

Jerome B. Vernazza, CPA/PFS, TEP CrFA emeritus

- Certified Public Accountant CA (emeritus)
- Accredited Personal Financial Specialist by the AICPA (emeritus)
- Registered Trust and Estate Practitioner (U.K.) (emeritus)
- Certified Forensic Accountant (CrFA) by the Board of Forensic Accounting (emeritus)

CURRICULUM VITAE

CAREER

- Present Founder of three international financial advisory service organizations:
- Organizing Founder with 30 other CPAs of The Overseas Oversight Group LLC Isle of Man, Anguilla WI, St. Vincent & Grenadines WI, and Liechtenstein that acts as Protector of overseas entities.
 - Founder of The Overseas Oversight Group LLC (NV) that provides reviews of investment fiduciaries, forensic accounting, asset protection planning, trust supervision, and international tax planning and compliance.
 - Co-Founder and 50% owner of Precision Fiduciary Analytics Inc. a Michigan Corporation (April 2017) that provides fiduciary compliance assessment, remediation and monitoring regarding the prudent and reasonable reduction of Uncompensated Risk as required by the Restatement of Trusts 3rd Volume 8 Section 227 pages 1-25.
 - Co_Founder of Over Watch Inc. and Life Guard 360 LLC which empowers a company's employees to protect their financial interests with 14 guides and 17 checklists.
- 1976-2017 Registered Investment Adviser to individuals, pension and profit sharing plans, trusts, corporations, and partnerships providing financial and investment advice, monitoring, and review services and registered with the SEC and/or California.
- 1986-1992 Founder, and Managing Partner of Hall & Vernazza, Certified Public Accountants; IMS/CPAs & Associates; offices: Aptos, San Diego, San Rafael, Riverside, CA, Tucson
- 1977 Sabbatical to travel and study international finance and taxation
- 1968-1976 CPA accounting and tax practice, Aptos CA
- 1967-1968 United Foods, Vice President, Watsonville CA
- 1962-1967 Contadina Foods Division, Carnation Company, Controller, Los Angeles CA
- 1959-1962 Touche Ross Niven Bailey & Smart CPAs, San Francisco
- 1956-1959 Captain, U.S. Air Force, Helicopter Pilot, Air Sea Rescue

BUSINESS VENTURES WITH MAJORITY OR SIGNIFICANT INTEREST

- 1984-1986 Choices Ltd., Grenada, West Indies
- 1984-1986 Caribbean Basin Investment Center, St. Croix, U.S. Virgin Islands
- 1984-1986 Heritage International Trust, St. Croix, U.S. Virgin Islands
- 1980-1986 Caribbean Corporate Services, St. Croix, U.S. Virgin Islands
- 1978-1986 Tortuga Club Resort, Cayman Islands, British West Indies
- 1970-1983 Emma's Self Service Gasoline and Car Washes, 17 locations in California (built first Calif. SHELL self service station in 1972 in Monterey CA)
- 1969-1972 Yosef's Delicatessens, San Jose/Aptos/Carmel, California

EDUCATIONAL BACKGROUND AND PROFESSIONAL DESIGNATIONS

- Ongoing Continuing professional education seminars since 1969. Developer and lecturer.
- 2003 Certified Forensic Accountant (CrFA) by the American Board of Forensic Accounting
- 2000 Trust and Estate Practitioner (TEP), by the Society of Trust and Estate Practitioners, London, United Kingdom
- 2000 Diplomate, American Board of Forensic Accounting (DABFA)
- 1987 Accredited Personal Financial Specialist (PFS) by the National Accreditation Board for CPA Specialists, a division of the American Institute of Certified Public Accountants
- 1986 Certificate in Advanced Personal Financial Planning by The California Society of Certified Public Accountants
- 1977 Sabbatical to travel to major international financial centers and study international finance, investments and taxation including self-study at Law, Business School, and Food Research Institute Libraries at Stanford University (self-financed)
- 1974 Advanced Management College, Stanford University School of Business
- 1961 Certified Public Accountant 8850E California (retired from public accounting 2017)
- 1958-1960 Certificate of Completion, International Accountants Society, Chicago, Correspondence course in accounting and advanced accounting.
- 1958-present Commercial Pilot License: Multi&Single-engine, Rotorcraft, Instrument, Actively flying

