

Bob Veres' Insider's Forum

2019 Detailed Agenda September 11-13, Nashville, TN

WEDNESDAY, SEPTEMBER 11 – PRECONFERENCE PROGRAM

8:30 AM – 12:00 PM - (Preconference Workshop) 3.0 CE (CPA, NAPFA)



(Note: Registration required and \$820 additional cost)

Angie Herbers, Herbers & Company

Learning Objectives: How to create mutually-reinforcing financial planning teams that properly leverage the time of a lead advisor, and also give younger advisors the client-facing experience they need to manage their own portfolio of client relationships.

Level of Interactivity:

Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization (Management Planning)

NAPFA Subject Code: K - Practice Management

CFP Credits: No

Diamond Teams

A full workshop that will go into detail on one of the most complicated and pressing practice management challenges that growing firms face: how to build effective planning teams that also function as rapid-training units for bringing junior advisors up to senior-level responsibility in a hurry. This will be the only Diamond Teams presentation in 2019.

8:30 AM – 11:30 AM - (Preconference Meeting & Workshop)

HIFON Meeting & Workshop (NO CE)

Shaun Kapusinski, Sequoia Financial Group

A gathering of HIFON members and any attendees who want to check out the organization or these sessions. Topics include: *Managing Your Career Path* (8:30-9:20 AM; **Xandra Pendergrass**, COO of Signature Family Wealth Advisors); *Day to Day Compliance* (9:35-10:25 AM; **Michael Del Priore** and **Eric Sontag**, Director of Legal & Compliance and COO (respectively) at Bronfman Rothschild; *Building Out Your Ops Team* (10:40-11:30 AM; **Stacey McKinnon**, COO of Morton Capital Management).

12:30 – 3:30 PM - (Preconference Workshop & CE Session)

Workshop - Managing Client Relationships 3.0 CE (CPA, NAPFA)



Philip Palaveev & Janki Patel, The Ensemble Practice

This workshop will define the different types of relationships advisors can have with clients; and the ways they can create, build and maintain stronger connections with clients. It will examine the nature of trust and how clients choose who to trust, the importance of certain moments to define the relationships and how to manage the business aspects of client engagement. This interactive workshop format will put each participant into a team working through realistic situations and looking to leverage the knowledge of everyone in the room.

(Note: Pre-registration required but no additional cost)

Learning Objectives: How to define the spectrum of possible advisor/client relationships.

How to manage the business aspects of client engagement.

Level of Interactivity: Workshop/Audience Participation

Level of Complexity: Intermediate

AICPA Field of Study: Communications & Marketing - Customer Communications

NAPFA Subject Code: J - Communications

CFP Credits: No

12:30 – 1:20 PM - (Preconference CE Sessions)

How to Manage Your Fixed Income Portfolios Like a Rock Star 1.0 CE (CFP, CPA, NAPFA)

Jason Stuck, CFA, Managing Director, Head of Portfolio Management, Northern Capital

Here's your chance to learn how to evaluate and manage your clients' fixed income portfolios like a professional money manager and provide clients with portfolio customization. After this session, you'll see beyond the political events of the day and recognize the limitations in the "expert" opinions when evaluating income and yield opportunities--and most importantly be able to understand and communicate the risks associated with certain securities in tumultuous markets.

Learning Objectives: Learn how to recognize the inherent risks associated with certain equity income securities. How to immunize a fixed income portfolio from rising interest rates or widening of credit spreads. Learn how to calculate a break-even analysis. What to include in a fixed income policy, and the difference between bond ladders and bond strategies. How to read an offer sheet when buying individual bonds. What you need to know about rating alerts. How to calculate tax-equivalent yields.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical (Asset Management)

NAPFA Subject Code: C - Investments

CFP Credits: Investment Planning

Mainstreaming ESG: Performance AND Progress for Client Portfolios 1.0 CE (CFP, CPA, NAPFA)

Venk Reddy, Zeo Capital

Do you have clients asking about socially-conscious investing? Have you wondered how to align investments with their desires? There are many approaches to building a diversified ESG investment portfolio: passive, active, growth, value, fundamental, top-down. Come get a brief overview of the landscape of opportunities within ESG and hear first-hand stories of evaluating a company's commitment to sustainability. You might find that this makes good investing sense for all your clients.

