

THE ANNUAL CONFERENCE OF THE FINANCIAL PLANNING COMMUNITY.

REGISTER NOW

FPAAnnualConference.org

EARLY-BIRD DEADLINE: AUGUST 5, 2011

FPA

CONFERENCE SERIES
EXPERIENCE
2011



September 15-18
San Diego, CA



EXPERIENCE 2011



SIX TIPS

to Justify Your Trip to FPA Experience 2011:

FPA RECOGNIZES THAT BUDGETS ARE TIGHT AND TRAVEL CAN BE EXPENSIVE. THAT'S WHY THIS YEAR'S PROGRAM IS SECOND TO NONE AND ADDED VALUE CAN BE FOUND EVERYWHERE! HERE ARE SIX TIPS TO HELP YOU JUSTIFY YOUR TRIP:

COMMUNITY

The annual conference of the financial planning community provides a once-a-year opportunity to address all of your business needs in one central place.

KNOWLEDGE

Your clients will benefit most from your new knowledge, making you a trusted source for the most up-to-date information on financial planning topics.

CONTINUING EDUCATION

Plan your conference experience around your CE requirements, making this conference your one-stop-shop for all your annual continuing education credit.

EXHIBIT HALL

Make advance appointments with exhibitors you would like to meet face-to-face and set up a time to demo their software or products.

WORK AWAY FROM WORK

Plan now to be away from the office, scheduling appointments and updating IT applications to make a virtual office from your briefcase!

SAVE MONEY!

Take advantage of the early-bird deadline—August 5, 2011—and save \$180 toward your bottom line.

“Annual Conference sessions are phenomenal! Helping me grow as a financial planner, and always giving me many experiences and new ideas – 20 ideas for 20 clients.” —Aaron Coates, CFP®, CIMA

“Annual Conference is a target rich environment – there are so many different ways you can go, and you always find a whole series of sessions and activities that meet your need.” —David Yeske, CFP®



CONFERENCE SERIES
EXPERIENCE
2011

Program At-a-glancepage 4

Invitation from Task Force Chairpage 5

Community Education Track Descriptions.....page 6

General Session Speakerspage 8

Lifelong Learning Competency Modelpage 9

Conference Schedule.....page 10

Upcoming Eventspage 23

Professional Development Pavilion.....page 23

List of Exhibitors.....page 24

Pre-conference Event & Tour Programs.....page 25

Closing Night Bash.....page 28

Travel & Other Useful Information.....page 29

CE Credit Information.....page 30

Registration Informationpage 31



Wednesday, September 14

8:00 AM – 5:00 PM

Pre-conference Workshop

1:00 PM – 5:00 PM

Exhibitor Setup

1:30 PM – 5:30 PM

Major Firms Symposium, Day 1

Thursday, September 15

7:00 AM – 2:00 PM

Exhibitor Setup

7:00 AM – 7:00 PM

Attendee and Exhibitor Registration Open

8:00 AM – 12:00 PM

Morning Half-Day Pre-conference Workshops

8:00 AM – 3:00 PM

Full Day Pre-Conference Workshops

8:00 AM – 3:00 PM

Major Firms Symposium, Day 2

11:30 AM – 3:00 PM

Making a Business Case for Diversity and Inclusion
Pre-conference Workshop

1:00 PM – 2:00 PM

New Member and First-Time Attendee Orientation

3:30 PM – 5:00 PM

Opening General Session with Frank Abagnale

5:00 PM – 7:00 PM

Exhibit Hall Open/Exhibit Hall Reception*

6:30 PM – 8:00 PM

International Reception

Friday, September 16

7:00 AM – 6:00 PM

Attendee and Exhibitor Registration Open

7:30 AM – 8:30 AM

Sponsored Breakfast Educational Sessions

8:45 AM – 9:45 AM

60-Minute Educational Sessions

8:45 AM – 10:00 AM

Global Update

9:45 AM – 10:00 AM

Refreshment Break

10:00 AM – 11:00 AM

60-Minute Educational and Sponsored Super Sessions

11:00 AM – 6:30 PM

Exhibit Hall Open

11:15 AM – 12:15 PM

60-Minute Educational Sessions

12:15 PM – 2:00 PM

Lunch in Exhibit Hall*

2:00 PM – 3:00 PM

60-Minute Educational and Sponsored Super Sessions

3:00 PM – 3:30 PM

Exhibit Hall Refreshment Break

3:30 PM – 5:00 PM

General Session with Alicia Munnell, Ph.D.

5:00 PM – 6:30 PM

Exhibit Hall Reception*

Saturday, September 17

7:00 AM – 4:00 PM

Attendee and Exhibitor Registration Open

7:30 AM – 8:30 AM

Sponsored Breakfast Educational Sessions

8:45 AM – 9:45 AM

60-Minute Educational Sessions

9:45 AM – 10:00 AM

Refreshment Break

10:00 AM – 11:00 AM

60-Minute Educational and Sponsored Super Sessions

11:00 AM – 4:00 PM

Exhibit Hall Open

11:15 AM – 12:15 PM

60-Minute Educational Sessions

12:15 PM – 2:15 PM

Lunch in Exhibit Hall*

2:15 PM – 3:15 PM

60-Minute Educational and Sponsored Super Sessions

3:15 PM – 4:00 PM

Exhibit Hall Refreshment Break*

4:00 PM – 5:30 PM

Closing General Session

6:00 PM – 9:00 PM

The Foundation for Financial Planning
and Financial Planning Association Closing Night Bash

Sunday, September 18

7:00 AM – 11:00 AM

Attendee Registration Open

7:30 AM – 8:30 AM

Sponsored Breakfast Educational Sessions

8:45 AM – 10:00 AM

75-Minute Educational Sessions

10:00 AM – 10:15 AM

Refreshment Break

10:15 AM – 11:15 AM

60-Minute Educational and Sponsored Super Sessions

11:30 AM – 12:30 PM

60-Minute Educational Sessions

*Includes Exhibitor Presentations and Learning Center Educational Sessions in Exhibit Hall Professional Development Pavilion



CONFERENCE SERIES
EXPERIENCE
2011



Who are you? Are you a retirement planner?
A portfolio manager?

A young professional working in a large firm?
An adviser in transition with your own practice?

Something completely different, but still a
member of the financial planning community?

The Financial Planning Association—the
“community for all those who provide or
support financial planning”—is more than a
single community. Rather, FPA is a “community
of communities” that represents the immense
diversity of our members and clients that we
serve.

FPA Experience 2011 will celebrate these many
communities by offering a completely new
approach in educational, experiential, and
networking opportunities this **September 15–18**
in **San Diego, California**. I personally invite
you to this extraordinary event—FPA
Experience 2011.

The FPA Experience 2011 task force has created
an entire conference based on a selection of the
many communities that comprise FPA. Attend-
ees can choose sessions from **eight communi-
ties of interest** based on the community (or
communities) that resonates with them most.
Each community has *specialized* educational
sessions unique to their interests and all were
created with the goal to **inform, inspire, and
challenge**. We have also crafted shared sessions
which reflect interests that are *shared* between
communities and our core sessions will be of
universal importance to all members of the
financial planning community.

But wait...there’s more! We developed commu-
nity-building *extras* to enhance the conference
experience and encourage networking within
the communities. Ranging from special open-
ing night gatherings (where communities are
encouraged to **meet, greet and connect**)
**during the opening night reception in the
FPA Exhibit Hall**, to a private chat with
speakers post-presentation, to an opportunity
to practice newly-learned skills in an intimate,
hands-on environment—our community-building
extras offer many opportunities for participants
to engage on a more personal level.

Sponsors and exhibitors are an integral part
of FPA’s annual conference. Our sponsors and
exhibitors have embraced the community
concept and will present unique offerings, tools,
and resources specific to your needs. Every
touch-point of the conference will become
relevant to your community and your business —
creating a richer experience because of it!

Finally, we know that throughout FPA
Experience 2011 you will connect with like-
minded members of your community. We
will send you home with your own tools and
resources to help you stay connected with your
new friends and to support each other as you
build your businesses. Our ultimate goal is that
you will leave FPA Experience 2011 **informed,
inspired and connected**.

Join us. It’s in San Diego. It’s going to be fun
and you absolutely do not want to miss this
experience! I’ll see you at FPA Experience 2011!

Evelyn Zohlen, CFP®
FPA Experience 2011 Task Force Chair



COMMUNITY EDUCATION TRACK DESCRIPTIONS

ADVISERS IN TRANSITION

Community Education Track

The Advisers in Transition community addresses the needs and interests of FPA members contemplating changes in the ownership, structure and oversight of their practices. More specifically, our community includes advisers in the process of establishing independent practices, considering retirement or ownership transfers, addressing internal and external successions, looking to grow their businesses for future transitioning to the next generation, or who are facing regulatory changes brought about by the new SEC compliance initiatives. Our community includes all the parties to these various issues: young and old, experienced advisers and those newer to the profession.

LIFE PLANNING

Community Education Track

The Life Planning Community consists of financial professionals who view their role as going beyond writing financial plans and recommending financial products and services to meet client needs. Instead, the life planner gets more deeply and intimately involved with their clients' life goals, values, dreams, and aspirations. They become their clients' most trusted adviser. From this foundation of a deeper emotional connection, the life planner helps their clients make better choices in all areas of their life that are affected by money. Often this relationship extends beyond money and the life planner becomes a mentor to their clients who helps them make better choices in other key areas of their life.

LONGEVITY & RETIREMENT PLANNING

Community Education Track

At the heart of a planner's work with most clients is longevity planning --loosely defined as the point when a family's resources, needs, and life's risks come together to test the best laid assumptions of a retirement plan. Longevity planning is also deeply integrated in all other planning disciplines, requiring advisors to remain current in both technical strategies and relational best practices. The Retirement Planning Community provides FPA Experience attendees an opportunity to hear how our best thinkers view the current planning environment. Sessions cover a spread of retirement planning issues, ranging from modeling retirement scenarios and creating sustainable portfolio income to cognitive impairment and decline and senior residence options to a myriad of other critical longevity planning issues.

NICHE

Community Education Track

Aside from mainstream communities, FPA members are creating and gathering in passionate and active communities around specialized areas of interest and expertise. These communities can be based on shared demographic interests (Women and Finance, Pride Planners, International Community) with unique needs or upon specialized or niche planning expertise (Divorce Planners, Philanthropy). FPA Experience Niche sessions bring to you some of the leading experts from the U.S. and around the world to discuss how regulation, marketing trends and research in these areas will impact your clients and your practice.

FPA EXPERIENCE 2011 TASK FORCE

Evelyn Zohlen, CFP®

Task Force Chair

Inspired Financial
Huntington Beach, California

Rich Arzaga, CFP®, CCIM

Cornerstone Wealth Management, Inc.
San Ramon, California

Bill Bachrach, CSP, CPAE

Bachrach & Associates, Inc.
San Diego, California

Shawn Brayman, ChFC®, BSc, MES

PlanPlus Inc.
Ontario, Canada

Darryl Celkupa

Tamarac Advisor Services
Seattle, Washington

Bud Elsea

Bud Elsea Productions
Norcross, Georgia

David Lawrence, RFC, AIF

EfficientPractice.com
San Diego, California

Helen Modly, CFP®, ChFC®

Focus Wealth Management LTD
Middleburg, Virginia

COMMUNITY EDUCATION TRACK DESCRIPTIONS**PORTFOLIO MANAGERS****Community Education Track**

The Portfolio Managers Community at FPA Experience consists of those planners and affiliated professionals whose focus, and/or whose expertise involves investment management and planning. This may include individuals who run portfolios of individual securities, mutual funds, ETFs, and/or multi-manager separate accounts. It is also represented by those who do manager, securities, asset allocation, capital markets, and economic research along with the implementation of client portfolios based on these functions. If you in any way participate in the investment process and planning aspect of a practice, this is the community for you! Come join us and generate some social alpha!

SMALL BUSINESS PLANNING**Community Education Track**

Small business owners represent the backbone of our economy, and a tremendous opportunity for advisers to cultivate profitable, advisable clients who largely prefer to delegate their financial planning. This market is also among the most underserved in our industry. The Small Business Planning community offers attendees a one-stop opportunity to learn about the various aspects of advocating the interests of small business owners. Sessions cover a spread of planning issues, including general and family-specific business succession and continuity, advanced tax-advantaged strategies, the bridging of health and wealth strategies, and marketing the small business owner niche.