- 1957 Air Force Wings, United States Air Force, San Angelo, Texas
- 1956 M.A., Economics, Joint Food Research Institute & Business School, Stanford University
- 1955 B.A., Economics, Stanford University
- 1955 Commissioned Second Lieutenant, United States Air Force
- 1951 Lowell High School, San Francisco

SPEAKING AND TEACHING EXPERIENCE

September 7, 2018 THE ANATOMY OF A BREACHED DUTY PFAC Sonoma Chapter Santa Rosa CA

May 31- June 2 2018 THE ANATOMY OF A BREACHED DUTY, PFAC 2018 Educational Conference Riverside Convention Center.

May 2018 Second Breach Warning to CalPERS Board of Governance “My purpose today is to reaffirm in even stronger terms that the current revision of the Total Fund Policy puts you further into your breach. You, as trustees, face dire circumstances . . .”

April 2018 UNCOMPENSATED RISK - THE ORPHAN OF MODERN PORTFOLIO THEORY , Presented to the Professional Fiduciary Association of California San Francisco Bay Area (based on article AICPA June 2017 Tax Adviser

April 2017 First Breach Warning to CalPERS Board of Governance concluding “By omitting a plan to manage uncompensated risk (UCR), this IPS (Investment Policy Statement) causes every fiduciary responsible for risk management (CalPERS board members) to be in breach of their fiduciary duties.” <http://precisionfiduciary.com/calpers-breach/>

April-May 2017 Presentations to the Board of Directors of CalPERS, Mendocino CERA, Merced CERA, Fresno CERA, Tulare CERA & Imperial CERA regarding amount of money being lost by not prudently and reasonably reducing uncompensated risk.

April 2017 Presentation to the Board of Governance of CalPERS regarding CalPERS omitting a plan to manage uncompensated risk, this IPS that causes every fiduciary responsible for risk management to be in breach of their fiduciary duties.

April 2016 Presentation to the Board of Directors of CalPERS laying out the advantages of managing uncompensated risk as is required by the 3rd Restatement of Trusts and the UPIA based on the restatement.

April 2015 Presentation to the Board of Directors of CalPERS laying out the advantages of managing uncompensated risk as is required by the 3rd Restatement of Trusts and the UPIA based on the restatement.

Protecting Your Clients From Creditors and Frivolous Lawsuits, Vitale, Caturano & Co., Boston MA, June 2003

Protecting Your Clients From Creditors and Frivolous Lawsuits, Vitale, Caturano & Co. Breakfast Series, Boston MA, April 2003

The Role of the Protector in Overseas Trusts, Prime Global Summit, Beverly Hills CA, November 2001

The Role of the Protection in Overseas Trusts, The American Institute of CPAs Tax Division - Trusts and Estates Technical Resource Panel, Washington DC, October 2001

Asset Protection, The Good, The Bad, The Ugly, The California Society of CPA Education Foundation, North Hollywood CA, October 2001

Asset Protection, The Good, The Bad, The Ugly, The California Society of CPA Education Foundation, San Francisco CA, October 2001

The Role of the Protector in Overseas Trusts, The American Bar Association Spring Symposia, Asset Protection Committee, Washington DC April 2001

The Role of the Protector in Overseas Trusts, Prime Global Summit 2000, San Mateo CA November 2000

Overseas Trusts - U.S. Supreme Court Says Overseas Asset Protection is Legitimate, California Society of CPAs, San Francisco Chapter, June 2000

Overseas Trusts - U.S. Supreme Court Says Overseas Asset Protection is Legitimate, SUNAMERICA SECURITIES UNIVERSITY, Scottsdale AZ, June 2 7-11, 2000

Overseas Asset Protection, Radio Show Interview, MUTUAL PERSPECTIVES, Strudwick May 2000

Which Countries are Best for Overseas Structures?, THE OFFSHORE BOOKCAMP, Research Press, Inc., Las Vegas NV March 3-5, 2000

