



September 6-13, 2009

When does the cruise depart? The Freedom of the Seas departs promptly from Port Canaveral, Florida (near Orlando) on Sunday, September 6 at 4:30 pm.

Arrival. When can I board the ship? Customarily the boarding time starts 3 hours prior, so at 1 pm on Sunday, September 6 you can start boarding, and be checked in by 2:00 pm.

Debarkation. The earliest departure from the ship on the day of debarkation Sunday, September 13 is 10:00 am. Do not plan a flight from Orlando (MCO) before 12:30 pm.

What about Return Flights? Do not schedule to leave Port Canaveral, before 11:00 am, on Sunday, September 13. Suggested flight time at Orlando Airport (MCO) is no earlier than 12:30 pm to allow for TSA security procedures.

What types of cabins are available for the CE at Sea™? (Prices are *per person*, based on double occupancy.)

Category D2 - Superior Oceanview Stateroom w/Balcony, \$781
Category I - Oceanview Stateroom, \$690
Category N - Interior Stateroom, \$500

Initial Deposit of \$500 per person is due now. Final payment is due by May 15, 2009.

Can I get Vacation Insurance? You can purchase vacation trip insurance through **Global Incentive Travel, 513 502 4900** or another agent to cover unforeseen medical circumstances requiring trip cancellation.

Why might I want to arrive early in Port Canaveral? Arrive early for a 1, 2 or 3-day pre-cruise package. Port Canaveral provides the spectacular the Kennedy Space Center and natural habitats of the alligator and Florida manatee.

Pre and Post Cruise Packages. Our travel agent has quite a few options including Disney Theme Parks and that can be tailored for you. Global Incentive Travel, 513 502 4900.

What if I'm single? Several choices: bring a friend or family member, pay the higher rate for single occupancy, or if you'd like to share a cabin, call the IARFC as we are likely to have a congenial prospective roommate.

What if I want to go alone? The cruise lines charge nearly as much for one as they do for two, since the same amount of cabin space is used. Consider taking a friend or professional associate. The price to go alone is a bit less than for a couple, but not much.

Would it be a good idea to take a child or a teenager? They would have a ball. The cruise line has special events, game rooms, exercise areas, "kid-sitting" activities and special services for teenagers. Programs are available year round from 9 a.m. each morning, or half an hour before arriving in each port. The five-tiered program includes: Aquababies, Aquatots (under age 3), Aquanauts (ages 3-5), Explorers (ages 6-8),

Voyagers (ages 9-11), Kid Teens (ages 12-14), & Teens (ages 15-17).

What is the cost for children on the cruise? Royal Caribbean does not provide reduced fares for infants/children, nor does it allow them to sail free of charge. For specific sailings, the cruise line offers 3rd and 4th guest rates at a reduced cost in triple and quad occupancy staterooms. These rates are designed to offer the same fare to all 3rd and 4th guests in a party, regardless of age. Please contact us for pricing.

What about taking my parents? This is a particularly good trip to take relatives on, because it will be a nice temperature - and the scenery will be great. However, some of the side trips will require minimal walking.

I'm thinking about taking some clients, is that a good idea? Probably. They will enjoy the dine-around as much as you and will still get to spend a lot of time with you on the tours and all the other meals. If they want to attend the conference events they are welcome to do so, but you'll need to pay the \$100 Conference Fee for them.

What are Port Charges and Taxes, and why do I have to pay them? All cruise vessels are charged fees when they pull into a port, and these change depending on the season and docking location. All the cruise lines quote travel on a per capita basis and add fees to the quoted room rates. The current Port Charges for this cruise is \$159 per person and the taxes are \$53 per person.

How can I find out what the weather will be like on my cruise? Royal Caribbean is working to provide port-specific weather information on its website. In the meantime, many travel guides and magazines offer the average weather conditions of cities across the globe.

What happens if there's a hurricane predicted at the time of my cruise? Royal Caribbean tries to avoid operating any ship in the vicinity of a tropical system and will monitor the progress of storms very closely. If there is potential threat to guests or ships, the itinerary will be altered to try to avoid any interaction with the storm or any affected areas.

How are gratuity charges handled? On the last night at sea, it is customary for individual travelers to offer gratuity envelopes to staff members who have given exceptional service.

Group Gratuity: You will be charged \$68.25 per person for the entire cruise for all staff members.

What about drinks? A 15% gratuity will automatically be added to your bar bill or wine check when you are served.

What extra items do I have to pay for while on board? Your cruise price includes ship accommodations, ocean transportation, meals and some beverages. There are charges for side tours, but you can wander in each port at no charge. The Broadway shows and most lounge entertainment are free.

