

Monday General Session Descriptions

8:00 AM 2023 Market and Economic Update: Paul Peterson, First Trust Portfolios



After 40 years without any serious inflation, it is here and it is virulent. Economists have warned that too much money printing would lead to a serious increase in inflation. The drop in the value of money relative to goods and services shouldn't surprise anyone. During this session Mr. Peterson will discuss where First Trust's Economists see where the economy, stock market, interest rates, and inflation are headed over the next 12 months. Paul will then share where opportunities exist in the marketplace and how to take advantage of market dislocations.

Application will be submitted for 1 hour CE, CFP®, other disciplines pending.

9:00 AM A Return to Yield: Improving Allocations Using Sustainable Return: JD Gardner, Aptus



Portfolio appreciation is historically built on some combination of Yield + Growth + Valuation Change. With growth under pressure, and valuations constrained by a tighter Fed, how can we use the current environment to position portfolios for positive real returns? Aptus Founder and Chief Investment Officer JD Gardner CFA, CMT will discuss the current environment and portfolio challenges, and discuss the ways his firm is helping advisors help clients. Whether it's modeling portfolio options, or managing specific strategies as components, Aptus is at the forefront of addressing the shortcomings of traditional 60/40 allocations. Like the Fed, Aptus pursues a dual mandate of a) reducing drawdown and b) reducing longevity risk. This new Fed regime is bringing challenges and opportunities, both of which should be great ingredients for an interactive discussion.

Accepted for 1 hour CE, CFP®, other disciplines pending.

10:30 AM Inflation-Proof College Savings Amid Recession: Colby Winslow, CFP®, EA Florida Prepaid



During this session attendees will learn:

- Prepaid Plans are an inflation-proof, recession-friendly way to begin saving for college through a guaranteed, state-backed plan.
- Prepaid Plans complement any 529 Savings Plans that planners might recommend to their clients.
- Prepaid Plans are an exclusive, tax-exempt savings option for Floridians and have a place in the portfolio recommendations that planners are giving to their clients – especially new residents who likely don't know about Florida Prepaid.

Accepted for 1 hour CE, CFP®, other disciplines pending

12:35 PM Recent Regulatory Developments and What to Look for in 2023: Ryan Walter, RIA Lawyers



This session is dedicated to recent rule changes (and resulting compliance expectations), as well as a look ahead to a potentially impactful rule change recently proposed by the SEC. This Session will focus on:

- Rollover recommendations (in the context of the Advisers Act fiduciary duty and the DOL Rule)
- Advisers Act Proposed Rule: Outsourcing by Investment Adviser
- Advisers Act Rule 206(4)-1

Accepted for 1 hour CE, CFP®, other disciplines pending

1:30 PM Florida Property Insurance Market Update Christine Ashburn, Citizens Property Insurance



Christine Ashburn, Chief of Communications and Legislative Affairs will provide an overview of the state of the Florida Property Insurance Market which will also include a high-level of background on the role of Citizens Property Insurance Corporation its role in the Florida marketplace. She will also provide background on the impact of SB 2D and SB 2A that passed in the May and December 2022 Special Session's on Property Insurance.

Application submitted for 1 hour CE, CFP®, other disciplines pending

2:35 PM Recent Developments in Retirement Planning - What you Need to Know: Stacey Prince-Troutman



In 2022, the IRS released regulations addressing changes in law made by the SECURE Act. This seminar presentation will provide an overview of the regulations.

Accepted for 1 hour CE, CFP®, other disciplines pending

Monday Breakout Session Descriptions

3:40 PM repeating at 4:30 PM

Myths and Misconceptions of Reverse Mortgages: George Vrban, Fairway Independent Mortgage Corp



Attendees will learn valuable and trustworthy information on the consideration of home equity and reverse mortgages as part of any holistic retirement plan. Program will give relevant information on reverse mortgages when it comes to estate planning and preserving assets.

Accepted for 1 hour CE, CFP®, other disciplines pending

Tax Advantages of Asset Based LTC Solutions: Elizabeth Blackburn, One America



Review Asset Based LTC solutions with attendees to help them gain an understanding of 1. What is LTC? What does LTC cover? Why is it important for clients to have an LTC plan in place. 2. How does hybrid LTC work? What are the options in the marketplace? 3. Discuss the TQ status of LTC products. Discuss the tax advantages of LTC for individuals and business owners. Review concepts and examples of the various tax advantages.

Accepted for 1 hour CE, CFP®, other disciplines pending

Securities Backed Lines of Credit: Ryan Staude, TSC Bank



During this session attendees will learn about Securities Backed lines of credit (SBLOC) and how they can help high net worth clients secure financing by utilizing non-qualified investment assets. We will discuss general uses, how SPLOC can potentially extend the life of a portfolio in down years, extend capital gains tax bills, and provide emergency funds for unforeseen events like the hurricanes that recently hit Florida, and will provide advisors with detailed case studies.

Accepted for 1 hour CE, CFP®, other disciplines pending

Medicare and Insurance Decisions in 2023: Joe Santiago, Medicare Plan Options



Understanding Medicare and Medicare Insurance. The knowledge advisors gain will help when making recommendations for clients with Retirement and Insurance Planning.

- How and When to apply
- The cost of Part B
- Employer and COBRA options
- HSA – how contributions affect Medicare enrollment
- Medicare Supplement, Medicare Advantage, and Part D Rx

Application submitted for 1 hour CE, CFP®, other disciplines pending

4:30 PM The Real World of Home Equity in Retirement: Harlan Accola, Fairway Independent Mortgage



Yes, you need to know about the concept of forward and reverse mortgages. But with increasing inflation-- highest interest rates in the last couple decades-- highest home values in history. And many retirees are still using home equity loans and traditional loans to buy and refinance their home. WHY?

Because many financial advisors have not seen real case studies.

Harlan will review 3 real life cases for seniors in 3 scenarios.

1. House paid off-- No need for cash
2. Still making a mortgage payment.
3. Someone who wants to move to a more expensive area

We guarantee that every person who attends will think of at least one client that can have a dramatically changed retirement!

Application submitted for 1 hour CE, CFP®, other disciplines pending

4:30 PM The Health Insurance Marketplace in 2023: Lena Santiago, McBride Insurance



This course will allow the Financial Planning Professional to make recommendations regarding the current and future income needs of their clients for retirement and pre-retirement planning

- Brief overview of Health Care Reform since inception
- Recent legislation changes
- Qualifying for a Tax Credit/Subsidy
- What is counted as income
- Case Studies for practical application

Application submitted for 1 hour CE, CFP®, other disciplines pending