



Wednesday, October 6, 2021

8:30 - 11:30 AM - Preconference

HIFON Breakfast & Workshop, Led by Shaun Kapusinski, HIFON Founder
(Open to all operations professionals in attendance.)



- **How to Run a World-Class Technology Program, Chris Emert, CJE Tech Partners**
- **Your Organization & Your Career Through Operations, Kara Armstrong, CapSouth Wealth Management**
- **What Do You Need to Create Sustainable Growth?, Shauna Mace, SEI, Inc.**

11:30 AM - 12:30 PM – Grab & Go Lunch – (located by registration)

12:30 - 1:20 PM - Opening Conference Breakout Sessions

How to Optimize Video and Podcasts Across the Client Experience

Candice Carlton, FiComm Partners and **Kate Holmes**, Innovating Advice

Video and podcasting have received a lot of hype recently, and with good reason. Learn how to optimize these media across the client experience in a way that's high impact, not overwhelming and aligned with your business goals.

Learning Objectives:

The most important elements—including THE most important element—to generate success through video and/or podcasting.

How to identify the communication medium and touchpoints that will have the most impact on your business.

Resources needed to get started and how to measure success.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications & Marketing - Marketing Professional Services

NAPFA Subject Code: J - Communications

CFP Credits: No

of Credits: 1.0

How to Prepare for a Merger or Acquisition as a Buyer or Seller

David Grau, Jr., Succession Resource Group

Buying or selling a financial services practice is a major event for any business. Done right, acquisition can grow your business exponentially, and succession is the key to unlocking the value of your life's work. This session will cover the most current buying and selling trends, recommended timelines and strategies for buying and selling successfully, and what you can do today to make your business more valuable and more attractive, including:

Learning Objectives:

What you should do today to give yourself the best chance to grow through acquisition.

Where to find deals on or off-market, and what to do once you've found one.

Current deal structuring trends and best practices.

How and why to consider leveraging your business' equity with your team.

How to create a business that will outlast you.

When to start planning for an internal succession and strategies your peers are having success with now.

Understanding the state of the market for advisor M&A.

When to begin planning for succession and practical strategies to leverage your equity as a way to attract and retain the best talent.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

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

NAPFA Subject Code: K (Practice Management)

CFP Credits: No

of Credits: 1.0

1:35 - 2:25 PM - Breakout Sessions

Tax-Efficient Strategies in a Time of Uncertainty

Brandon Buckingham, Prudential Individual Solutions

This presentation will focus on how advisors can add value in a changing tax environment, and how the proposed tax changes could impact financial, retirement and estate planning strategies. Advisors can help their clients navigate the uncertain tax environment with tax-efficient investing, tax diversification and tax management in the context of comprehensive financial, retirement and estate planning.

Learning Objectives:

A review of the current tax proposals and the likelihood for specific tax changes.

How these tax changes could impact financial, retirement and estate plans.

Strategies that clients could consider to help mitigate or take advantage of the changing tax environment.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

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

NAPFA Subject Code: D - Income Tax Planning

CFP Credits: F.47 - Tax reduction/management techniques

of Credits: 1.0

What You Have vs. What You Need: Structuring Your WealthTech for Your Practice Needs

Adam Boyer, Northern Trust

Is your “tech stack” doing what you expect? In today’s environment, as client expectations for tailored advice are evolving, advisors are pursuing better ways to serve clients more efficiently. This session will help explore what technology can do, should do and should never be asked to do.

Learning Objectives:

How to determine what technology should be helping advisor practices accomplish.

The “must haves” to consider in a technology platform.

The potential and actual impact of technology in advisor/client relationships.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Computer Software and Applications - Non-Technical

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.0

2:40 - 3:30 PM - Breakout Sessions

Shortening the Learning Curve

Carolyn Armitage, Thrivent Advisor Network

Many financial advisors, entering the last two decades of their careers, want to get back to what brought them into the business: the ability to focus on their clients and get rid of the distractions of operations, building a tech stack, vendor relations, compliance, constant regulatory changes and cybersecurity. This session will uncover the real-life outcomes of advisors whose solution was to merge their firms into a larger entity, compared with other ways to achieve clarity and focus in their business lives.

Learning Objectives:

What are the upsides and downsides of being folded into a larger firm?

Real-world outcomes of M&A experiences.

