



Conference Recordings – Presentation Titles by Subject Area

(*) Denotes sessions that also offer CFP® CE when quiz is passed
 CFP® CE for these recordings will only be available until December 31, 2022

Core Subject Areas

B - Insurance & Risk Management (3 CEs)

- Life Insurance Planning for High Net-Worth Clients*
- Personal Insurance: Protecting your Client's Lifestyle*
- The Do's and Do(ugh) Nots of Insurance*

C – Investments (5 CEs)

- Emerging Markets – The Changing Dynamics That May Enhance Your Clients' Portfolio Allocations*
- ESG, Impact, and Ethical Investing -- Motivation and Objectives*
- The 10 Hardest Questions About Bitcoin, Blockchain and Crypto*
- Tips and Techniques for Helping Fee-Only Planners Evaluate Rental Property for Clients*
- Understanding Cannabis Industry Basics and Evaluating Client Investment Opportunities*

D – Income Tax Planning (2 CEs)

- Delivering Massive Client Value Through Tax Planning in 2021*
(Available until 4/15/2022)
- Tax Efficient Strategies in a Time of Uncertainty*

E – Retirement Planning (2 CEs)

- Social Security and Retirement Planning: A Hit or Myth Proposition*
- The SECURE Act & Other Recent Developments That Significantly Impact Retirement Accounts*

F – Estate Planning (1 CE)

- Planning Strategies for a Changing Tax Environment*

J – Communications (6 CEs)

- Cultural Competencies for Planners who Serve Diverse Clients/Communities*
(Available until 10/14/2022)
- Exploring Your Attitudes, Values and Beliefs to Better Serve Your Clients*

- Hearing the Signal through the Noise: Forecasting the Needs of Our Clients*
- Helping Women Reach Their Financial Goals*
(Available until 10/15/2022)
- Legacy Conversations: With Your Clients, For Yourself*
- Moving with Client Resistance in Pro Bono Planning and Beyond*

Elective Subject Areas

A – Financial Planning Process (4 CEs)

- A Tale of Two Financial Plans: The Racial Wealth Gap*
- Beyond the Basis Points: The Value of (Your) Advice*
- Documents Clients Need to Keep on File: Untangling the What, Why, and Where of Document Retention*
- How to Create Your "Personal Paradise"

H – Accounting, Cash Flow Management and Budgeting (1 CE)

- The Power of Cash Flow Planning*
(Available until 12/31/2021)

K – Marketing and Practice Management (1 CE)

- Reaching New Heights: A Client-Centric Approach to Strategic Growth

L – Strategic Thinking (1 CE)

- Succession Planning - Different Approaches ... Different Paths

B - Insurance & Risk Management

Life Insurance Planning for High Net-Worth Clients NAPFA CE Credit: B (1.0)*

Description: This presentation will use case design and analysis to address some of today's advanced strategies for HNW clients:

- The cost of liquidity
- Why life insurance is the new stretch IRA
- The shortfall of Roth Conversions

- Should HNW clients insure for long-term care expenses?
- When and why premium financing should be considered
- The power of gifting and leverage
- How why and when to use split dollar

Speaker: Robert Barnes has more than 25 years serving advisors and their clients. He is an expert in the business and estate planning uses of insurance. He has been a NAPFA resource partner for 8 years.

Personal Insurance: Protecting your Client's Lifestyle

NAPFA CE Credit: B (1.5)*

Description: This program will cover how to add value to your client relationships through insurance, including a discussion of property, casualty and liability insurance coverages, with a focus on common gaps in coverage that could affect your client. Claims examples and case studies will be reviewed to help apply this knowledge in a practical way.

Speakers: Aryn Bates is a Personal Lines advisor and provides clients with a comprehensive review of their home and auto insurance coverage. Her consultative and curious approach allow clients to feel secure they are completely protected. Aryn dedicates herself to providing the best experience possible to her clients with more than 10 years in the insurance industry. She has earned the Chartered Private Risk and Insurance Advisor (CPRIA) designation from the Private Risk Management Association, along with the Certified Advisor of Personal Insurance (CAPI) designation from the Wharton Business School—both designed to enhance the knowledge of professionals who serve high net worth clients. She is the President of the Society of Financial Service Professionals, Presenter for the Columbus Bar Association and Secretary of the Financial Planning Association.

The Do's and Do(ugh) Nots of Insurance

NAPFA CE Credit: B (1.0)*

Sponsored by LLIS

Description: New England is known for its love of hometown coffee and doughnuts. We decided to wordplay while highlighting real do's and do not's with necessary insurance solutions. This presentation will cover what to do and what not to do with life insurance, long-term care insurance

(LTCi), and disability insurance (DI). The presenter will provide attendees with real cases to illustrate how risk is avoided.

