# NATIONAL CONFERENCE FOR PROFESSIONAL DEVELOPMENT

## 2016 ★ NASHVILLE, TENNESSEE

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HITS ARE MADE EVERY DAY IN MUSIC CITY, USA.

LET’S ELEVATE YOUR PRACTICE TO THE TOP OF THE CHARTS.

They say that country music is “three chords and the truth,” and everything else is just an elevation of that simple premise. The same can be said of the financial advising business, in which you take the foundation of the advisor/client relationship and seek new ways to build tempo, increase volume and elevate harmony in an ever-growing practice.

As the composer of your own success, you must take advantage of all the instruments available to you – practice management tools and resources, advisor-driven technology, expert product and service support, marketing expertise, products and support for high-net-worth clients, and succession and acquisition guidance and planning – to create a masterwork of a practice to benefit your clients, your associates and your family, today and in the future.

This week at the magnificent Gaylord Opryland Resort in Nashville – Music City, USA and the birthplace of country music – you’ll enjoy access to the people dedicated to helping you elevate your practice, from product experts to home office support, industry leaders and senior managers. As we do at every National Conference for Professional Development, we have built into the agenda ample opportunities for you to network and share ideas with your peers.
2016 EDUCATION & MARKETING PARTNERS

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Jackson National Life
John Hancock Investments
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New York Life / MainStay Investments

OppenheimerFunds, Inc.
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Protective Life Insurance Company
Prudential Investments LLC
Symetra
Transamerica
Wells Fargo Asset Management

PREFERRED PARTNERS

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Calamos Investments
Delaware Investments
Deutsche Asset Management
Eagle Asset Management, Inc.
Eaton Vance Investment Managers
Fidelity Investments
First Eagle Funds
Forethought
Goldman Sachs Asset Management
Hartford Funds

Henderson Global Investors
Janus
Lazard Asset Management
Legg Mason Global Asset Management
Lincoln Financial Distributors
MetLife
MFS
Nationwide®
Natixis Global Asset Management
Neuberger Berman
Nuveen Investments
Ohio National Financial Services®
Pacific Life

Invesco
Ivy Funds
J.P. Morgan Asset Management
Jackson National Life
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New York Life / MainStay Investments

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Symetra
Transamerica
Wells Fargo Asset Management

PIMCO
Pioneer Investments®
Putnam Investments
RidgeWorth Investments
RS Investments
Russell Investments
Sammons Retirement Solutions
Sentinel Investments
Thornburg Investment Management
Transamerica
Virtus Investment Partners, Inc.
Voya Investment Management

We would also like to thank our Exhibiting Partners:

ALPS
Destra Capital Investments LLC

Mirae Asset Global Investments
T. Rowe Price
Dear Fellow Associates,

Welcome to Nashville – Music City, USA – and the 2016 National Conference for Professional Development! This year’s conference brings us together in a city known for blending a multitude of influences and styles to create the quintessential American sounds of country music and rock n’ roll. During the next four days, we’ll hear from the thought leaders within and outside our industry, learn from each other, discuss important industry trends and opportunities (including regulatory changes and expectations), and learn about new and enhanced technology applications designed to improve your business and your clients’ experiences. Through informative educational sessions and breakout discussions, you’ll hopefully once again Elevate your business after returning to your office.

The roster of keynote speakers will certainly inspire and motivate. On Tuesday, Crystal Washington, owner of CWM Enterprises and social media consultant for many Fortune 500 companies, will discuss how to leverage social media to grow your brand and better connect with existing and new clients. On Wednesday, Sally Hogshead, a world-class branding expert, will address elevating your communication skills to improve your clients’ perception of you and your capabilities. And on Thursday, during a presidential election year, we welcome back Andy Friedman, the highly regarded Washington insider and CNBC contributor, to discuss the impact this year’s election results may have on our businesses and the implications for you and your clients.

Raymond James CEO Paul Reilly will share remarks and host the popular town hall meeting on Wednesday morning, and later that day, the Top Advisor “TED Talks” will feature some of the most successful advisors sharing their best ideas. Wrapping up the event on Thursday is Chief Investment Strategist Jeff Saut with his timely insights on the global markets.

Thank you for dedicating the time to participate, sharing your ideas, and for contributing to the success of this very special, one-of-a-kind event. Once again, welcome to Nashville!
Crystal Washington

Tuesday, April 26 | 1 p.m.

