SESSION A – 10:45 – 12:15 p.m.

Differentiating your Practice through IM&R
IM&R Team, Lincoln Investment
In an ultra-competitive landscape, differentiating the services you offer your clients has never been more important. Hear directly from our IM&R team how our IM&R managed portfolios can differentiate your practice and add value to your clients’ portfolios. This session includes: ETF managed volatility portfolios, laddered bond portfolios, dividend Income portfolios, stock portfolios and BRAND NEW AIM ETF portfolios. Your team of in-house experts - including CFAs and CFP®s will discuss these strategies in detail, and host a Q&A session.

Leading Client Implementation through Financial Planning
Tom Lakatos & John Neyer, Lincoln Investment
If you make great recommendations to clients but they don’t implement them, how much have you helped them? It’s the financial planning version of “If a tree fell in the woods….”. Financial planning offers many benefits to advisors that are well known and documented. These include a consistent process, documented advice and suitability, a tech-driven experience and more. However, one of the most important benefits is that when done well, it should facilitate a strong client implementation rate. It provides a path for clients to make better decisions consistently. And, with advancements in technology, planning tools have become more collaborative than ever and presents opportunity to engage clients in the process more than ever before. In this session, join Tom Lakatos, VP, Branch Development, and John Neyer, Consultant, as they lead a discussion centered around how to drive implementation with planning. Tom and John will focus on best practices as you work through a plan’s framework. In addition, they will focus on situational leadership, which centers on understanding a client’s will and skill to implement the solutions you recommend and providing the right kind of help to ensure they act.

Understanding Financial Impacts of Divorce
Allianz
Gain a better understanding of the financial impacts of divorce and how you can help clients during a difficult transition. This course will provide a foundation of how assets are divided, along with various tax rules and the impacts to important benefits. You will leave this course prepared to help your clients navigate their divorce financially.

Engaging Clients through Financial Planning
Gil Arias, Kathi Diorio, Michael Richardson & Dan Zajac - Advisor Panel
Moderator: Robin Fite
It is clear that our industry is shifting from a product-led approach to an advice-driven approach. Financial planning is clearly moving to the center of the client relationship with advice being where the most value is generated. More than just a set of tools or software, financial planning represents an opportunity to engage with the client in a deeper, more meaningful way. In this session, join moderator Robin Fite, Director, Lincoln Investment, as she interviews four advisors who have built tremendous practices centered around financial planning. Kathy Diorio, Dan Zajac, Gil Arias and Michael Richardson will all bring ideas, key learnings, best practices and practical help to this session.

Horror Stories – The Importance of Annuity Beneficiary Reviews

CE, CFP®, CRPC, CRPS, IMCA, PACE credit
Lincoln Financial
Annuities can help clients achieve a wide variety of financial goals, including leaving a legacy to their loved ones. However, as clients’ lives and goals tend to change over time, their legacy intentions often change as well. Unfortunately, clients frequently treat their initial annuity beneficiary designations as “set it and forget it,” and don’t review these designations after major life events that can change a family’s dynamic.
Operations Innovation

*Ray Shivers, Katie DeLorenzo, Miralda Gingrich & Chris Kelm, Lincoln Investment*

Operations has gone through significant changes within the last 8 months. During this session, we will review some examples of these efforts to improve our operations model. We are committed to continually improving the advisor experience through the use of innovative tools, better measurements to reduce friction & ease advisor touch points across everything we do. Here is a preview of what we will cover:

- Service Model: Get an overview of our newly integrated, cohesive, service model and what that means for you.
- RPA: Robotics Process Automation. View a demo!
- Mobile deposit demo
- Docupace
- Measurements & focus ahead – a proactive outreach and notifications
- Anything else that affects advisors? We’re open to questions.