PRACTICE OPTIMIZATION**Community Education Track**

This is the community of financial practitioners who want to build, transform and/or optimize their practices to provide higher levels of efficiency, productivity and profits. Embracing new concepts, this community will explore the latest tools, technology and techniques to create more productive operations, more harmonious office environments, and higher practice value.

YOUNG PROFESSIONALS**Community Education Track**

The Young Professionals continues to be a strongly connected group dedicated to serving clients well as they grow into leadership positions within their firms. The Young Professional Community at FPA Experience 2011 is designed to support these professionals in skill building and practice optimization as well as to support the creation and growth of existing and new relationships. Through education, mentoring, and meaningful friendships our next generation of advisers will achieve their mission of transferring the wisdom, integrity and traditions of financial planning from one generation to the next.

Eric Rabbanian, CFP®

Rabbanian Financial Planning, Inc.
Austin, Texas

Joseph D. Pitzl, CFP®

Intelligent Financial Strategies
Edina, Minnesota

Ross Richardson, CFP®

Pembroke Advisors, Inc
Houston, Texas

Casey Van Zutphen, CFP®

Delta Ventures Financial Counsel, Inc.
Mesa, Arizona

Katy (Kathryn) Votava

GOODCARE.com
Washington, D.C.

Jim Lingelbach, CFP®, CLU®, ChFC®, CASL®

Chapter Liaison
San Diego, California

FPA STAFF LIAISONS

Jean Cantey Segal

Managing Director, Knowledge and Learning

Joette Cross

Director of Meetings



**Opening General
Session Speaker—
Frank Abagnale**

Frank W. Abagnale is one of the world's most respected authorities on the subjects of forgery, embezzlement and secure documents. For over thirty years he has lectured to and consulted with hundreds of financial institutions, corporations and government agencies around the world. Mr. Abagnale has been associated with the FBI for over 35 years. He lectures extensively at the FBI Academy and for the field offices of the Federal Bureau of Investigation. More than 14,000 financial institutions, corporations and law enforcement agencies use his fraud prevention programs. In 1998, he was selected as a distinguished member of "Pinnacle 400" by CNN Financial News.

Today Mr. Abagnale is a member of the Board of Editors for Bank Fraud and IT Security, as well as the Financial Fraud Law Report.



**General Session
Speaker—
Alicia Munnell**

Alicia H. Munnell is the Peter F. Drucker Professor of Management Sciences at Boston College's Carroll School of Management. She also serves as the Director of the Center for Retirement Research and the Center for Financial Security at Boston College. Before joining Boston College in 1997, Professor Munnell was a member of the President's Council of Economic Advisers (1995 - 1997) and Assistant Secretary of the Treasury for Economic

Policy (1993 - 1995). Previously, she spent 20 years at the Federal Reserve Bank of Boston (1973 - 1993), where she became Senior Vice President and Director of Research in 1984. She has published many articles, authored numerous books and edited several volumes on tax policy, social security, public and private pensions, and productivity.

Professor Munnell was co-founder and first President of the National Academy of Social Insurance and is currently a member of the American Academy of Arts and Sciences, the Institute of Medicine, and the Pension Research Council at Wharton. She is a member of the Board of The Century Foundation, the National Bureau of Economic Research and the Pension Rights Center. In 2007, she was awarded the International INA Prize for insurance sciences by the Italian Accademia Nazionale dei Lincei in Rome. In 2009, she received the Robert M. Ball Award for outstanding achievements in social insurance from the National Academy of Social Insurance.



**Closing General
Session Speaker—
William Taylor**

FPA has confirmed William C. Taylor as the closing session general speaker. William Taylor is a writer, speaker and entrepreneur who has helped shape the global conversation about the best ways to compete, innovate and succeed.

Taylor's recently published book, *Practically Radical: Not-So-Crazy Ways to Transform Your Company, Shake Up Your Industry, and Challenge Yourself*, was hailed by bestselling author Daniel H. Pink as "the most powerful and instructive change manual you'll ever read." Anne Mulcahy, former chairman and CEO of Xerox, calls it "a handbook for successful transformation and a great tutorial for implementing your change agenda." Arianna Huffington says: "The ideas are fresh, the advice is stuff you can actually use, and the results will be tangible."

FPA LIFELONG LEARNING COMPETENCY MODEL

TAILOR YOUR CONFERENCE EXPERIENCE! UTILIZING THE FPA LIFELONG LEARNING COMPETENCY MODEL AND UNIQUE COMMUNITY EDUCATION APPROACH

Our goal at FPA is to create educational experiences that meet your unique needs to ensure that you gain the knowledge, learning and connections that support your success. The FPA Lifelong Learning Competency Model is a tool to help you navigate through the multitude of educational sessions available during FPA Experience 2011. Combined with our new “Experience” identity for FPA’s annual conference is a unique approach to the educational content. The “community” education approach not only helps you connect with like-minded individuals, it provides an additional opportunity for you to design a unique conference experience tailored to your unique needs. Use these tools as you browse the program (online at www.FPAAnnualConference.org), add your chosen sessions to your personal schedule and voila, a conference experience built for you!

LIFELONG LEARNING COMPETENCY MODEL

First, identify your career stage based on your experience and expertise.

1. Early (1–5 years)
2. Mid (6–14 years)
3. Late (15+ years)

Next, select the competency in which you would like to gain knowledge and skill.

1. Business and Practice Optimization
2. Technical Knowledge
3. Relationship Skills
4. Sales and Marketing
5. Communication Skills
6. Critical Thinking
7. Organizational Skills
8. Human Resources Management
9. Leadership Skills

When applicable, FPA will reference CFP Board of Standards, Inc., Topic List for CFP Certification Examination by denoting the topic that most closely aligns to the learning event. These include:


1. General Principles of Financial Planning
2. Insurance Planning & Risk Management
3. Employee Benefits Planning
4. Investment Planning
5. Income Tax Planning
6. Retirement Planning
7. Estate Planning
8. Client Trust & Communication

COMMUNITY EDUCATION OFFERINGS

Finally, select the community in which you most closely align and/or have interest and would like to learn more about. Identified communities for FPA Experience 2011 education sessions include:

- Advisers in Transition
- Life Planning
- Longevity and Retirement Planning
- Niche
- Portfolio Managers
- Small Business Planning
- Practice Optimization
- Young Professionals

Note: Each session will be flagged with the “specialized” community that most closely aligns to the unique interests of the community in addition to the “shared” community, reflecting shared interests between multiple communities. “Core” sessions offer content of universal importance.

 Look for this logo to find sessions that have global relevance. Sessions without this logo may have a heavier focus on U.S.-specific issues such as legal and regulatory.

THANKS TO OUR COMMUNITY SPONSOR:



WEDNESDAY, SEPTEMBER 14

8:00 A.M. – 5:00 P.M.

PRE-CONFERENCE WORKSHOP

AFTER YOU, WHO? REAL-LIFE BUSINESS SUCCESSION PLANNING STRATEGIES

JOHN BLANKINSHIP, CFP®; JON BEYRER, CFP® EA; BEN COOMBS, CFP®; MARGARET EDDY, CPF®; MARC FREEDMAN, CFP®; NETA GAGEN; BARRY GRAFF; DANIEL SEIVERT; HAROLD WILLIAMS, CFP®, CPA/PFS; EVELYN ZOHLEN, CFP®

As financial planners, we often counsel our business-owning clients on succession planning. Now, it's time to counsel ourselves on our own succession planning! Join us at a special all-day pre-conference event dedicated to talking frankly about succession issues. Hear "tales from the trenches" from peers who have transitioned to life beyond their financial planning practices. Six experienced planners share their different succession planning stories and strategies, including when they started the process, how it unfolded, what went well (and what didn't), the challenges they experienced and what life is like after the transaction. Barry Graff, Ph.D., provides valuable insights on how to handle the emotional aspects of exiting our practices. Lunch includes roundtable discussions so we can share our own experiences, questions and concerns with the panelists and senior planners serving as table hosts.

ADDITIONAL FEE REQUIRED

COMMUNITY: **ADVISERS IN TRANSITION** (SPECIALIZED); **PRACTICE OPTIMIZATION** (SHARED) 🌐

CFP CE CREDIT: 0

THURSDAY, SEPTEMBER 15

8:00 A.M. – 12:00 P.M.

PRE-CONFERENCE WORKSHOP

HAS DIVERSIFICATION FAILED US?

Powered by IMCA

CHRIS GECZY, PH.D.

This special pre-conference workshop powered by Investment Management Consultants Association (IMCA) takes a deep dive into diversification, portfolio theory and alternative investments. Examine what defines an alternative investment after two decades of rapid industry growth, the advent of the famous endowment model of portfolio construction and a major financial crisis. Also review practical considerations for incorporating alternative investments in portfolios; see how seemingly well-diversified portfolios suffered in the recent financial crisis and yet how portfolio theory may not have caused it; and look at methods for distinguishing among alpha, beta and alternative beta in understanding portfolio risk and return.

ADDITIONAL FEE REQUIRED

COMMUNITY: **PORTFOLIO MANAGERS** (SPECIALIZED); **LONGEVITY & RETIREMENT PLANNING** (SHARED) 🌐

CFP CE CREDIT: 4 PENDING APPROVAL

THURSDAY, SEPTEMBER 15

8:00 A.M. – 3:00 P.M.

PRE-CONFERENCE WORKSHOP

EMOTIONAL INTELLIGENCE FOR FINANCIAL PLANNERS

WAYNE LEAR, CFP®

Emotional intelligence (EI) is defined as the "ability to accurately and adaptively perceive, use, understand and manage emotions." For practical application, however, EI is best viewed as a complex mixture of interrelated feelings, attitudes, and associated habits and behaviors. According to a 2006 survey of U.S.-based financial advisers, 25 percent of a planner's job is devoted to nonfinancial coaching, including being called upon for advice regarding personal and life-changing issues. In the survey, 74 percent of planners reported dealing with clients in distressed emotional states. Learn to recognize and appraise emotions in yourself and others, and then use and manage these emotions to facilitate client relationships and work performance.

ADDITIONAL FEE REQUIRED

COMMUNITY: **LIFE PLANNING** (SPECIALIZED); **PRACTICE OPTIMIZATION** (SHARED) 🌐

CFP CE CREDIT: 6 PENDING APPROVAL

THURSDAY, SEPTEMBER 15

8:00 A.M. – 3:00 P.M.

PRE-CONFERENCE WORKSHOP

SOPHISTICATED PLANNING FOR IRA DISTRIBUTIONS

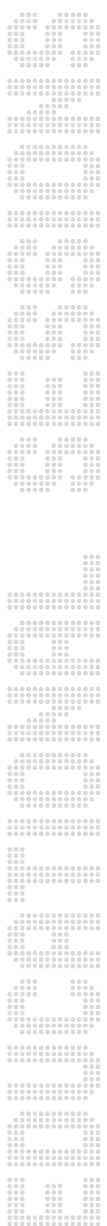
ROBERT KEEBLER, CPA, MST, AEP

Delve into the details of planning with IRAs, including discussing the following: the Pension Protection Act, Final IRA Regulations, pre-retirement issues, required beginning date issues, Stretch-out IRAs, spousal rollovers, funding the Bypass Trust with IRA assets, beneficiary designation planning, the five-year-rule, Roth IRA issues, Standalone IRA Trust planning, distribution of employer securities, insurance strategies and new, innovative planning strategies.

ADDITIONAL FEE REQUIRED

COMMUNITY: **LONGEVITY & RETIREMENT PLANNING** (SPECIALIZED); **PORTFOLIO MANAGERS** (SHARED)

CFP CE CREDIT: 6 PENDING APPROVAL



THURSDAY, SEPTEMBER 15 & FRIDAY, SEPTEMBER 16

THURSDAY, SEPTEMBER 15

11:30 A.M. – 3:00 P.M.

