46th Annual

# FPA NorCal Conference

## Tuesday, May 29, and Wednesday, May 30, 2018

The Palace Hotel, San Francisco

*Inspiring Excellence and Fostering Community*


**Register via credit card at www.FPANorCal.org**

| Early Bird | Advance | Regular |
|---|---|---|
| Register by Feb. 2 | Feb. 3 to Mar. 2 | March 3 until sold out |
| **$749 member** | **$ 849 member** | **$ 899 member** |
| **$949 non-member** | **$1049 non-member** | **$1099 non-member** |

**CONTINUING EDUCATION CREDITS** Appropriate sessions are filed with the CFP® Board of Standards.

**CANCELLATION POLICY** 90% refund (10% handling charge) if written request is received by Friday, April 6. 50% refund if written request is received by Friday, April 27. No refunds after April 27. Email written request to the Conference Director.

**HOTEL RESERVATIONS** Contact The Palace Hotel at 415.512.1111 and ask for the "FPA Conference" rate of $259 per night. Or reserve your hotel room on the website Hotel Reservations page.

**FOR MORE INFORMATION** Find FAQs on the website or contact the office at 415.413.4044 or info@FPANorCal.org.

## KEYNOTE SPEAKERS

### Jennifer Dulski

Head of Groups & Community, Facebook

**Are You a Manager or a Movement Starter?**

As a startup founder, tech exec, and former president of Change.org, Jennifer Dulski has tapped into the worlds of business and social change to learn how effective leaders rally people around common purpose. She'll walk through the steps between idea and impact—creating a clear vision, inspiring supporters, persuading decision-makers, navigating criticism. Pairing her experience with stories of movement leaders, she'll show how anyone can spark change and leave their mark on the world.

### Greg Valliere

Chief Global Strategist, Horizon Investments

**The Fall Elections and Likely Policy Changes**

Veteran Washington watcher Greg Valliere will analyze the upcoming elections. Can the Democrats regain control of the House and Senate? How will the economy factor in? Will the GDP, labor market, or inflation have an impact? Will the new Fed Governor raise rates more than anticipated? Greg will discuss soaring deficits and geopolitical issues—trade disputes with China, friction with Iran and North Korea. He'll also look at the Democrats' leading candidates for the 2020 Presidential Race.

### Rosie Rios

Former Treasurer of the United States

**Financial Crisis to Currency Design: A Case Study of the Economic Recovery with a Twist on History**

With the advent of the financial crisis in 2008 and the federal government's role in the U.S. economic recovery, what did we learn? How can we plan for continued stability? As an original member of the U.S. Department of the Treasury/Federal Reserve Transition Team and Treasurer of the U.S. from 2008 to 2015, Treasurer Rios shares lessons learned from her tenure during a consequential time in our nation's economic history.

### Matthew Luhn

Writer and Story Consultant

**It's the Feel that Seals the Deal: Are Your Clients Feelin' It?**

70% of first-time visitors to Disney movies, stores, and parks return for more. Why? They want to feel delighted and entertained. To create a more profitable and desirable brand, we need to create experiences that make people feel something special. Without that clear feeling, we send out confusing messages. Or worse, we tell the same story as everyone else. Matthew shares how to discover and convey a clear and concise message that will leave your target audience feeling that special something and wanting more.

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# FPA NorCal Conference

## DAY 1 Tuesday, May 29

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|---|---|---|---|---|---|---|
| 7:30–8:30 | **Registration, Continental Breakfast, and Networking** | | | | | |
| 8:30–10:00 | **Opening Keynote—Jennifer Dulski,** Head of Groups & Community, Facebook, ***Are You a Manager or a Movement Starter?*** | | | | | |
| 10:00–10:30 | **Networking Break** | | | | | |
| 10:30–12:00 [1.5 CE*] | **Digital Advice: The Transformative Effect Robo & Digital Advice Are Having on the Industry**<br>Ken Schapiro, MBA, CFP®<br>*BackEnd Benchmarking* | **Strategies for Managing Sequence of Return Risk in Retirement**<br>Michael Kitces, MSFS, MTAX, CFP®, CLU®, ChFC®<br>*Nerd's Eye View*<br>*Pinnacle Advisory Group* | **What Happens When Your Client Dies? Making Sure the Trust Administration Process Doesn't Go Horribly Wrong**<br>Raymond Sheffield, LLM, JD<br>*Sheffield Law Office* | **Implementing Sustainable Investing in Your Client Portfolios**<br>Nancy Mullins, *RI Strategy Consulting*; John Goldstein, *Goldman Sachs Asset Mgt*; Patricia Farrar-Rivas, CIMA®, CIS™, *Veris Wealth Partners LLC* | **2018 Tax Update—"Tax Reform" Is Finally Here… Now What?**<br>Daniel Staszak, CPA<br>*Staszak & Company, Inc., CPAs* | **Bring Your Whole Self to Work**<br>Mike Robbins<br>*Mike Robbins, LLC* |
| 12:00–1:30 | **Luncheon Keynote—Greg Valliere,** Chief Global Strategist, Horizon Investments, ***The Fall Elections and Likely Policy Changes*** | | | | | |
| 1:30–2:00 | **Networking Break** | | | | | |
| 2:00–3:15 [1.5 CE*] | **What You Have to Know from Washington DC—Legislation, Regulation & Judicial Rulings**<br>Stephen Wilkes, Esq.<br>*The Wagner Law Group* | **Serving Young Professionals—An Inflection Point in Human Progress**<br>Russell Kroeger, CFP®, EA<br>*Paradigm Wealth Architects;*<br>Yusuf Abugideiri, CFP®<br>*Yeske Buie* | **The Usual Suspects—Retirement Plan Options for Small Business Owners**<br>Edmund Wong, CFP®, AIF®, RICP®, *Planning & Financial Advisors* | **The Art of Saving Money**<br>Denise Hughes, MA<br>*Denise Hughes Financial Coaching* | **Good Firms Focus on Clients, Great Firms Focus on Staff**<br>Brandon Odell, CFA®<br>*The Ensemble Practice* | **Cross-Border Planning: Analyzing Income, Estate and Gift Tax Issues for Multinational Families**<br>Mark Weaver, Esq.<br>*Farella Braun + Martel LLP* |
| 3:15–3:45 | **Networking Break** | | | | | |
| 3:45–4:45 [1.0 CE*] | **Policy Based Investing: How Shifts in Government Policy Impact Asset Prices**<br>Russell Redenbaugh, CFA®<br>*Kairos Capital Advisors* | **Essential Performance Metrics: Tools to Help Evaluate & Interpret Manager Returns**<br>John A. Nersesian, CIMA®, CPWA®, CIS, CFP®<br>*Nersesian Wealth Education, LLC* | **New World of Online Marketing: Adapting Micro-targeted Strategies to Create a Winning Message**<br>Kristen Luke, MBA<br>*Kaleido Creative Studio* | **Wealth Management Strategies—Maximizing the Value of 529 Plans in 2018 to the Clients' Benefit**<br>Christopher Stack, Esq<br>*SavingForCollege.com* | **The Age of the Human Being: The Age that Will Change the Financial Planning Profession**<br>Susan Bradley, CFP®, CeFT®<br>*Sudden Money Institute* | **Cybersecurity—An Evolving Threat Landscape**<br>Pieter Joubert, ACSA, CISA<br>*PWC* |
| 4:45–6:30 | **Networking Reception** | | | | | |