Can I watch entertainment from my cabin? Yes, you can watch various shows and movies, and even Pay-TV if you like.

Can I phone home? Of course. You can use the shipboard service, which is good, but somewhat pricey. You can take your cell phone and considering the route of the voyage, you may not be out of range from your cell phone service.

Can I receive emergency calls? Yes. Before you leave, it would be prudent to advise your business and family of your shipboard number so they can reach you if necessary.

What about the Internet? Internet access is available in the Internet Café 24 hours a day until debarkation is completed. Internet minutes are typically available at different rates: The cost is \$.55 per minute or you can choose a prepaid package: 28.00 for 60 minutes; \$38.00 for 90 minutes, \$55.00 for 150 minutes

Can I use my personal computer? Wireless Internet Access (Wi-Fi) WiFi capabilities and connectivity for cell phones will also be available, as well as flat-screen TVs in every stateroom. The cost for Wi-Fi access through your own laptop is: Base rate is \$.55 per minute or choose from a prepaid packages: \$28.00 for 60 minutes, \$38.00 for 90 minutes and \$55.00 for 150 minutes of connect time.

What about the news? You will have a TV in your cabin, and you can watch CNN or some local channels if you want. Many passengers enjoy getting away from the news. The ship library has news digests from several countries, available daily.

What might I decide to purchase and pay for? Alcoholic beverages, personal care such as massages, hair dressing, manicures, clothing, merchandise and optional tours when in port.

How do I pay for such items? At the pier, you will receive a SeaPass card once you're all checked in. The SeaPass card is one of the most important things you'll have onboard - besides your camera and sunscreen. Your SeaPass works as your room key and your boarding pass at all ports of call.

What if I have a medical or family crisis? You can buy an insurance policy that pays specific benefits. The price of insurance varies with each cruise, and whether or not you want it to include your airfare, if you booked through Royal Caribbean lines. For full details: www.royalcaribbean.com

What if I become ill while onboard? The vessel has a physician on board, as well as additional health personnel. They are accustomed to dealing with all type of medical emergencies, including air evacuation and transport to land-based health facilities.

I have some medical history, what should I do? The same as for any other trip. Take a copy of your medical records, a list of all medicines and the full contact information on your physicians, clinics and hospitals. Be sure to bring your

insurance cards. Carry your medicines with you, and take a small portion with you whenever you go ashore.

What if I get sea sick? It is possible, but not likely. Many passengers now use the "behind the ear patches" that have a version of scopolamine that reduces the symptoms of sea sickness. You should have that prescribed by your personal physician. This medication is most effective when taken before you depart. If you don't like the use of medication, you can wear a wrist "seaband" which is effective for most persons.

What about my baggage? Your luggage will be handled for you when you board and disembark. It will be delivered from shipside to your cabin. Since this takes a bit of time, experienced cruisers usually carry a small bag with personal items and their medicine.

What happens to my suitcases? Your cabin attendant will place them under your bed, and you won't see them until you are ready to disembark. You will probably want to place your clothing into the ample closet or drawers.

Is there laundry service? Yes, both pressing and laundry service are available. If you enjoy doing it yourself, there are launderettes on board. Using the onboard laundry and pressing service enables you to pack fewer items.

What amenities are in my stateroom? All staterooms have a hair dryer, plus an amenity basket including such things as: shampoo, conditioner and body wash. The supplies will be replenished daily by your very attentive room steward.

What should I pack? Whether on the ship or in a port of call, stylish resort wear is fine for both men and women. For warmer climates, this includes walking shorts and polo shirts, swimsuits and cover-ups, lightweight slacks or skirts, and a light sweater. When visiting cooler climates, casual clothing that can be easily layered for warmth or comfort is recommended, along with a raincoat or umbrella, waterproof hat and gloves. On all Royal Caribbean cruises, it's wise to bring along comfortable, rubber-soled shoes, hat, sunglasses and a good sunscreen. Remember to pack any prescription medications or personal care items.

What if I want to "Just Sleep In?" You can do so, and order meals by room service (at no extra charge, except for a courtesy tip).

What about my valuables? There is a safe in your room. The Purser also has a special safety vault service available.

What about breakfasts on board? You will have lots of choices. Most guests like the excellent buffet lines, which have lots of fresh fruit, a variety of eggs, omelets, cereals, rolls, etc. Or you may go to the dining room and order a formal sit-down meal.

What about lunches? When onboard you can join a buffet line or a more formal setting in one of the dining rooms. There are many restaurants and food opportunities.

