

## President's Message

by James Christie, CFP®, President

### NETWORKING

I hope you are all taking advantage of one of the greatest values of your FPA of New Jersey membership (aside from collecting those never-ending CE credits!), the opportunity to meet and interact with some of the truly great Financial Planning professionals in your own area of business. Whether through one of our Quarterly Symposiums (especially at the wine and cheese reception held at day's end), the Annual Golf Outing, or one of our free, convenient Regional Meetings, you are able to meet and discuss various topics with your peers. Our profession is one that, for the most part, views fellow members as colleagues, not competitors.

I've always found this to be one of the interesting aspects of our meetings and I encourage you to take advantage of this opportunity whenever possible. We all have a lot to share and can learn a great deal from each other.

We've had several successful meetings, including our Regional Meetings held in Chatham, Freehold, and Ridgewood, and our Quarterly Symposiums in Hasbrouck Heights and Parsippany. Turnout was lighter than expected at the new locations, a bit disappointing because we wanted to move the meetings around the state to accommodate more members. The board will be reviewing our meeting locations. Based on survey results and several

members' comments, I have a feeling that we may move the majority of the quarterly meetings back to the Woodbridge Hilton. One suggestion that came from the membership sounds fairly attractive: Instead of beginning the quarterly meetings at 9AM and finishing at 5PM, we may try holding them from 10AM - 6PM. The later hours should help meeting attendees avoid the worst of the traffic jams. (It also helps if you stay for the wine and cheese reception to network after the meeting.) Obviously, this may not work for some, but we'll probably try it once to see how it works.

Our Second Annual Golf Outing was held on May 10<sup>th</sup> at the Green Brook Country Club in North Caldwell and was enjoyed by all who attended. (Please see Tony DeLucia's Golf Outing letter on page 6 for a player's perspective.) I want to especially thank board member Jim Kearney for hosting us at his club, and Jim's committee, Bob Gregg, Stan Malecki, Greg Porcino, and Janet Raphael, for all their efforts. We hope to do it again next year and I hope more of you will participate.

This year on August 24<sup>th</sup> and October 26<sup>th</sup>, we will be holding joint meetings with the New Jersey Society of CPA's Personal Financial Planning group. The August 24<sup>th</sup> Annual Tax Fair is being held at the PNC Arts Center on the Garden State Parkway in Holmdel, and the

(continued on page 2)

## VOLUNTEERISM

FPANJ Board is grateful to our members who donate their time and effort to serve on boards, committees and in other capacities.

### Opportunities

Learn more about volunteer opportunities at FPANJ. Visit our website at [fpanj.org](http://fpanj.org), log-in and select Volunteerism on the menu.

### Registration

To become a volunteer with FPANJ, review the roles and responsibilities of each committee in the blue box to the right on the Volunteerism page on our website. You will have an opportunity to sign up for a committee.

### Orientation

As an FPANJ volunteer, you will have different responsibilities and roles. The Volunteer page of the web site will provide you with helpful tools, resources and information about FPANJ as well as who to contact.

### Volunteer Recognition

The FPANJ Board is grateful to the many members who have donated their efforts on its boards, committees and in other capacities during the past year.

### FPANJ Board and Committees

FPANJ Board consists of 13 members. The Board establishes policy and oversees all FPANJ activities. Members serve two-year terms and a majority of Board members must be CFP® certificants. **For a list of the 2004 Board of Directors see page 2.**

### PLEASE NOTE

We are accepting nominations for all those interested in serving a term on the FPANJ Board of Directors. We are looking for new members to bring fresh new ideas to our organization. Please take a few minutes to complete the FPANJ Board Nominee Questionnaire on page 7.

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## President's Message

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October 26<sup>th</sup> Symposium at the Woodbridge Sheraton (not our familiar Woodbridge Hilton) on Route 1 in Iselin. With the planned presentation topics and the quality of speakers being lined up, both meetings will earn a full day's worth of CE's and are sure to be top notch. And, they will each provide great networking opportunities for our members to interact with NJSCPA members — many who are already also FPA of NJ members. I wish you all a happy, healthy, prosperous, and SAFE Summer!  
**Best Regards,**  
**James Christie CFP®**

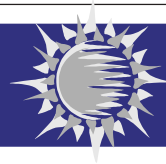
## FPANJ Vision

Financial Planning Association of New Jersey is the voice and the premier resource to the public and our members on the Financial Planning profession.

