SOFE Leads the RUSH 1849 to Risk Focused Examination

Program

Society of Financial Examiners

July 26-29, 2009

Sacramento • CA

Hyatt Regency Sacramento & Convention Center

2009 Annual Career Development Seminar

Learning Objectives

Through lectures, roundtable discussions, and interactive formats, participants in the Society of Financial Examiners' 2009 Career Development Seminar will learn of the latest developments, current issues and new solutions in the areas of regulation of banks, insurance companies, and credit unions. Issues will include the risk-focused examination procedures, fraud detection, IT development, latest legislation, auditing, and current challenges facing the industry.

SOFE Pins

If you wear your SOFE pin to the 2009 CDS, your name will be entered into a drawing and there will be 10 chances to win a gift. You received a SOFE pin upon joining the Society as either a General Member or Associate Member and then upon receiving your AFE and CFE designations. If you cannot locate your pin, we will be selling them at the registration desk for $5 each. And once you have this shiny, new pin, you can proudly wear it all the time.

Course Level

This seminar is offered for Intermediate and Advanced Financial Examiners. No advanced preparation or prerequisites are necessary, as this seminar will provide group-live delivery of updates and overviews of knowledge to which examiners are already exposed.

Total number of CRE hours .... TBA

Total number of CPE hours available....... TBA

FIELDS OF STUDY OFFERED:

Auditing .... TBA

Behavior Ethics .... TBA

Computer Science .... TBA

Economics .... TBA

Finance .... TBA

Specialized Knowledge .... TBA

The Society's Career Development Seminar is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Ave. North, Suite 700, Nashville, TN 37219-2417. Website: www.nasba.org.

Session Descriptions Are Available Online

The individual session descriptions will be available on the online version of the registration form. All attendees must register online, even if you are mailing payment. There will be a box to check indicating if you are mailing the check at a later day. We will not process your registration form until the payment is received. If you are paying by credit card, we will process your registration within three business days.

Housing Bureau

A housing bureau will be used to make hotel reservations for the 2009 Career Development Seminar. They will monitor the room block and assist SOFE to in handling the reservations. Use of the housing bureau will add $1.71/room night to your hotel bill. You cannot get a hotel room from the housing bureau until you have registered to attend the CDS program.

New Registration Process

The process of registering will be changed for 2009. As you will notice, the agenda for the CDS program is not included in this Registration Brochure. In its place is a detailed description of the program and what types of educational opportunities are offered. This will allow you to take this Registration Brochure to your department for approval to attend.

On page 10 there is a registration form, but you must complete it online to register. The purpose of the printed copy is for you to know in advance what information you will need to register for the program. Also, if you are paying by check, you must register online, but you may photocopy the registration form to mail with the check so headquarters can match your registration to the payment.

You will register in three parts. The first part is to register for the program. This section will give you payment options of a check or by credit card. Upon completing this section, you will receive a confirmation and pass code information to re-enter the website to complete Section Three of the application, which is the agenda portion.

In the second part, you will register for the hotel if you are staying at the host hotel. You cannot obtain a sleeping room at the hotel until you have registered for the CDS program.

The final and third part of the registration is to go back into website at a later date, when the agenda becomes available, and advise us what sessions you will attend for each time slot. This information will be available in the early spring, but you may go back at any time and change the sessions, if additional programs are booked or if you simply change your mind on what you want to attend.

Hotel Information:
Hyatt Regency Sacramento & Convention Center

1209 L Street • Sacramento • CA • 95814
The hotel room rates are: $114 Single/Double Occupancy
$139 Triple Occupancy
$164 Quadruple Occupancy

Plus all room rates are subject to state, local and any occupancy taxes in effect at the time of the function. Current city tax is 12%. STBID assessment fee $1.50 per night per room. In addition, there is a fee of $1.71 per room night for the housing bureau.

You must register for your room online at www.sofe.org and you may only reserve your sleeping room after you have registered to attend CDS.

The "cut-off date" is July 3. Reservation requests received after the cut-off date will be based on availability at the Hotel's prevailing rates and will be credited to the Group's Guest Room Block.