Learning Objectives: Understand the framework of environmental, social and governance investing. Compare the pros/cons of passive indexed approaches to fundamental investing. Identify why shortcuts are dangerous when it comes to ESG metrics.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical (Asset Management)

NAPFA Subject Code: C - Investments

CFP Credits: Investment Planning

1:30 – 2:20 PM - (Preconference CE Sessions)

The Fundamentals of 1031 Exchanges and Qualified Intermediaries 1.0 CE (CFP, CPA, NAPFA)

Warren Thomas, ExchangeRight

The 1031 like-kind exchange of appreciated property is fundamentally simple in principle, but actually making the exchange, finding the properties, balancing the exchange, avoiding taxes and achieving diversification can be somewhat tedious. Fortunately, it doesn't have to be.

Learning Objectives: Understanding the basics of 1031 like-kind exchanges and the opportunities they present to clients invested in real properties. Understanding the tax implications and benefits of balancing the transaction. Understanding the Delaware Statutory Trust concept and how it works as a convenient exchange asset.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Taxes - Technical (Real Estate Taxation)

NAPFA Subject Code: D - Tax

CFP Credits: Tax Planning

From Tolerance to Solution: Latest Research and Practical Examples 1.0 CE (CFP, CPA, NAPFA)

Shawn Brayman, PlanPlus Global

Defining a client's risk profile is the first step to helping clients avoid policy abandonment during turbulent markets--and possibly also (in extreme circumstances) defending your recommendations in court and to regulators. This session will review some of the latest research in the field of risk profiling by Shawn Brayman, Dr. John Grable, Dr. Vickie Bajtelsmit and others, presented at the Academy of Financial Services in Chicago Oct 2018 and the CFP Board Academic Research Colloquium held in DC Feb 2019. The topics will touch on issues like:

- our genetic predisposition to risk taking;
- studies comparing stated risk tolerance versus revealed risk tolerance (gamble questions) versus psychometric risk assessments;
- the latest findings on the application of professional judgement to resolve tradeoffs between tolerance, knowledge, experience, goals, capacity and more;
- ethical questions on our role as fiduciaries to respect or try and alter our client's position on taking risk;
- review several methodologies on how to map profiles to portfolios.

The session will cover both the academic research as well as practical applications that should impact your practice and advice immediately.

Learning Objectives: Understanding and documenting the factors and policies that you're using to measure and arrive at a client's risk profile. Framing and explaining to clients the

impact of risk capacity considerations and the nature of risk in their current and proposed portfolio. Understanding methodologies for determining a suitable alignment of the client's risk profile to the level of risk associated with portfolio alternatives.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: C - Investments

CFP Credits: General Principles of Financial Planning

2:30 – 3:20 PM - (Preconference CE Sessions)

Life, Disability Income and Long Term Care Insurance: What You Should be Recommending Now and Why 1.0 CE (CFP, CPA, NAPFA)

John Ryan, Ryan Insurance Strategy Consultants.

Knowing about some current and new product developments and strategies can turn an average recommendation into a great one. Attendees will be able to identify certain product subtleties that can make a significant difference when protecting clients' wealth.

Learning Objectives:

- Learn why there is more to term life insurance than meets the eye.
- How using a tool like VERALYTIC can help identify best in class permanent life insurance plans.
- How gaps in employer-provided group long term disability plan can be overcome with a privately-owned policy.
- Discuss the unique retirement contribution protection Disability Plans that guarantees savings if disabled.
- Learn about new Long Term Care insurance products introduced in 2019 and when to recommend traditional vs. hybrid plans.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: B - Insurance & Risk Management

CFP Credits: Risk Management and Insurance Planning

Managing Fixed Income for Absolute Returns in an Uncertain Environment 1.0 CE (CFP, CPA, NAPFA)

John Sheehan, Osterweis Capital Management

Now that the headwinds of rising rates and increased market volatility have replaced the bond market tailwinds of quantitative easing and an accommodative Fed policy, fixed income investing requires a new attention to detail. This presentation will offer a look at the current economic landscape and provide insights into developing an investment-grade strategy that

combines duration management, sector allocation and security selection to respond to a wide range of risks and market conditions.

