

WEDNESDAY, MAY 27, 2020 (OPTIONAL)

5:00-6:00 p.m.

ACE General Session 1: More Than a Feeling—Interpreting the Tea Leaves

Liz Ann Sonders, Economic Update

Institute CE 1

CFP[®] CE 1

THURSDAY, MAY 28, 2020

7:00-8:00 a.m.

Breakfast

8:00-8:10 a.m.

Welcome and Opening Remarks

Devin Ekberg, CFA[®], CIMA[®], CPWA[®]

8:10-9:25 a.m.

Tax-Efficient Drawdown Strategies

Michael Kitces, MSFS, MTAX, CFP[®], CLU, CHFC, RHU, REBC, CASL

Institute CE 1.5

CFP[®] CE 1.5

The traditional approach to liquidations in retirement is very straightforward: spend taxable dollars first, and let tax-deferred retirement accounts keep growing, because no one wants to pay taxes any sooner than they have to! Except the reality is that there really is such thing as “too much” tax-deferred compounding growth, which makes future retirement distributions so large it drives the retiree into higher tax brackets and results in less wealth! In this session, we explore a more effective tax-efficient withdrawal approach of equalizing tax brackets throughout life, by mixing together taxable, tax-deferred, and tax-free accounts over time, and leveraging strategies like systematic partial Roth conversions and even capital gains harvesting to smooth out tax brackets from year to year and reduce cumulative taxation throughout retirement!

9:25-9:40 a.m.

Break

9:40-10:30 a.m.

Special Guest—Q&A/Interview

Joe Coughlin, PhD

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10:30 a.m.–10:45 a.m.

Break

10:45a-12:00 p.m.

The Behavioral Retirement

Brian Portnoy, PhD, CFA[®]

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12:00-1:30 p.m.

Private lunch and discussion

1:30-2:45 p.m.

Social Security: Addressing Critical Issues for Clients

Marcia Mantell, RMA[®]

Institute CE 1.5

CFP[®] CE 1.5

Social Security plays an integral role for those already in or preparing for retirement. Can you answer all of your clients' questions about this important benefit program? Discover the essential elements, rules and regulations, eligibility requirements, available benefits, taxation issues, employee and spousal requirements (current and ex-spouses), and more during this fast-paced session with one of the nation's leading subject matter experts on retirement.

2:45-3:00 p.m.

Break

3:00-3:50 p.m.

RMA Curriculum Workshop: Risk Management

Devin Ekberg, CFA[®], CIMA[®], CPWA[®]

Institute CE 1

CFP[®] CE 1

Mitigating risks in retirement is a key component of adding value to your clients. Examine the risk management approaches developed from the RMA certification curriculum that offer best practices for creating and communicating solutions to your retirement clients.

3:50-4:05 p.m.

Break

4:05-4:30 p.m.

Positioning RMA Knowledge with Clients

Chris Bidwell, CIMA[®], CIMC[®], RMA[®]

Institute CE 0.5

CFP[®] CE 0.5

*All continuing education credit hours are pending

4:30-4:40 p.m.	Break
4:40-5:30 p.m.	RMA Curriculum Workshop: Household Balance Sheet <i>Bob Powell, CFP®</i> <div>Institute CE 1</div> <div>CFP® CE 1</div> <p>The Household Balance Sheet™ is a methodology developed from the RMA curriculum that produces a unique record of clients' household assets and liabilities, including hard-to-quantify elements such as human and social capital. Join this workshop to discover how this methodology could provide the perspective you need to solve your clients' unique needs.</p>
FRIDAY, MAY 29, 2020	
7:00-8:00 a.m.	Breakfast
8:00-9:15 a.m.	Leadership in Turbulent Times <i>Doris Kearns Goodwin</i>
9:30 - 9:40 a.m.	Housekeeping Remarks <i>Devin Ekberg, CFA®, CIMA®, CPWA®</i>
9:40-10:30 a.m.	How to Use Asset Liability Matching to Build a Safe Runway into Retirement <i>Dana Ansapach, CFP®, RMA®, Kolbe Certified™ Consultant</i> <div>Institute CE 1</div> <div>CFP® CE 1</div> <p>How do you make sure a client's portfolio can deliver reliable paychecks as they transition into retirement? Find out why asset-liability matching has been used by pension plans for years, how they match investments to the point when they need to be consumed, and why clients love this approach when it is applied to their portfolios.</p>
10:30-10:45 a.m.	Break
10:45-12:00 p.m.	RMA Curriculum Workshop: Presenting and Monitoring the Plan <i>Francois Gadenne, CFA®, RMA® and Mike Lonier, RMA®</i> <div>Institute CE 1.5</div> <div>CFP® CE 1.5</div> <p>Effectively managing and communicating your clients' retirement plans is as important as the plan itself. The Procedural Prudence Map™, developed from the RMA® curriculum, provides an actionable roadmap for advisors to boost clients' confidence in pursuit of their retirement goals. This session is one advisor's approach, with opportunities to share and discuss best practices.</p>
12:00-1:30 p.m.	Private lunch and discussion
1:30-4:30 p.m.	RMA EXAM
SATURDAY, MAY 30, 2020 (OPTIONAL)	
8:00-9:15 a.m.	ACE General Session #6: What Goes Down Will Come Back Up—What's Ahead for Markets Now <i>Jeremy Siegel, PhD</i> <div>Institute CE 1.5</div> <div>CFP® CE 1.5</div> <p>Financial markets are always full of uncertainty, and today's environment is no different. But maintaining a long-term, optimistic view of the world economy can be the difference between successfully meeting your clients' goals or coming up short. Called the "Wizard of Wharton" and one of the world's keenest financial minds, he has an unshakable belief that brighter days are ahead for Wall Street. He shares his incredible insights on today's latest financial news and what is ahead not only for Wall Street, but for investors and business.</p>
9:45-10:45 a.m.	ACE General Session #7: A Feasible Blueprint for Meeting the Challenges of Funding Retirement with a Seamless Transition from Accumulation to Pay-down Phases <i>Robert Merton, PhD</i> <div>Institute CE 1</div> <div>CFP® CE 1</div>
11:00 -12:00 p.m.	ACE General Session #8: Ethics/ What Business Ethics Is Not <i>Peter Conti-Brown</i> <div>Institute CE 1</div> <div>CFP® CE 1</div> <p>Anyone who has ever sat through a boring required business ethics or compliance seminar has wondered: What is the point of this? The question does not challenge the importance of leading ethical lives in business, but does question our approach to teaching and discussing business ethics throughout our industries. In this session, Conti-Brown—a scholar of financial regulation and teacher of business ethics at The Wharton School—leads participants in a process of deprogramming. Ethics is not and cannot become marketing, compliance, law, or even assertions of universal morality. Instead, ethics is about personal values and organizational culture—where those reinforce each other and, more importantly, where they conflict.</p>