

Earn seven continuing education credits—ALL courses have been CFP approved!

Dear Financial Planning Professional:

On behalf of the Northeastern New York Chapter of the Financial Planning Association, we invite you to attend our **2019 Symposium** to be held on **Thursday, May 16, 2019**, at the **Hilton Garden Inn, 235 Hoosick Street, Troy, NY 12180**. Each course has been approved for CFP continuing education credit and we are a CPA sponsoring organization. Attend our Symposium and earn seven **CFP and CPA continuing education credits**.

We have an outstanding line-up of programs, including general sessions:

- **Generational Intelligence to Build a Sustainable and Growing Practice**, Sean Farley
- **Now What Should We Do? Where we are in the Economic Cycle and What Does It Mean for US and International Equities**, Talley Léger
- **Estate Planning for Short Life Expectancies**, Gary Altman
- **Advice in a New Era**, Paul Cieslik
- **Road Map To Retirement – Top IRA Planning Mistakes**, Doug Orton

Enclosed you will see the schedule and informational details of the day's events. Our lineup this year includes both Regional and National presenters speaking on a variety of topics to help you run your practice better and improve the interaction between you and your clients. You may find yourself wanting to attend more than one breakout session, don't worry, we can provide the materials for that session; your clients are counting on you to attend these timely and relevant sessions!

Many of the Symposium's speakers would not have been able to present without the support of our Corporate Partners. We thank our Partners, they help and support our chapter throughout the year and today is a great day to see many of them in one place. Please visit their booths to see how they can help you engage better with your clients and with your practice; a listing of Partners and Symposium sponsors is in this brochure.

For your convenience, you can register and pay online at www.fpa-ny.org. **Early bird registration deadline is May 1, 2019.**

A SPECIAL OFFER, if you are a MEMBER of the Estate Planning Council of Eastern New York, Inc., you are welcome to attend at FPA Member cost!

Should you have any questions regarding registration, please call our Executive Director, Stephanie Cogan at (518) 458-7774. We look forward to seeing you on May 16th at the Hilton Garden Inn-Troy!

Sincerely,

Thomas McGrath, CFP®
Symposium Chair

FPA of NORTHEASTERN NEW YORK SYMPOSIUM
Thursday, May 16, 2019

PROGRAM SCHEDULE*

- 7:15 AM to 8:00 AM** Registration /Breakfast Exhibitors
- 8:00 AM to 8:10 AM** **Welcome and Opening Remarks**
Tom McGrath, CFP®, Symposium Chair
- 8:10 AM to 9:00 AM** **GENERAL SESSION 1**
Generational Intelligence to Build a Sustainable and Growing Practice
Sean Farley, Senior Vice President and Divisional Sales Manager,
John Hancock Investments
Wealth transfer among generations has begun and is expected to peak around 2036, with \$30 trillion being passed down. One of the biggest challenges in financial services today is building a growing, sustainable, and valuable practice. The key is to reach all generations and intentionally build a profitable practice for today and tomorrow. This program is designed to help the planner understand the attitudes, values, and biases among the different generations and define specific strategies and solutions for reaching them.
- 9:05 AM to 9:55 AM** **GENERAL SESSION 2**
Now What Should We Do? Where we are in the Economic Cycle and What Does It Mean for US and International Equities
Talley Léger, Equity Strategist, OppenheimerFunds
Talley Léger addresses common questions from investors, such as: What is Oppenheimer's view on the economic cycle? What does that mean? How much international exposure should I have? Is now a good time to get into emerging market (EM) stocks? Are U.S. tariffs and trade wars reflected in EM valuations? Why are European stocks underperforming?
 1. Oppenheimer's Capital Markets outlook and what it means for equities
 2. Where we are in the current EM cycle, and how long they usually last
 3. Whether U.S. stocks today are cheap or rich
- 9:55 AM to 10:15 AM** **Break / Exhibitors**
- 10:15 AM to 11:05 AM** **GENERAL SESSION 3**
Estate Planning for Short Life Expectancies
Gary Altman, Esq., Founder and Principal Attorney, Altman & Associates
What estate planning advice should you give a client when the client tells you that she only has a few months to live? This presentation covers what estate planning documents should be reviewed, revised, and drafted, as well as what to avoid when planning for certain family situations. New York and Federal estate considerations will be explored, as well as income tax considerations before death.
- 11:05 AM to 11:25 AM** **Break / Exhibitors**

PROGRAM (CONTINUED)

11:25 AM to 12:15 PM

CONCURRENT BREAK-OUT SESSIONS

1. Social Security How to Grow From Here

Matt Sperazzo, External Business Consultant, John Hancock Investments

This course will discuss the history of social security, where it stands today and how to maximize your benefit. Today social security is estimated to make up more than 50% of the income for clients age 65 and older. Make sure you are able to help your clients get the most out of the social security system. Social security tends to be one of the most confusing financial topics. Hear from a speaker that can simplify a very complicated program.