Crystal Washington is known for her ability to take complex Web and social media topics and make them easy to understand and accessible for everyday people. As the owner of CWM Enterprises and co-founder of Socialtunities, a social media instructional brand aimed at training everyone from Gen Yers to baby boomers in strategically using social media, Crystal educates consumers on the practical application of social media networks like Facebook, Twitter, LinkedIn and YouTube.

Crystal hosts a weekly technology segment on Houston’s Fox television affiliate and has appeared in Black Enterprise magazine, Essence and CareerBuilder.com. She has been interviewed as a social media expert by ABC, NBC, Fox, CBS, the Associated Press, and numerous radio stations and magazines around the globe. She is also the author of “The Social Media Why: A Busy Professional’s Practical Guide to Using Social Media.”

Crystal’s career began in corporate sales. As the youngest manager in her company, she shot to the top, closing contracts with Fortune 500 firms previously unattainable by her company, exceeding aggressive sales goals, and leveraging relationships and creative strategies to gain lucrative contracts. By age 24, she was overseeing a staff of Gen Xers and baby boomers. Bit by the entrepreneurial bug, she set out to start her own marketing firm. For the next three years, she helped hundreds of organizations leverage social media marketing.

Today Crystal still operates as a marketing strategist and is frequently sought after by brands wanting to leverage a unique marketing strategy. Additionally, she is an international keynote speaker and workshop facilitator who has impacted companies, associations and entrepreneurs all over the world.

3rd Annual Fun Run & Walk

Monday, April 25 | 5:30 p.m.

Departing from the Presidential Portico

Don’t miss out on the Third Annual NCPD 5K & 2K Fun Run & Walk! Everyone is encouraged to join in – so if your cowboy boots don’t come with laces, come on out and enjoy Nashville while cheering on the participants! We listened to your feedback and added a fundraising opportunity to the Fun Run. Raymond James has selected the local nonprofit Amputee Blade Runners, which has greatly impacted one of our own financial advisors in Nashville.

Sponsored by John Hancock Investments, Putnam Investments, Principal Funds, Delaware Investments, New York Life | MainStay Investments and Janus

Opening Night Delta Island Party

Monday, April 25 | 7 p.m.

Delta Island & Delta Ballrooms B-D

Throw on your favorite cowboy attire and join us for this interactive evening showcasing the tastes, sights and sounds of Music City! We’ll bring some of Nashville’s best music direct to you – from the Delta Island stage, Chapel Park Band will perform high-energy modern country music or relax to the laidback soulful sounds of Adam Doleac in the Delta Ballrooms. Make your own music CD, grab your friends for a music video or just relax, unwind and savor some of Nashville’s soul food. It will be a fun and casual evening you don’t want to miss!
Andy Friedman
Thursday, April 28 | 8:45 a.m.
According to CNBC, Andy Friedman is “one of the nation’s most sought-after speakers on all things political.” An expert on political affairs, Andy is known for predicting the outcomes of Washington tax and fiscal deliberations and providing financial advisors and investors with strategies to consider in light of the changing political landscape.

Andy was a senior partner with the law firm of Covington & Burling in Washington, D.C., where he practiced for almost 30 years, serving as head of the tax and corporate groups. He received his bachelor’s degree as valedictorian from Trinity College in Hartford, Connecticut, and his law degree from Harvard Law School.

CNBC refers to him as “Wall Street’s Tax Expert” and calls him “one of Washington’s savviest political observers.” Andy has appeared on “The Larry Kudlow Show,” Fox Business and POTUS SiriusXM radio, has been profiled in the Washington Post newspaper and Research magazine, and is quoted extensively in publications ranging from The Wall Street Journal to USA Today.

Andy is included in Best Lawyers in America and Chambers USA: America’s Leading Lawyers for Business, which notes: “Andy’s ability to combine vast knowledge and a practical mindset permits him to convey the most complex of tax concepts in layman’s terms. He is the expert’s expert. If every lawyer were like him, the world would be a much better place.”

Sally Hogshead
Wednesday, April 27 | 1:15 p.m.
Sally Hogshead believes the greatest value you can add is to become more of yourself. A world-class branding expert, Sally has discovered a new way to measure how people perceive your communication: Find out what makes you intensely valuable to others, so the world will see you at your best.

Sally rose to the top of the advertising profession in her early 20s, writing ads that fascinated millions of consumers. Over the course of her ad career, Sally won hundreds of awards for creativity, copywriting and branding, and was one of the most awarded advertising copywriters right from the start, including almost every major international advertising award.