Dress

The dress for this conference will be business casual. The hotel has informed SOFE that they usually keep the hotel very cool during the summer months. It is recommended that the participants dress in layers with jackets and sweaters available to adjust to cooler classrooms.

First-Time Attendee Special Registration Rate

There is a special rate for firms/departments that send two or more first-time attendees to CDS. If the firm/department sends two or more first-time attendees to the 2009 CDS, each attendee will receive a 25% discount on the applicable registration fee, whether they are a SOFE member or not. To register for this rate, please complete the appropriate box on the registration form and attach a list of the names of the other attendees from your firm/department that qualifies you for this discounted rate.

Also, note that all First-Time Attendees are invited to attend the State Chair/First-Time Attendee Social on Saturday, July 25 from 7- 9:00pm. If you will be attending this function, please check the box on the Registration Form for the event.

Spouse/Guest/Youth Hospitality Registration

SOFE is pleased to offer a Hospitality Suite to the spouses, guests and youths of our attendees. The Hospitality Registration fee is $90 per person if received by SOFE by or on June 26 and $115 per person if received by SOFE after June 26. The following benefits are offered to Hospitality Registrants:

* Access to the hospitality suite where spouse/guest/youth gather for networking, catching up with old friends, and making new ones
* A place to relax and unwind or meet with friends to venture out to see the sights of Sacramento
* A continental breakfast on Monday, Tuesday, and Wednesday in the hospitality suite
* Sunday night social including:
  - ✔ Heavy hors d'oeuvres and host beer and wine bar
  - ✔ Entertainment for the evening

Please note that spouse/guest/youth registrations do not include breakfasts, lunches or coffee breaks with the conference participants. You may take advantage of the option to join the conference participants for these functions by registering for each of the individual functions you wish to attend on the registration form.

What does Registration Include?

The registration fee for Members, Non-Members, Retired Members, and First-Time Attendees are listed on the Registration Form on page 10. The fee for these categories includes the Sunday Social, seminar sessions, Monday lunch, Tuesday lunch, 3 breakfasts and all coffee breaks.

The registration fee for Spouse/Guest/Youth includes only the Sunday Social and the Hospitality Suite *(see the previous section for details on those benefits)*. It does not include any of the meals offered to the attendees such as the breakfasts, lunches and coffee breaks. If you want to join the attendees for any of these meal functions, you must purchase these individually on the Registration Form on page 10.

SOFE Brings the Winemakers to YOU
WINE MAKER RECEPTION WITH A NIGHTLIFE EXPERIENCE

Join us as we "wine" up our 2009 CDS with the Sunday Night Social. This year, SOFE has joined forces with Sacramento's premier wine tour company—**Sacramento Wine & Nightlife Tours**—to bring you an unique taste of California.

Put on your dancing shoes for a night filled with wine, food, live jazz, and 70's music. Meet the winemakers and enjoy the wines from Montevina Winery, Rail Bridge Cellars, Revolutions Winery, and Perry Creek Winery. For our beer lovers, Rubicon Microbrewery will be on hand pouring their finest suds. The chef from **Enotria's Restaurant** has personally prepared an appetizer menu to compliment the wines and beer being served at the reception.

After mingling and catching up with old friends, you'll have the choice of continuing the festivities at one of Sacramento's finest upscale nightclubs—**Image VIP Lounge**. SOFE has exclusive use of this wonderful nightclub. The two levels offer twice the fun with a DJ on each floor. Come dance the night away. For your convenience, complimentary shuttle service will be available throughout the night.

CDS Sponsors

For over a decade, Huff, Thomas & Company has provided insurance examination and consulting services to regulatory agencies and select industry clients. Financial Condition and Market Conduct examinations are the "core" services provided by HuffThomas. In addition, we offer consulting services for specialized issues and transactions, provide litigation support and expert witness testimony, and provide regulatory compliance expertise. Since our staff is comprised primarily of former insurance regulators, we understand the needs and requirements of regulators and the agencies they represent. Our team consists of professionals who hold one or more titles: CFE, CIE, AFE, AIE, CPA, CISA, CPCU, FLMI, or other insurance specialties. In addition, our firm includes former SOFE President Cecil Thomas.

For professional services or employment opportunities, please contact our Kansas City office.

