RETIREMENT MANAGEMENT FORUM

POWERED BY RMA® CURRICULUM

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SCHEDULE-AT-A-GLANCE

Time	Description	Room Assignment
Sunday, December 8		
1–5:30 p.m.	Registration/Information Desk Open	Atlantic Foyer
3–5:30 p.m.	**Complimentary pre-conference,** Sponsored by: Nationwide® is on your side	Atlantic Ballroom 1 & 2
	Part 1: Future-ready: Retirement Savings Opportunities for Business Owners in Any Market Environment, *Mark Hackett, Nationwide, and Anne Meagher, JD, Advanced Consulting Group*	Atlantic Ballroom 1 & 2
	Part 2: Planning a Tax-Efficient Retirement Income Strategy, *David Harris, Nationwide Retirement Institute*	Atlantic Ballroom 1 & 2
Monday, December 9		
7 a.m.–6 p.m.	Registration/Information Desk Open	Atlantic Foyer
7–8 a.m.	Breakfast with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional	Atlantic Ballroom 3
8–9:15 a.m.	**General Session #1: An Optimistic Look at the U.S. Economy,** *Carlos Gutierrez, Albright Stonebridge Group*	Regency Ballroom
9:15–9:30 a.m.	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional	Atlantic Foyer
9:30–10:30 a.m.	**General Session #2: Redefining Retirement—What's Your Encore?** *Larry Jacobson, Buoy Coaching*	Regency Ballroom
10:30–10:45 a.m.	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional	Atlantic Foyer
10:45–11:45 a.m.	**Workshop #1: An Aging World: Challenges and Opportunities for Financial Advisors,** *Cynthia Hutchins, Bank of America*	Regency Ballroom
	Workshop #2: Retirement and its Discontents, *Michelle Silver, University of Toronto*	Atlantic Ballroom 1 & 2
11:45 a.m.–12:30 p.m.	Lunch Sponsored by: SWAN Global Investments	South Palm Court (Outside)
12:30–1:45 p.m.	**Workshop #3: Social Security: Addressing Critical Issues for Clients,** *Marcia Mantell, RMA®, NSSA®, Mantell Retirement Consulting, Inc.*	Atlantic Ballroom 1 & 2
	Workshop #4: Health Savings Accounts/ Retirement Planning/Medicare/Roth Conversions, *David W. Harris, Nationwide Retirement Institute*	Regency Ballroom
1:45–2 p.m.	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional	Atlantic Foyer

Monday, December 9 (cont.)		
2–3:15 p.m.	**Workshop #5: How to Use Asset-Liability Matching to Build a Safe Runway into Retirement,** *Dana Anspach, RMA®, Sensible Money, LLC*	Atlantic Ballroom 1 & 2
	Workshop #6: Not Dead Yet, *Eric Matlin, JD, Matlin Law Group, and Ryan Smith, JD, Matlin Law Group*	Regency Ballroom
3:15–3:30 p.m.	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional	Atlantic Foyer
3:30–4:30 p.m.	**Workshop #7: RMA Curriculum Workshop: Presenting and Monitoring the Plan,** *Michael Lonier, Lonier Financial Advisory LLC, and Francois Gadenne, The Curve, Triangle and Rectangle Institute*	Atlantic Ballroom 1 & 2
	Workshop #8: Improving Retirement Income Outcomes By Embracing Behavioral Finance Best Practices, *Jamie Hopkins, Carson Wealth*	Regency Ballroom
4:30–4:45 p.m.	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional	Atlantic Foyer
4:45–5:45 p.m.	**General Session #3: Rethinking Longevity and Retirement,** *Kelly Ferrin, Gerontologist*	Regency Ballroom
5:45–7 p.m.	Reception with Sponsors and Exhibitors, Sponsored by: AXA	Atlantic Foyer
Tuesday, December 10		
7 a.m.–12:30 p.m.	Registration/Information Desk Open	Atlantic Foyer
7–8 a.m.	Breakfast with Sponsors and Exhibitors	Atlantic Ballroom 3
8–9 a.m.	**General Session #4: Keeping the Aging Brain Healthy, Boosting Memory, and Lowering Risk for Dementia,** *Marc Milstein, PhD*	Regency Ballroom
9:10–10:10 a.m.	**Workshop #9: RMA Curriculum Workshop—Risk Management,** *Devin Ekberg, CIMA®, CPWA®, CFA®, Investments & Wealth Institute*	Atlantic Ballroom 1 & 2
	Workshop #10: The Future of Advice–Education and Longevity are Raising the Expectations for Advice, *John Diehl, Hartford Funds*	Regency Ballroom
10:10–10:25 a.m.	Break with Exhibitors & Sponsors	Atlantic Foyer
10:25–11:25 a.m.	**Workshop #11: RMA Curriculum Workshop—Household Balance Sheet,** *Robert Powell, The Street's Retirement Daily*	Atlantic Ballroom 1 & 2
	Workshop #12: Trends in Target-Date Fund Asset Allocation, *Joseph Gordon, CIMA®, CFP®, AIFA, CPFA, Gordon Asset Management, LLC.*	Regency Ballroom
11:35 a.m.–12:35 p.m.	**General Session #5: The Story of a Whistleblower and Lessons to be Learned,** *Richard Bowen, The University of Texas at Dallas*	Regency Ballroom
Retirement Management Advisor® (RMA®) Exam Exam participants have met program requirements and are pre-scheduled to take this exam		
12:35–1:35 p.m.	Box Lunch for Exam Participants	Conf. Room 212
1:45–2 p.m.	Welcome and Exam Instructions	Conf. Room 214
2–5 p.m.	RMA Exam	Conf. Room 214