Thrive in 5: Prospecting with Redtail

*Redtail Technology*

Prospecting is a monster and we’re always in the business for more business! With internet and reviews in the world today it’s more important than ever to capture a client experience that is memorable, repeatable, and enjoyable. In this special five-part series we will discover ways Redtail can be used to generate business, improve market intelligence, and solidify relationships with your beloved clients--adding more revenue and more efficiency to your firm.
Guide to Recessions
CFP®, CIMA, CPWA, CIMC, CLU, ChFC, CPE, CPA credit
Mick McCreesh, American Funds

When is the next recession and how should you prepare for it?
“The stock market has predicted nine out of the last five recessions!” (Paul A. Samuelson, 1966)

Asking when the recession will be is one of the most frequently asked questions we hear? And for good reason. Recessions can be complicated, misunderstood and sometimes downright scary. But most of all, they’re hard to predict as Paul Samuelson – the first American to win the Nobel Prize in Economics – wryly noted in the 1960s.

Rather than predicting the next recession, this guide will offer perspectives on the following questions:

- What factors have contributed to previous recessions?
- How have equities moved during past contractions?
- What are the most consistent economic indicators to watch?
- How close is the next recession?
- What can investors do to prepare?

Social Security: Key Concepts
CFP®, CPA and CIMA credit
Gail Buckner, Franklin Templeton Investments

Deciding on a strategy for claiming Social Security benefits might not be as complex if your client worked long enough to earn the required number of quarters and was never married. However, when you add two-income couples and/or divorce into the mix—both historically high among baby boomers—the decisions become very complicated. Making the wrong choices can result in less income for the rest of your client’s life.

Advanced Planning with MoneyGuidePro
MoneyGuidePro

This session will provide an in-depth look at MoneyGuidePro and best practices for those using the full financial goal plan as well as 2019 enhanced software features. During this break-out, in a live demo format, we will focus on the recent advanced income planning enhancements available for advisors to illustrate the possible benefits of an annuity strategy within a comprehensive financial plan. We will also focus on how these tools can be useful when an annuity strategy is not part of a recommendation.

Maximize your Practice’s Potential and Value
Tom Lakatos, Lincoln Investment

The most successful advisor businesses are built on the most solid foundations. In this session, join Tom Lakatos, to understand how to optimize and maximize your practice. Tom will discuss insights into how to attract, recruit and develop young talent. He’ll talk about key drivers to maximize practice value including compensation, profitability and long term equity growth. What is your growth plan and how can you transform your practice into a long-term sustainable business that is maximizing opportunity and value?

Charitable Giving & Creative Case Development
Jim Forbis, CHF Financial

To inspire advisors to better help their clients connecting the dots through planning to charitable giving.
Retiring with Confidence

Jackson National

Today’s retirees are challenged with the complex task of creating sustainable retirement income as the burden shifts from employers to individuals and their advisors. Blackrock’s analysis found that advisors can help their clients create more predictable retirement outcomes by utilizing guaranteed lifetime income sources, alongside self-insured portfolios that rely on systematic withdrawal. In addition, our analysis found that, net of fees, increasing allocations to guaranteed income sources can increase the amount of income a retiree can create with their retirement savings. Guaranteed income sources can create efficient and predictable pension-like income for life, and can be effective in eliminating or reducing key risks all retirees face including longevity risk, market risk, and sequence of returns risk. Given these characteristics, and the absence of pension income for newer generations of retirees, we believe covering unfunded essential spending gaps with allocations to guaranteed lifetime income sources can provide retirees the financial security they are seeking.

Financial Exploitation of Senior Clients (Repeats)

Firm Element credit

Nancy Heffner, Lincoln Investment

Have you ever noticed a client of advanced age who has always been a saver and now suddenly has become a spender who is taking more frequent and/or larger distributions than they have in the past? Have you addressed it with them and they responded with “it’s my money and I’ll do with it what I want.” Have you thought there was nothing else you could do? During this session you will learn the common signs of potential financial exploitation and the ways that you and Lincoln can help prevent or stop it.

Office 365

Jeff Bantle, Guru Rao & Michelle VanDiehl, Lincoln Investment

Lincoln Investment has been working to transform its current state of providing communication business capabilities to the advisors that provides state of the art communication, collaboration and productivity business capabilities with a sustainable support model. This session will provide insight into the above topics using Office 365 capabilities.

Managed 360 Platform

Pershing

Tools to support your advisory business at Pershing. Join us as we take a look at NetX360 tools to support your advisory business, including creating a client proposal, building and managing models, and more.
SESSION C – 2:35 – 3:25 p.m.

