



Wednesday, September 28, 2022

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

Meet the Students!

Every year, the Insider's Forum invites some of the top students from some of the top college financial planning programs around the country. This year's attendees will be on display during the first hour of the conference, providing an opportunity for them to interact with the advisor community, and advisors to see some of the top talent coming into the profession.

Using Annuities for Tax-Sheltered Growth

Michael Finke, American College

Advisors can improve the after-tax performance of non-qualified investment portfolios through the use of low-cost accumulation annuities that benefit from tax-deferred growth. This presentation will explain the principles of annuity taxation, and the efficient location of various asset classes within annuity products. Annuities can receive additional tax benefits when used to fund lifetime income through an exclusion ratio and qualified longevity annuity contracts. This presentation will describe when an advisor should consider the use of an annuity to increase after-tax returns and how to develop a strategy that optimizes after-tax investment returns.

Learning Objectives:

1. How to calculate the potential advantages of annuity taxation in non-qualified investment portfolios.
2. How to use annuities to optimize after-tax investment returns.
3. How to determine the appropriate asset location of portfolio elements for clients who own annuity products.
4. How to use the annuity structure to create tax-advantaged lifetime income as part of a retirement distribution structure.

CE credits applied for: CFP, CPA, NAPFA

1:35 - 2:25 PM - Breakout Sessions

Annuities 201: Evaluating & Comparing Annuities With Purpose

Tim Rembowski, DPL Financial Partners

Learn how to utilize commission-free annuities in a financial plan by identifying the right solutions for the right situations. This session provides an overview of the four key annuity uses for today's environment – guaranteed income, fixed income alternatives, de-risking equity positions, and tax-deferred growth.

Learning Objectives:

1. How to analyze and compare different types of annuities and apply them to specific client goals and situations.
2. How to identify different ways that annuities can be to address accumulation and income objectives.
3. How to differentiate between commission-free contracts and traditional contracts and strategies in a fiduciary and financial planning context.

CE credits applied for: CFP, CPA, NAPFA

Creating Impact Through Purpose-Driven Guidance

Dan Wanous, Thrivent Advisor Network

Financial advisors are in a unique position to help change lives, foster hope and financial clarity, and impact the communities in which they work and live. At Thrivent Advisor Network, we believe humanity thrives when people make the most of all they have been given. But how can advisors be an integral part of helping clients live purposeful lives?

This session will offer insights into how advisors can facilitate their clients' purposes and maximize their impact on their communities, allowing them to experience fulfillment through meaningful contributions with a socially conscious mindset.

Learning Objectives:

1. Identifying ways to help clients identify their purpose(s).
2. Determining how to provide guidance help them fulfill their purpose and maximize their finances to have a positive impact on the welfare of their communities and society.
3. How to evaluate volunteer and charitable opportunities to best align the firm's business goals and personal values with facilitating client purposes.

CE credits applied for: CFP, CPA, NAPFA

2:40 - 3:30 PM - Breakout Sessions**From One Generation to the Next**

Steven Sweeney, Prudential Financial

Using low-cost annuities in a credit shelter trust offers the possibility of tax-advantaged multi-generational bequests—but advisors have to understand the rules and guidelines.

Learning Objectives:

1. How to assess whether using annuities in a credit shelter trust can allow the assets to grow tax-deferred and avoid punitive annual trust-level taxation.
2. How to evaluate whether a trust and annuity purchase is properly structured to allow 'in-kind' (non-taxable) distribution to trust beneficiaries.
3. How to interpret the types of client situations where it makes the most long-term planning sense for a trust to purchase one or more annuity contracts.

CE credits applied for: CFP, CPA, NAPFA

Investing Amid Rising Rates: Is 60/40 Dead?

Christopher Dillon, T. Rowe Price

For decades, a 60/40 portfolio allocated to global stocks and global fixed income, respectively, has served investors well and become a standard fixture in the conventional investment toolkit. Stocks and bonds not only delivered exceptional returns during this time, but they did so while enjoying a low correlation to one another. Recent market developments, however, are causing many investors to question the conventional 60/40 approach. How has the coronavirus pandemic affected the asset

allocation process? Are stock and bond valuations stretched after strong returns? What role could inflation play amid the economic recovery? How will rising rates impact global stock and bond investing?