Speaker: Jill MacNeil's competitive by nature and is up for a challenge any day. As part of LLIS's Advisor Services team, Jill is the Long-Term Care Insurance (LTCi) point person. She handles all variable case management for our clients, including life and annuities. Finding the right solutions for clients with special circumstances feeds her competitive drive. Jill is a graduate of The University of South Florida with a business marketing degree. Her first job out of college was with Keith Maurer's Fee For Service, Inc. After Fee For Service was purchased by GE Capital and Judith Maurer opened LLIS in 1998, Jill became one of LLIS's first employees, and has managed just about every task possible during her tenure with LLIS. For insurance purposes, Jill's got her Series 6 and 63 licenses. For golf purposes, she's got a mean drive. As a former collegiate and professional golfer, if you can't find her at her desk at LLIS, you'll find her on the links at one of Tampa's best golf courses.

C - Investments

Emerging Markets – The Changing Dynamics That May Enhance Your Clients' Portfolio Allocations

NAPFA CE Credit: C (1.5)*

Sponsored by Matthews Asia

Description: Many investors seek growth through equity investments in the United States and secondarily in Europe. However, with Asia's rapid rise in economic size and growth, the spheres of influence have shifted East rather quickly. Today, Asia represents over 80% of the emerging markets universe. In many ways, emerging markets have become Asia unconstrained. Matthews Asia's Head of Portfolio Strategy, David Dali and Portfolio Manager John Paul Lech, will explore the market-moving themes that are driving dynamic growth in emerging markets—from world class companies in IT and communications services to the increasing buying power of the Asian consumer. The session will include topics such as:

- Asia's outsized role in emerging markets.
- Why emerging markets are poised for a strong earnings rebound.
- Innovative trends reshaping the investment landscape.

- Asian and non-Asian countries driving growth in the emerging markets universe.
- Why a core, quality-growth approach to emerging markets may be optimal.

Speakers: **David Dali** is Head of Portfolio Strategy at Matthews Asia. In his role with the investment team, David serves as a macro thought leader and also serves as a proxy for Portfolio Managers, providing individual portfolio insights and analytics to clients. Prior to joining Matthews Asia in 2015, he was a Portfolio Strategist for BlackRock with the firm's Multi-Asset Emerging Markets Allocation Fund. David has more than 25 years of investment experience in broad emerging markets, with the majority of his career spent as a trader and portfolio manager allocating across equity, fixed income, currencies, and derivatives within both long-only and long-short strategies. He earned a Bachelor of Science in Commerce from Santa Clara University.

John Paul Lech is a Portfolio Manager at Matthews Asia and manages the firm's Emerging Markets Equity Strategy. Prior to joining the firm in 2018, he spent most of his 10 years at OppenheimerFunds (subsequently acquired by Invesco) as an Analyst and Portfolio Manager on a diversified emerging market equity strategy. John Paul started his career as an Analyst and Associate at Citigroup Global Markets, Inc. John Paul earned both an M.A. and a B.S.F.S from the Walsh School of Foreign Service at Georgetown University. He is fluent in Spanish, conversational French and Portuguese.

ESG, Impact, and Ethical Investing -- Motivation and Objectives

NAPFA CE Credit: C (1.0)*

While often lumped together, ESG, Impact and Ethical investing are driven by different underlying motivations and can have very different investment outcomes. An understanding of the subtle differences can help guide client conversations, evaluate investment options and explain performance results. As client expectations become increasingly sophisticated, preparing for more nuanced analyses of 'sustainable' investing is critical.

Speaker: **Kathryn McDonald** is the co-founder and head of investments and sustainability of RadiantESG. She was previously the Head of Sustainable Investing at Rosenberg Equities, where she oversaw ESG and impact research, the

integration of ESG ideas into invested portfolios and ESG data selection. During her tenure at Rosenberg, she also held several other positions including portfolio manager and Head of Investments for Australia/NZ. Kathryn's undergraduate degree in economics is from Willamette University in Oregon and her graduate degree is from the Thunderbird School of Global Management. She is also the founder of Aquanos Collective, a company dedicated to the exploration of innovation in water infrastructure and technology. She is a member of the Board for the Responsible Investment Association of Australasia (RIAA) and a member of the Bretton Woods Committee.

The 10 Hardest Questions About Bitcoin, Blockchain and Crypto

NAPFA CE Credit: C (2.0)*

Bitcoin, blockchain and crypto are some of the most exciting and controversial topics in investing. Depending on who you speak with, they are either a once-in-a-generation technological breakthrough, or a fraud and a bubble. In this interactive presentation, Matt Hougan - CIO of Bitwise Asset Management, one of the world's largest crypto asset managers - tackles the 10 hardest questions in crypto head-on. You'll leave armed with a clear view on where this technology is and is not headed in the years to come, and with a framework for considering it as an investment for clients.