RMA Capstone Session, RMA attendees encouraged to attend.

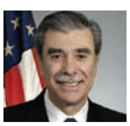
Breaks

SCHEDULE

SUNDAY, DECEMBER 8

1–5:30 p.m. Atlantic Foyer	Registration/Information Desk Open
3–5:30 p.m. Atlantic 1 & 2 Institute CE 3 CFP® CE Pending	**Complimentary Pre-Conference** Sponsored by: Nationwide® is on your side **Part 1: Future-ready: Retirement Savings Opportunities for Business Owners in Any Market Environment** *Mark Hackett, Nationwide, and Anne Meagher, JD, Advanced Consulting Group* The global stock market has been pretty good to its investors over the past decade or so, but what goes up often must come down. Get an up-to-the-moment update on the markets from Nationwide's markets professional Mark Hackett, and then learn about the many options business owners have for retirement savings–in any market environment–from our Advanced Consulting Group consultant Anne Meagher. **Part 2: Planning a Tax-Efficient Retirement Income Strategy** *David Harris, Nationwide Retirement Institute* The Nationwide Retirement Institute® Tax-efficient Retirement Income program provides insight into how taxes can impact your clients' retirement plans. Gain insight into your clients' concerns and how you can help them plan for a sustainable retirement income through a better understanding of tax-flexibility, tax bracket placement and combinations of income and sequencing strategies.

MONDAY, DECEMBER 9

7 a.m.–6 p.m. Atlantic Foyer	Registration/Information Desk Open
7–8 a.m. Atlantic Ballroom 3	Breakfast with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional
8–9:15 a.m. Regency Ballroom Institute CE 1.5 CFP® CE 1.5 	**General Session #1: An Optimistic Look at the U.S. Economy** *Carlos Gutierrez, Former U.S. Secretary of Commerce, Albright Stonebridge Group* With dual perspectives from the highest levels of government and business, Carlos Gutierrez looks at our current economic situation and why organizations should be optimistic about doing business in the United States. From China's inadequate operating environment and its slowing growth, to how the shale energy revolution will spur jobs and shift the balance of power in terms of world exports. This session will discuss what businesses can expect in the next five to 10 years and it will also examine the policies and reforms necessary to secure the strength of our economy, including immigration, banking, regulations, and trade. Mr. Gutierrez will suggest actions for business leaders and how to capitalize on opportunities.
9:15–9:30 a.m. Atlantic Foyer	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional
9:30–10:30 a.m. Regency Ballroom Institute CE 1 CFP® CE 1 	**General Session #2: Redefining Retirement—What's Your Encore?** *Larry Jacobson, Buoy Coaching* Until now, nearly all retirement planning has been fiscal. Once your finances are in order, the question remains: What will you do with your time in retirement? It's a much bigger challenge than expected and very few sources address the problem. Shortly after the euphoria of "Yahoo! I don't have to go to work today!" wears off, new retirees often feel an overall sense of…loss of social interaction from fellow employees, lack of purpose, and disconnection from society. How do you redefine retirement, so it provides a continued life of fulfillment and purpose? How do you live a balanced life in retirement when you discover that golf and grandkids aren't enough? How do you determine the difference between pleasures and fulfillment? Advisors continually face the complexities of their clients' issues on finances, and more often are expected to be a counselor and offer non-financial advice. This session will offer a better understanding of the issues facing your clients.
10:30–10:45 a.m. Atlantic Foyer	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional
10:45–11:45 a.m. Regency Ballroom Institute CE 1 CFP® CE 1	**Workshop #1: An Aging World: Challenges and Opportunities for Financial Advisors** *Cynthia Hutchins, Bank of America* Life expectancy is increasing and with it the growing role and financial impact of women as caretakers. Women continue to become greater contributors to our nation's wealth and intellectual capital, but 66 percent of women are also the primary caregivers for aging family members, often taking the off ramp from careers to embrace a full-time caregiver role. In this fast-paced session, examine the findings of recent studies on health in retirement, women and finances, and caregiving to gain insight into trends associated with an aging population and discuss ways to convert takeaways into fruitful, results-driven financial planning conversations.

