

## **Earn seven continuing education credits—ALL courses have been CFP approved!**

Dear Financial Planning Professional:

On behalf of the Northeastern New York Chapter of the Financial Planning Association, we invite you to attend our **2018 Symposium** to be held on **Thursday, May 17, 2018**, at the *Hilton Garden Inn, 235 Hoosick Street, Troy, NY 12180*. Each course has been approved for CFP continuing education credit and we are a CPA sponsoring organization. Attend our Symposium and earn seven **CFP and CPA continuing education credits**.

We have an outstanding line-up of programs, including general sessions:

- **Q2 2018 Global Macro Market Outlook**, Nanette Abuhoff Jacobson
- **Tax Reform Act: How It Will Affect Your Clients' Taxes and How to Plan for It**, Randy Gardner, J.D., LL.M., CFP®, CPA
- **Retirement Planning: What We Know For Sure**, Christine Benz - Morningstar
- **Retirement Income and Planning**, Michael Finke, Ph.D., CFP®
- **Planning for the Cost of Healthcare in Retirement**, Steve Calandra

Enclosed you will see the schedule and informational details of the day's events. Our lineup this year includes both Regional and National presenters speaking on a variety of topics to help you run your practice better and improve the interaction between you and your clients. You may find yourself wanting to attend more than one breakout session, don't worry, we can provide the materials for that session; your clients are counting on you to attend these timely and relevant sessions!

Many of the Symposium's speakers would not have been able to present without the support of our Corporate Partners. We thank our Partners, they help and support our chapter throughout the year and today is a great day to see many of them in one place. Please visit their booths to see how they can help you engage better with your clients and with your practice; a listing of Partners and Symposium sponsors is in this brochure.

For your convenience, you can register and pay online at [www.fpa-neny.org](http://www.fpa-neny.org). **Early bird registration deadline is May 1, 2018.**

**A SPECIAL OFFER, if you are a MEMBER of the Estate Planning Council of Eastern New York, Inc., you are welcome to attend at FPA Member cost!**

Should you have any questions regarding registration, please call our Executive Director, Stephanie Cogan at (518) 458-7774. We look forward to seeing you on May 17th at the Hilton Garden Inn-Troy!

Sincerely,

Thomas McGrath, CFP®  
Symposium Chair

**FPA of NORTHEASTERN NEW YORK SYMPOSIUM**  
**Thursday, May 17, 2018**

**PROGRAM SCHEDULE\***

- 7:15 AM to 8:00 AM** Registration /Breakfast Exhibitors
- 8:00 AM to 8:10 AM** **Welcome and Opening Remarks**  
*Tom McGrath, CFP®, Symposium Chair*
- 8:10 AM to 9:00 AM** **GENERAL SESSION 1**  
**Q2 2018 Global Macro Market Outlook**  
*Nanette Abuhoff Jacobson – Managing Director of Multi-Asset Strategies, Wellington Management Company*  
The coming year is likely to be a positive one for global equities, but there are risks. With valuations at relative highs, there is little margin for investor error. Overall, the prospects for 2018 are optimistic, potential risks exist.
- Nanette Abuhoff Jacobson discusses how dispersion and volatility are likely to rise as the market cycle matures and that one of the main risks is complacency itself. While stock valuations are fundamentally supported, they are elevated when compared with long-term averages. Even when cyclically adjusted, valuations—as measured by price/ earnings ratios—are close to the top of their historic range. This suggests there is little “wobble room” should things go wrong and, eight years into a US bull market, the risks of a reversal are clearly rising. A must hear for all financial professionals. (APPROVED CFP/CPA:1 CE)
- 9:05 AM to 9:55 AM** **GENERAL SESSION 2**  
**Tax Reform Act: How It Will Affect Your Clients’ Taxes and How to Plan for It**  
*Randy Gardner, J.D., LL.M., CFP®, CPA*  
Congress has passed the largest piece of tax reform legislation in more than three decades. The bill will affect the taxes of most taxpayers, but how? Join Randy Gardner as he advises about navigating the areas of concern and highlights the changes that most likely affect your clients. Timely planning can effectively reduce the effects of change for your clients. (APPROVED CFP/CPA:1 CE)
- 9:55 AM to 10:15 AM** **Break / Exhibitors**
- 10:15 AM to 11:05 AM** **GENERAL SESSION 3**  
**Retirement Planning: What We Know For Sure**  
*Christine Benz - Morningstar*  
Retirement planning can be a painfully uncertain exercise: Retirees don’t know how long they’ll live or how the markets will perform over their retirement time horizons. Morningstar director of personal finance, Christine Benz, will discuss what we know for sure about withdrawal rates, maximizing lifetime income sources like Social Security, and creating a plan that can withstand long-term care costs as well as tricky market environments. She’ll also share her model “bucket” portfolios for retirees. (APPROVED CFP/CPA:1 CE)
- 11:05 AM to 11:25 AM** **Break / Exhibitors**

