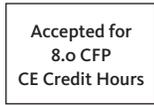


Minding the Gaps: Helping Move People to Where They Need to Be Conference Agenda at a Glance



	Conference • July 18–19, 2016	Master RMA® Bootcamp • July 20–22, 2016
SALEM STATE UNIVERSITY, SALEM, MA		

SPONSORED BY



DAY ONE: Monday, July 18 Pre-Conference Activities

10:00 AM–12:00 PM	Pre-Conference RMA® CE Session (RMA® Graduates and RMA® Candidates only) Pre-Conference RMJ® Peer-Reviewers Meeting. Summer RMJ® sponsored by Milliman. Pre-Conference VLC Authors and Presenters Meeting
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Conference Sessions

Speaker(s)

12:00–1:00 PM	Buffet Lunch	
1:00–1:45 PM	The value of data gathering and integration in a comprehensive framework: How RIIA®'s Procedural Prudence map (PPm) helps customize retirement advisory services to client types above and beyond the six services in Morningstar's "Gamma"?	Moderator: François Gadenne, CFA®, RMA®, Chairman and Executive Director of RIIA Speakers: Kerry Uffman, PFS, CFP®, CFA®, RICP, RMA®; Jay Rappa, AdvisorFlo
1:45–2:30 PM	Client values before financial goals as a means to assess prior probabilities and to develop prior knowledge: What is the practical impact of assessing qualitative client values before developing quantitative goals-based retirement recommendations?	Moderator: Brent Burns, Asset Dedication, LLC Speaker: Brad Owen, CFP®, RMA®, Donnelly Wealth Advisors, Inc.
2:30–3:00 PM	Break	
3:00–3:45 PM	Measuring risk of ruin with retirement risk models: What is the evidence for implicit over-optimism in commonly used risk models?	Moderator: Dirk Cotton Speaker: Huy Lam
3:45–4:30 PM	The experience of putting people through the RMA program: How does retirement plan feasibility (risk capacity) and mapping risk exposures in the context of RIIA®'s household balance sheet (HHBS) improve processes based on risk tolerance and sustainability (risk-of-ruin) models?	Moderator: Robert Powell, Editor, RMJ® Speakers: Mike Lonier, RMA®, Lonier Financial Advisory LLC Mike Hardin, VP, RMA®, FTB Advisors, Inc. Scott Linn, MBA, RMA®, FTB Advisors, Inc.
5:00–6:30 PM	Reception and Welcome – Marsh Hall, Room 210	Sponsored by: Salem State University
6:30 PM	RIIA Board Meeting Dinner (by Invitation Only)	Sponsored by: TIAA
6:30 PM	Explore downtown Salem – Check conference material for map and restaurant guide	

DAY TWO: Tuesday, July 19

8:00–8:30 AM	Breakfast	
8:30–9:15 AM	What are the strategic uses of financial planning in general and retirement planning using RIIA's Household Balance Sheet View in particular under the DOL's Fiduciary Rule?	Moderator: François Gadenne, CFA®, RMA®, Chairman and Executive Director of RIIA Speakers: Marcia S. Wagner, Esq., The Wagner Law Group; Kevin Knull, President, MoneyGuidePro
9:15–10:00 AM	Beyond portfolio volatility risk: How can we extend the concept of Put Option Replication from market risk and portfolios of risky assets to un-systematic, client idiosyncratic risks as defined in the RMA Curriculum, including Health Risks?	Moderator: Ron Mastrogiovanni, RMA®, HealthView Services Speaker: Tamara Burden, Milliman
10:00–10:30 AM	Break	
10:30 AM–11:15 PM	Adopting Best Practices: What are the implications of developing elite programs based on the Procedural Prudence map in general and the Household Balance Sheet View in particular?	Moderator: Joan Boros, Esq. Speakers: Dan Keady, TIAA; Zach Parker, Securities America; Manish Malhotra, President & CEO, Income Discovery
11:15–12:15 PM	Lunch	
12:15–1:00 PM	Putting it all together: What are the benchmarking best practices for the management and the monitoring of your clients' retirement portfolios?	Moderator: Mike Zwecher, Deloitte Speakers: Patrick Collins, Josh Stampfli
1:00–1:45 PM	Conference wrap-up: What have we discovered and validated during this conference and what more should we explore as we prepare for next year's conference?	François Gadenne, CFA®, RMA®, Chairman and Executive Director of RIIA®
1:45 PM	Break and end of conference	

The Master RMA® program is available to RMA® Graduates who seek to develop a deeper mastery of the retirement planning process. Building on the work performed with the RMA approved courses of study, the Master RMA® boot-camp delivers "how-to" discussions and cases in a face-to-face environment. The Master RMA® students are expected to attend the conference as well as the boot-camp.