MONDAY, DECEMBER 9 (cont.)

10:45–11:45 a.m. Atlantic Ballroom 1 & 2 Institute CE 1 CFP® CE 1	**Workshop #2: Retirement and its Discontents** *Michelle Silver, University of Toronto* Retirement has become an increasingly complex topic. This is in large part because we are living longer than we have in all human history. University of Toronto Professor Michelle Silver invites you to rethink your perceptions about aging and retirement in this session. She discusses retirement from its early policy roots to the social phenomena it has become and the implications for people whose personal identity always has been closely intertwined with their work. This session examines how aging is different today than the not-so-distant past and explores how to make the most of retirement. Drawing from recent research, she presents four key strategies for retirement, weaving in examples from chief executive officers, elite athletes, physicians, and academics she has interviewed.
11:45 a.m.–12:30 p.m. South Palm Court	Lunch Sponsored by: SWAN GLOBAL INVESTMENTS
12:30–1:45 p.m. Atlantic Ballroom 1 & 2 Institute CE 1.5 CFP® CE 1.5	**Workshop #3: Social Security: Addressing Critical Issues for Clients** *Marcia Mantell, RMA®, NSSA®, Mantell Retirement Consulting, Inc.* Social Security plays an integral role for those already in or preparing for retirement. Can you answer all 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 with one of the nation's leading subject matter experts on retirement.
12:30–1:45 p.m. Regency Ballroom Institute CE 1.5 CFP® CE 1.5	**Workshop #4: Health Savings Accounts/Retirement Planning/Medicare/Roth Conversions** *David W. Harris, Nationwide Retirement Institute* The Nationwide Retirement Institute® 'Tax-efficient Retirement Income; Planning Opportunities and Sequencing Strategies' presentation provides insight into how taxes can impact your clients' retirement plans. Gain insight into your clients' concerns and how you can help them plan for a sustainable retirement income through a better understanding of tax-flexibility, tax bracket placement and combinations of income and sequencing strategies.
1:45–2 p.m. Atlantic Foyer	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional
2–3:15 p.m. Atlantic Ballroom 1 & 2 Institute CE 1.5 CFP® CE 1.5	**Workshop #5: How to Use Asset-Liability Matching to Build a Safe Runway into Retirement** *Dana Anspach, RMA®, Sensible Money, LLC* How do you make sure clients' portfolios can deliver reliable paychecks as they transition into retirement? Find out why asset-liability matching has been used by pension plans for years. Learn how they match investments to the point when they need to be consumed and find out why clients love this approach when it is applied to their portfolios.
2–3:15 p.m. Regency Ballroom Institute CE 1.5 CFP® CE 1.5	**Workshop #6: Not Dead Yet** *Eric Matlin, JD, Matlin Law Group, and Ryan Smith, JD, Matlin Law Group* Chicago-area attorneys, Eric Matlin and Ryan Smith, concentrate their law practice on estate planning and administration. Their core philosophy is that everyone, regardless of age, financial condition and health, benefits from estate planning. Everyone's needs are unique, varying from person to person and family to family. Beyond wealth, estate planning attorneys must also consider clients' concerns and passions, along with family dynamics when delivering quality services. Eric Matlin and Ryan Smith will discuss how and why they focus on educating their clients about the essential concepts of estate planning and Matlin Law Group's collaborative nature working with their clients' financial advisors.
3:15–3:30 p.m. Atlantic Foyer	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional
3:30–4:30 p.m. Atlantic Ballroom 1 & 2 Institute CE 1 CFP® CE 1	**Workshop #7: RMA Curriculum Workshop: Presenting and Monitoring the Plan** *Michael Lonier, Lonier Financial Advisory, LLC, and Francois Gadenne, CFA®, RMA®, The Curve, Triangle, & Rectangle Institute (CTRI)* 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 road map 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.
3:30–4:30 p.m. Regency Ballroom Institute CE 1 CFP® CE 1	**Workshop #8: Improving Retirement Income Outcomes By Embracing Behavioral Finance Best Practices** *Jamie Hopkins, Esq., LLM, CFP®, RICP®, Carson Wealth* Americans are facing a huge retirement savings shortfall and don't appear to demonstrate the knowledge level needed to turn their savings into sustainable retirement income. Roughly only 25 percent of Americans near retirement age can pass a basic retirement income literacy, quiz, but it is not just a lack of literacy holding Americans back. Behavioral biases and heuristics like narrow framing and loss aversion are also creating significant roadblocks. Learn how to incorporate best practices around behavioral finance techniques and technology to help achieve better evidence-based retirement outcomes for your clients. This workshop will show you how you can rewire the way your clients think about saving for retirement to spending in retirement.
4:30–4:45 p.m. Atlantic Foyer	Break with Sponsors and Exhibitors, Sponsored by: TD Ameritrade Institutional

MONDAY, DECEMBER 9 (cont.)

