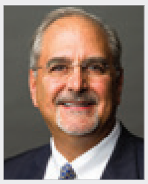
9TH ANNUAL
INSIDE RETIREMENT Conference Agenda

September 25, 2018

2:00 pm - 6:00 pm
Registration Open



4:00 pm - 5:00 pm
PRE-CONFERENCE WORKSHOP • LAFITE BALLROOM 5
The Lifeguard In The Storm: A New WHYFor A New World!
Frank Maselli, The Maselli Group
1 Hour/CFP Board and I&WI CE Credits

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The financial services profession is undergoing a massive revolution, but the future is brighter than we can imagine. To succeed in this new world, advisors will need advanced skills and more powerful ways of understanding and communicating the unique and extraordinary value we bring our clients.

September 26, 2018

7:15 am - 8:00 am
Registration And Breakfast With Exhibitors

8:00 am - 8:10 am
Opening Remarks And Welcome
David Smith, *Financial Advisor* magazine


IBBOTSON


SIMONOFF

8:10 am - 9:00 am
KEYNOTE ADDRESS • LAFITE BALLROOM 5
Retirement Today And Tomorrow: A Fireside Chat
1 Hour/CFP Board and I&WI CE Credits
Roger Ibbotson, a leading academic, pension consultant and hedge fund manager, will discuss how the retirement world is evolving in a wide-ranging interview.
INTRODUCTION: **Thomas Haines**, Annexus
SPEAKERS: **Roger Ibbotson**, Zebra Capital
Evan Simonoff, *Financial Advisor* magazine

9:05 am - 9:55 am
SESSION A • ALSACE ROOM
When To Retire—Or Not
1 Hour/CFP Board and I&WI CE Credits
Increasingly, clients are finding they are financially independent with relatively robust portfolios and believe they can retire. But have they thought through all the emotional, financial and lifestyle consequences. In this session, several experienced advisors will walk advisors through the conversations they need to have with clients to ensure the decision to retire is not a mistake.
MODERATOR: **Gail Graham**, Graham Strategy
SPEAKERS: **Megan Gorman**, Chequers Financial Management
Robert Laura, SYNERGOS Financial Group

9:05 am - 9:55 am
SESSION B • CHAMBERTIN ROOM
Avoiding Common Annuity Mistakes
1 Hour/CFP Board and I&WI CE Credits
Learn how to navigate the nuances of annuity contracts can help you avoid costly mistakes. Find out what the common mistakes are—and how you can use this knowledge to bring more value to your clients. You'll gain actionable insight into: 1) Naming an estate, minor, trust or business as an annuity beneficiary; 2) Assigning and changing ownership of an annuity; and 3) Unintended tax consequences of charitable gifts.
SPEAKERS: **Tom Duncan**, Nationwide
Mick Slyman, Nationwide

9:55 am - 10:40 am
Morning Coffee In Exhibit Hall

10:40 am - 11:30 am
SESSION A • ALSACE ROOM
Challenging Conventional Wisdom About Retirement Accumulation
1 Hour/CFP Board and I&WI CE Credits
In this session, a nationally recognized tax attorney and wealth advisor will dive into unique issues explaining how the world could change and conventional retirement accumulation strategies could leave clients overly reliant on 401(k) assets and other tax-advantaged strategies.
MODERATOR: **Russ Hill**, Halbert Hargrove
SPEAKER: **Rebecca Walser**, Walser Wealth

10:40 am - 11:30 am
SESSION B • CHAMBERTIN ROOM
Next Generation Annuities
1 Hour/CFP Board and I&WI CE Credits
Shifting political winds in Washington has hurt annuities but many retirees still are going to need guaranteed income. In response, several insurers have devised a new class of products designed to meet the needs of tomorrow's clients. This session will evaluate which structures work best for specific clients.
MODERATOR: **Michael J. Zmistowski**, Financial Planning Advisors
SPEAKERS: **Greg Alberti**, Great West Financial
Jill VanTine, Brighthouse Financial