MAKING A BUSINESS CASE FOR DIVERSITY AND INCLUSION

PAM ARNOLD, LYNNE DISTASIO, ALAN HISS, AND RITA IZAGUIRRE

Although there is no silver bullet for financial recovery, one approach showing the most promise is creating a more inclusive financial ecosystem. Diversity management is not about gender and race relations; it's about leveraging different ideas, perspectives, backgrounds, and experiences to achieve the best possible outcome.

Join us for a three-step process to realizing the potential of diversity management in financial planning:

- Turning diversity and inclusion into a profit center.
- What's standing in the way of diversity and inclusion fulfilling its promise.
- How does a firm take the "mission" of diversity and inclusion into "meaningful" action?

There is no cost to attend this workshop. Space is limited.

COMMUNITY: CORE 

CFP CE CREDIT: 0

THURSDAY, SEPTEMBER 15

3:30 P.M. – 5:00 P.M.

OPENING GENERAL SESSION: CATCH ME IF YOU CAN?

FRANK W. ABAGNALE

Frank W. Abagnale is one of the world's most respected authorities on the subjects of forgery, embezzlement and secure documents. For over thirty years he has lectured to and consulted with hundreds of financial institutions, corporations and government agencies around the world. Mr. Abagnale has been associated with the FBI for over 35 years. He lectures extensively at the FBI Academy and for the field offices of the Federal Bureau of Investigation. More than 14,000 financial institutions, corporations and law enforcement agencies use his fraud prevention programs. In 1998, he was selected as a distinguished member of "Pinnacle 400" by CNN Financial News. Today Mr. Abagnale is a member of the Board of Editors for Bank Fraud and IT Security, as well as the Financial Fraud Law Report.



CFP CE CREDIT: 0

FRIDAY, SEPTEMBER 16

7:30 A.M. – 8:30 A.M.

BREAKFAST EDUCATIONAL SESSION



Session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

BREAKFAST EDUCATIONAL SESSION



Session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

FRIDAY, SEPTEMBER 16

8:45 A.M. – 9:45 A.M.

GOLDEN OPPORTUNITY: BECOMING THE ULTIMATE SUCCESSOR FOR TRANSITIONING ADVISERS

DANIEL B. SEIVERT

With tens of thousands of advisers likely to retire over the next decade, enormous opportunity exists for taking over another adviser's clients through a merger, acquisition or recruitment-type deal. Dan Seivert, an industry-leading investment banker to executives and boards in our industry, shares deal-related expertise that clarifies the goals of the transitioning adviser, how internal deals are structured, how to find and capitalize on succession opportunities, how to consummate these deals with little in the way of a cash down payment and/or financing, how to evaluate the fit or culture, and how to achieve financial success after the agreement.

COMMUNITY: **ADVISERS IN TRANSITION** (SPECIALIZED); **YOUNG PROFESSIONALS** (SHARED) 

CFP CE CREDIT: 0

LIFE PLANNING 101

MODERATOR: BILL BACHRACH, CSP, CPAE;

PANEL: RICHARD S. KAHLER, CFP®, CCIM, CHFC, AND GEORGE D. KINDER, CFP®, RLP®

Have you ever wondered, "what is life planning?" This panel of life planning veterans and others who have been influential in the life planning movement, clarifies how life planning is distinct from the more general financial planning, the added value it provides your clients and how a life planning value proposition can help you attract more ideal clients. Already a life planner? See how to better articulate your value proposition to affirm existing clients and attract more ideal client prospects. Come hear if life planning is a match for you!

COMMUNITY: **LIFE PLANNING** (SPECIALIZED); **PRACTICE OPTIMIZATION** (SHARED) 

CFP CE CREDIT: 0

MAKING RETIREMENT INCOME WORK

DAVID BLANCHETT, CFP®, CHFC, CLU, CFA

Explore sustainable withdrawal strategies and find out how to make retirement income work for your clients. Topics include overlaying life expectancy on traditional Monte Carlo simulations, the impact of varying assumptions on sustainable portfolios, the risk of self-insuring longevity risk and some potential solutions, methods to reduce the impact of sequence risk, distribution asset allocation strategies, and why risk is more than just the probability of failure.

COMMUNITY: **LONGEVITY & RETIREMENT PLANNING** (SPECIALIZED);
PORTFOLIO MANAGERS (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

THE HIDDEN GIFTS OF HELPING - HOW THE POWER OF GIVING, COMPASSION AND HOPE CAN GET US THROUGH HARD TIMES

STEPHEN G. POST, PH.D.

Using insights and research from psychology and transformational wisdom, Stephen G. Post illustrates how we can find our own “hidden gifts” through helping others, and in the process bring out the very best in ourselves. Find out what it takes to make your vision a good vision, and what health science has to say about the mindset you need to make a difference for yourself and the world around you. Discuss charitable giving through goal-setting, effective client communication and implementation of values-driven planning, and then learn to apply these insights to your life and the lives of your clients.

COMMUNITY: **NICHE** (SPECIALIZED);
LONGEVITY & RETIREMENT PLANNING (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

INTEGRATING ALTERNATIVE ASSET CLASS MUTUAL FUNDS INTO YOUR PRACTICE

RICHARD BREGMAN, CFA

Find out what constitutes an alternative asset and whether alternatives are an asset class or a strategy. Then, discuss the type of alternative asset products available, methods for evaluating alternatives, integrating alternatives into your asset allocations, and the performance and business model implications of adding alternative strategies to your practice.

COMMUNITY: **PORTFOLIO MANAGERS** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

PSYCHOLOGY OF PRACTICE MANAGEMENT

RICK BARRERA

Best-selling author Rick Barrera—the author of *Overpromise and Overdeliver: How to Design and Deliver Extraordinary Customer Experiences*—is a nationally acclaimed speaker, marketing consultant and author known throughout the Fortune 500 for his extraordinary speaking ability. His program is purely about people—how they communicate, what motivates them and why they behave the way they do. Find out how to build quality relationships with everyone (including clients, employees and family) by quickly and easily identifying the patterns in others, so you can instantly get on the same wavelength. You'll have more effective communication and rewarding interactions right from the start!

COMMUNITY: **PRACTICE OPTIMIZATION** (SPECIALIZED);
LIFE PLANNING (SHARED) 🌐

CFP CE CREDIT: 0

GET ALL THE HIGH QUALITY REFERRALS YOU WILL EVER NEED

MICHAEL BRIZZ, CSP, CMC

Jumpstart referrals by learning how to minimize client reluctance, make it easy for clients to give referrals, coach clients to give you the type of referrals you most desire, eliminate forever the “I can't think of anyone right now” objection, get dozens (rather than one or two) of referrals from each client, get referred to 100 percent of any group you desire, ask for referrals in ways that strengthen the client/adviser relationship, and motivate clients to want to play an active role in introducing you.

COMMUNITY: **SMALL BUSINESS PLANNING** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED) 🌐

CFP CE CREDIT: 0

THE FUTURE OF THE PROFESSION: INTEGRATING THE TALENT OF TODAY INTO THE FIRMS OF TOMORROW, PART 1 OF 2

MODERATOR: CALEB BROWN, CFP®;

PANEL: MICHAEL P. HAUBRICH, CFP®, MARTIN KURTZ, CFP®, AIFA®, CHARLES MORAN, CFP®, CEBS, J.D., AND THOMAS M. WARSCHAUER, CFP®, PH.D.

This two-session series starts with a discussion of how the profession will meet the challenges over the next 10-plus years of hiring, incorporating and transitioning/succeeding to new practitioners, including how to bridge the gap from classroom work to professional productivity. Hear different points of view from the perspectives of financial planning educators, CFP Board, FPA, advisers and recruiters. The second session looks at specific transition experiences of veteran and junior planners. A related Community Event is Speed Mentoring (five- to 10-minute meetings) between students/newbies and experienced advisers.

COMMUNITY: **ADVISERS IN TRANSITION** (SPECIALIZED);
YOUNG PROFESSIONALS (SHARED) 🌐

CFP CE CREDIT: 0

FRIDAY, SEPTEMBER 16

8:45 A.M. – 10:00 A.M.

GLOBAL UPDATE

MODERATOR: DR. TOM POTTS (US)

PANEL: LUBOMIR CHRISTOFF (BULGARIA), NATALIA SMIRNOVA (RUSSIA) AND ROBERT VAN BEEK (NETHERLANDS)

Gather with a panel of planners and advocates from Europe and beyond to discuss how they are undertaking financial literacy efforts in their countries. Conversation will include successes and challenges and a new United Nations effort to support global consumer literacy.

COMMUNITY: **NICHE** (SPECIALIZED) 

CFP CE CREDIT: 0

FRIDAY, SEPTEMBER 16

10:00 A.M. – 11:00 P.M.

THE MONEY EGG—A TOOL FOR EXPLORING THE CLIENT'S MONEY HISTORY

RICHARD S. KAHLER, CFP®, CCIM, CHFC

How can you have more effective and integrated data gathering sessions with your clients? In this hands-on, interactive session, you will learn a communication process developed by psychologists that can replace the traditional interview method of discovering a client's money history. Kahler adapted this technique by having his own clients "draw" their money history—a communication method that deepens and enhances the client's experience by engaging the right and left sides of the brain. View a demonstration, then draw your own money history and practice drawing a partner's money history. Also, get answers to your questions and walk away with a new way for interviewing, counseling, and advising your clients.

COMMUNITY: **LIFE PLANNING** (SPECIALIZED); **PRACTICE OPTIMIZATION** (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

THE LANDSCAPE OF SENIOR HOUSING OPTIONS

STEPHEN J. MAAG, J.D.

Review the various housing options available for seniors, how they differ, what services they provide and the range of costs. Plus, look at how to determine the best choice. Also discuss sources of information on the various options and the role of state and federal regulatory agencies.

COMMUNITY: **LONGEVITY & RETIREMENT PLANNING** (SPECIALIZED); **PRACTICE OPTIMIZATION** (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

LIFE WITHOUT COMMISSION—LIFE WITHOUT CONFLICT?

MODERATOR: SUSAN M. JOHN, CFP®;

PANEL: STEVEN JOHN HELMICH AND ROBERT JOHN REID, CFP®, APFS

Look at the links between remuneration, service and value—provided they are in balance, planners can provide a service that fulfills its objectives. In the United Kingdom, Australia, India, Netherlands and other countries, commissions have been banned in whole or in part. In the United States and Canada, many advisers aspire to a business model without commissions. Regardless of regulator or personal desire, what are the most important factors in transitioning your practice to fees from commissions?

COMMUNITY: **NICHE** (SPECIALIZED); **PRACTICE OPTIMIZATION** (SHARED) 

CFP CE CREDIT: 0

THE STRATEGIC CASE FOR EMERGING MARKET EQUITIES: AN ADVISER'S PERSPECTIVE

MARGIE C. CARPENTER, CFP®, CIMA®

Analyze the backdrop for the continued strong performance of emerging market (EM) equities and the strategic case for continued healthy allocations to these high growth regions. Review EM characteristics (GDP growth, population, market cap trends) of the past, present and projected future, look at how blurry the distinction between many emerging markets and developed markets is becoming, and offer a new method for allocating equity assets around the world. Finally, see how the presenter allocates to these high growth regions on behalf of her clients.

COMMUNITY: **PORTFOLIO MANAGERS** (SPECIALIZED); **NICHE** (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

NEW TRENDS IN TECHNOLOGY

MODERATOR: DAVID L. LAWRENCE, RFC, AIF;

PANEL: JOANNE DAY, BRIAN T. MCLAUGHLIN AND ANDY WANG

The role of technology is increasing in financial planning practices. New technologies are being introduced every week and keeping up with the latest trends is proving to be a daunting task. Explore the newest trends in technology and see how to truly benefit from the latest tools and techniques.

COMMUNITY: **PRACTICE OPTIMIZATION** (SPECIALIZED) 

CFP CE CREDIT: 0

EVERY FAMILY'S BUSINESS: GETTING TO THE HEART OF FAMILY BUSINESS SUCCESSION

THOMAS W. DEANS, PH.D.

