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Advanced Personal Financial Planning Conference

January 20–22, 2014

Aria Resort & Casino
Las Vegas, NV



**Jan.
18–19**

**Pre-conference
Workshops**

See inside for details
and special offers.

4

**Customized Tracks for
Focused Learning**

60+

Prominent Speakers

Learn more about our
keynote presenters inside.

Learn more or register at cpa2biz.com/pfp | 888.777.7077

Take the Lead at the First Financial Professional Conference of 2014

Your clients are looking for financial guidance in a world of complexity and uncertainty. Take the steps to deepen client relationships with key strategies, updates and techniques gained during the **2014 AICPA Advanced Personal Financial Planning Conference**. Over the course of three intensive days, you will learn about the latest regulations, tax law changes and market outlook, and how to respond to pertinent issues that impact your practice — all in one advanced, all-encompassing conference.



Join the **FPF Section** at aicpa.org/pfp.

60+ Speakers and Presenters

Keynote Speakers



Monday

Rebecca Patterson

Managing Director,
Chief Investment Officer,
Bessemer Trust

**The Weight of the World
Economy: Investment Outlook**



Monday

Simon Sinek

Author, *Start With Why*

**Leaders Eat Last: Why Some
Teams Come Together and
Others Don't**



Tuesday

Peter Zeihan

President, Zeihan
on Geopolitics

**Opportunities of the
Present, Crises of
the Future**



Tuesday

Terrence Odean

Rudd Family Foundation
Professor and Chair of the
Finance Group, Haas School
of Business, University of
California, Berkeley

**Behavioral Finance —
Powered by IMCA**



Wednesday

Joe Scarborough

Host of MSNBC's *Morning Joe*

**Political Update:
View on Washington**

A SAMPLING OF OUR PROMINENT SPEAKERS

Stephen Akers, J.D., Managing Partner,
Fiduciary Counsel, Bessemer Trust

David Blanchett, CFA, CFP, AIFA, Head of
Retirement Research, Morningstar

Joel Bruckenstein, CFP, Publisher,
Technology Tools for Today

Roger Gibson, CFA, Chief Investment Officer,
Gibson Capital

Stephen Horan, Managing Director, CFA Institute

Robert Keebler, CPA, MST, AEP (Distinguished),
Keebler & Associates LLP

Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC,
Publisher — The Kitces Report, Partner, Director of
Research, Pinnacle Advisory Group

Paul Lee, J.D., LL.M., National Managing
Director, Bernstein Global Wealth Management

Julie Littlechild, CEO, Advisor Impact

Carolyn McClanahan, M.D., CFP, Life
Planning Partners Inc.

John Nersesian, CIMA, CPWA, CIS, CFP, IMCA,
VP & Managing Director, Wealth
Management Services, Nuveen Investments

Barry Picker, CPA/PFS, CFP, Picker & Auerbach, CPAs

S. Catherine Roy, CGMA, CFP, Executive
Director, JPMorgan Asset Management

Theodore Sarenski, CPA/PFS, CFP, AEP, Blue
Ocean Strategic Capital LLC

James Shambo, CPA/PFS, President, Lifetime
Planning Concepts Inc.

Lee Slavutin, M.D., CLU, Stern Slavutin 2 Inc.

Larry Swedroe, Director of Research,
The BAM Alliance

Tom Tillery, CFP, CLU, ChFC, LUTCF, CRPC, MAEd,
MSFS, Vice President & CCO, Paraklete Financial Inc.

Bob Veres, Editor, *Inside Information*

Bill Winterberg, CFP, Founder, FPPad.com

Shannon Zimmerman, Associate Director of Fund
Analysis, Morningstar

EMERGING LEADERS PROGRAM

Emerging financial planning professionals will also derive great benefit from exposure to the advanced concepts, key updates, technical strategies and networking opportunities offered in this program. The Emerging Leaders Learning Path is specifically designed for professionals with fewer than 10 years of financial planning experience and/or fewer than 15 years in the CPA profession.

Conference sessions identified with a 🌟 highlight core areas for Emerging Leaders training. These sessions are selected from the dual perspectives of partners and emerging leaders.

Conference discounts are available for eligible Emerging Leader applicants. Please email financialplanning@aicpa.org for additional details.

Sessions You Can't Miss

- Best Planning Ideas Panel
- Update on Social Security
- New World of Health Insurance in 2014
- Is Strategic Asset Allocation Still Relevant?
- Conversations on the Edge of Retirement
- Advanced Income & Estate Tax Strategies for the Mass Affluent
- Update 2014: Advanced Income & Estate Tax Strategies for High Net Worth
- High-End Estate Planning Under New Estate Planning Paradigms
- Think, Act and Invest Like Warren Buffett
- Technology Security Issues for Financial Advisers
- Investing for Income and Total Return Panel

4

Tracks for Focused Learning

Discover critical insights and high-level guidance, directly from the experts, on how to address your clients' needs. With a track that suits your interests, you'll gain valuable technical knowledge and the know-how for immediate implementation in your practice.

- 1 Wealth Management and Tax
- 2 Retirement/Elder Planning
- 3 Investment Management
- 4 Practice Management and Technology

Who Should Attend

- Financial planning professionals, including CPAs, AICPA Personal Financial Planning (PFP) Section members and PFS™ credential holders
- CFP® certificants
- CFA charter holders
- Tax and estate planning attorneys
- Insurance and risk management professionals
- Investment Advisers (IA)
- Certified Investment Management Analysts (CIMA®) professionals
- Other professionals providing individuals with retirement, tax, estate, investment and risk management planning services

Attend On-Site or Online

You can attend on-site and in person, or online from your home or office! Conference sessions will be streamed live, in real time, direct to your PC. PLUS! Group-rate discounts offer maximum savings for firms with multiple registrants. Visit cpa2biz.com/PFPvirtual for more information and to register.

Additional Learning Opportunities

Regardless of your career stage, enhance your knowledge by taking part in our valuable workshops before the PFP conference. It's a great way to join the PFP community and learn how to build and develop a successful PFP business.

Expand Your PFP Experience

Jan. **18–19**

Implementing Personal Financial Planning Services: Step-by-Step Plans for Success

Boost your knowledge of the fundamentals and learn how to build a successful PFP practice, create new revenue streams, deepen client relationships and increase client retention.