The Independent Protector in Overseas Trusts, THE OFFSHORE BOOKCAMP, Research Press, Inc., Las Vegas NV March 3-5, 2000

How Can I Be Sure My Money is Safe Overseas?, THE OFFSHORE BOOKCAMP, Research Press, Inc., Las Vegas NV March 3-5, 2000

What You Can Do to Insulate Your Clients from the Litigation Epidemic!, PERSONAL FINANCIAL PLANNING TECHNICAL CONFERENCE, American Institute of CPAs, New Orleans LA, January 9-12, 2000

The Role of the Independent Protector in Overseas Trust and Who Best Plays the Role of the Independent Protector, THE BERMUDA BRAIN TRUST, November 11-14, 1999, Hamilton Bermuda, The Sovereign Society

The Role of the Independent Protector in Overseas Trust and Who Best Plays the Role of the Independent Protector, MITIGATING TAXES AND SAFEGUARDING WEALTH, October 7, 11, 13, 1999, Los Angeles, San Francisco, New York City, FirstGLOBAL Conference

Overseas Asset Protection Trusts – Fail/Safe?, San Francisco, California Society of CPAs Advanced Wealth Management Conference, August 1999

Overseas Asset Protection Trusts – Fail/Safe?, Burbank, California Society of CPAs Advanced Wealth Management Conference, August 1999

How to Protect IRAs Against Creditors, Boston MA, Vitale and Caturano Asset Protection Workshop May 1999

Yes, Overseas Asset Protection Trusts Should Be Part of Your Client's Financial Strategy, San Carlos California, The California Society of CPAs, September 1998

Yes, Overseas Asset Protection Trusts Should Be Part of Your Client's Financial Strategy, Portland Oregon, The Oregon State Society of CPAs, September 1998

Yes, Overseas Asset Protection Trusts Should Be Part of Your Client's Financial Strategy, New York City, The New York State Society of CPAs, Sports and Entertainment Conference, May 1998

Asset Protection Planning With Offshore Trusts, Los Angeles, The California Society of CPAs, Los Angeles Chapter, January 1998

Foreign Asset Protection Trusts Should Be Part of Your Client's Financial Strategy, New York City, The New York Society of CPAs, November 1997

Asset Protection Foreign Trusts, Napa California, The Permanente Medical Group Inc., April 1997

The State of the Silicon Valley, San Jose California, CALIFORNIA SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS, February 1996

How CPAs Can Provide Asset Allocations Services Based on Modern Portfolio Theory, San Francisco California, CALIFORNIA SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS, June 1995

The State of the Silicon Valley, San Jose California, CALIFORNIA SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS, February 1995

Using a Private Bulletin Board to Increase Committee Productivity, San Antonio, Texas, AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS, MAY 1994

How to Diversify Your Portfolio to Reduce Risk!, Santa Barbara CA, AMERICAN ASSOCIATION OF INDIVIDUAL INVESTORS, June 1993

Possible Economic Scenarios During the Clinton Administration, San Jose CA, CALIFORNIA SOCIETY OF CPAs, February 1993

A Planning Technique with Tax-Planning Money Market Funds, INTERNATIONAL FINANCIAL PLANNING MEETING, July 1992

Developing an Investment Policy Statement for Retirement Plans, FRESNO CHAPTER OF CPAS, Fresno CA Feb. 1992

Teleconferencing Panel Discussion on AICPA Technical Support Available from AICPA, AMERICAN INSTITUTE OF CPAs, New York, October 1991

Investment and Tax Strategies For Conservative Investors, TEXAS CPA SOCIETY, Austin Texas October 1991

Insurance Companies -- Your Clients Dilemma, CALIFORNIA SOCIETY OF CPAs, September 1991

The SmartStart Concept, CALIFORNIA SOCIETY OF CPAs, July 1991

Equalization Accounting and Taxation Rules for Open-End Investment Companies, CALIFORNIA SOCIETY OF CPAs, June 1991

Investment and Tax Strategies for Conservative Investors, SPONSORED BY INDIVIDUAL CPA FIRMS in Monterey, Salinas, San Jose, Concord, Marin Counties, California, May 1991