She is the creator of the Fascination Advantage Assessment: the world’s first personality assessment that measures what makes someone most engaging to others. Unlike Myers-Briggs or StrengthsFinder, this test is not about how you see the world – but how the world sees you.

The science of fascination is based on Sally’s decade of research involving 250,000 initial participants, including dozens of Fortune 500 teams, hundreds of small businesses and over a thousand C-level executives.

7th Annual Raymond James Charity Golf Classic – Gaylord Springs Golf Links
Sunday, April 24 | 8 a.m. & 1:30 p.m.

The Raymond James Charity Golf Classic will take place Sunday, April 24, at Gaylord Springs Golf Links, which consistently has been recognized among GolfWeek’s best courses you can play in Tennessee. Shuttles will depart from the Magnolia Lobby between 7:00 a.m. and 7:30 a.m. for the morning tournament and 12:30 p.m. and 1:00 p.m. for the afternoon tournament.

Special thanks to Ivy Funds for its generous support of the Charity Golf Classic!

Gala Dinner & Performance By Frankie Ballard
Thursday, April 28 | 7 p.m.

After a delicious dinner and awards ceremony, country singer-songwriter Frankie Ballard performs.

At 34, Ballard is the epitome of today’s “young guns” of country music. His unmistakable voice has earned him two Top 30 hits in 2010, “Tell Me You Get Lonely” and “A Buncha Girls.” Ballard has been playing a bunch of dates ever since – from the Grand Ole Opry, to packed arenas opening for country heavyweights Kenny Chesney and Lady Antebellum, to tours with mega-star Taylor Swift.

No. 1 singles “Sunshine & Whiskey,” “Helluva Life” and “Young & Crazy” landed among the Top 3 Billboard Country Airplay songs of 2015. After a decade of honing his craft, Ballard feels that now people will recognize “his” sound. “This music was written on the road,” Ballard says. “I’m the product of going out and making it happen.”

Ballard’s new music, “It All Started With A Beer,” is a look back at love and happiness that’s grown over time despite the bumps life offers along the way. His forthcoming album, due later this year, is currently climbing the radio charts. The project is already creating buzz, with Rolling Stone including it in their “35 Most Anticipated Country Albums of 2016” list.
**GENERAL INFORMATION**

**Hotel Information**
The Gaylord Opryland Resort  
2800 Opryland Drive  
Nashville, TN 37214  
615.889.1000

**Resort Fee**
The room rate of $170 plus tax is inclusive of a resort fee, which includes in-room high speed Internet, fitness center access, online access to The Wall Street Journal, two daily bottles of water, and complimentary local and toll-free calls.

**Business Center**
Gaylord Opryland provides you with an office away from the office. FedEx Office is centrally located next to the Presidential Ballroom in the Convention Center, giving attendees convenient access to everything you need to get the job done. FedEx Office offers large document reproduction, offset printing and bindery service. For last-minute changes or projects, the business center offers 24-hour self-service printing and copying.

**Fitness Center**
The 24 hour state-of-the-art fitness center is conveniently located off of the hotel's main lobby, along with the spa. There is no charge for hotel guests to use the fitness center.

**Dress Guidelines**
The dress code for all conference sessions and events (other than the Final Night Gala) will be business casual. Items not considered appropriate business casual attire include shorts (other than dress shorts), jeans, tennis shoes, T-shirts, etc. For Monday’s welcome party, attire is resort casual; jeans and shorts are appropriate. For Thursday's Final Night Gala, dress is cocktail attire. Jackets are suggested for men. NAME TAGS ARE REQUIRED

**Continuing Education (CE) Credits**
Many sessions provide the firm element portion of the FINRA requirements for continuing education for all RJFS registered financial advisors. Applications also have been made for many sessions to the CFP® and CPE Boards for approval of CE credits required for those certifications, and many sessions have been approved for state insurance CE credits. Please refer to the Continuing Education brochure for specific information, as well as instructions for obtaining CE credits at the conference. Note: Please read this information carefully.

**Session Recordings**
A majority of the sessions will be recorded and made available free of charge soon after the conference via RJnet and the conference app.

**Ribbon Recognition**
Chairman’s Council..................Gold Ribbon  
Director's Council.........................Black Ribbon  
Leaders Council ...........Green Ribbon  
Executive Council.......................Red Ribbon  
Achievers Club..................Silver Ribbon  
FSI Members ..................Magenta Ribbon

**Badge Identification**
A colored stripe appears at the bottom of each attendee’s badge to identify their affiliation and/or role.