With more than 20 million family business owners, the majority over the age of 50, the issue of how and when they will exit their firms has never been more significant. During this peek into family business dynamics, see how you can play a pivotal role in helping families implement a plan that is right for them—and manage a portion of the roughly \$12 billion in retained earnings that will transfer intergenerationally when these businesses are sold. Learn the 12 essential questions to ask business owners to get the conversation started, and find out why you need to be prepared to explore and articulate your own exit plans before attempting to shape your clients' business succession plans.

COMMUNITY: **SMALL BUSINESS PLANNING** (SPECIALIZED);
ADVISERS IN TRANSITION (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

THE FUTURE OF THE PROFESSION: INTEGRATING THE TALENT OF TODAY INTO THE FIRMS OF TOMORROW, PART 2 OF 2

MODERATOR: CALEB BROWN, CFP®, MBA;

PANEL: JOY P. CLADY, MICHAEL P. HAUBRICH, CFP®, DANIEL JOSS, CFP®, RLP®, AND THOMAS SAUNDERS

In part one of this two-session series, discussion focused on how the profession will meet the challenges over the next 10-plus years of hiring, incorporating and transitioning/succeeding to new practitioners. Join part two and engage in a conversation focused on specific transition experiences of veteran and junior planners. Find even more opportunities for experienced advisers and students/newbies to connect via the related community event of "Speed Mentoring". More information will be posted online at fpannualconference@fpanet.org.

COMMUNITY: **YOUNG PROFESSIONALS** (SPECIALIZED);
ADVISERS IN TRANSITION (SHARED) 

CFP CE CREDIT: 0

FRIDAY, SEPTEMBER 16

11:15 A.M. – 12:15 P.M.

EDUCATIONAL SUPER SESSION*charles* SCHWAB

ADVISOR SERVICES

Session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

PICTURES OF PHYSIOLOGICAL STRESS: HOW FINANCIAL PLANNERS CAN REDUCE CLIENT STRESS AND INCREASE CLIENT TRUST

SONYA BRITT, PH.D., AFC AND JOHN GRABLE, PH.D., CFP®, RFC

Americans experience between 50 and 200 stressors daily. This equates to one life stressor every 7 minutes. Financial planners may be adding stress to their clients' lives in objective ways that are not readily apparent. This presentation provides a glimpse into the physiological reactions clients feel when working with a financial planner. Attendees will view video presentations, observe physiological changes in clients, and learn innovative ways to enhance client trust and communication. Financial planners will leave the session with a better understanding of how planner-client interactions influence trust and communication strategies.

COMMUNITY: CORE 

CFP CE CREDIT: 0

RETIREMENT DRAWDOWN STRATEGIES TO OPTIMIZE YOUR AFTER-TAX CASHFLOW

ROBERT KEEBLER, CPA, MST, AEP

Learn how to analyze the order of distributions from IRAs, Roth IRAs and non-IRA assets. In addition, see how to optimize Roth IRA conversions and how to create tax-sensitive portfolio allocations.

COMMUNITY: CORE

CFP CE CREDIT: 1.0 PENDING APPROVAL

FRIDAY, SEPTEMBER 16

2:00 P.M. – 3:00 P.M.

EDUCATIONAL SUPER SESSION

Ameriprise 
Financial

Session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

REGULATORY FUTURE

MODERATOR: DUANE THOMPSON, AIF

PANELISTS: DAN BARRY, KEVIN CARROLL, J.D.
AND PRESTON DUFAUCHARD, J.D.

Panelists from various sectors of the financial services industry, including regulators, review the current state of regulation of financial planning services. Look at where regulation is heading in the post-Dodd/Frank reform world, what it should look like—and how will these changes ultimately affect consumers and the financial planning profession when the first wave of reform is concluded?

COMMUNITY: CORE

CFP CE CREDIT: 0

FRIDAY, SEPTEMBER 16 & SATURDAY, SEPTEMBER 17**THE FUTURE OF ESTATE PLANNING**

JEFF SCROGGIN

Benefit from the perspective of Jeff Scroggin, an estate planning professional, as he shares his experiences with helping clients leave a positive legacy. He discusses the importance of emphasizing protecting and preserving the family—rather than protecting and preserving assets—along with the need to treat children as individuals with their own personalities and problems rather than as equals (even if that means facing difficult family issues the client and planner would rather ignore).

COMMUNITY: CORE

CFP CE CREDIT: 1.0 PENDING APPROVAL

FRIDAY, SEPTEMBER 16**3:30 P.M. – 5:00 P.M.****GENERAL SESSION****ALICIA H. MUNNELL, PH.D.**

Alicia H. Munnell is the Peter F. Drucker Professor of Management Sciences at Boston College's Carroll School of Management. She also serves as the Director of the Center for Retirement Research and the Center for Financial Security at Boston College. Before joining Boston College in 1997, Professor Munnell was a member of the President's Council of Economic Advisers (1995–1997) and Assistant Secretary of the Treasury for Economic Policy (1993–1995). Previously, she spent 20 years at the Federal Reserve Bank of Boston (1973–1993), where she became Senior Vice President and Director of Research in 1984. She has published many articles, authored numerous books and edited several volumes on tax policy, Social Security, public and private pensions, and productivity. Professor Munnell was co-founder and first President of the National Academy of Social Insurance and is currently a member of the American Academy of Arts and Sciences, the Institute of Medicine, and the Pension Research Council at Wharton. She is a member of the Board of The Century Foundation, the National Bureau of Economic Research and the Pension Rights Center. In 2007, she was awarded the International INA Prize for insurance sciences by the Italian Accademia Nazionale dei Lincei in Rome. In 2009, she received the Robert M. Ball Award for outstanding achievements in social insurance from the National Academy of Social Insurance.

CFP CE CREDIT: 0

SATURDAY, SEPTEMBER 17**7:30 A.M. – 8:30 A.M.****BREAKFAST EDUCATIONAL SESSION**

Session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

BREAKFAST EDUCATIONAL SESSION

Sponsor, session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

SATURDAY, SEPTEMBER 17**8:45 A.M. — 9:45 A.M.****AN ANALYSIS OF UNINTENDED CONSEQUENCES AMIDST CHANGES TO THE INVESTMENT ADVISER REGULATORY SCHEME**

BRIAN S. HAMBURGER, J.D., CRCP, AIFA

Under political pressure and with inadequate resources, regulators compete with one another to respond to increased fraud and a strong consumer sentiment of confusion. Join MarketCounsel's Founder and Managing Director, Brian Hamburger, an attorney and trusted adviser to some of the country's preeminent investment advisers, as well as an outspoken industry advocate, as he examines the most pressing legal, regulatory and risk issues affecting investment advisers. He sheds clarity upon new and proposed laws, rules, and regulations; discusses their effects; and helps identify business opportunities in the midst of such volatility.

COMMUNITY: **ADVISERS IN TRANSITION** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

WHY CLIENTS RESIST ADVICE AND HOW TO BREAK THROUGH

BRAD KLONTZ AND PAUL T. KLONTZ, PH.D.

The need to change self-defeating financial beliefs and behaviors is often inspired by a crisis. When this happens, the typical tools used by financial professionals—such as providing more information, confronting and warning—are quite predictably unsuccessful because they fail to communicate with the part of the brain that makes such decisions (the unconscious mind). We know it is important that clients understand the importance of, and have the motivation to change, self-destructive behaviors. Yet, fewer than 20 percent are able to make lasting changes. Financial planners can significantly increase the likelihood of clients' success, if we understand the unique language of the unconscious mind, and use tools shown to be effective in inspiring permanent changes in financial beliefs and behaviors.

COMMUNITY: **LIFE PLANNING** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL



**PREPARE FOR DEMENTIA:
EFFICIENTLY HELP CLIENTS WITH
DIMINISHED CAPACITY**

STEVEN A. STARNES, CFP®

Alzheimer's disease and other forms of dementia present a significant risk to your clients and your financial planning practice. More than one in five women and one in 10 men will develop the disease. Medical research indicates financial capacity declines very early—before clients and family members are even aware of a problem. Financial planners are in a unique position to identify problems early and help clients and their families. Proactive planning will improve life for your client, the caregiver and you. Learn to efficiently address the practical, legal and ethical challenges of working with clients with diminished capacity.

COMMUNITY: [LONGEVITY & RETIREMENT PLANNING](#) (SPECIALIZED);
[PRACTICE OPTIMIZATION](#) (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

**PARTNERS IN DIVORCE: AN INSIDE TOUR OF
DIVORCE FINANCIAL PLANNING**

MODERATOR: LILI A. VASILEFF, CFP®, CDFA, CDS;

PANEL: CINDA L. JONES, CFP®, CDFA AND JERRY COHEN, CPA/
PFS, CHFC, CLU

Financial planning is an essential part of every divorce settlement. A divorce financial planner—someone who provides comprehensive, accurate data and the insights necessary to reach a workable agreement—is an excellent resource for divorcing couples. Learn about the role that financial planners who specialize in divorce play in mitigating the effects of divorce on budgeting, investing, taxes, financial projections and estate, retirement and college planning.

COMMUNITY: [NICHE](#) (SPECIALIZED); [PORTFOLIO MANAGERS](#) (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

**RETIREMENT INVESTING INSIGHTS:
BUILDING PERSONALIZED, ROBUST,
AND FLEXIBLE STRATEGIES**

ROD S. GREENSHIELDS, CFA

Gain insight into the key elements of a successful individual retirement investment plan from an expert on developing asset/liability studies for institutions. Specific topics include asset-liability discounting and funded ratio frameworks, sustainability study research (beyond the 4 percent spending rule), redefining investment risk from portfolio volatility to probability and magnitude of shortfall, and the role of dynamic asset allocation strategies for improving the sustainability of investor portfolios.

COMMUNITY: [PORTFOLIO MANAGERS](#) (SPECIALIZED);
[LONGEVITY & RETIREMENT PLANNING](#) (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

**RUNNING YOUR PRACTICE
MORE LIKE A BUSINESS**

MODERATOR: DAVID L. LAWRENCE, RFC, AIF;

PANEL: JAMES A. BARNASH, CFP®, MARK LITTLE,
JULIE LITTLECHILD, AND TIMOTHY D. WELSH, CFP®

Taking the business approach to your financial practice can yield tremendous rewards. This panel explores ways to increase the profitability and efficiency of your practice operations through a comprehensive approach that covers everything from technology use to marketing to client relations and much more.

COMMUNITY: [PRACTICE OPTIMIZATION](#) (SPECIALIZED) 🌐

CFP CE CREDIT: 0

**PLANNING THAT HELPS YOUR CLIENT
GET OUT OF THEIR BUSINESS ALIVE**

JOSH PATRICK, CFP®

Explore how to work with private business owners to understand the issues they face when it comes time to transition from active to passive ownership. Then, see what it takes to transition from passive ownership to out of the business altogether.

COMMUNITY: [SMALL BUSINESS PLANNING](#) (SPECIALIZED);
[PRACTICE OPTIMIZATION](#) (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

**DATA GATHERING:
AN INSIDE-OUT APPROACH**

MICHAEL F. KAY, CFP®, CPA

Explore how the data gathering process affects financial planning techniques, including connecting quantitative data to clients' lives and ultimate goals. These concepts are supported by examples, experiences and take-away worksheets to help you create a more robust data gathering process.

COMMUNITY: [YOUNG PROFESSIONALS](#) (SPECIALIZED);
[LIFE PLANNING](#) (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

SATURDAY, SEPTEMBER 17

10:00 A.M. – 11:00A.M.

EDUCATIONAL SUPER SESSION

Session title and speaker name to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

WHAT'S THE DAMAGE? THE IMPACT OF MEDICARE ON RETIREMENT PLANNING

KATY VOTOVA, PH.D.

Review up-to-the-minute information about the influence of Medicare on retirement planning along with critical aspects financial advisers should integrate into their planning with clients. The Medicare Modified Adjusted Gross Income (MAGI) “cliff brackets” are significantly affecting retirement planning and retirement budgets. Learn strategies for minimizing the impact of those cliff brackets and discuss new features available within Medicare, such as Medicare Savings Accounts, including case examples.

COMMUNITY: CORE

CFP CE CREDIT: 1.0 PENDING APPROVAL

IS CASH LOSING ITS FUNCTION AS A STORE OF VALUE?