11:35 am - 12:25 pm
SESSION A • ALSACE ROOM
Multi-Dimensional Retirement Planning Software
1 Hour/CFP Board and I&WI CE Credits
Technology is empowering the sophistication of conversations among advisors, 401(k) participants and other retirement savers. Data transparency is enabling advisors to pinpoint areas of specific importance to clients. Several software experts will explain how advisors can capitalize on these new tools.
MODERATOR: **Christopher Robbins**, *Financial Advisor* magazine
SPEAKERS: **Justin Bishop**, MoneyGuidePro®, Created by PIEtech
John Michel, Circle Black

11:35 am - 12:25 pm

SESSION B • CHAMBERTIN ROOM

Working With Widows And Widowers In Retirement

1 Hour/CFP Board and I&WI CE Credits

When one spouse dies, the other's life changes irrevocably. Advisors who once worked with a couple must learn how to communicate, set expectations and help the surviving spouse make decisions in ways the client never foresaw. This session covers processes and tools advisors can use to help them rebuild their lives.

MODERATOR: **Tracey Longo**, *Financial Advisor* magazine

SPEAKER: **Susan Bradley**, Sudden Money Institute

12:25 pm - 1:40 pm

LUNCH KEYNOTE ADDRESS • LAFITE BALLROOM 5

Maddy Dychtwald, Age Wave

How Longevity will Transform Retirement

1 Hour/CFP Board and I&WI CE Credits

Increasing longevity, declining fertility, and aging baby boomers are triggering an enormous age wave. It has potential to create tremendous marketplace and work/talent opportunities and equally pressing social and financial challenges.

This informative and entertaining presentation will explore: How will people use their newfound longevity? How will a cyclic lifeplan replace the traditional linear model? How will aging boomers change established paradigms of work, leisure, learning, and retirement? What's the most effective way to market and sell to "middlescent" boomers? And why is managing a four-generation workforce the new diversity mandate?

1:40 pm - 2:20 pm

Dessert Break In Exhibit Hall

2:20 pm - 3:10 pm

SESSION A • ALSACE ROOM

Helping The Mass Affluent Prepare For Retirement

1 Hour/CFP Board and I&WI CE Credits

Two advisors who have built a multi-billion RIA firm with thousands of clients will explain how they get ready to help clients prepare for retirement and stay on track after they are retired. Withdrawal strategies for both clients with and without pensions and defining a fulfilling retirement will be among the topics discussed.

SPEAKERS: **Scott Hanson**, Hanson McClain
Pat McClain, Hanson McClain

SESSION B • CHAMBERTIN ROOM

Understanding Different Attitudes Towards Retirement Between Boomers And GenX

1 Hour/CFP Board and I&WI CE Credits

Members of Generation X represent the next wave of retirees and their attitudes are very different from baby boomers. For advisors looking to build a firm that will thrive over the next two decades, understanding these differences is critical. In this session, one of the industry's leaders on investor attitudes and preference are changing how advice is delivered and what these two demographic groups want and expect from advisor relationships.

MODERATOR: **Tracey Longo**, *Financial Advisor* magazine

SPEAKER: **Gail Graham**, Graham Strategy

3:15 pm - 4:05 pm

SESSION A • ALSACE ROOM

How Clients Can Prevent Failure In Retirement

1 Hour/CFP Board and I&WI CE Credits

Despite meticulous planning, a number of factors can derail what should have been the golden years clients spent decades working for. Dependent adult children, divorces late in life and second homes can all throw a retirement spending plan off course. In this session, a nationally recognized advisor and expert on the subject will outline potential pitfalls.

MODERATOR: **Michael J. Zmistowski**, Financial Planning Advisors

SPEAKERS: **Lorraine Ell**, Better Money Decisions
Greg Sullivan, Sullivan, Bruyette, Speros & Blayney

SESSION B • CHAMBERTIN ROOM

What's An Appropriate Withdrawal Rate

1 Hour/CFP Board and I&WI CE Credits

Increased longevity, lower interest rates and inflation have prompted many advisors and academics to question whether past assumptions about portfolio withdrawal rates for retirees are still valid. This session will explore those assumptions and discuss the merits of other alternatives.