Two-Day Workshop Only (17 CPE)

AICPA member	\$675
PFP/PFS member	\$575
Nonmember	\$975

Jan. **19**

What the Sophisticated CPA, Lawyer and Financial Planner Need to Know About Planning for IRAs

Robert S. Keebler, CPA, Keebler & Associates LLP
Refine your PFP skills and get essential know-how for planning for IRAs during your clients' lifetimes and planning for IRAs at death.

Workshop Only (9.5 CPE)

AICPA member	\$425
PFP/PFS member	\$325
Nonmember	\$725

Bundle and Save

Additional \$695 to add the conference

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Conference Agenda

Fields of Study



★ Sessions Designated for Emerging Leaders

Topics and speakers are subject to change. Visit the website for the most up-to-date agenda.

Optional Workshops Sunday, Jan. 19

7:00am–6:00pm

1:00–4:00pm

Registration Open

OPTIONAL WORKSHOPS (SELECT ONE) — ADDITIONAL FEE

101. Marketing and Advisory Systems You Can Use Next Week That Will Save You Time, Reduce Stress and Bring in More Business With Less Effort MKT

Randy Thurman, CPA/PFS, CFP, President, Retirement Investment Advisors Inc., Oklahoma City, OK
Jimmy J. Williams, CPA/PFS, CFP, Founder/Wealth Manager, Compass Capital Management LLC, McAlester, OK

One of our speakers took off six months last year, yet his advisory business grew. How did he do that? He built systems that run the business, and his people run the systems. In this session, you will discover some of those proven systems, complete with checklists and explanation. Sessions will include these systems:

- The Client Evaluation System: How to Know How You Are Doing With One Question (and It Gets You Referrals!)
- How to Be a Great Speaker in a Year: The Public Speaker System
- How to Manage Your Priorities: Bring in Twice the Business in Half the Time
- How to Hire Right: The Hiring System to Get the Right People on the Bus
- The Client Appreciation Dinner: The Easiest Way to Get Referrals and Build Your Credibility
- Newsletter System: How to Avoid Most Mistakes and Make Newsletters Bring You Referrals
- Community Service: Doing Well by Helping Others
- Continuing Education System: Leveraging Continuing Education to Be a Marketing System
- And several others

This half-day session will not only positively impact this year, but also all the years you are in business.

Thank You to Our Sponsors and Partners!

Keynote



Bronze



AICPA Alliance AICPA is proud to engage in an alliance with CPA Canada and the CFA Institute, as well as the Investment Management Consultants Association (IMCA), co-sponsor of the Investment Management Track.



IMCA

102. Culture Eats Strategy for Lunch*Greg G. Opitz, Executive Business Coach, Peak Advisor Alliance, Omaha, NE**Paul M. West, Managing Director, Peak Advisor Alliance, Omaha, NE*

Even the best strategic plan will go awry if you don't have the right culture to support proper execution of a good plan. The cultural experience, both internal and external, can accelerate or destroy your business. Peak Advisor Alliance will share our insight on how to put your firm on the cultural path to success. In this workshop, we'll spend time teaching you how to develop an actionable plan to provide the best client service experience for your business and maintain a culture that brings your firm's mission to life among your employees.

4:00–4:50pm

COMPLIMENTARY SOLUTION SESSIONS (SELECT ONE)**S1. Sponsored by 1st Global****S2–S4. Descriptions available at cpa2biz.com/PFP****NETWORKING SESSION – ALL WELCOME****Introductory PFP Networking: An Entertaining and Informative Gathering** ☆

Facilitators: *Planning Committee Members, Lyle Benson, Ryan Franklin, Meloni Hallock, Libby Hamel, Sarah Kahl and Mackey McNeill*

Celebrate the start of the 2014 Advanced PFP Conference by meeting a wide range of your fellow attendees — from experienced attendees to first-timers. You will also be introduced to members of the Conference Planning Committee, Executive Committee representatives and conference speakers.

Facilitators will provide a quick overview of this year's conference, including highlights of the sessions, tracks, exhibit hall activities and networking opportunities. Following the introductions and overview, you will be fully prepared for the start of the main conference program. In advance of the conference, you will engage in structured networking activities that facilitate professional connections, exchanges and relationships.

Please join us for this introductory session, whether you are a:

"Newcomer" to our Advanced PFP Conference (NEW)

"Occasional" Attendee of our Advanced PFP Conference (OA)

"Veteran" Attendee of our Advanced PFP Conference (VET)

Everyone will benefit from the pre-conference orientation. You will not want to miss this event!

5:00–6:00pm

6:00–7:00pm

WELCOME RECEPTION

Join your peers for additional networking.

Main Conference Monday, Jan. 20, Day One

7:00am–6:00pm

Registration Open

7:00–8:00am

CONTINENTAL BREAKFAST IN EXHIBIT HALL

8:00–8:10am

Welcome and Introductory Remarks

8:10–9:25am

GENERAL SESSION**1. The Weight of the World Economy: Investment Outlook** ☆

Rebecca H. Patterson, Managing Director, Chief Investment Officer, Bessemer Trust, New York, NY

Policymakers around the world are grappling with extraordinary challenges — their decisions will heavily influence financial markets in the year ahead and years to come. In this session, we will examine some of the key fiscal, monetary and structural policy developments under way and what they mean, individually and in aggregate, for investors.

9:30–10:45am

GENERAL SESSION**2. Leaders Eat Last: Why Some Teams Come Together and Others Don't** ✨ SKA*Simon Sinek, Author, Start With Why*

The world is filled with danger — all sorts of things that work, without conscience, to frustrate us. A new technology that renders a business model obsolete, our competitors trying to steal our business or deny us theirs, the ups and downs of the economy — the best way for us to confront all these dangers to not only survive but also thrive, is together.

When the conditions in our organizations are right, we naturally trust each other and cooperate. But when leaders neglect the environment in which their people must work, politics, silos, cynicism and self-interest prevail — all things that make it even more difficult for us to work together. The best leaders know how to build those conditions, and the best organizations are the ones in which the people work together to confront danger and seize opportunities. And the best part is that these “best conditions” seem to mimic the conditions in which we lived 50,000 years ago. Sinek will explain what it takes to create a culture in which people work as they were designed — together. It is under these conditions we are at our natural best.