AXEL MERK

Mr. Merk, President and CIO of Merk Investments, cautions that currencies are at risk of losing their traditional function as a store of value; the implications of such an environment are far-reaching. He believes there may be no such thing as a ‘safe’ asset anymore and even cash may require a diversified approach. Mr. Merk will focus on global dynamics and the potential consequences of fiscal and monetary policy throughout the globe. He will give his outlook on which regions and currencies may be best placed going forward and discuss implications for asset allocation.

COMMUNITY: CORE 

CFP CE CREDIT: 1.0 PENDING APPROVAL

SATURDAY, SEPTEMBER 17

11:15 A.M. – 12:15 P.M.

LISTENING TO AND INSPIRING CLIENTS

GEORGE D. KINDER, CFP® RLP®

Look at three essential skills for life planning and client communication: (1) Listening and empathy, (2) Inspiration: Uncovering and bringing to life the client’s dreams of freedom, and (3) Execution: How life-planning skills inspire clients to action. Through exercises, learn to listen for feelings and practice empathy with clients instead of simply asking for facts, thus creating bonds of trust that lead to far better execution of financial plans as well as more successful businesses. Also explore using a client’s ideal day as a way to discover concrete yet inspirational goals of self-actualization and methods of implementation.

COMMUNITY: LIFE PLANNING (SPECIALIZED); PRACTICE OPTIMIZATION (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

OVERCOMING MONTE CARLO LIMITATIONS

APOLLO D. LUPESCU, PH.D.

While Monte Carlo has become a routine analysis in many planning firms, many practitioners are unfamiliar with its underlying assumptions. Learn about the intuition behind Monte Carlo analysis, the limitations of the output relative to the input, and a framework you can use when considering allocation decisions with clients. When used properly, Monte Carlo can be a useful arrow in the adviser’s quiver.

COMMUNITY: LONGEVITY & RETIREMENT PLANNING (SPECIALIZED); PORTFOLIO MANAGERS (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

DIVORCE, BOOMERS AND FINANCIAL PLANNING: THE BEGINNING OR THE END

LILI A. VASILEFF, CFP®, CDFA, CDS

Most divorcing baby boomers nearing retirement age are unlikely to have enough money to live as well as they did during their marriage. Advisers already face the disturbing prospect of telling clients that they may outlive their retirement income. Dividing a marital estate just on the cusp of the retirement years makes creative problem solving imperative and pushes the legal envelope into uncharted territories. Learn about the implications of divorce on budgeting, investing, taxes, financial projections, estate planning, retirement planning and college planning.

COMMUNITY: NICHE (SPECIALIZED); PRACTICE OPTIMIZATION (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

YOURS, MINE OR OURS: FINANCIAL AFFAIRS FOR SAME-SEX COUPLES

FREDERICK HERTZ, J.D.

The legal landscape for same-sex couples has changed dramatically. While marriage or its equivalent is available in nearly 15 states, the federal government does not recognize these partnerships. As a result, couples find themselves partially covered by marital law, depending on their residence. Many couples have lived together for years in the absence of any marital rights, so their relationship assets and debts straddle the marital fence. This makes financial planning for same-sex couples enormously difficult—both during the relationship and upon its demise. Review the key legal changes affecting same-sex couples and see how best to integrate these changes into your practice.

COMMUNITY: NICHE (SPECIALIZED); PRACTICE OPTIMIZATION (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

TACTICAL VS. STRATEGIC ASSET ALLOCATION: WHICH APPROACH MAKES SENSE IN A VOLATILE WORLD?

BRYCE A. JAMES, AND ERIK W. OGARD, CFA

Recent market events inspired many planners to deepen their exploration of tactical strategies given the widespread, historical adherence to using strategic asset allocation. As this panel debates the merits of these approaches given this new era of investment, the discussion will highlight the use of risk budgeting and redefine risk-aware investing.

COMMUNITY: **PORTFOLIO MANAGERS** (SPECIALIZED);
LONGEVITY & RETIREMENT PLANNING (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

FINANCIAL PLANNING BY DEVELOPING A BEST-IN-CLASS DELIVERABLES TEAM OF ALLIED PROFESSIONALS

MARK LITTLE AND PETER R. WHEELER, CFP® CLU, CHFC

Financial planners require a team to deliver comprehensive financial plans. Even simple plans require attorneys, accountants, insurance agents, bankers and others to implement. The best outcomes are achieved when a team develops and implements the plan. Learn through an interactive process how to build a best-in-class team of professionals to fully serve your clients—plus, find out how to build client and team relationships, use the team to determine client needs and desired planning outcomes, prepare and present the team's plan, define the team members' ongoing responsibilities in design and implementation, and monitor team members' implementation.

COMMUNITY: **PRACTICE OPTIMIZATION** (SPECIALIZED);
LIFE PLANNING (SHARED) 

CFP CE CREDIT: 0

THREE LEVELS OF BUSINESS SUCCESSION PLANNING (MANAGEMENT, OWNERSHIP, TRANSFER TAX)

JULIUS H. GIARMARCO, J.D., L.L.M.

A chief concern of family business owners is the orderly and affordable transfer of the business to the next generation and/or key employees. Failure to properly plan for a smooth transition can result in monetary losses and even loss of the business itself. Find out how to keep the family business in the family by looking at the three levels of a business succession plan: management, ownership (including to whom and when) and transfer taxes. The business owner can implement a number of lifetime gifting strategies to minimize (or possibly eliminate) estate taxes.

COMMUNITY: **SMALL BUSINESS PLANNING** (SPECIALIZED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

FINANCIAL PLANNING FROM THE 1040

DAVID R. BERGMANN, CFP®, EA, CLU, CHFC

Learn how reviewing a client's Individual Tax Return Form 1040 can provide a framework for generating useful client financial planning conversations. The 1040 is rich in client information directly related to most financial aspects of our clients' lives. Plus, it is one financial report that our clients are obligated to prepare, or have prepared, annually. Come and learn how to make the form 1040 your friend in uncovering and communicating financial planning strategies, concepts and benefits.

COMMUNITY: **YOUNG PROFESSIONALS** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

SATURDAY, SEPTEMBER 17

2:15 P.M. – 3:15 P.M.

WHEEL OF LIFE

ANNE BACHRACH

The Wheel of Life is a simple, nonproprietary interview and counseling process for creating a powerful connection with clients so they make better money choices that lead to a more balanced life. See a demonstration of the process and practice the interview yourself to fully experience its power. Anne Bachrach and two CFP® practitioners, Neal and Casey Van Zutphen, will answer questions and discuss how and when they use the Wheel of Life to make a stronger connection with clients and move them to action.

COMMUNITY: **LIFE PLANNING** (SPECIALIZED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

THE NEW FRONTIER OF LONG-TERM CARE PLANNING

STEVEN CAIN

While awareness of long-term care (LTC) planning has never been higher and most insurance and financial services professionals agree that LTC insurance can be a sound risk management tool, a disconnect exists. Most financial advisers have trouble incorporating LTC insurance into their clients' estate and retirement planning. Find out how to bridge the gap with best practices plus innovative and consultative sales techniques. Topics include elevating the LTC conversation (planning vs. product), LTC insurance from a risk-management perspective, LTC insurance strategies for affluent clients, and linked-benefit products and traditional products (advantages and suitability).

COMMUNITY: **LONGEVITY & RETIREMENT PLANNING** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

HOW WOMEN ARE REWRITING THE RULES OF PHILANTHROPY AND WHY YOU BENEFIT

MARGARET M. DAMEN, CFP®, CLU, ChFC, CAP

Gain insight into the emotional intelligence, financial confidence, and economic power and leverage women now possess in making financial and gifting decisions. Learn about current research and insights into the five peer personality traits that drive and influence women's financial decisions. Explore "speak female" marketing and communication strategies to capture and retain the loyalty of women's time, talent and treasure; the core elements an adviser needs competency in to maintain a trusted adviser relationship with female clients; the role values play in driving financial decisions; and the opportunities philanthropic topics offer in expanding and sustaining a practice.

COMMUNITY: NICHE (SPECIALIZED); PRACTICE OPTIMIZATION (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

PHILANTHROPY AND INVESTING INTERSECT: THOUGHTS FROM THE PIONEER ORGANIZATION IN MICROFINANCE

CAMILLA NESTOR

Camilla Nestor of microfinance pioneer Grameen Bank, talks about the growing world of microfinance, including its history and structure. Gain insight into the opportunities for planners to incorporate the available vehicles into a client's investment and/or philanthropy portfolio.

COMMUNITY: PORTFOLIO MANAGERS (SPECIALIZED); PRACTICE OPTIMIZATION (SHARED) 🌐

CFP CE CREDIT: 1.0 PENDING APPROVAL

FINANCIAL PLANNING USING A TEAM APPROACH: UNDERSTANDING THE BEHAVIORAL CHARACTERISTICS AND ATTITUDES OF THE TEAM

MARK LITTLE AND PETER R. WHEELER, CFP®, CLU, ChFC

Top professionals such as legal, accounting, insurance professions share answers to issues and questions such as: If you want to work well with me, here is what I'm looking for in an adviser. What is their role in the financial plan? What do they see as your role? What are their attitudes about being part of a planning team? What are the principals of communication that add to effective teams and better client financial and estate planning results?

COMMUNITY: PRACTICE OPTIMIZATION (SPECIALIZED); LIFE PLANNING (SHARED) 🌐

CFP CE CREDIT: 0

ADVANCED RETIREMENT STRATEGIES FOR YOUR BUSINESS OWNERS

THOMAS A. CAMMARANO

In the wake of new regulations established in 2003 and the continued evolution of executive retirement products, your business owner clients need guidance on the best possible approach to building and preserving wealth. Hear updates on the continuously changing landscape

on business and compensation planning, which planning strategies are compliant with IRS regulations (and which are not), using nonqualified plans such as loan regime split dollar to fund retirement for business owners with corporate dollars, turnkey solutions for split dollar and nonqualified deferred compensation, and strategies for retaining key employees using nonqualified deferred compensation plans.

COMMUNITY: SMALL BUSINESS PLANNING (SPECIALIZED); LONGEVITY & RETIREMENT PLANNING (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

CHANGING THE WAY WE COMMUNICATE WITH CLIENTS

CARL RICHARDS

Our clients are real people, so we need to learn to talk to them like real people. Learn how Carl, owner of BehaviorGap.com, has risen from relative obscurity to national fame "by accident" due to his unique ability to explain the complex relationship between money and values through images. Also find out how to deliver services in a manner that makes clients look forward to—rather than dread—visits to their adviser's office.

COMMUNITY: YOUNG PROFESSIONALS (SPECIALIZED) 🌐

CFP CE CREDIT: 0

SATURDAY, SEPTEMBER 17

4:00 P.M. – 5:30 P.M.

CLOSING GENERAL SESSION**PRACTICALLY RADICAL: UNLEASHING BIG CHANGE IN TOUGH TIMES**

WILLIAM TAYLOR

William Taylor is a writer, speaker and entrepreneur who has helped shape the global conversation about the best ways to compete, innovate and succeed. Taylor's recently published book, *Practically Radical: Not-So-Crazy Ways to Transform Your Company, Shake Up Your Industry, and Challenge Yourself*, was hailed by bestselling author Daniel H. Pink as "the most powerful and instructive change manual you'll ever read." Taylor is an adjunct lecturer at Babson College, America's top-rated school for entrepreneurship. He is the co-author of three other books on strategy, leadership, and innovation: *The Big Boys: Power and Position in American Business*; *No-Excuses Management* and *Going Global*.

CFP CE CREDIT: 0 🌐

SUNDAY, SEPTEMBER 18

7:30 A.M. – 8:30 A.M.

BREAKFAST EDUCATIONAL SESSIONS

Sponsors, sessions titles and speaker names to be announced. Please check website for details.

CFP CE CREDIT: TO BE ANNOUNCED

SUNDAY, SEPTEMBER 18

8:45 A.M. — 10:00 A.M.

**GOING INDEPENDENT:
ONE SIZE DOES NOT FIT ALL**

MODERATOR: BRIAN S. HAMBURGER, J.D., CRCP, AIFA;

PANEL: SHERYL D. GARRETT, CFP®, AIF, TONY HSU, CFP®,
KENNETH G. HOBBS, III, AND RICHARD K. SHIELDS, CFP®

Join attorney Brian Hamburger of Market Counsel as he leads a panel of advisers who have experienced multiple career transitions. Discuss the spectrum of “independence,” different models available for advisers, potential missteps and how to make such a transition successfully.