4:45–5:45 p.m.
Regency Ballroom

Institute CE 1
CFP® CE 1

General Session #3: Rethinking Longevity and Retirement

Kelly Ferrin, Gerontologist

It's more than just the money that determines a successful retirement. This presentation provides unique insights and information to ensure an effective action plan. The LifeSpan, HealthSpan, and WealthSpan aspects of longevity planning is creating a shift in thinking about retirement as a completely redefined phase of life. This also is requiring and inspiring the industry to rethink longevity and how to best help people plan their lives.

5:45–7 p.m.
Atlantic Foyer

Reception with Sponsors and Exhibitors, sponsored by: AXA

TUESDAY, DECEMBER 10

7 a.m.–12:30 p.m.
Atlantic Foyer

Registration/Information Desk Open

7–8 a.m.
Atlantic Ballroom 3

Breakfast with Sponsors and Exhibitors

8–9 a.m.
Regency Ballroom

Institute CE 1

General Session #4: Keeping the Aging Brain Healthy, Boosting Memory, and Lowering Risk for Dementia

Marc Milstein, PhD

The statistics are staggering…47 million people have dementia worldwide and that number is expected to skyrocket to 115 million people by 2050. Recent studies estimate that about one-third of dementia is preventable if actionable steps are taken, but what kind of actions? There is so much more to keeping your brain in tip-top-shape and lowering your risk for dementia than crossword puzzles, brain games, and sudoku. Breakthrough research is uncovering surprising, key actionable steps to boost your brain and keep it working better, longer. Hear the scoop on scientifically valid, actionable tips to optimize your brain health and what is just myth, hype, and marketing.

9:10–10:10 a.m.
Atlantic Ballroom 1 & 2

Institute CE 1
CFP® CE 1

Workshop #9: RMA Curriculum Workshop—Risk Management

Devin Ekberg, CIMA®, CPWA®, CFA®, Investments & Wealth Institute

Mitigating risks in retirement is a key component of adding value for your clients. This session will examine the risk management approaches developed from the RMA certification curriculum that offer best practices for creating and communicating solutions to your retirement clients. This session is sure to be an eye-opener.

9:10–10:10 a.m.
Regency Ballroom

Institute CE 1

Workshop #10: The Future of Advice—Education and Longevity are Raising the Expectations for Advice

John Diehl, CFP®, CLU®, ChFC®, Hartford Funds

The landscape of financial advice has changed dramatically in recent years. Baby boomers, generation X, and millennials are more educated, more tech-savvy, and more demanding than previous generations. Clients now want financial advice to identify and help them navigate what they may confront in middle age and as older adults. Given the new demands, clients will increasingly seek solutions to what the MIT AgeLab refers to as the "jobs of longevity." Anticipating and solving for these jobs, often referred to as "longevity navigation" or "longevity management," presents a new frame of reference regarding what clients need, want, and will ultimately be willing to pay an advisory firm to provide. Based on MIT AgeLab's insights, this workshop will discuss the evolving context of old age. It reveals which characteristics and services clients might consider valuable in an advisor, translating them into three distinct advisor service models: the transaction-based, the planning-based, and the longevity-based advisor.

10:10–10:25 a.m.
Atlantic Foyer

Break with Sponsors and Exhibitors

10:25–11:25 a.m.
Atlantic Ballroom 1 & 2

Institute CE 1
CFP® CE 1

Workshop #11: RMA Curriculum Workshop—Household Balance Sheet

Robert Powell, TheStreet's Retirement Daily

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.

TUESDAY, DECEMBER 10 (cont.)