Teleconferencing Panel Discussion, PFP UPDATE at the AMERICAN INSTITUTE OF CPAs, New York, February 1991

Developing an Insurance Plan and Getting a 75% Rebate of Commissions Back to Your Client, CALIFORNIA SOCIETY OF CPAs, November 1990

Asset Allocation Using Computer Simulation, CALIFORNIA SOCIETY OF CPAs, October 1990

Implementation in a Financial Advisory Practice, CALIFORNIA SOCIETY OF CPAs, State PFP Committee, Marina Del Rey CA, September 1990

The State(s) of the Economy, CALIFORNIA SOCIETY OF CPAs, Technical Committee Meeting, September 1990

A PFP Marketing Program That Works!, CALIFORNIA SOCIETY OF CPAs, San Jose Chapter, August 1990

Financial Services Industry Today, CALIFORNIA SOCIETY OF CPAs, San Jose Chapter, July 1990

Building and Managing a More Profitable (PFP) Practice, co-author and lecturer, TOTALTAPE Publishing Company, Miami FL June 7-8, 1990; Tampa FL June 13-14, 1990; Atlanta GA June 20-21, 1990

Current Investment Strategies -- How to be a Smart Money Manager, CALIFORNIA SOCIETY OF CPAs, Orange County/Long Beach, May 1990

How To Do An Asset Allocation, and How To Change When Economic Forces Change, CALIFORNIA SOCIETY OF CPAs, San Jose California, February 1990

To Hell With the Cheese, Let Me Out of the Trap!, CALIFORNIA SOCIETY OF CPAs, Bakersfield CA, January 1990

How To Reduce Commissions on Insurance Products, CALIFORNIA SOCIETY OF CPAs, San Jose CA, November 1989

How NOT to Do An Asset Allocation, CALIFORNIA SOCIETY OF CPAs, San Jose CA, October 1989

The Economy, Investments and Insurance, author and lecturer, SOCIETY OF CPA FINANCIAL PLANNERS. One day seminars given in Phoenix, Las Vegas, San Diego, Irvine, San Francisco, Sacramento in September 1989

Commissions or Fees?, ARIZONA CPA SOCIETY, Panel Discussion with Herb D. Vest at Personal Financial Planning Conference, Phoenix AZ, June 1989

Adding Personal Financial Planning to Your Practice, AICPA and ARIZONA CPA SOCIETY, Phoenix AZ, June 1989

The Six Postulates for CPAs Providing Investment Advice, IMS/CPAS & ASSOCIATES, San Rafael, Santa Rosa, Riverside, San Diego CA, and Phoenix and Tucson AZ, January, February, May and June 1989

Providing Investment Advice to Clients to Increase Their REAL Rate of Return, SOCIETY OF CPA FINANCIAL PLANNERS, Petaluma CA December 1988

The Six Postulates of CPA Comprehensive Financial Advisory Services, SOCIETY OF CPA FINANCIAL PLANNERS, San Diego CA November 1988

What's Ahead For the Economy?, INTERNATIONAL ASSOCIATION FOR FINANCIAL PLANNING, University of California Riverside, October 1988

Adding Personal Financial Planning to Your Practice, AMERICAN INSTITUTE OF CPAs, and ARIZONA CPA SOCIETY, Phoenix AZ, July 1988

The Six Investment Postulates of CPA Comprehensive Financial Advisory Services, SOCIETY OF CPA FINANCIAL PLANNERS, A paper presented at the Third Annual Professional Conference, Napa CA, June 1988

How Members Can Assist CPAs to Provide A Full Service Financial Center, NATIONAL ASSOCIATION OF PERSONAL FINANCIAL ADVISERS, St Charles IL, May 1988

U.S. Tax Laws in International Trade, How to Make Them Work to Your Advantage!, EXPORT PACIFIC 88 CONFERENCE, San Francisco CA, April 1988

International Tax Planning and Incentives for the Exporter and Importer, THE MONTEREY BAY INTERNATIONAL TRADE ASSOCIATION, Monterey CA, March 1988