Learning Objectives: Understanding the current environment for investment-grade bonds. Recognizing the economic drivers and risks associated with bond returns, and understanding how professional bond management seeks to control the variables of bond performance.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical (Asset Management)

NAPFA Subject Code: C - Investments

CFP Credits: Investment Planning

WEDNESDAY - SEPTEMBER 11 - CONFERENCE OPENING

4:00 PM – 5:30 PM – Opening Keynote

The Insider Community Town Hall Meeting 1.5 CE (CPA, NAPFA)

Bob Veres, Inside Information (with special guests)

This opening session will identify the key trends and issues that are most important to understand in the financial planning profession, and invite the audience to focus on how the conference's presentations address them. Come for a look into the future, and what you can do in the present to ensure that yours is a bright one. The most engaging part of the session will include interviews with prominent surprise guests from around the profession.

Learning Objectives: What to expect in the profession's near-term evolution and how to prepare for it. The session will explore the specific contributions that the guests are making to our professional evolution.

Level of Interactivity: Presentation; sit-down discussions

Level of Complexity: Intermediate

AICPA Field of Study: Personal Development - Non-Technical (Career Planning)

NAPFA Subject Code: L - Strategic Thinking

CFP Credits: No

5:30 – 7:00 PM - Opening Reception & Networking in the Exhibit Hall

THURSDAY, SEPTEMBER 12

7:30 – 8:30 AM - Breakfast Buffet

8:35 – 10:00 AM - Keynote Presentation

Identifying and Developing Leaders 1.5 CE (CPA, NAPFA)

Philip Palaveev & Jahnki Patel, The Ensemble Practice

The best indicator of an advisory firm's long-term potential to succeed lies in its ability to recruit and retain talented professionals and to turn them into team and business leaders. Philip Palaveev will draw on his extensive experience helping hundreds of firms and teaching the G2 Leadership Institute to suggest practical ways for firms to identify and train their future leaders. Janki Patel, a consultant with the Ensemble Practice, will provide the perspective that young professionals may have while rising through the ranks. The presentation will provide insights on how to spot leaders among relatively inexperienced professionals and how to foster a culture that provides ample opportunity for high achievement.

Learning Objectives: How to recognize future leaders from your existing and future staff. How to train people to take on leadership roles in your firm. How to recognize the perspective of the future leader who has been put on a leadership track.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Personal Development - Non-Technical (Career Planning and Leadership)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

11:00 AM – 12:15 PM - Breakout Sessions

Wealth Management Strategy Development 1.5 CE (CFP, CPA, NAPFA)



Roy Ballentine, Ballentine Partners
Many clients have goals, but no strategy to achieve them. This session discusses the importance of, and the process for, creating a family wealth management strategy rather than a series of mostly tax-motivated transactions.

Learning Objectives: Defining “strategy” for financial planning clients. Identifying the importance of strategy for family wealth management. Defining how to develop a wealth management strategy for individual client family circumstances, after identifying the role of family values, and identifying and resolving conflicting goals.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical Financial Planning, Analysis

NAPFA Subject Code: Retirement Planning & Employee Benefits

CFP Credits: General Principles of Financial Planning

Technical Topics Updates & Best Ideas 1.5 CE (CFP, CPA, NAPFA)

Ted Sarenski, Blue Ocean Strategic Capital, **David Oransky**, Laminar Wealth, **Lisa Featherngill**, Abbott Downing & **Lyle Benson**, L.K. Benson & Co. (moderator)

The technical aspects of planning and advice remain the most powerful way to benefit a client's personal finance bottom line. What are the latest, most important technical concepts relating to tax, retirement planning, Social Security, estate and insurance planning, and what are the most practical ways that advisors can implement these strategies in the real world?

