Investor's Capital Management, LLC
Fee-Only *Financial Planning, Investments,*
and Advice for Everyday Life

Media Citations and Presentations

January 31, 2008

Media Citations Include:

- *Wealth Manager:* Quoted in "The Big Five, " by David Drucker (Feb. 2008);
- *NAPFA Advisor:* Featured in "Serving the Middle-Market Delegator, " by David Drucker (Nov. 2007);
- *The Associated Press:* Featured in "Watch out, it's a spending trap, " the Your Two Cents column by Meg Richards (Sept. 17, 2007);
- *Chicago Tribune:* Quoted in "Army may be best tactic for attacking college loans" (Sept. 2, 2007);
- *Chicago Tribune:* Quoted in "Rules limit moving 401(k) money into a Roth IRA" (Sept. 2, 2007);
- *Money Magazine:* Featured in "Money Makeover: Riding a Wave of Bad Advice" (July 2007);
- *Chicago Tribune:* Mentioned in "Annuity Maze can have Hidden Traps" (May 27, 2007);
- *The Wall Street Journal:* Mentioned in "Financial Planning for the Not-Yet-Rich" (May 23, 2007);
- *The Sun:* Quoted in "Job Loss Messes up Game Plan?" (January 7, 2007);
- *Chicago Tribue:* Quoted in "Job Loss puts Added Pressure on Couple's Finances" (January 7, 2007);
- *BusinessWeek:* Mentioned in "Taking Stock of Your Adviser" (Sept. 11, 2006);
- *Investment Advisor:* Quoted in "How are they Managing Growth?" (August 2006);
- *Wealth Manager:* Listed in "Superstars – Our Top Wealth Managers" (July/August 2006);

- *Financial Advisor:* Ranked in "The Golden Age of Growth" as the 2nd fastest growing firm in the country with investment assets between $100,000,000 and $300,000,000. (July 2006);
- *Money Magazine:* Quoted in "The Money Move You Must Get Right" (April 2006);
- *Wall Street Journal / Getting Going:* Quoted in "Choosing a 529 College-Savings Plan: When It Makes Sense to Go Out of State" (January 4, 2006);
- *Bay Area Parent* – Quoted in "Family Finances" (April 2005);
- *Wall Street Journal / Getting Going:* Quoted in "Seven Places to Get Decent Yields" (October 10, 2004);
- *Physician's Financial News* – Quoted in "Picking a Prime Retirement Plan for Your Practice" (August 2004);
- *San Francisco Chronicle / Net Worth* – Quoted in "Be an aggressive, not reckless home buyer" (July 11, 2004);
- *Seattle Times / Business* – Quoted in "Microsoft cuts some perks with an eye on bottom line" (May 20, 2004);
- *Sunday Journal – Wall Street Journal Online / Restless Readers Chime In* - Letter to the Editor (March 14, 2004);
- *Wall Street Journal – Wall Street Journal Online / Mutual Funds:* Quoted in "Funds Adjust to Volatile Markets" (February 2, 2004);
- *San Jose Mercury News:* Quoted in "Primecore investors learn the hard way – shareholders sue, say company gambled, became a Ponzi game" (December 21, 2003);
- *Wall Street Journal – Wall Street Journal Online / Mutual Funds Quarterly Review:* Quoted in "Stock Funds Gain, Tech Rebounds -- but It's Not the Same" (October 6, 2003);
- *New York Times:* Quoted in "A Land of Market Timing (and Broken Watches)" (October 5, 2003);
- *Wall Street Journal – Wall Street Journal Online / Mutual Funds:* Quoted in "Cash Flows to Embattled Funds Aren't Seeing Dramatic Declines" (September 18, 2003);
- *Wall Street Journal / Financial Planning:* Quoted in "Can This Portfolio Be Saved?" (July 9, 2003);
- *Kiplinger's Personal Finance:* Quoted in "Code Red Cash" (July 2003);
- *Sunday Journal – Wall Street Journal Online / Readers Chime In* - Letter to the Editor (June 28, 2003);

