



PROVIDING 35 YEARS OF EDUCATIONAL EXCELLENCE

February 3
Westin Lake Mary

Monday February 3

7:15 –7:45 7:45 -7:55	Registration and Continental Breakfast Welcome and Opening Remarks FPA of Florida Advocacy		
8:00 –8:50	Opening General Session – Nathan Whitaker Championship Resilience: 5 Steps to Strengthening Our Ability to Bounce		
8:55 –9:45	General Session – Alan Moore The Future of Financial Planning: 5 Trends Changing How You Do Business Forever		
9:45 -10:20	Networking break with Resource Partners		
10:25-11:15	General Session – Amy Moline Real Estate in Transition: Key Trends Shaping 2025 and Beyond		
11:20-12:10	General Session - Thomas Lorange – Energy Sector Secrets for Financial Advisors		
12:10 –1:15	Lunch with Resource Partners: Sponsored by Franklin Templeton		
1:15 –2:05	General Session: Paul Peterson - First Trust 2025 Economic and Market Outlook		
2:10 – 3:00	Senior Plan Options- A comprehensive look at Medicare and the Insurance options changes for 2025	Movement Mortgage- Enhance Retirement Outcomes Using Home Equity	Longwood CPA/ Contango – Nailing the Niche: Maximizing Business Valuation Before an Exit
	Room change		
3:05 –3:55	Session Repeats Seminole	Movement Mortgage- Differentiate Your Practice: Innovative Solutions Utilizing Home Equity LM	Session Repeats IV
3:55 –4:15	Networking Break with Resource Partners		
4:15 - 5:05	Inland – Tax Advantaged Real Estate Investment Solutions	Andes Risk – How to Demonstrate the Value of Behavioral Coaching	Lido Advisors: Reframing Wealth; Assessing the Quality of your Estate Plan
	Room change		
5:10 – 6:00	Session Repeats	Session Repeats	Session Repeats
6:00 - 7:00	Cocktail Reception with Resource Partners: Sponsored by TriState Capital		
Accepted CE Hours	9 hrs. CE accepted by CFP Board – 9 hrs. CE accepted by FL. Dept. of Ins.		

8:00 General Session:

Salon I-III

Championship Resilience: 5 Steps to Strengthening Our Ability to Bounce Back



Nathan Whitaker is the co-author of eight books, including the #1 New York Times bestseller *Quiet Strength*, which he wrote in collaboration with Hall of Fame coach Tony Dungy. With over three million copies sold, his work has reached audiences worldwide, and he has also collaborated with notable figures such as Tim Tebow and James Brown.

In addition to his success as an author, Nathan is a sought-after motivational speaker, delivering talks on leadership, team building, resilience, and significance to corporations, sports teams, and trade associations across the globe.

Nathan's impressive career also includes a background in sports. He was a two-sport athlete at Duke University, playing football and baseball, and earning cum laude honors in English and Political Science. He later graduated with honors from Harvard Law School and the University of Florida.

Nathan's experience extends to the NFL, where he worked in football administration, salary cap management, and contract negotiations for the Jacksonville Jaguars and the Tampa Bay Buccaneers, winning Super Bowl XXXVII with the Buccaneers.

Session description: Life will often be challenging. With several keys, including an outward focus and a spirit of gratitude, we can develop our resilience and more quickly and effectively bounce back from those challenges. In the process, we can often discover that there are opportunities lurking in the adversity.

During this presentation, you will gain insights on:

- Perspective

Our nature is to allow failures to get too close and personal, instead of keeping a proper level of objectivity. Nathan addresses thoughts on how to keep negative events at arm's length.

- Taking the focus off ourselves

Negative events often cause us to dwell on ourselves and perceived shortcomings, as compared to how we can help others - and ourselves in the process.

- Looking for other opportunities

When we keep the proper perspective and find ways to better others, we're in a better spot to see opportunities that come our way.

Nathan delves into how we can stay open to and attract those opportunities

1 CE CFP®, PACE, 1 FL Ins, CPE (self-reporting)

8:55 General Session:

Salon I-III

The Future of Financial Planning: 5 Trends Changing How You Do Business Forever



Alan Moore, CFP®, MS, embarked on his journey to reshape financial planning after being fired from a big firm in 2012. This pivotal moment inspired him to envision an independent practice focused on a fiduciary, fee-for-service model that served clients with or without assets under management (AUM). Freed from a commission-driven approach, he prioritized clients' best interests, demonstrating that financial advice could be both affordable and profitable

To share his vision, Alan co-founded XY Planning Network (XYPN) with Michael Kitces. Today, XYPN is a leading platform helping fee-for-service advisors launch and grow their own firms, with nearly 2,000 members serving more than 80,000 clients.