**Independent Contractors Division (ICD)**
- Financial Advisors & Branch Professionals.....Red  
- Financial Institutions Division (FID)
  - Financial Advisors & Branch Professionals.....Black  
  - Raymond James Home Office .................Blue  
  - Education & Marketing Partners .............Purple  
  - Technology Partners ..........................Green  
  - Spouses/Guests ................................Purple  
  - First Time NCPD Attendees.................Pink  
  - Chairman’s Council ..................Gold Star

**Pin Recognition**
FSI PAC Members ..................Gold and Navy Lapel Pin  
Chairman’s Council Team Members .... Gold Square Lapel Pin  
Director’s Council Team Members ......Black Oval Lapel Pin  
Leaders Council Team Members ........ Silver Circular Lapel Pin

**Gala Cash Drawing**
On Thursday evening, seven names will be drawn for cash awards totaling $3,000. There will be four $250 winners, two more for $500 and one for $1,000. Rate sessions using the conference app to be entered to win!

**Cellphone Policy**
We ask that all cellphones be turned off or set to “silent” in all sessions. If a conversation is necessary, please leave the session and conduct your call where it will not disturb the presenter or other attendees.
Spouse/Guest Hospitality Lounge
The Spouse/Guest Hospitality Lounge is located in Delta Island A–C. It is open from 8 a.m. to 4 p.m. Monday through Wednesday and 8 a.m. to noon on Thursday. A host will be in the lounge to help spouses and guests arrange activities or register for the elective companion events if space is available. Coffee and pastries will be available Monday through Thursday mornings from 8 to 10 a.m. for adult guests of attendees only, please.

Conference Registration Desk
The conference registration area is located in Delta Lobby B. Conference nametags, information and agendas may be obtained here. Raymond James Financial Services staff will be happy to answer your conference questions and assist with any additional needs.

Desk Hours:
Sunday – 2 to 7 p.m.
Monday – 7 a.m. to 5 p.m.
Tuesday – 7 a.m. to 5 p.m.
Wednesday – 7 a.m. to 5 p.m.
Thursday – 7 a.m. to 5 p.m.

CE Information Desk
The CE Information Desk is located in Presidential C Registration. General conference information, specific information on CE credits/procedures, directions and updates will be available at this location.

UPS Shipping Services
UPS, the Raymond James-approved shipping vendor, will be on-site Wednesday and Thursday from 8 a.m. until 5 p.m. They will be located in Governor’s Chamber Registration and will have the appropriate paperwork and instructions available to ship materials back to your office. You will also have the opportunity to sign up for a new shipping account.

Experience the sharing culture of this Raymond James event year-round at our proprietary website Practice Intelligence. Here you will find practice diagnostic tools, a model to help you build success strategies and best-practice tools shared by our partner firms, your most successful peers and other industry experts.

Practice Intelligence helps you keep your best ideas from this event out of the “Good Idea Graveyard” with a variety of tools at your disposal.

What’s the easiest way to get your hands on these tools? Simply send an email to PracticeIntelligence@RaymondJames.com with “NCPD” in the subject line. You will receive an email with links to these and other great resources. If you have a smartphone with a QR Code reader, simply scan the square code and your phone will create the email for you!
2016 CONFERENCE-AT-A-GLANCE

Monday | April 25

7 a.m. Registration Desk Opens
8 a.m. Breakfast / New FA Breakfast
9 a.m. Compliance, VA, Alternative Investments & Supervision Breakouts
10 a.m. Technology Breakouts
11 a.m. CFP® Ethics Breakouts
12 p.m. Main Lunch
1 p.m. Internet Café & Tech. Center Open
2 p.m. Compliance, VA, Alternative Investments & Supervision Breakouts
3 p.m. “Super CE” Technology Breakouts
4 p.m. Guest Welcome
5 p.m. Fun Run & Walk
6 p.m.
7 p.m.
8 p.m. Welcome Reception
9 p.m.
10 p.m.
11 p.m.