10:25–11:25 a.m. Regency Ballroom Institute CE 1 CFP® CE 1	**Workshop #12: Trends in Target-Date Fund Asset Allocation** *Joseph Gordon, CIMA®, CFP®, AIFA®, CPFA, Gordon Asset Management, LLC* Are 2020 funds about to repeat what happened to 2010 funds in 2008? Due to the Federal Reserves zero-interest-rate policy since 2008, many target-date funds have chased yield to offset low returns on fixed income, and equity exposure in 2020 target-date funds is now higher than with comparable 2010 funds in 2008. This session will explore glide path equity risk exposure and examine a few approaches to mitigating downside risk at the target retirement date.
11:35 a.m.–12:35 p.m. Regency Ballroom Institute CE 1 	**General Session #5: The Story of a Whistleblower and Lessons to Be Learned** *Richard Bowen, The University of Texas at Dallas* Richard Bowen incorporates the harrowing story behind Citi and what led to his whistleblowing. With lessons taken from his 35 years of businesses experience, he will give insights into how to prevent fraud, detect fraud, and build an ethical corporate culture. He specifically talks about how to identify breakdowns in internal controls and the varied warning signs that both management and third-party auditors should recognize as indicators of possible unethical behavior.

RETIREMENT MANAGEMENT ADVISOR® (RMA®) EXAM

Exam participants have met program requirements and are pre-scheduled to take this exam.

12:35–1:35 p.m. Conference Room 212	Box Lunch for Exam Participants
1:45–2 p.m. Conference Room 214	Welcome and Exam Instructions
2–5 p.m. Conference Room 214	RMA® Exam Period

SPEAKER BIOS

Dana Anspach, RMA®

Dana Anspach, founder and chief executive officer of Sensible Money, LLC, founded her fee-only registered investment advisory firm with the goal of providing the type of planning needed to align her clients' finances for their transition out of the work force. She is the author of *Control Your Retirement Destiny* and *Social Security Sense*. She earned a BS from the University of Florida.

Richard Bowen

Richard Bowen is a senior lecturer II of accounting at The University of Texas at Dallas. According to *The Wall Street Journal*, *CBS Evening News*, and *60 Minutes*, Richard Bowen is the Citigroup whistleblower who repeatedly warned Citi executive management about risky business practices and potential losses related to mortgage lending. As a business chief underwriter for Citigroup during the housing bubble financial crisis meltdown, he saw fraud firsthand inside the organization. He was named CPA of the Year (2012) by the Dallas Society of CPAs and Dallas' D CEO Magazine recognized him as the 2012 recipient of its annual Financial Executives Award for Excellence in Corporate Governance. Bowen earned a BS in mechanical engineering from Texas Tech University and an MBA from the University of Texas at Austin.

John Diehl, CFP®, ChFC®, CLU®

John Diehl is senior vice president of Strategic Markets for Hartford Funds. He and his team are responsible for engaging and educating financial advisors and their clients about current and emerging opportunities in the financial services marketplace. These opportunities range from tactical strategies in areas such as retirement-income planning, investment planning, and charitable planning, to anticipating and preparing for long-term demographic and lifestyle changes. Diehl also oversees the Hartford Funds relationship with the Massachusetts Institute of Technology AgeLab.

Devin Ekberg, CFA®, CIMA®, CPWA®

Devin Ekberg is the Chief Learning Officer and the Managing Director of Professional Development for the Investments & Wealth Institute. He oversees the development and delivery of Institute conferences, online education, and print publications. Ekberg is an expert in security analysis and financial analysis, and has developed educational products for investment consultants, wealth advisors, and individual investors. He currently serves on the investment committees for two nonprofit foundations. He earned a master's degree in investment management and financial analysis from Creighton University.

Kelly Ferrin

As a gerontologist and longevity expert, Kelly Ferrin has been studying aging and retirement issues for more than 30 years. Her work in the financial services industry has provided a new perspective on planning for retirement as a completely redefined phase of life. The life span, health, and wealth span aspects of longevity management are creating a shift in thinking to help better communicate and plan for all aspects of a client's life. She has been featured on *Good Morning America*, *Oprah*, and *The Today Show*.

Francois Gadenne, CFA®, RMA®

Francois Gadenne is the executive director for The Curve, Triangle, & Rectangle Institute (CTRI). François is a serial, private, and social fintech entrepreneur with 40 years of experience. Previously, François served as general manager of S&P's Retirement Services group for two years. He also worked as a knowledge-engineering "intrapreneur" at the Bank of Boston (now Bank of America), including The Private Bank. François also provided CEOs and boards with strategy consulting as an Associate of Braxton and through its acquisition by Deloitte. As a senior staff member at Arthur D. Little, in the late 1980s, he led a team building a weather forecasting expert-system for NASA. He earned a baccalaureate in mathematics, latin, & greek, from the Ecole Superieure the Commerce de Paris and an MBA from the J. L. Kellogg Graduate School of Management at Northwestern University.

Joseph Gordon, CIMA®, CFP®, AIFA, CPFA

Joseph Gordon is the managing partner at Gordon Asset Management LLC. He is an expert in pension consulting and employee benefits as an associated professional member of the American Society of Pension Professionals and Actuaries, a member of the National Association of Plan Advisors, serves on the Leadership Council of NAPA and the Government Affairs Committee. He earned an MS in financial services from The American College.