Learning Objectives:

1. Apply economic analysis to portfolio design.
2. Analyze the implications of a rising interest rate environment on stock/bond correlations.
3. Compare past risk asset valuations with historical norms in assessing potential future returns.

CE credits applied for: CFP, CPA, NAPFA

4:00-5:30 PM – Announcements, Insider’s Forum Leadership Award Presentation and Opening Keynote Presentation

Keynote: The Profession: Where We Are Now and How We Got Here

Joel Bruckenstein, T3, **Ross Levin**, Accredited Investors, **Susan Bradley**, Financial Transitionist Institute, with **Bob Veres**, Inside Information (moderator)

The past is prologue: this session will offer insights into some of the key evolutionary milestones of the financial planning profession, and in that context explore some of the milestones to come that we can anticipate and prepare for.

Learning Objectives:

1. How to identify what inflection points—in value proposition and revenue model—led to the current state-of-the-planning environment?
2. How to determine what technological or environmental factors are likely to make today’s business models and value propositions obsolete?
3. How can advisors anticipate and analyze important seismic changes in their professional world?

CE credits applied for: CPA, NAPFA

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



7:00 - 8:00 PM - Dinner in Broadway Ballroom B & BC Foyer

Thursday, September 29, 2022

7:30 - 8:30 AM - Breakfast

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



Keynote: The Forces Shaping Our Profession

Joel Bruckenstein, T3, **Brent Weiss**, Facet Wealth, **Jason Wenk**, Altruist, with **Bob Veres**, Inside Information (moderator)

This will be a frank conversation about the technology, business models and vendor relationships that advisors should prepare for as their business environment and clientele evolve.

Learning Objectives:

1. Identify the most important technology trends that are impacting the profession—and will in the future.
2. Distinguish how advisor business models will adapt and change in the coming decade.
3. Analyze the newer opportunities and drivers of change in the advisor support ecosystem.

CE credits applied for: CPA, NAPFA

10:00 - 11:00 AM - Networking Break

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

A Master Class on Life Transitions for Financial Advisors

Susan Bradley, Financial Transitionist Institute

Your clients have your full attention and expertise when their lives get disrupted. What about *you* when a major life rearranges your life? You too reach those critical times when life speeds up, feels overwhelming while you have new decisions to make with long term consequences.

This session is designed to help you, the financial professional, lean into your own experience of change and come away with a deeper understanding of the inherent challenges and opportunities you and your client face each time life pivots.

Learning Objectives:

1. Identify three processes to understand how you ‘do’ change. Take what you learn in this session back to your practice to help clients ‘do’ their best version of leaning into change and making each life transitions count.

2. Select your personal transition system using Six Universal Transition Truths to create your own checklist each time life pivots.
3. Recognize your safe passage through uncertainty with Agency, Confidence and Connection.
4. Identify ‘what if’ exercises for reimagining and scenario testing.

CE credits applied for: CPA, NAPFA

Strategic Planning Methodologies - EOS and SAFe

Brian Martin, Accredited Investors and **Allen Eickelberg**, Spire Investment Partners, with **Adrienne Gordon**, Davis Financial Planning (moderator)

The business world has evolved several powerful new practice management systems and methodologies that are designed to help firms create new efficiencies, empower staff members from top to bottom, and systematize growth and positive evolution. Advisors who are currently using several of the most popular systems will discuss the merits, adoption lifecycle and insights—and more generally the case for adopting these systematic management processes.

Learning Objectives:

1. How to apply the Entrepreneurial Operating System and the Scaled Agile Framework System.
2. Determine the challenges to adopting a new operational methodology, and insights into how to streamline implementation.
3. Analyze what benefits the firm gets from these structured business operational frameworks that aren’t available through traditional management processes?

CE credits applied for: CPA, NAPFA



Equity Programs to Attract and Retain Top Talent

Edgar Collado, Tobias Financial Advisors

This session will explore solutions for practice owners to develop rewards systems that go beyond traditional salary, commissions or bonus structures. The ability of any business to recruit and retain the right people is critical to success. This session will cover equity program structures and implementation, from traditional buyouts and equity transfers to synthetic (phantom) equity programs, which achieve similar results without giving actual equity ownership.

Learning Objectives:

1. Compare how different ownership structures can be used to provide equity incentives for key staff members.
2. Implementation of equity incentives: how to determine the value of equity, and how to determine how it should be granted within an organization.