- *Wall Street Journal / Getting Going:* Quoted in "Imagine There's No Children – Assessing the Cost of Your Kids" (June 4, 2003);
- *Wall Street Journal / Getting Going:* Quoted in "Higher Yields Not Higher Risk – Fine-Tuning Your Bond Portfolio" (April 30, 2003);
- *Wall Street Journal / Getting Going:* Quoted in "Finding a Financial Adviser Who Won't Sneer at Your Little Nest Egg" (February 19, 2003);
- *Bloomberg Wealth Manager:* Mentioned in "Technical Evolution – Here's a look at five technologies you can't afford to do without" (February 2003);
- *San Jose Mercury News:* Quoted in "Amid historic loss, stock market's role studied" (December 21, 2002);
- Bloomberg Personal Finance: Quoted in "Advice à la Carte" (Dec. 2002-Jan. 2003);
- *San Jose Mercury News:* Quoted in "Hiding tip income can cost workers in the long run" (October 11, 2002);
- *Kiplinger's Personal Finance:* Mentioned in "Tune Up Your Finances #24 (November 2002);
- *FPA-Interactive*: Quoted in "Chief Investment Officer and U.S. Growth Equities Head Depart American Century" (August 27, 2002);
- *Forbes:* Mentioned in "In Myself I Trust" (June 10, 2002, page 176);
- *Wall Street Journal / Getting Going:* Quoted in "Think Picking Stocks is Tough? Try Selecting a Financial Adviser" (May 22, 2002);
- *Financial Advisor:* Quoted in "Service Providers Skirmish" (May 2002);
- *Garrett Planning Network:* Authored Journalist's Featured Story Idea "Section 529 College Saving Plan Report" (April, 2002);
- *CBSMarketWatch.com*: Quoted in "College Saving Enticements" (March 13, 2002);
- *Garrett Planning Network:* Authored Journalist's Featured Story Idea "Smart Actions to Take in a Bear Market" (January, 2002);
- National Public Radio / *All Things Considered*: Interviewed in "Education and Taxes" (January 2, 2002);
- *Wall Street Journal / SmartMoney.com*: Quoted in "Is Now the Time to Buy?" and "Battening Down Your Budget" (September/October 2001);
- *CBSMarketWatch.com*: Quoted in "Education IRAs vs. 429s Tax-advantaged savings plans both improved for 2002" (November 11, 2001);

- *mPower Café (mpower*.com) Quoted in "Nurture Your Portfolio Using Asset Allocation" (October 2001);

- *mPower Café (mpower*.com) Quoted in "Nurture Your 401(k) Portfolio Using Asset Allocation" (October 2001);

- *The Christian Science Monitor*: Q/A in *Work and Money* "Reallocating the holdings of an elderly parent" (January 7, 2002) and Featured interview in "Facing the Bear" (March 26, 2001);

- *So You Want to be a Financial Planner?*: profile on pages 130-131 (published 2001);

- *YourMoney*: Featured on the cover and in the article "How to Increase Your Profits 50% (August/September 1998)

Presentations Include:

- UCSC-Extension Personal Financial Planning – Survey Class: "Investing for Your Clients" (February 2006);

- UCSC-Extension Personal Financial Planning – Survey Class: "Investing for Your Clients" (November 2005);

- UCSC-Extension Personal Financial Planning – Survey Class: "Investing for Your Clients" (July 2005);

- UCSC-Extension Personal Financial Planning – Employee and Retirement Benefits Class: Rich taught the class in 2002, 2003 and 2004;

- FPA Brown-bag meeting: "The Secrets of College Funding";

- Gemini Crickets Parents of Multiples: "The Secrets of College Funding";

- FPA Brown-bag meeting: "Using StockOpter for Employee Stock Option Planning";

- Profit Prophets Investing Club: "How to Know When to Sell";

- University of Santa Cruz Extension "Employment Benefits and Retirement Planning in Personal Financial Planning". Rich teaches this course each summer;

- IEEE Silicon Valley Engineering Management Society: "Employee Stock Options";

- IEEE Silicon Valley Consultants' Network: "Retirement Plans for the Self-Employed and Asset Allocation";

- NextBus Corporation: "Employee Stock Options"

- Palo Alto Women's Club: "Analyzing Tech Stocks";

- Palo Alto Workshops: "Employee Stock Options", "Beginning and Intermediate Investing", and "Investing for Women";

- American Association for Individual Investors - Silicon Valley Chapter: "New IRA Distribution Rules" and "Section 529 College Savings Plans";
- Financial Planning Association, MoneyWise Seminar: "Planning Your Retirement Portfolio Payout";
- Lions and Optimists Clubs: "How to Select a Financial Planner".