10:45–11:15am

NETWORKING BREAK — REFRESHMENTS AND DEMOS IN EXHIBIT HALL

11:15am–12:05pm

CONCURRENT SESSIONS (SELECT ONE)**3. Estate Planning for Digital Assets** T*Gerry W. Beyer, J.D., LL.M., J.S.D., Governor Preston E. Smith Regents Professor of Law, Texas Tech University School of Law, Lubbock, TX*

Recently, a new subdivision of property has emerged that many people label as “digital assets,” such as accounts used for email, professional and personal data backups, banking, investment, and shopping, domain names and web-hosting accounts, social networking accounts and avatars for online games. Although estate planners have perfected techniques to transfer traditional types of property, many estate planners do not address digital assets when preparing their clients’ estates. This presentation educates estate planning professionals on the importance of planning for the disposition of digital assets, as well as the techniques available under existing law.

4. Manager Selection and Due Diligence SKA*Stephen M. Horan, Ph.D., CFA, CIPM, Managing Director and Co-Lead, Education, CFA Institute, Charlottesville, VA*

Money chases returns. Investors pile into equity funds at the tail end of bull markets and leave on the tail end of bear markets. Similarly, managers that log high-investment returns attract the most capital, despite the lack of positive return persistence. Choose your investment managers more smartly. Know how to evaluate performance, attribute it to skill or luck, and get beyond the numbers. Develop a process to identify red flags and narrow the field. This session will give wealth managers the essential tools for selecting investment managers.

5. New World of Health Insurance in 2014 SKA*Carolyn S. McClanahan, M.D., CFP, Life Planning Partners Inc., Jacksonville, FL*

The ongoing saga of health care reform continues. McClanahan reviews the current path of health care reform, how your clients will obtain health insurance and tax planning opportunities to better position your clients in the new health care environment.

6. Technology Security Issues for Financial Advisers ✨ BMO*Bill D. Winterberg, CFP, Founder, FPPad.com, Atlanta, GA*

Online “hacktivists” are gaining worldwide notoriety for their hacking exploits. While attacks on banks and financial institutions make headlines, unpublished attacks are directed at financial advisers every day, with some resulting in significant financial losses and also the loss of client trust. Because they manage personal and financial details on behalf of clients, financial advisers must take the necessary steps to decrease their vulnerability to external threats. This session identifies tools and techniques everyone can follow to minimize the chances of becoming a victim of a well-engineered attack.

12:05–1:05pm

1:05–1:35pm

1:35–2:50pm

NETWORKING LUNCH

DESSERT AND DEMOS IN EXHIBIT HALL

Demo 1. Interpreting the Household Balance Sheet as a Financial Planning Tool

Presenter: Neal Ringquist, President & COO, Advisor Software Inc.

CONCURRENT SESSIONS (SELECT ONE)

7. Planning With Charitable Trusts T

Steve Siegel, J.D., LL.M. (Taxation), President, The Siegel Group, Morristown, NJ

ATRA and the Medicare tax on net investment income have created a new income tax, estate tax and estate-planning environment. This session will discuss the role of charitable trusts (charitable remainder trusts and charitable lead trusts) in this environment and how they can relate to the personal and family tax and estate-planning objectives of our clients.

8. Investing for Income and Total Return F

Moderator: Shannon Zimmerman, Associate Director of Fund Analysis, Morningstar

Amid outsized volatility and yields that continue to hover near their historic lows, many investors have begun looking beyond the bond market for opportunities to generate income. Scrambling after yield, however, can carry considerable risk: If price erosion takes back what a seemingly generous yield gives, investors haven't earned a thing. Against that backdrop, you'll learn the importance of investing for income and total return with two portfolio managers whose funds have delivered plenty of both.

9. Sea-Change: Planning Opportunities for Same-Sex Married Couples SKA

Thomas N. Tillery, CFP, CLU, ChFC, LUTCF, CRPC, MAEd, MSFS, Vice President & CCO, Paraklete Financial Inc., Kennesaw, GA

The Supreme Court ruling overturning Section 3 of DOMA has created a sea-change in the financial planning arena. Sea-change is defined as a sudden and rapid change in the landscape or one's perception of the landscape. This presentation will provide practitioners with an overview of the changes in the retirement arena, as a result of the recent decision by the Supreme Court. Traditionally held assumptions regarding planning for same-sex married couples are no longer valid. The Retirement Equity Act (REA) of 1984 has been directly affected by the Windsor decision. Tom Tillery will review applications, as a result of the ruling, to qualified plans, retirement plans and legal documents relating to retirement planning. Additionally, there will be a review of the various laws, DOL rulings and ERISA requirements that were changed as a result of the ruling.

10. Social Media C

Amy L. McIlwain, President, Financial Social Media, Denver, CO

This session will discuss "Social Media Success for Insurance and Financial Professionals Monetize LinkedIn, Twitter and Facebook for Bottom-Line Growth." In this increasingly competitive and fast-paced profession, if you want to attract quality leads and keep your business on the leading edge, a good social media strategy is a must. Social media is fundamentally changing the way people communicate, and you can't afford to be left behind! Let social media strategist and expert Amy McIlwain share her proven system and show you how to capitalize on the power and influence of social media in this easy-to-understand, information-packed presentation. McIlwain will reveal the steps you need to create a successful social media and networking strategy. You'll leave this energizing and motivating keynote armed with the real-world tools and insider knowledge you need to see immediate results from your social media networking efforts.

3:00–4:15pm

CONCURRENT SESSIONS (SELECT ONE)**11. Retirement at the Top: Dealing With the Unique Needs of CEOs, Business Owners and Entrepreneurs**

SKA

Kaycee W. Krysty, CPA/PFS, Author, The Legacy Maven, Seattle, WA

There is a tidal wave of retirement coming as the Baby Boom generation ages. Some of your very best clients — leaders in business and the professions — will be turning to you for advice. And it won't just be about finances! Family, health and business succession will all be on the table. Yet the most pressing issues for these leaders may be deeply personal. What will they do for an encore? How will these driven, successful people adjust? What kind of legacy do they want to leave? The adviser who can provide straightforward advice on these issues will be highly valued. This session is based on the planning discipline laid out in Kaycee Krysty's book, *Wealth Regeneration at Retirement*, published in the fall of 2012 by Bloomberg Press.

12. Growth vs. Value: A Distinction Without a Difference?

F

Moderator: Shannon Zimmerman, Associate Director of Fund Analysis, Morningstar

Traditional notions of "growth" and "value" have always been oversimplifications, but in a period of tight correlations, are they becoming irrelevant? Apple, for instance, may sit atop the Russell 1000 Growth Index, but it also ranks among the Russell 1000 Value's top 20. Similarly, Walt Disney appears in the top 20 of the Russell 1000 Value despite growth attributes that place the company in the large-growth square of the Morningstar Equity Style Box. Is growth vs. value a distinction without a difference? We'll ask two money managers who own stocks from across the market's valuation spectrum.