2. Planning For College: Understanding Financial Aid, Scholarships, and Affordability: Strategies to Help Your Clients

*Dr. Dean Skarlis, President and Founder,
The College Advisor of New York, Inc.*

This program will teach advisors the critical factors that make up the financial aid formulas. Case studies will be accessed to show planners how to help their clients plan to reduce higher education costs by maximizing aid and scholarships.

For more information, please visit: www.CollegeAdvisorNy.com.

12:15 PM to 1:00 PM

Lunch / Exhibitors

1:00 PM to 1:50 PM

GENERAL SESSION 4

Advice in a New Era

*Paul Cieslik, National Speaker for Capital Group, home of American Funds,
part of the Advisor Education Team*

Advice in a New Era examines the nuances of the intersection between human behavior and wealth management. Prescriptive insights will be demonstrated as to the human trends and behaviors that can most affect client decision making. Advisors will learn how to position themselves strategically, in order to grow their practice with precision. The program helps explain psychological biases that affect decision making, especially during volatile markets. By understanding these biases, investors can work more successfully with their advisors to stay focused on the thing that matters most, their goals.

1:55 PM to 2:45 PM

CONCURRENT BREAK-OUT SESSIONS

1. The Outlook for Fixed Income

David Keib, wholesaler, Capital Group, home of American Funds

This presentation for financial advisors focuses on fundamental research in today's fixed income environment as well as investment views for the short- and long-term bond market. Learn what's happening in today's bond market environment. Understand why the bond market is in the current situation and discuss the likely paths it may follow.

By understanding, planners will learn to be better informed to discuss the appropriateness of short- and long-term bond investments with their clients as an integral part of their portfolio.

PROGRAM (CONTINUED)

2. **Peeling the LTC Insurance Onion**

Robert M. Vandy, CLU, ChFC, LUTCF, CLTC, President of Advisors Insurance Brokers (AIB), a New York Long Term Care Brokers, Ltd. company
Both the Long Term Care (LTC) and Long Term Care Insurance (LTCI) planning worlds continue to experience change. Each is presented with its own unique sets of challenges for both consumers and agents. The standalone or “traditional” LTCI space has seen significant change in recent years. Despite those changes, for many LTCI may represent the most cost effective way to offset the financial risk and potential consequences of a long-term, extended, or chronic care event.

One of the challenges resulting from those industry changes is the continued proliferation of product design options, which can be difficult to track, and evaluate, for use with potential policyholders. In this session, we will discuss some often-overlooked and sometimes even less understood design features in LTC insurance solutions. Through a more creative and customized design process, advisors and planners can fulfill client planning needs with product designs that - more than ever - better integrate into their overall financial plans. We will cover design features of both standalone LTC insurance, as well as some of the newer life-LTC “hybrid” designs, and give case study examples to lend further perspective.

2:45 PM to 2:55 PM

Break / Exhibitors

2:55 PM to 3:45 PM

GENERAL SESSION 5

Road Map To Retirement – Top IRA Planning Mistakes

Doug Orton, CRPC, Vice President and Business Development Consultant, MFS Fund Distributors, Inc., a subsidiary of MFS Investment Management® (MFS®)

We are going to outline some common IRA planning mistakes. Why? To help you make the most of IRA assets and referral sources. We will highlight ideas which will be universally applicable across your entire client base. We will also highlight ideas which will be most applicable to high net worth investors. Why? The benefit to this approach is protect and multiply. Attendees will leave this session with IRA Planning ideas to use immediately with current clients.

3:45 PM to 4:30 PM

RAFFLE and Closing Remarks

Our sponsors have generously donated items to our raffle. To enter, simply get your card stamped and turn it in! Winners **MUST** be present to win!

Closing Remarks: **Thomas McGrath, CFP®, Symposium Chair**

**Event schedule is subject to change.*

FPA NENY Symposium 2019 Speaker Biographies

Sean M. Farley is a Senior Vice President and Divisional Sales Manager for John Hancock Investments. Mr. Farley is responsible for sales in the Northeast for the Independent Channel. Mr. Farley has a B.A. in communications from Boston College and has an M.B.A from the F.W. Olin Graduate School of Business at Babson College in Wellesley, Massachusetts. At Boston College, Sean played on the men's ice hockey team from 1987-1991 and was a member of the 1990 team that advanced to the Final Four in Detroit, Michigan. Upon graduation, Sean played professional hockey in Europe 1991-1992.