How to Build a Full Service Financial Center After the 1988 Tax Season, SOCIETY OF CPA FINANCIAL PLANNERS, San Jose CA, January 1988

Effective Investment Planning, SOCIETY OF CPA FINANCIAL PLANNERS, San Francisco, Hollywood, Irvine CA, November 1987, an one day seminar

How to Asset Allocate During This Phase of the Economic Cycle, LINC (LICENSED INDEPENDENT NETWORK OF CPAs), San Diego CA, September 1987

How to Hedge Against Another 1929, SOCIETY OF CPA FINANCIAL PLANNERS, San Jose CA, July 1987; Millbrae CA, August 1987

Investment Strategies for your Clients, SOCIETY OF CPA FINANCIAL PLANNERS, Second Annual Professional Conference, Irvine CA, July 1987

Stay Alert, Keep Well Informed, and Fight Back!, Reducing Commissions on Investments and Insurance, SAN FRANCISCO CHRONICLE PERSONAL FINANCE FAIR, San Francisco, February 1987

International Tax Planning After the Internal Revenue Code of 1986, MONTEREY BAY INTERNATIONAL TRADE COUNCIL, Santa Cruz CA, December 1986

Building the Financial Planning Team, AMERICAN ASSOCIATION OF PERSONAL FINANCIAL PLANNERS, Los Angeles CA, November 1986

Tax Planning For Foreign Investors In U.S. Real Estate, NORTHERN CALIFORNIA REAL ESTATE APPRAISERS, Aptos CA May 1986

International Tax Planning, The Legal Use of Tax Havens, given 32 times during the period 1981 through 1985, Accredited by California, Florida and Georgia State Bars, and most State Board of Accountancy. Over 2,000 attended or purchased the tapes for this program. SPONSORED BY VIE INDUSTRIES.

Financing Caribbean Basin Investment and Bullet Briefings, CARIBBEAN INVESTMENT CENTER, San Jose CA, May 1984

Financing Caribbean Basin Investments, U.S. DEPARTMENT OF COMMERCE, Barbados, Costa Rico, Honduras, U.S. Virgin Islands, January 1984

Caribbean Tax Planning, MIAMI CONFERENCE ON THE CARIBBEAN, Miami FL, December 1983

The Legal Use of Financial Centers, NCMR (NATIONAL COMMITTEE FOR MONETARY REFORM), New Orleans LA, November 1982

Financial Safe Havens, AMERICAN ECONOMIC COUNCIL INVESTMENT CONFERENCE, Century City CA, September 1981

How to Use a Financial Center, THE GOLD, INVESTMENT AND ECONOMIC SURVIVAL CONFERENCE, Century City CA, July 1981

The Facts About Offshore Investing, INTERNATIONAL INVESTORS FORUM, West Virginia, May 1981

The Cayman Island as a Financial Center, INTERNATIONAL OFFSHORE TAX HAVEN SEMINAR, Nassau Bahamas, February and April 1980

Tax Avoidance vs. Tax Evasion, Do you Know the Difference? INTERNATIONAL OFFSHORE TAX HAVEN SEMINAR, Nassau Bahamas, March 1980

Surviving the Era of Pendulum Economics, DEAN WITTER , Santa Cruz CA, November 1979

Managing Your Finances, Investing Can Be Hazardous to Your Health!, CABRILLO COLLEGE, Soquel CA, July 1979

Managing Your Finances, Inflation and Swiss Banks, CABRILLO COLLEGE, Soquel CA, January-February 1978

Financing the Small Business and Cash Flow Planning, CALIFORNIA CPA FOUNDATION, various California locations, 1977-1978

PUBLICATIONS

DIRE FINANCIAL CONSEQUENCES AWAIT TRUSTEES WHO FAIL TO PRUDENTLY MANAGE UNCOMPENSATED RISK, Spring 2018 Member Newsletter, Professional Fiduciary Association of California

Uncompensated Risk: The Orphan of Modern Portfolio Theory, THE TAX ADVISER, AICPA June 2017

Measurement of Removal of Uncompensated Risk in the Portfolios of Five California County Public Employee Pension Plans for Year Ending September 30, 2016. Widely distributed. March 2017