13. Life and Disability Insurance Strategies in Live Situations

SKA

Lee J. Slavutin, M.D., CLU, Stern Slavutin 2 Inc., New York, NY

This session will introduce practical guidelines for using life and disability insurance in financial and estate planning. Lee Slavutin will present eight case studies illustrating basic life insurance needs, disability insurance for high-income earners, family business buy/sell insurance, estate planning with life insurance, split dollar, private placement variable life insurance and underwriting medically impaired risks.

14. Breaking Barriers to Increase Business ☆

MKT

Bill J. Grimes, President, Grimes and Associates Inc., Oklahoma City, OK

Have you wondered why you hesitate to call or contact potential clients? Have you felt your level of tension, stress or anxiety increase as you think of contacting certain individuals or organizations? Have you experienced these same feelings when you ask a client for another part of their business or ask them for a warm introduction to another potential client? Bill Grimes will use AICPA members to illustrate what happens to a team member and explore 12 different types of fear that cause the tension, stress or anxiety. The most common belief-driven fear is that of a Yelder, who is a person who won't cross-sell services because they fear they are being too pushy, forward or intrusive — or that they haven't built the relationship enough to ask for the additional business. Another type, Over-Preparers, over-analyze and under-act, fearing they may be asked something they don't know. Attendees to this session will leave with an awareness of how their beliefs are limiting their "rainmaking" ability and the knowledge to overcome those "barriers to increasing business" that cause us to hesitate, procrastinate and avoid doing the very things we must do to be successful.

4:15–4:45pm

4:45–6:00pm

NETWORKING BREAK: REFRESHMENTS AND DEMOS IN EXHIBIT HALL

CONCURRENT SESSIONS (SELECT ONE)

15. IRA Planning Ideas 🌟

T

Barry C. Picker, CPA/PFS, CFP, Picker & Auerbach, CPAs, P.C., Brooklyn, NY

This session will address key IRA topics:

- Current developments in the IRA arena
- Integrating IRAs into the financial plan, including beneficiary designations
- Roth conversions
- Distribution planning

16. Is Strategic Asset Allocation Still Relevant? 🌟

F

Roger Gibson, CFA, Chief Investment Officer, Gibson Capital LLC, Wexford, PA

Christopher J. Sidoni, CFA, CFP, Director of Investment Research, Gibson Capital LLC, Wexford, PA

In the aftermath of the Global Financial Crisis, the adviser community continues to reevaluate theories and assumptions that for years have underpinned professional investment advice. Does strategic asset allocation still work? Did it fail investors during the crisis? Are the principles and payoffs of a multiple-asset-class approach the same today as before the crisis? In this session, we also will explore tactical asset allocation and the behavioral challenges involved in executing a tactical strategy. We will investigate methods of forecasting long-term asset class returns while acknowledging the limits of prediction.

17. Conversations on the Edge of Retirement 🌟

SKA

James A. Shambo, CPA/PFS, President, Lifetime Planning Concepts Inc., Colorado Springs, CO

Bob Veres, Editor, Inside Information, San Diego, CA

Join Bob Veres and James Shambo for an entertaining conversation on retirement planning. Two leading voices in the profession have a casual, no-holds-barred discussion on where we are in retirement planning, what works and what doesn't, what's new and what they would like to see in the future. Topics discussed will include:

- Is the 4%-safe-withdrawal rate really safe anymore? A look at international drawdowns, a changing U.S. landscape and how to cope
- Are confidence levels, success rates and metrics such as funding ratios suggesting too much confidence in our software? Is it a GPS or a compass?
- How can we train a new generation of investors to save and invest and why is our story not compelling enough?
- Why should software have a focus on the "organic integration with the hypotheticals"?
- Envisioning retirement: A look into the client's mind's eye

18. Planning Strategies for Women 🌟

SKA

Susan L. Hirshman, CPA, CFA, CFP, CDFA, Morgan Stanley, New York, NY

Driven by continuing increases in education, employment, earning power, and business and wealth ownership, the "women's market" is a force to be reckoned with. To tap into this enormous opportunity, your planning platform, advice delivery and communication style have to change — or do they? In this informative and interactive session, we will hope to answer the question "What Do Women Want" from their financial advisers? We will review planning ideas and their communication concepts in order to engage women more effectively in the process and enhance their (and your) probability of success.