CE credits applied for: CPA, NAPFA

12:15 - 1:30 PM - Lunch

1:30 - 2:45 PM - Breakout Sessions



How to Discover and Develop a Niche Strategy

Tess Downing, Complete View Financial, **Ginnie Baker**, Baird Harris, with **Lisa Crafford**, BNY Mellon/Pershing (moderator)

Whether you're a large RIA, or a solo practitioner, developing and pursuing a client niche has been shown to help advisory firms grow faster. But how do you identify that niche? In this session, hear from two fellow advisors – one running a small firm, and the other part of a larger organization, who will discuss why pursuing a niche was important to them, how that niche came about, and how to implement something similar in your business.

Learning Objectives:

1. Differentiate between what is and what isn't a niche (hint: women are not a niche market).
2. How to identify your niche.
3. How to select and implement a niche strategy in your firm.

CE credits applied for: CPA, NAPFA

Financial Planning Best Technical Tips

Scott Sprinkle, Sprinkle & Associates, **Akemi Dalvi**, Kondo Wealth Advisors, **Ted Sarenski**, SageView Advisory Group and **Lyle Benson**, LK Benson & Co. (moderator)

A distinguished panel of advisor CPA financial planning thought leaders offer their best practical/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:

1. Formulate some possible ways to prepare for tax law changes coming out of Congress.
2. Evaluate how to minimize or smooth out future client tax rates (and Social Security taxation and IRMAA surcharges) by filling up lower income brackets.
3. Formulate how to maximize the step-up-in-basis in estate planning and consider other potential game-changing estate tax laws.
4. Evaluate 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.

CE credits applied for: CFP, CPA, NAPFA

Adventures in Internal Succession

Brian Martin, Accredited Investors and **Ross Levin**, Accredited Investors

Handing over the reins of an established planning firm sounds easy, but the firm can face a lot of psychological, social and logistical obstacles that have to be surfaced and addressed in order to create a smooth transition. This session will focus on how one firm navigated the transition from a charismatic and a hands-on founding team to a second-generation firm with distributed leadership and ownership. They will share the challenges they've faced along the way and the benefits they now experience 10 years after beginning their journey.

Learning Objectives:

1. Identifying and transferring ownership to second-generation owners.
2. Determining and defining new roles for the founding members of the firm.
3. Determining who will handle leadership and governance responsibilities and how they will be allocated from one generation to the next.
4. Calculating how to deal with succession-related communication challenges with clients.
5. Identifying the hidden challenges to rewiring the company decisioning and operating processes.

CE credits applied for: CPA, NAPFA

3:00 - 3:50 PM - Breakout Sessions

The Hidden Dimensions of Risk in Client Portfolios

Akhil Lodha, StratiFi Technologies

The profession has used volatility (standard deviation) as a proxy for portfolio risk for decades, largely due to the absence of computer processing power and data. But clients (and advisors) who chase low-volatility portfolios can give up upside potential (increasing the risk of clients not meeting their financial goals), and standard deviation does nothing to measure other risks, like concentration risk, the risk of too much portfolio correlation and, of course, tail risks where events that the standard deviation says should happen once in ten thousand years are actually once-in-a-decade phenomena. This session offers a more practical way to assess portfolio risk from multiple dimensions.

Learning Objectives:

1. Determine how to help clients understand that giving up volatility means giving up upside as well as downside potential.
2. How to analyze and address concentrated stock risk, or the risks inherent in overcorrelated portfolios whose assets seem uncorrelated until there is a market downturn.
3. Determining how portfolios managed for low-volatility can actually be full participants in downside fat tail events—anyhow to provide better downside correlation.

CE credits applied for: CFP, CPA, NAPFA

Social Security & Medicare: What You (and Your Clients) Need to Know

Ted Sarenski, SageView Advisory Group

What are the current best practices for providing Medicare and Social Security advice? This session will walk the audience through a number of real client scenarios, and provide some non-traditional insights into how to help clients navigate two of their most important government-related assets.

Learning Objectives:

1. How to determine which Medicare plan(s) are appropriate for retiring clients.
2. Analyzing what the rules say about claiming Social Security benefits, including taxation and suspending benefits.