MODERATOR: **Eric Denham**, Annexus

SPEAKERS: **David M. Blanchett**, Morningstar Inc.
Brian Decker, Decker Retirement Planning
Dan Moisand, Moisand, Fitzgerald and Tamayo

4:10 pm - 5:00 pm

SESSION A • ALSACE ROOM

Retiring Today: Optimal Portfolios For The Long Run

1 Hour/CFP Board and I&WI CE Credits

No portfolio is an island. A retiree in 2018 has enjoyed a nine-year bull market. Constructing a portfolio that lets the client continue participating in equities to maintain purchasing and simultaneously protects them from future downturns is no easy task. Hear a leading retirement research expert outline the issues and offer some solutions.

MODERATOR: **Evan Simonoff**, *Financial Advisor* magazine

SPEAKERS: **David M. Blanchett**, Morningstar Inc.
Adam Brown, Allianz Life

4:10 pm - 5:00 pm

SESSION B • CHAMBERTIN ROOM

So, WHY Should I Do Business With YOU?

Based on the input we received from 350 face-to-face interviews of affluent consumers, this presentation will teach advisors how to position their expertise so they are able to ENGAGE NEW PROSPECTS. In addition, advisors will learn how to communicate the value of their recommendations both functionally AND emotionally to clients and prospects to reduce fee and pricing pressures. Specifically, this 60-minute keynote presentation addresses:

- How do you answer the question, "WHY should I do business with YOU?"
- The importance of having the RIGHT VALUE PROMISE so that you will ENGAGE your prospects.
- Why your "years of experience, expertise or education" is NOT the reason people today initially inquire and engage.
- How to uncover the REAL reason your best clients do business with you.
- Closing the value understanding gap so that your recommendations resonate as THE SOLUTION they seek.

SPEAKER: **C. Richard Weylman**, Richard Weylman, Inc.

5:10 pm - 6:10 pm
Cocktail Reception With Exhibitors

September 27, 2018

7:15 am - 8:00 am
Breakfast With Exhibitors

7:30 am - 7:50 am
GENERAL SESSION • LAFITE BALLROOM 5
The Advisor Of The Future
Join Riskalyze for an engaging session on how the advisor of the future sets better expectations with clients and makes investment decisions through the lens of a risk-first approach.
SPEAKER: **Lauren Baxter**, Riskalyze

8:00 am - 8:10 am
Day Two Introductions

8:10 am - 9:00 am
KEYNOTE ADDRESS • LAFITE BALLROOM 5
Mitch Anthony, Advisor Insights
An E.P.I.C. Retirement
1 Hour/CFP Board and I&WI CE Credits
In The E.P.I.C. Retirement, Mitch moves the Retirement conversation to the next level by challenging advisors to step up, broaden their capacity as a Retirement Coach. Advisors making the transition to retirement coaching must understand the characteristics of an E.P.I.C. retirement:
1. **ENGAGEMENT:** If you don't use your body or your brain, you lose them.
2. **PURPOSE:** Money can fund purpose, but it cannot create purpose.
3. **INTEGRATION:** There needs to be a balance between vacation & vocation.
4. **CHALLENGE:** Physical, intellectual, and spiritual challenges are the hallmarks of those who continue to thrive as they age.

9:05 am - 9:55 am
SESSION A • ALSACE ROOM
Annuities And Insurance For Fiduciaries
1 Hour/CFP Board and I&WI CE Credits
Until recently, the list of choices for RIAs and other fiduciaries has been severely restricted, prompting many to refer the business to others. In the last few years, however, a host of new product introductions has changed the playing field. Hear experts explain how a new generation of annuities and insurance policies is opening up the market for fiduciary firms to become directly involved in areas like income guarantees and asset protection.
MODERATOR: **David Lau**, DPL Financial Partners
SPEAKERS: **Rudy E. Brandes**, Jackson Financial Management
David D'Amico, Argent Wealth Management

9:05 am - 9:55 am
SESSION B • CHAMBERTIN ROOM
Understanding Alzheimer's And Dementia
1 Hour/CFP Board and I&WI CE Credits
As a financial professional, the question isn't "if" but "how many" of your clients will be impacted by Alzheimer's and otherforms of dementia. This presentation, based on the Transamerica-Massachusetts Institute of Technology AgeLab's "A FinancialProfessional's Field Guide to Financial Strategies for Those Living with Dementia," provides the tools you need to help your clientsand their families to prepare for future challenges.
SPEAKERS: **Douglas Ewing**, Transamerica Advanced Markets Group

