



## Symposium Session Descriptions

### Monday: General Sessions

Time	Session Title	Instructor	CE Credits
9:00 AM	<b>REACHING NEW HEIGHTS: Strategies in Planning, Loss Prevention and Risk Management:</b>	Alan Mallory, MA, BSC, PE, PMP	Accepted for 1 hr, CFP®, FL Ins.
	Alan's dynamic presentation is built around the two years of planning and two months of climbing that went into making the goal of reaching the summit of Mount Everest a reality for Alan and three members of his immediate family. It is an exciting visual and emotional journey that leaves attendees inspired to take on the next "Everest" in their own personal and professional lives. Alan puts specific emphasis on planning, loss prevention, actuarial statistics, insurance considerations, developing a level of trust in client relationships, gaining alignment and commitment, incorporating lessons learned, and effectively working together with clients to achieve strategic goals.		
9:55 AM	<b>Reverse Mortgages: The Cinderella of Retirement Planning?</b>	Harlan Accola	Accepted for 1.5 hr, CFP®, 1 hr. FL Ins.
	Financial advisors have long looked at Reverse Mortgages as the "Loan of Last Resort"-- the ugly stepsister of the retirement planning story. This workshop will create a major paradigm shift in your thinking. The instructor explains how recent program changes and groundbreaking research by the financial planning industry and noted academics have overwhelmingly proven the necessity of using reverse mortgages at the age of 62, not 82. With 10,000 Baby Boomers turning 62 daily and over \$6 trillion in Home Equity amongst your senior clients, reverse mortgages just may be the late coming Cinderella to the retirement ball that fixes the retirement crisis we are facing.		
11:45 AM	<b>5 Financial Advisor Trends in a Post-Covid World:</b>	John Nersesian, CFP, CIMA, CPWA, CIS	Accepted for 1 hr, CFP®, FL Ins.
	Join John Nersesian, Head of PIMCO's Advisor Education team, as he explores trends in advising during the COVID-19 pandemic. For financial professionals the last nine months have accelerated business trends that were already underway. This session explores best practices to adapt to these trends, including: <ul style="list-style-type: none"> <li>• Ideas for better engagement with clients and prospects</li> <li>• Assisting clients who are looking for different types of advice due to the pandemic</li> <li>• Considering new work styles, the increased importance of technology and the work-from-home environment</li> </ul>		
1:15 PM	<b>FAFSA Changes that WILL Impact Your Clients:</b>	Cozy Wittman	Accepted for 1 hr, CFP®, FL Ins.
	Unbeknownst to most, the COVID relief bill passed at the end of 2020 included some significant changes to the FAFSA. These changes will likely be a huge disruption in the college planning landscape that will require new strategies for your clients. There are distinct winners and losers with the new legislation.  These changes sit on top of the massive changes to the college process in the last 2 years, including how colleges award scholarships, ACT testing cancellations and rules for how/when colleges can offer deals to families.  This presentation will educate advisors around the impact the changing landscape will have on their clients and provide opportunities to be able to work with multiple generations!		
2:05 PM	<b>Medicare and Insurance Decisions at Retirement:</b>	Joe Santiago	Accepted for 1 hr, CFP®, FL Ins.
	Joe Santiago will provide a thorough explanation of the Medicare program including enrollment periods, costs, benefits and limitations. In addition, an overview of all the insurance choices available to a Medicare client. Also addressed are the options for a non-Medicare aged spouse who will be losing group insurance. The goal is to provide the Financial Professional with the most current information to assist their clients considering retirement.		
3:00 PM	<b>The Evolving Role of Global Real-Estate as an Inflation Hedge and Fixed Income Tool:</b>	Travis Conlan	Submitted for 1 hr, CFP®
	How the role of Real-Estate has shifted due to the global Pandemic. Office, Retail, Industrial and Multi-family are the four major food groups of Real-Estate. How has the current Global Environment changed each of the sectors and what do we see at Hines moving forward as these sectors change. Where is the Opportunity for Alpha (growth) in global Real-estate and why is real-estate a great fixed income solution and hedge against Inflation.		



### Tuesday: General Sessions

8:55 AM	<b>Planning for College After COVID: What Financial Planners Need To Know Now:</b>	Mari Adam, CFP®, MBA, CRPC	Accepted for 1.5 hr CFP® Accepted 1 hr FL Ins.
	The COVID pandemic, and policy responses meant to relieve the financial distress caused by the pandemic, have disrupted many traditional aspects of higher education, ranging from how students apply to and attend college, how they qualify for financial aid, how they pay for college using plans like the Florida 529 Prepaid and Savings Plans, to how they borrow and manage payments under various student loan programs. That disruption is likely to continue as the new Administration considers tax, estate planning, and educational changes that could affect how financial planners advise clients to plan and pay for higher education, for many families one of the biggest financial expenditures they'll ever make. Learn what's new in the realm of college planning and strategies to help your clients adapt to the new reality of planning for college after COVID.		
10:30 AM	<b>The Pandemic's Impact on the Real Estate Market - Implications for Your Clients:</b>	Ms. Amy Moline	Accepted for 1.5 hr, CFP®, 1 hr. FL Ins.
	Amy Moline is back to address the 2021 Symposium for her 9th consecutive year. The pandemic has created a unique real estate experience for buyers, sellers and real estate professionals. Amy will offer insights on real estate market trends and likely financial opportunities and pitfalls for you and your clients.		
12:35 PM	<b>The Generational Transfer of Wealth:</b>	Don Holt, Stephen McLeod	Accepted for 1 hr, CFP®, FL Ins.
	Over the next 25 years it is estimated that roughly 68 trillion dollars will pass through to the next generation of investors. In our presentation we will discuss:  1) What do we mean by Generational Transfer of Wealth? 2) What is the scope of this transfer? 3) What is the impact of this transfer on our industry and to your business? 4) What have we done so far and is it working? 5) What else can you do to prepare for and take advantage of this dynamic shift?		
1:25 PM	<b>Road to Recovery, 2021 Outlook:</b>	Mr. Paul Peterson	Accepted for 1.5 hr, CFP®, 1 hr. FL Ins.
	Paul Peterson will review how the impact of the recent pandemic affected the economy, joblessness, hospitalizations, retail sales, the hospitality industry and travel. Paul will discuss the outlook for the 2nd half of 2021 and into 2022, interest rates, the fed, policy, international, commodities, and how current economic data is driving the markets. Paul will provide guidance as to where the economists believe Financial Advisors should be positioning portfolios over the next 12 months and beyond.		
2:45 PM	<b>CFP Ethics Course:</b>	Zahn, Inc.: Ryan Newman, CFP®	2.0 Hr CFP® CFP® CE only
	The goal of this program is to position the application of CFP Board's Code of Ethics and Standards of Conduct as the foundation for ethical financial planning.  By the end of this program, the participant should be equipped to:  LO 1: Understand the structure and content of the revised Code and Standards, including significant changes from prior rules.  LO 2: Describe CFP Board's Fiduciary Duty  LO 3: Identify Material Conflicts of Interest and How to Avoid, or Fully Disclose, Obtain Informed Consent, and Manage Them.  LO 4: Understand the Duty to Report to CFP Board and the Duty to Cooperate.  LO 5: Identify the Practice Standards When Providing Financial Advice that Requires Financial Planning or Financial Planning.  LO 6: Understand the Duty to Provide Information to Clients When Providing Financial Planning and/or Financial Advice.		