Carlos Gutierrez

Carlos Gutierrez is chair of Albright Stonebridge Group. Secretary Gutierrez served as U.S. Secretary of Commerce from 2005 to 2009 under President George W. Bush, where he worked with foreign government and business leaders to advance economic relationships, enhance trade, and promote U.S. exports. Secretary Gutierrez also played a key role in the passage of landmark free trade agreements that remove trade barriers, expand export opportunities, and boost global investment.

Mark Hackett, CFA®, CMT

Mark Hacket is a leader for Nationwide's capital markets analysis and thought leadership initiative, developing content to educate financial advisors and their clients on financial markets and implications for investors. In this role, he is responsible for asset class research, market commentary, white papers and topical market pieces. He has been featured in numerous financial publications and webinars. Mark brings more than 20 years of experience in the asset management industry, including roles in research for both Nuveen and Vanguard Group and as a portfolio manager for Nuveen. He began his investment career at the Vanguard Group as a research associate in the fixed income group. He earned his BS in Business Administration with concentrations in Finance and Economics at the University of Richmond.

David Harris, Vice President

David W. Harris joined Nationwide in 1997. As a vice president for the Nationwide Retirement Institute. Harris is dedicated to educating advisors, clients, plan sponsors and plan participants about the latest in retirement income solutions. He stimulates the thinking and actions of professionals as they navigate the changing world of retirement. Harris is a graduate of The Ohio State University, where he majored in finance. He is FINRA Series 26 and 6 licensed and Ohio Life and Health licensed. His experience includes strategies for retirement income planning, long-term care, Social Security, Medicare and Medicaid.

Jamie Hopkins, Esq., LLM, CFP®, RICP®

Jamie Hopkins is the director of retirement research at Carson Wealth and a finance professor of practice at Creighton University's Heider College of Business. In addition, he is a former professor of taxation at The American College, where he helped co-create the Retirement Income Certified Professional® (RICP®) education program. Mr. Hopkins strives to increase the retirement income security of Americans by delivering practical and trusted retirement research and education. His most recent book, *Rewirement: Rewiring the Way You Think About Retirement*, details the behavioral finance issues that hold people back from a financially secure retirement. *InvestmentNews* named him one of the top 40 financial service professionals under the age of 40 and he also was selected by The American Bar Association as one of the country's top 40 Young Attorneys. In 2017, Trusts & Estates Journal awarded Hopkins the Distinguished Author Award for his article on the Department of Labor Fiduciary Rule. He earned an LLM in taxation from Temple University School of Law and a JD from Villanova University School of Law.

Cynthia Hutchins

Cynthia Hutchins is the director of financial gerontology at Bank of America. She works closely with financial advisors to provide training, education, resources, and one-on-one attention to engage clients on the topics of aging, longevity, retirement, and later-life planning. With more than 30 years of experience in the wealth management and retirement industry, Hutchins has been deeply involved in the development of a new approach to helping pre-retirees and retirees prepare for retirement across seven life priorities: work, leisure, health, finance, family, giving, and home. She was central to the creation of the Merrill Lynch Longevity Training Program, developed in partnership with the USC Leonard Davis School of Gerontology to help Merrill Lynch financial advisors better understand and address the evolving needs of the nation's aging population and their families. She earned a BS in business and finance from Towson University and an MA in gerontology from the University of Southern California.

Larry Jacobson

Larry Jacobson is a leading authority on non-fiscal retirement planning and the chief retirement coach and founder at Buoy Coaching. He uses his own experience from his business career, retiring from the corporate world, and achieving his personal dreams as proven models for his coaching. Jacobson successfully transitioned from chief executive officer to sailor and achieved his dream of sailing around the world. He is a six-time literary award-winning author, motivational speaker, and creator of the program, *Sail Into Retirement*™.

Michael Lonier

Michael Lonier is a goals-based, fee-only independent financial planner and retirement income specialist who follows the RMA® method for retirement planning. Lonier started Lonier Financial Advisory LLC, a Florida RIA, in 2011 after a 33-year career as a corporate executive in the publishing industry, planning and managing capital investments in advanced technology within publishing enterprises, and running publishing operations for *Time Inc.*, *Thomson Medical Economics*, *US News* and *World Report/The NY Daily News*, and *The Deal LLC*. Lonier also developed R-MAP Planner™, a spreadsheet application based on the RMA planning process, as a tool for lifecycle financial planners to evaluate and create a financial plan for clients. R-MAP™ is a pioneering tool for managing household savings and investments that is based on the strength of the household balance sheet and not on the arbitrary allocation formulas or unreliable risk tolerance questionnaires used by the investment management industry. Lonier earned a BFA from the University of Notre Dame and an MFA from the University of Florida, both in creative photography.

