2010 SAVANT Events

Updated as of July 30, 2010

<u>All Savant events will start at 7:00 p.m.</u> with registration at 6:45 p.m. unless otherwise indicated. If you would like to attend one of our events, please RSVP by calling our office or online at <u>www.savantcapital.com/Events</u>.

SAGE Advice Series

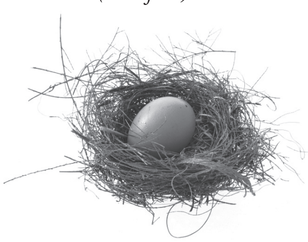
SAGE Advice Series – Savant's *SAGE Advice Series* was launched to create educational opportunities for our clients and the community. The sessions will cover a variety of financial topics designed to deliver timeless wisdom. These will be presented by our own expert advisors.

WISE WEALTH FORUM EVENT

Wise Wealth Forum Event Series (WWFE) – features a variety of outside keynote speakers who speak on various topics of interest. Savant has highlighted experts in the areas of philanthropy, life harmony, economics, investments, psychology, and personal security. Invitations will be sent out prior to each Wise Wealth Forum event in 2010.

Date:

August 12, 2010
NIU (Rockford)



SAGE: Retirement Income Planning –*From Accumulation to Distribution*

On average you will spend 18 years of your life in retirement. Will you be one of the many who lives longer than this? Will your portfolio be large enough to last your whole life? This workshop will focus on issues that retirees face during their golden years, including: When should I retire? How risky should my investment portfolio be in retirement? How does a Required Minimum Distribution (RMD) work? How do I manage my income and expenses? How do I manage my estate and income goals in retirement? These questions and more will be answered by Savant advisors in a discussion geared toward individuals close to, or already in, retirement.

Date:

August 26, 2010
NIU (Rockford)

SAGE: To Roth or Not to Roth –*Back by Popular Demand!*

That is the question. So, what is the answer? With 2010's removal of the $100,000 income cap, there has been a lot of hype regarding the ability for anyone to convert their retirement money to a Roth IRA regardless of their income. The lure of "tax-free distributions forever" sounds very appealing. No required distributions at age 70 ½ and, for 2010 only, the option to pay the tax on the conversion in 2011 and 2012. Convert now, pay later!

Just because you can convert, doesn't mean you should convert. But how do you know if a Roth conversion is good for you? Ay, there's the rub. Join us as we address these questions and give you the tools to help you determine whether or not a Roth conversion makes sense for you.

Visit **<u>www.savantcapital.com/Roth</u>** to review our online whitepaper entitled
"To Roth or Not To Roth: Evaluating Your Options."

Over

2010 SAVANT Events *Continued*

Date:	SAGE: Doing Retirement Right!

September 15, 2010
NIU (Rockford)

Everyone only has one shot at life. Unfortunately, by the time you have gained all the wisdom and experience, it is too late! As such, leveraging others' ideas regarding the best practices for "doing retirement right" and living a healthy, happy life increases your likelihood of success. To help you in your quest for well being, we have assembled a panel that includes some of the region's top experts in the areas of relationships, health, finance, family dynamics, and community service. They will share their personal and professional insights regarding how to "do retirement right." Our esteemed panel of outside experts will include:

Panelist	***Topic***
Merlin Manley, EdD	Peace of Mind in Retirement
Gary Ecklund, JD	Managing Family and Estate Matters
LoRayne Logan	Philanthropy and Community Service
TBD	Proactive Health and Wellness

Each panelist will spend time offering ideas with specific take-home value. The panel will then entertain questions provided from attendees. We also welcome any advance questions that you wish to submit for consideration.

Date:	WWFE: "It's Not as Bad as You Think" featuring Brian Wesbury

October 6, 2010
NIU (Rockford)

Brian Wesbury

Brian Wesbury, ranked as one of the top forecasters by the Wall Street Journal and USA Today, shows that the future may be scary to ponder, but it will ultimately be profitable, globally and over the long haul. He reveals the real reasons behind the "Panic of 2008" and why it seems so much more severe than past crises. He uncovers a history of entrepreneurship that you should trust, as well as explains how a V-shaped recovery can take place and how wealth you had thought you lost can be found again. Brian is the Chief Economist for First Trust Advisors L.P., a financial services firm based in Wheaton, Illinois.

Date:	SAGE: The Next Generation of Tax Management

October 14, 2010
NIU (Rockford)

This session explores a relatively new approach to investing known as "tax-efficient investing." Topics will include: enhancing portfolio returns by controlling taxes, a look at conventional tax management, new ideas in tax efficient investing, and understanding Roth conversions – would a conversion be beneficial to you?

Date:	SAGE: Basics in Tax Preparation for Investors

November 2, 2010
NIU (Rockford)

Back by popular demand, this event is great for those who would like to know more about the basics of filing income tax returns. Although Savant does not prepare individual income tax returns, advisors will answer the most common questions clients ask regarding taxes. Topics will include: capital gains tax, Roth or deductible IRA taxes for children, Saver's Credits, the Alternative Minimum Tax (AMT), depreciation recapture, education credits, Roth eligibility, itemized deduction phase-outs, and more.