TUESDAY, SEPTEMBER 30, 2003

Continental Breakfast & Registration

Chairpersons' Opening Remarks & Welcome Address

Ray Celaya, Multicultural Marketing ALLSTATE

Pepper Miller, President

HUNTER MILLER GROUP

Saul Gitlin, Executive Vice President

KANG & LEE

Rosa Alonso, Senior Director Multicultural

AT&T WIRELESS

State of the Industry Address: The Best Is Yet To Come-**Key Growth Opportunities To Capitalize On**

MetLife has been a pioneer in ethnic marketing and proudly attributes 30% of their growth from their investments in the growing emerging markets constituted by Asian Americans, African Americans, U.S. Hispanics and other emerging market segments. MetLife was prepared to invest in ethnic advertising and at the same time build a network of ethnic sales team leaders who could persuasively win the trust of new immigrants and other ethnic groups. Find out what you should expect next from this growing ethnic market segment and identify growth opportunities that you and your team could profitably build upon.

Tariq Khan, Vice President, Marketing METLIFE

Generational Dynamics & Ethnic Consumers: Big Ideas To Stay On Top Of New Trends



This keynote presentation will represent cutting-edge research insights on the evolving nature of consumer trends. Dr. J. Walker Smith will address the most significant trends in consumer beliefs and lifestyles and how this will impact the vital marketing and advertising/communications decisions of the marketing industry as a whole. At a time when it is clearly evident that all marketing must embrace ethnic marketing, the crucial point of differentiation among competing brands will be the ability to anticipate new trends, predict consumer behavior and develop distinctive segmentation tools and strategies to stay ahead of the game.

J. Walker Smith Ph.D., President YANKELOVICH

Strategic Segmentation of Hispanic Markets - Keynote Suitably Defining Your Best Target Market



This presentation will address the vital role of Latino marketing to the future of the Americas, the diversity within the Spanish speaking segment itself, and how to successfully address the challenges posed by strategic segmentation of the Latino markets. A true pioneer in the industry, George started out two decades ago with Spanish Advertising & Market services, the agency regarded as the first and the largest one to launch the "U.S. Hispanic Madison Avenue" advertising era. He founded the San Jose Group in 1991 and has been a cofounder of the Association of Hispanic Advertising Agencies

George L. San Jose, President and COO SAN JOSE ADVERTISING

Optimizing The Spanish: Speaking and Bilingual Hispanic Share Of Your Market -Do Your Spend Levels Measure Up?



Building upon the earlier study, this data compiles market specific spending targets for the key 5-10 Hispanic DMAs. Hispanic incomes are growing 60-70% faster than their population growth and if marketers are under-spending against the Hispanic market, they are seriously over-spending in other markets. Currently, advertisers are reportedly spending 3.2% on this market segment. This first-of-its-kind study has been developed based on extensive analysis of consumption data, media usage, and indices have been developed for over 14 key markets. This session will discuss some key implications and opportunities for the marketing industry at large.

Aida Levitan Ph.D., President and Co-Founder

10:30

Mid-Morning Break

Penetrating New & Emerging Markets Most Effectively - Important Lessons On Customer Acquisition

Mary Salinas Durón is Senior Vice President and Manager of Countrywide Home Loans' National Emerging Markets Division. She is responsible for developing and implementing the strategic plan for increasing Countrywide's penetration into emerging markets. She continues to direct Countrywide's House America initiatives, which include affordable housing programs and products, as well as community partnership programs on a national basis. Prior to joining Countrywide, Durón was Senior Vice President and Manager of the Community Development Department at Sumitomo Bank of

Mary Duron Salinas, Senior Vice President, Retail - Emerging Market Groups COUNTRYWIDE

How Does A Brand Build Trust Among Consumers Who Speak Punjabi, Arabic, Polish, Russian and Many More? -Global Insights For America's New Multicultural Markets

There are very few companies that are actively pursuing the new emerging markets outside of the classical African American, Asian American and U.S. Hispanic segments. Western Union's successful track record in developing new segments including the rapidly emerging East European, South Asian, Filipino and other key segments. Karen Lithgow, an accomplished global marketing executive who is responsible for marketing to over 140 ethnic groups in the United States and Canada. Karen Lithgow is an accomplished global marketing executive with a successful track record of building business internationally and in the United States.

Karen Lithgow, Vice President International & Multicultural WESTERN UNION INTERNATIONAL

Dovetailing Ethnic Marketing Strategies Into The Emerging Enterprise Marketing Network- Building **Profitable Customer Strategies**

The future of ethnic marketing is the future of all marketing - a dramatic increase in focus on applying scientific approaches to selling more.

This no-nonsense presentation will steer you to the path of:

creating an overall growth agenda

positioning existing brands to drive sales among ethnic targets

· developing an ethnic-targeted brand experience that translates the positioning across every customer interaction (packaging, retail and service)

· putting ROI at the center of everything you do

Dave Sutton, CEO

ZYMAN MARKETING GROUP

Tom Klein, Principal Consultant ZYMAN MARKETING GROUP

12:30

Luncheon

Successful Customer Relationship Building Strategies For A Retail Brand



Responsible for all brand efforts targeting the African American and Asian consumer markets, Vicky Free will take you through successful campaigns developed by McDonald's Corporation to build customer relationships with the African American and urban segments. Learn how to develop culturally relevant messages that that can help build brand loyalty and customer satisfaction through a variety of well integrated channels that include marketing and promotional strategies with strong community based partnerships. And last but not least, culturally appropriate point of sale strategies to tie in with other aspects of marketing.

Vicky Free, National Marketing Director, African American & Asian Consumer

MCDONALD'S CORPORATION

PUBLICIS SANCHEZ & LEVITAN AND PRESIDENT OF AHAA
George L. San Jose President and Chief Creative Officer of The San Jose group a multicultural advertising agency