Speaker: **Matt Hougan** is one of the world's leading experts on crypto, ETFs, and financial technology. He is the Chief Investment Officer for Bitwise Asset Management, the world's largest provider of cryptocurrency index funds, with more than \$1.5 billion in assets under management. He was previously CEO of ETF.com and Inside ETFs, where he helped build the world's first ETF data and analytics system, the leading ETF media site and the world's largest ETF conference. Hougan is co-author of two publications from the CFA Institute Research Foundation: "A Comprehensive Guide to Exchange-Traded Funds" and "Cryptoassets: The Guide to Bitcoin, Blockchain and Cryptocurrencies for Professional Investors."

Tips and Techniques for Helping Fee-Only Planners Evaluate Rental Property for Clients

NAPFA CE Credit: C (1.0)*

How do you respond when clients ask if they should invest in real estate? Attend this program to learn about the advantages and disadvantages of investing

in rental properties, and how to determine if the client's current situation or proposed deal makes sense from a business and financial planning perspective, as well as how, and if, it fits into their asset mix. The session includes a discussion of the perception that real estate is currently overpriced.

Speaker: Bob Morrison founded Downing Street Wealth Management to provide comprehensive, client-centered financial planning and wealth management.

In serving his clients, Bob, a CPA/PFS, CFP, draws on long experience and deep knowledge in the business and financial sectors. His background includes positions with Deloitte & Touche LLP as well as Fortune 500 companies JD Edwards, EnCana Oil & Gas and USAA, the financial services company. At USAA, Bob was an Executive Director and one of the youngest-ever members of the Executive Management Group. Today, not only is Bob a CPA, he is also a Certified Financial Planner.

Bob graduated Summa Cum Laude, with a degree in accounting, from Metropolitan State College, in Denver. He received numerous academic honors, including the prestigious President's Award, which is given to the college's top graduate and is equivalent to the Valedictorian. He was also the top graduate from Metropolitan State College's School of Business and has received the Colorado Society of CPAs' Gold Key Award. The award is presented annually to the top accounting graduate from each of the accredited business schools in Colorado. An avid bicyclist, Bob has completed the challenging Ride the Rockies annual bicycle tour for ten straight years.

Understanding Cannabis Industry Basics and Evaluating Client Investment Opportunities

NAPFA CE Credit: C (1.0)*

Sponsored by Cannapreneur Partners LLC

While other industries suffered during the Covid-19-induced downturn, the cannabis sector boomed. And, it's not showing any signs of slowing down as US states continue to legalize recreational use and customer demand increases. In this session, we'll discuss the current legal cannabis market and ways to be involved. You'll leave understanding what is going on in the current industry, cannabis basics and various ways to be involved. We will also review some investment options and how it could fit in a client portfolio.

Speaker: Michael Scott is the founder and CEO of Cannapreneur Partners, a cannabis holding company

that has developed an extensive lead in replicating "Shark Tank" in cannabis for the Boston area. He has a proven track record in bringing cannabis companies from pitch deck to nine figures.

Todd Sullivan is a serial entrepreneur who founded his first business in 1986 at the age of 18. Since then, he has been involved in entrepreneurial businesses either as an investor, advisor, or founder/employee, his entire working life. Mr. Sullivan is currently the owner of ValuePlays and former general partner in Rand Strategic Partners a long/short hedge fund.

D - Income Tax Planning

Delivering Massive Client Value Through Tax Planning in 2021

NAPFA CE Credit: D (1.0)*

Description: This session will present top tax planning strategies for 2021, with technical details as well as the "how to" of communicating them to clients and then delivering on the strategies. Real world examples of how to partner with other professionals (CPAs) on these topics to better serve clients along the way will also be shared, along with how these strategies are impacted by any then current or expected tax law changes.

Speaker: Steven Jarvis aims to bridge the gap between tax professionals, financial advisors and their mutual clients to help reduce most people's largest expense in retirement: taxes! With over 10 years of experience from top accounting firms and by partnering with some of the most successful financial advisors in the industry, Steven is uniquely positioned to help financial advisors deliver massive value to their clients AND stay between the lines on compliance. His valuable skill of distilling endless pages of IRS tax code and case law into easy to explain--easier to implement—offers actionable items that financial advisors can use with their clients today!

Tax Efficient Strategies in a Time of Uncertainty

NAPFA CE Credit: D (1.0)*

Sponsored by Prudential Annuity Distributors (Available until 4/15/2022)

Description: This presentation will focus on investing in a changing tax environment, the potential for tax reform and proposed tax changes. Discussion will also include how proposed tax changes could impact financial, retirement and estate planning strategies

as well as specific strategies to help advisors help their clients navigate an uncertain tax environment. With potential tax reform, tax efficient investing, tax diversification and tax management will continue to be important factors in comprehensive financial, retirement and estate planning.

