

## AGENDA | May 10, 2017

**5:30 am - 7:00 am**

**Save The Children Downtown Dallas Run**

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### **PRE-CONFERENCE BONUS PANEL**

**Come early to attend this session**

**3:40 pm - 5:00 pm**

#### **The Era Of The High-Performance Financial Planner**

Who better than **Bill Bachrach**, creator of the Values-Based Financial Planning business model and trainer/coach to many of top advisors in the Financial Services Institute, to help you grow your business and elevate your client value? They will provide a roadmap for reinventing your business by charging upfront financial planning fees, converting prospects into clients, and getting existing clients to consolidate their money and financial services business with one advisor—you.

Speaker:

**Bill Bachrach**, Bachrach & Associates

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## AGENDA | May 11, 2017

**7:15 am - 8:00 am**

**Registration And Breakfast With Exhibitors**

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**8:00 am - 8:10 am**

#### **Opening Remarks And Welcome**

David Smith & Evan Simonoff

*Financial Advisor Magazine*

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**8:10 am - 9:10 am**

#### **Opening General Session - Overcoming Adversity**

Keynote Address: **Heather Abbott**

Heather Abbott adopted three key life strategies to live life again after suffering the amputation of her left leg in the Boston Marathon bombing in 2013. Hear her story of resilience following that tragic event—and learn how you can apply her life strategies to your daily living. You can “Live. Your. Life.” Again, whatever your circumstances.

**Heather Abbott**

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**9:15 am - 10:05 am**

• Session A

#### **Spending In Retirement Under The Microscope**

*CFP Board CE Credit Approved - 1.0 hour*

Advisors and their clients often spend decades focused on attaining sufficient financial assets to retire, but far less time is devoted to the spending side of the equation. In this session, several experts will discuss what the major spending needs are

for retirees, how they change over time and, most importantly, how to prepare clients for the day when the paycheck stops.

Moderator:

**Evan Simonoff**, *Financial Advisor Magazine*

Speakers:

**Bill Carter**, Carter Financial

**S. Katherine Roy**, J.P. Morgan Asset Management

• Session B

#### **A New Look At Reverse Mortgages**

*CFP Board CE Credit Approved - 1.0 hour*

The structure of reverse mortgages has evolved dramatically since they were introduced several decades ago. Today, they are far more flexible and client-friendly than they once were. This session examines how they changed, when they are appropriate and how clients can take advantage of their increased flexibility.

Moderator:

**Tom Dickson**, Reverse Mortgage Funding LLC

Speakers:

**Wade D. Pfau**, Ph.D., The American College

**John R. Salter**, Ph.D., Department of Personal Financial Planning Texas Tech

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**10:05 am - 10:40 am**

**Morning Coffee Break In Exhibit Hall**

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**10:40 am - 11:30 am**

• Session A

#### **Health Care Planning For Retirees In An Uncertain Environment**

*CFP Board CE Credit Approved - 1.0 hour*

Out-of-pocket health-care expenses are frequently the biggest surprise costs that retirees face. Careful planning and health-care management can keep them from spiraling out of control. In this session, one the nation's leading experts will present strategies for advisors to help clients prevent these expenses from devouring their retirement savings.

Speaker:

**Dr. Katy Votava**, GOODCARE.com

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• Session B

**Building A 401(k) Advisory Business**

*CFP Board CE Credit Approved - 1.0 hour*

Most Americans' primary asset accumulation vehicle remains their defined contribution plan. For advisors, this market represents a new opportunity to find new clients, including business owners, who are building wealth. Learn how some advisors are growing their business in this specialized area and how you can too.

Speakers:

**Mark Klein**, Professional Capital Services

**Skip Schweiss**, TD Ameritrade

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**11:35 am - 12:25 pm**

• Session A

**Income-Generating Investments**

Mutual funds, stocks and bonds, combined with Social Security, have been the traditional sources of retirement income. But retirees and advisors have become more creative over the years, combining these sources with others including real estate, insurance policies and a host of other vehicles. This session explores how to use standard approaches to retirement income with unconventional ones.