\*Event schedule is subject to change.

## PROGRAM (CONTINUED)

11:25 AM to 12:15 PM

### CONCURRENT BREAK-OUT SESSIONS

**1. Minding the Gap: A New Client Engagement Standard**

*Jay Thierren - Advisor Institute Business Consulting*

In today's environment Financial Advisors face a number of challenges including; more regulation, market volatility, fee compression, justifying fees, Robo competition, growth challenges etc. The role of Financial Advisor has never been this complex; however these complexities also create tremendous opportunities.

Those Advisors and teams that have a gold standard client service model will be positioned to succeed and grow. Oppenheimer Funds CEO Advisor Institute has created this program that is designed into four steps and easy to implement. (APPROVED CFP/CPA:1 CE)

**2. Reducing Risk in Client Portfolios with Structured Investments**

*Erik Heavey sponsored by First Trust*

Structured investments provide a means of linking traditional fixed income products, such as corporate notes and certificates of deposit, to the performance of equities or other asset classes. Volatile stock markets have created a demand for products that provide growth potential and may provide some downside protection, depending on the terms of issue, in a declining market (APPROVED CFP/CPA:1 CE)

**3. Why A Plan For Extended Care is a Critical Component In A Retirement Portfolio**

*Harley Gordon, founding member of the National Academy of Elder Law Attorneys*

Failure to proactively engage clients in a discussion about extended undermines ever plan created to secure the financial viability of a client's family and directly impacts the advisor's business model. (APPROVED CFP/CPA:1 CE)

12:15 PM to 1:00 PM

Lunch / Exhibitors

1:00 PM to 1:50 PM

### GENERAL SESSION 4

**Retirement Income and Planning**

*Michael Finke, Ph.D., CFP®*

Retirement planning involves a unique set of challenges for advisers including an unknown planning period, investment returns, lifestyle, and physical and cognitive decline. This session will include a discussion of trends in longevity, new research on the stages in retirement, spending and time use patterns, and life satisfaction. A comprehensive retirement plan incorporates both financial and lifestyle goals, and this session will provide insight into how an advisor can help clients get the most out of this life cycle stage. (APPROVED CFP/CPA:1 CE)

## PROGRAM (CONTINUED)

1:55 PM to 2:45 PM

### CONCURRENT BREAK-OUT SESSIONS

**1. Concentrated Wealth at Work: Help Advisors Understand C-Suite Executive Retirement Plans**

*Patrick Clunan - Program Manager of the Learning Center*

Senior executives at mid- to large-size companies usually have a range of compensation and retirement options but may not be taking full advantage of them. The benefit options are complicated and sometimes contain hidden features that only someone with in-depth knowledge of the company's specific benefits can uncover.