Marcia Mantell, RMA®, NSSA®

Marcia Mantell is the president of Mantell Retirement Consulting, Inc. She has 25 years of industry experience and she partners regularly with financial institutions in the United States and Canada to help support the customers they serve across the retirement spectrum. Mantell has helped the country's foremost financial services firms and advisors increase their knowledge of complex retirement concepts and regulations and translate those concepts into everyday language that educates and motivates real people to take the right steps to achieve the retirement they desire. She is the author of the book, *What's the Deal With® … Retirement Planning for Women?*, and the blog, *BoomerRetirementBriefs.com*. She frequently contributes to such e-publications as *Advisor Magazine*, *Retirement Weekly*, and *Retirement Daily*. She earned a BA from the University of Rochester.

Eric Matlin, JD

Eric Matlin has concentrated his law practice on estate planning for more than 25 years. He has helped thousands of families with their estate plans, always striving to achieve a meeting of the minds regarding clients' goals and delivering quality representation to meet those goals. He believes in maximum transparency in pricing and service, which is why Matlin Law Group offers free initial estate-planning consultations coupled with flat-fee pricing for most clients. Matlin is the author of *The Procrastinator's Guide to Wills and Estate Planning* and *Not Dead Yet, So Plan Your Estate*, a serious estate-planning handbook that includes a hand-drawn graphic novel that demonstrates the kind of nightmares that occur when people do not plan for life's uncertainty and death's finality. He earned a JD from The John Marshall Law School.

Anne Meagher, JD, CLU®, ChFC®

Anne L. Meagher joined the Advanced Consulting Group in 2015, bringing over 20 years of experience in the life insurance industry. Her most recent focus was on corporate-owned and bank-owned life insurance, purchased largely to fund nonqualified deferred compensation plans ranging in size from small to those with more than $200 million in liabilities. In addition, she has experience with split dollar plans, qualified retirement plans and executive benefits in tax-exempt entities. Anne has a BA in Political Science from the University of Michigan and her Juris Doctor from the Northwestern School of Law at Lewis & Clark College in Portland, Oregon. She is a member of the Oregon State Bar and is a Chartered Life Underwriter and Chartered Financial Consultant. Anne's focus is primarily on benefit plans designed to recruit, reward and retain key employees, including plans that utilize life insurance solutions.

Marc Milstein, PhD

Marc Milstein is a scientist, researcher, and professional speaker who makes cutting-edge health and wellness research approachable and empowers his audience to apply these vital findings to their work and daily lives. His doctoral research uncovered the role of a protein called "R1N1," that suppresses breast cancer. Interestingly, R1N1 also is involved in memory and Dr. Milstein is fascinated by how the brain and body work in concert. He has conducted research on topics including genetics, cancer biology, neuroscience, and infectious disease and his work has been published in multiple scientific journals. Dr. Milstein received the prestigious California Breast Cancer Research Fellowship Award in recognition of his work. He earned a PhD in biological chemistry and a BS in molecular, cellular, and developmental biology, both from the University of California, Los Angeles.

Robert Powell

Robert Powell is editor-in-chief of the Investments & Wealth Institute *Retirement Management Journal*, editor of TheStreet.com's *Retirement Daily*, and a retirement columnist for *USA TODAY*. Previously, he served as a managing director of DALBAR as well as the curriculum director of the Online Retirement Management Analyst (RMA) programs at Salem State University and Boston University. He is also co-chair of the Swampscott Age-Friendly Committee as well as a member of the Swampscott Retirement and the Swampscott Council on Aging/Senior Center boards. He earned a BA from Marquette University and an MS in journalism from Boston University.

Michelle Silver

Michelle Silver is an associate professor at the University of Toronto, where she holds joint appointments in the Department of Sociology and the Interdisciplinary Centre for Health and Society. Her 2018 book, *Retirement and Its Discontents: Why We Won't Stop Working Even If We Can*, draws from in-depth interviews with a range of professionals that capture the need to create new retirement strategies. Her work has been featured in *Forbes*, the *Times Literary Supplement*, *Zoomer*, *Next Avenue*, *The Globe and Mail*, *Global News*, and more.