6:00–7:00pm

NETWORKING RECEPTION

		WEALTH MANAGEMENT — TAX TRACK	INVESTMENT MANAGEMENT	RETIREMENT PLANNING	PRACTICE MANAGEMENT — TECHNOLOGY
PRE-CONFERENCE WORKSHOPS – SUNDAY, JAN. 19 (Additional Fee)					
1:00–4:00pm	SELECT ONE	101. Marketing and Advisory Systems You Can Use Next Week That Will Save You Time, Reduce Stress and Bring in More Business With Less Effort	102. Culture Eats Strategy for Lunch		
4:00–4:50pm	SELECT ONE	S1. Complimentary Solution Session — sponsor	S2. Complimentary Solution Session — sponsor	S3. Complimentary Solution Session — sponsor	S4. Complimentary Solution Session — sponsor
5:00–6:00pm	Introductory PFP Networking: An Entertaining and Informative Gathering				
6:00–7:00pm	Welcome Reception				
MAIN CONFERENCE – MONDAY, JAN. 20 – DAY ONE					
8:00–8:10am	Welcome Introductory Remarks				
8:10–9:25am	1. The Weight of the World Economy: Investment Outlook — Rebecca Patterson, managing director and CIO, Bessemer Trust				
9:30–10:45am	2. Leaders Eat Last: Why Some Teams Come Together and Others Don't — Simon Sinek, author				
10:45–11:15am	Networking Break: Refreshments and Demos in Exhibit Hall				
11:15am–12:05pm	SELECT ONE	3. Estate Planning for Digital Assets	4. Manager Selection and Due Diligence	5. New World of Health Insurance in 2014	6. Technology Security Issues for Financial Advisers
12:05–1:05pm	Networking Lunch				
1:05–1:35pm	Dessert and Demos in Exhibit Hall				
1:35–2:50pm	SELECT ONE	7. Planning With Charitable Trusts	8. Investing for Income and Total Return	9. Sea-Change: Planning Opportunities for Same-Sex Married Couples	10. Social Media
3:00–4:15pm	SELECT ONE	11. Retirement at the Top: Dealing With the Unique Needs of CEOs, Business Owners and Entrepreneurs	12. Growth vs. Value: A Distinction Without a Difference?	13. Life and Disability Insurance Strategies in Live Situations	14. Breaking Barriers to Increase Business
4:15–4:45pm	Networking Break: Refreshments and Demos in Exhibit Hall				
4:45–6:00pm	SELECT ONE	15. IRA Planning Ideas	16. Is Strategic Asset Allocation Still Relevant?	17. Conversations on the Edge of Retirement	18. Planning Strategies for Women
6:00–7:00pm	Networking Reception				
MAIN CONFERENCE – TUESDAY, JAN. 21 – DAY TWO					
7:00–7:50am	SELECT ONE	201. Advanced "Late Stage" College Planning: Helping Middle- and High-Income Parents Reduce Their Out-of-Pocket College Expenses	202. Fixing Your Investment Committee	203. Taking a Fresh Look at Reverse Mortgages in Retirement	204. Understanding and Applying the New Personal Financial Planning (PFP) Standards
8:00–8:10am	Welcome and Chair Remarks				
8:10–9:25am	19. Opportunities of the Present, Crises of the Future — Peter Zeihan, "Zeihan on Politics, Political Briefings"				
9:25–9:55am	Networking Break: Refreshments and Demos in Exhibit Hall				
9:55–11:10am	20. The Effect of Attention, Emotions and Biases on Investment Decisions — Powered by IMCA				
11:20am–12:35pm	SELECT ONE	21. Update 2014: Advanced Income and Estate Tax Strategies for High Net Worth		22. Physical and Mental Aspects of Aging: Impact on Retirement and Planning	23. Global Stock Market Valuation
12:35–1:30pm	Networking Lunch				
1:30–2:00pm	Dessert and Demos in Exhibit Hall				
2:00–3:15pm	SELECT ONE	24. The Taxation of "Exotic" Investment Products and What Every Adviser Needs to Know About Hedge Funds	25. Structuring an Investment Policy Statement: A Tool for Gathering and Retaining Assets — Powered by IMCA	26. Retirement Income Strategies	27. Technology Update
3:25–4:40pm	SELECT ONE	28. High-End Estate Planning Under New Estate Planning Paradigms	29. Risk Tolerance and Perception	30. Guide to Retirement: Separating Fact From Myth	31. The Six Dimensions of Excellent Client Service
4:40–5:10pm	Networking Break: Refreshments and Demos in Exhibit Hall				
5:10–6:25pm	32. Best Planning Ideas Panel				
6:25pm	AICPA PFP Division Distinguished Service Award				
MAIN CONFERENCE – WEDNESDAY, JAN. 22 – DAY THREE					
7:00–7:50am	SELECT ONE	301. Choice of Entity Planning for the Entrepreneur	302. The Emerging Next Generation of Variable Annuities: Does Buying Tax Deferral Make Sense Again?	303. Health Care, Medicare and Medigap	304. Data Gathering: An Inside-Out Approach
8:00–9:15am	33. Political Update: View on Washington — Joe Scarborough, host of MSNBC's <i>Morning Joe</i>				
9:15–9:35am	Networking Break: Refreshments and Demos in Exhibit Hall				
9:35–10:50am	SELECT ONE	34. Update 2014: Advanced Income and Estate Tax Strategies for the Mass Affluent		35. Long-Term Intensive Care	36. Compliance and Regulatory Update: Fiduciary Responsibility
11:00am–12:15pm	SELECT ONE	37. Social Security: What You Need to Know		38. Think, Act and Invest Like Warren Buffett — Sponsored by BAM	
12:15pm	CONFERENCE ADJOURNS				

CIMA, CFP,
CFA & CPA/PFS
Credits Also Available!

Topics and speakers are subject to change. Visit the website for the most up-to-date agenda.

6:30am–6:30pm

6:30–8:00am

7:00–7:50am

Registration Open

CONTINENTAL BREAKFAST

EARLY RISER SESSIONS (SELECT ONE)

201. Advanced “Late Stage” College Planning: Helping Middle- and High-Income Parents Reduce Their Out-of-Pocket College Expenses ★ SKA

Deborah S. Fox, CEO & Founder, Fox Financial Planning Network, San Diego, CA

Most financial advisers are aware of college-savings strategies to recommend to their clients; however, many advisers have not had much exposure to the planning stage when parents have a child in high school and the focus needs to shift from how to accumulate funds to how to mitigate the upcoming college bills. This session will cover various academic, admissions, financial aid, cash flow and tax-reduction strategies advisers can recommend to their clients to potentially reduce their out-of-pocket college costs by tens of thousands of dollars. While much of the information covered will be relevant to families at all income levels, there will be an emphasis on strategies appropriate for clients who will not qualify for much or any need-based financial aid.

202. Fixing Your Investment Committee BMO

Tom J. Brakke, CFA, TJB Research, Excelsior, MN

An investment committee meeting should be a forum where individuals with divergent skills come together in common purpose to make good decisions. Why is it so hard to live up to that mandate? This session will explore the workings of investment committees in general and those at advisory firms in particular. It will examine the important elements that come into play, including interpersonal differences, clashes of investment opinion, governance challenges, fiduciary responsibility questions, and leadership problems and solutions. It is very easy for an investment committee to spend lots of time on transitory matters without dealing with the most important long-term issues it faces. That ties up valuable resources in unproductive activities and allows key matters to go unresolved. The topic might sound dry, but the presentation is delivered in a way that will entertain and enlighten — perfect for a Las Vegas morning. Afterwards, you definitely will see “the table” around which your investment committee does its business in a whole new light.

203. Taking a Fresh Look at Reverse Mortgages in Retirement SKA

Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC, Publisher — The Kitces Report, Partner, Director of Research, Pinnacle Advisory Group, Columbia, MD

For most of their history, reverse mortgages have been rather unpopular with financial planners, due both to their relatively high costs, and the fact that they are typically viewed as a resource or tool of last resort. Yet the reality is that use of reverse mortgages has exploded over the past decade, aided more recently by a newer, lower cost option, and several recent research articles in the *Journal of Financial Planning* have shown ways that reverse mortgages can be used proactively to enhance retirement income sustainability. In this presentation, we review the technical mechanics of HECM and HECM Saver reverse mortgage loans, the costs involved, the emerging reverse mortgage strategies and applications that should be considered for clients, and the caveats and concerns that remain.

