

Ethics presented by Bonnie Kirchner

Bonnie Kirchner is a Certified Financial Planner [™] practitioner and a CFP Board Ethics instructor with a MS degree in Taxation from Bentley University (where she is now a graduate school faculty member) and a BS degree in Financial Counseling and Planning from Purdue University. Not only is Ms. Kirchner an enlightening speaker on a number of financial planning concepts, but she is incredibly inspiring; especially when incorporating her own dramatic journey and the important lessons learned along the way. Prior to publishing her book, [Who Can You Trust With Your Money?](#), published by FT Press, she co-anchored the morning drive radio business magazine, “Early Exchange”, and was the daily financial reporter for Boston’s CBS affiliate until her then husband, a covert narcissist and sociopathic financial advisor, confessed to running the country’s largest Ponzi investment scam before Bernard Madoff. Her personal and professional experiences give her extraordinary insight into scammers, issues around trust and money, protecting oneself, as well as rebounding from crisis. Bonnie is the founder and owner of Sea Change Financial Education, a firm dedicated to educating individuals on financial matters and the emotions which drive decision making.

Global Market Outlook presented by Peter Smith

With geopolitics continuing to dominate the global news flow, Peter Smith uses historical data and analysis to parse through the noise and discusses how money managers should navigate the international equity markets.

Peter Smith serves as client portfolio manager for Federated’s domestic and international value strategies, is a member of the Executive Committee at Federated Clover, and Co-chair of the International Outlook Committee. He has more than 30 years of experience. Prior to joining Federated Clover in 2005, Peter worked for a \$10 billion registered investment adviser, where he was responsible for managed account sales and institutional consulting relationships throughout the northeast and midwest regions. Peter also worked at General Electric Capital Company, where he developed and launched two mutual fund companies designed specifically for the investment of public funds. Peter earned a bachelor’s degree from Hamilton College and is a member of IMCA and the CPPF.

New Strategies for Long Term Care Planning presented by Babs Hart

The presentation will address different ways to plan for the cost of long term care. The speaker will discuss traditional long term care contracts, life policies with LTC riders, annuity contracts for LTC. Options discussed for planning for cost of LTC include guaranteed payments and premium refunds. Presenter will discuss options for choosing best fit for clients. Babs W. Hart, President of Hart Insurance Group, Inc, specializes in life insurance, long term health care and disability. Babs is a second generation insurance professional who followed in her father’s footsteps and quickly became an expert in the field of long term care. She is well known for finding the best fit for her clients by researching the marketplace. Babs also serves in an advisory capacity to many CPA firms and estate attorneys.

Babs is one of two women in the history of the State of Alabama to be in the top 2% of the world by achieving the distinction of the lifetime membership in the Million Dollar Roundtable (MDRT), the Premier Association of Insurance Professionals. She is the author of the book, Plan Ahead: Important Questions (and Answers) Regarding Long Term Care Insurance. Babs earned a B.A. in Communications and Minors in Philosophy and Psychology from Auburn University as well as the CLTC-Certification in Long-Term Care. Babs has 25 years of experience working in the area of long-term care

Mastering Organic and Scalable Growth presented by Duncan MacPherson

Increasingly, we see top professionals transform their proven best practices into intellectual properties that can be deployed over and over again. Duncan MacPherson discusses what it means to turn a book of business into an actual business; a business that has no limits and achieves steadily improving enterprise value.

Duncan is the CEO of Pareto Systems, an industry leading business development firm dedicated to the elite professionals and companies within the knowledge-for-profit sector. Duncan and his team of consultants work with professionals in a wide range of fields including Financial Services, Insurance, Accounting, Legal, Mortgage, and Consulting to create predictable, sustainable, and duplicable businesses. Pareto Systems is well known for its approach which is based on best practices and for its focus on implementation.

As a speaker in high demand, Duncan travels extensively throughout North America and around the world, conveying dynamic and fact-rich presentations that have made him a popular spokesperson for the knowledge-for-profit industry. Duncan's expertise in demystifying business development and marketing in the financial world has universal appeal; from the high-level advisor to the successful wholesaler, to corporate financial institutions. Duncan's primary goal is to help Professionals achieve liberation and order in their businesses through step-by-step methodology and execution.

Duncan is also an industry author and has written two best-selling books: *Breakthrough Business Development*, *Take Your Business to THE NEXT LEVEL*, and the recently released *The Advisor Playbook*. Achieving a business breakthrough is done by design, not by luck or chance. Duncan offers a clear plan to take your business to the next level.

Beyond the office, Duncan loves spending time with his wife and two sons. They enjoy the four-seasons playground they call home in beautiful Kelowna, British Columbia, Canada. He enjoys staying active with recreational activities such as golf, tennis, and skiing.

2018 Medicare presented by Karen Haiflich

The presentation will compare the parts of Medicare and coverage options, explain benefits and costs, discuss how Medigap policies and Medicare Advantage Plans are different, describe the Federally-facilitated Health Insurance Marketplans, recognize Medicaid and related resources.

Karen obtained a Bachelors Degree from Indiana University in 1986. She has taken several insurance related courses and obtained her Registered Health Underwriter designation from the American College.

Karen began her insurance career in 1979 with Lincoln National Life Insurance Company in Fort Wayne, IN in the group insurance department. She worked in several departments in the home office before joining the sales team.

In 1995, Karen decided to become self-employed and began her own group insurance agency. She specialized in large group self-funded accounts and group life and disability insurance.

In 2006, Karen moved to Birmingham, AL to be closer to the majority of her family. After her move, she realized Alabama is far different than other states regarding the group insurance market. She then decided to change her specialty to Medicare. She spent one year with United HealthCare and quickly determined that she cannot just represent one company so she again became self-employed.

Karen now spends her time conducting Medicare Educational Seminars at several libraries and other venues. She then meets with people on a one-on-one basis to review their health insurance needs and steers them to the appropriate plan.

Utilizing Insurance in a Fee Only Practice presented by David Lau

For most financial planners, insurance is an important component of a holistic financial plan. However, commissioned products are incompatible with RIAs business models and their fiduciary values. David Lau discusses how fee-only, fiduciary advisors can utilize and leverage insurance in their practice.

David Lau is widely recognized as an innovator in the financial services industry. Throughout his career, he has been driven by a compelling vision: eliminate expensive and inefficient delivery of financial products and services to reduce overhead and pass the saving on to consumers. Prior to founding DPL Financial Partners, David served as Chief Operating Officer at Jefferson National, a leading innovator of tax-advantaged investing strategies for RIAs and fee-based advisors. Earlier in his career, David served as Chief Marketing Officer of E*Trade Bank, as well as its predecessor Telebank.

Through his extensive work with the RIA industry, David saw an important gap in their offering for their clients: INSURANCE. RIA clients needed insurance solutions and RIAs couldn't provide them because of the commission-driven nature of the products. On the other side, insurance carriers wanted to reach the RIA market, but were having little success. David founded DPL Financial Partners in 2014 to address this industry problem. His solution: work with carriers to create insurance products specifically for RIAs – no commissions, transparency, low fees, no surrender. Then provide education and access to these products to RIAs.”