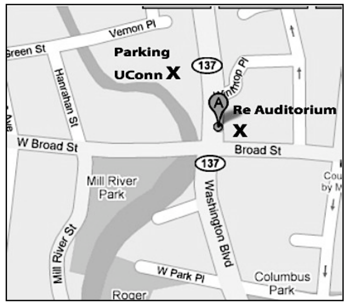
MAKE YOUR RESERVATIONS

Please return the enclosed RSVP card or contact Joan Kokoruda,
at Hayden Wealth Management, 203.454.3377
no later than November 10, 2009.
E-Mail: jkokoruda@haydenwealth.com

Parking is located on Washington Blvd. directly across the street from the campus building.

Parking is FREE in all designated parking areas. Parking is available on three levels of the garage.



Directions

From 1–95 southbound

Travel South on 1-95 to exit 7. At the bottom of the exit ramp, continue straight until second traffic light. At that light, turn right onto Atlantic Street.

From 1–95 northbound

Take 1-95 North to exit 7. At the bottom of the exit, continue northbound -- turn left onto Atlantic Street.

Once Traveling North on Atlantic Street…

Continue north on Atlantic Street to the intersection of Atlantic and Broad Streets. Turn left onto Broad Street. At third traffic light, turn right onto Washington Boulevard (the campus is on that comer). Turn left at division in median into parking garage.
The University of Connecticut is across the street.

Hayden Wealth Management Group, a division of NorthEast Community Bank, is an independent firm located in Westport, CT. This forum is not sponsored by the University of Connecticut, but is presented as a community service and there is no charge. Hayden Wealth Management Group is an independent firm dedicated to being a trusted financial life advocate and resource. We seek to meet each client's personalized benchmark of success by providing integrated financial planning and investment management based on objective advice, superior service and experienced judgment.

Dick Drew is offering Securities and Investment Advisory and Financial Planning Services through Geneos Wealth Management, Inc.

Vern Hayden is offering Investment Advisory and Financial Planning services through Geneos Wealth Management, Inc. Investments are not insured by FDIC, are not guaranteed and are not deposits or obligations of the financial institution. Investments are subject to investment risks, including possible loss of the principal amount invested.

HAYDEN WEALTH MANAGEMENT GROUP

830 POST ROAD EAST, SUITE 102 • WESTPORT, CT 06880 • 203.454.3377

For more information on our firm, call us and request a brochure or visit us on the web at: www.haydenwealth.com

You are cordially invited to attend a special educational forum

University of Connecticut
Stamford Campus

"2010" Is Your Wallet Ready?

New Tax Laws Will Impact Your Financial Future

We have assembled a team of professionals to help answer:

- ✓ ***What are the important tax changes in 2010?***
- ✓ ***Do my retirement goals still make sense?***
- ✓ ***Is my estate plan obsolete?***
- ✓ ***What's going on with our economy — is this crisis over?***

DATE: **Wednesday, November 18, 2009**
TIME: **7:00 pm – 9:00 pm**
PLACE: **University of Connecticut,**
Stamford Campus: Re Auditorium
One University Place/20 Broad Street
Stamford, CT 06901

Hosted By VERN C. HAYDEN, CFP

Founder, Hayden Wealth Management,
Author and financial planning pioneer

HAYDEN
WEALTH MANAGEMENT GROUP
A DIVISION OF NORTHEAST COMMUNITY BANK

WE HAVE GATHERED A TEAM OF PROFESSIONALS...

"Evolving Challenges to Your Financial Planning"

- What investment strategies work in these uncertain times?
- How do I plan for inflation in retirement?
- How much will I need in retirement?

Richard J. Drew, CFP

- Director of Financial Planning with Hayden Wealth Management
- Board/former President FPA Chapters in Westchester and Fairfield counties
- MBA and former executive at GE Capital and Hitachi Capital

"What's Really Going on with the Fed and the Economy?"

- Has the American banking system stabilized?
- Is this economic crisis over?
- How will fiscal and monetary policy affect you?

Kenneth H. Thomas, Ph.D.*

- Economist and finance lecturer at The Wharton School
- Leading national expert on evaluating Federal Reserve performance
- Nationally recognized consultant to the bank and thrift industry

...TO ADDRESS YOUR CONCERNS ABOUT THE ECONOMY, CHANGING TAX LAWS, AND YOUR FINANCIAL FUTURE.

"Changing Taxes and Your Estate"

- What are the new Connecticut estate and gift tax laws?
- What's new on the Federal level?
- How will these changes affect your estate?

Margaret A. Deluca, Esq.*

- Principal, Cummings & Lockwood
- Leading estate planning specialist
- President, Board of Directors: Guardianship & Advocacy Resource Program

"The Most Important Income Tax Law Changes in 2010"

- New Connecticut personal and business income tax laws
- What's new on the Federal level?
- What will be the impact of income/capital gains Sunset Provisions?

Mary E. Hoyt, CPA*

- Partner in BlumShapiro's tax group
- Expertise in individual taxation and gift tax issues
- Featured speaker on critical tax issues

** Dr. Kenneth Thomas, Margaret Deluca, Esq., and Mary Hoyt, CPA, are not affiliated or registered with Geneos Wealth Management or affiliated with Mr. Hayden. Any information provided by them is their sole responsibility and/or that of their affiliated firms.*