WHITE PAPER: Are 90% of Public Pension Plan Trustees in Breach? January 2017

Offshore IRS Amnesty Three-Month Window for Compliance, THE ADVISER'S NETWORK, February 2003

Offshore IRS Amnesty Three-Month Window for Compliance, CPA2BIZ AICPA WEB SITE. January 2003

Protecting Your Clients From Creditors and Frivolous Lawsuits, THE ASSET PROTECTION JOURNAL, ASPEN PUBLISHERS, Spring 2002

XYZ, The Great Debate II, CALIFORNIA CPA, November 2001, with other All-Star Financial Group authors

XYZ, The Great Debate, CALIFORNIA CPA, October 2001, with other All-Star Financial Group authors

Protecting Your Clients From Creditors and Frivolous Lawsuits, THE ADVISOR'S NETWORK, August 2001

Protecting Your Clients From Creditors and Frivolous Lawsuits, PERSONAL FINANCIAL PLANNING MONTHLY, ASPEN PUBLISHERS, July 2001

Protecting and Conserving Assets Using An Overseas Asset Protection Trust, JOURNAL OF RETIREMENT PLANNING, COMMERCE CLEARING HOUSE, January 2001

Using Non-Fraudulent Overseas Trusts to Protect Client's Assets, THE ADVISOR'S NETWORK, December, 2000

Using Non-Fraudulent Overseas Trusts to Protect Client's Assets, KLEINROCK'S FEDERAL TAX BULLETIN, October 2, 2000

Deferring Gain Recognition to Free Assets for Diversification and Increase Assets Under Management, SUNAMERICA SECURITIES TODAY, Fall 2000

IRAs and Overseas Investments, JOURNAL OF ACCOUNTANCY, July 2000 Letter to the Editor, Joint Author James Bennett

The Nuclear Weapon of the Law, TRUSTS AND TRUSTEES, Gostick Hall Publications, United Kingdom, April 2000

A Dilemma for Some U.S. Settlers of Overseas Trusts, THE ADVISOR'S NETWORK, April 2000

An Introduction to Overseas Asset Protection Trusts, THE OREGON CERTIFIED PUBLIC ACCOUNTANT, March 2000

A Dilemma for Some U.S. Settlers of Overseas Trusts, THE ADVISOR'S NETWORK, March 2000

The Independent Protector in Overseas Trusts, TRUSTS AND TRUSTEES, Gostick Hall Publications, United Kingdom, February 2000

Asset Protection for IRAs and Non-Qualified Plans, THE JACOBS REPORT ON ASSET PROTECTION STRATEGIES, February 2000

U.S. Supreme Court Recognizes Overseas Asset Protection Trusts as a Legitimate Planning Tool To Protect Against Future Creditors, TRUSTS AND TRUSTEES, Gostick Hall Publications, United Kingdom, February 2000

Tax-Neutral Overseas Trusts: Protecting Assets of U.S. Clients, U.S. TAXATION OF INTERNATIONAL OPERATIONS, Research Institute of American, February 2000

The Independent Protector in Overseas Trusts, THE JOURNAL OF ASSET PROTECTION, Warren Gorham Lamont, January-February 2000

Overseas Trusts Gain Credibility, THE PLANNER, American Institute of CPAs bi-monthly newsletter, November-December 1999

Calculating Client Solvency Before Transferring Assets from Their Estates, THE PLANNER, American Institute of CPAs bi-monthly newsletter, September-October 1999

Safeguarding Client Holdings, THE OUTLOOK, California Society of CPAs Quarterly Journal, Fall 1999

U.S. Supreme Court Recognizes Overseas Asset Protection Trusts as a Legitimate Planning Tool to Protect Against Future Creditors, THE ADVISOR'S NETWORK, September 1999

Protection Overseas, INSIGHT, Illinois Society of CPAs, August 1999

An Introduction to Overseas Asset Protection Trusts, THE SOVEREIGN INDIVIDUAL, July 1999

Asset Protection for IRAs and Non-Qualified Plans, THE ADVISOR'S NETWORK, June 1999