When not writing books, like *Fee-for-Service Financial Planning*, or founding companies such as AdvicePay, the first compliant payment processor for financial advisors, Alan enjoys CrossFit and snowboarding, sharing his passion with his four young children

Session description: The financial planning industry is changing rapidly. All too often, busy professionals and entrepreneurs running firms spend so much time focused on their day-to-day tasks and operations that they can't stay on top of new trends shaping the industry, let alone prepare for future firm success. Examine the future of financial planning and 5 industry trends that are critical components to running a successful financial planning firm, including:

Changing demographics of advisors

Changing demographics of clients

Technology

Crisis of differentiation

Evolving business models

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10:25 General Session:

Salon I-III

Real Estate in Transition: Key Trends Shaping 2025 and Beyond



Amy Moline of KeyBella Homes brings years of expertise and a client-first approach to real estate. Having helped close over 1,400 homes, Amy is dedicated to delivering a real estate experience that empowers clients with transparency, honesty, and expert strategy.

Session description: The real estate market is shifting creating new challenges and opportunities. Join industry leader, Amy Moline, to explore these trends along with the implications of the recent NAR settlement that has the potential

to change commission structures and buyer-agent relationships. This session will equip you with the insights and strategies needed to guide your clients through today's complex real estate landscape.

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10:25 General Session:

Salon I-III

Energy Sector Secrets for Financial Advisors

Thomas Lorange, Wealth Team Lead at Eckard Enterprises, combines his experience as a Financial Advisor with hands-on expertise in the oil and gas industry. Having worked on drilling rigs and served as a business mentor, he now helps clients acquire direct ownership of energy assets, blending finance and industry knowledge to build value-driven portfolios.



Session description: This engaging Continuing Education class, sponsored by Eckard Enterprises, explores strategies for preserving wealth through investments in the energy sector. Attendees will gain insight into tax-advantaged strategies within the energy industry, methods financial advisors can use to enhance revenue streams, and best

practices to ensure their clients achieve financial success. Led by Thomas Lorange, a recognized expert in the energy and securities industry, this session emphasizes the importance of thorough due diligence when selecting firms to collaborate with and offers actionable insights to safeguard both advisors and their clients in a dynamic marketplace.

Key Takeaways:

- Discover how financial advisors can generate revenue by partnering with Eckard Enterprises.
- Understand how your clients can achieve financial growth through energy-sector investments.

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1:15 General Session:

Salon I-III

First Trust 2025 Economic and Market Outlook



Paul Peterson is Vice President at First Trust, assisting financial advisors with implementing unit investment trusts, mutual funds, and ETFs. With 16 years of experience in financial services, he previously spent 15 years at Van Kampen and Invesco. Paul holds a degree in Mathematics and Education from Loras College.

Session description: During this session Mr. Peterson will provide insight as to where First Trust's Economists sees where the economy may be headed, the future of interest rates, the impact of the new administration will have on the markets and where to position client portfolios for 2025.

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2:10 Breakout Sessions:

Sessions repeat at 3:05

A comprehensive look at Medicare and Insurance options changes for 2025



Joe Santiago, founder of Health Insurance Options LLC, has 32 years of experience as a Florida insurance agent, specializing in Medicare and ACA plans. A UCF finance graduate and CLU® designee, he is a long-time member of the National Association of Insurance Professionals. Joe's client-focused approach emphasizes education and personalized needs analysis, empowering clients to make informed decisions and ensuring they have the best coverage through annual reviews.

Session description: Joe Santiago will provide a thorough explanation of the Medicare program including enrollment periods, costs, benefits, recent changes 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.

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2:10 Breakout Sessions:

Sessions repeat at 3:05

Enhance Retirement Outcomes Using Home Equity



Harlan Accola, National Reverse Mortgage Director at Movement Mortgage, has over 20 years of experience helping retirees integrate reverse mortgages into retirement plans. An author and national speaker, he collaborates with top financial researchers and works with financial professionals nationwide.



George Vrbanc, a Reverse Mortgage Professional with over 30 years in the insurance and mortgage industries, has specialized in reverse mortgages since 2006, helping clients secure their financial futures with trust and expertise. A member of FLFPA, COW, and NAIIFA, George stays at the forefront of industry trends to provide informed guidance.

Session description: Explores innovative strategies for using home equity to enhance retirement outcomes. Participants will learn how to incorporate home equity into plans for retirement income, tax reduction, debt management, and wealth transfer. These skills will

empower financial professionals to differentiate their practices and provide more comprehensive client solutions.

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Differentiate Your Practice: Innovative Solutions Utilizing Home Equity 2nd session at 3:05

Explores innovative strategies for leveraging home equity in retirement income planning, focusing on reverse mortgages as a financial planning tool. Participants will gain insights into the importance of going beyond traditional strategies to offer unique solutions incorporating home equity to enhance tax efficiency, optimize retirement outcomes, and address evolving client needs.

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2:10 Breakout Sessions:

Sessions repeat at 3:05

Nailing the Niche: Maximizing Business Valuation Before an Exit



Janelle Pedulla brings a unique perspective as both a former business owner and a CPA, giving her an insider's view of the challenges faced by entrepreneurs. Her role at Longwood CPA focuses on helping clients streamline their financial processes, allowing them to concentrate on their core business operations.



