



OF *GREATER PHOENIX*

2019 SYMPOSIUM
***STRETCHING
BOUNDARIES***

How far can you see?

Wed, September 25, 2019

7:30 am to 5:15 pm



**Topgolf Scottsdale
9500 E Talking Stick Way
Scottsdale, AZ 85256**

THANK YOU!



Own your tomorrow™



WELCOME

Stretching Boundaries presenters have been chosen and encouraged to rethink how we practice, how we provide value, how we can turn the new norm into an edge – YOUR EDGE.

Traditionally, financial planning applied to the wealthiest of people – utilizing quantifiable skills and financial management tools and business models centered around investments and assets under management.

Today, our business climate is changing rapidly. We can add significant value not just to those who are already wealthy, but now more than ever to those who would seek to be wealthy in their future.

Even the definition of what wealth is – is shifting. Financial Literacy matters, and with its expansion in Arizona, we are teaching our public how to value, seek, find and pay for professional financial planning services.

Consequently, how we structure our practices, define our business models, manage the regulatory environment, adhere to a new set of Ethics and Practice Standards – what client focus or specialty niche we might choose – where we differentiate ourselves from other fine professionals – it's all in motion.

The good news for the wise financial professional: change creates opportunity, especially if you can understand the qualitative value you provide, and rethink how you package and deliver financial planning services.

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PROGRAM LINEUP

Opening Remarks

Welcome to Stretching Boundaries _____ Erin Itkoe/Melissa Kemp

Morning Sessions

New Frontiers: Financial Therapy _____ Kristy Archuleta

8,000 Days of Retirement _____ John Diehl

Understanding Longevity Annuities _____ Michael Kitces

Lunch Break

Try your hand at Target Golf

Afternoon Breakout Session 1, choose from:

A: Application of Financial Therapy _____ Neal Van Zutphen

B: CFP® Board of Standards New Mandated Course, pt 1 _ Melissa Kemp

Afternoon Breakout Session 2, choose from:

A: The Future of Advice _____ John Diehl

B: CFP® Board of Standards New Mandated Course, pt 2 _ Melissa Kemp

Keynote Speaker

The Perfect Practice _____ Matthew Jarvis

Parting Words

Closing remarks and Prize Drawings _____ Erin Itkoe/Melissa Kemp

KRISTY ARCHULETA



**University of Georgia
College of Family and Consumer Sciences**

NEW FRONTIERS: FINANCIAL THERAPY

Why are we here? Why does financial planning matter? Why should our clients seek us out and value our professional contribution to their lives?

As a profession, we are called to improve the overall financial well-being of our clients, to help them identify and achieve their overall life satisfaction, to give them the confidence and direction to confidently meet their financial goals – and through that channel, their life goals.

Successful financial planning is more than just a series of numbers – it's inclusive of the emotions that attach to those numbers. Successful financial planning understands and factors in the relational aspects around money. Money and numerical figures don't just appear upon a financial plan and have meaning until they are connected to the driving behaviors – habits, worries, and norms from individuals, couples, families.

What would be possible when you expand your ability to look beyond the numbers into the fears, hopes, dreams, possibilities and vision of your clients?



Kristy L. Archuleta, Ph.D., LMFT, is an Associate Professor in the College of Family and Consumer Sciences at the University of Georgia.

Learn More about Kristy and Financial Therapy:

<https://www.fcs.uga.edu/people/bio/ka20030>

JOHN DIEHL



Hartford Funds

8,000 DAYS OF RETIREMENT

Retirement is often talked about as an end. It's the end of one's career. It's the last stage of one's life. It's the end game. Clients might be focused on how to prepare for retirement, which is critically important. But if they're looking at retirement as the final goal, then they might not be preparing in the best way.

The MIT AgeLab is helping us understand the dichotomy of retirement—it is seen as an end, but it can actually make up more than a decade or two of one's life.

Want to be the best possible retirement income planner? Start by understanding what is possible for today's retirees – their options, the possibilities, and how their goals could expand with a new perspective from you. This presentation can help your help clients navigate 8,000 days of retirement.

THE FUTURE OF ADVICE

The landscape of financial advice has changed dramatically in recent years, and today's presentation will reinforce that notion. You see, baby boomers, generation X, and millennials are more educated, more tech-savvy, and more demanding than any previous generations. Now, clients want financial advice to identify and help them navigate what they may confront in middle age and as older adults.

Given the new demands that these circumstances have created, clients will increasingly seek solutions to what the MIT AgeLab refers to as the "jobs of longevity." Anticipating and solving for these jobs, often referred to as longevity navigation or longevity management, presents a new frame of reference regarding what clients need, want, and will ultimately be willing to pay an advisory firm to provide.

Based on MIT AgeLab's insights, we'll discuss the evolving context of old age. We'll see which characteristics and services clients might consider valuable in an advisor, and translate it into three distinct advisor value propositions: the transaction-based advisor, the planning-based advisor, and the longevity-based advisor.