Speaker: Brandon Buckingham is the National Manager for the Advanced Planning Group for Prudential Individual Solutions Group. He and his team of tax attorneys, Certified Financial Planners™ and retirement and life insurance specialists provide technical, marketing and sales support for all matters concerning variable annuities, individual life insurance, retirement, estate, gift and income tax planning, and other advanced market topics. Mr. Buckingham is a frequent speaker and published author on subjects including IRAs, qualified retirement plans, annuities, life insurance and estate, and income tax planning. After graduating from the New England School of Law (J.D., 1991), Mr. Buckingham earned a Masters of Tax Law from the Boston University School of Law (LL.M. 1995). He received his bachelor's degree from the University of Arizona (1988). Mr. Buckingham is admitted to the Connecticut Bar Association, the United States District Court - District of Connecticut, and the United States Tax Court.

E – Retirement Planning

Social Security and Retirement Planning: A Hit of Myth Proposition

NAPFA CE Credit: E (1.0)*

Description: Presenter Kurt Czarnowski is the Social Security Administration's former Regional Communications Director for New England. Kurt will dispel many of the current myths surrounding the Social Security program and cover the most important things that advisors need to know in order to assist those clients and prospects who seek help in navigating the Social Security retirement benefit maze. These include deciding when to collect, how a retirement benefit is calculated, and the impact of working in retirement. He will also discuss spousal, divorced spousal and survivor benefits, as well as the Windfall Elimination Provision (WEP), and Government Pension Offset (GPO).

Speakers: **Kurt Czarnowski** is currently the principal in "Czarnowski Consulting," a retirement planning firm which is now in its 11th year of providing

"Expert Answers to Your Social Security Questions." Czarnowski worked for the Social Security Administration for 34 years and served as the agency's Communications Director in New England from December of 1991 until his retirement at the end of 2010. As Regional Communications Director, Czarnowski was a frequent speaker at local and regional events for members of the public and, in his "retirement," he has been invited to speak on Social Security at events across the country. He has been a contributor to "Retirement Weekly," and his answers to readers' Social Security questions have been seen in "Retirement Daily," as well as "U.S.A. Today." He was also quoted in both the New York "Times" and the Boston "Globe" about the best time to claim Social Security retirement benefits.

The SECURE Act & Other Recent Developments That Significantly Impact Retirement Accounts

NAPFA CE Credit: E (1.5)*

Description: This presentation will cover key changes made by the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019, the new required minimum distribution tables, and other changes and updates that affect IRAs and other retirement accounts. These changes primarily affect contributions, including rollover contributions and distributions, which have resulted in numerous questions from affected parties. The discussion will cover technical changes, as well as applicable compliance and operational requirements focusing on helping clients avoid costly mistakes.

Speaker: Denise Appleby is CEO of Appleby Retirement Consulting Inc., a firm that provides IRA technical consultation, training and resources for financial, tax and legal professionals. She has over 20 years of experience in the retirement plans field. Denise writes and publishes booklets and marketing tools for advisors. Denise has also co-authored books that include The Roth IRA Answer Book, The SEP, SIMPLE, SARSEP Answer Book, Quick Reference to IRAs, all Published by Aspen Publishers. Denise is a graduate of The John Marshall Law School, where she obtained a Master of Jurisprudence in Employee Benefits, and has earned 5 professional designations in the field of retirement account rules and regulations. She is the creator and CEO of www.retirementdictionary.com, a free consumer website containing information about retirement accounts rules and regulations. She has appeared on

numerous TV and radio programs and quoted in leading media publications.

F – Estate Planning

Planning Strategies for a Changing Tax Environment

NAPFA CE Credit: F (1.0)*

Sponsored by Palladium Group by Ash Brokerage

Description: The 2021 tax landscape is constantly evolving. Join Jeff Hess as he breaks down the proposed tax changes and offers planning strategies to help mitigate the tax risk to your clients' portfolios. During this session, Jeff will discuss how these proposed tax changes will impact estate planning and income tax planning.

Speaker: **Jeff Hess** is an RIA Consultant for Palladium Group, Jeff partners with RIAs, family offices and other fee-only advisors for consultation, expert analysis, implementation, and management of insurance-based financial solutions. With 20 years' experience in the financial services industry, Jeff provides unique, independent services that raise the bar among insurance professionals. His goal is to change the experience of obtaining insurance—to make the process personal and enjoyable for advisors and their clients. Excellence, trust, and collaboration are the foundation of his work.

J – Communications

Cultural Competencies for Planners who Serve Diverse Clients/Communities

NAPFA CE Credit: J (1.0)*

(Available until 10/14/2022)

Description: This session will discuss cultural competencies that may be important for financial planners who serve diverse communities. The topics discussed will include what cultural competencies are and why they are important to your practice and your clients. This session will give you guidance on skills that you can develop and practice to effectively communicate with those who might share a different culture than your own. Mastering cultural competencies can be a win-win for both you and your clients!