Robert E. Huff – Chairman
Cecil W. Thomas, CFE, CIE - President
Phone: (816) 531-5727
E-mail: huffthomas@huffthomas.com
Web site: www.huffthomas.com

CPAs & BUSINESS ADVISORS

There are many unique challenges that face regulators across the nation. The need for qualified candidates to help supplement your existing resources is crucial for you to continue to provide the consumer protection expected by the citizens of your state.

Eide Bailly can assist Regulators by providing experienced staff and expertise in the performance of comprehensive insurance company statutory examinations, Form A reviews, reinsurance transaction reviews, and Information System reviews. All of our Certified Financial Examiners (CFE) are former regulators with a minimum of six years experience conducting comprehensive examinations for state departments of insurance.We have more than 60 years of insurance regulatory experience and experience in performing state insurance department financial examinations of insurance companies. These individuals are dedicated to our Insurance Regulatory clients and are experienced in leading our examination teams. Call Rick Nelson at (866) 776-4623 today to learn more.

Examination Resources

Examination Resources, LLC is pleased to be a sponsor at the 2009 SOFE Career Development Seminar and to be a part of such an essential community of professionals.

Based in Atlanta, GA, Examination Resources, LLC (ER) has been providing financial and market conduct examination services since 2002. With a staff of 22 fulltime examiners and long term relationships with subject matter experts on a contract-by-contract basis, we have conducted over 250 financial and market conduct examinations during those seven years. The companies we have examined range in size up to $70 billion in assets.

ER offers high-level expertise and experience in conducting examination services and emphasizes top notch performance and quality examination services with particular attention to detail and efficiency. ER has experience with both the traditional and the risk-focused examination approaches and has a team of examiners who are highly qualified, holding such designations as CFE, CPA, CPCU, FLMI, CIE, AIE, AES, CISA, ARe, ARM, and AIRC and represent a wide variety of professional backgrounds, including former regulators, CFOs, big 4 auditors and insurance industry professionals.

More important, ER places emphasis on value-added examinations targeted to help a state insurance department accomplish its mission of protecting the policyholders of the companies it regulates.

Please visit our web site at www.examresources.net for more information about our firm or contact Rebecca Belanger-Walkins, Managing Member, (404) 816-6188, rebeccawalkins@examresources.net.

INVOTEX GROUP

Today's economic climate and volatile marketplace, combined with the ever-increasing complexity of risk management and financial reporting for financial services, present daunting challenges for insurers and regulators alike. Now, more than ever, financial and regulatory oversight of complex insurers requires experienced advisors who can provide hands-on assistance in evaluating ever-changing financial accounting standards and practices as well as risk mitigation strategies and controls.

To weather the storm, clients turn to Invotex for its industry experience, project management, research and analysis and technical expertise in an array of specialized services, including:

- Examinations – risk-focused, target and specialty
- Financial analysis
- Supervisions, rehabilitations and liquidations of troubled insurers
- Technical and specialty areas – IT, actuarial, reinsurance and investments
- Litigation services – insurer solvency issues, MGA/TPA/ reinsurance disputes and more
- Claims services – staffing, procedural and risk assessments, fidelity, surety and p/c claims management

Whatever challenges you strive to overcome, let Invotex lead the way. For more information, visit us on the web site at www.invotex.com.

NOBLE CONSULTING SERVICES, INC.

Noble Consulting Services, Inc. is pleased to continue as a sponsor and a presenter for the CDS programs. Over the past 17 years, Noble has been dedicated to providing regulatory consulting services exclusively for the benefit of state insurance regulators. We have developed a reputation for what we believe is unparalleled service we call the "Noble Experience." Our seasoned professionals include former regulators, big 4 managers, insurance industry professionals, and seasoned specialists. Our information security measures meet best practices in the insurance industry and have passed independent reviews by the industry. In addition to the risk-focused financial and market conduct examination services, we provide information systems, reinsurance, investment, liquidation and rehabilitation services, and financial analysis and compliance services. Our regulatory background, along with our strong communication efforts, ensure satisfaction with our services and our long-term commitment to our state regulators. We control all aspects of the examinations including the examiner's training and use of technology. We also provide value-added services to our state insurance regulators through customized training programs. To learn more about Noble or for employment opportunities, please visit our web site at www.noblecon.net or contact Randy Lamberjack at (317) 471-8800 or Mike Dinius at (317) 471-8800.