How to assess the options between M&A, outsourcing, simplifying investment and workflow practices, or some combination of all three.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization - Non-Technical (Management Planning in Industry)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.0

Rethinking Portfolio Construction for the Years Ahead

Amber Williams, Lincoln Financial Group, **Jeff Stanford**, Lincoln Financial Group,

Given today’s low interest rate environment, what may have worked in the past may not work as well going forward—in terms of portfolio composition. This session will discuss some of the challenges facing financial professionals looking to de-risk client portfolios, and offer an unconventional solution that could help their clients achieve better outcomes in the future.

Learning Objectives:

Learn how the macroenvironment has created challenges in portfolio construction.

How the unique profile of protected equity strategies can provide an alternative to fixed income allocations.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

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

NAPFA Subject Code: C - Investments

CFP Credits: E.39. Portfolio development and analysis (could be E.40)

of Credits: 1.0

4:00-5:30 PM – Opening Keynote Presentation



Recruiting, Developing and Retaining High-Performance Teams in 2021

Fran Skinner, AUM Partners

The world has changed over the last two years, and so have the best practices for building and retaining a top advisor team. This session will look at recruiting practices, developing advisors in their careers and how understanding communication differences can make the difference between top teams and average teams.

Learning Objectives:

How to identify the specific attributes to look for in future job candidates for all roles on your team.

The keys to being a nimble team focused on learning and being ready for whatever comes next.

The attributes of employees who don't just survive, but excel in the quickly-evolving investment advisory industry, and how to determine if your next job candidate has them.

How to ensure that every member of the team is committed to being better than they were the day before—a pillar of top performing teams.

The behavior that, when embraced by all team members, can help team members achieve their potential and maximize their contributions.

How including or avoiding specific words can transform teams and interactions, and help firms retain top performers in this challenging environment.

Level of Interactivity: Presentation/Audience questions

Level of Complexity: Intermediate

AICPA Field of Study: Personnel/Human Resources - Non-Technical (Attracting, motivating, developing and retaining employees)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

5:30 - 6:30 PM - Opening Reception & Networking in the Exhibit Hall

6:30 - 7:30 PM - Dinner in Broadway Ballroom EF

Thursday, October 7, 2021

7:30 - 8:30 AM - Breakfast

8:30-10:00 AM - Student Introductions and Keynote Presentation

Two Wise Guys: Giachetti + Veres, One-on-One

Tom Giachetti, Stark & Stark, **Bob Veres**, Inside Information

In this keynote address, two industry insiders will debate and discuss the state of the profession. What are the most important trends driving the financial planning marketplace today, and what are the potential regulatory and other pitfalls that advisors need to prepare for?

Learning Objectives: How to spot trends in the advisor profession that could impact an advisor business. Issues and activities that SEC examiners are looking for. Issues and activities on the SEC's radar for future examination. The advisability of outsourcing some or all compliance officer activities.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Regulatory Ethics - Technical (Regulatory Oversight)

NAPFA Subject Code: L - Strategic Thinking

CFP Credits: Yes - A.5 - Financial Services Regulations & Requirements

of Credits: 1.5

10:00 - 11:00 AM - Networking Break

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

The Employee-Focused Business

Jeff Sarti, Morton Capital, **Stacey McKinnon**, Morton Capital

When an advisory firm actively and systematically prioritizes the growth and career development of its team, the company culture will thrive and the clients will be better served by a team that pursues excellence, exhibits emotional intelligence, builds on its knowledge and is highly-attentive.

Learning Objectives:

The value of prioritizing your team.

How to develop a human capital program to promote lifelong learning and personal/professional growth.

Tips and techniques for creating staff-empowering cultural norms, effective talent acquisition and development.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

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

NAPFA Subject Code: K (Practice Management)

CFP Credits: No

of Credits: 1.5

Building Trust in a Virtual World

Kate Holmes, Innovating Advice

Building and maintaining trust virtually takes a different set of skills and strategies from an in-person experience. You'll leave this interactive workshop with strategies you can implement straight away, both internally with your team and externally with clients.

Learning Objectives:

Understanding your own levels of trust with virtual relationships and online brands.

Learning about various communications media, styles and techniques to build trust with different client audiences.

Discussing and examining key areas of your firm communications and operations to identify opportunities for improvement.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications and Marketing - Non-Technical - Customer Communications

NAPFA Subject Code: J - Communications

CFP Credits: Yes General Principles of Financial Planning, B15, Principles of Communication and Counseling

of Credits: 1.5

Can You Afford to Ignore Bitcoin—And the Clients & Prospects Who Are Interested In It?

