
# 49th Annual FPA NorCal Conference

## *Inspiring Excellence and Fostering Community*

## Tuesday, June 1 — Thursday, June 3, 2021

## Welcome to our Virtual Conference!

This year's theme is **Resilience**. Due to the challenging times we are in, we need to be resilient more than ever. Our mission remains the same: *Inspiring Excellence and Fostering Community*. We are pleased to continue our mission this year in a virtual setting.

Speaker Session webinars will take place via the ON24 platform. Registrants will be able to submit questions during sessions that will be asked by the Moderator during Q&A at the end of the session. Networking sessions allow interaction with Partners and fellow attendees.

We will provide more details as the conference approaches. Check our website and email for updates, and instructions for login.

**REGISTRATION** The Virtual Conference is open for registration. ***FPANorCal.org***

**EVENT SITE ONLINE** Our event platform this year is ON24, allowing greater ease for attending speaker sessions, getting CFP® CE credit and connecting with others. (We highly recommend you watch the conference from a computer or tablet—a phone would not provide optimal viewing.)

Attendees can connect with our Partners in their Virtual Booths where they can hear top Portfolio Managers share their wisdom, ask questions in a Q&A box and via live zoom networking, and download informational documents.

**CONTINUING EDUCATION** Speaker Sessions with CFP® CE credit will be noted. **On-Demand Speaker Sessions** will also be available **June 4-19**, allowing registrants access to recorded sessions and the opportunity to qualify for additional CFP® CE credit hours.

**CANCELLATION POLICY** No cancellations after **April 30**.

**FOR MORE INFORMATION** Check the conference website for updates/FAQ, or contact the office at info@FPANorCal.org.

## KEYNOTE SPEAKERS

### Carla Harris, AB, MBA

*Vice Chairman, Managing Director, Morgan Stanley*

#### Carla's Pearls: Tools for Maximizing Your Success

Carla Harris will give the tools or "pearls" of how to maximize your success in the seat you are sitting in or the seat that you aspire to have. These hard-earned pearls are gleaned from her three decades on Wall Street and helped her to reach the top. These pearls include: the power of authenticity, the importance of taking risks, performancy currency vs. relationship currency, and others.

### Salman Khan

*Khan Academy*

#### Education Reimagined Post Pandemic

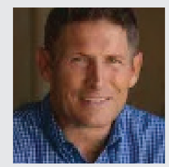
Join Sal Khan as he tells the inspiring story of how he founded the not-for-profit Khan Academy and how the organization is educating millions of people worldwide. Sal will share his thoughts on what education reimagined could look like and how his dream of "providing a free, world-class education for anyone, anywhere" could become a reality.

### Stephanie Kelton, PhD

*Professor of Economics and Public Policy, Stony Brook University*

#### Modern Monetary Theory: The Dawn of a New Era in Policymaking?

Modern Monetary Theory (MMT) is everywhere these days. Many believe that the world is now "experimenting" with MMT. Some are worried the experiment could leave governments with insurmountable levels of government debt, forcing policymakers to sharply raise taxes or suffer punishing inflation and default. Kelton, a leading authority on "Modern Monetary Theory," will cover the basic tenets of the framework, dispell popular misconceptions, and share her outlook for the post-COVID economy.



### Steve Young

*President and Co-Founder, HGGC*

#### Lessons from Football: Resiliency and Leadership

Steve Young produced some of the most memorable moments in NFL history, however, he faced numerous obstacles and personal challenges. In college, he was told he would never be a starting quarterback. In the NFL, he lived in the shadow of Joe Montana for many years. Yet, Steve's life has been about personal grit and resiliency. Football taught him lessons of humility, patience, and leadership. Steve has applied these lessons to his career in business and philanthropy.

# FPA NorCal Conference

## DAY 1 Tuesday, June 1

**Presenting Partner: Matthews Asia**

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|---|---|---|---|---|---|---|
| 8:00–8:15 | **Orientation – How to navigate and make the most of the virtual conference** | | | | | |
| 8:15–9:30 | **Welcome and Opening Keynote - Carla Harris, AB, MBA,** Morgan Stanley, ***"Carla's Pearls: Tools for Maximizing Your Success"*** | | | | | |
| 9:30–9:45 | **15-minute Break** —Get up & Stretch! with Jennifer Sloboda, PT & Pilates Instructor | | | | | |
| 9:45–11:00<br>[★1.5 CE] | **★M&A and Succession Planning in a Competitive Environment**<br>John Turner, MEd, *Live Oak Bank;* Kelli Cruz, *Cruz Consulting Group;*<br>Matthew Glova, CFP®, *Lifetime Asset Management* | **Leverageing Technology for Online Marketing and Growth Strategies**<br>Michael Kitces, CFP®, CLU, ChFC, *Kitces.com*<br>Reese Harper, *Elements®*<br>Ashley Winby, *Win Consulting*<br>Jane Yoo, *Jane Financial LLC* | **★Get Ahead of the Next Big Conversation, Help Clients Shape Change**<br>Susan K Bradley, CFP®, CeFT®, *Sudden Money Institute* | **★Navigating the College Funding Maze & Helping Affluent Families Cut the Cost of Higher Education**<br>Joe Messinger, CFP®, ChFC®, CLU®<br>*College Aid Pro* | **★Medicare Planning: Making Wise Healthcare Choices in Retirement**<br>Ryan Madigan, CiMA, CRPS, AIF<br>*Boomer Benefit Planning* | **★Practical Issues in Estate Planning That Financial Advisors Should Know**<br>Yulissa Zulaica, JD<br>*Johnston, Kinney & Zulaica LLP* |
| 11:00–11:30 | **Partner Networking & Educational Sessions** | | | | | |
| 11:30–12:00 | **30-minute Break** | | | | | |
| 12:00–1:15<br>[★1.5 CE] | **★Wealth Management Strategies—Maximizing The Value of 529 Plans in 2020 to Clients' Benefit**<br>Chris Stack, JD<br>*Savingforcollege.com* | **★Implementing Philanthropic Planning Strategies with Clients**<br>Lorraine del Prado,<br>Eric Flett<br>*Concentric Wealth Management, LLC* | **Vision for Victory**<br>Kevin Elko, PhD<br>*Dr. Kevin Elko* | **★Streamlining Your Practice with Model Portfolios**<br>John Nersesian, CFP®, CIMA, CPWA<br>*PIMCO* | **Beyond Diversity: The Business and Human Case for Building Diversity, Equity and Inclusion**<br>Justina Lai<br>*Wetherby Asset Management* | **★Tax Planning Strategies for Gains and Losses—What You Need to Know About Everything**<br>Dan Staszak, CPA, MS<br>*Staszak & Company, CPAs* |
| 1:15–1:30 | **15-minute Break** —Get up & Stretch! with Jennifer Sloboda, PT & Pilates Instructor | | | | | |
| 1:30–2:00 | **Partner Networking & Educational Sessions** | | | | | |
| 2:00–2:30 | **Attendee Networking — Roundtable Discussions** | | | | | |
| 2:30 | **Conference Day 1 Concludes** | | | | | |
| 3:00–4:00 | ***After-Conference Activity — Virtual Cheese Tasting by Point Reyes Farmstead Cheese*** | | | | | |

**CONFERENCE PARTNERS**

**PRESENTING PARTNERS**

Matthews Asia

PARNASSUS INVESTMENTS®

T.RowePrice

# FPA NorCal Conference

## DAY 2 Wednesday, June 2

**Presenting Partner: Parnassus Investments**

8:00–8:15 **Orientation – How to navigate and make the most of the virtual conference**

8:15–9:30 **Welcome and Opening Keynote - Sal Khan,** Khan Academy, ***"Education Reimagined Post Pandemic"***

9:30–9:45 **15-minute Break** —Get up & Stretch! with Jennifer Sloboda, PT & Pilates Instructor

9:45–11:00 [★1.5 CE]

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| **★Three Approaches to ESG and Impact Investing—A Case Study**<br>Brent Kessel, BA, CFP®<br>*Abacus Wealth Partners* | **★"I Want A Divorce!": Understanding When Your Clients Need to Hire a Divorce Finance Professional**<br>Karen Sparks, JD, CDFA®<br>*Divorce Financial Strategists* | **★Asset Poverty...The Nation's Fastest Growing Disaster**<br>Brock Long, MPA<br>*Hagerty Consulting* | **★Top 10 Student Loan Myths Debunked**<br>Heather Jarvis, JD<br>*Heather Jarvis, Student Loan Expert* | **Embrace Change: Creating and Sustaining Culture Post 2020**<br>Cheryl Holland, CFP®, CFBA<br>*Abacus Planning Group* | **★Proposition 19: The Good, the Bad and the Ugly**<br>Robert Vale, JD, & Roxanne Jen, JD<br>*McDowall Cotter—Attorneys at Law* |

11:00–11:30 **Partner Networking & Educational Sessions**

11:30–12:00 **30-minute Break**

12:00–1:15 [★1.5 CE]

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| **★The Changing Landscape of College Affordability, Financial Aid and Scholarships**<br>Bruce Neimeyer, PhD<br>*Global College Search Associates, LLC* | **★The Wedge: A Simple Metaphor for Improving Every Relationship in Your Life**<br>Gerry Preciado, JD<br>*34th Street Consulting* | **★Making Business Sense of Cultural Competency**<br>Nandita Das, PhD, CFA, CFP®, EA, RICP®<br>*Delaware State University and Das Financial Health* | **★The Biden Tax Plan: Proposed Changes and Planning Opportunities**<br>Jeffrey Levine, CPA/PFS, CFP®, AIF, CWS, MSA<br>*Kitces.com* | **★Fixed Income in Low Interest Rate Environment**<br>Carl Kaufman, *Osterweis Capital Mgmt;*<br>Steve Brown, CFA, *Guggenheim Partners;*<br>Jack Chee, *Litman Gregory Asset Management* | **★Transferring the Mantle of Trust to the Next Generation**<br>Carolyn McClanahan, MD, CFP®, Joey Loss, CFP®<br>*Life Planning Partners* |

