

<p>Institute CE 1</p> <p>CFP<sup>®</sup> CE 1</p>	<p><b>Redefining Retirement: What's Your Encore?</b> <i>Larry Jacobson</i></p> <p>Until now, nearly all retirement planning has been fiscal. Once your finances are in order, the question still 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...loss of social interaction from fellow employees, lack of purpose and disconnected 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? Institute conference attendees are continually faced with the complexities of their clients' issues on finances. More and more you are expected to be a counselor and offer non-financial advice. At this session take away a better understanding of the issues facing your clients.</p>
<p>Institute Ethics CE 1</p>	<p><b>Is Active Trust Building Ethical,</b> <i>Herman Brodie</i></p> <p>Trust is a combination of two judgments clients make about a financial service provider:</p> <ul style="list-style-type: none"> <li>- the provider's ability to make good things happen</li> <li>- the provider's motivation to make them happen for the client.</li> </ul> <p>Although the former is task-specific, objective and largely conscious, the latter might be wholly unrelated to the task, subjective and non-conscious. The latter also happens to explain the bulk of the client's overall impression so, for service providers, targeting it is an unavoidable part of establishing trust. But when does active trust-building become manipulation? What are the ethical limits to trying to win trust?</p>
<p>Institute CE 1</p> <p>CFP<sup>®</sup> CE 1</p>	<p><b>The Impact of Rising Longevity on Our Society and Economy,</b> <i>Michael Guillemette, Ph.D., CFP<sup>®</sup></i></p> <p>Many of our societal norms regarding aging are inaccurate. Examine the concept of "old age" through a new lens of actuality.</p>
<p>Institute CE 1.5</p> <p>CFP<sup>®</sup> CE 1.5</p>	<p><b>Digesting the Alphabet Soup of Finance Theory for Retirement,</b> <i>Arun Muralidhar, Ph.D</i></p> <p>Typical finance classes offer up an alphabet soup of acronyms for an advisor to digest, from LCH, MPT, MVO, to CAPM, TDF, TIF, QDIA, GBI and more. In this interactive session, gain an understanding of finance theory for retirement, discover behavioral biases that advisors and clients may hold, discuss flaws in previous theory, expose challenges in planning for retirement with current instruments and products, and discuss innovative approaches to help clients achieve retirement security.</p>
<p>Institute CE 1</p> <p>CFP<sup>®</sup> CE 1</p>	<p><b>Spending To and Through Retirement,</b> <i>Sharon Carson, RMA<sup>®</sup></i></p> <p>A critical, but often neglected part of retirement planning includes examining assumptions about spending. Using proprietary research to address this important topic, take a closer look at spending through retirement by wealth level, spending in the years just before and after retirement, and implications for retirement planning.</p>
<p>Institute CE 1.5</p> <p>CFP<sup>®</sup> CE 1.5</p>	<p><b>How to Use Asset-Liability Matching to Build a Safe Runway into Retirement,</b> <i>Dana Anspach, CFP<sup>®</sup>, RMA<sup>®</sup>, Kolbe Certified Consultant</i></p> <p>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.</p>
<p>Institute CE 1</p> <p>CFP<sup>®</sup> CE 1</p>	<p><b>RMA Curriculum Workshop: Household Balance Sheet,</b> <i>Bob Powell, CFP<sup>®</sup></i></p> <p>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.</p>

<p>Institute CE 1</p> <p>CFP® CE 1</p>	<p><b>Generating Tax Alpha with Effective Asset Location</b>, <i>Michael Kitces, MSFS, MTAX, CFP®, CLU, ChFC, RHU, REBC, CASL</i></p> <p>While it is 'standard' for advisors to diversify into an asset allocated portfolio, the question of where to locate those asset classes is more challenging. Explore the various ways to handle asset location, taking into consideration tax efficiency, expected returns, and time horizons, as well as how to build, use, and implement an asset location priority list based on the expected return and the tax efficiency of various assets. Then, take a closer look at the caveats and concerns of asset location and approximate the value of utilizing an asset location strategy with your clients.</p>
<p>Institute CE 1</p> <p>CFP® CE 1</p>	<p><b>Tax-Efficient Withdrawal Strategies in Retirement</b>, <i>Michael Kitces, MSFS, MTAX, CFP®, CLU, ChFC, RHU, REBC, CASL</i></p> <p>The traditional approach to liquidations in retirement is very straightforward: spend taxable dollars first, and let tax-deferred retirement accounts keep growing, because no one wants to pay taxes any sooner than they have to! Except the reality is that there really is such thing as "too much" tax-deferred compounding growth, which makes future retirement distributions so large it drives the retiree into higher tax brackets and results in less wealth! In this session, we explore a more effective tax-efficient withdrawal approach of equalizing tax brackets throughout life, by mixing together taxable, tax-deferred, and tax-free accounts over time, and leveraging strategies like systematic partial Roth conversions and even capital gains harvesting to smooth out tax brackets from year to year and reduce cumulative taxation throughout retirement!</p>
<p>Institute CE 1.5</p> <p>CFP® CE 1.5</p>	<p><b>Social Security: Addressing Critical Issues for Clients</b>, <i>Marcia Mantell, RMA®, NSSA®</i></p> <p>Social Security plays an integral role for those already in or preparing for retirement. Can you answer all of 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.</p>
<p>Institute CE 1</p> <p>CFP® CE 1</p>	<p><b>Medicare: Addressing Critical Issues for Clients</b>, <i>Steven Siegel, JD</i></p> <p>With the Baby Boom generation entering retirement in record numbers, advisors are getting more questions about Medicare. Understanding the program's complex rules and requirements and eligibility issues is important when you must answer questions from your clients or their aging parents. Learn the essentials of the program, when benefits are available, spousal eligibility, and more. Examine how these benefits are taxed and which strategies one should employ to maximize benefits. In addition to a general overview, this presentation will also address Medicare Parts A through D, various application challenges, Medigap plans, and how to address Medicare eligibility for spouses of different ages.</p>
<p>Institute CE 1</p> <p>CFP® CE 1</p>	<p><b>RMA Curriculum Workshop: Risk Management</b>, <i>Devin Ekberg, CFA®, CPWA®, CIMA®</i></p> <p>How do you make sure a client's portfolio can deliver reliable paychecks as they transition into retirement? Find out why asset-liability matching has been used by pension plans for years, how they match investments to the point when they need to be consumed, and why clients love this approach when it is applied to their portfolios.</p>
<p>Institute CE 1</p> <p>CFP® CE 1</p>	<p><b>Retirement Policy Statements</b>, <i>Dana Anspach, CFP®, RMA®, Kolbe Certified Consultant</i></p> <p>Whether you do it formally, with a written template, or informally, through a series of schedules, in this session you'll learn why incorporating the key elements of a Retirement Policy Statement are crucial to the success of your practice and the management of your client's retirement income plan. Not only does it help protect you in the case of disputes, it also sets you up with a valuable agenda and set of metrics to discuss each year with your client.</p>
<p>Institute CE 1</p> <p>CFP® CE 1</p>	<p><b>RMA Curriculum Workshop: Presenting &amp; Monitoring the Plan</b>, <i>Francois Gadenne, CFA®, RMA® &amp; Mike Lonier, RMA®</i></p> <p>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 roadmap 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.</p>



The RMA Capstone brings together top academic experts and leading practitioners to provide actionable tips and industry insights that you need now for your retirement business.