What about snacks? There's unlimited pizza, ice cream or dairy whip, and of course, stewards will be delighted to bring you drinks and snacks as you lounge by the pools or on deck.

What about dinner? This is served in a formal dining room. We will dine at the **second sitting at 8:30 pm**, which provides maximum time to relax from your tour "wanderings."

What is the Dress Code? Dress on some nights is casual, on others it is semi-formal (jackets) and on two nights it is optional formal dress (gowns and tuxedos). However many persons do not own or enjoy formal dress, and they wear a dark suit and cocktail dress, etc. You don't need to go formal unless you want to.

What about all those tours? You do not have to make any choices before you leave port. In fact, you don't have to take any tours at all. The more lengthy tours frequently include a lunch. Many guests simply stay on board and read, relax or visit with friends or new business associates. For detail on all the tour opportunities go to: www.royalcaribbean.com

What's the cheapest way to get to Port Canaveral, FL? This is a great opportunity to use Frequent Flyer mileage. But act swiftly since the number of seats allocated for redemption is generally limited.

Cruise Line transfers: Are they a good deal? Some persons like it, others prefer a taxi. Cabs are often less expensive and you don't have to wait for the bus. Transfer: Round trip transfers from Port Canaveral pier are **\$72**. (Transfers are based on per person pricing and subject to change). Arrival at Orlando International Airport must be no later than 12:30 pm (9/6/09) and Departure no earlier than 12:30 p.m. (9/13/09). Cruise transfers need to be purchase prior to cruise. Contact Starr Morrow at starr309@charter.net

Is Car Parking available? Yes, parking is available at the pier, for a fee of \$15 a day. It is on a first come first serve basis. Freedom of the Seas departs from Port Canaveral "A" Terminal. Payment by credit/debit card at gate prior to parking.

What about Return Flights? Do not schedule to leave Port Canaveral, before 11:00 am, on Sunday, September 13. Suggested flight time at Orlando Airport (MCO) is no earlier than 12:30 pm to allow for TSA security procedures.

With all the Cruise Conferences IARFC has held, what have been the most frequent complaints? Too much great food! We have had a few persons who had health issues unrelated to cruising, and that is why we reinforce that you bring your medicines and medical records. Medical services on cruise lines are generally excellent, since the passengers tend to be affluent persons, often retired.

What have been the best regarded features? Spending quality time with quality people in a relaxed atmosphere that is mostly vacation, and a little bit of business - on a tax-favored basis!

What do International Travelers need for flights and the cruise? International Travelers must confirm flights 72 hours prior to departure. They will also need standard travel documents, such as a Passport.

Do I need a Passport? Effective December 31, 2006, the U.S. Government requires all passengers, including U.S. citizens, be in possession of a valid passport. Foreign nationals should contact their respective governments to obtain further details. For more information or to get a passport application, visit www.travel.state.gov. All guests must present the required documentation at embarkation. Guests without required photo documentation will be denied boarding and no refund will be issued.

What kind of ship is the Freedom of the Seas? This Royal Caribbean masterpiece of naval engineering features the first-ever onboard surf park at sea; cantilevered whirlpools that extend 12 feet beyond the sides of the ship; the H2O ZoneSM waterpark, complete with interactive sculpture fountains, ground geysers and a cascading waterfall; our largest rock-climbing wall, with eleven routes and a central spire you can swing around; and so much more!

How large is the Freedom of the Seas?

Maiden Voyage: June 4, 2006
Passenger Capacity: 3,634 double occupancy
Gross Tonnage: 160,000,
Length: 1,112' (almost 4 football fields)
Max Beam (width) 184'
Draft (depth): 28'
Cruising Speed: 21.6 knots

You can take a virtual tour: Just [click here](#) alternatively, visit http://www.royalcaribbean.com/multimedia/virtualTour/ship.do?sessionId=0000aHvvaqroL_KLkfvKEwCtCWh:12h3g0fq2?sHipClassCode=FR

How about more medical information? The Infirmary staff is available to assist 24 hours a day. The Infirmary is equipped to treat minor non-emergency matters. Physicians are available to render services at a customary fee. While at sea or in port, the availability of medical care may be limited. The Medical Infirmary on board has daily office hours. The medical staff is on call 24 hours a day for emergencies. The hours vary whether the ship is in port or at sea and the hours are posted when you arrive on the ship. A charge for medical services is billed to the guest's Sail and Sign Account and a receipt is provided for the guest to submit to their insurance company upon return. The physicians on board are independent contractors and are entitled to render services at a customary fee, which may vary from ship to ship based on the time of day. The basic fee does not include medication, tests or treatment.