204. Understanding and Applying the New Personal Financial Planning (PFP) Standards AP

Clark M. Blackman II, M.A., CPA/PFS, CGMA, CFA, CIMA, CFP, AIF, Founder & CEO, Alpha Wealth Strategies LLC, Houston, TX

Dirk L. Edwards, CPA/PFS, J.D., CGMA, MBA, Edwards Consulting LLC, Lake Oswego, OR

New standards in personal financial planning have been promulgated and are effective in May 2014. Hear from two past chairmen of the AICPA Personal Financial Planning Executive Committee who have been involved in the creation of the AICPA Statement on Standards in Personal Financial Planning Services. Understand the critical elements of what you must know to meet your requirements as a CPA practicing in personal financial planning. Learn the specifics of the new rules, how to apply them in your practice and discover the tools available to assist you in integrating them into your financial planning process and procedures.

8:00–8:10am

8:10–9:25am

9:25–9:55am

9:55–11:10am

11:20am–12:35pm

Chair Remarks

GENERAL SESSION

19. Opportunities of the Present, Crises of the Future ✦

SKA

Peter H. Zeihan, President, Zeihan on Geopolitics, Austin, TX

It's a big, busy and sometimes-nasty world. But for every dark cloud there are a dozen silver linings. If, that is, you are American. Geography, demography and shale energy are pushing the world relentlessly and unapologetically into an American Age that will long outlast us all. This isn't to say that there is nothing out there that should keep you up at night, but at least you will be worrying about the right things.

NETWORKING BREAK: REFRESHMENTS AND DEMOS IN EXHIBIT HALL

GENERAL SESSION

20. The Effect of Attention, Emotions and Biases on Investment Decisions — Powered by IMCA ✦

SKA

Terrence Thomas Odean, Rudd Family Foundation Professor & Chair of the Finance Group, Haas School of Business, University of California, Berkeley, Berkeley, CA

Biases, emotions and cognitive limitations can lead to sub-optimal decisions by both institutional and individual investors. Self-attribution bias and overconfidence can result in excessive leverage by institutions. Ignoring aggregation and feedback risk can contribute to liquidity crises. Odean's research documents that many individual investors trade excessively. Individual investors also cling to their losers, buy securities that catch their attention, chase performance, under-diversify and pay too little attention to fees. Excitement can cause investors to rely too heavily on heuristics and may contribute to asset pricing bubbles.

CONCURRENT SESSIONS (SELECT ONE)

21. Update 2014: Advanced Income and Estate Tax Strategies for High Net Worth ✦

T

Robert S. Keebler, CPA, MST, AEP (Distinguished), Keebler & Associates LLP, Green Bay, WI

While there is still a degree of uncertainty about the direction the tax system is going, there are many tax-planning opportunities available for those who are willing to do some "out-of-the-box" planning. If designed correctly and executed properly, the tax savings (income tax savings and/or estate tax savings) can be substantial. This seminar covers financial and estate planning strategies for high-net-worth clients, including:

- 3.8% surtax on net investment income
- Income shifting strategies
- Roth IRA conversions
- Charitable trusts

22. Physical and Mental Aspects of Aging: Impact on Retirement and Planning ✦

SKA

Michael S. Finke, Ph.D., CFP, Professor and Director of Retirement Planning & Living, Texas Tech University, Lubbock, TX

Old age brings predictable mental and physical changes that affect retirement planning. This presentation reviews studies of physiological aging that have cognitive and physical consequences to better understand life in retirement. The newest research allows planners to more accurately predict how the mind and body will change over time. These changes are often gradual and difficult to detect by retirees, leading to vulnerabilities and frequent resistance to planning for declining capability. Implications on retirement planning strategies are discussed, including wealth risks, spending patterns and optimal investments.

12:35–1:30pm

1:30–2:00pm

2:00–3:15pm

23. Global Stock Market Valuation ✨

E

Mebane T. Faber, Chief Investment Officer, Cambria Funds, El Segundo, CA

More than 70 years ago, Benjamin Graham and David Dodd proposed valuing securities with earnings smoothed across multiple years. Robert Shiller popularized this method with his version of the cyclically adjusted price-to-earnings ratio (CAPE) in the late 1990s, and issued a timely warning of poor stock returns to follow in the coming years. We apply this valuation metric across more than 30 foreign markets and find it both practical and useful. Indeed, we witness even greater examples of bubbles and busts abroad than in the United States. We then create a trading system to build global stock portfolios based on valuation, and find significant outperformance by selecting markets based on relative and absolute valuation.

NETWORKING LUNCH**DESSERT AND DEMOS IN EXHIBIT HALL****CONCURRENT SESSIONS (SELECT ONE)****24. The Taxation of “Exotic” Investment Products and What Every Adviser Needs to Know About Hedge Funds**

T

Paul S. Lee, J.D., LL.M., National Managing Director, Bernstein Global Wealth Management, New York, NY

Investing has gone beyond simply stocks, bonds and mutual funds. Today, high-net-worth individuals are being offered a dizzying array of “alternative” asset classes and investments (commodities, foreign currency, gold, structured notes, exchange-traded notes, emerging market debt, leveraged ETFs, hedge funds, etc.). These investments often utilize complex financial instruments and derivatives (futures, forwards, swaps, options, etc.), the taxation of which often catch the taxpayer and the tax professionals unaware. This session will discuss:

- How these investments are structured
- The financial instruments utilized
- The taxation of these complex investments from the standpoint of the individual investor
- The estate planning and estate administration issues that arise with these types of investments
- Traps for the unwary and where the tax code is unclear as to the proper treatment

25. Structuring an Investment Policy Statement: A Tool for Gathering and Retaining Assets — Powered by IMCA ✨

F

John A. Nersesian, CIMA, CPWA, CIS, CFP, IMCA, Vice President & Managing Director, Wealth Management Services, Nuveen Investments, Chicago, IL

A written investment policy statement guides investment management decisions and aids efforts to manage clients’ expectations. This program explores the process of creating a document that clearly identifies and defines investment criteria, restrictions and goals — and helps both clients and advisers reach their objectives.

26. Retirement Income Strategies

SKA

David Blanchett, CFA, CFP, AIFA, Head of Retirement Research, Morningstar Investment Management, Chicago, IL

This session will explore the latest research on retirement by David Blanchett, head of retirement research for Morningstar Investment Management. Topics to be covered in this presentation include the implications of low bond yields on initial withdrawal rates, the importance of building portfolios that better hedge retiree risks, information on how to build better bucket portfolios, and a review of the average consumption habits of retiree households and the implications of this spending on the true cost of retirement.