Justin Castelli, RLS Wealth, Onramp Invest

Many financial advisors will need to educate themselves about the cryptoasset space, in order to be able to handle client questions, requests to allocate to bitcoin or ETH, and give advice to clients who already hold cryptoassets. This session will discuss how advisors can equip themselves with the information to act as an advisor on their clients' cryptoassets which, unlike traditional investments, have unique aspects like storage of keys and wallets. The session will talk about how and where to purchase, tax planning, estate planning, and incorporating crypto into existing financial plans.

Learning Objectives:

The potential dangers of dismissing the crypto asset class and not being able to discuss crypto assets with new clients who own them.

A basic understanding of crypto assets like bitcoin and ethereum.

An understanding of hot vs. cold storage, and how to help clients determine which is best for their needs.

Identifying unique estate and tax planning opportunities with clients' crypto holdings.

A framework for discussing cryptoassets with clients, and how to incorporate the asset class into the financial plan.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Finance - Technical; Asset Management

NAPFA Subject Code: C - Investments

CFP Credits: E.41. Alternative Investments

of Credits: 1.5

12:15 - 1:30 PM - Lunch

1:30 - 2:45 PM - Breakout Sessions

Tech Tips & the Inside Scoop

Joel Bruckenstein, T3 and **Bob Veres**, Inside Information

This session will focus on maximizing an advisory firm's ability to take full advantage of the increasingly innovative tech solutions in the planning ecosystem.

Learning Objectives:

How to budget for staff training and maximal implementation.

How to develop workflows that take full advantage of tech solutions (rather than imposing existing workflows on software that is not made for it.)

How to stay on top of new tech developments as they arise.

Recommendations and inside tips on software solutions that have recently emerged in the marketplace.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

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

NAPFA Subject Code: M - Technology

CFP Credits: No

of Credits: 1.5

How To Lead With Innovation At Any Level

Candice Carlton, FiComm Partners

Today's fastest-growing RIA's are solving problems differently and creating cultures that foster innovation at all levels across departments. Come to this session ready to workshop an existing problem in your firm where you'd like to apply an innovation framework, and learn a disciplined way to think about solving problems differently to drive efficiency, growth and client delight.

Learning Objectives:

How to apply disciplined thinking to solve any existing problem.

How to create your own 'innovation hypothesis' and measurement of success.

How to test your hypothesis in a safe environment.

How to learn, iterate and expand on what works.

How to create a mindset for overcoming obstacles, the imposter syndrome, and the persistent influence of cynics when trying something new.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Personal Development - Non-Technical. Leadership

NAPFA Subject Code: K - Marketing & Practice Management

CFP Credits: No

of Credits: 1.5

Organic Growth: Invest in Talent to Produce a Lasting Shared Business and Client Experience

Karen Denise, CAPTRUST and **Jessica Ness**, CJM Wealth Advisers



Hear from two G2 stakeholders who are taking on larger and more complex leadership responsibilities in advance of reaching the C Suite, as they discuss how advisory firms can equip and prepare their next generation to ultimately take on management responsibilities.

Learning Objectives:

How companies can provide opportunities to support the leadership growth of their advisor and support staff. How to create an internal community of personal and professional development regardless of age, tenure or experience. How firms can assess their own initiatives for supporting talent growth. Tactic on how to build, develop and implement internal support strategies.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

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

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

3:00 - 3:50 PM - Breakout Sessions

Creating and Sustaining Your Culture and Vetting Your Next Hire

Michael Goodman, Wealthstream Advisors, **Cheryl Holland**, Abacus Planning Group

This session offers concrete examples of cultural norms that enhance growth, attract talent and simplify leading your organization. A key component is evaluating candidates so you hire the right people for the right roles, and avoid common mistakes in deciding who to bring on the team.

Learning Objectives:

How to create and sustain healthy cultural norms in the office and virtual environment.

How to use your firm culture to attract talent.

Best practices to find, interview and determine the right candidates for your team.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Personnel/Human Resources - Non-Technical (Attracting, motivating, developing and retaining employees)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.0

Incentive Compensation for Operations Positions

Edgar Collado, Tobias Financial Advisors

As companies face more pressure to align pay and performance, variable pay constitutes an increasingly large portion of employee pay packages. This session will explore how incentive plans fit into an overall compensation strategy, and offer suggestions on how to develop and implement incentive plans for your operations positions.

Learning Objectives:

How incentive compensation fits into an overall compensation strategy and why incentive plans are an important motivator for growth and productivity.

The key considerations and factors necessary for developing an incentive compensation plan that is aligned with your firm's overall objectives.

