.-9:50 a.m.   | “Overcoming the Irrational Investor”<br>Brett Ford, Transamerica   |
| 10:00 a.m.-10:30 a.m. | “The Next Generation Advisor”<br>Sean Savage   |
| 10:40 a.m.-12:00 p.m. | “The Economy: Behavioral Impacts on Clients and How to avoid them”<br>Andy Silver, Dean Mioli, Steve Magistad, SEI |
| 12:00 p.m.-12:50 p.m. | Lunch  |
| 1:00 p.m.-1:50 p.m.   | “From One Generation to the Next, Benefits of Funding Trusts with Annuities”<br>Jennifer Gugliotti, John Hancock   |
| 2:00 p.m.-2:50 p.m.   | “Why the Time is Right to Invest Directly into Timberland and Commercial Real Estate”<br>Steve King, Wells REIT    |
| 3:00 p.m.-3:50 p.m.   | “2008-2009 Product Development Environment”<br>Dennis Martin, Columbus Life  |
| 4:00 p.m.-4:50 p.m.   | “Managing Volatility”<br>Don Moore   |
| 5:20 p.m.-7:30 p.m.   | Meet in lobby for River Boat Cocktail Cruise   |
| 7:30 p.m.             | Boat will drop us off at “The Docks” for Dinner at Real Seafood Co. of Toledo                                      |



**Saturday, August 23, 2008**

- 7 a.m.-8:00 a.m. Breakfast
- 8 a.m.-8:40 a.m. "Flexibility and Change, the Pathway to the Future"  
Jim Forbis
- 8:50 a.m.-9:30 a.m. "What's New with Woody?"  
Mike Owens
- 9:30 a.m.-10:30 a.m. "We had it All"  
Al Gibbons
- 10:30 a.m.-11:00 a.m. Business Meeting
- 11:15 a.m. Golfers meet in lobby for 12:30 tee time at  
Highland Meadows  
7455 Erie Street, Sylvania, Ohio 43560  
419-882-7153  
Box lunch will be provided
- 11:15 a.m. Non golfers will leave for Herrick cottage on Lake  
Diane for Afternoon of skiing, tubing,  
wakeboarding, Pontoon Boat rides, driving the  
wave runner, fishing, or just setting on a rocker  
in the shade enjoying a "Cold One."
- 6:30 p.m. Meet in hotel lobby to walk to Toledo Mud Hens  
Game and hit Toledo's famous (Jamie Farr) Tony  
Packo's. If you remember, MASH, it was a  
Mainstay.