1:15–1:30 **15-minute Break** —Get up & Stretch! with Jennifer Sloboda, PT & Pilates Instructor

1:30–2:00 **Partner Networking & Educational Sessions**

2:00–2:30 **Attendee Networking — Roundtable Discussions**

2:30 **Conference Day 2 Concludes**

3:00–3:30 ***After-Conference Activity — Virtual Chocolate Tasting with Dandelion Chocolates***

## CONFERENCE PARTNERS

**GOLD PARTNERS**

American Century Investments
American Heart Association
Avantis Investors
Baron Capital
Charles Schwab & Co.
Diamond Hill Capital Management
DPL Financial Partners
Fenimore Asset Management/FAM Funds
Finance of America Reverse
Institute for Divorce Financial Analysis
Jensen Investment Management
Litman Gregory
Nationwide Advisory Solutions
Nicholas Investment Partners (Endeavour)
Nuveen
Orion
Osterweis Capital Management
Seagall, Bryant & Hamill
Stonecrest
Wasatch Gloval Investors
Weitz Investment Management
XY Planning Network

**TECH PARTNERS**

Clearnomics
Elements
Morningstar, Inc.
NaviPlan by Advicent

# FPA NorCal Conference

## **DAY 3** Thursday, June 3

**Presenting Partner: T.Rowe Price**

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| 8:00–9:15 | **Welcome & Opening Keynote – Stephanie Kelton, PhD,** Professor, Stony Brook University, ***"Modern Monetary Theory: The Dawn of a New Era in Policymaking?"*** ★1.0 CE | | | | | |
| 9:15–9:30 | **15-minute Break** —Get up & Stretch! with Jennifer Sloboda, PT & Pilates Instructor | | | | | |
| 9:30–10:30 [★1.0 CE] | **★A Framework for ESG Implementation**<br>Lori Keith, Joe Sinha<br>*Parnassus* | **★Mitigating Interest Rate Risk in the Traditional 60/40 Portfolio with Liquid Alternatives**<br>Stefan Hubrich, PhD<br>*T. Rowe Price* | **★Resilience Through Mindfulness: Four Foundations and Practices**<br>Mary Martin, PhD<br>*Mary Martin LLC* | **★Stillness Is the Key: The Indolent Investors Guide to Sanity and Success**<br>David Snowball, PhD<br>*Mutual Fund Observer* | **★Driving Impact Through Virtual Communication**<br>Susan Eakin, BA<br>*Decker Communications* | **★Helping Your Client Develop Resilience**<br>Mary Gresham, PhD<br>*Atlantic Financial Psychology* |
| 10:30–11:00 | **Partner Networking & Educational Sessions** | | | | | |
| 11:00–11:30 | **30-minute Break** | | | | | |
| 11:30–12:30 [★1.0 CE] | **★Emerging Markets—The Changing Dynamics That May Enhance Your Clients' Portfolio Allocations**<br>David Dali<br>*Matthews Asia* | **★What Every Advisor Should Know: Home Care Options**<br>Saili Gosula, BA, MSCS<br>*SYNERGY HomeCare* | **★Behavioral Biases: A Multidisciplinary Approach to Purposeful Inquiry and Effective Client Engagement**<br>Derek Lawson, PhD, CFP®<br>*Priority Financial Partners* | **Growing Your Business by Understanding How and Why Prospects Choose Advisors**<br>Matt Kress<br>*Wisdom Tree* | **★Identity Theft and Fraud Attacks—Protecting Your Personal Information to Reduce Fraud Attack Risks**<br>Dan Skiles, MBA<br>*Shareholders Service Group* | **Local SEO: How To Optimize Your Online Presence To Attract Local Prospects**<br>Kristen Luke<br>*Kaleido Creative Studio* |
| 12:30–1:00 | **Partner Networking & Educational Sessions** | | | | | |
| 1:00–1:15 | **15-minute Break** —Get up & Stretch! with Jennifer Sloboda, PT & Pilates Instructor | | | | | |
| 1:15–2:30 | **Closing Keynote – Steve Young,** President and Co-Founder HGGC, ***"Lessons from Football: Resiliency and Leadership"*** | | | | | |
| 2:30–3:30 | **Virtual Happy Hour and Networking** | | | | | |
| 3:30 | **Conference Concludes!** | | | | | |