Some examples of incentive plans that an advisory firm can implement today and several sample calculations to demonstrate how an incentive plan program would work.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Management Services - Technical (Performance Management)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.0

Rethinking Advisor Technology

Brad Felix, TruePoint Wealth Counsel, **Bill Felix**, TruePoint Wealth Counsel

Is it really possible to reinvent your entire firm's tech stack, using low code/no code software in a couple of weekends? More importantly, what new doors open once the software is doing the work that used to be performed by humans?

Learning Objectives:

Managing all your client data (data warehouse) in a user-friendly database (Airtable)

Using APIs to do work instead of humans using software via a visual UX.

How Zapier (the API of APIs) allows non-technical domain experts to create powerful automations.

Not just the back office! How these tools can be used to create proactive advice for clients.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

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

NAPFA Subject Code: M - Technology

CFP Credits: No

of Credits: 1.0

3:50 - 5:00 PM - Networking in the Exhibit Hall

5:00 PM - Present Fiduciary of the Year Award

5:00 - 6:15 PM - Keynote Presentation

Best Planning Ideas

Ted Sarenski, Capital One, **Scott Sprinkle**, Sprinkle & Associates, **Sue Stevens**, Buckingham Strategic Wealth, **Lyle Benson**, LK Benson & Co. (moderator)

A distinguished panel of advisor CPA financial planning thought leaders offer their best technical advice, tax and planning strategies in this environment where we're looking at changes in tax laws, changes in client goals, and heightened uncertainty coming out of the pandemic.

Learning Objectives:

Some possible ways to prepare for tax law changes coming out of Congress.

How to minimize or smooth out future client tax rates (and Social Security taxation and IRMAA surcharges) by filling up lower income brackets.

How to maximize the step-up-in-basis in estate planning and consider other potential game-changing estate tax laws.

How to help clients think through retirement planning issues, manage their retirement assets with an eye on tax planning, and make effective Social Security claiming decisions.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Advanced

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

NAPFA Subject Code: D - Income Tax Planning

CFP Credits: Yes - Tax Planning: Tax Reduction & Management Techniques

of Credits: 1.5

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

7:30 - 8:30 PM - Dinner in Broadway Ballroom EF

Friday, October 8, 2021

7:30 - 8:30 AM - Continental Breakfast in the Exhibit Hall

8:30 - 9:20 AM - Keynote Presentation

Beyond the Basis Points: The Value of (Your) Advice

Erich Holland and **Steve Gardner**, SEI, Inc.

The robo revolution, a new generational cohort, the rise of passive investments and the impact of new fiduciary rules are moving the planning profession's value proposition from asset management to advice, and from retirement planning to service and advice in the here and now. Research conducted by Absolute Engagement on behalf of SEI shows a disconnect between the advice that consumers are seeking today and what many advisors are providing. This session addresses the challenge with steps to help set you apart and build a strong advice/value offer to meet the evolving needs of your clients for the next decade.

Learning objectives:

How to shift the emphasis of advisor advice from 'advisor alpha' and asset management to focus on the most meaningful areas of advice that investors are seeking today.

How to deepen your advice expertise by adding services like behavioral coaching, college planning and elder care, tax forecasting, wellness and insurance planning.

How to leverage outsource partners to provide a more holistic client experience.

How to enhance the value of your advice and generate the time/capacity to execute on this advice and improve your business.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization - Non-Technical (Management Planning in Industry)

NAPFA Subject Code: A - Financial Planning Process

CFP Credits: General Principles of Financial Planning (B.8. Financial Planning Process)

of Credits: 1.0

9:20 - 10:35 AM - Networking in the Exhibit Hall

10:35 AM - 12:05 PM - Brunch & Closing Keynote Presentation

The Next Digital Disruption

Dani Fava, Envestnet

Imagine being able to save for your goals right where you shop. Envision returning an item to Amazon and seeing a question, "Do you want your refund credited back to your credit card, or do you want it deposited into your investment account?"

This session will take a deep dive into a new category in financial services – Embedded Finance, explaining what it is, why it's important, how it's the next big disruption, and how advisors should be thinking about it.

Learning objectives:

Listeners will learn what embedded finance is and how it works

How embedded finance will enable a completely different way to save and invest.

How advisors can work differently with their clients to provide one aggregated view of all their financial entry points.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

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

NAPFA Subject Code: M - Technology

CFP Credits: No

of Credits: 1.5

12:05 - 12:15 PM - Conference Wrap-Up

Bob Veres & Jean Sinclair

Until next year!

*See you in 2022 at the Hyatt Regency Hill Country Resort & Spa,
San Antonio, Texas from October 19-21!*