Speaker: **Dr. Miranda Reiter**, CFP® is an Assistant Professor at Texas Tech University. Before her career in academia, she founded a financial planning firm focused on women's financial wellbeing and worked as a financial planner and banker at several Fortune

500 firms. Her financial advice has been quoted in popular media outlets such as The BBC, US News, USA Today, and Forbes.

Dr. Reiter has recently received recognition for her work in financial planning including: 2020 Omicron Nu Research Fellowship, 2020 Center for Financial Security Junior Scholar (University of Wisconsin-Madison), 2019 Financial Planning Association (FPA) Best Research Award, 2019 40 Under 40 Award (InvestmentNews), and the 2018 FPA Diversity & Inclusion Scholarship.

Her research interests are race, gender and diversity in financial planning. She has recently published research in the Journal of Financial Planning, the Journal of Financial Therapy and the Family and Consumer Sciences Research Journal.

Exploring Your Attitudes, Values and Beliefs to Better Serve Your Clients

NAPFA CE Credit: J (1.0)*

Description: The most critical aspect of effective financial planning is the relationship between planner and client. Research indicates that when this strong alliance exists, clients are more likely to have successful outcomes. One way that planners develop and maintain a strong relationship with clients is by engaging themselves in the process. The primary goal of this session is to understand how planners' own values, biases and beliefs around money impact their work with their clients. When a planner understands their own relationship to money and how it is presented to clients, they can better serve their clients. This presentation will borrow from the mental health fields by providing insights into "self of the therapist work" and apply it to financial planning (i.e., "self of the financial planner work"). Special attention will focus on the benefits of engaging in self-reflection, ethical implications and tangible next steps for the audience.

Speaker: **Josh Harris**, MBA, CFP®, AFC® is a Lecturer in the Department of Finance at Clemson University, where he coordinates the Financial Planning program. He is currently a doctoral student at Kansas State University, where he focuses his research on the intersection of family and finances, Financial Therapy, and the Ethics of Financial Planning. Josh has held various executive and board positions with the Financial Planning Association of South Carolina, and the Financial Therapy Association.

Kristy Archuleta, Ph.D., LMFT, CFT-I™, is an award-winning speaker, author and Professor in Financial

Planning at the University of Georgia. She is internationally known for her contributions to the development of financial therapy, including co-founder of the Financial Therapy Association, the Journal of Financial Therapy and the nation's first academic financial therapy program. Dr. Archuleta has published numerous scholarly articles, co-edited two books and commonly appears in podcasts and major news media outlets. She serves on the Board of Directors for the National Association of Personal Financial Advisors and three editorial review boards.

Hearing the Signal through the Noise: Forecasting the Needs of Our Clients

NAPFA CE Credit: J (1.0)*

(Available until 10/15/2022)

Description: Why empathy? Why not sympathy?

This session will take an in-depth look at how financial service providers can remain steadfast on the signal(s) necessary to forecast and address their clients' needs: emotionally and behaviorally. By the end of this session, financial planning practitioners will understand the influence of empathy on intuition and, thusly, one's ability to forecast the needs of their clients.

Speaker: Michael G. Thomas Jr., Ph.D., is an Accredited Financial Counselor (AFC®) and a lecturer at the University of Georgia. His research focuses on financial empathy, data visualization's effects on financial behavior and the connection between brain function and money. Dr. Thomas's philosophy on how to effectively interact with money can be summed up in his Ted Talk: Financial Empathy: Understanding the Story Beneath the Numbers.

Helping Women Reach Their Financial Goals

NAPFA CE Credit: J (1.0)*

Sponsored by Dimensional Fund Advisors.

Description: Dimensional is committed to exploring how we can help our clients offer women a better investment experience. Since 2015, we've been bringing Dimensional clients together to share insights on women and wealth. This community innovated over 2020 to explore concepts around serving different demographics of women. In this we will explore key lessons learned about women's common financial hurdles, how to deepen relationships with women by building high trust environments and to focus on what matters now.

Speaker: Ashley Ilardo is a Regional Director and works with teams across the Global Client Group to

deliver outstanding client experiences through Dimensional's specialty groups and communities. Ashley is Co-Chair of Dimensional's Women and Wealth Steering Committee, bringing together colleagues across the firm's global business in a joint effort to better equip clients in serving women. In her career at Dimensional, Ashley worked with some of Dimensional's largest and most complex client relationships as part of the Enterprise and Bank Trust Groups.

Prior to joining Dimensional, Ashley was an investment executive at National Securities, where she established and maintained relationships with high-net-worth individuals. She holds an MS in finance from the University of Texas at Austin and a BS in mathematics and economics from Adelphi University.

