FPA FINANCIAL PLANNING ASSOCIATION OF NEW JERSEY

CONFERENCE

Thursday
October 20
2016
7:00 AM – 5:30 PM

Smart Planning: From Inside Out & In Any Generation

Meeting Description -- *Total of 7 CE Credits

Every Conference we offer is fantastic, and this Fall is no different. Join us for “Smart Planning: From Inside Out and in Any Generation”. It’s a full day of top financial speakers, networking and learning. Choose from 12 break-out sessions and learn from our keynote speakers: “Planning from the Inside Out” presented by Mr. Diliberto, “Reverse Mortgages and Retirement Income Risk Management”, presented by Dr. Salter & “The Hidden Elephant in the Room” presented by Mr. Singleton. From the start of the day, which features a pre-conference panel, “Sunrise Social Media,” to the wine-down after the day is done, the value is unbeatable.**[*CFP, Accounting & Insurance CE’s.]**

OUR FEATURED SPEAKERS	TOPICS
Roy Diliberto, ChFC®,CFP® *Founder/Senior Planner of* RTD Financial Advisors, Inc.	**Planning From the Inside Out**
John Salter PH.D. CFP®, AIFA *Associate Professor at Texas Tech University* Personal Financial Planning	**Reverse Mortgages and Retirement Income Risk Management**
Brian Singleton, J.D., ChFC, CLU *Advanced Markets Specialist* MassMutual Tri State	**The Hidden Elephant in the Room**

MEETING SCHEDULE

Time
6:30 AM – 8:00 AM: Onsite Registration
7:00 AM – 8:00 AM: Pre-Conference Event
8:00 AM – 5:30 PM: Conference
5:30 PM – 6:30 PM: Wine Down Social

Location
Renaissance Woodbridge Hotel
515 US Highway 1 South, Iselin, NJ 08830

Credits
Applied for up to 7 CFP® CEs. Pending acceptance of the CFP CE credit, this meeting will qualify for up to 7 Accounting CPE CEs. – ***Note:*** For those that need 7 NJ Insurance CE’s, please be prepared to stay from 8:00 AM – 5:30 PM, no partial NJ Insurance CEs are available.

For more information, including schedules, and to register, please visit the Events section of the FPANJ website at www.fpanj.org

REGISTRATION FEES

	Through 9/30/16	10/01/16 – 10/19/16	Onsite 10/20/2016
FPANJ Members	$199	$249	$299
Non-members	$299	$349	$399

If you are an FPA Member and affiliated with the NJ chapter as a CFP® Candidate, CFP® Certificant, Retired Planner (Member Emeritus), full-time Student or Faculty please contact us at admin@fpanj.org to register.

CANCELLATION POLICY: *The registration fee is refundable for those cancellations received in writing at the FPANJ address below, no later than 10/01/16, minus a $50 administration fee. No refunds will be granted after 10/01/16.*

Special Pre-Conference Event

(no CEs available)

“Sunrise Social Media: Breakfast with our Experts”
Denise Konkol - Social Butterfly Communications LLC
Maria Semple - The Prospect Finder LLC
Michael Kay - Financial Life Focus, LLC

You’ve been reading about how important social media is for financial planning professionals, but it’s still an enigma. That’s why we’re excited to present our panel of professionals who can clear up some of the confusion and provide you with answers on Twitter, Facebook, Blogging and LinkedIn.

After Conference Wine Down Social

Take this opportunity to get to know your colleagues, discuss the speakers of the day, and miss the traffic!

FEATURED SPEAKERS *(Please visit our website for full program descriptions)*

Roy Diliberto, CFP®, ChFC – *"*Planning From the Inside Out*"*
Most planners are well-trained on the Quantitative (exterior) aspects of financial planning. This presentation will cover the very important qualitative (interior) information required to serve our clients' needs. The entire Financial Life Planning Process will be covered, including specific questions and interviewing techniques for the following: - Quantitative vs. Qualitative Planning - The Danger of Assumptions - The Initial Interview - Uncovering Your Clients' Histories Around Money - Discovering Your Clients' Values - Preparing for Transitions - Discovering Goals That Really Matter to Your Client.

John Salter PH.D. CFP®, AIFA – "Reverse Mortgages and Retirement Income Risk Management"
Program will cover the details of the Home Equity Conversion Mortgage program, borrower requirements, costs, and issues related to financial planning. The program will then cover the research and other ideas of using a reverse mortgage as a risk management tool related to retirement income planning.

Brian Singleton, J.D., ChFC, CLU – "The Hidden Elephant in the Room"
This presentation looks at how to generate "tax alpha" or said another way, how to increase net after tax rate of return for both the current generation and the next generation by matching the right investment with the right investment vehicle.

Come join one, or more, of our breakout sessions!

Morning Sessions

- Moving Beyond Behavioral Finance by Following Intuitive Guidance: Co-creating Abundance for You and Your Client through the Art of Allowing
- Does the Yield Compensate You for the Risk?
- The Corporate Directed Trustee Model
- Behavioral Finance: Portfolio Design With an Eye Towards the Investor Psyche
- Insurance Industry Evolution: Why It Matters to Your Clients
- Welfare Benefit Plans: How and When To Use Them

Afternoon Sessions

- Twice the Size but No Respect: A look at the Bond Market and Fixed Income ETF Innovation
- Goals-Based Investing
- Tax-Efficient Strategies for Older Clients with a Reverse Mortgage
- Transforming the 401(k) Into an Effective Retirement Plan
- Ask the Experts: How Do I Protect My Clients (and Now Me)?
- Preparing the Next Generation

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