Safe at Sea, Interview, DOW JONES INVESTMENT ADVISOR, December 1998

An Overseas Asset Protection Trust and The Relationship Between the Trustee, Venue of the Trust, The Protector, The Investment Account Location, THE ADVISER'S NETWORK, September 1998

A New Option in Offshore Trusts, CFP BIZ, August 1998 on www.icfpbiz.net

The Overseas Oversight Group, THE ADVISOR'S NETWORK, April 1998

A Chink in Domestic Trusts - Latest Word on Asset Protection Keeps Offshore Trusts Viable, THE BALLIETT MONTHLY REPORT, March 1998

Tax Law and Foreign vs. Domestic Trusts, THE ADVISOR'S NETWORK, November 1997 volume 6 #11

A Snapshot of Foreign Trust Uses by U.S. Persons, THE ADVISOR'S NETWORK, November 1997 volume 6 #11

Foreign Asset Protection Trusts Should Be Part of Your Client's Financial Strategy, THE PLANNER, October-November 1997, American Institute of CPAs Personal Financial Planning Division.

I Use Foreign Asset Protection Trusts in My Practice, THE ADVISOR'S NETWORK, May 1997 volume 6 #5

An Alternative to Inflation-Indexed U.S. Bonds, THE PLANNER, April-May 1997, American Institute of CPAs Personal Financial Planning Division

Perennial Traveling Can Cut Your Taxes, THE SANTA CRUZ SENTINNEL, pril 13, 1997, Santa Cruz CA

Tell Clients What Happens if You're Wrong!, THE ADVISOR'S NETWORK, June 1996 volume 3 #6

[W]rap-Fee Account Thingamabob, THE PLANNER, October-November 1995, American Institute of CPAs Personal Financial Planning Division

Traveling Along the Efficient Frontier, INVESTMENT ADVISER, May 1994

Does Gold Belong in Your Portfolio?, THE PLANNER, October-November 1993, American Institute of CPAs Personal Financial Planning Division

Tell Client What Happens When Your Advice is Wrong!, published in the monthly NAPFA (National

Association of Personal Financial Advisers), September 1993 issue

Investment Happiness, HILLSBOROUGH JOURNAL, June 1993

A Planning Technique with Tax-Planning Money Market Funds, HILLSBOROUGH JOURNAL, January 1993

The Risks of Having Money, HILLSBOROUGH JOURNAL, August 1992

Contributing Editor, JOURNAL OF ACCOUNTANCY, American Institute of Certified Public Accountants, 1991

NAPFA GUIDE to Establishing a Fee-Only Financial Planning Practice, "Forming a Company," NATIONAL ASSOCIATION OF PERSONAL FINANCIAL ADVISERS, Fall 1991

Manual for seminars, Investment and Tax Strategies for Conservative Investors, IMS/CPAs & ASSOCIATES, May 1991

Money and Happiness - Pooling Assets Ignores Individuals, published in the monthly NAPFA (NATIONAL ASSOCIATION OF PERSONAL FINANCIAL ADVISERS), October 1990 issue.

Suggested Standards & Guidelines for Financial and Investment Planning, co-authored with Hugh Christensen CPA, presented at request of committee to Principles in a PFP Sub-committee, PFP DIVISION, AMERICAN INSTITUTE OF CPAs, September 17, 1990

Building and Managing a More Profitable (PFP) Practice, co-author with Wm. Brent Carper Ph.D. CPA and Stanley Hargrave CFP, TOTALTAPE Publishing Company, June 1990

The Economy, Investments and Insurance, author, published by IMS/CPAs and ASSOCIATES in Video/Workbook format, September 1989

Identifying and Selling Financial Planning Engagements, THE PLANNER, August-September 1989, Newsletter for the AMERICAN INSTITUTE OF CPAs Personal Financial Planning Division, co-authored with Bruce Ritter CFP

Investment Planning by Accountants - Basic Postulates, PRACTICAL ACCOUNTANT, July 1989, Warren Gorham & Lamont, co-authored with Wm. Brent Carper, Ph.D., CPA

How Different Economic Views Affect your Investment Plan, THE INLAND EMPIRE, February 1989, co-authored with Stan Hargrave CFP

How Different Economic Views Affect Financial Planning, THE PLANNER, August-September 1988, Newsletter for the AICPA Personal Financial Planning Division

Investment Strategy and Asset Allocation Update, A monthly feature in THE CPA FINANCIAL PLANNER, Practitioners Publishing Company, starting with the July 1988 issue and continuing.