Legacy Conversations: With Your Clients, For Yourself

NAPFA CE Credit: J (1.0)*

Description: Steven Covey's second habit of highly effective people is that they "begin with the end in mind." If so, a vision for legacy would be a wise place to start conversations about estate planning, but that can be easier said than done. In this highly interactive session, you will explore the notion of legacy as it applies first in your own life, with tools and exercises you can also use with clients to deepen conversations, build relationships and ultimately yield plans that genuinely meet clients' highest purposes.

Speaker: Susan Turnbull is founder and Principal of Personal Legacy Advisors. A professional writer and speaker, her presentations, tools and services are known for a uniquely personal and practical focus on the qualitative aspects of estate, financial and philanthropic planning. She is the author of *The Wealth of Your Life: A Step-by-Step Guide for Creating Your Ethical Will*, co-author of *Across Generations: A Five Step Guide for Creating an Expression of Donor Intent*, creator of Life Legacy Cards and the Life Legacy Conversations Tool, all designed for those who agree that wealth transferred to future generations has both tangible and intangible dimensions. Susan's work has been featured in many national publications, including the New York Times and USA Today. She and her husband live in Manchester-by-the-Sea, Massachusetts.

Moving with Client Resistance in Pro Bono Planning and Beyond

NAPFA CE Credit: J (1.0)*

Sponsored by the NAPFA Consumer Education Foundation (NCEF).

Description: Have you ever worked with a client who did not seem to want your help? Maybe it was a pro bono client who would not respond to your questions or a financial planning client who did not follow through with any of your recommendations. Much of the time, our natural reaction as professionals who work with clients is to become defensive. However, client resistance is often misunderstood. In this session, we will learn what resistance is, why clients appear to resist help and at least two tools to help break down the resistance wall. Whether you are working with pro bono clients or for a fee, this session can help you motivate your clients toward their goals.

Speaker: **Kristy Archuleta**, Ph.D., LMFT, CFT-I™, is an award-winning speaker, author and Professor in Financial Planning at the University of Georgia. She is internationally known for her contributions to the development of financial therapy, including co-founder of the Financial Therapy Association, the Journal of Financial Therapy and the nation's first academic financial therapy program. Dr. Archuleta has published numerous scholarly articles, co-edited two books and commonly appears in podcasts and major news media outlets. She serves on the Board of Directors for the National Association of Personal Financial Advisors and three editorial review boards.

A – Financial Planning Process

A Tale of Two Financial Plans: The Racial Wealth Gap

NAPFA CE Credit: A (1.0)*

Sponsored by the DEI Initiative

Description: This presentation will explore the financial planning differences for black and white households we will share the some of the key reasons for the racial wealth gap, cultural differences and ways financial advisors can help close this gap through financial planning.

Speaker: **Kamila Elliott** is the President of GRID 202 Partners, a financial planning firm with locations in Washington DC, Georgia, and North Carolina. She has nearly two decades of financial planning and investment experience assisting high net worth

individuals, endowments & foundations and business owners with comprehensive wealth solutions and holistic planning.

Kamila spent most of her professional career at Vanguard working with ultra-high net worth individuals and endowments & foundations, inclusive of major universities, hospitals, and other charitable organizations throughout the southeast U.S.

Kamila is on the Board of Directors for the CFP Board. She will be the Chair of the CFP® Board in 2022, the first African American woman and youngest ever to serve in that role.

Kamila obtained her B.A. and MBA from The Pennsylvania State University. She is a CERTIFIED FINANCIAL PLANNER™ and holds licenses for Life, Health and Long-Term Care Insurance.

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

NAPFA CE Credit: A (1.0)*

Sponsored by SEI Corp.

Description: The tech 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 value offer to meet the evolving needs of your clients for the next decade.

Speaker: **Harley Nager** serves as a Managing Director for the Independent Advisor Solutions by SEI (IAS) Distribution and Engagement Team. In this role, Harley is responsible for influencing and building digital messaging and tools that support independent financial advisors and their clients. Building on his long career as a client-facing, business development professional, Harley's focus is on directing digital strategy within IAS to increase advisor and investor engagement, and to act as a catalyst for collaboration and learning across the business unit (IAS).

Harley joined SEI in 2005 and most recently served as a Regional Director, where he was responsible for engaging advisors and consulting them on their businesses in areas of efficiency, growth strategies, and investment and planning recommendations. Harley graduated with a B.A. from Temple University

with a degree and Psychology. He later returned to Temple for his MBA in Strategic Management. Harley is also a Certified Financial Planner™ professional and holds FINRA Series 7, 63, and 65 licenses.

Steve Gardner is the Managing Director of RIA Sales Independent Advisor Solutions by SEI Steve heads up SEI's sales force, focused on registered investment advisory (RIA) firms. He is currently responsible for market validation and research for SEI's new RIA platform within the United States.