Knowing these roles will help you assess where your business is within the spectrum, and consider how you can position your practice to take advantage of the opportunities that lie ahead.



John Diehl, CFP®, CLU, ChFC, is Senior Vice President of Strategic Markets at Hartford Funds.

Learn more about John:

<https://www.hartfordfunds.com/dam/en/docs/pub/Podcast/JohnDiehl.pdf>

MICHAEL KITCES



Kitces.com

Michael Kitces is joining us today via live stream video conference.

UNDERSTANDING LONGEVITY ANNUITIES AND THEIR POTENTIAL ROLE IN RETIREMENT INCOME

A longevity annuity is similar in concept to an immediate annuity, but the lump sum payment is converted not to income for life beginning immediately, but instead with payments that may not begin until the distant future. Such a trade-off allows longevity annuities to provide “income that cannot be outlived” but at a fraction of the cost of a traditional annuity product.

In this session, we look at how longevity annuities work, the ways they can fit into an overall retirement income strategy, how they compare to available investment alternatives, their caveats and concerns, and explore the potential role that they may play for retirement income in the future.



Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC, RHU, REBC, CASL, writes “The Kitces Report” newsletter, and Nerd’s Eye View blog.

Learn more about Michael:

<https://www.kitces.com/about-michael/>

MATTHEW JARVIS



Jarvis Financial

Keynote Speaker:

BUILD YOUR OWN PERFECT PRACTICE

“Matthew has what most would consider to be an incredibly profitable and successful financial advisory firm” -Michael Kitces (www.Kitces.com/7)

“You are refreshing and 100% authentic. Thank you for taking the time to share your success stories and best practices. Fan of Your Work!” -Financial Advisor Don H.

Whatever your definition, would you describe your practice as ‘perfect’? If not yet ‘perfect’, what is it missing and what tools, techniques and strategies are required to close this gap?

In his hold-nothing-back presentation, Matthew will share his most valuable tools that have created his and dozens of other ‘perfect practices’, which Matthew defines as deliver Massive Value to Clients every quarter, with the hyper-efficiency required to take a whopping 130+ days of vacation (plus weekends) each year.

Specifically, you will learn:

- ◆ How to implement ‘appointment-surges’ that will transform your practice and your life
- ◆ Specific examples of efficiently delivering massive value to clients each quarter
- ◆ How to successfully deliver a financial plan on just one page

Attendees will also receive a link to samples of Matthew’s practice materials and Matthew will be available throughout the TopGolf event to answer questions.

To get a preview of Matthew’s presentation, take a listen to his podcast with fellow Lifestyle Advisor and Kitces Podcast Alumni, Micah Shilanksi: The Perfect RIA Podcast (www.ThePerfectRIA) OR listen to his interview with Michael Kitces (www.Kitces.com/7).



Matthew Jarvis, CFP®, ChFC, owns Jarvis Financial Services and coaches advisors through the Limitless Advisor Coaching Program.

Learn more about Matthew:

<https://www.jarvisfinancial.com/matthew-jarvis/>

Special Opportunity:

Matthew is the featured presenter at our Prequel event, September 24. More information on page 18.

LOCAL SPEAKERS



Neal Van Zutphen



Melissa Kemp

Neal Van Zutphen

APPLICATION BENEFITS OF FINANCIAL THERAPY

After hearing Kristy Archuletta's research-based information regarding money and your clients' relationship with it, how do you move this knowledge and wisdom into your practice? When do you stop delivering financial advice and move into counseling – and how do you avoid that? What resources are readily available to you? What are some clear signs that you may not be able to successfully help a potential (or current client)? How do you become a more empathetic, gentle, and effective financial coach along with a competent financial planner?



Melissa Kemp

***CFP® BOARD OF STANDARDS
MANDATORY NEW ETHICS COURSE***

October 1, 2019, the CFP® Board of Standards new Code of Ethics and Standards of Practice goes live. In concert with the new standards, the board rolled out a new mandatory Ethics Course.

Melissa is one of the rare CFP® professionals in the nation who cares about Ethics enough to study endless definitions and read mountains of case studies, and then cares enough about Ethics in practice and our incredible financial planning professionals to take that knowledge and mandated material and turn it into relevant, interesting, even fun Ethics learning.

What are the new standards that you will be held accountable to? Where does your practice business model create nuances or hurdles to consider? How will your clients benefit? How can you leverage your CFP® marks and these new standards to add value or confidence in your client relationships?