INS
Regulatory Insurance Services, Inc.
(InsRis)

Consulting Services Exclusively for Insurance Regulators

Our Home on the Web
www.insris.com

Contact Alan Shaw, President
(215) 625-2927
Fax (215) 625-8323
email aes@insconsultants.org

CDS Sponsors

Regulatory Consultants, Inc. (RCI) was established in January 2003, to offer comprehensive consultant services including examination resources, and currently provides those services to several state insurance departments. RCI provides general regulatory and specialized skills necessary for relevant, complete, and accurate results on examinations and other consulting services. Our experience also includes assisting insurance departments regarding sensitive and high profile issues related to troubled insurance companies.

The principals of Regulatory Consultants, Inc. are Nestor J. Romero, CPA, CFE, CIE, Juli-Kay Baumann, CFE, CIE, CPCU, ALMI, ARe and Eric Dercher, CFE. Our examination teams bring decades of insurance regulatory experience to state insurance departments.

Contact Information:
Regulatory Consultants, Inc.
10433 Montgomery Parkway Loop NE • Suite 100
Albuquerque, NM 87111
Telephone: (505) 944-0058 • Fax number: (505) 944-0059

Firm Name: RSM McGladrey, Inc.
Contact Person: Patrick Tracy, CPA, CFE, Managing Director
Address: 1954 Greenspring Drive, Suite 400
Timonium, MD 21093
Phone: (410) 308-5839
Fax: (410) 308-5439
Email: Patrick.tracy@rsmi.com
Website: www.rsmmcgladrey.com

RSM McGladrey's Regulatory Insurance Consulting Practice is a team of professionals specializing in serving state insurance departments. The team includes ex-insurance regulators, CFE/AFEs, as well as numerous CIE/AIEs, CPCUs, CLUs, FLMIs, MAAAs, FCASs, CISAs, CMAs, Certified Fraud Examiners, and Certified Internal Auditors. We serve clients from more than 20 locations nationwide. Our professionals provide a variety of services including risk-focused financial and market conduct assistance, information technology, investment, tax, actuarial and reinsurance specialist services, as well as training. We offer full-time employment, a competitive benefits package and are constantly adding quality resources. We believe our commitment to recruiting the best talent and investing heavily in training makes RSM McGladrey a great place to work and a vendor of choice for state regulators

We are proud to support SOFE in its mission of providing quality education to the regulatory community.

Ins. Reg. Consulting Group

Douglas A. Hartz, Principal
T (573) 268-6546 or DougHartzKC@gmail.com

Insurance Regulatory Consulting Group (IRCG) focuses on insurance regulation, and the transactions and issues involving troubled or insolvent insurance companies. IRCG aims to employ the best available resources, which may well include resources from other groups featured in this brochure, to provide better end results for regulators and the consumers they protect in regard to troubled or insolvent insurance companies. Douglas Hartz, as principal member of IRCG, with over 20 years of experience in seeking better ways to deal with troubled or insolvent insurers, knows the professionals working in these areas, and the issues that may be best addressed by working with those professionals while retaining the ability to associate with anyone that can get things done.

CDS Sponsors

smithlittle

Smith-Little LLC, is pleased to join you at the Society of Financial Examiners 2009 Career Development Seminar. Although we are a new firm, our regulatory roots and experience run deep. Smith-Little is a partnership between Smith, Cochran and Hicks (SCH) and E. Joy Little. SCH, a regional certified public accounting firm based in Charleston, West Virginia, has been in business for over 30 years. Joy Little, a former SOFE President, is a name already familiar to many of you. Joy has spent her entire professional career of nearly 30 years serving state insurance regulation. Together, our aim is to provide state insurance regulators and other insurance professionals the best source possible for their regulatory service needs. Smith-Little and our associates can provide generalists and specialists for all major insurance concerns:

- Financial examinations
- Market conduct examinations
- Receivership support
- Information systems technology
- Actuarial
- Investments
- Reinsurance
- Financial analysis
- Market analysis

Our team includes certified professionals with the ability to address all facets of the industry and all types of insurance. This broad spectrum of credentials allows us to provide the highest standard of service.