Tuesday | April 26

7 a.m. Registration Desk Opens
8 a.m. Main Breakfast / BP Tech Breakfast / FID Breakfast
9 a.m. Conference Kickoff
10 a.m. General Session | Scott Curtis
11 a.m. Branch Professional Technology PD Top Advisor Professional Development
12 p.m. Main Lunch / Fellowship Lunch (Optional)
1 p.m. Internet Café Open
2 p.m. Internet Café & Tech. Center Open
3 p.m. Compliance, VA, Alternative Investments & Supervision Breakouts
4 p.m. General Session | Crystal Washington
5 p.m.
6 p.m.
7 p.m.
8 p.m. Resource Center Reception
9 p.m.
10 p.m.
11 p.m.

Welcome Reception

RJFS Chairman’s Council Dinner For Members & Guests
Resource Center Hours
Tuesday: 5:30 – 6:30 p.m.
Wednesday: 11:45 a.m. – 1 p.m.
Thursday: Noon – 1:30 p.m.
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<th>Booth Number</th>
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<td>218</td>
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</table>
Internet Café & Technology Center Hours

Monday: IC & TC | Noon to 4:20 p.m.  Tuesday: IC | 7:30 a.m. to 5:25 p.m.  Wednesday: IC & TC | 8 a.m. to 4:45 p.m.  Thursday: IC | 7:30 a.m. to 3 p.m.

IC | 9:15 a.m. to 5:25 p.m.  TC | 8:30 a.m. to 3 p.m.

Office of Tomorrow... Available Today
Epson  Newline  HP  Technology Consulting

Technology Consulting  eSignature  Money Movement
Practice Automation  Hearsay

Client Onboarding  Trading  Information Security
Client Experience / Vault  External Accounts  Client Reporting
Product Catalog  Portfolio Management  Supervisory Workstation
Corporate Actions
The NCPD Mobile App

The power to create a customized schedule of sessions you want to attend, receive important up-to-the-minute conference updates, and map exactly where you need to go – right in the palm of your hand.

Convenient features at your fingertips

- **Key Information** – Access speaker and session information.
- **Customizable MySchedule** – Browse and select the sessions you want to attend and view your schedule across multiple devices.
- **Site Map** – See handy drop pins to find where you need to go.
- **Attendee Profile** – Update your profile from your desktop.
- **Searchable & Sortable** – Find just what you’re looking for quickly and easily.
- **Surveys** – Rate sessions and speakers at the end of each session, not days later.
- **Notes** – Take notes during the session on your tablet or smartphone and email to any email address.

To access the NCPD Mobile App

- **iPhone or iPad user** – Visit Apple App Store and search NCPD 2016.
- **Android user** – Visit Google Play Store and search NCPD 2016.
- **BlackBerry or other smartphone user** – Point your browser to www.tripbuildermedia.com/apps/NCPD2016 and bookmark it.
- **Desktop and laptop computers** – The conference app can be accessed from any web browser. Simply visit www.tripbuildermedia.com/apps/NCPD2016 and bookmark it.

For all users

Your login is the email address you used to register, and the password is rj2016. You can find app support in the Technology Center if you have questions or need assistance.

NCPD INSIDER

*Your exclusive scoop on what’s happening at the conference!

Check out NCPD Insider for session recaps, photos and conference highlights. Updates and new articles are posted throughout the day, so be sure to check back regularly.

You can easily browse this extra content through the **NCPD 2016 mobile app**, as well as on ncpdinsider.com where you can search and sort articles by topic and flip through event photo galleries. It's all designed so you can find what you need, when you need it!
Convention Center

**Level M**
1. Breakout Sessions
2. Miscellaneous
3. Spouse/Guest Lounge

**Level 2**
4. Registration
5. General Session
6. Tech Center & Internet Cafe
7. Headshots/Presidential Lobby
8. Fun Run Desk
9. CE Desk
10. SBS Promo & UPS

**Level 0**
11. Meals & Resource Center
12. Technology Sessions
13. Branch Professional Sessions

MAPS ARE AVAILABLE ON THE NCPD MOBILE APP
## MONDAY ★ Events & Sessions

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<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tbody>
<tr>
<td>7:00 – 5:00</td>
<td>Conference Registration</td>
<td>Delta Lobby B</td>
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<tr>
<td>7:30 – 8:30</td>
<td>Breakfast</td>
<td>Ryman C2</td>
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<tr>
<td>7:30 – 8:30</td>
<td>New FA Breakfast</td>
<td>Washington B</td>
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<tr>
<td>8:00 – 10:00</td>
<td>TWO-HOUR SESSION: 9th Annual IMC Workshop</td>
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<td>8:30 – 9:30</td>
<td>Compliance Firm Element Required Session Delta B</td>
<td>Governor’s B</td>
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<td>8:30 – 9:30</td>
<td>Communicating with the Public: Best Practices Governor’s AE</td>
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<td>The Good, the Bad and the Ugly Governor’s CD</td>
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<td>8:30 – 9:30</td>
<td>Broaden Your Investment Horizons Governor’s B</td>
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<td>Engage Your Clients through Technology Ryman Studio PQR</td>
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<td>Envestnet: New Tools for Your Retirement Plan</td>
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**GENERAL SESSIONS**