Learning Objectives: How to add value with sophisticated tax planning, Social Security advice, income tax planning around client estates, and insurance coverages and strategies. Recent developments in technical financial planning advice and how to implement them as part of the holistic planning you are doing for your clients.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical (Financial Planning, Analysis)

NAPFA Subject Code: D - Income Tax Planning

CFP Credits: Tax Planning

11:00 AM – 12:00 PM - Breakout Sessions

Project Management: Tracking & Organizing Projects 1.5 CE (CPA, NAPFA)



Erica Farber, Ballentine LLC; **Rebeka Kohmescher**, Altair Advisors; **Lisa Crafford**, Pershing Advisor Solutions (facilitator)

Project Management plays an increasingly important role in growth-oriented RIAs. Managing complex technology implementations, onboarding and ongoing training of your staff, and building out workflows and client deliverables are just a few projects managed by COOs at growing RIA firms. Come and hear from some of your peers on how they are managing multiple complex projects at one time. Learn what resources they are using to stay on track, how to prioritize and communicate, and knowing when it's time to walk away from a project.

Learning Objectives: Understand the role of Project Management in growing RIA firms, learn about new technologies that firms are using to follow best practices in Project Management.

Understand how to build a career path for employees who show a tendency towards Project Management.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization

NAPFA Subject Code: K - Practice Management

CFP Credits: No

Web Done Right: Why Advisors Aren't Getting Results Online and How to Fix It 1.0 CE
(CPA, NAPFA)

Alex Wingert, Advisor Websites & **Robert Sofia**, Snappy Kraken

A compendium of tips and tactics around digital marketing and websites, including common failures, how to manage direct marketing and the role of the website, the importance and value of differentiation and the key integrations that need to be created and managed.

Learning Objectives: How to manage a digital marketing program that links social media and content to website design and lead generation.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications & Marketing - Non-Technical (social media)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

12:00 – 1:30 PM - Lunch with Roundtable Discussions (discussions start at 12:30PM)

Note that some roundtable presentations qualified for CFP Board CE credits.

Travis Brewer, TD Ameritrade Institutional: *Driving Growth Through Business Efficiency*

Ciaran Rogers, Ladder: *Life Insurance and the Financial Planning Process* 1.0 CE (CFP)

David Coyle, AdvisorEngine: *How to Choose the Best Technology Today for Your Firm's Future*

Greg Carver, Lincoln Financial Group: *Pulling Back the Curtain on RIA-Class Annuities*

Avery Gerald, T. Rowe Price: *Building Intergenerational Relationships*

John Sheehan, Osterweis Capital Management: *Not as BBad As You've Heard: The Current State of the Investment Grade Credit Market* 1.0 CE (CFP)

Steve Ryder, True North Networks: *Your Two Biggest Cybersecurity Risks*

Dusty Russell, Redtail Technology: *Tips and technology that can help create a more "efficient" work space*

John Ryan, Ryan Insurance Strategy Consultants: *Employer Group Long-term Disability Insurance: When 60% Equals 37% and What to Do About It* 1.0 CE (CFP)

John Michel, CircleBlack: *Integration (and Aggregation)*

Neal Brahmhatt, YCharts: *How to Elevate Your Client Communications*

Shawn Brayman, PlanPlus Global: *Professional Judgement in Suitability - Is there a right answer?*

Lisa Crafford, Pershing Advisor Solutions: *Building a Business to Last: Strategy and Planning Coming Together*

David Goldman, FeeX: *Trade Your Clients' Held-Away Accounts Without Triggering Custody*

Mary Ferguson, Concenter Services/XLR8: *Salesforce: Harnessing the Power of Lightning*

Carolyn McClanahan, *Planning for the Costs of Aging* 1.0 CE (CFP)

Hunter Judson, Jr., Judson Group: *2019 Hiring/Recruiting Update*

Nitesh Verma, Advisor Websites: *How to Effectively Manage Your Digital Marketing*

Greg Murray, Vanguard Charitable: *The Benefits of Incorporating a Philanthropy/Charitable Conversation In Your Practice*

Venk Reddy, Zeo Capital Advisors: *The State of Fixed Income* 1.0 CE (CFP)

Peter Schaffer, Davis Advisors (Selected Funds): *Navigating Jittery Markets - Market Volatility & Avoiding Emotional Investing* 1.0 CE (CFP)

Joe Elsasser, Covisum: *How and Why to Commit to a Niche Financial Planning Practice*

Steve Zuschin, LifeYield: *Demystify Asset Location with the Taxficient Score*

1:30 – 2:45 PM - Breakout Sessions

The Tech Revolution in Portfolio Management 1.5 CE (CFP, CCPA, NAPFA)

David Armstrong, Monument Wealth Management; **Gary Matthews**, SRI Investing, LLC; **Bob Veres**, Inside Information (moderator)

Capabilities that were impossible in the past, like index replication with individual securities, implementing active management portfolios with individual securities through model marketplaces, and customized tax management overlay, suddenly promise a greater opportunity to provide advisor alpha and customized SRI portfolios to financial planning clients. See how advisors are using these sophisticated, increasingly powerful tech tools in their practices, and how this is leading to greater returns and new business.