Dietary needs and special celebrations or requests. To arrange for these requests, please convey them to us prior to final payment.

Handicapped Facilities. Some rooms are specially equipped. All the areas of the vessel are handicapped accessible. Let us know well in advance if you have special needs.

Medication? Motion Sickness: complimentary Meclizine (Bonine) is available from the Infirmary, Room Service or Information Desk, free of charge. A motion sickness shot can be administered to those who are actively vomiting, but not as preventive medicine, for a shot fee. The Infirmary does not have motion sickness patches or wristbands. Over-the-Counter medications for cold, cough, upset stomach or other minor illnesses can be purchased at the Infirmary from 8:00am-8:00pm. The shops on board carry some items. Prescription drugs and vitamins may not be available on board or in the ports-of-call, so be sure to bring whatever you may need.

Medical Staffing and Equipment? In order to maintain a safe and comfortable environment for guests, Royal Caribbean infirmaries meet or exceed the standards established by the International Council of Cruise Lines and the American College of Emergency Physicians – and they are staffed by qualified physicians and nurses who are committed to providing the highest quality of shipboard medical care. The Voyager of the Seas carries two doctors and three nurses. Doctors are required to have a current and valid medical license from the USA, or Canada, Australia, New Zealand, or the British General Medical Council.

CE at Sea™ Conference Questions

When are the IARFC Conference sessions? This will be on the days while the vessel is at sea, so you will not miss any tour opportunities. **The meeting starts on Tuesday, morning, continuing after lunch until 4:10pm.** Then you are free to join your companion or other guests, or visit with other financial professionals.

Pre-Cruise Event. The IARFC often plans **CE Pre-Cruise** events, however the 2009 CE at Sea event is packed with 15 hours of CE. Therefore, we do not have a Pre-Cruise CE event for 2009.

Speakers and Topics: We have listed some of the speakers as of print time. We will be developing supplemental **Cruise Program Facts** with the full information on the presenters – photos, their distinguished background, the session title, and a full description of the content. For a copy, e-mail: info@IARFC.org or www.IARFC.org

Are there organized conference materials? Yes, each speaker will prepare an outline, and many will use PowerPoint. The cruise line provides us a very nice meeting room, screen and a projector. You will receive a notebook with speaker biographies and a CD-ROM with the presentations and supplements, so you will have complete documentation and full contact information.

Is the Cruise Conference a deductible business expense? Your fee will be paid to the IARFC for the Financial Advisors Conference. Tax decisions should be made by your tax consultant or yourself. Many persons treat the cruise and airfare as a business expense, and the personal charges, tours and drinks as non-deductible expenses. However, this is a matter for your tax counsel.

Where will we be seated for dinner? In the past, we were assigned to the same table, which meant you dined with three other couples for the entire cruise. Nice, of course, but you didn't get to meet everybody. So we tried shifting everybody around, and it was VERY popular. Everyone made new friends. Remember, you can still have breakfast, snacks and lunch and attend shows and take tours with anyone you prefer.

Seating Arrangements: All IARFC CE at Sea™ attendees will be booked for the late seating, which allows for more tour time and all are in one area of the dining room. We will shuffle seating to help you meet everyone and make new lasting friendships and valuable business connections.

Can I get CE Credit? The IARFC awards 15 RFC® units of CE. But we cannot file this event with various state insurance or securities commissions. We do not, at this time, do any advance CE filings with PACE, CFP® Board, AICPA or Bar Associations. However, we will help you back up your attendance with documentation and many sessions will qualify.

When are the CE Sessions scheduled?

Tuesday, September 8 – 10:00 am to 4:10 pm
Friday, September 11 – 10:00 am to 4:10 pm
Saturday, September 12 – 10:00 am to 4:10 pm

Can I get publicity? On the Cruise Conference, webpage there will be a media release sample copy that includes reference to some of the speakers and topics. It emphasizes the Continuing Education topics. We strongly urge all attendees to edit this copy and send media releases to their local media and to their entire client base.

Will there be any special software training? If there is sufficient interest, we will arrange CE sessions for **Practice Builder** (a CRM program) or **Plan Builder** (for comprehensive personal plans), or **Client Builder** (presentation of fee-based services to prospective clients.)

Additional Questions

Give us a call, right away, because choice cabins on the Freedom of the Seas are filling up rapidly: **800 532 9060** or contact, CE at Sea™ Director, Starr Morrow at: **423 741 8224.**