We invite you to contact us for additional information.

Smith-Little LLC
405 Capitol Street • Suite 908 • Charleston, WV 25301
(304) 720-0352 (phone) • (304) 346-6731 (fax)
info@smithlittle.com • www.smithlittle.com

E. Joy Little, President/CEO
ejoylittle@smithlittle.com

STROOCK

STROOCK & STROOCK & LAVAN LLP

Stroock & Stroock & Lavan LLP is a law firm with market leadership in financial services and insurance law, providing transactional, regulatory and litigation expertise to many of the largest domestic and overseas life, non-life and financial guarantee insurers and reinsurers, as well as regulators, trade associations, and financial services companies in the insurance industry, including investment banks, venture capital firms and investment advisers. Stroock's emphasis on client service and innovation has made it one of the nation's leading law firms for 130 years. Stroock's practice areas include: capital markets/securities, commercial finance, mergers & acquisitions and joint ventures, private equity/venture capital, private funds, derivatives and commodities, employment law and benefits, energy and project finance, entertainment, financial restructuring, financial services litigation, insurance, intellectual property, investment management, litigation, personal client services, real estate, structured finance and tax. For more information, please visit Stroock's web site at www.stroock.com.

BINGHAM

The financial regulation of insurance companies has become staggeringly complicated. Investments take forms that did not exist even five years ago. New insurance products have given rise to liabilities that do not respond to typical actuarial predictions. All aspects of the business have become increasingly international. At Bingham McCutchen, we have the skill and experience to meet the challenges faced by financial regulators of 21st century insurance companies.

In analyzing insurance company problems, we draw on the talent of Bingham's nearly 1,000 lawyers working in a wide array of practices in offices throughout the United States and in London, Tokyo and Hong Kong. We have experience across the range of insurance company products in the life, health, property, casualty and financial guaranty businesses. We have an active reinsurance practice in which we handle both disputes and transactions. The firm's corporate practice covers the issuance of securities of all types as well as mergers and acquisitions. Bingham's insurance restructuring and insolvency practice has achieved exceptional results in our work for receivers in several states, as well as Japan and the United Kingdom, bringing cases to prompt conclusion, protecting the interests of vulnerable policyholders and pursuing recoveries. We are equally proud of our work in out-of-court restructurings.

In sum, Bingham has the breadth of experience to advise financial regulators in their ongoing vigilance of modern insurers and the know-how to support regulators in their efforts to restructure or liquidate companies in trouble.

CDS Sponsors

McKonly & Asbury, LLP is a leading regional accounting and consulting firm based in Pennsylvania. Our Risk Management group has developed a special reputation for providing Financial Examination Support services, and has worked closely with state regulators in Model Audit Rule implementation, Risk-Based Standards for Financial Examinations, and other leading edge approaches to effective and efficient financial examination. With over 100 employees, 40 CPAs, and many other specialized professionals including CISA's, CIA's, and other certifications, McKonly & Asbury has a depth of experience and talent to support our clients' needs.

McKonly & Asbury has been named an All-Star firm by ***Inside Public Accounting*** in 2006, 2007 and 2008 ranking McKonly & Asbury as one of the 10 fastest growing accounting firms in the nation for 2006, and as an industry leader in management metrics for 2007 and 2008. For five consecutive years, McKonly & Asbury was named a Best Place to Work in PA by ***The Best Companies Group*** – the only CPA firm in Pennsylvania to be so honored. In 2008, McKonly & Asbury added to these accolades by being named a Best Accounting Firm to Work For by ***Accounting Today***. For more information, please visit McKonly & Asbury at www.macpas.com or contact David Blain at dblain@macpas.com and Elaine Nissley at Enissley@macpas.com.

Since 1984, Taylor-Walker & Associates, Inc. has been a service-oriented actuarial and regulatory consulting firm dedicated to providing high-quality, cost-effective, and innovative actuarial consulting services. Mr. R. Glenn Taylor, ACAS, MAAA is the President and owner of this Utah-based firm. We also have branch offices located in Illinois and Colorado. Taylor-Walker provides actuarial and regulatory consulting services to state insurance departments, receivers, guaranty associations, self-insured groups, and insurance companies. We consult in a variety of property and casualty, life, and accident and health areas.