**FID SESSIONS**

**TOP ADVISOR SESSIONS**

**TECHNOLOGY SESSIONS**

**PROFESSIONAL DEVELOPMENT SESSIONS**

**COMPLIANCE, SUPERVISION & ALTERNATIVE INVESTMENTS SESSIONS**

**EDUCATION & MARKETING PARTNER SESSIONS**
### 9:40 – 10:40
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### 10:00 – Noon
TWO-HOUR SESSION: CFP® Ethics | Presidential AB

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<th>Time</th>
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<td>Cybersecurity: Threats and Solutions Ryman Studio MNO</td>
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<td>Client Onboarding &amp; Automation Ryman Studio FG</td>
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<td>Senior Clients and Diminished Capacity: How to Protect Your Clients and Your Practice Governor’s AE</td>
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<td>Regulatory Roundtable Governor’s CD</td>
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### Noon – 1:00
Lunch | Ryman C2

### Noon – 4:20
Technology Center & Internet Café | Presidential DE

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<th>Time</th>
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### 1:00 – 4:00
Compliance Firm Element Required Session Delta B |

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### 2:10 – 3:10
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<td>GPM: Leverage and Engage Ryman Studio HI</td>
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### 4:00 – 5:00
Spouse & Guest Welcome | Washington B

### 5:30
Fun Run & Walk | Departing from the Presidential Portico

### 7:00
Welcome Reception | Delta Island

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“Come Monday it’ll be all right.”
– Come Monday ★ Jimmy Buffett
7 a.m. – 5 p.m.
Conference Registration | Delta Lobby B
Stop by registration, located in Delta Lobby B of the Conference Center, for badges, schedules and conference information.

7:30 – 8:30 a.m.
Breakfast | Ryman C2
Enjoy breakfast, open to all registered attendees and guests.

7:30 – 8:30 a.m.
New FA Breakfast | Washington B
New financial advisors, please join us for networking, an overview of the conference and best practices for navigating your time here.

8 – 10 a.m.

**9th Annual IIMC Workshop**

- Daren Pippio, Ph.D., CIMA, SVP, Investment Consulting, Asset Management Services
- Terry Wiles, CDFA™, CRPC®, AWMA®, President, Stonegate Financial, Branch Manager, RJFS
- Richard C. Marston, Ph.D., James R.F. Guy Professor of Finance, Wharton School of the University of Pennsylvania
- Jack Harmon II, CFP®, CIMA®, Principal Harmon Financial Advisors, Inc. Branch Manager, RJFS
- Governor’s C

Part one covers the framing of various challenges of constructing retirement portfolios intended to last, in many cases, the same number of years that it took to accumulate the portfolio. How advisors are addressing these challenges within client portfolios. Part two presents an outlook for capital markets in the “new normal,” the impact on retirement portfolios, and how saving is an essential component that determines viable spending rates in retirement. Those attending will be mailed a copy of Marston’s book “Investing for a Lifetime: Managing Wealth for the ‘New Normal.’”

8:30 – 9:30 a.m.

**COMPLIANCE**

- Compliance Firm Element Required Session
  Autumn Bonsall, CRCP, VP, PCG Compliance, RJFS
  Katharine Michaels, VP, PCG Compliance, RJFS
  Delta B

This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. This session satisfies the mandatory compliance credit.

- Communicating with the Public: Best Practices
  Greg Kokemuller, Manager, Advertising Compliance, Raymond James
  Meagan Greenberg, Supervisor, Advertising Compliance, Raymond James
  Governor’s AE

Communicating with the public can be particularly challenging for those in the financial services industry. Multiple regulators, firm requirements and shifting guidelines can be frustrating for even a seasoned veteran. In this session, we will be covering common items that the advertising review team receives from the field and that we often discuss within the group. Additionally, we will provide an update on regulatory changes and areas of focus. This session satisfies an elective compliance credit.