9:55 am - 10:25 am
Morning Coffee Break In Exhibit Hall

10:30 am - 11:20 am
SESSION A • ALSACE ROOM
Income-Generating Investments
1 Hour/CFP Board and I&WI CE Credits
The past nine years of financial repression have left retirees challenged for income. Today, when interest rates are finally rising to reasonable , loss of principal is emerging as a new risk many clients forgot existed. Learn about the best ways clients can earn sufficient income without taking excessive risks.
MODERATOR: **Chris Robbins**, *Financial Advisor* magazine
SPEAKER: **Jack Chee**, Litman Gregory
Terri Spath, Sierra Investment Management

SESSION B • CHAMBERTIN ROOM
When Couples Have Different Goals And Risk Tolerances
1 Hour/CFP Board and I&WI CE Credits
Most financial planning software assumes couples have the same goals, with any differences often being resolved by their advisor.But all people are different and sometimes risk capacity conflicts with risk tolerance. In this session, experienced professionals will discuss ways to tackle problems that arise when Jill is aggressive
and Jack is conservative.
MODERATOR: **Lauren Baxter**, Riskalyze
SPEAKERS: **Dan Moisand**, Moisand, Fitzgerald and Tamayo
Kate Stalter, Better Money Decisions

11:25 am - 12:15 pm
SESSION A • ALSACE ROOM
All Things Fiduciary
1 Hour/CFP Board and I&WI CE Credits
The DOL rule may be dead in reality, but clients still expect their own interests to be place ahead of their advisors in an engagement. This is particularly true when it comes to their retirement assets. Learn the latest on regulatory and legal developments from two experts in the field.
MODERATOR: **Tracey Longo**, *Financial Advisor* magazine
SPEAKERS: **Colleen Bell**, Cambridge Investment Research
Skip Schweiss, TD Ameritrade Institutional

11:25 am - 12:15 pm

SESSION B • CHAMBERTIN ROOM

How Longevity Will Change The Retirement Roadmap

1 Hour/CFP Board and I&WI CE Credits

This summer Stanford University's Center On Longevity is conducting a groundbreaking study on how increasing longevity will change the way everyone, not just retirees, live in the future.Listen to a financial advisor and early supporter of the center explain its findings and what it means for advisors and their clients.

MODERATOR: **Evan Simonoff**, *Financial Advisor* magazine

SPEAKER: **Russ Hill**, Halbert Hargrove

12:20 pm - 1:35 pm

LUNCH KEYNOTE ADDRESS • LAFITE BALLROOM 5

Ric Edelman, Edelman Financial Services

What The Future Of Retirement Will Look Like

1 Hour/CFP Board and I&WI CE Credits

Clients' lives are going to change in major ways as lifespans increase. People will need to work longer but they will also enjoy many more opportunities. This, in turn, will require advisors to develop new skills as life coaches. Learn how these changes will affect you and your clients from one of the profession's most perceptive thought leaders and practitioners.

1:35 pm -2:00 pm

Dessert Break In Exhibit Hall

2:00 pm - 4:00 pm

KEYNOTE ADDRESS • LAFITE BALLROOM 5

Ed Slott's 2018 Year-End Action Plan — 4th Quarter Retirement Tax Planning Strategies

2 Hours/CFP Board and I&WI CE Credits

The 4th quarter is approaching... Time is running out to put the best retirement strategies into play before year-end. The Tax Cuts and Jobs Act is chock full of sweeping changes that touch every client. Most provisions are already effective. This and other recent trends put financial advisors in the best possible position to increase income by providing new high value retirement planning services. Tax bracket management will be critical. Learn how to mine the new tax law for planning strategies to help clients' create the most tax-efficient retirement plans. Life insurance and other tax free solutions are more valuable. Your top clients and prospects need help navigating an increasingly complex tax code that will erode their retirement income and leave less for heirs. Learn what to do right now to create lasting practical retirement, tax and estate plans that showcase your expertise.

INTRODUCTION: **Dean Thurman**, White Glove Workshops

SPEAKER: **Ed Slott**, Ed Slott and Company LLC

4:00 pm

Conference Ends