Contact Information:
Glenn Taylor gtaylor@taylor-walker.com
Linda Spann Lspann@taylor-walker.com
Web site: www.taylor-walker.com

SOFE CDS Spouse/Guest Tour Options

Monday • July 27

SAN FRANCISCO CITY TOUR

Visit San Francisco's most famous sites: Chinatown, Fisherman's Wharf, Golden Gate Bridge and Golden Gate Park. All tours are fully narrated. You'll have free time to explore the city.

Cost: $89 per person [11:30am to 7:30pm]

URBAN WINERY TOUR

Sacramento is the home of two great urban wineries. You'll visit and meet the Winemakers at Railbridge Cellars and Revolutions Winery.

Cost: $35.00 per person (Includes tasting fees) [4:00 to 7:00pm]

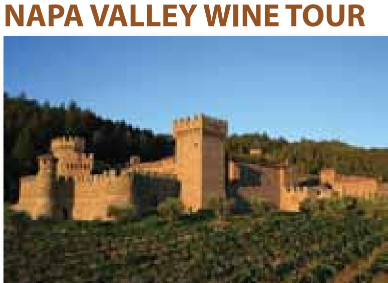
SACRAMENTO BREWERY TOUR

Visit three of Sacramento's favorite microbreweries.

Cost: $39 per person. [6:00pm to 10:00pm]

Tuesday • July 28

NAPA VALLEY WINE TOUR



Cruise through the gorgeous Napa Valley and visit the following wineries: Beringer Vineyards, Castello di Amorosa Winery and V. Sattui Winery.

Cost: $89.00 per person (Includes tasting fees) [8:30am to 5:00pm]

URBAN WINERY TOUR

Sacramento is the home of two great urban wineries. You'll visit and meet the Winemakers at Railbridge Cellars and Revolutions Winery.

Cost: $35.00 per person (Includes tasting fees) [4:00 to 7:00pm]

SACRAMENTO BREWERY TOUR

Visit three of Sacramento's favorite microbreweries.

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To register for these tours go to http://www.sofesacramento.info

Registration Form

Society of Financial Examiners (SOFE)

2009 Annual Career Development Seminar

Sunday–Wednesday, July 26-29, 2009

Hyatt Regency Sacramento

and Convention Center

VERY IMPORTANT—PLEASE REGISTER ONLINE!

SOFE encourages you to register online at http://www.sofe.org/education/cds/. It will save time and ensure the accuracy of the information. You may use this option whether paying by credit card or check. There is a box indicating that payment will be coming via check soon and we will hold your registration until the check is received. All credit card payments will be processed within three working days. If you MUST mail the registration form, send to:
SOFE • 174 Grace Blvd. • Altamonte Springs, FL 32714
Make all checks payable to SOFE.

Please type or print:

Name: ______________________________

Designation (s): ____________________ First name, city and state for badge: ____________________

Agency name or company: ______________________________

Mailing Address: ______________________________ ❑ Home ❑ Business

City / State / Zip: ______________________________

Telephone: (_______)____________________ Daytime Phone: (_______)____________________

Email: ______________________________

Spouse / Guest's name – if attending: ______________________________

Youth's name (s) and age (s) – if attending: ______________________________

Credit Card No.: ______________________________ Exp. Date: ______________

Signature: ______________________________

In an effort to be socially conscious, to contain cost, to ensure that SOFE is able to maintain registration fees, and provide the most accurate count to the hotel for our meal functions, please advise us which of the following functions you plan to attend:

❑ Saturday, July 25, State Chair/First-Time Attendee Social (This event is only for State Chairs and First-Time Attendees.)

❑ Monday, July 27, Annual Business Luncheon

❑ Tuesday, July 28, President/Past President's Breakfast

❑ Tuesday, July 28, General Luncheon OR

❑ State Chair Luncheon representing the state of ____________________

Please indicate your session attendance preference on reverse.
For the latest schedule of 2009 CDS events, including general sessions, online registration form, please refer to SOFE's website, www.sofe.org.