The Six Investment Postulates of CPA Comprehensive Financial Advisory Services, a paper presented at the THRID ANNUAL PROFESSIONAL CONFERENCE OF THE SOCIETY OF CPA FIANCIAL PLANNERS, co-authored with Wm. Brent Carper, Ph.D., CPA, June 1988

Here Come the Buyers!, THE CPA FINANCIAL PLANNER, Practitioners Publishing House, April 1988, co-authored with Wm. Brent Carper, Ph.D., CPA

Statistical Profile of the Pacific Rim, EXPORT PACIFIC 88 CONFERENCE

Foreign Trusts are More Viable Under the Internal Revenue Code of 1986, VIE INDUSTRIES, 1986

The Caribbean Option, D & B REPORTS, 1985

A CPA Adds Spice to Life, THE OUTLOOK, California Society of CPAs, Spring 1985

FSC, The U.S. Virgin Islands, a Leading Location for Foreign Sales Corporation, BUSINESS AMERICAN, U.S. Department of Commerce, September 1984

The Caribbean Basin Trade and Investment Guide, VIE INDUSTRIES, INC, 1984, Publisher

Caribbean Basin Initiative Primer Course, VIE INDUSTRIES, INC., 1984

PROFESSIONAL AND TRADE ORGANIZATIONS

Aircraft Owners and Pilot's Association

Aircraft Electronics Association

American Bar Association

- Member, Asset Protection Committee
- Probate and Trust Division
- Small Firm Division

American College of Forensic Examiners

American Economic Association

American Institute of Certified Public Accountants

- International Tax Sub-Committee 1986 -1989
- Member Services Sub-Committee 1991- 1994
- Investments Committee 1994 -1997
- International Tax Technical Resource Panel 2001-2005
- Chair, International Tax Reporting Requirements 2002-2005
- Member Personal Financial Planning Division
- Member Tax Division

California Society of CPAs

- Editorial Adviser to Society Magazine, The Outlook 1989-92
- State Personal Financial Planning Committee, 1990-1993
- Chair PFP Committee Silicon Valley Chapter, 1990-1992

The Jacobs Report on Global Asset Protection, Advisory Board

Monterey Bay International Trade Association

National Association of Personal Financial Advisers (1986-2003)

The Professional Fiduciary Association of California (PFAC) Affiliated Member

The Society of Trust and Estate Practitioners, United Kingdom, Canada, San Francisco

The All-Star Financial Group (Co-founder 1992)

COMMUNITY ORGANIZATIONS

Optimist Club

Opera Guild

Director, Cabrillo Music Festival

Director, Santa Cruz County Symphony

Principal percussionist, Santa Cruz Symphony

Bicycle Committee, Santa Cruz County Regional Transportation Commission

COMMENDATIONS

Private Sector Initiative Commendation, Ronald Reagan, President of the United States, October 1984

Dept. of Transportation, Federal Aviation Administration, The "Wright Bros." Master Pilot Award 2010

BEN'S CLIENT PORTFOLIO PERFORMANCE 2000-2012

You can see the performance by going to <http://www.benvcpa.com/past-performance/>

\$100,000 on January 1, 2000 grew to \$288,000 -- by December 31, 2012

This performance was prepared for the successor advisor when Ben sold his practice in early 2013. When Ben withdrew as a Registered Investment Adviser the California Oversight Department did an out-boarding audit and asked for information backing up the performance that was on his website. After the audit the withdrawal clearance was received with no mention or contention of the performance put forth.

BUMPS ALONG THE ROAD

1993-2003 SEC Investigation, Hearings, Appeals, Review Denied 9th Circuit

Go to: <http://precisionfiduciary.com/whatwelearned/>

see the highlighted parts in Appendix on page 12 and 14