Ryan Smith, JD

Ryan Smith is an attorney with Matlin Law Group, where he focuses his practice almost solely on estate and Medicaid planning, estate and trust administration, and probate. He began his career in general and corporate practice at Sherrard German & Kelly, P.C. in Pittsburgh, Pennsylvania, before transitioning into work that gave him the opportunity to work more closely with individual and family clients. He earned a BA from Penn State University and a JD from the University of Pittsburgh School of Law

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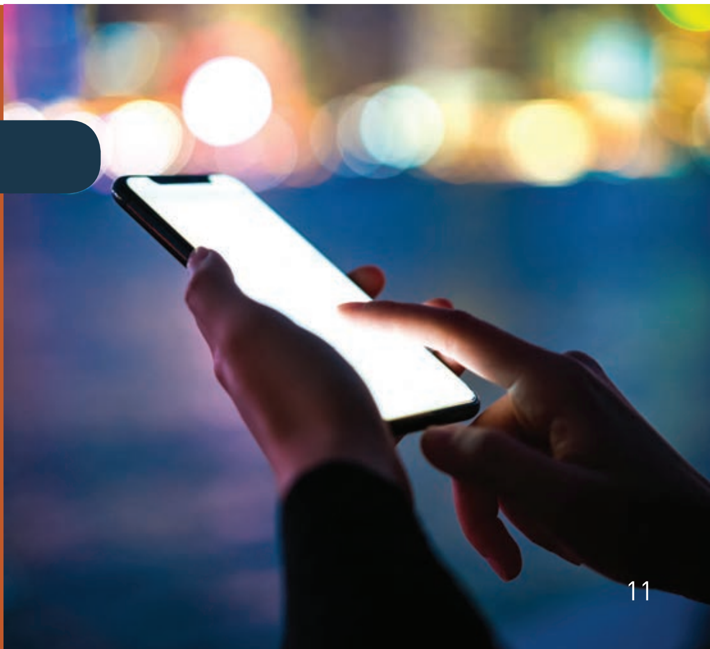

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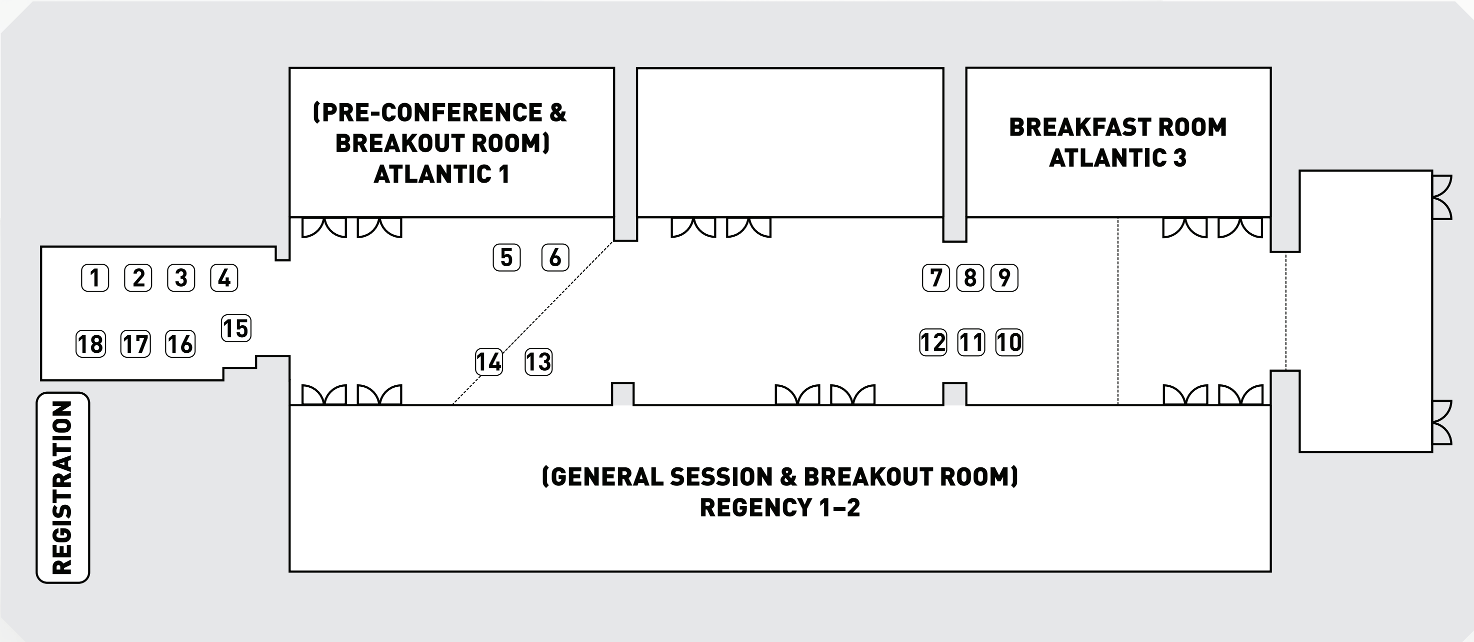

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