## FPANJ Mission

» To educate the public on the benefits and value of the Financial Planning process through professionals who possess the highest level of competency and integrity.

» To be the community that *champions* the value of financial planning, *advances* the financial planning profession, and *enhances* the professional development of its members.



## Welcome to New Members

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## FPANJ Member Recognition

Marnie Aznar is a local FPANJ member since 1999 and was featured in *InvestmentAdvisor.Com*. To read the entire article, please visit our website at [www.fpanj.org](http://www.fpanj.org).

*By Karen Hansen Weese*

If your clients call to say they're bringing their children to your meeting this afternoon, you'll probably put on an extra pot of coffee for the additional visitors, review the succession plan that is transferring ownership of the family business to the next generation, and print out some materials regarding the grandchildren's college funding.

Not Marnie Aznar. When her clients call to say they're bringing their kids, she's more likely to set out some apple juice in sippie cups for the extra guests, scare up a few stuffed animals, and arrange coloring books on an office coffee table that's just the right height for pint-sized artists.

While many advisors duke it out over the wealthy silver-haired set, Aznar, of Aznar Financial Advisors in Morris Plains, New Jersey, has found success and satisfaction serving folks who are more likely to have a stroller in the trunk than a set of golf clubs, and whose night on the town is less likely to be an evening at the opera than a dance recital of a dozen kindergartners twirling about in pink tutus.

At 29, married, and with a two-year-old daughter, Aznar fits her own client profile to a T—but she found her target clientele almost by accident. When she founded her fee-only firm four years ago, she simply didn't think that most well-heeled retirees would trust a 25-year-old with their seven-digit portfolios. "Maybe I didn't have enough confidence at the time, but I just didn't think that a 65-year-old man with \$3 million was going to hire me," she says. "Perhaps inevitably, I felt more comfortable with clients who were more similar

to me, and they felt more comfortable with me." When Aznar tells her clients, who range in age from the mid-20s to the mid-40s, that she understands their concerns about educating their children, affording a home, or handling the tug-of-war between career and family, they know she really does, because she's facing them, too. "I have a lot of young professional women who are moms, and they're dealing with the same struggles I am," she says. "It just makes it easier for them, and for me, to be able to relate."

Although Aznar started her professional life working with the aforementioned moneyed oldsters (she spent two years providing financial planning to corporate executives at the Ayco Company, LLP, and one year doing so at PriceWaterhouseCoopers), she especially enjoys helping young clients because their futures are wide open. A few smart moves early in the game can change the shape of a young client's future on a scale that can't be matched by even the cleverest financial strategies implemented for an older client, she notes. "I had a young couple, both 25 years old, with no idea where to even begin. To spend a couple of hours with them and get them on the right track, so that they're saving in the right places, can make such a tremendous difference. They hadn't even heard of a Roth IRA, and weren't contributing to their 401(k)s because they didn't think they could," she says. "It makes you feel great to be able to help them start out on the right foot."

Despite the industrywide drooling over the prosperous baby boom demographic, an equally appealing market can be found among the next generation, says Aznar. "But they're much more skeptical than the baby boomers,

*(continued on [www.fpanj.org](http://www.fpanj.org))*

## FPA National Headlines -- [www.fpanet.org](http://www.fpanet.org)

- The Securities and Exchange Commission (SEC) now requires all SEC registered investment advisers to have a thoughtful, tailored, written compliance policy manual in place by Oct. 5, 2004. If you are feeling overwhelmed as you juggle compliance among your other responsibilities, join us as Jeffrey M. Squires focuses on "[How to Prepare Your Compliance Manual for the SEC.](#)" Join him from 2-3 p.m. EST on June 23. Approved for one CFP® CE Credit.

- The Financial Planning Association [filed comments](#) with the Securities and Exchange Commission (SEC) on June 21, urging the agency to act on the controversial broker-dealer exemption rule by withdrawing it from further consideration. "We would like to see the SEC restore a level playing field for the consumer, and for financial planners, by providing meaningful disclosure and placing the client's interests first if they represent themselves to the public as financial planners," said Elizabeth Jetton, CFP®, president of FPA.

- FPA's letter to the SEC regarding the Commission's B-D rule was the subject of a story in the June 23 edition of *The Wall Street Journal*. The article, "Financial Planners Ask SEC to Limit Brokers' Role," ran in the Personal Journal

section, page D2; it is also posted to the paper's Web site, [www.wsj.com](http://www.wsj.com) (subscription required).