Moderator:

**Michael Zmistowski**, Financial Planning & Wealth Management LLC

Speakers:

**Jeff Hallman**, Asset Life Settlements

**Chris Mayer**, Longbridge Financial

• Session B

**Divorce And Retirement: Minimizing The Breakage**

*CFP Board CE Credit Approved - 1.0 hour*

As longevity increases, divorce rates for Americans over 55 years old are soaring. When one family unit splits into two, costs practically double, wreaking havoc on well-crafted retirement plans. Two advisors with extensive experience with these problems will outline ways to limit the damage.

Moderator:

**Dorothy Hinchcliff**, *Financial Advisor Magazine*

Speakers:

**Kimberly Foss**, Empyrion Wealth Management Inc.

**Greg Sullivan**, Sullivan, Bruyette,

Speros & Blayney

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**12:25 pm - 1:40 pm**

Lunch

**Keynote Address - Financial Advisors**

**And Other People's Money**

What do clients expect from financial advisors, and what do they get?

**Jane Bryant Quinn**

**1:40 pm - 2:20 pm**

**Dessert Break In Exhibit Hall**

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**2:20 pm - 3:10 pm**

• Session A

**Asset Location And Retirement Withdrawal Strategies**

*CFP Board CE Credit Approved - 1.0 hour*

Most advisors' clients retire today with their assets spread across multiple accounts, ranging from taxable accounts to 401(k) plans and IRAs to other possible vehicles including profit-sharing plans and private equity. Deciding on which accounts to tap first and which ones to let grow is a complex decision with major implications. This session will focus on examining different strategies and finding the optimal solution. Warming to annuities?

Speakers:

**Lisa Brown**, Brightworth

**Harold Evensky**, Evensky & Katz/Foldes

Financial Wealth Management

• Session B

**The Future Of Financial Planning Software**

Financial Technology is undergoing a sea of change that will allow advisors to be both more efficient and effective. Financial planning software is not exempt from this trend. Learn how integration, transparency and big data are creating new and better ways to work with clients and how advisors are leveraging the latest technology have deeper and more powerful conversations with their clients. In this session, two experts will discuss how high-tech, high-touch client conversations are being empowered by technology."

Moderator:

**Bill Bachrach**, Bachrach & Associates

Speakers:

**Michael Hemmert**, eMoney Advisor LLC

**John Michel**, CircleBlack

**Ryan Sullivan**, PIEtech

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**3:15 pm - 4:05 pm**

• Session A

**The Future Of Annuities**

*CFP Board CE Credit Approved - 1.0 hour*

Regulatory upheaval has prompted a drop in annuity sales, but the prevalent low-interest-rate environment has left more Americans than ever needing sources of guaranteed retirement income. Regulations and interest rates also are changing how annuities will be structured and two experts will tell advisors what product changes they can expect to see in the future.

Moderator:

**Dr. Wade Pfau**, Ph.D., The American College

Speakers:

**Richard Kado**, Genesis Financial Development, Inc.

**Sri Reddy**, Prudential Financial

**Scott Stolz**, Raymond James Financial Inc.

• Session B

**Low-Volatility, Risk-Controlled Investing**

*CFP Board CE Credit Approved - 1.0 hour*

Retirees have experienced two historic bear markets in the last two decades, prompting academics to coin a new term called "sequence-of-return risk." For people just beginning retirement, this can dramatically affect their lifestyle. In this session, two highly skilled asset managers will discuss techniques to minimize this risk.

Moderator:

**Leah Bennett**, Westwood Group

Speakers:

**Benjamin R. Deschaine**, Balter Liquid Alternatives

**Ronald Kaliebe**, Mairs & Power Inc.

**Peter Sousa**, Litman Gregory

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**4:10 pm - 5:20 pm**

**General Session: Offense Or Defense? Investing After Eight Years Of A Bull Market**

*CFP Board CE Credit Approved - 1.0 hour*

For eight years, investors have enjoyed one of history's strongest bull markets. With a new administration embracing a populist, pro-growth agenda, many think equities have room to run. But how should retirement advisors be allocating assets for clients approaching or in retirement. Three stellar managers share their insights.