Please indicate if any of the persons registering need any of the following special considerations:

Name of person: ______________________________

❑ hearing impaired (H) q wheelchair accessibility (W)
❑ speech or language impairment (S) q visually impaired (V)
❑ difficulty walking distances (D) q learning disabled (L)
❑ other disability (describe) (X)

How can we best accommodate your needs? ____________________

____

You will be contacted to confirm the auxiliary aid or services to be provided. Every reasonable effort will be made to accommodate special needs.

❑ Please send me information on joining SOFE.

Note: Registration fee is subject to forfeiture if SOFE is notified of a cancellation less than fifteen (15) days prior to the meeting date. A $50 administration charge will be applied to all cancellations after July 9. Please fax or email SOFE for all cancellation/substitutions. For more information regarding administrative policies such as complaints and refunds, please contact Paula Keyes, Executive Director, at (800) 787-7633. All complaints will be addressed within 14 days of receipt.

Circle applicable fees:

	Received By 6/26	Received After 6/26
Members of SOFE *	$ 510	$ 610
Non-members Examiners*	$ 650	$ 750
Retired Members *	$ 300	$ 400
Spouse/Guest/Youth	$ 90	$ 115

First-Time Attendee ❑ $______________
25% off Applicable Rate Applies; (See page 3 for information on qualifying for this discounted rate.)

Spouse/guest(s) meal options. Please check the boxes & circle the days that you want to attend.

❑ Breakfast Roundtable $27/ea M, T, W

❑ Luncheons $40/ea M & T

❑ Breaks (each day) $10 M & T

❑ Breaks (each day) $ 5 Sun. & W

Career Development Seminar

The Career Development Seminar is a multi-track, four day program offering 21 hours of continuing regulatory education credits in the following tracks:

- ✓ Hot Topics
- ✓ Risk-Focused Examinations
- ✓ General Insurance Regulations
- ✓ Information System
- ✓ Industry Track – NEW!

There will be general sessions each day, where all of the seminar attendees will come together for the same session. The format of the program will be as follows:

Sunday	Beginning at 1:00pm there will be two general sessions in a ½ day.
Monday	Beginning with breakfast roundtables at 7:15am there will be multi-track sessions throughout the day with morning and afternoon breaks and the Annual Membership Meeting luncheon to which all attendees are invited. After lunch there will be a general session.
Tuesday	The schedule will follow the format of Monday with breakfast roundtables, multi-track breakout sessions during the day and a general session after lunch. The State Chair luncheon will be held on Tuesday.
Wednesday	There will be ½ day of sessions starting with the breakfast roundtables and then breakout sessions and a morning break. The conference will convene at noon.

The general track will include the following topics:

- Risk-Focused Examinations
- Ethics, Economic Update
- Insurer Investment Portfolios
- Effective Interviewing
- Changes to the Financial Condition Examiners Handbook
- Commissioners' Panel
- Risk Retention Groups
- And many other specific topics applicable to the insurance examination process.

The IT Track will cover topics of interest to all examiners including:

- Safeguards for your laptops and thumb drives to avoid losing sensitive data
- Safety on the internet
- Maximization the utilization of Citrix servers
- Fraud
- Hacking and other security topics.