Learning Objectives: How to manage index replication strategies, defining and controlling tracking error. How to create a customized tax management overlay for clients and harvest losses opportunistically over a much greater array of investments. How to implement SRI on a customized basis for clients who might have one-off preferences for their portfolios.

Level of Interactivity: Panel Discussion, Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical (Asset Management)

NAPFA Subject Code: C - Investments

CFP Credits: Investment Planning

Controlling Your Clients' Healthcare Costs 1.5 CE (CFP, CPA, NAPFA)



Carolyn McClanahan, Life Planning Partners
The health care system is a mess. Insurance can be expensive, health care costs are out of control, and the care your clients receive can be fragmented and unsafe. Learn effective ways to purchase health insurance, use insurance to your advantage, and help your clients utilize the health care system in a safe and cost-effective way.

Learning Objectives: How recommended changes in lifestyle can greatly impact the current and future cost of insurance, which impacts a client's future financial health. How to navigate the increasingly complex healthcare system. How to prevent unnecessary tests and control expenses at the end of life, using proxies and properly designated surrogates.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: B - Insurance and Risk Management

CFP Credits: Risk Management and Insurance Planning

Defining Your Client Experience 1.5 CE (CPA, NAPFA)

Kaylyn Norvell, Socius, **Jandy Rowe**, Wipfli Financial & **Gabe Muller**, Muller Consulting (moderator)

When was the last time you sat down and analyzed your client experience? Firms who invest in their client experience are growing up to 5x faster than their peers who do not. The client experience is more than what you're doing for your clients, it's how you make them feel. Come to this session to hear from leading RIAs and consultants on what they're doing to build and deliver a leading client experience. You'll leave with great ideas that you can take back to your firm and a framework to help you analyze and design a better client experience.

Learning Objectives: Understand the importance of a defined client experience and its impact on growth. Learn how to segment clients and create a client experience that is repeatable, with measurable results.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communicating with Clients (Communications & Marketing)

NAPFA Subject Code: K - Practice Management

CFP Credits: No

Joel Talks Tech 1.5 CE (CPA, NAPFA)



Joel Bruckenstein, T3

Hear the industry's leading tech guru discuss the most important technology trends in the profession currently, and the best practices for identifying, adopting and leveraging software and service in your business life.

Learning Objectives: Identifying key new tech opportunities and trends that could have the greatest impact on advisory firms. Specific tips for tech adoption in an advisory firm's business practices.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Information Technology - Technical (Computer Systems)

NAPFA Subject Code: M - Technology

CFP Credits: No

3:00 – 3:50 PM - Breakout Sessions

Executive Compensation: Optimizing Values & Managing Concentration Risk 1.0 CE (CFP, CPA, NAPFA)



Tim Kochis, Kochis Global

Executives of public companies can make great clients and have many complex needs that create planning opportunities surrounding interrelated compensation, benefit, and long-term wealth accumulation strategies. This requires deep knowledge of numerous tax, regulatory, and shareholder activism constraints.

Learn from an expert with decades of work with this clientele the most important ways to optimize stock options, restricted shares, and deferred compensation to mitigate the common risk of over-concentration in employer stock. He'll use several real-life examples to show how you can help clients achieve the genuine diversification and liquidity necessary to accomplish their overall financial goals without sacrificing career advancement.