Moderator:

**Evan Simonoff**, *Financial Advisor Magazine*

Speakers:

**Michael Cuggino**, Permanent Portfolio Family Of Funds

**Mark Freeman**, Westwood Holdings Group

**Ali Motamed**, Invenomic Capital Management

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**5:20 pm - 6:30 pm**

**Cocktail Reception With Exhibitors**

AGENDA | **May 12, 2017**

**7:15 am - 8:00 am**

**Breakfast With Exhibitors**

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**7:25 am - 8:00 am**

**Social Security:**

**How To Advise Clients On Recent Changes And Help Them Maximize Benefits**

This presentation will help advisors increase value to clients by focusing on Social Security claiming strategies impacted by the Bi-Partisan Budget Act Of 2015. The legislation made significant changes to the Social Security program by phasing out two very powerful strategies, "File and Suspend" and "Restricted Application." Advisors must understand these changes, including effective dates, to properly advise clients. At the end of the presentation, advisors will understand the issues relating to Social Security and will be empowered to advise clients on maximizing their benefits using the three-legged stool approach.

Speaker:

**Marc Kiner**, Premier Social Security Consulting

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**8:00 am - 8:10 am**

**Opening Remarks**

David Smith & Evan Simonoff

*Financial Advisor Magazine*

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**8:10 am - 9:00 am**

General Session:

**Minimizing Tax Torpedoes By Coordinating Social Security Claiming And Retirement Withdrawal Strategies**

*CFP Board CE Credit Approved - 1.0 hour*

The tax torpedo refers to the major jump in marginal tax rates due to the taxation of Social Security benefits. For example, a client may be in the 25% tax bracket but, due to the taxation of Social Security benefits, she will lose to federal taxes 46.25% of each additional \$1 withdrawn from her 401(k) or other tax-deferred account. This presentation will explain this issue, and present examples of how to coordinate the Social Security claiming decision and retirement withdrawal strategy to minimize the adverse effect of this tax torpedo.

Keynote Address:

**Dr. William Reichenstein**, Ph.D., [Incomesolvers.com](http://Incomesolvers.com)

**9:05 am - 9:55 am**

• Session A

**Longevity Lifestyle Preparation: How To Help Your Clients Prepare To Live Well To And Through Retirement**

*CFP Board CE Credit Approved - 1.0 hour*

We are living longer and spending more time in retirement than ever before. According to the Insured Retirement Institute, for a 65-year-old couple, there is a 50% chance that one will live until 93 years old. This session will present the three tenets of long life—mind, mobility, and money—with an emphasis on how retirement income strategies can fit into your clients' portfolios.

Moderator:

**Michael Zmistowski**, Financial Planning & Wealth Management LLC

Speaker:

**Nag Odeker**, Great-West Financial

• Session B

**An Alternative To The 4.5% Rule: The Personal Funded Ratio**

*CFP Board CE Credit Approved - 1.0 hour*

This session offers advisors an innovative, dynamic method to rethink retirement liability by borrowing concepts from the institutional pension universe and applying them to individuals' specific situations. Unlike Monte Carlo and other rules-based systems, this metric allows advisors to examine retirement sustainability across a spectrum of life choices, manage longevity and make adjustments as circumstances change. It will be presented by the two experts who conceived the new metric.

Moderator:

**Dan Moisand**, Moisand Fitzgerald Tamayo LLC

Speakers:

**Russell T. Hill**, Halbert Hargrove Global Advisors

**Sam Pittman**, Russell Investments

**9:55 am - 10:30 am**

**Morning Coffee Break In Exhibit Hall**

**10:30 am - 11:20 am**

• Session A

**Is 60-40 Still Realistic? Asset Allocation In The Age Of Longevity**

*CFP Board CE Credit Approved - 1.0 hour*

A prolonged period of low interest rates, increased client longevity and the emergence of investing alternatives are prompting some advisors to rethink tradition; 60% equity-40% fixed income retirement portfolios. Options include higher equity allocations, substituting factor and smart beta strategies for traditional bonds and alternative investments that aren't

correlated to these two primary asset classes. In this session several advisors will discuss how they are designing portfolios to respond to these new challenges.