- FPA is pleased to announce the release of its debut title, *Creating Your Investment Policy Statement: Tools and Templates*, from its new publishing arm, FPA Press. This new title, co-authored by Norm Boone, MBA, CFP® and Linda Lubitz, CFP®, provides insight into how to create an investment policy statement that is right for clients. This innovative book retails for \$75 but is available to FPA Members for \$65. [Order now!](#)

- Beginning June 1, FPA members will have access to free online *Journal of Financial Planning* continuing education exams as a part of your membership package (a value of \$120 a year). Read more on this [new member benefit](#).

- Nominate a colleague for FPA's 2005 Board of Directors and shape the future of financial planning. Individual members and chapters are encouraged to [nominate candidates for the Board](#)—but nomination applications must be submitted by July 15.

- Make your housing arrangements for [FPA Denver 2004](#)—the gathering of the global financial planning profession. Housing registration for this year's annual convention (formerly known as Success Forum) is now open.

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## Silver Partner Testimonial

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At the March 8<sup>th</sup> Wine & Cheese reception for Sponsor Partners, Jim Christie asked us the following question: *Why are you a member of the FPA and what are your expectations?* As is normal, there is always silence when a spontaneous question is asked. After a short pause, I offered the following response:

I joined the original IAFP as a Gold Key Member in 1996 at the request of Robert Hurley, CFP, who was president at that time. Most members hold a CFP, CPA or ChFC credential. As a Licensed Mortgage Banker, with a background in insurance and financial planning, Mr. Hurley felt that I would be an asset to the organization by offering mortgage financing services and information to the members and their clients. Throughout the past 8 years, IAFP/FPA members have placed their confidence in me, and my staff, as they know that we will serve their valued clients with the same level of trust and proficiency that they expect. We treat each individual and situation with the utmost care and personal attention. We provide home financing solutions to the consumer after a thorough examination of their income, assets and credit profile. We offer comprehensive expert guidance to ensure that your clients are matched with the loan program that is best suited to their financial and lifestyle requirements.

In January 2004, I began my 25<sup>th</sup> year in the financial services industry. My expectations at this time are to continue to be a resource for FPA members and their clients, gain industry knowledge from the speakers, and network with members. A combination of real estate and other financial investments make for a very stable portfolio. Together, we can create the best mortgage financing solutions for your individual and corporate clients.



**SPOTLIGHT ON  
Silver  
FPANJ PARTNER**

## The Need For Personal Excess Liability

*Provided by  
Fred Hashem  
Marsh Inc.*

A pressing concern common among many high net worth individuals has been whether they have sufficient liability coverage. Most realize that while it is important and a fairly straightforward procedure to protect physical assets, third party liability claims carry much greater potential for catastrophic financial loss. Claims of this nature can linger for many years while legal defense costs mount and ultimate settlement amounts, perhaps in the millions, remain unknown.

A personal excess liability policy (commonly known as an "umbrella policy") is one designed to protect the insured against multi-million dollar settlements resulting from personal injury, bodily injury or property damage lawsuits. The coverage extends above and beyond that provided by the primary policies covering an individual's home, automobile, watercraft, etc. The policy includes defense costs and usually provides limited coverage for directors and officers of not-for-profit organizations.

### Coverage Amounts and Premiums

"How much coverage should I buy?" is the most commonly asked question when discussing appropriate coverage amounts. It is a difficult one to answer because in today's litigious environment, awards tend to be incredibly high. Those known to have substantial assets seem to be particularly vulnerable. Insurance companies typically make coverage available in \$1 million increments up to \$5 million. Amounts over \$5 million are available on a more limited basis. Policies with coverages of more than \$10 million are usually obtained from companies who deal in special or unique insurance coverage, and this is reflected in the premiums charged. In some instances, coverages up to \$100 million can be obtained. The question becomes a matter of how much coverage one needs and can purchase for a reasonable premium. Premiums usually vary by state and, in most cases, by number and type of exposure. The basic premium frequently includes liability coverage for one home and two automobiles. Any additional homes, automobiles, recreational vehicles, watercraft, etc. will in most cases generate additional premiums. It is also true that premiums vary significantly from insurance company to insurance company.