Retirement Income Industry Association Antitrust Compliance Guidelines

These Guidelines are designed to inform Directors of the Retirement Income Industry Association (“RIIA”), its members, committee chairs, staff and designees, alternates and representatives of RIIA members participating on committees, task forces and working groups on behalf of RIIA (collectively “Members”) of their obligations under the antitrust laws. These Guidelines apply equally to RIIA Board of Directors meetings, RIIA committee meetings, the RIIA annual meeting, RIIA social events and comparable informal gatherings that occur in the context of RIIA and RIIA sponsored activities (collectively, “RIIA Meetings”).

The antitrust laws seek to preserve free and open competition. As a general rule, competitors may not restrain competition among themselves through understandings or agreements with respect to price, risk assessment or risk premium, costs, including costs of distribution, production or distribution of their products or services (collectively, “Pricing Basis”), or through other agreements that affect price or unreasonably restrict competition. Furthermore, one group of competitors may not act together in concert to restrict the competitive capabilities or opportunities of their competitors, or their customers. Penalties for violating the antitrust laws are severe, and can include imprisonment, fines and treble damages.

As a general rule, the following topics or areas for discussion should be avoided:

- **Price:** Any discussion of a Member’s Pricing Basis should be strictly avoided.
- **Competitors:** No joint action should be taken by Members that would disadvantage or disable a competitor from engaging in legitimate business practices.
- **Customers:** Any activity that has the appearance of dividing up customers, distribution channels, or products or services should be avoided.
- **Information Exchange:** No exchange of confidential, competitively significant information by Members should take place without proper safeguards approved by RIIA counsel.

The following list should serve as a guide for discussions:

1. Do not discuss your company’s or competitors’ Pricing Basis, including any element that might affect prices, such as pricing basis, risk assessment, risk premium or charges, costs, including the costs of distribution of products and services, commissions, fees, products, services or programs provided to customers, or profit margins. Such information should not be discussed, regardless of whether it is available

to competitors through other sources.

2. Do not discuss your company’s business or operating plans as they relate to particular markets, specific customers, classes of customers, distribution channels, competition, referral practices, counseling practices, or specific products and services or types of products and services. Agreements or understandings among competitors to divide up customers, geographic areas, or classes of products or services are punishable criminally.
3. Do not disclose to others at RIIA Meetings any confidential, competitively significant information, such as information about your company’s Pricing Basis, customers, or product or service development plans.
4. Do not discuss terms on which retirement income products and services will be developed and distributed by your company to customers, or tables and schedules dealing with income payments or life expectancy.
5. Do not enter into any agreement or understanding with other Members regarding enforcement of compliance with industry standards developed by RIIA or other organizations, such as specifications established by any standard-setting body. Each company may decide unilaterally whether to support any such industry standard in its own independent activities.
6. Do not discuss or enter into any agreement or understanding with a competitor regarding the companies with which you will do business. It is unlawful for competitors to agree to boycott third parties who are commercial rivals or who do business with commercial rivals. Members may unilaterally decide not to do business with another company.
7. Do not discuss or enter into an agreement or understanding with a competitor regarding the types of products and services that your respective companies will develop, distribute, or support.
8. Do not stay at a RIIA Meeting where discussion of any of the foregoing topics occurs.
9. If you have any doubt about conduct at a RIIA Meeting or subject of discussion, consult with RIIA’s counsel, if present. You also may wish to consult with your own company’s counsel. If you feel that a discussion is improper, you should disassociate yourself from that discussion. If necessary, you should leave.

These Antitrust Compliance Guidelines of the Association were adopted by Resolution of the Board of Directors on September 18, 2008.