

DIVERSIFY, INC. PRESENTS

# The 2019 Utah Women's Economic Forum

Investing and Entrepreneurship for Women!

Featuring "Fun, Cheap, or Free Queen"

## JORDAN PAGE



AS SEEN ON



Also Featuring



Jenie Connors, CFP®  
President, FPA of Utah  
Diversify, Inc.



Kurt Brown  
CEO, TownSquare Capital



Brittany Ratelle, Attorney  
Ratelle Law, LLC



Dan Luke, CFP®  
CEO, Diversify, Inc.  
Chairman, FPA of Utah



Jennifer Gilchrist  
UtahKey Real Estate



Christine Odle  
Rockin' Beeby Enterprises  
Small Business Financial Coach



Kathryn Brown  
KSL News Journalist



Krista Baker, CPA, MBA, CFP®  
Baker 3, Inc.



Ruben Vilorio, CFP®  
Diversify, Inc.

## EDUCATE – ENLIGHTEN – EMPOWER

- 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!](#)

**Wednesday, September 11, 2019**

**10:00 am – 3:30 pm**

**[Kiln, 2701 North, Thanksgiving Way, Suite 100, Lehi, UT 84043](#)**

**Cost to attend: \$0\***

- *\*SPECIAL NOTE: There is no cost to attend the educational event. However, because the event runs through the lunch hour, you will have the opportunity to purchase lunch from Voro Café for only \$12.00 at the event.*

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

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### Additional Details

#### **Registration and Cost?**

*There is no cost to attend, but an RSVP Registration is required to ensure 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 ALL AGES, who are ready to be empowered through a greater understanding of budgets, investing and/or setting up a business! And yes...men can come too.*

#### **Lunch?**

*You will have the opportunity to purchase a lunch for only \$12 from Voro Café at the event. You are also welcomed to bring a lunch, or purchase lunch off-site.*

## Event Program

- 10:00 am Welcome: Jenie Connors
- 10:25 am **Kurt Brown, CEO, TownSquare Capital** – *Wall Street insights and the canning jar effect*
- 11:20 am Break Out Classes #1
- 1) **Brittany Ratelle, JD** – *Legal guidance for creative entrepreneurs*
  - 2) **Jennifer Gilchrist** – *Ready to be a landlord? Investing in rental properties*
  - 3) **Ruben Vilorio, CFP®** – *Children’s savings accounts: Investing for your kiddos’ future.*
  - 4) **Jenie Connors, CFP®** – *Investing strategies and doing what successful people do.*
- 12:00 pm Lunch – You have the opportunity to purchase lunch through Voro Café for only \$12 at the event.
- 12:30 pm **Jordan Page, “Fun, Cheap, or Free Queen”** – *S.P.R.K.L: The 5 simple steps to getting Financially Fit...for good!*
- 1:30 pm Break Out Classes #2
- 1) **Dan Luke, CFP®** – *Beyond Stocks and Bonds. What else is out there?*
  - 2) **Christine Odle** – *Know Your Business. Know Your Numbers. What you need to know begin your business.*
  - 3) **Speaker, (Jenie, or Gzim’s friend at CNL)** – *Investing strategies and doing what successful people do.*
  - 4) **Krista Baker, CPA, MBA, CFP®** – *Tax saving strategies you can put into place now.*
- 2:30 pm Break Out Classes #3
- 1) **Kathryn Brown** – *Finding Balance - Lessons learned as a TV journalist.*
  - 2) **Jennifer Gilchrist** – *Ready to be a landlord? Investing in rental properties.*
  - 3) **Krista Baker, CPA, MBA, CFP®** – *Tax saving strategies you can put into place now.*
  - 4) **Jenie Connors, CFP®** – *Small Business Retirement Solutions.*
- 3:20 pm Wrap-up – Jenie Connors

## Keynote Speakers



Jordan Page

*Jordan is the Founder/Creator at FunCheapOrFree.com, and a blogger, family finance and frugal living expert, entrepreneur, and mom of 6 kids 8 and under. Her simple, effective, and FUN budgeting and frugal living techniques have helped hundreds of thousands of families all over the globe completely revamp their finances, get out of debt, stop fighting about money, and find room in their budgets for the fun things in life. Her wildly popular budgeting program can be found at <http://budgetbootcamp.com> (use the code YOUTUBE for 10% off). She is a Utah transplant, wife to Bubba, kitchen dance party enthusiast, and lover of anything sparkly. See more at FunCheapOrFree.com.*



Kurt Brown

*With nearly 25 years of both buy and sell-side capital markets experience, Kurt has managed portfolios for Fortune 500 companies, hedge funds, university endowments, Taft Hartley plans, bank trust portfolios, and individual retirement accounts. Prior to forming TownSquare, Kurt was a principal at Alta Capital, a growth equity manager based in Salt Lake City, Utah. During his 12 years with Alta, Kurt helped grow the firm's assets under management from \$300 million to over \$3 billion. Kurt studied Finance and Economics at Brigham Young University where he currently serves as an adjunct professor and board member of The Ballard Center for Economic Self Reliance.*

## Breakout Speakers



*Dan Luke, is a CERTIFIED FINANCIAL PLANNER™, and 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 SmartVestor Pro Council and serves as the current Chairman of the Utah Chapter of the Financial Planning Association. He is a graduate from the University of Utah with a BA degree in Finance. He enjoys road trips, skiing, biking, and spending time outdoors with his wife and four sons.*



*Jenie Connors is a CERTIFIED FINANCIAL PLANNER™, and 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 currently serves as the President of the Utah Chapter of the Financial Planning Association, a regular guest speaker at Utah Valley University, 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. An art enthusiast, she enjoys watercolor painting, Green Bay Packers football, and dancing with her husband on the kitchen floor.*



*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. She is a concert violist and loves to go sailing with her husband and son.*



*Brittany Ratelle - I'm going to be completely honest with you — I'm an attorney. (Cue the law and order sound effects.)*

*But — hear me out — I'm also a mother, a creative, an unashamed car singer and advocate for female entrepreneurs. And I can solve problems. I have a background in communication, business, law, Lord of the Rings mythology, and love seeing new businesses succeed especially creative ones...because I'm not like a normal lawyer...I'm a cool lawyer, and creator of podcast, Law & Wit.*



*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.*



*Jennifer Gilchrist is a fantastic real estate agent with Utah Key Real Estate, focusing on residential properties. She loves helping people and is a regular guest contributor on KSL television.*



*Kathryn Brown has been a TV journalist with KSL 5 TV and KSL NewsRadio for the past seven years. With 19 years' experience in local and regional television, she has been a reporter, anchor and producer. She also currently serves as a Board Member for The Ballard Center for Economic Self-Reliance. But as much as she enjoys journalism, she loves spending time with her husband and three children the most.*

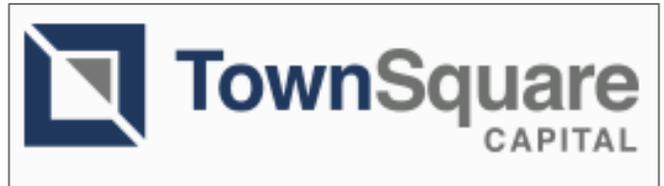


*Ruben Vilorio is a CERTIFIED FINANCIAL PLANNER™, and Senior Advisor at Diversify. As a Financial Advisor, Mr. Vilorio works with clients to identify their goals and implement a financial plan and investment strategy tailored to meet those goals. He is passionate about educating and giving back to the community and enjoys working with small business owners, experienced investors, and individuals or families just starting out. Mr. Vilorio is a member of the Financial Planning Association® and serves in the public relations committee. He graduated from Utah Valley University (Cum Laude), with a BS in Personal Financial Planning. An avid fly-fisherman, he and his wife have two children and reside in Spanish Fork, Utah.*

*A special thanks to our event sponsors!*

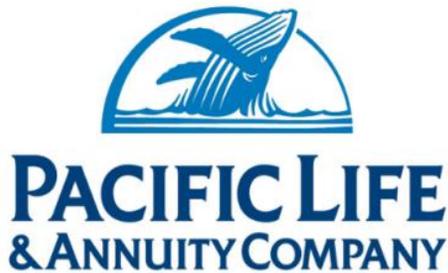


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<sup>1</sup> BMO Wealth Institute. (2015). *BMO Report: Despite Controlling \$14 Trillion in Wealth, American Women Still Have Challenges to Overcome*. Chicago, IL: BMO Wealth Institute. Retrieved June 26, 2018, from <http://www.marketwired.com/press-release/bmo-report-despite-controlling-14-trillion-wealth-am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