* *Acceptance of sessions for CE credit yet to be determined by CFP Board.*

# DAY 2 Wednesday, May 30

| Time | | | | | | |
|---|---|---|---|---|---|---|
| 7:30–8:30 | **Registration, Continental Breakfast, and Networking** | | | | | |
| 8:30–9:45 | **Opening Keynote— Rosie Rios,** Former Treasurer of the United States, ***Financial Crisis to Currency Design: A Case Study of the Economic Recovery with a Twist on History*** | | | | | |
| 9:45–10:15 | **Networking Break** | | | | | |
| 10:15–11:55 [2.0 CE*] | **Changing the Approach to College Funding Advice**<br>Joe Messinger, CFP®, ChFC®, CLU®<br>*Capstone College Partners* | **Best Practices in Social Media and Digital Marketing for Financial Advisors**<br>Michael Kitces, MSFS, MTAX, CFP®, CLU®, ChFC®<br>*Nerd's Eye View*<br>*Pinnacle Advisory Group* | **Divorce without Legal, Emotional, and Financial Bankruptcy**<br>Beth McClelland, MBA, CDFA™, CFP®, *East Bay Divorce Financial Planning;* Shawn Weber, JD, CLS-F, *Weber Dispute Resolution;* Keith Britany, LMFT | **The Latest and Greatest in Health Care Policy, Payment, and How to Help Clients Navigate the Morass**<br>Carolyn McClanahan, MD, CFP®<br>*Life Planning Partners* | **Managing Aging Investors in the "Grey Zone" between Competence & Incompetence**<br>Rob Lyman, CFP®, *Johnson Lyman Wealth Advisors;* Carolyn Rosenblatt, JD, RN, & Mikol Davis, PhD, *AgingInvestor.com & AgingParents.com* | **Preparing for the Big One: Lessons from the North Bay Fires**<br>Brian Trouette<br>*Trouette Insurance Agency, LLC* |
| 11:55–1:30 | **Luncheon and Networking** | | | | | |
| 1:30–2:45 [1.5 CE*] | **How All Advisors Can Attract Female Clients and Staff**<br>Lynn Ballou, CFP®, Erin Voisin, CFP®, MS, CDFA™, ChFC®<br>*EP Wealth Advisors* | **State of the Long-term Care Industry—Solutions Available to Your Clients Today**<br>Cindy Eisenhower, CLTC®<br>*Underwriting Services of America* | **Transforming Your Business Using Process, People and Technology**<br>Jennifer Goldman, CFP®<br>*Jen Goldman Consulting* | **The Present State of Markets Internationally, Domestically and Locally**<br>Sanjay Varshney, CFA, PhD<br>*Wells Fargo Private Bank* | **Considering All Your Options: Taxation and Financial Planning for Equity Compensation**<br>Meredith Johnson, CPA, CFP®<br>*Burr Pilger Mayer* | **Disruption and Innovation: Investing Across the Dynamic Small-Cap Market**<br>Brian Dausch, CFA®<br>*T. Rowe Price* |
| 2:45–3:15 | **Networking Break** | | | | | |
| 3:15–4:05 [1.0 CE*] | **Medicare Planning: Making Wise Healthcare Choices in Retirement**<br>Ryan Madigan, CIMA®, CRPS®, AIF®<br>*Boomer Benefit Planning, LLC* | **Shifting into Retirement: A Closer Look at Spending in Transition**<br>Katherine Roy, CFP®<br>*JPMorgan Asset Management* | **Vanguard's Perspective, The Municipal Bond Market: California and Beyond**<br>Edward Saracino, MBA<br>*Vanguard* | **Cryptocurrencies and Blockchain—The Greatest Wealth Creation Opportunities of our Lifetimes?**<br>Matthew Le Merle, CFA®, PhD<br>*Fifth Era LLC and Keiretsu Capital LLC* | **Disruptive Change—Areas of Opportunity in 2018 and Beyond**<br>Jim Callinan, CFA®<br>*Osterweis Capital Management* | **Got Risk? Understanding Risk Oversights Made by High Net Worth Individuals and Small Businesses**<br>Bernard Lauper, CEBS®, CLU®, SPHR®, ChFC®, *MacCorkle Insurance Service a Risk Strategies Company* |
| 4:05–5:30 | **Closing Keynote—Matthew Luhn,** Writer, Story Consultant, ***It's the Feel that Seals the Deal: Are Your Clients Feelin' It?*** | | | | | |

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