### Coverage Guidelines

High limit personal excess liability coverage availability is good news for the consumer, but it is important to keep in mind not all policy contracts are the same. It would be wise for your clients to review their current policy about not only the dollar limit of coverage, but the scope and limitations of the policy as well. In the review, the following should be addressed:

- Personal excess policies have underlying limit requirements for primary insurance policies (homeowner, automobile, watercraft, etc). Make sure these amounts are adequate, or a sig-

nificant deficiency in coverage will exist. For example, it is not uncommon for the primary limit of liability on an automobile policy to be \$300,000. Many excess policies begin coverage at \$500,000, leaving a gap of \$200,000. This amount would come out of pocket no matter what the upper limit of the excess policy is.

- Coverage for defense costs is included in personal excess policies. However, it is important to determine whether this coverage is provided in addition to the limit or included in the limit. If defense costs are included, the client may wish to consider purchasing a higher total amount.
- Some companies offer excess coverage for uninsured/underinsured motorists. Most companies are silent on the issue and have no intention of providing coverage under their contract. This is coverage for the client and their family and applies when they have an accident with a hit-and-run driver, an uninsured driver or a driver whose coverage is inadequate to cover expenses created by their injuries. Purchasing this coverage, if it is available, should be considered.

It should never be necessary for an individual to be forced to deplete his or her asset base to satisfy a liability judgement. Without proper liability coverage, this could occur.

### SIDEBAR

#### How much is enough?

Obviously, determining how much coverage is right for your client is their personal decision. Much depends on the value of the current assets they have to protect. However, there are other factors to take into consideration.

- What will the value of their future assets be?
- Are they involved in activities that put them at greater risk?
- Do they have teenage children? Do the children drive?
- Does their lifestyle make them a likely target for a lawsuit; i.e., do they give the appearance of having "deep pockets"?
- Do they entertain often? Having guests in their home, serving alcohol, etc., can open the door to potential liability claims.
- Do they operate a home-based business that is covered under their homeowners policy?

Personal excess liability policies are typically available in coverage amounts ranging from \$1 million to \$10 million or more. The amount of coverage they should have depends on the factors mentioned above, as well as their risk tolerance and their financial ability to weather a liability judgment.

## BUSINESS PARTNER OPPORTUNITIES

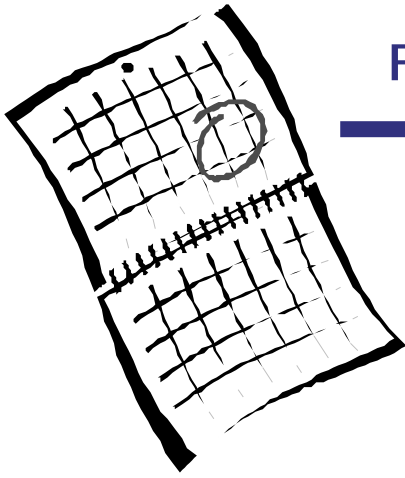
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more details

THEN

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## FPA CALENDAR OF EVENTS

**July 25, 2004 - July 30, 2004**

FPA Residency Program  
2004  
DePaul University  
Chicago, IL, USA

**August 1, 2004 - August 6, 2004**

FPA Residency  
Program 2004  
The American College  
Bryn Mawr, PA, USA

**September 10 - 14**  
**Colorado Convention Center**  
**Early Bird Deadline July 29**

### Golf Spring Outing

Anthony DeLucia CFP®

#### Green Brook Country Club Provides Venue for Second Annual FPANJ Golf Outing

The Financial Planning Association of New Jersey held their second annual golf outing on May 10<sup>th</sup> at the Green Brook Country Club. Based upon my experience participating each of the past two years, the FPANJ annual golf events may be the chapter's best kept secret.

For those members that are unfamiliar with the premise for the chapter's annual golf event, simply stated its purpose is to organize a golf event at one of our State's finest venues, provide participants top-notch cuisine, promote fellowship within the membership in an alternate format, while making a charitable contribution to a worthy organization in the name of financial planning.

In conversations with my fellow golfers, this year's event accomplished all of the above. In the words of Green Brook Country Club's Director of Golf, George Sauer, the golf course was in "immaculate" condition. Mr. Sauer and the club's entire staff rolled out the "red carpet" for us. The New Jersey Chapter participants and guests could not have been treated better

Continued in 3rd Column

### Contest to Earn \$ for Our Chapter

FPA Denver 2004 is quickly approaching - FPA National is offering a special incentive to each chapter. The incentive program will work as a challenge to Chapters to exceed the two-year average attendance numbers. Our chapter was represented in 2002 by 56 attendees and in 2003 by 102 attendees; thus, our two-year average attendance is 79. For every additional attendee that registers (and attends!) over and above the average, the Chapter will receive a \$50 rebate to be applied to any number of Chapter activities. The Chapter decides how to apply the rebate dollars - some ideas include adding to the speaker budget, funding a CFP® Certification or FPA Residency Scholarship, Chapter meeting door prizes, raffles and so on.