Documents Clients Need to Keep on File: Untangling the What, Why, and Where of Document Retention

NAPFA CE Credit: A (1.0)*

Description: Michael Lecours will present an educational session that will untangle the complicated matter of document retention. The rules surrounding which essential documents need to be retained by clients, for how long, and the best way to store them are vague and varied. A misstep can have a negative financial impact on the client. Michael's presentation will walk the advisor through important documents and retention policies; how to store important documents, both physically and virtually; and strategies advisors can use to get clients organized and keep them organized.

Speaker: **Michael Lecours**, CFP® is a Co-Founder of fpPathfinder. He is also a financial advisor and planner at the Wealth Strategies Team. Michael began his career in advertising where he worked to develop marketing strategies for insurance companies, banks, credit unions, RIAs, and hedge funds. Now, he leverages his background in advertising to distill complex financial planning concepts into straightforward strategies, apply behavioral finance concepts to the planning process and injects a disciplined approach to all facets of the client experience. He has been featured in the Journal of Financial Planning, on the Meb Faber Podcast, in Nerd's Eye View, and has facilitated a NAPFA Conversation Circle.

How to Create Your "Personal Paradise"

NAPFA CE Credit: A (1.0)

Description: You are dedicated to your family and work. Yet occasionally, you find life can be hectic and exhausting. At times you look at your calendar and wonder how the weeks and months can fly by so quickly. You realize you have not been able to

devote enough time to the things you really love. This session will focus on providing you with ideas and guidance for designing and bringing to life your own "personal paradise". This means each day you are motivated and energized and live according to your purpose and passions. Long-time financial advisor and industry consultant, Deborah Fox, believes we should do everything in our power to embrace our lives to the fullest. By the end of Deborah's session, you will have the formula for creating your personal blueprint for living your own exceptional life and how you can pay it forward by teaching clients how to do the same.

Speaker: **Deborah Fox** is CEO and Founder of AdvisorTouch, a company nationally known for its comprehensive set of resources that enable advisors to increase work more efficiently to increase profitability and deliver exceptional services to clients. Fox has been a practicing financial advisor for over 30 years and is known nationally for her unique approach to holistic financial planning and wealth management services. Fox has also been providing consulting services to financial advisors for over 20 years. She has a reputation for being able to innately assess a situation and quickly come up with effective solutions that can lead to rapid breakthroughs. She possesses strong skill sets in many areas such as marketing, practice management, technology implementation, and financial planning technical skills. Fox was recently chosen by InvestmentNews to receive one of its ten "Innovators" awards for 2020 from a pool of over 200 nominees.

H – Accounting, Cash Flow Management and Budgeting

The Power of Cash Flow Planning

NAPFA CE Credit: H (1.0)*

(Available until 12/31/2021)

Description: Attendees of this session will learn how to help their clients find more money for their short and long-term financial goals. It will aid them in creating Spending Plans for those clients, achieving the balance between building a stronger financial foundation and enjoying the journey. They will learn how to teach their clients to become more purposeful in their spending, increasing their quality of life along the way.

Speaker: **Kevin Gibbons** is the Vice President of The Savvy Life, a cash flow planning specialist and co-

author of the international bestseller *Living the Savvy Life*.

In addition to writing, speaking and teaching about personal finance from a lifestyle perspective, Kevin manages the daily operations of the company and supervises the building of the infrastructure necessary for maintaining and growing the business. Kevin started life as a scientist, specializing in Thin Film Physics. He progressed into Technical Program Management where he was responsible for managing cost, schedule and performance for a variety of multimillion dollar programs. He is the author of numerous technical papers and holds two patents related to thin film design and process control.

When Melissa Tosetti started *The Savvy Life* in 2003, Kevin contributed articles and helped with editing. He continued in this role as contributor and advisor until he joined full-time in 2017.

Kevin's past technical and programmatic experience helps him understand the details of clients' individual financial situations and goals, and how different aspects are interconnected. By applying streamlined versions of the tools he used in his previous business life, he helps clients understand their finances in new, clearer ways.

K – Marketing and Practice Management

Reaching New Heights: A Client-Centric Approach to Strategic Growth

NAPFA CE Credit: K (1.0)

Description: You have surpassed the tough obstacles of starting your business and building it into a successful advisory practice that provides you with financial stability. Your clients love you. You're respected among your industry peers. So...now what?

To keep moving forward and reach next-level growth, advisors can't rely on the same old strategies. Gretchen Halpin, co-founder of Beyond AUM, - a growth agency for financial advisory firms - will explore what it means to successfully market your advisory firm today, relying on an approach that encompasses the entire client experience. From challenges in differentiation, fee compression noise and B2B technology advances, Halpin will share practical tips firms can use to rise above new challenges and industry disruption. Advisors will learn how to adopt growth strategies that goes beyond the realm of printed sell-sheets and digital presence and positions them as thought leaders in the areas their ideal clients truly care about.