Learning Objectives: How to evaluate an executive client's supplemental compensation, including stock options, restricted shares and deferred compensation. How to evaluate and mitigate the risk of portfolio over-concentration in one company, and navigate the internal challenges of moving toward greater diversification in an environment that might tie loyalty to the company stock to career advancement.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: E - Retirement Planning & Employee Benefits

CFP Credits: Investment Planning

Elevating the Client Experience 1.0 CE (CPA, NAPFA)

Travis Brewer, TD Ameritrade Institutional

As the financial services industry continues to change and become more and more complex, the need to... **stand out**... in your clients' minds becomes increasingly important. Branding, differentiation, pricing that is competitive and profitable are all important considerations. But in the end these things alone will not create the lasting impression we want from our clients. It is **the client's experience** where we have the opportunity – good or bad – to create that lasting impression. When done well, we create something memorable for the client and drive loyalty for our brand.

Learning Objectives: Understanding the scope of the client experience as it applies to financial services. Identify tactical areas within the business that create opportunities for an enhanced client experience. Develop a framework for evaluating your own client experience—and a model to use for elevating that experience.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications & Marketing - Non-Technical (Customer Communications)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

Retirement Income Showdown: Risk Pooling vs. Risk Premium 1.0 CE (CFP, CPA, NAPFA)

Wade Pfau, Ph.D., The American College

What does the mathematics say about addressing your clients' key retirement risks? Would clients benefit from pooling their longevity and sequence of return risk--and if so, how would that work?

Learning Objectives: Understanding the longevity, sequence of return, inflation, market and spending risks of retirement. Understanding how to match assets with liabilities for clients' longevity, lifestyle, legacy and liquidity goals. How to analyze the relationship between interest rates, retirement horizon and sustainable spending amount for retired clients. How to relate the spectrum of stock market returns to the annualized annuity "returns" in client portfolios.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical (Asset Management)

NAPFA Subject Code: E - Retirement Savings & Employee Benefits

CFP Credits: Retirement Savings & Income Planning

Goals-Based Wealth Management 1.0 CE (CFP, CPA, NAPFA)

John Anderson, SEI, Inc.

Goals-based investing has evolved into a broader *Goals-based Wealth Management* (GBWM) framework, forging a link between financial planning, investment advice and risk management. The GBWM approach starts with understanding and recognizing biases--both yours and your clients--in a construct that forces both advisor and client to be objective and focused on outcomes. In this framework, traditional advisor-driven financial planning is replaced by co-planning, an ongoing engagement process that places the client at the center of the conversation, with the advisor serving as coach.

Learning Objectives: How to weigh behavior vs. market risk to coach clients to better outcomes. How to implement a goals-based wealth management approach and how it differs from traditional wealth management. How to recognize biases (the advisor and investor) and keep them in check to foster trust and open dialogue. How to use co-planning to engage with clients, revise assumptions together and reframe expectations. How to align individual goals--be they growth-, stability- or income-oriented--with separate investment strategies and time horizons.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Overview

AICPA Field of Study: Finance - Technical (Financial Planning, Analysis)

NAPFA Subject Code: C - Investments

CFP Credits: General Principles of Financial Planning

5:00 – 6:15 PM - Keynote Presentation

Leading Internally to Accelerate Through Your Firm's Growth Cycle 1.5 CE (CPA, NAPFA)

Angie Herbers, Herbers & Company

Leadership can be more important than management during times of high growth and the uncertainty generated by new faces in the office, new lines of communication, new service models. Successful growth can depend on how you respond when the team is looking to you to re-define what the firm stands for and the value it provides to its clients and the world at large. Learn how to meet and embrace this challenge, and raise the odds of a successful transition through the next stage of your firm's evolution.

Learning Objectives: The components of leadership, and how effective leadership differs, behaviorally, from effective management. The specific challenges that firms will encounter during well-defined states of their growth cycle, from startup to maturity and dominance of the

local market. The issues that only a leader can address, and the reasons why those issues, if left unaddressed, can lead to stalled growth and internal dysfunction and turnover.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization (Management Planning)

NAPFA Subject Code: K - Practice Management

CFP Credits: No

6:30 – 7:30 PM - Reception & Networking in the Exhibit Hall

FRIDAY, SEPTEMBER 13

7:30 – 8:30 AM - Breakfast Buffet

8:30 – 9:20 AM - Keynote Presentation

Holistic Wealth Management, Technology & You 1.0 CE (CPA, NAPFA)

Aaron Steinberg, E*TRADE Advisor Services

Most advisors strive to provide holistic financial support to their clients, and research shows that 78% of investors want a holistic view of their financial situation from their advisor. This session will show how account aggregation can boost client satisfaction, better enable guidance and decision-making, and help streamline your operations.

