



PRESENT

## The Utah Women's Economic Forum

Investing and Entrepreneurship for Women



Women in the U.S. now direct \$14 trillion in assets, 51% of personal wealth in the US<sup>1</sup>, but 88% express that they would have greater confidence in managing their money with more financial education.<sup>2</sup> Is this you? Then join us! Bring your daughters, mothers, sisters, friends and colleagues. [RSVP today!](#)

Friday, August 17, 2018

6:00-9:00 pm

Clarke Classroom Building (CB), Room 101, Utah Valley University ([Map](#))

*Light refreshments served*

You can RSVP online ([click here](#)), by emailing [events@diversify.com](mailto:events@diversify.com) or by calling (801) 467-5115.

### Event Program

6:00-6:45 pm: Welcome: Dr Susan Madsen, Founder/Director of the Utah Women & Leadership Project

Keynote: Jenie Connors, CFP®: *I want it all! Three economic principles to help us understand why we want what we want, our relationship with money, and keys to getting our financial house in order.*

6:55- 9:00 pm Breakout Sessions - Your choice of three (*further details below*)

- 1) *Investing 101* – Dan Luke, CFP® CEO of Diversify Inc., Principal and Co-Founder of DFIG Investments, Inc.
- 2) *Entrepreneurship* – Mary Crafts-Homer, CEO, CMP, President of Culinary Crafts
- 3) *Retirement Strategies* – Jenie Connors, CFP®, Senior Advisor at Diversify, Inc.
- 4) *Tax Strategies for 2018* – Krista Baker, CFP®, CPA, MBA
- 5) *Setting Up Your Business, Are You Ready?* – Christine Odle – Author, Business Consultant, Dream Coach
- 6) *Principally-Protected Investing* – Mitch Hersh, CFP®, CFC® Sr Regional Vice President, Pacific Life
- 7) *Women in Finance – Rewards of a career helping people with their financial goals* – UVU PFP Program

## Additional Details

### **Registration and Cost?**

*There is no cost to attend, but an RSVP Registration is required to insure space is available. [Register online here!](#) You can also email [events@diversify.com](mailto:events@diversify.com) or call 801-467-5115.*

### **Who Should Attend?**

This event has been designed for women of high school age and older, who are interested in increasing their financial and entrepreneurial literacy.

### **Hungry?**

*Come a little early and enjoy one of UVU's several dining options – all within a seven-minute walk. [Click here](#) for a map of available options.*

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## Breakout Sessions



***Investing 101*** – *Stocks? Bonds? Mutual Funds? Real Estate? Gold? Crypto-currency? What are the different investments options out there and how do they work? What is risk? What fees are associated with investing? When do I need an advisor? This class will help you understand the basics for your investment portfolio foundation.*

Dan Luke, CFP<sup>®</sup> is the CEO and Co-Founder of the award-winning financial planning firm, Diversify, Inc., and also the Principal and Co-Founder of Registered Investment Advisory and Broker-Dealer firm, DFIG Investments, Inc. Diversify Inc. has been helping listeners of nationally recognized talk show host Dave Ramsey since 2001. Dan also acts as a member of Dave Ramsey's Advisory Council, and serves as the current President of Utah Chapter of the Financial Planning Association. He is the former host of Diversify Radio (KNRS) 2013-2017. He is a graduate from the University of Utah with a BA degree in Finance.



***Entrepreneurship*** - *Mary will be sharing her inspiring story of building one of the largest catering companies in Utah, with a few hundred dollars and a cache of down-home recipes. The entrepreneurial wisdom and financial lessons she learned along the way are priceless to anyone venturing into business ownership.*

Mary Crafts-Homer's endless creativity, rock-solid integrity, and dazzling zest for life are just the beginning of her story. She's launched a podcast channel "Crafting a Meaningful Live", is an engaging keynote speaker, a consultant in business and team building, a champion for Utah, and a masterful caterer – equally adept at wowing 5,000 corporate dinner guests, and, assuring your daughter's wedding is a magical experience. She received the 2017 Pathfinder Award from the Salt Lake City Chamber of Commerce, was chosen as one of "Utah's Top Ten Coolest Entrepreneurs" by Business Q Magazine, and is recognized as one of "Utah's 100 Most Influential Women" by the Utah Valley Women's Success Center.