This knowledge gap is an opportunity for financial advisors. You can help your clients to better understand the options available to them leading up to and through their retirement. Also, by offering information on a specific company's benefit plans, advisors can connect with more employees who work there and build a pipeline of new clients. (APPROVED CFP/CPA:1 CE)

**2. Avoid Getting Fired – Family Wealth Conversation**

*Phil Martin - MFS*

Family owned businesses face all the challenges of any other business, and then may become even further complicated by those very family ties. This presentation aims to:

1. Provide advisors with tools to be more effective communicators regarding family wealth transfers and enable advisors to serve their clients more effectively.
  2. Help clients reframe the wealth transfer conversation.
  3. Demonstrate the family conversation on developing the Family Giving Plan, while engaging multiple generations.
- (APPROVED CFP/CPA:1 CE)

**3. Fixed Income at Capital: Realities, Myths, and Actionable Ideas**

*Bryan Favilla, Director of fixed-income markets at American Funds*

Join us for an outlook for 2018 in the fixed income markets including an overview of current risks and opportunities in the capital markets and the retail investment space. We will explore some of the topics being emphasized by the popular press and financial publications and the resulting impact on portfolio construction.

Sectors of the market include US Treasuries, corporate bonds, municipal bonds, asset-backed securities, bonds, and foreign bonds. In the current environment of central bank accommodation, asset classes have been significantly affected and investment vehicles have been impacted. (APPROVED CFP/CPA:1 CE)

2:45 PM to 2:55 PM

Break / Exhibitors

2:55 PM to 3:45 PM

### GENERAL SESSION 5

**Planning for the Cost of Healthcare in Retirement**

*Steve Calandra - Vice President, Nationwide Retirement Institute*

Health care costs are one of the primary concerns of retirement. Learn how to help your clients prepare and plan for one of the biggest retirement expenses with insights and ideas on Medicare, Medigap, private health care, and long-term care insurance. (APPROVED CFP/CPA:1 CE)

3:45 PM to 4:30 PM

### RAFFLE and Closing Remarks

Our sponsors have generously donated items to our raffle. To enter, simply get your card stamped and turn it in! Winners MUST be present to win!

Closing Remarks: **Thomas McGrath, CFP®, Symposium Chair**

## FPA NENY Symposium 2018 Speaker Biographies

**Nanette Abuhoff Jacobson.** With more than 25 years of experience in the capital markets, Nanette has held a variety of roles spanning the major asset classes. As the global investment strategist, she analyzes and interprets markets and investment opportunities for the mutual funds that are sub-advised by Wellington Management Company LLP, and shares those views with Hartford Funds' sales organization, the financial advisor community, and major broker-dealers and distributors. She also advises Wellington Management's institutional clients, including pension funds, insurance companies, endowments and foundations, and central banks, consulting on strategic asset allocation issues to develop multi-asset investment solutions.

**Randy Gardner, J.D., LL.M., CFP<sup>®</sup>, CPA,** is a professor of tax and estate planning at the University of Missouri and a practicing attorney. He is co-author of "101 Tax Saving Ideas and The Closing Wealth Transfer Window". In 1997, he was recognized as Educator of the Year by the Missouri Society of CPAs. Gardner brings his teaching experience and tax planning expertise to Garrett Members as the Network Tax, Estate & Financial Planning Coach.

**Christine Benz** is director of personal finance for Morningstar and senior columnist for Morningstar.com. She is author of "30-Minute Money Solutions: A Step-by-Step Guide to Managing Your Finances" (Wiley, 2010).

**Jay Therrien,** Vice President and Director of CEO Advisor Institute Business Consulting, is a noted veteran with over 15 years of coaching and consulting experience with top-tier Financial Advisors and Advisory Teams. His expertise spans disciplines of practice development, team leadership, communication, collaboration and adult learning behavior. He is also a keynote speaker, executive coach and author with his work featured in a number of industry publications in addition to being the co-author of "The Three Commitments of Leadership".

**Erik Heavey** has been in the financial services industry for 13 years, covering a range of products including ETFs, UITs, CEFs and Structured Investments. Erik created the Structured Products University or "Educational Entertainment" module to provide an engaging, simple, and fun environment with which to learn about the evolving Structured Investments marketplace.

**Harley Gordon** is a founding member of the National Academy of Elder Law Attorneys. He has over 25-years' experience in helping families deal with the financial consequences of providing long-term care to a family member. His views have been featured in many national publications and media sources including, The Wall Street Journal, The CBS Nightly News, The Dolan's, and the PBS documentary, "Who Pays for Mom and Dad?" He has written for various industry publications including, Senior Market Advisor, Life Insurance Selling and National Underwriter.