**Women & Investing**  
*CFP®, CPE, CPA credit*  
*Leslie Reinhart, Russell Investments*  
Focus on how women investors’ needs are different and why it matters; natural behavioral tendencies that impact investment decision-making; and actions you can take now to help build a more secure financial future for your clients and their families.

**Distribution Planning – The Big 3: RMD, 72(t) and Stretch IRA**  
*CE credit*  
*Security Benefit*  
Your clients, with your help have finally made it to retirement, distribution planning is essential to optimizing what they have accumulated. We will explore the uses and abuses of 72(t), the basics and traps of RMDs and how inherited ‘Stretch’ IRAs can be stretched over many years resulting in total distributions that are 2 to 10+ times the original IRA’s balance.

**Leveraging Technology across the Client Lifecycle**  
*CFP® credit*  
*eMoney Advisor*  
This session will go step-by-step through the client lifecycle, highlighting common client problems while layering in how technology can address these needs throughout a client’s lifetime. The lifecycle begins with initial wealth accumulation followed by the stage identified as navigating needs/goals. The next stage is referred to as retiring with confidence, finally ending with the leaving a legacy stage.

**Business Continuity & Succession**  
*John Schu & Frank Roccograndi, Lincoln Investment*  
Do you worry about what would happen if one of your advisor’s suddenly got hurt, sick or worse? Are you concerned about the impact to that advisor’s family, your business and all of the clients involved? Not having a business continuity or a succession plan in place can have devastating consequences. This session is designed for agency owners who want to help ensure an advisor has taken the necessary steps to help protect his family, clients, and employees should a catastrophic event occur. In this session, join John Schu – Sr. VP, and Frank Roccograndi, Director, Succession Planning as they discuss the steps to creating a plan, options for agency owners as a backup plan, and strategies for helping advisors implement a desired continuity/succession plan. John and Frank have helped more than 500 advisors put succession plans in place and will share what they’ve learned with you!

**The Productivity Zone**  
*Penny Zenker, Author The Productivity Zone*  
We’ve all experienced days where we’re “in the zone,” effortlessly meeting our objectives and feeling amazing. Wouldn’t it be great if we could experience this feeling every day? Now you can! There are 10 core drivers to time and energy management that get you, and keep you in the ZONE. The 10 items are presented in a framework that makes it easy to understand the key factors in productivity, and eliminates overwhelming feelings that may come from not having enough clarity in detail about WHAT to do and HOW to do it. This is a new paradigm in time management....Don’t miss out! The Productivity Zone book will help you get results faster and maintain consistent results to bring you greater balance, more freedom, and time to do the things you really want to do.
Managing Health Care Costs in Retirement

Managing Health Care Costs in Retirement
CE, CFP®, CLU/ChFC, CIMA credit pending

Prudential Financial

The cornerstone of retirement income planning is creating predictable and sustainable streams of income to cover essential expenses in retirement. One of those expenses is healthcare. Increasing medical costs, long life expectancies, elimination of employer provided retiree health plans and the uncertainty of Medicare makes health care a critically important aspect of retirement planning. Topics of this presentation will include: understanding an estimating healthcare costs in retirement; what Medicare covers, what it doesn’t and what it costs; the new healthcare laws under the Affordable Care Act; and strategies to manage and cover healthcare costs in retirement.

Designing the Next Generation in Account Opening

Designing the Next Generation in Account Opening
Anthony Bueti, Katie DeLorenzo & Michelle VanDiehl, Lincoln Investment

Join an interactive workshop to learn and give feedback into the ideal future workflow for opening accounts. This will help us crystalize requirements as we look to streamline the account opening process for advisors and investors.

Marketing with Broadridge

Marketing with Broadridge
Kevin Scheck, Lincoln Investment & John Bracco, Broadridge

In today’s fast-paced digital world, it can be difficult to find time to address your marketing needs. Fortunately, Broadridge provides the resources to make it easier. Learn all that Broadridge has to offer and best practices for how advisors are successfully using these tools. Build your business through marketplace visibility and client acquisition solutions. Optimize your practice with targeted content campaigns through email and social media to make your day-to-day life easier.

New Public & Investor Websites

New Public & Investor Websites
Tim Plourde & Guru Rao, Lincoln Investment

The goal of the new investor website is a new site that will provide the security features our investors need and is built on a new technology platform that can receive continuous and ongoing improvement. What are we looking to achieve?