COMMUNITY: **ADVISERS IN TRANSITION** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED) 🌐

CFP CE CREDIT: 0

**SIX NEW SELF-DISCOVERY QUESTIONS TO
ACCELERATE CLIENT TRUST, COMMITMENT
AND LOYALTY**

JAMES W. GOTTFURCHT, PH.D.

Review a new inquiry process intended to deepen and transform client relationships by exploring your own responses to six key psychological money questions. Discover how to transfer your understanding to clients by observing a volunteer’s responses to these questions and several follow-up queries, and then gain further insight by role-playing “client” or “planner” in dyads. The questions start off with attendees (role-playing as clients) rating how they want the planner to relate to them. Additional questions reveal how well attendees have developed several crucial psychological money skills related to successful financial and life planning. The resulting dialogue increases self-exploration and self-discovery, which in turn, accelerates client trust, commitment and loyalty.

COMMUNITY: **LIFE PLANNING** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED) 🌐

CFP CE CREDIT: 1.5 PENDING APPROVAL

**INTELLIGENT AND SUITABLE USES OF
ANNUITIES IN RETIREMENT INCOME
PLANNING**

JOHN L. OLSEN, CLU, CHFC, AEP

Examine annuities as tools designed to do specific jobs, review differences in the various types of annuities (such as index, longevity, and guaranteed living benefit) and see how they work. Then, consider the planning situations in which a particular type of annuity is, generally speaking, appropriate or inappropriate. In the process, review misconceptions about annuities—by proponents and opponents—that hinder our assessment of these instruments. Also look at why so many analyses of annuities miss the whole point. (Hint: Because investment is about acquiring profit while insurance is about avoiding loss.)

COMMUNITY: **LONGEVITY & RETIREMENT PLANNING** (SPECIALIZED);
PORTFOLIO MANAGERS (SHARED)

CFP CE CREDIT: 1.5 PENDING APPROVAL

**CURRENT U.S. & INTERNATIONAL TAX
AND ESTATE ISSUES IN A POST GLOBAL
ECONOMIC CRISIS ENVIRONMENT. WHAT
PRACTITIONERS NEED TO KNOW**JENNIFER A. PATTERSON, CFP®, CIMA, TEP
AND TERRY F. RITCHIE, RFP, EA, TEP

Baby boomers and others interested in retiring overseas (or owning a vacation home overseas) as well as the transfer of wealth expected to take place across the globe over the next 15 years will increasingly cause more U.S.-based practitioners to encounter international issues. This takes the concept of “know your client” to new levels. Delve into current U.S.-international tax compliance matters and briefly review common income tax, estate tax and reporting issues and traps that can be recognized and addressed through additional research and analysis and—when appropriate—through the association of competent specialists. Learn to determine what changes, if any, should be made to current processes and procedures for the cross-border context.

COMMUNITY: **NICHE** (SPECIALIZED); **PORTFOLIO MANAGERS** (SHARED) 🌐

CFP CE CREDIT: 1.5 PENDING APPROVAL

**THE WORLD OF BONDS: STRATEGIES FOR
NAVIGATING THE CHALLENGES IN THE
FIXED INCOME MARKETS**CHRISTOPHER DILLION, CFA, JERRY PAUL, CFA
AND CHRISTOPHER M. RYON, CFA

Many experts believe the fixed-income markets are at a crossroads given the risk of an interest rate spike (from the current historically low levels) and the concerns about municipals, corporate bonds and sovereign credit risk globally. What sectors of the market still provide opportunity? Should you shorten duration and go to a plain vanilla portfolio? Join us and listen to our panel of experts as they share their insights on the world of bonds.

COMMUNITY: **PORTFOLIO MANAGERS** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED)

CFP CE CREDIT: 1.5 PENDING APPROVAL

**SOCIAL MEDIA: BENEFITS
AND IMPLICATIONS**

SPEAKER TO BE ANNOUNCED

Tremendous interest exists in using social media in financial practices—but there’s fear, as well, regarding possible rules infractions, compliance concerns and just plain misuse. Take the mystery out of social media and give advisers the tools necessary to use it safely and effectively in their practices.

COMMUNITY: **PRACTICE OPTIMIZATION** (SPECIALIZED) 🌐

CFP CE CREDIT: 0



HEALTH INSURANCE PLANNING FOR THE SMALL BUSINESS: THE SMALL BUSINESS HEALTH CARE TAX CREDIT AND SIMPLE CAFETERIA PLANS

ARTHUR B. TACCHINO, J.D.

Take a look at how health-care reform affects health insurance planning for small businesses—specifically, two new opportunities created under the Affordable Care Act: The Small Business Health Care Tax Credit and Simple Cafeteria Plans. Gain an understanding of how to take advantage of these opportunities for your clients.

COMMUNITY: [SMALL BUSINESS PLANNING](#) (SPECIALIZED);
[PRACTICE OPTIMIZATION](#) (SHARED)

CFP CE CREDIT: 1.5 PENDING APPROVAL

BECOMING A RAINMAKER

DAVID CHILDS, CFP®

Based on a decade of comprehensive research, this program discusses the mindset, activities and skills of rainmakers those elite advisers who consistently attract 10 or more new affluent client relationships year after year. Learn how to identify and find affluent prospects, get face-to-face meetings with them, position yourself as their “go-to” financial coordinator, seamlessly sell your services, master the mini-close and generate ongoing affluent introductions and referrals.

COMMUNITY: [YOUNG PROFESSIONALS](#) (SPECIALIZED);
[PRACTICE OPTIMIZATION](#) (SHARED) 

CFP CE CREDIT: 0

SUNDAY, SEPTEMBER 18

10:15 A.M. – 11:15 A.M.

HOW CLARIFYING CLIENTS VISION AND GOALS LEADS TO DEEPER RELATIONSHIPS AND FINANCIAL SUCCESS!

TODD FITHIAN

Take a look at the benefits of goal setting through a process of establishing, clarifying and prioritizing clients' goals. Learn proven methods for setting goals as well as techniques to guide the process and focus on what each client values. This helps clients prioritize what they really want to accomplish. Find out how to facilitate the client conversation, ask effective questions that get clients to open up and freely participate, and help devise a plan that achieves results. Also, see how to engage all decision-making parties into the conversation to overcome obstacles and achieve greater results.

COMMUNITY: [LIFE PLANNING](#) (SPECIALIZED);
[PRACTICE OPTIMIZATION](#) (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

THE RETIREMENT INCOME MANAGEMENT PROCESS, HOW TO MAKE RETIREMENT RESOURCES LAST A LIFETIME, PART 1 OF 2

KEVIN SEIBERT, CFP, CRC, CEBS

“How can I make my retirement income last as long as I live?” This in-depth presentation will help you answer this question for your mid-market clients who have a real risk of running out of money before they run out of breath. By the end of the session you will know how to address the many trade-offs that one should consider when creating a lifetime income plan and create practical and sustainable solutions that clients will understand.

COMMUNITY: [LONGEVITY & RETIREMENT PLANNING](#) (SPECIALIZED);
[PORTFOLIO MANAGERS](#) (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

HIGH DEDUCTIBLE HEALTH PLANS AND MAXIMIZING THE HEALTH SAVINGS ACCOUNTS

JIM PRIEBE

Join us for a fact-based look at how High Deductible Health Plans (HDHP) and Health Savings Accounts (HSA) work together as a solid plan option for employees. Gain an understanding of the best practices for designing a consumer-directed health plan (CDHC) to ensure that an employer has a successful offering and that individuals know how the HSA works with the health plan to save and pay for current and future medical expenses. Review guidelines proven to increase employee participation and satisfaction in CDHC plans and the use of HSAs.

COMMUNITY: [LONGEVITY & RETIREMENT PLANNING](#) (SPECIALIZED);
[PORTFOLIO MANAGERS](#) (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

FOCUS ON CHINA

PANEL: SALLY MAK, CFP®, CHFC AND DANIEL B. MOISAND, CFP®

In the past decade, no country has captured the world's attention more than China - with its phenomenal growth rates, relationship with the United States on the balance of trade, investment in new infrastructure and more. At a time when U.S. advisers are being encouraged to look to emerging economies for growth for their clients, what are the new risks to consider? In May 2011, FPA sponsored a People-to-People Tour, which offered 50 planners a firsthand look at the truth behind the veil by visiting local markets, industries and financial advisers. Gain valuable insights into China and its potential from this panel.

COMMUNITY: [NICHE](#) (SPECIALIZED); [PORTFOLIO MANAGERS](#) (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

**CAPTIVE INSURANCE:
BUSINESS OWNER RISK MANAGEMENT
AND WEALTH ACCUMULATION**

JAY D. ADKISSON, J.D.

Captive insurance companies are used by nearly all of the Fortune 500 companies to reduce property & casualty insurance costs and facilitate risk management. Now, the use of captive insurance is expanding to mid-sized and privately held enterprises to similarly reduce their business insurance costs, and also provide an alternative and effective method for business owners to create an additional wealth accumulation center. Used in conjunction with estate planning, captives also offer the opportunity for efficient wealth transfer to succeeding generations.

COMMUNITY: **SMALL BUSINESS PLANNING** (SPECIALIZED);
LONGEVITY & RETIREMENT PLANNING (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

SUNDAY, SEPTEMBER 18

10:15 A.M. – 12:30 P.M.

**WINNING ETHICS: HOW TO AVOID
THE INNER MADOFF**

DANIEL J. CANDURA, CFP®

Who says that ethics training has to be dull and boring? Since we all have to take two hours of ethics continuing education every two years, can't it be interesting? Or, heaven forbid, even fun? Now, it is! Winning Ethics uses a game-show theme to keep the audience involved and learning. It features three teams in a multi-round battle of wits to determine who knows the most about CFP Board's Standards of Professional Conduct.

CFP CE CREDIT: 2.0 PENDING APPROVAL 

SUNDAY, SEPTEMBER 18

11:30 A.M. – 12:30 P.M.

**THE HAPPINESS RISK/REWARD
PYRAMID: A VISUAL AID AND CLIENT
COMMUNICATION TOOL TO FACILITATE
THE PERSONAL FINANCIAL PLANNING
EXPERIENCE AND FRAME THE
ADVISORY RELATIONSHIP**

NEAL VAN ZUTPHEN, CFP®

Learn to apply a three-dimensional tool for framing the financial planning experience in the context of a client-centered advisory approach. This tool incorporates key elements of a successful financial planning process: building trust and emotional intelligence, establishing a dialogical framework to manage conflicts and facilitating sustainable change and growth. The three-dimensional model integrates Maslow's concept of self-actualization and hierarchy of needs, Kubler-Ross's emotional stages of grief, and cognitive and behavioral stages of change from *Changing for Good* by Prochaska, Norcross and DiClemente.

COMMUNITY: **LIFE PLANNING** (SPECIALIZED);
PRACTICE OPTIMIZATION (SHARED) 

CFP CE CREDIT: 1.0 PENDING APPROVAL

**THE RETIREMENT INCOME MANAGEMENT
PROCESS, HOW TO MAKE RETIREMENT
RESOURCES LAST A LIFETIME,
PART 2 OF 2**

KEVIN SEIBERT, CFP, CRC, CEBS

This session is continued from part one. Please refer to page 21 for the full session description.

COMMUNITY: **LONGEVITY & RETIREMENT PLANNING** (SPECIALIZED);
PORTFOLIO MANAGERS (SHARED)

CFP CE CREDIT: 1.0 PENDING APPROVAL

APPRECIATING A WOMAN'S WORTH

ELEANOR K. BLAYNEY, CFP®

Although the economic power of women is growing rapidly, too many women still face tremendous challenges in acquiring and managing wealth. Find out how to rethink your outreach and advice delivery to women, taking into account women's unique financial and economic issues as well as their distinct styles when it comes to thinking about and talking about money.