Moderator:

**Evan Simonoff**, *Financial Advisor Magazine*

Speakers:

**Russell T. Hill**, Halbert Hargrove Global Advisors

**Peter Lazaroff**, Plancorp

**Dan Moisand**, Moisand Fitzgerald Tamayo LLC

**Sam Pittman**, Russell Investments

• Session B

**Reinventing Retirement: A Conversation**

*CFP Board CE Credit Approved - 1.0 hour*

As clients retire, they need to create a new life and sense of self—and you need to reinvent your business. Clients will be more demanding and more fee-sensitive, so you must re-energize the relationship in the decumulation phase by tuning in to coaching and financial life management. In this session, a marketing authority who has spent decades researching these issues will discuss how to change the way you and your clients measure success and how to increase engagement without increasing costs.

Speakers:

**Gail Graham**, Graham Strategy

**Dorothy Hinchcliff**, *Financial Advisor Magazine*

**11:25 am - 12:15 pm**

• Session A

**Social Security: The Choice Of A Lifetime**

*CFP Board CE Credit Approved - 1.0 hour*

For financial advisors, the Social Security decision is an opportunity to help clients with one of the most important decisions they face about their retirement – a decision that could potentially result in accumulating hundreds of thousands of dollars in additional retirement income. Providing guidance for this important decision can help advisors strengthen existing client relationships, plus set the stage for a broader discussion about their clients' retirement income plans. This presentation breaks down and simplifies the many rules and filing options for Social Security, and demonstrates how advisors can help clients make a suitable decision for their needs by analyzing and comparing different Social Security filing options.

Speaker:

**Carlo Cordasco**, Nationwide

• Session B

**Creating A Fiduciary Advice Business**

*CFP Board CE Credit Approved - 1.0 hour*

Many advisors are embracing the fiduciary advice model. Regardless of what happens to the DOL rule, they have concluded that a client-first approach to their business will be required to be competitive in the future. In this session, experts familiar with both the RIA and securities businesses will discuss in detail what building the fiduciary practice of the future involves.

Moderator:

**Robert Laura**, SYNERGOS Financial Group

Speakers:

**Rob Cirrotti**, Pershing & Co.

**Ryan Sullivan**, PIEtech

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**12:15 pm - 1:30 pm**

General Lunch Session:

**Keynote Address: Thoughts On The Golden Age Of Holistic Retirement Planning ©**

**Nick Murray**

*CFP Board CE Credit Approved - 1.0 hour*

Helping people to plan and invest for - and then to live out - a retirement of dignity and independence is one of the nobler pursuits and finer achievements of our profession, and we are in its golden age. The opportunities for us to perform this service - and to do well by doing good - are greater today than they have ever been, or may ever be. Moreover, it is well-nigh inconceivable that our mass affluent countrymen can achieve and sustain their retirement goals without us; all their temperamental hardwiring militates against it. Thus our value proposition as planners and behavioral counselors is at an unprecedented zenith.

**Nick Murray**

**1:30 pm - 1:55 pm**

**Dessert Break In Exhibit Hall**

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**2:00 pm - 2:45 pm**

**The Future Of Advice®**

A keen observer who has written extensively about the future of wealth management and also recently interviewed a series of thought leaders on this topic will present on their combined views.

Speaker:

**Mark Hurley**, Fiduciary Network

**2:50 pm - 3:40 pm**

Closing General Session

**Reinvent Your Practice®**

With the commoditization of virtually everything we do, the time has come to take a fresh look at the viability of the advisory practice. During this session, we will take a look at the emerging competitive pressures and help you understand what must be done for you to avoid extinction.

Speaker:

**Kristofor Behn**, Fieldstone Financial