**ALTERNATIVE INVESTMENTS**

- Broaden Your Investment Horizons: Alternative Investments, Structured Products and Concentrated Equity Solutions
  Ben Crayton, Product Specialist, Team Lead, Raymond James
  Governor’s B

The Raymond James Alternative Investments Group provides financial advisors and their clients a selection of nontraditional investment products, access to a monthly calendar of market-linked notes and CDs, and various solutions for concentrated stock positions. The goal of the Alternative Investments Group is to carefully review and monitor high-quality, nontraditional investment products to serve the more extensive financial needs of high net worth clients. Many clients and advisors assume that alternative investments are designed to increase risk and attempt to earn higher returns. While there are some products that fall into that category, most alternative investments and structured products can help clients adjust their risk return profile to better suit their needs and achieve their long-term goals. This session satisfies the required alternative investments credit.
8:30 – 9:30 a.m.

**SUPERVISION**

**The Good, the Bad and the Ugly**
Courtney Haddad, VP, Director of Branch Supervision, RJFS
Erin Linehan, VP, Associate Corporate Counsel, Raymond James
Jonathan Larsen, Regional Supervision Officer – Southeast, RJFS

In today's regulatory environment, supervisors and their supervisory delegates have more complex responsibilities than ever before. Please join Supervision and Legal for an epic presentation that follows the adventures of advisors weighing the consequences of good and evil. The characters will unfold with a certain style and grace revealing that nothing is ever predictable. This session will satisfy your Supervision Credit.

**TECHNOLOGY**

**Integrate Client Reporting's Latest Enhancements to Create Comprehensive Reviews**
Ryman Studio L

Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

**Engage Your Clients through Technology**
Ryman Studio PQR

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.

**GPM: Leverage Your Time and Engage Your Clients in the Financial Planning Process**
Ryman Studio HI

This session will help you quickly create and present a more robust retirement goal plan. The most recently added features will be highlighted – Healthcare Expenses, Social Security Benefits and “Brute Force” Monte Carlo. You’ll see how these features can dramatically impact plans you create. We also will explore the various methods you can utilize to present the plan results to your clients and prospects in a differentiated and user-friendly manner. This session is geared toward financial advisors newer to GPM and/or wanting to become more comfortable users of GPM.

**Envestnet: New Suite of Tools for Your Retirement Plan Business**
Ryman Studio FG

If retirement plans are an integral part of your business, this overview will introduce you to a new suite of retirement plan tools that will enhance and simplify your service model.

9:40 – 10:40 a.m.

**COMPLIANCE**

**Compliance Firm Element Required Session**
Melissa Kelly, Regional Compliance Officer, RJFS
John Bowman, Regional Compliance Officer, RJFS

This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. This session satisfies the mandatory compliance credit.

**Taking the Mystery out of Dual Registrant Compliance**
Scott Waterbury, Chief Compliance Officer, RJFSA

Dual registrant issues apply to advisors affiliated with two entities: broker/dealer and investment adviser. Understanding the complicated compliance world of the dually registered advisor is necessary for managers and staff to efficiently operate an independent business in the current heightened regulatory environment. This session seeks to help advisors focus upon regulatory expectations, including those of the SEC, FINRA and state agencies. Professionals with either an Independent Registered Investment Adviser or providing advisory services through Raymond James Financial Services Advisors can expect a discussion surrounding recent exam scenarios, Raymond James advisory compliance experience and regulatory communications. This session satisfies an elective compliance credit.

**Survivor: Navigating the Arbitration Minefield in a Down Market**
Mike Alford, SVP, Deputy General Counsel, Raymond James
Ken Collier, President, Collier Consulting, Inc.

Join us for straight talk from the experts. We will cover a number of topics, including who controls the account, you or your client; strategies for addressing concentrated positions, dealing with securities/positions you didn’t recommend, documenting important and/or difficult communications with clients, understanding solicited versus unsolicited orders and ensuring your client does as well, and reviewing lessons learned from FINRA enforcement actions against financial advisors. This session satisfies an elective compliance credit.
9:40 – 10:40 a.m.

**VARIABLE ANNUITIES**

Annuities as Part of a Retirement Income Plan
Scott Stolz, CFP®, SVP, PCG Investment Products, Raymond James
Governor’s B

This year’s variable annuity firm element presentation will focus on how to choose between the multitudes of annuity income options when building an income plan for your clients. The introduction of deferred income annuities, as well as living benefits on index annuities, has greatly expanded the income options. Unfortunately, more choice often leads to more confusion. Come to this session and get unconfused and knock out your VA firm element.