George Rosen has nearly 30 years of experience as a business broker, is highly skilled in appraisals and valuations. His work with the Value Builder System complements his deep understanding of what drives company value, helping business owners make informed decisions as they prepare for growth, acquisitions, or sales.

Session description: Join Janelle and George as they provide attendees with key points on business valuations.

Maximizing Business Valuation Before an Exit

- Key Points:

Strategies to enhance the company's value in the years leading up to a sale (e.g., improving financial reporting, reducing owner dependence, streamlining operations).

Importance of professional valuations and understanding industry multiples.

Tax-efficient structures for ownership transfer or sale (e.g., ESOPs, family trusts).

Why It Matters: This topic helps clients maximize the financial rewards from their hard work and ensure a smoother transaction process.

Post-Sale Wealth Management and Legacy Planning

- Key Points:

Investment strategies to manage a significant liquidity event while balancing risk and reward.

Tax-efficient wealth preservation techniques (e.g., charitable trusts, donor-advised funds, and estate planning).

Strategies for transitioning from active business owner to passive investor or retiree, including lifestyle considerations.

Why It Matters: After the sale, clients often face new challenges in managing and preserving their wealth. This topic provides actionable advice for financial security and long-term planning.

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4:15 Breakout Sessions:

Sessions repeat at 5:05

Tax Advantaged Real Estate Investment Solutions



Joe Kingsley, Senior Vice President - External Wholesaler Inland Securities Corporation is responsible for developing sales and new broker-dealer relationships. He began his career at Inland in 2019. Prior to joining Inland, Mr. Kingsley was a Regional Director for Black Creek Capital Markets. Mr. Kingsley graduated from The University of Arizona with a B.A. in Economics. He holds Series 7 and 63 licenses with the Financial Industry Regulatory Authority (FINRA).

Session description: Join Joe Kingsley as he provides an overview of the IRS Section 1031 Exchange with guidelines and examples.

Highlights Include:

- Overview of IRS Section 1031 Exchange
- Guidelines and hypothetical example of 1031 Exchange
- 1031 Exchange via a DST structure and benefits
- Steps to a 721 Exchange via a DST
- 1031/721 comparison
- Overview of Qualified Opportunity Zones (QOZs)
- Summary of how Qualified Opportunity Fund (QOF) investments may potentially provide favorable tax treatment for investors
- Hypothetical example of a QOZ investment with timeline

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The Next Generation Risk Framework



Helen Yang, CFA, is the founder and CEO of Andes Risk, a FinTech company specializing in risk and behavioral finance solutions for financial advisors. With 25 years of industry experience, she is a Harry Markowitz Award recipient and holds two patents. A graduate of MIT's MBA program, Yang previously held leadership roles at Thomson Reuters and Charles River Development. Passionate about giving back, she serves on several nonprofit boards and enjoys nature walks, audiobooks, and time with loved ones.

Session description: Join Helen and learn how financial advisors can use behavioral finance in their practice, embed in their daily workflows, and demonstrate the value of behavioral coaching.

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Reframing Wealth; Assessing the Quality of your Estate Plan



Mikkela Sweet is an attorney and executive leader with extensive experience working with high-net-worth individuals, families, and businesses. As Executive Vice President of Enterprise Trust & Investment Company, a Lido Company, she drives growth and operational development. Previously, she served as President of Peninsula Bay Trust Company and as Vice President and Senior Trust Officer at Fiduciary Trust Company International.

Specializing in trust administration, taxation, estate planning, and business succession planning, Mikkela holds the Certified Trust and Financial Advisor (CTFA) designation. Recognized in the American Bankers Association 40 Under 40 in 2022, she has led wealth planning, succession advising, and fiduciary responsibilities for \$1B+ portfolios. Mikkela earned her Political Science degree from UC Berkeley and her juris doctorate from the University of San Francisco School of Law. She serves as a director at Mission Dolores Academy in San Francisco



Kelly Arrillaga, Managing Director of Enterprise Trust and Family Solutions, is based in San Diego, California. She specializes in guiding families through the complexities of financial wealth, with a focus on simplifying financial services. Kelly holds the Certified Trust and Fiduciary Advisor (CTFA) designation and an Advanced Certificate in Family Business and Wealth Advising.

With over two decades of experience, Kelly has served as a Senior Trust & Fiduciary Advisor at Wells Fargo Bank and as a consultant on the Family Engagement & Governance team at First Republic Private Wealth Management. Most recently, she worked with J.P. Morgan Wealth Management until May 2024.

Session description: Estate planning can be a complex process, often driven by a focus of creating structures to support gift and estate tax efficiency, asset protection and preservation of assets to benefit multiple generations of family members.

While the technical merits of the structures created are incredibly important, looking at the estate planning dialog through a slightly different lens can improve outcomes. As advisors, how might we expand the conversation to think about questions like : How will my family live within the estate plan we create? Does our estate plan promote the values that are important to us and create an environment for our family members to thrive? How might we think about communicating our intent with our family members in advance?

We will plan to share ideas around incorporating a both/and approach to the estate planning process – finding balance between quantitative or technical merits and qualitative concepts”.

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