### FPANJ 2004 Calendar

**August 24, 2004**  
Annual Tax Fair  
PNC Arts Center

**October 26, 2004**  
All day Symposium  
Woodbridge Sheraton

**December 1, 2004**  
All day Meeting  
Woodbridge Hilton

#### Golf Spring Outing Continued

if we were all full members of the facility.

The Green Brook course, itself, provided a 'track' to accommodate every golfer. Upon reviewing the layout, the course provided several holes that allowed generous landing areas off the tee or enough 'forgiveness' for the novice golfer to enjoy the glorious sunshine the day brought, while on select holes, the driving areas and greens provided an adequate challenge for the avid player who sought to post a competitive score.

All-in-all, the general theme of the participants I spoke with was that they thoroughly enjoyed the course, wished they had "a little course knowledge" prior to the event, but hoped that they would have another opportunity to return to improve upon their 2004 score.

Building upon last year's inaugural event, the chapter continued its traditional format of providing all participants brunch prior to the golf tournament, a round of golf with prizes for individual and team accomplishments, a cocktail reception, and dinner. In addition,

#### Golf Spring Outing Continued

this year's offering was enhanced by including an educational component to the event; an opportunity to earn continuing education credits.

As a fellow CFP, in conversations with other practitioners the ethics portion of the continuing education requirement seems to be the most sought after (and painful) credits of any certificant's renewal period. Based upon feedback from members, this year's tournament committee sought to provide the opportunity to meet this ethics obligation of their CFP continuing education requirement by offering an approved course prior to the golf activities. Preliminary feedback from this addition appears to have been positive.

Another enhancement to this year's outing included a "silent auction" for numerous sports memorabilia items made available for bidding throughout the day with the proceeds earmarked toward charity. Again, for those that are collectors of such items, this was a welcome addition.

Looking back, if there was one drawback to the event, it was the number of registered participants. As mentioned earlier, the New Jersey chapter's golf events may be our best kept secret. For those that have hosted similar events for clients or organizations, you undoubtedly know that such an undertaking can be quite costly when run correctly. The chapter is committed to continuing the event; however they are in need of the general membership's help.

In planning for the 2005 event, James Kearney posted a brief survey on the chapter's website to solicit feedback from as many of the FPANJ member's as possible. Survey Results: Most participants loved the course and would play again next year, Spring was voted as the most popular time to play and five people volunteered to help next year. If you were one of them, please email our Chapter Executive at [chapteradmin@fpanj.org](mailto:chapteradmin@fpanj.org).

## FPA NJ BOARD NOMINEE QUESTIONNAIRE

We are now accepting nominations for all those interested in serving a two year term on the FPANJ Board of Directors. We are looking for new members to bring fresh new ideas to our organization. Fill out the form today and fax to (888) 453-1493 (no cover page necessary).

Name \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Phone (      ) \_\_\_\_\_

Email \_\_\_\_\_ Fax (      ) \_\_\_\_\_

Chapter Affiliation \_\_\_\_\_

Designations \_\_\_\_\_

Education \_\_\_\_\_

Present Occupation \_\_\_\_\_

Previous Work Experience \_\_\_\_\_

Compensation:       Fee only                       Commission                       Fee + Commission

Position in Company:       Sole Practitioner                       Owner                       Employee

Has there been any disciplinary or civil action entered against you either by a governmental association or legal body?  
No  Yes  (please explain on a separate sheet)

Previous chapter experience and dates of service \_\_\_\_\_

Describe any participation outside of your FPA Chapter or other non-FPA association volunteer activities you have been involved in (attach additional sheet if necessary)

\_\_\_\_\_

Why do you want to serve on the FPA NJ Board?

\_\_\_\_\_

Where do you see your involvement with FPA 2 years from now? \_\_\_\_\_

How do you see your participation on the Board benefiting you personally? \_\_\_\_\_

In what capacity would you like to serve?

Membership                       Education Programs                       Technology                       Pro Bono

Sponsor Development                       Public Relations                       Other \_\_\_\_\_

Please provide the names and phone numbers of 2 people you have worked with in a volunteer capacity – other chapter officers/directors, FPA national board members or other associations.