**TECHNOLOGY**

Integrate Client Reporting’s Latest Enhancements to Create Comprehensive Reviews
Ryman Studio L

Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

What’s Coming in 2016
Ryman Studio PQR

Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.

Envestnet: New Suite of Tools for Your Retirement Plan Business
Ryman Studio FG

If retirement plans are an integral part of your business, this overview will introduce you to a new suite of retirement plan tools that will enhance and simplify your service model.

9:40 – 10:40 a.m.

**TECHNOLOGY**

GPM: Personalize Your Clients’ Financial Plans Specifically to Their Unique Goals
Ryman Studio HI

Based upon its recent research seeking to understand advisor characteristics most important to clients, an MIT AgeLab analysis of nearly 500 online reviews of financial advisors identified personalization as the quality most strongly affecting client impressions of you. See how easy it is to differentiate yourself from your competition by incorporating the quality of life questions to significantly upgrade plans you may have created (or to create new plans) for your clients and engage them with more holistic and personally relevant conversations on challenges they will face in retirement.

10 a.m. – Noon

**CFP® ETHICS**

CFP® Ethics
Dawn G. Starks, CFP®, President, Starks Financial Group, Inc.
Presidential AB

An enthralling look at the ethical concerns facing planners today. At the risk of over-promising, prepare to be dazzled.

10:50 – 11:50 a.m.

**COMPLIANCE**

Compliance Firm Element Required Session
Autumn Bonsall, CRCP, VP, PCG Compliance, RJFS
Katharine Michaels, VP, PCG Compliance, RJFS
Delta B

This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. This session satisfies the mandatory compliance credit.

Senior Clients and Diminished Capacity: How to Protect Your Clients and Your Practice
Gary Klein, Chief Regulatory Officer, PCG Compliance, Raymond James
Governor’s AE

This session should not be missed as the issue of client competency is a top issue for regulators, critical to protecting your clients as they age, and a terrific opportunity to grow your practice through multigenerational continuity. This session satisfies an elective compliance credit.
10:50 – 11:50 a.m.

**COMPLIANCE**

**Regulatory Roundtable – Current Regulatory Issues and Practical Considerations**
Mark Lontchar, SVP, Chief Compliance Officer, RJFS
Caroline Hall, Managing Attorney, Raymond James
Bob Molloy, Chief BSA/AML Officer, Raymond James

Governor’s CD

Learn how to protect your practice and navigate through the ever-changing regulatory environment in this interactive discussion with leaders from compliance, legal and AML. Throughout the session, we will highlight best practices and lessons learned from recent case studies and examination findings. With a focus on anti-money laundering reviews, this panel will provide valuable insight on how these rapidly changing industry regulations may impact your practice. Join us as we discuss a variety of topics with plenty of opportunities for Q&A. This session satisfies an elective compliance credit.

10:50 – 11:50 a.m.

**TECHNOLOGY**

**Engage Your Clients through Technology**
Ryman Studio PQR

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning will be discussed along with the different types of hardware and software to more effectively engage clients.

**Client Onboarding & Automation**
Ryman Studio FG

Learn about Client Onboarding, a new system that will change how you open and maintain your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.

**Practice Center: Interactive Dashboards to Manage Your Business**
Ryman Studio DE

Practice Center provides you with interactive dashboards and a net new assets report. View production and asset data, including client segmentation by value, by age and by production. There also is new detailed net new asset reporting. You also will get a preview of future enhancements.

**GPM: Leverage Your Time and Engage Your Clients in the Financial Planning Process**
Ryman Studio HI

This session will help you quickly create and present a more robust retirement goal plan. The most recently added features will be highlighted – Healthcare Expenses, Social Security Benefits and “Brute Force” Monte Carlo. You’ll see how these features can dramatically impact plans you create. We also will explore the various methods you can utilize to present the plan results in a differentiated and user-friendly manner to your clients and prospects. This session is geared toward financial advisors newer to GPM and/or wanting to become more comfortable users of GPM.
1 – 2 p.m.  
**ALTERNATIVE INVESTMENTS**

*Broaden your Investment Horizons: Alternative Investments, Structured Products and Concentrated Equity Solutions*

Ben Crayton, Product Specialist, