



2015 SESSIONS

SPEAKERS

Boot Camp! Pro Bono Military Initiative

Dick Power

We've heard of the dire need of financial coaching and planning for our military personnel and disabled veterans. As we ponder how we might give back under our pro bono commitments, we think of this very large community with different and complex needs. There can also be issues with returning service members who may have injuries; physical or psychological. It seems daunting. FPA/Massachusetts has been able to train their members to help this population define their goals, create budgets, establish savings plans, take advantage of their employee benefits (including military), protect their assets and cover risks, and plan for the unimaginable. Wow! Let's listen to the man that can help us make this happen.

CFP Board Connection - Kevin and Rich make it happen! Kevin Keller & Rich Rojeck

This town hall-style event is an opportunity for us to engage in a two-way dialogue with CFP Board's leadership on issues of importance to the financial planning community, including CFP Board's national public awareness campaign and financial services regulatory reform. Bring your questions for a meaningful dialogue with Kevin (traveling from DC) and Rich (coming from San Diego) to meet with our well-known rowdy, but appreciative, group in the hills of Santa Cruz.

Foreign Currency Hedging (or not) & Navigating Fixed Income Markets Gerard O'Reilly

Join the Co-CIO and Head of Research for Dimensional Fund Advisors in discussing the most talked about investment issues they hear these days. 1) How should investors who hold assets denominated in foreign currencies decide if they should hedge their currency exposure? To answer this question, Gerard describes a framework that considers differences in expected returns and volatilities between currency hedged and unhedged investments. 2) Gerard will also evaluate possible reasons why in recent years, some bond market participants have had a harder time finding specific bonds. Gerard offers some possible explanations and discusses approaches that can be used to manage fixed income portfolios given this liquidity environment.

Disability Base Benefits - Like a dysfunctional family, they make no common sense

Daniel Fortuno

Nowadays, it is no simple task to coordinate a complete package of benefits that includes health coverage, government benefits and fiscal planning for people with disabilities. This presentation will leave participants with an understanding of income and health coverage programs for people living with disabilities in California that are the most often misunderstood and under-utilized. A better understanding of public and private health coverage for all people with disabilities will help to eliminate existing inequality in access to income sources and healthcare coverage.

Beyond the Estate Planning Fast Food Drive Lane – Creating a More Meaningful Estate Planning Experience

John A. Warnick

More and more, your clients are being subjected to a highly efficient and automated estate planning document delivery system. The art of counseling and the possibility of deeper conversations and reflections are an "endangered process". Advisors can play an important role in helping clients create legacies and not just estate plans. In this session, John A. will share with us some of the exercises and processes that he and other members of the Purposeful Planning Institute are using to turn estate planning from a transaction into an experience, allowing their clients to discover and express greater purpose and meaning in their planning.

Why the IRS is Really Your Friend (and other tax discussions)

Todd Ganos

Selling a business or other major assets typically implies a significant tax hit from income or estate taxes. Whether the disposition is to an unrelated buyer or a family member will dictate different tax strategies. Find out what specific type of trusts or other legal structures can be used to achieve substantial combined Federal and State income tax and gift/estate tax reductions. This session will draw particular attention to a little-known type of trust that the IRS has recognized as a valid via over 70 Private Letter Rulings and an IRS Chief Counsel Advisory.

Policies and Practical Tools to Carry Clients into – and through – a Long Retirement

Jon Guyton & Dave Yeske

Monte Carlo simulations, safe-withdrawal rate policies, buckets, baskets, and barbells, oh my! Jon and Dave will share some thoughts about all the challenges of creating robust, resilient retirement portfolios and then managing them to meet clients' spending needs over the course of a long retirement. How does one connect all those pre-retirement Monte Carlo simulations to post retirement safe-withdrawal policies, all while providing clients with something that gives them a sense of control in the face of an ever-changing world? Are there any best practices here or are we still in the arguing phase? Jon and Dave will share their own toolkits for managing spending in retirement in this highly interactive session.

More than green... Making a difference

Gloria Nelund

Bono of U2 said, "Commerce and entrepreneurial capitalism take more people out of poverty than aid." Gloria will discuss how to evaluate current investment options that are both sustainable and responsible. She will go on to define "impact" investments that go beyond the traditional socially responsible investments. Understanding the risk assessment of these investments along with their diversification characteristics can help the advisor determine the investment strategy best suited to the client's goals and objectives. This new type of investing has the potential of providing market returns while achieving measurable non-financial returns such as job creation, increased access to clean water, pollution reduction – just to name a few of the possibilities.

Neuro-Economics

Denise Hughes

Our clients know what they "should be doing" to stay on course for retirement savings and taxable accounts...and yet their actions often do not support what they know. This presentation will help bridge the gap between "knowing and doing," and offer practical practice applications to re-engage your client on their desired financial path. This presentation will offer the latest neuro-science and course corrections...to get your client to save what is needed for retirement and taxable accounts...to support your clients in discovering "what enough really is," and to increase their engagement in their long term financial plan.

Wisdom in Our Midst

Various

This will be a free-wheeling session composed of a panel of Roundup participants answering questions that have been submitted by the other participants on any planning-related topic.

Schedule

Friday, 8/14

TIME	TOPIC	SPEAKER
8:30-10:10	Boot Camp! - Pro Bono Military Initiative	Dick Power
10:20-12:00	CFP Board Connection – Bring your questions!	Kevin Keller & Rich Rojeck
1:30-3:10	Foreign Currency Hedging & Navigating F.I. Markets	Gerard O'Reilly
3:20-5:00	Disability benefits – Like a dysfunctional family	Daniel Fortuno

Saturday, 8/15

TIME	TOPIC	SPEAKER
8:30-10:10	Beyond the Estate Planning Fast Food Drive Lane	John A. Warnick
10:20-12:00	Why the IRS is Really Your Friend	Todd Ganos
1:30-3:10	Tools to Carry Clients throughout a Long Retirement	Jon Guyton & Dave Yeske
3:20-5:00	More than Green... Making a Difference	Gloria Nelund

Sunday, 8/16

TIME	TOPIC	SPEAKER
8:30-10:30	Neuro-Economics	Denise Hughes
10:40-12:00	Wisdom in Our Midst	Various