COMMUNITY: **NICHE** (SPECIALIZED);
LONGEVITY & RETIREMENT PLANNING (SHARED) 

CFP CE CREDIT: 0



UPCOMING EVENTS / PROFESSIONAL DEVELOPMENT PAVILION**MARK YOUR CALENDAR****FPA Residency 2011**

October 23–28, 2011

University of California—Irvine

Lake Arrowhead, California

www.FPANET.org/professionals/eventsconferences/
residencyprogram/**FPA Chapter Leaders Conference 2011**

November 11–13, 2011

OmniInterlocken

Denver, Colorado

www.FPANet.org/Leadership

FPA Business Solutions 2012

March 4-6, 2012

Hyatt Regency San Francisco Airport

Burlingame, California

www.FPASolutions.org

FPA Retreat 2012

May 5-8, 2012

Hyatt Regency Scottsdale Resort at Gainey Ranch

Scottsdale, Arizona

www.FPARetreat.org

FPA Experience 2012

September 29 – October 2, 2012

Henry B. Gonzalez Convention Center

San Antonio, Texas

www.FPAAnnualConference.org

Virtual Learning Center

24/7

Anytime, Anywhere—at the convenience of your desktop

www.FPANet.org/VLC

PROFESSIONAL DEVELOPMENT PAVILION

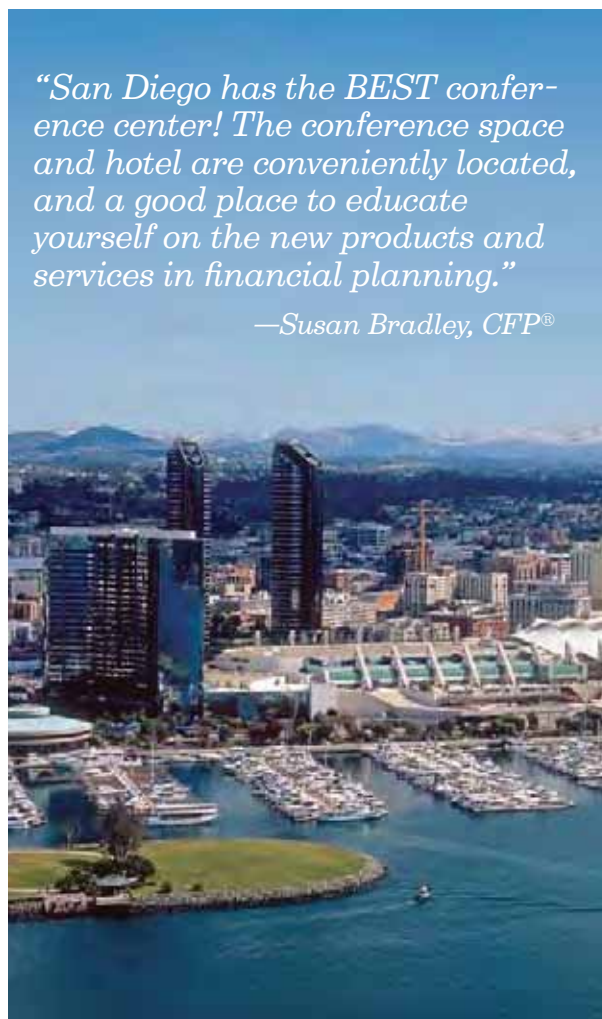
The FPA Professional Development Pavilion located on the exhibit hall floor provides additional education and networking opportunities to all attendees. Included in the Pavilion:

The Learning Center: Take advantage of this unique opportunity to build knowledge and earn additional CE credit with various sessions that will be offered via live sessions and rebroadcast webinars. FPA Twitter Live, FPA Research spotlights, career and professional development and social media are just the beginning of the topics you'll find in the Pavilion. Complete schedule and session information will be available in onsite materials and online.

Exhibitor Presentation Rooms: Join experts from across the financial services industry for a variety of informative sessions and product demonstrations.

“San Diego has the BEST conference center! The conference space and hotel are conveniently located, and a good place to educate yourself on the new products and services in financial planning.”

—Susan Bradley, CFP®



Exhibits

The top financial planning professionals will be at FPA Experience 2011, the annual conference of the financial planning community. FPA's annual conference is the largest concentrated gathering of financial planners in the profession and will be held at the San Diego Convention Center in San Diego, California, September 15–18, 2011.

Exhibit Hours

Thursday, September 15:	5:00 PM–7:00 PM	Exhibit Hall opens with Welcoming Reception for all attendees
Friday, September 16:	11:00 AM–6:30 PM	Exhibit Hall open
	12:15 PM–2:00 PM	Lunch in Exhibit Hall for all attendees
	3:00 PM–3:30 PM	Refreshment break in Exhibit Hall
	5:00 PM–6:30 PM	Exhibit Hall reception for all attendees
Saturday, September 17:	11:00 AM–4:00 PM	Exhibit Hall open
	12:15 PM–2:15 PM	Lunch in Exhibit Hall for all attendees
	3:15 PM–4:00 PM	Refreshment break in Exhibit Hall

Exhibitor List

The following companies are confirmed exhibitors as of June 14, 2011. Companies in **BOLD** are conference sponsors. Please visit the website for an updated list of exhibiting companies.

529 COLLEGE SAVINGS PLANS	HOTCHKIS AND WILEY CAPITAL MANAGEMENT	REGISTERED REP.
ADHESION WEALTH ADVISOR SOLUTIONS, INC.	IMCA	REGUS
ADVISORS GPS	INTERACTIVE ADVISORY SOFTWARE	RUSSELL INVESTMENTS
AIQ, INC.	IPS ADVISORPRO	SBAUER FUNDS
ALBRIDGE SOLUTIONS	JUNXURE	SCHWAB FUNDS
ALLIANZ GLOBAL INVESTORS	KAPLAN SCHWESER	SCHWAB PERFORMANCE TECHNOLOGIES
THE AMERICAN COLLEGE	KEIR EDUCATIONAL RESOURCES	SCOTTRADE ADVISOR SERVICES
AMERICAN FUNDS	LASERFICHE DOCUMENT IMAGING	SCOUT FUNDS
AMERIPRISE FINANCIAL SERVICES, INC.	LEGG MASON	SEI ADVISOR NETWORK
ARKOVI	LEUTHOLD FUNDS	SELECTED FUNDS
AVE MARIA MUTUAL FUNDS	LOCKWOOD ADVISORS	SOURCE MEDIA
BACHRACH & ASSOCIATES, INC.	LPL FINANCIAL	THE STATE LIFE INSURANCE COMPANY
BLACK DIAMOND PERFORMANCE REPORTING	MANAGERS INVESTMENT GROUP	SUMMIT BUSINESS MEDIA
CAMBRIDGE INVESTMENT RESEARCH, INC.	MARKEL CAMBRIDGE ALLIANCE	SUNGARD
CHARLES SCHWAB ADVISOR SERVICES	MATRIX FINANCIAL SOLUTIONS	T. ROWE PRICE
CHUBB PERSONAL INSURANCE	MATTHEWS ASIA FUNDS	TAMARAC INC.
COLLEGE FOR FINANCIAL PLANNING	MERK INVESTMENTS, LLC	TD AMERITRADE INSTITUTIONAL
COVENTRY	METLIFE	THORNBURG INVESTMENT MANAGEMENT
EISI EMERGING INFORMATION SYSTEMS, INC.	MFS INVESTMENT MANAGEMENT	TOTAL REBALANCE EXPERT
EQUITY TRUST COMPANY	MIRAE ASSET GLOBAL INVESTMENTS (USA) LLC	TRUST COMPANY OF AMERICA
EUROPEAN INVESTORS, INC.	MONEYGUIDEPRO	U.S. GLOBAL INVESTORS
EVERBANK	MONTAGE INVESTMENTS	USAA
FBR ASSET MANAGEMENT	MORNINGSTAR	UNITED PLANNERS
FIDUCIARY 360	NUVEEN INVESTMENTS	UNITED STATES COMMODITY FUNDS
FINANCIAL ADVISOR MAGAZINE	OPPENHEIMERFUNDS, INC.	UTAH EDUCATIONAL SAVINGS PLAN
FINANCIAL MEDIA GROUP	ORION ADVISOR SERVICES	WADDELL & REED
FINANCIAL NETWORK INVESTMENT CORP.	PARNASSUS INVESTMENTS	WEALTH ENGINE
FIRST COMMAND FINANCIAL SERVICES	PERMANENT PORTFOLIO FAMILY OF FUNDS, INC.	WEITZ FUNDS
FIRSTPOINT PARTNERS	PERSHING ADVISOR SOLUTIONS	WELLS FARGO ADVANTAGE FUNDS
FISERV INVESTMENT SERVICES	PLANPLUS INC.	WESTCORE FUNDS
FROST INVESTMENT ADVISORS	PRIVATE COLLEGE 529	WILLIAM BLAIR & COMPANY
FTJ FUNDCHOICE, LLC	RAINIER INVESTMENT MANAGEMENT, INC.	YIELDQUEST SECURITIES, LLC
GRT CAPITAL PARTNERS	REDTAIL TECHNOLOGY	
HANCOCK HORIZON FUNDS		

PRE-CONFERENCE EVENT AND TOUR PROGRAMS

THURSDAY, SEPTEMBER 15

GOLF OUTING

Eastlake Country Club

7:00 AM – 1:30 PM

Cost: \$110/person

Tour includes transportation, shotgun start, greens fees and boxed lunch (excludes golf cart rental).



Relax and enjoy a game of golf at Eastlake Country Club. This San Diego golf course was designed by renowned architect Ted Robinson and offers an exciting challenge for players of all levels and abilities. The four different tee settings at Eastlake will ensure an enjoyable day for any golfer. Eastlake Golf Course is highlighted by 1,800 trees, 6 lakes (3 with waterfalls), and 72 sand traps.

SAILING REGATTA

San Diego Harbor

9:00 AM – 2:00 PM

Cost: \$140/person

Tour includes 2-hour race with a Certified Captain, professional guide, beer, water, soda and boxed lunches.



The sparkling waters of the San Diego Harbor will provide a perfect place for this custom designed Sailing Regatta! It's all hands on deck! Each person will serve as the official "crew" of their vessel vying to push their team in the winner's circle. Every person will have an integral role from preparation of boat leaving and returning to dock, hoisting sails to all basic points of sail. This is no pleasure sail – the goal is to win!

Each team will crew their sailing yachts with a certified captain. The teams tackle a challenging two-mile course over a period of 2 hours.

SCENIC SAN DIEGO BY LAND AND SEA

8:30 AM – 12:30 PM

Cost: \$60/person

Tour includes transportation, professional guide, personalized highlights tour of San Diego; 60-minute public harbor tour, bottled water, sodas and light snack.



Enjoy highlights of "America's Finest City," through a special narrated guided tour by land and sea.

Guests will tour via motorcoach areas such as Old Town and San Diego's downtown areas and the historical Gaslamp Quarter and Seaport Village.

After the land tour, guests will be board a public harbor tour boat and cruise the calm waters of the San Diego Bay. You haven't seen San Diego until you have seen it from the water. It's an entirely different view.

Guests will need a photo ID to board the public harbor tour.

"While the FPA conference provides an excellent opportunity for practitioners to further their own continuous professional development, the real value of attending the FPA conference for me is the tremendous opportunity for networking with colleagues with whom I don't otherwise have frequent opportunities to meet. The FPA conference is the one professional financial planning event around the world where I know I'll be able to catch up with thought leaders not only from the U.S. and Canada but from around the world. That alone is worth the price of admission."

—Cary List, CFP®

FRIDAY, SEPTEMBER 16

SEASIDE ADVENTURE IN LA JOLLA & BIRCH AQUARIUM

10:00 AM – 2:00 PM

Cost: \$95/person

Tour includes transportation, professional guided La Jolla narrated tour, admission to the Birch Aquarium at Scripps, bottled water, sodas and light snack and boxed lunch.



One of the most elegant, exclusive and affluent areas of San Diego, La Jolla is home to many film celebrities and is a resort playground of the rich and famous.

After an informative narrative en route on the history of the area, guests will hear from a Scripps naturalist at a scenic lookout point.

Guests will then make a stop at the Birch Aquarium at Scripps. La Jolla is an exquisite combination of a southern European resort atmosphere and Southern California fun! It is truly the “jewel” of America’s Finest City!