3. Determining whether planning clients should always wait until age 70 to claim their Social Security benefits?

CE credits applied for: CFP, CPA, NAPFA

How to Recruit and Retain the Best Talent

Caleb Brown, New Planner Recruiting

Recruiting and hiring for your firm can be a challenging and time-consuming process, but it does not have to be! This session will explore how the recent pandemic will impact hiring for years to come and provide deeper understanding of the next generation of financial services professionals. It will show how to craft a unique position description so you will stand out, where to source candidates and build a pipeline in this period of the Great Realignment, how to effectively screen candidates to ensure they are a good cultural fit for your firm, compensation data and best practices, successfully integrating a new hire into your firm, and strategies for retaining them.

Learning Objectives:

1. Identify the differences between the generations in today's workforce and the impacts on the talent pipeline.
2. Analyze and understand the position and career expectations of the new financial planner generation.
3. Identify and gain perspective on the capabilities of new financial planners and how they add value.
4. Select and design a compelling opportunity and culture that attracts talent.
5. Distinguish between what works and does not work with candidate sourcing and screening strategies.
6. Learn and compare components of successful retention strategies.

CE credits applied for: CPA, NAPFA

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

5:00 - 6:15 PM - Keynote Presentation



Keynote: Age, Fear and Uncertainty: How the Client Mindset is Changing the Client Experience

Julie Littlechild, Absolute Engagement

It's comforting to think that despite the turmoil of the last two years, some things haven't changed. Clients, for example, remain both satisfied and loyal. However, much *has* changed, from

client preferences to client mindset - and those changes will impact the how you'll need to support your clients in the future.

Julie Littlechild will draw on her latest investor research to examine how client mindset has changed - and continues to change – as a result of global uncertainty and demographic shifts. She'll examine what this means for you and your clients going forward. And, she'll focus on how you can use these insights to “design a client experience that reflects your client's experience.”

Learning Objectives:

1. How to identify shifts in how clients are thinking about their financial situation.
2. Determine how to support clients through their new and ongoing concerns about their financial future.
3. Determine how to adapt client advice and the advice experience to what clients are currently thinking and feeling.

CE credits applied for: CFP, CPA, NAPFA

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



Friday, September 30, 2022

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

8:30 - 9:20 AM - Keynote Presentation



Keynote: Beyond Business Planning, Using Metrics to Manage Your Business and Self

Shauna Mace, SEI

Growing a financial planning business can be an ever-evolving challenge. Yet, the reward – the impact to your clients’ lives – makes the struggles worthwhile. What if you could better manage your growth journey, maybe even achieve sustainable growth? In this session, we will examine growth from two perspectives – managing the business and yourself. In managing the business, we’ll explore best practices around thinking and acting like a business owner to proactively build and manage capacity, talent, and efficiency. In managing yourself, we’ll explore a silent killer of growth, fear. Finally, we’ll explore how to manage and balance these two facets of growth over the long-term.

Learning Objectives:

1. Determine common challenges of growth for advisory businesses today.
2. Apply metrics to manage your business for sustainable growth including best practices around building and maintaining capacity, talent, and efficiency. Identify focus areas in your business with a business audit exercise.
3. Analyze the impact of fear on growth, and introduce tools for self-management.
4. Identify ways to develop key metrics to move from reactive to proactive, and maintain sustainable growth and balance over the long-term.

CE credits applied for: CPA, NAPFA

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

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

Keynote: The Coming Future of the Profession

Luke Dean, Utah Valley University, Lisa Crafford, BNY Mellon/Pershing

The culmination of our trilogy of keynotes on how to prepare for what’s next in the profession, our panelists will offer their perspectives on how to attract and get the most value out of the next generation

of talent into your firm and utilize their best ideas and leadership to transform today's practices into tomorrow's leading planning enterprises.

Learning Objectives:

1. Identify how to create an internship program that drives value to your firm (and how to give interns a great experience).
2. Determine how to foster leadership skills in, and delegate responsibilities to, the next generation of advisory firm team members.
3. Nontraditional hires during the Great Replacement: identify where else can we look for talent beyond the CFP programs?
4. Determine how to incorporate the younger voices into the direction of the firm, and calculate where they are likely to lead once their voices are heard.

CE credits applied for: CPA, NAPFA

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

Bob Veres & Jean Sinclair

Mark Your Calendar & Save the Date!

Imagine **IF**

2023 Insider's Forum

October 4 through 6

Hyatt Regency Hill Country, San Antonio