**Michael Finke, Ph.D., CFP<sup>®</sup>** is the Dean and Chief Academic Officer at The American College of Financial Services. Dr. Finke served as the editor of the Journal of Personal Finance, is a contributing editor at the Research on Wealth Magazine, and serves as a columnist for The Experts on Wealth Management feature in the Wall Street Journal. He received a doctorate in consumer economics from the Ohio State University in 1998 and in finance from the University of Missouri in 2011.

**Patrick Clunan** is the program manager of the Learning Center, the value-add resource for Columbia Threadneedle Investments. Patrick is a member of the Learning Center Speaker Bureau, and has been featured as a keynote speaker at numerous national and regional industry conferences. He is known as an advisor to the advisors. He travels the country working with advisors, clients and other financial professionals, offering education and insight into retirement planning strategies and other in-focus topics. He joined Columbia Threadneedle Investments in 2010.

**Bryan Favilla** is a director of fixed-income markets at American Funds, part of Capital Group. He has 12 years of investment industry experience and joined Capital Group this year. Prior to joining Capital, Bryan was a member of the fixed-income product management team at Delaware Investments of the Macquarie Group.

Before that, he was a vice president of municipal sales and trading at Citigroup Global Markets and a member of the structured products team at Sovereign Bank Capital Markets. He holds an MBA from the Wharton School of the University of Pennsylvania, graduating with honors, and a bachelor's degree in business administration from The College of New Jersey. Bryan is based in New York.

**Steve Calandra** joined Nationwide in January 2015 with more than 18 years of financial industry experience. As a Vice President for the Nationwide Retirement Institute, Steven is dedicated to educating advisors, clients, plan sponsors and plan participants about the latest in retirement income planning trends. He focuses on implementing practical and comprehensive retirement income solutions. He stimulates the thinking and actions of professionals as they navigate the changing world of retirement.

*Speaker line-up is subject to change.*

## Sneak Peek of our 2018/19 FPA NENY Program Schedule

<b>Date</b>	<b>Speaker</b>	<b>Program</b>
September 26	Bonnie Kirchner, CFP®	CFP Ethics
October 18	Thomas Brinker, Ph.D.	Planning in Our Uncertain Tax Environment
November 15	TBA	
December 20	Ted Klontz, Ph.D.	Facilitating Financial Health: Tools for Financial Planners
January 17, 2019	TBA	
February 14	Lou Pierro, Esq.	Estate Planning Update
March 21	John Fox, CIO, FAM Funds	10 Years after the Crash: What We've Learned
April 18	TBA	



# Partial List of Corporate Partners

Thank You to Our Gold, Silver, Bronze and Symposium Partners!

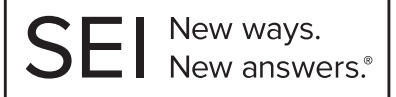
## GOLD PARTNERS



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## SYMPOSIUM ONLY



**Special Offer:  
EPC ENY members  
are welcome at  
FPA Member Price!**

## **FPA of NENY Symposium May 17, 2018**

Early Bird Registration ends May 1, 2018

**CFP Ethics:** Wednesday, September 26, 2018, 7:45 to 10am, Wolferts Roost

**Bonnie Kirchner, CFP®** and a CFP Board Ethics instructor.

Author of: [Who Can You Trust With Your Money?](#)

If it could happen to Bernie Madoff's clients, it could happen to you. Make sure it doesn't. Bonnie Kirchner reveals the hidden signs that could mean you're getting ripped off—and what to do about it if you are. You'll also learn how to identify a truly reputable advisor and build a relationship that gives you your money's worth. Nobody's more qualified than Kirchner to write this book. She's a CERTIFIED FINANCIAL PLANNER™ professional who was one of New England's leading TV personal finance reporters. And, as the unwitting victim of her ex-husband, notorious Ponzi schemer Brad Bleidt, she found her own life ripped apart by one of the nation's biggest financial scandals. Since divorcing Bleidt, she's devoted herself to understanding exactly how financial scammers operate. This book shares everything she learned the hard way—so you won't have to!