Speaker: Gretchen Halpin is a strategic visionary with over 25 years of leadership and marketing experience. She is the co-founder of Beyond AUM, a growth, marketing and technology agency that specializes in serving financial advisory firms. Halpin's primary focus is to accelerate and guide organizational growth in a positive, sustainable way. With vast, multifaceted leadership experience, Halpin pioneers the strategy and growth initiatives that drive success across every aspect of business — from marketing and business development to the client experience — all while ensuring that decisions and initiatives are aligned with her clients' overall mission. Halpin has been a featured speaker at numerous industry events and conferences, including the annual eMoney Advisor Summit, and Financial Advisor Magazine's Invest in Women conference. In addition, Gretchen has been featured in many media outlets including Forbes, Advisor Perspectives and Financial Advisor Magazine.

L – Strategic Thinking

Succession Planning - Different Approaches ... Different Paths

NAPFA CE Credit: L (1.5)

Description: Come hear our panelists share their journey on how they are addressing succession planning for their respective firms in three interesting and different ways.

Speakers: Diane MacPhee is a professionally certified business coach working primarily with financial advisors. Ms. MacPhee earned her Certified Financial Planner (CFP®) designation in 1989. Diane had operated a successful sole proprietorship for sixteen years from 1989 until she sold her private fee-only financial planning practice in January 2006. She had served in 1993 as the President of the Northern New Jersey chapter of the FPA. Diane served three years on the national Board of NAPFA and was the conference chair for the Northeast Mid Atlantic Regional 2006 conference. Diane has been on CNBC a number of times as a repeat guest and once on CBS for Wall Street Week. She was also featured in the Wall Street Journal, Cosmopolitan, Consumer Reports, More, Fortune, and the Ladies Home Journal. Diane has been featured at a number of conferences over the years presenting on a variety of practice management challenges that many advisors face and how to approach them with

a plan.

In her consulting work Diane focuses on attaining higher levels of efficiency, productivity and revenue. She offers useful advice on the nuts and bolts of managing your business as well as navigating the challenges of Continuity and Succession Planning. Partnering with Diane enables you to improve your office culture, staff relationships and enhance service to clients. This is achieved with an eye toward how to accomplish these essential business goals while designing a fulfilling life outside the office. As a practice management consultant/coach Diane strives to enable her clients to attain results within “their” definition of success. She is practical and aims to work side by side with advisors to hit target goals in a measurable and meaningful way. On a personal note, Diane lives in the Jersey shore area. She enjoys cycling, reading, travel, learning about fitness, relaxing with family and friends at the beach, and most notably, her Golden Retriever “Pasquale”.

Karen R. Keatley is the Managing Principal and Chief Wealth Management Officer at Modera Wealth Management, LLC. Her main responsibilities include helping clients develop their financial plans, implementing wealth management strategies and managing clients’ investment portfolios. Karen is also a member of Modera’s Investment Committee.

Bob Rall has more than 30 years of experience in the financial services business. In 1991 he joined a major insurance company, giving him his first exposure to helping clients with financial issues. He gravitated towards the investment side of the business and after three years, he joined a major brokerage firm. While he enjoyed helping clients develop and manage their investment portfolios, he had a desire to go beyond their investment portfolio and focus on helping them plan for their future.

In 1997 and 1998, Bob completed the educational and experience requirements necessary to earn the Certified Financial Planner (CFP®) designation. In 2000, he joined an independent, fee-only financial planning firm that was part of a local CPA group. He spent the next four years managing client portfolios and working with them to develop long-term comprehensive financial plans.

A desire to be even more independent led Bob to start Rall Capital Management in September of 2004. While most advisory firms are built to cater to the ultra-high-net-worth client, Bob built Rall Capital Management to cater to an underserved segment of

the market, known as the “mass-affluent”.

Individuals and families of more modest means have less room for error when planning their financial futures and managing their investment portfolios.

This is the group that Bob has focused on serving. 17 years later, the firm has grown steadily and has two full-time employees, both of whom share Bob’s last name. Adam and Jenna, Bob’s adult children, both work with him at Rall Capital Management.

Bob is a member of NAPFA, the Financial Planning Association®, and the XY Planning Network. He has had articles published in the Journal of Financial Planning and several other financial publications. For years, he was the host of a local radio show focused on investments and planning.

Bob graduated with a degree in Communications from Ohio University in Athens, Ohio.

One of the things he is proudest of is having built a small, independent and successful firm that allows him to work with his family as they help other families achieve their financial goals.

Steve Thalheimer is a Certified Financial Planner (CFP®) licensee, and the owner and principal financial advisor with Thalheimer Financial Planning, LLC in Silver Spring, Maryland. He has worked in fee-only financial planning since 1996, and as principal of his own firm since 2000. Before entering the field of financial planning, Steve worked in international economic development for 12 years, most of that time with the U.S. Peace Corps, both in the United States and abroad.