27. Energizing Your Practice With Cutting-Edge CRM Software

BMO

Moderator: Joel P. Bruckenstein, CFP, Publisher, Technology Tools for Today, Miramar, FL

CRM software has evolved rapidly over the last several years to better meet the needs of advisers. Come learn how the right CRM software can help grow your business, boost your efficiency and improve your profitability. Joel Bruckenstein of Technology Tools for Today and a panel of CRM experts will discuss some top CRM packages and answer your most pressing CRM questions.

CONCURRENT SESSIONS (SELECT ONE)**28. High-End Estate Planning Under New Estate Planning Paradigms** T

Stephen R. Akers, J.D., Managing Partner, Fiduciary Counsel, Southwest Region, Bessemer Trust, Dallas, TX

This session will address the following topics:

- Estate planning considerations for high-end clients in 2014 under the “new normal” of planning in light of ATRA
- Practical significance of legislative proposals and IRS guidance projects for high-end clients
- A new world of issues for trust administration in light of the higher tax brackets applicable to trusts and the 3.8% “Medicare tax”
- Another paradigm shift: planning with an emphasis on keeping the flexibility to preserve a basis adjustment on the settlor’s death or the death of a surviving spouse or other trust beneficiary
- Transfer-planning strategies, including using and implementing defined value clauses and practicalities of using “Wandry clauses”

29. Risk Behavior, Risk Tolerance and Risk Perception SKA

Geoff Davey, Co-Founder & Director, FinaMetrica Pty Limited, Sydney, Australia

Courtney Droms, Assistant Professor of Marketing, College of Business, Butler University, Indianapolis, IN

William G. Droms, Powers Professor of Finance, McDonough School of Business, Georgetown University, Washington, DC

Moderator: *Marc J. Minker, CPA/PFS/CFF, Managing Director, CBIZ MHM LLC, New York, NY*

This session will provide an understanding of why clients behave the way they do in risky situations. This knowledge is a critical component in providing ongoing advisory services. Risk behavior is influenced by multiple factors, including risk tolerance and risk perception. The presentation will explore what is known about risk tolerance and risk perception, and how these impact risk behavior.

30. Guide to Retirement: Separating Fact From Myth SKA

S. Catherine Roy, CGMA, CFP, Executive Director, JP Morgan Asset Management, New York, NY

Roy will reference key slides in the Guide to Retirement that provide an effective framework for supporting your retirement planning conversations with clients. In this session, she will cover specific charts and graphs to help you explain complex issues in a clear, concise manner. Following is a sample of key questions, trends and themes she’ll address: Who will benefit from our increasing life expectancy and what are the investment implications? With more Boomers wanting to continue to work, will they be able to? When it comes to Social Security, behavioral finance strategies can encourage later claiming; how can inflation impact retirees more than younger workers? How do actual spending behaviors in retirement differ from expectations?

31. The Six Dimensions of Excellent Client Service BMO

Julie Littlechild, CEO, Advisor Impact

Bob N. Veres, Editor, Inside Information, San Diego, CA

We talk about offering great client service, but what does that mean? How do we measure it? And if we don’t have a clear measurement metric, how do we know if we’re doing a great job or a poor job? How do we know if we’re improving or backsliding?

This session will identify six components of superior client service in a financial planning context, and provide clarity to a topic that is often discussed, seldom analyzed, yet is absolutely crucial to your growth and prosperity as a professional.

NETWORKING BREAK: REFRESHMENTS AND DEMOS IN EXHIBIT HALL**GENERAL SESSION**

32. Best Planning Ideas Panel ✪

T

Moderator: Lyle K. Benson Jr., CPA/PFS, CFP, President, L.K. Benson & Company, Baltimore, MD

Panelists: Stephen R. Akers, J.D., Managing Partner, Fiduciary Counsel, Southwest Region, Bessemer Trust, Dallas, TX

Robert S. Keebler, CPA, MST, AEP (Distinguished), Keebler & Associates LLP, Green Bay, WI

Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC, Publisher — The Kitces Report,

Partner, Director of Research, Pinnacle Advisory Group, Columbia, MD

Join us for a panel discussion on the best planning ideas for 2014. New ideas will be proposed and discussed by our top-rated speakers who are leaders in their respective fields. We will focus on ideas and strategies you can put in practice now for your clients in the areas of financial planning, income and estate tax planning, risk management and investment strategies.

6:25pm

AICPA PFP Division Distinguished Service Award

6:30am–6:30pm

Registration Open

6:30–8:00am

CONTINENTAL BREAKFAST

7:00–7:50am

EARLY RISER SESSIONS (SELECT ONE)

301. Choice of Entity Planning for the Entrepreneur ✪

BMO

Stefan F. Tucker, J.D., Partner, Venable LLP, Washington, DC

This presentation will cover the various choices of entity for the entrepreneur, ranging from the simple (but risky) sole proprietorship to the C corporation, with primary emphasis on the partnership (general or limited), limited liability company and S corporation.

**302. The Emerging Next Generation of Variable Annuities:
Does Buying Tax Deferral Make Sense Again?**

T

Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC, Publisher — The Kitces Report,

Partner, Director of Research, Pinnacle Advisory Group, Columbia, MD

For much of the past 15 years, the focus of variable annuities has been on providing retirement income guarantees. Since the financial crisis, though, many insurers have been backing away from such offerings, or at a minimum have been forced to increase the costs while providing lessened benefits than in the past. At the same time, rising top tax rates and a surge in appealing but tax-inefficient “alternative” investments have reduced the tax efficiency of traditional portfolios. To address this challenge, a next generation of variable annuities is beginning to emerge — with investment choices appealing to be held inside a more tax-efficient wrapper, and at a cost low enough that “buying” tax deferral may once again make sense, at least for high-income clients.

303. Health Care, Medicare and Medigap

SKA

Thomas N. Tillery, CFP, CLU, ChFC, LUTCF, CRPC, MAEd, MSFS, Vice President & CCO,

Paraklete Financial Inc., Kennesaw, GA

This session will cover the Medicare parts A, B, C and D and the options existing at age 65 as well as the Medigap insurance policies that are available to supplement Medicare. The speaker will also address the Affordable Care Act (Obamacare), particularly as it deals with planning for high-net-worth individuals. For the first time, individuals can get health insurance without being employed if they are not yet age 65. This opens a number of planning opportunities for entrepreneurs or people between 55 and 65 who are just tired of corporate plans and can now do what they want and still obtain health insurance. Details of the act and the exchanges that are being set up for individuals to obtain health insurance are all new.

