

### SUNDAY, SEPTEMBER 12, 2021

2:30-5:00pm	Registration/Information Desk Open
4:30-6:00pm	Women in Wealth Reception (optional)

### MONDAY, SEPTEMBER 13, 2021

7:00 a.m.–6:00 p.m.	Registration/Information Desk Open
7:00-8:00 a.m.	Breakfast with Sponsors and Exhibitors
8:00-8:10 a.m.	Opening Remarks with Bob Powell
8:10-9:10 a.m.	<b>Retirement Security in America: Challenges &amp; Opportunities</b> <i>Jason Fichtner, PhD</i> <div>Institute CE 1</div> <div>CFP<sup>®</sup> CE Pending</div> <p>Jason Fichtner, Vice President &amp; Chief Economist at the Bipartisan Policy Center, and Senior Fellow with the Alliance for Lifetime Income, discusses the state of America's existing retirement systems and offers important insights on the challenges facing retirees and opportunities that exist for improving retirement security, including areas of collaboration between financial professionals, employers, and policymakers.</p>
9:10-9:40 a.m.	Break with Sponsors and Exhibitors
9:40-10:30 a.m.	<b>Start with the End in Mind: The Steps to Creating an RPS</b> <i>Dorothy Bossung, CFP<sup>®</sup>, CIMA<sup>®</sup>, CPWA<sup>®</sup>, RMA<sup>®</sup></i> <div>Institute CE 1</div> <div>CFP<sup>®</sup> CE Pending</div>
10:30-11:00 a.m.	Break with Sponsors and Exhibitors
11:00 a.m.–11:50 p.m.	<b>Healthcare is not a Six-Figure Word</b> <i>Sudipta Banerjee, PhD</i> <div>Institute CE 1</div> <div>CFP<sup>®</sup> CE Pending</div> <p>Most retirement healthcare cost projections present a dire picture for future retirees, with projections often exceeding average retirement savings. We'll discuss why these projections are not helpful for planning retirement healthcare costs and present an alternative approach – projecting annual healthcare costs with premiums and out-of-pocket expenses separated. We'll also touch upon some of the key concerns related to healthcare planning—chances of experiencing a health-related spending shock, moving to a nursing home and exhausting assets due to healthcare spending.</p>
11:50 a.m.-1:00 p.m.	Lunch with Sponsors and Exhibitors
1:00-1:50 p.m.	<b>Assessing Your Client's Retirement Risks</b> <i>Moderated panel discussion with Keith Whitcomb, RMA<sup>®</sup>, Roger Whitney, CFP<sup>®</sup>, CIMA<sup>®</sup>, CPWA<sup>®</sup>, RMA<sup>®</sup>, and Bill Harris, RMA<sup>®</sup>, CFP<sup>®</sup></i> <div>Institute CE 1</div> <div>CFP<sup>®</sup> CE Pending</div>
2:05-2:55 p.m.	<b>Integrating Risk Mitigation Strategies into Retirement Portfolio Allocations</b> <i>Moe Allain, RMA<sup>®</sup>, CPWA<sup>®</sup></i> <div>Institute CE 1</div> <div>CFP<sup>®</sup> CE Pending</div> <p>What are the unique risks found in retirement? Mitigating risks in retirement, especially in the distribution phase, is an important value creator for your clients. This session will examine risk management approaches developed in the RMA certification curriculum that can be integrated into retirement portfolio allocations using behavioral finance (Be-Fi) techniques.</p>
2:55-3:25 p.m.	Break with Sponsors and Exhibitors
3:25-4:15 p.m.	<b>10 Social Security Questions RMA Certificants Need to Answer</b> <i>Marcia Mantell, RMA<sup>®</sup></i> <div>Institute CE 1</div> <div>CFP<sup>®</sup> CE Pending</div> <p>Even for wealthy clients, Social Security is a critical component to creating sustainable income and financial security in retirement. For many women, Social Security can make the all the difference to remaining independent. And, as married women tend to outlive their husbands, his decision when to claim is doubly important. Despite the importance of this social capital component, many clients make decisions that significantly reduce their benefits. An RMA certificant is critical in helping clients navigate the complex Social Security rules, understand how their decisions will play out over a 30-year retirement, and see the implications of their decisions on their household balance sheet.</p>

## MONDAY, SEPTEMBER 13, 2021 (CONTINUED)

4:30-5:30 p.m.

Institute CE 1 (ethics)

CFP® CE Pending

### **For You When I Am Gone; Creating an Ethical Will** *Rabbi Steve Leder*

An exploration of life's most important questions to ask ourselves about the legacy we hope to leave for our loved ones. The presentation will include an opportunity to craft your own ethical will under the guidance of Rabbi Steve Leder who has lead ethical will writing workshops nationwide for more than a decade.

5:30-6:30 p.m.

Reception with Sponsors and Exhibitors

## TUESDAY, SEPTEMBER 14, 2021

7:00 a.m.-12 p.m.

Registration/Information Desk Open

7:00-8:00 a.m.

Breakfast with Sponsors and Exhibitors

8:00-9:00 a.m.

### **Will This be the Final Installment: DOL to Address ESG, Proxy Voting, Investment Advice Fiduciaries and Related Class Exemptions, and Additional Cybersecurity Guidance** *Maricia Wagner, JD*

Institute CE 1

CFP® CE Pending

DOL's regulatory agenda lists several projects, but a number of these will be of particular interest to retirement plan advisors. Among them are the fiduciary duties with respect to ESG investing, proxy voting, and further revisions to the rules defining investment advice fiduciaries and prohibited transaction class exemptions associated with those rules, a project that was begun in 2010 under the Obama Administration. At this point, most service providers providing some form of investment guidance are resigned to the fact that they will be treated as ERISA fiduciaries, and are looking for concrete rules to structure their policies and procedures. The DOL might also issue additional guidance regarding target date funds, private equity investments in 401(k) plans, and, at some future point, the prudence of providing bitcoin options in 401(k) plans. The SEC will also be weighing in on several of these issues.

9:00-9:30 a.m.

Break with Sponsors and Exhibitors

9:30-10:30 a.m.

### **How to Use Asset Liability Matching to Build a Safe Runway into Retirement** *CJ Miller, CFP®, RMA®*

Institute CE 1

CFP® CE Pending

How do you make sure a client's portfolio can deliver reliable paychecks as they transition into retirement? In this presentation, you'll learn why asset-liability matching has been used by pension plans for years, and how they match investments to the point when they need to be consumed. Learn why clients love this approach, and how to apply it to your portfolios.

10:45-11:45 a.m.

### **Presenting and Monitoring the Plan** *Francois Gadenne, CFA®, RMA® and Mike Lonier, RMA®*

Institute CE 1

CFP® CE Pending

This session will show how the Procedural Prudence Map overlays the framework of a client retirement plan. See how the principles of the RMA method are used to create the client retirement plan.

Box lunches are provided for those who choose to test on-site. Testing is available for qualified individuals and who have prearranged to sit for the exam at the conclusion of the Capstone.