SATURDAY, SEPTEMBER 17

GRAPES TO HOPS: ORFILA WINERY & STONE BREWERY

9:30 AM – 3:00 PM

Cost: \$105/person

Tour includes transportation, professional guided 45-minute Brewery Tour & Tasting; Free time in the Brewery gift shop; 1-hour Winery Tour, with wine tasting and a Souvenir Wine Glass and Lunch at Orfila Winery



Guests will start their day with a trip to Stone Brewery for a tour and tasting at their facility. On this guided tour you’ll see the inner workings of their new 55,000 square foot brewery in Escondido. Tours last approximately 45 minutes and are followed by a guided tasting of their phenomenal beers.

Guests will then travel via motorcoach to Orfila Vineyards and Winery for a tour and tasting. Located in the rolling hills of the San Pasqual Valley, the mountain views and Old World charm create a relaxing atmosphere, perfect for any event. Enjoy a private tour of Orfila Vineyards and Winery and a Special Tasting of Five Selected Orfila Wines.

PRE-CONFERENCE EVENT AND TOUR PROGRAMS

Pre-conference event and tour program fees include admission to specified tours. The pre-conference event and tour programs are not a function of the official FPA Experience 2011 educational program and must be registered and paid for separately. To register, check the appropriate boxes on your online registration form. Program is subject to change without notice. All activities require a minimum number of participants. Please refer to the cancellation/refund policy. (All guests must be at least 16 years old.)



FINANCIAL PLANNING CHALLENGE

“Enhanced Community Building activities will offer our “community of communities” many opportunities to engage on a more personal level. Extras this year include opening night gatherings, private chats with speakers, the chance to practice newly-learned skills in a hands-on environment and much more.

Connections and learning from each other is what makes the FPA community unique - get connected my friends!

See you at FPA Experience 2011.”

*—Evelyn Zohlen, CFP®
FPA Experience 2011 Task Force Chair*

Check out the next generation of financial planning professionals at the Financial Planning Challenge!

Students from CFP Board registered education programs will compete in the final two phases of the competition: Thursday, oral presentations of a financial plan to fictitious clients, and Saturday, a high-energy, fun-filled game show style challenge. Top winning teams will receive scholarship awards for their schools. This is a chance to watch the future talent and leaders shine! FPC 2011 is presented by The Financial Planning Association® (FPA®), the Academy of Financial Services, Ameriprise Financial and the Certified Financial Planner Board of Standards, Inc. (CFP Board).



“The Annual Conference is ENERGIZING! I always find a diversity of education and people, from students to veterans.”

—Jim Barnash, CFP®



**THE FOUNDATION FOR FINANCIAL PLANNING & FINANCIAL PLANNING ASSOCIATION
CLOSING NIGHT BASH**

Saturday, September 17

6:00 PM – 9:00 PM at Marriott Marquis and Marina

The Foundation for Financial Planning (FFP) and the Financial Planning Association (FPA) invite you to be part of the Closing Night Bash at FPA Experience 2011, a joint fundraising endeavor which directly benefits our very special initiatives. All contributions to this event (including your ticket price) are tax-deductible* and split 50/50 between the FFP and FPA in providing financial assistance to the following:

- The Foundation of Financial Planning’s mission to help people take control of their financial lives by connecting the financial planning community with people in need.
- FPA’s focus on providing unique professional opportunities through our FPA Diversity Scholarship Program. Contributions to advance these efforts go directly to FPA’s National Financial Planning Support Center, a 501 c(3) subsidiary.

Please join us for a special casino-themed evening of entertainment, community and activities – all to benefit those most in need. Tickets are \$25 (\$30 at the door) and include dinner buffet, two drinks and lots of fun!

**Please consult your tax adviser*

Space is limited so please register early at www.FPAAAnnualConference.org



“I always leave with nuggets of information, from vendors and conversations, to outstanding speakers!”
—Matt Sivertsen, CFP®



“One-on-one conversations with leaders on the forefront of change, is just one of the many reasons I attend Annual Conference.”
—John Comer, CFP®

TRAVEL AND OTHER USEFUL INFORMATION**HOTEL INFORMATION**

FPA has contracted blocks of discounted sleeping rooms at the following hotels: Marriott Marquis and Marina, Hilton Bayfront, Hilton Gaslamp Quarter, Manchester Grand Hyatt, and Omni San Diego. All hotels are within walking distance of the San Diego Convention Center. The FPA Experience 2011 Housing Desk must receive hotel reservations by **Friday, August 12**. To make room reservations, book online at www.FPAAnnualConference.org, or download a form to submit via mail or fax. Reservations will be processed on a first-come, first-serve basis. All changes and cancellations must be made through the FPA Experience 2011 Housing Desk by Friday, August 12, 2011. Any rooms canceled after 5:00 p.m., August 12, 2011, will incur a \$100.00 cancellation fee regardless of when the initial reservation was booked. Changes to your existing reservation can be made through September 1, 2011.

DISCOUNT TRAVEL

FPA has selected Christopherson Travel as the official travel agency for FPA Experience 2011. Make your reservations through Christopherson Travel by calling 866.465.7155 (toll-free), or 303.689.7701 (International). Christopherson Travel presently charges a \$37 fee (subject to change) for ticketing.

TRANSPORTATION OPTIONS

Super Shuttle runs to and from San Diego International Airport to FPA Experience 2011 hotels. Super Shuttle offers shared vans and executive town car service. You can make your reservations at www.supershuttle.com or call 1-800-blue-van and give the reservation agent the discount code **PMCDZ** to receive a reduced rate.

WEATHER

San Diego is renowned for its ideal climate, with an average high of 77 degrees and average low of 65 degrees in September.

TAX DEDUCTIONS

Dues, contributions or gifts to FPA are not deductible as charitable contributions for federal income tax purposes, but they may be deductible as business expenses

FPA EXPERIENCE 2011 CONFERENCE RECORDINGS

Capture all the best moments of FPA Experience 2011 with live conference recordings. All of the great information from FPA Experience 2011 will be available after the conference on CD-ROM or as a multimedia package online at the new Live Learning Center website.

AUTHOR SIGNINGS

Many FPA Experience 2011 speakers are also authors. Take advantage of the opportunity to purchase their books onsite, have your copy signed, and to speak with the author about the subject matter of his or her book.

FPA MEMBERSHIP

If you are not an FPA member, now is the perfect time to join! Take advantage of this year's special Join & Go rate and you will receive a full one-year FPA membership with your FPA Experience 2011 registration.

Join the premier community of financial planners and gain access to a wide array of member benefits that include networking, access to cutting-edge research, discounts on products, services, conferences, CE credits and more!

FPA ONSITE PRODUCT AND BOOKSTORE

FPA books and practice optimization resources will be available to conference attendees in the onsite products store. Many resources available complement the educational session and will enhance your learning experience.



CE CREDIT

FPA Experience 2011 offers abundant continuing education opportunities with an anticipated 20.5 hours of continuing education credit (including pre-conference events) plus more in the Professional Development Pavilion. Note that all continuing education credit is pending approval and acceptance by Certified Financial Planner Board of Standards, Inc.

FPA designs its programs to comply with the principles of good practice accepted by most major professions. FPA will apply for acceptance from CFP Board and report continuing education to CFP Board on behalf of attendees. CFP Board has final authority on accepted sessions. Additionally, attendees may self-report continuing education credit to Society of Financial Service Professionals (SFPSP), Professional Achievement in Continuing Education (PACE) and Investment Management Consultants Association (IMCA). Designees may download and print a certificate of completion from FPA's website, www.FPAnet.org, four weeks following the event for self reporting purposes.



Financial Planning Association is registered with the National Association of the State Board's of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, Tenn. 37219-2417. Website www.nasba.org.

- Method of Presentation: Lecture, Panel, Open Discussion
- Level of Learning: Overview
- Advance Preparation: None
- Prerequisite Knowledge/Experience: None, entry-level introduction is provided
- Total Recommended CPE Credits: 20.5 hours (based on sessions pending approval and acceptance by the CFP Board as of June 24, 2011)

FPA will apply to the following states for state insurance continuing education: Arizona, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maryland, Massachusetts, Minnesota, Missouri, Nevada, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, Texas, Utah, Virginia, Washington, and Wisconsin. Please note that although FPA will apply to these agencies, approval by any agency is not guaranteed. Please visit the conference website after July 1, 2011, for individual state approval information. The states FPA applies to may vary from year to year based on conference location, attendance history and ability to adhere to individual state requirements.

State Insurance Pre-Registration Process:

FPA requires that you pre-register for state insurance continuing education. When you register for the conference (online, by paper or over the phone) you will be required to provide your state insurance license number, the state you are licensed in and your name as it appears on your license. If this information is not provided, FPA will be unable to report state insurance continuing education credits.

Please visit the FPA Experience 2011 website for registration information, onsite procedures and a list of states and sessions that will be applied for state insurance continuing education credit.

International Attendees: To track continuing education credits, be sure to do the following: swipe into all sessions attended and save all handout materials for your records. You can then submit this information with your certificate of CE on a self-reporting basis after the conference is over. Download and print a certificate of completion from FPA's website, www.FPAnet.org, four weeks following the event. Sister organizations of FPA generally assess CE credit hours as listed in the comprehensive brochure.

For questions related to continuing education credit, please call 800.322.4237, option 2 (U.S. & Canada) or 1.303.759.4900, option 2 (International).

The Financial Planning Association is the owner of trademark, service mark and collective membership mark rights in: FPA, FPA/Logo and Financial Planning Association. The marks may not be used without written permission from the Financial Planning Association.

REGISTRATION INFORMATION

EARLY-BIRD RATES: BEFORE AUGUST 5, 2011

	Early-bird Price Through August 5	Full Price August 6–September 18
FPA Members	\$699	\$879
Students	\$300	\$400
Non-members	\$959	\$1,159
Join & Go Financial Planner*	\$994	\$1,174
Join & Go Associated Professional*	\$919	\$1,099
Join & Go New to the Profession*	\$869	\$1,049

*Includes 1-year FPA membership. Join & Go available via PDF registration form only. All fees listed in USD.

Five easy ways to register:

Online:

FPAAnnualConference.org

Phone:

800.322.4237 (U.S. & Canada)

1.303.759.4900 (International)

By Mail with Downloadable Form:

Financial Planning Association
Suite 400
4100 E. Mississippi Avenue
Denver, CO 80246

By Fax with Downloadable Form:

303.759.0749

By E-mail with Downloadable Form:

MemberServices@FPAnet.org

FEES

General registration fees include admission to all educational sessions, educational materials, general sessions, the exhibit hall and other functions listed in the FPA Experience 2011 official onsite program. However, FPA Experience 2011 general registration does not include admission to pre-conference workshops or companion tour programs. Program is subject to change without notice. All fees are listed in U.S. dollars.

HARD-COPY REGISTRATION DEADLINES

FPA will use postmark dates to determine which deadline (and subsequent rate) a mailed registration has met early-bird (on or before August 5, 2011) or full (August 6—September 15). Registrations by phone or fax must be made by midnight MDT on deadline dates to qualify for advertised discounts.

CANCELLATION/REFUND POLICY

Cancellations must be made in writing. All refunds are based on postmarked date of written request. Cancellations made on or before August 19, 2011, receive a full refund, less a \$100 processing fee. A \$25 processing fee applies to pre-conference event and tour program and special networking events. No refunds will be given after August 19, 2011.



“It is important for me to learn from our sister organizations about how they are delivering Financial Planning events and subject matter to their members. It is an added bonus that I can spend some valuable time with other leaders from around the world and enjoy their camaraderie at the same time.”

—Nick Cann, UK

CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP® (with flame logo) are certification marks owned by Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete CFP Board's initial and on going certification requirements.



Suite 400
 4100 E. Mississippi Avenue
 Denver, Colorado 80246-3053



REGISTER NOW!

www.FPAAAnnualConference.com

FINANCIAL PLANNING ASSOCIATION THANKS THE FPA EXPERIENCE 2011 SPONSORS.

PRESENTING SPONSORS



ASSOCIATE SPONSORS



NATIONAL SPONSORS