8:00–9:15am

304. Data Gathering: An Inside-Out Approach

Michael F. Kay, CFP, President, Financial Focus LLC, Livingston, NJ

Participants will have the opportunity to experience the impact of financial life-planning techniques as used in the data gathering process. Each participant will be provided with a hands-on opportunity to connect quantitative data to the aspects of clients' lives and their ultimate goals. This leads to better client relationships — deeper and more trusting, greater retention, higher quality financial plans and more efficient operational structure. Kay's goal will be to support these concepts with examples, experiences and take-away worksheets for future consideration and applicable follow-up in creating a more robust data-gathering process.

GENERAL SESSION

33. Political Update: View on Washington

Joe Scarborough, Host of MSNBC's Morning Joe, New York, NY

Hear the latest observations on Washington politics.

- What are the political trends in Washington that may impact you and your clients?
- How will U.S. politics provide challenges and opportunities for investments, retirement, wealth management and financial planning in general?
- Will there be significant changes or "more of the same" in politics?

Joe Scarborough will outline the recent political developments and provide an insightful outlook for the future.

9:15–9:35am

NETWORKING BREAK: REFRESHMENTS AND DEMOS IN EXHIBIT HALL

9:35–10:50am

CONCURRENT SESSIONS (SELECT ONE)

34. Advanced Income and Estate Tax Strategies for the Mass Affluent

Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC, Publisher — The Kitces Report,

Partner, Director of Research, Pinnacle Advisory Group, Columbia, MD

Although a full year has passed since the American Taxpayer Relief Act (ATRA), many clients have yet to fully implement the new income and estate tax planning opportunities brought about by new top rates on ordinary income, long-term capital gains, and qualified dividends, new AMT rules, and the permanence of portability and higher gift and estate tax exemption amounts. In this session, we look at the current world of income and estate planning strategies as they apply to the "mass affluent" — those with a net worth of a few hundred thousand to a few million dollars — in light of the planning environment brought about by ATRA.

35. Long-Term Care Intensive

Stephen A. Moses, M.A., President, Center for Long-Term Care Reform, Seattle, WA

Long-term care for chronic illness in old age is high risk and very expensive, yet most people do not plan or insure for it and end up depending on family, savings or public programs. Stephen Moses will explain why and how the current long-term-care financing system is likely to change as the baby-boom generation ages. He will discuss the new dangers financial advisers and their clients face as Social Security, Medicare and Medicaid hurdle toward fiscal crisis. He will explain how people can prepare responsibly for the risk and cost of long-term care, and he will argue that counseling them to do so is a moral and fiduciary responsibility for professional advisers.

36. Compliance and Regulatory Update: Fiduciary Responsibility

Blaine F. Aiken, AIFA, CFA, CFP, CEO, fi360

Thomas D. Giachetti, J.D., Shareholder, Chair, Security Practices Group, Stark & Stark, Princeton, NJ

This session will address an adviser's fiduciary responsibility to its clients — black, white and the all too often "gray."

11:00am—12:15pm

CONCURRENT SESSIONS (SELECT ONE)

37. Social Security: What You Need to Know ✨

SKA

Theodore J. Sarenski, CPA/PFS, CFP, AEP, Blue Ocean Strategic Capital LLC, Syracuse, NY
A large part of your client base is going to retire in the next 15 years. Learn how to advise on a piece of their retirement package that can range from 20% to 50% of their retirement income.

We will cover:

- Couple planning, including spousal benefits
- File and suspend
- Repay and reapply
- Who should start and when

Also:

- Divorce
- Disability
- Death
- And, get your questions answered!

38. Think, Act and Invest Like Warren Buffett — Sponsored by BAM

SKA

Larry M. Swedroe, Director of Research, The BAM Alliance, St. Louis, MO

One of the great anomalies is that while Warren Buffett is widely admired as one of the great investors, the sad truth is that the vast majority of investors not only fail to follow his advice but also tend to do exactly the opposite of what he recommends.

The talk is broken into two parts. In the first part, Swedroe will review some of the investment guidance that Buffett has offered individuals and see if they have actually followed it. In the second part, Swedroe will provide you with four important insights to help you become more Buffett-like in your approach to investing.

12:15pm

CONFERENCE ADJOURNS

Steering Committee

Chair

Scott Sprinkle, CPA/PFS, CGMA, CFP, *Sprinkle Financial Consultants LLC, Littleton, CO*

Committee Members

Clark M. Blackman II, CPA/PFS, CFA, CFP, CIMA, AIF, M.A., *President and CEO, Alpha Wealth Strategies LLC, Kingwood, TX*

Ryan Franklin, CPA/PFS, CFP, *Senior Financial Advisor, Moss Adams Wealth Advisors, Yakima, WA*

J. Laurie Glans, CA, CFA, CFP, *Vice President and Investment Counsellor, RBC Global Asset Management Inc., Calgary, Alberta*

Michael E. Goodman, CPA/PFS, CFP, *President, Wealthstream Advisors Inc., New York, NY*

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Michael Kitces, MSFS, MTAX, CFP, CLU, ChFC, *Publisher — The Kitces Report, Partner, Director of Research, Pinnacle Advisory Group, Columbia, MD*

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CONFERENCE FEE

Conference fee includes all sessions, conference materials, continental breakfasts, refreshment breaks, luncheons and a reception.

GROUP REGISTRATION

Registration for two or more individuals at the same time may qualify for group discounts; additional savings may be available for groups of 10 or more. For more information, please call AICPA Member Service at 888.777.7077 (9am–6pm ET). Program Code: PFP14

CANCELLATION POLICY

You may cancel without penalty if written cancellation requests are received by Dec. 6, 2013. Due to financial obligations incurred by the AICPA, a credit voucher less 50% of the registration fee will be issued for written requests received by Dec. 30, 2013. No refunds or credits will be issued on cancellation requests received on or after Dec. 31, 2013. For further information, call AICPA Member Service at 888.777.7077.

GROUND TRANSPORTATION

Taxi Service from LAS Airport: \$15–20 each way, 30 minutes (Rates and times are approximate)
Hotel Parking: Complimentary valet and self-parking

HOTEL INFORMATION

Contact the hotel directly to obtain their policy on reservations, deposits and cancellations. Rooms will be assigned on a space-available basis only. To receive our special group rates, mention that you will be attending the AICPA conference.

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Hotel Phone: 866.359.7111 **Cutoff Date: Dec. 18, 2013**

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