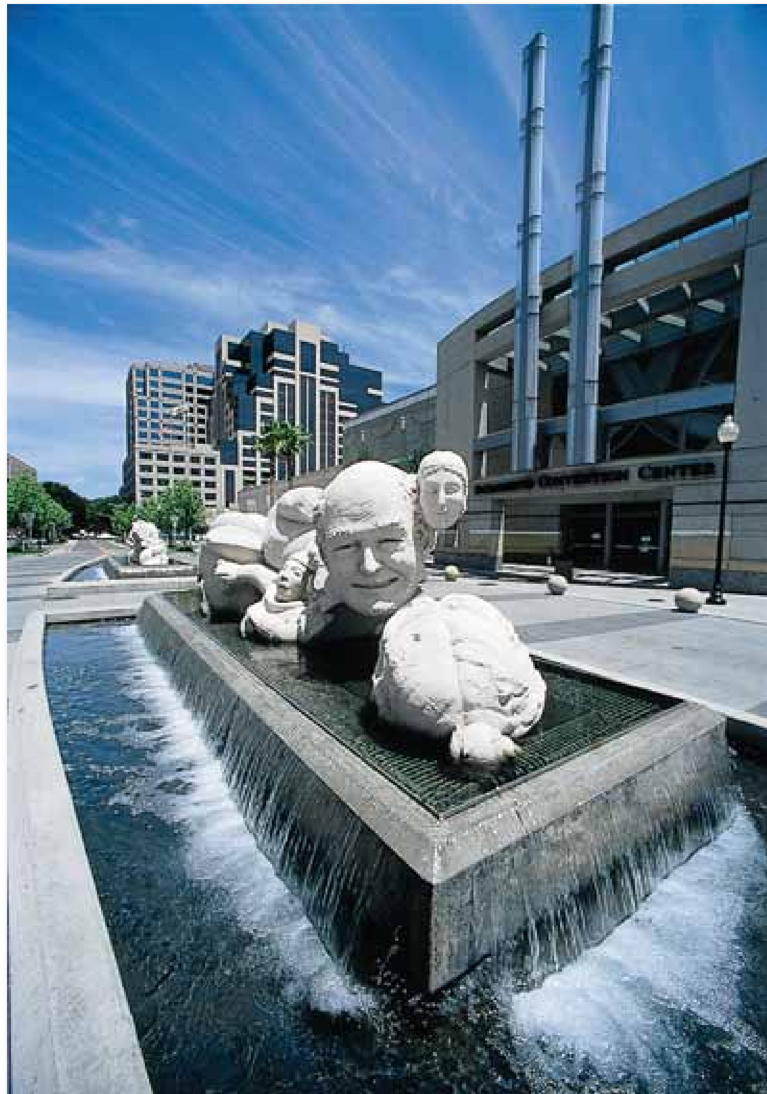
Additionally, we will have some more technical sessions including the new tools provided by the NAIC IT Examination Working Group, data mining techniques, and IT Review in the Risk Focused World. The IT Track has many new speakers and some returning to discuss other exciting topics.

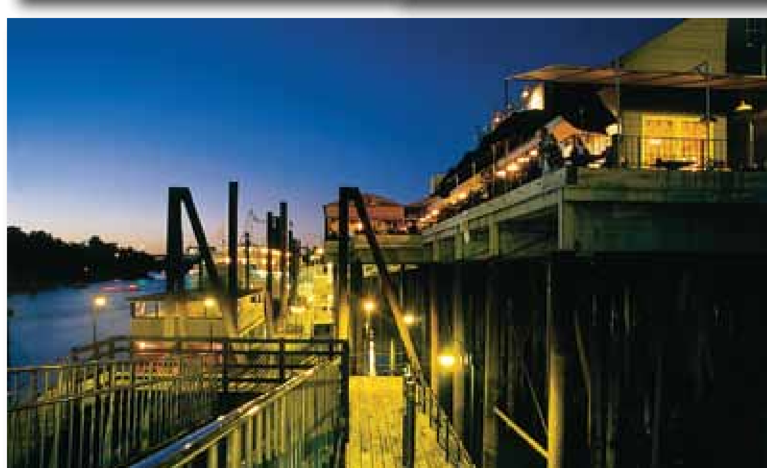
And **NEW** this year is a Professional Education Series which will be an executive development for insurance professionals. This track will include topics such as:

- NAIC E Committee and Examination Oversight
- Reinsurance Modernization
- Investments - Vehicles Utilized in the Market Place
- International Accounting
- Fair Value
- Model Audit
- Principal Based Reserving
- And information on the Risk-Focused Examination approach.

Society of Financial Examiners
174 Grace Blvd.
Altamonte Springs, FL 32714

SACRAMENTO • CA





Future Sites:

August 1-4, 2010 • Providence, RI
The Westin Providence

July 17-20, 2011 • Jacksonville, FL
Hyatt Regency, Jacksonville Riverfront

July 29-August 1, 2012 • Dallas, TX
Omni Mandalay Hotel at Las Colinas