- Overhauled security system with modern best practices
- New mobile-first visual design and information architecture
- Support for users who are not yet investors on Lincoln’s platform
- New entity and account-level supplemental account authorization system
- New from-scratch technology platform and change management process

We are also rebuilding Lincoln’s public website with a new visual design and information architecture to better serve its visitors and enable ongoing improvement. What are we looking to achieve?

- In production in late Q3 2019
- Re-organized to focus on investors, advisors, and employers primarily
- Add a “find an advisor” feature
- New from-scratch technology platform and change management process
Principles for a Successful Retirement
*Katherine Ray, J.P. Morgan*
Provides clear guidance on the key elements of retirement. Covers the importance of a plan, longevity, Social Security, health care costs, goals based wealth management, managing taxes and withdrawal rates.

Cannabis and Crypto - Keeping it Legal!
*IM&R Team, Lincoln Investment*
We’ll take a look at what investment options are available for client portfolios and what are the risks associated with investing in these and other cutting edge sectors and securities?

RMD Project
*Sara McGrath, Todd Peters & Myra Rosenblatt - Advisor Panel
Moderator - Chris Kelm, Lincoln Investment*
The Advisor Council initiated an RMD Project earlier this year and has worked closely with Operations and Marketing to create an online RMD Center, develop better client communications, create more detailed reports for the rep, and provide improved Advisor tools to support RMDs in greater detail. Please join Advisors Myra Rosenblatt, Sara McGrath and Todd Peters for a Panel Discussion facilitated by Chris Kelm to learn more about the changes they are working on to make the RMD process much easier.

Priceless: The Meaning of Value
*CFP® & IMCA credit
Janice Cellier, Invesco Consulting*
Fees are on sale. Should you join the discounters, or should you learn how to better communicate your value? Invesco Consulting teamed up with political consultants and word specialists, Maslansky & Partners, for a 6-month study on what investors think. Do they want low-cost or high-value? A financial plan or financial planning? Discretionary accounts or advisor-managed accounts?

The study included advisor interviews, investor dial-sessions and a North America survey of 1,000 investors*. The research uncovered new “cries” from investors and the language that defends, defines and delivers value in the new fee-based era.

The Evolving American Family: Planning for the Non-Traditional Family
*CE, CFP®, CLU/ChFC, CIMA credit
AXA Insurance*
American families today may have a different look than years ago, but the one constant is the need for appropriate planning. Over the last 60 years, the reality of our American family has shifted from what a traditional nuclear family looks like, to include blended families, same sex couples, non-married families, single and never married household arrangements among others. This course will highlight important family planning strategies for three different non-traditional family types: blended families, non-married families, and single, divorced or widowed families. Understanding the nuances of planning for each of these family situations will help a financial advisor plan appropriately for each family’s circumstances.
The Real Fear of Missing Out — Coaching Clients through Volatility

_Bighthouse Financial_
This course examines how volatility can cause clients to lose track of their goals and exacerbate their risk of not fulfilling their retirement goals. We examine the nature of risk and how to budget appropriately for a client. We look at the risk around client inertia and missing out and the need to keep them comfortably invested over time to achieve their goals. Guaranteed solutions and how to implement them are discussed as well as approaches to talking to clients about overcoming their fears.

Financial Exploitation of Senior Clients (Repeated)

_Firm Element credit_
_Nancy Heffner, Lincoln Investment_
Have you ever noticed a client of advanced age who has always been a saver and now suddenly has become a spender who is taking more frequent and/or larger distributions than they have in the past? Have you addressed it with them and they responded with “it’s my money and I’ll do with it what I want.” Have you thought there was nothing else you could do? During this session you will learn the common signs of potential financial exploitation and the ways that you and Lincoln can help prevent or stop it.

Protecting Your Business

_Ryan Carroll, Lincoln Investment_
Cyber security is the practice of protecting information and information systems from unauthorized access, disclosure, modification, and destruction. This session will provide insights on device management, password management, securing client data, fraud prevention and security best practices.

Albridge Practice Management

_Albridge Solutions_
See how to use all of the advisor reports that Albridge has to offer and review the various filters.