

Financial Conference Speakers

The following speakers will present workshop sessions on Saturday, Oct. 31, at Rutgers, The State University of New Jersey, in New Brunswick. For a schedule of that day's events, please see page 3.

Christopher Cordaro

Christopher Cordaro is chief investment officer at Regent-Atlantic Capital. Cordaro handles relationships and provides expertise to the firm on concentrated stock positions, stock options and executive compensation plans. Cordaro, who holds certified financial planner and chartered financial analyst designations, has provided wealth management services since 1985. He also is past president of the state chapter of the Financial Planning Association.



Robert Cox

Robert Cox is president/chief executive officer of Seven-21Group Inc., a corporation with several real estate and franchise holdings. Cox has worked at Morgan Stanley, Knight Trading Group and TD Waterhouse, and later worked at Citigroup as the vice-president of distressed equity trading. Since then, he has embarked on a new career in franchise development. In July, Cox opened his first Tasti D-Lite store in downtown Jersey City.



Topic—Preserve and Grow Your Wealth: Target is the Intermediate Investor

Topic—Robert Cox: Franchise Frenzy: Small Business Tactics and Creative Financing

Len Crosson

Len Crosson's career spans more than 20 years in executive leadership, sales and sales management. He serves as region vice-president for LifeLock identity theft protection and is responsible for partner sales and marketing for the Northeast region. Previously, Crosson was vice-president of Key Account Sales with Avis Budget Group, with responsibility for more than \$1 billion in annualized revenue. He also was area vice-president of sales at Sprint Nextel.



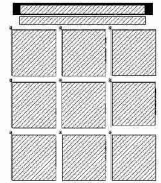
Fernando Garip

Fernando Garip is senior vice-president and chief information officer for TD Wealth Management. Previously, Garip was a senior vice-president and regional investment manager at FleetBoston Financial, formerly Summit Bank. Garip's career has included management and oversight of a highly rated proprietary mutual fund complex comprised of equity and fixed income and money market funds highlighted by a five-star equity fund track record.



Topic—Len Crosson: New Credit Card Rules: Learn What it Means to You

Topic—Economic Trends for 2010 and Beyond: Which Sectors are Best for You



Ronald Garutti Jr.

Ronald Garutti Jr. is a certified financial planner for Newroads Financial Group. Garutti joined Newroads Financial Group in July 2008 after a 13-year stint at Langdon Ford Financial, where he acted in the dual role of registered representative and registered principal. Garutti obtained his certified financial planner certification in 2003.

He has been quoted frequently in The Star-Ledger and has appeared in publications such as The Wall Street Journal.

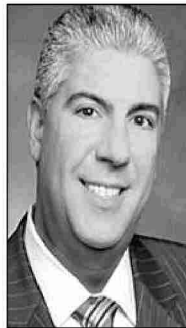


**Topic—Restructuring Your Nest Egg:
Positioning Your Portfolio to Last a Lifetime**

Nick Miceli

Nick Miceli is market president of TD Bank's central New Jersey market, comprising of Essex, Hunterdon, Middlesex, Morris, Somerset and Union counties.

Previously, Miceli was regional vice-president for Essex, Hudson and lower Bergen counties, and was responsible for leading the bank's commercial and retail banking operations there. He has been featured in numerous financial articles during his 20-year banking career.



**Topic—Position Your Business to Get
the Funding You Need: Loan Strategies**

Sheila Jacobs

Sheila Jacobs, a certified financial planner, is the chief executive officer of Life & Money Consulting, formerly known as Commonwealth Academy of Personal Finance. A former financial adviser, she has more than 14 years of experience with some of the nation's largest securities firms. Her workbook "Life & Money" is a compilation of stories designed to provide inspiration, while reinforcing core personal financial management principals.



Topic—Household Budget Strategies

Lee Miller

Lee Miller is a career coach and co-founder of YourCareerDoctors.com, an enterprise dedicated to career development and life balance. He is the career columnist for The Star-Ledger and an adjunct professor at Columbia University and at Seton Hall University's School of Management. Miller also serves as the managing director of NegotiationPlus.com, which works with organizations and individuals to improve their leadership and influence.



**Topic—Improve Your Marketability: Get More
Money on Your Next Job...In Any Economy**

Jason Newcomb

Jason Newcomb is a certified financial planner and president of Newroads Financial Group. Newcomb manages the firm's day-to-day operations, while continuing to oversee clients' ongoing financial planning concerns. Newcomb is a member of the Financial Planning Association on the national and state levels, and regularly attends financial planning seminars and conferences to keep current on the many aspects of comprehensive financial planning.



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