Talley Léger is the Equity Strategist at OppenheimerFunds. He is responsible for formulating and communicating the Firm's views on the macro and investment landscapes, with a focus on equities. Talley is the co-author of the revised second edition of the book *From Bear to Bull with ETFs*, a four-star Amazon Best Seller. He has been a guest columnist for the *Big Picture* and *Data Watch* on Bloomberg Brief Economics, as well as a contributing author on *Seeking Alpha*.

Gary Altman, Esq. is the Founder and Principal Attorney of the estate planning law firm, Altman & Associates, where he has been serving the Washington metropolitan area, practicing law since 1980 and estate planning since 1988. A nationally recognized estate, legacy and business planning authority, Gary's "outstanding expertise, trustworthiness and commitment to his clients' needs" has earned him repeated recognition by *Washingtonian* magazine and *Northern Virginia* magazine as among the DC region's "Best Estate Planners." He has also been honored as a "Top 100 Attorney" by *Worth* magazine and likewise recognized as a Maryland and Washington, DC "Super Lawyer."

Paul Cieslik is a National Speaker for Capital Group, home of American Funds, part of the Advisor Education Team. He has over 23 years of investment experience and has been with Capital Group for over 17 of those years. Prior to his current role, Paul was responsible as a wholesaler for the Boston metro area and prior to that Southwest Florida. Before joining Capital Group, Paul was a wholesaler at Lord, Abbett & Co., covering the east coast of Florida, including the Caribbean and Puerto Rico. He began his career as an analyst and then financial advisor.

Doug Orton, CRPC, is a Vice President and Business Development Consultant at MFS Fund Distributors, Inc., a subsidiary of MFS Investment Management® (MFS®). He has worked in the financial services industry since 1993, holding roles in sales, tax and compliance, training and marketing. Doug is responsible for marketing MFS' individual retirement products and training the MFS sales team on retirement topics. He delivers best-practice ideas to advisors and managers from across the industry. Doug earned a bachelor's degree in psychology at Colorado College. He holds Series 7 and 63 licenses from the Financial Industry Regulatory Authority (FINRA) and the Chartered Retirement Planning Counselor (CRPC) designation from the College for Financial Planning.

Matt Sperazzo is an External Business Consultant with John Hancock Investments and has been with the company for 11 years. He is responsible for the sales and marketing of John Hancock Investments, Defined Contribution Investments Only, and 529 College Savings Plans. He currently has his series 6, 7, 63, 66 and NY Life Insurance licenses. Matt also has his NSSA designation through the National Social Security Advisors association. Matt received his Undergraduate Degree from the University of New Hampshire with a major in Economics and a minor in Business Management. He is currently working on his CIMA designation.

Dr. Dean Skarlis is President and Founder of The College Advisor of New York, Inc., a comprehensive college counseling practice serving clients in New York and across the U.S. He has more than 25 years of experience in education and has been quoted in The Wall Street Journal, The Washington Post, The New York Times, on ABC World News Tonight, and other media outlets. He has trained thousands of CPAs and financial advisors on the intricacies of financial aid and scholarships. He holds a Doctorate in Education from the University of Pittsburgh and a Certificate on College Admissions Counseling from Harvard University. He and his staff have helped thousands of students and parents navigate the complexities of college admissions and financial aid with the ultimate goal of helping the find a college that's the best fit socially, academically and financially.

David Keib is a Regional VP at Capital Group, home of American Funds, covering eastern and central upstate New York. He has 11 years of investment industry experience and has been with Capital Group for five years. Prior to joining Capital, he was a vice president and wholesaler at J.P. Morgan Asset Management. He holds a bachelor's degree in political science and economics from the University of Scranton. He also holds the Chartered Retirement Planning Counselor[®], Certified Investment Management Analyst[®] and Accredited Investment Fiduciary[®] designations. Dave is based in Wilton, New York.

Robert M. Vandy, CLU, ChFC, LUTCF, CLTC is President of Advisors Insurance Brokers (AIB), a New York Long Term Care Brokers, Ltd. company. AIB is a nationally recognized long-term care, retirement, estate and business planning firm located in Clifton Park, NY. Bob has over 29 years of experience in insurance & financial services, having been both a personal producer, as well as serving in field and home office sales & marketing support and management capacities, supporting agents and advisors throughout the Northeastern U.S.. He is responsible for the overall day to day operations of AIB, and for business development through the individual producer space, as well as through strategic partnerships in the independent broker-dealer, RIA, insurance agency, financial planning firm, benefit broker areas.

Partial List of Corporate Partners

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**FPA of NENY Symposium
May 16, 2019**

Early Bird Registration ends May 1, 2019