Learning Objectives: How to provide account aggregation for clients. The connection between having a complete picture of client assets (including those outside of the advisor's management and control) aids the provision of advice and decision-making.

Level of Interactivity: Presentation and Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Finance - Technical (Asset Management)

NAPFA Subject Code: C - Investments

CFP Credits: No

10:35 AM – 11:25 AM - Breakout Sessions

The "C" Client Dilemma 1.0 CE (CPA, NAPFA)

Brent Weiss, Lisa Rapuano Facet Wealth

As firms grow out of their emergent stage, they discover that many of their clients are not in their ideal client range or "sweet spot." Your choices are to 1) do nothing; 2) segment your service model and fee structure; 3) transition many clients to other (younger) advisors, or 4) help those non-ideal clients find a better home. Which choice is best for your circumstances and your firm?

Learning Objectives: How to explore the alternatives for managing less-than-ideal client relationships. How to create internal service model segmentation, and manage potential objections when you hand off clients to less-experienced advisors.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization (Management Planning)

NAPFA Subject Code: K - Practice Management

CFP Credits: No

College & Newer Planner Recruitment, Hiring & Compensation 1.0 CE (CPA, NAPFA)

Caleb Brown, New Planner Recruiting & **Luke Dean**, Utah Valley University

As the profession wades into a period of talent scarcity and under capacity, what are the best practices for attracting and keeping younger talented advisors? The session will discuss recruiting strategies, how to create an attractive work environment for new hires, how to bring new hires up to speed quickly, and most importantly allow you to see your firm from the young advisor's point of view.

Learning Objectives: How to position your firm in the recruiting process. How to create an attractive workplace that serves as a magnet for talented, ambitious college graduates. How to conduct an effective recruiting process. Best practices for the initial training period and thereafter as you transition a young hire to an effective member of your office workforce.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Personnel/Human Resources – Non-Technical

NAPFA Subject Code: K - Marketing & Practice Management

CFP Credits: No

Scale: What It Looks Like and How To Achieve It 1.0 CE (CPA, NAPFA)

Christopher Lion, Barnett Financial & **Michael Reed**, Dakota

As the average RIA firm continues to grow bigger each year and firms embrace more technology, being scalable is an all-important consideration for firms looking to grow. In this session, we will present two case studies of firms that have achieved scale. Come and hear what scale looks like in their firms (hint: each firm is different!), get some firsthand tips on how to get there in your own firm, and leave with ideas to take back to your office that will have a lasting impact.

Learning Objectives: How to leverage technology, operations and staff to get more productivity out of fewer resources. How to measure your production compared with the resources you are deploying.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization (Management Planning)

NAPFA Subject Code: K - Practice Management

CFP Credits: No

11:30 AM – 1:00 PM - Luncheon Keynote Presentation

The Next Agenda 1.5 CE (CPA, NAPFA)

Davey Quinn, United Income; **Anders Jones**, Facet Wealth, and **Bob Veres**, Inside Information (moderator)

This is basically everything you would want to know to prepare for the changes coming to the profession. In a wide-ranging discussion, Quinn, Jones and Veres will offer their best predictions about the future of automated planning advice, gamification of financial planning, the transformation of service models and pricing structures--and how financial planners will expand the market for their services.

Learning Objectives: How advisors will be able to automate some of their advice delivery through apps, online services and gamification. Ways the profession will transition from ad hoc to precise service offers and models. Potential efficiency gains in the delivery of financial planning services.

Level of Interactivity: Panel discussion, audience questions

Level of Complexity: Advanced

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: L - Strategic Thinking

CFP Credits: No

1:00 – 1:15 PM

Conference Wrap-Up

Bob Veres, Inside Information, **Jean Sinclair**, Avenue Advisors, LLC

Note for AICPA CE credits:

Prerequisites: Previous experience in the financial services industry.

Who Should Attend: Financial Services professionals.

Program level for CE sessions range from overview to advanced and delivery method is group-live. No advance preparation required.