WHO BENEFITS

All Professionals with a seat at the Financial Planning table can benefit from attending:

CFP® Professionals and future certificants

Non CFP® professionals who actively deliver Financial Planning, including specialists in domestic relations, retirement income strategies, and succession planning options

CFA charterholders and investment management professionals

Accounting and Appraisal professionals

Charitable Gift Planning professionals

Legal Professionals in the following practice areas:

- Estate Planning

- Pension and Employee Benefits planning

- Domestic Relations (collaborative practice professionals in particular)

- Corporate and Business Law

- Succession and Business Transfers/Transitions

- Financial Industry Compliance

And a series of associated service providers relevant to the Financial Planning Process, including:

- Coaches

- Academics and Researchers

- Finance and Economics Educators

- Compliance Practitioners

- Exit Planning Specialists

- Credit Recovery and Financial Literacy Specialists

- Enrolled Agents

- Industry Reporters and Consumer Advocates

- Financial Industry Wholesalers and product specialists

REGISTER NOW

M e m b e r s

\$160 by June 20

\$180 June 21–July 31

\$200 during August and September

\$250 At the Door (starts Sep 20)

N o n M e m b e r s

\$260 during June and July

\$280 during August and September

\$300 At the Door (starts Sep 20)

T e a m s

\$600 available June through August

4 full-day admissions

N e x G e n

\$50 Active NexGen members

(must have attended an FPAGP NexGen event in 2019)

Half-day pricing options available.

Click the MORE INFO button or visit our website.

MORE INFO

REGISTER

Please note the pricing above is for the full-day Symposium on Wed, September 25, and does not include the Prequel event or other optional events.

PREQUEL OPPORTUNITY

MATTHEW JARVIS CFP®, ChFC
COLLEEN MARTIN COO, JARVIS FINANCIAL

**IN THE TRENCHES OF A
HIGHLY PROFITABLE,
HYPER-EFFICIENT,
LIFESTYLE PRACTICE**

Tue, September 24

2:00–4:00pm

Junior Achievement

636 W. Southern Ave.

Tempe, AZ 85282

Bring your entire team (one fee per office) to learn from BOTH Matthew Jarvis AND his COO of 7-years, Colleen Martin. Together they will teach you, in exact detail, word for word and script by script:

- ◆ How they continue delivering massive value to clients when Matthew is out of the office for weeks or even months at a time.
- ◆ How they've nearly eliminated the massive time-suck of email, while still being responsive to every client request (this alone will blow your mind).
- ◆ Tools and techniques for running your team at maximum efficiency, while using inevitable 'mistakes' as opportunities to empower your team for greatness.
- ◆ How during 'appointment-surges' their team is able to see up to 30 clients a week and why this improves client experience, office efficiency AND their quality of life.

While Matthew teaches advisors how to get referrals from COIs (yes, Matthew gets regular referrals from CPAs and Attorneys), Colleen will do a staff-only breakout where she shares her secrets for keeping advisors focused and clients happy.

After having given dozens of presentations to advisors, Matthew and Colleen GUARANTEE you will find this event worth 10x your investment of time and money. If not, Matthew or Colleen will refund your fee AND make a donation equal to your fee to the PHX FPA Chapter.

This pre-symposium event WILL sell out as we only have room for 75 people.

REGISTRATION

FPA Chapter Members

June, July, August	\$199
September	\$249

Non Members

June, July, August	\$249
September	\$299

MORE INFO

REGISTER

THE VENUE

Symposium, Wed September 25

Topgolf is a premier entertainment destination, perfect for corporate events, parties, or just a night out with friends. There's no pressure to have a good golf swing or score a lot of points. It's all about everyone having fun.

Here at Topgolf, we've made socializing a sport through a blend of technology and entertainment – and that's just the game! If you journey through our venue on any given day, you'll find a place buzzing with energy. Every Topgolf features dozens of climate-controlled hitting bays for year-round comfort with HDTVs in every bay and throughout our sports bar & restaurant.

No matter the occasion or who you share it with, we believe that every great time starts with play, is fueled by food and drinks, moved by music and all made possible through community.



Photo Copyright Michael Baxter, Baxter Imaging LLC

Please Note: The Prequel event will be held at Junior Achievement in Tempe, AZ



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ABOUT OUR CHAPTER

The FPA of Greater Phoenix challenges FPA nationally, the CFP® Board of Standards, and other local professional financial associations based upon what our public needs and our planners want. As changemakers and thought-leaders, our Board of Directors is constantly forging new paths and taking plenty of hits – all in the name of navigating a massively shifting environment even as we solidify our standing as a publicly recognized profession.

While our Board is focused on looking ahead of today – meeting tomorrow's challenges, our General Circle comes together efficiently, collaboratively, painstakingly to build worthwhile local programming and activities. The heart of our connection with our consuming public, our conversations with our regulators and our legislators, our interaction with each other- the heart of what we do daily is here. Along with our dedicated staff, they form a team that gets the work done.

And lastly, none of the work we do would be possible without our local Partners. These firms have invested in us. They have invested in you. We thank them for helping us further our mission.

For more information and a complete listing of our Board of Directors, General Circle and staff, and our generous Partners, please visit our website: www.fpaofphoenix.org