**Retirement Strategies** – *Retirement is not a destination, it is a journey that begins when the day job ends. How do you prepare for such an adventure that can last 30 years? Have a M.A.P. (master action plan) in place to guide you! From 401ks, Pensions, Roth IRAs, Traditional IRAs, SIMPLE IRAs, Social Security and more, this class will discuss different retirement accounts, investment options, and diversification and income distribution strategies. Whether you are an entrepreneur, intrapreneur, or domestic engineer, it is never too early (or late) to begin putting your financial M.A.P. in place.*

Jenie Connors, CFP® is a Senior Advisor at Diversify, Inc., focusing on holistic wealth management in all areas of financial planning, and enjoys teaching and serving in the community. She is on the Board of Directors (President-Elect) of the Utah Chapter of the Financial Planning Association, former occasional radio host of Diversify Radio (KNRS 105.9 FM), and former small business owner. She is a graduate from Utah Valley University (Magna Cum Laude), with BS degrees in Economics and Personal Financial Planning.



**Tax Strategies for 2018**– *What are the new changes brought by President Trump’s Tax Cuts and Jobs Act, and how can they affect our families? This class will explore these changes, and look at new strategies available in personal and small-business tax planning.*

Krista Baker, CPA, CFP®, MBA is the owner of Baker 3, Inc. With over 25 years of experience, she specializes in corporate, partnership, trust, and individual tax returns, as well as wealth management services such as investments and financial plans. She has enjoyed teaching at many local community events. Krista is a graduate from the University of Utah with a BS degree in Accounting, and Master of Business Administration.



**Know Your Numbers, Know Your Business** – *Successful communication with your money can feel as unlikely as the bluebird of paradise landing on your shoulder, but it doesn’t have to be. If you don’t know your numbers, you don’t know your business. Come to this session and learn how to define the difference between a hobby that creates a little side income, or a business. To know your numbers and control your income and expenses—it’s the best gift you can give yourself.*

Christine Odle is a Small Business Financial Coach and Personal Financial Coach and Speaker. With home bases in Norwood, Colorado and St. George, Utah, she and her husband own several small businesses and have personally lived debt free and run their businesses debt free since crawling out from under more than \$500,000 in debt in 2009. She works with small business owners and offers financial education and coaching to individuals and family via her company’s financial wellness programs. She earned BA in Business & Mathematics from Fort Lewis College and has a background in banking and small business financial management.



**Principally Protected Investments** – *As a matter of risk management within a portfolio, certain investment tools, available through insurance companies, are created with guarantees and protections against loss. These tools are called annuities. This class will explore the benefits and fees associated with various types of annuities such as fixed, fixed-index, and variable, and when they may be appropriate to be utilized as a piece of an over-all diversified portfolio.*

Mitch Hersh, CFP®, CRC®, is a regional vice president for Pacific Life, working with and teaching professionals in the Independent Planners Channel. Celebrating 150 years of service in 2018, Pacific Life provides a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Pacific Life counts more than half of the 100 largest U.S. companies as its clients.

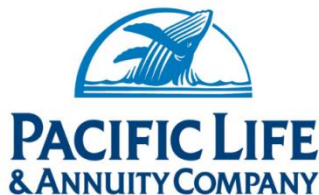
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& LEADERSHIP  
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**UVU** PERSONAL  
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<sup>1</sup> BMO Wealth Institute. (2015). *BMO Report: Despite Controlling \$14 Trillion in Wealth, American Women Still Have Challenges to Overcome*. Chicago, IL: BMO Wealth Institute. Retrieved June 26, 2018, from <http://www.marketwired.com/press-release/bmo-report-despite-controlling-14-trillion-wealth-american-women-still-have-challenges-tsx-bmo-2006436.htm>

<sup>2</sup> Fidelity. (2017). *Who's the Better Investor: Men or Women?* Boston: Fidelity. Retrieved June 26, 2018, from <https://www.fidelity.com/about-fidelity/individual-investing/better-investor-men-or-women>

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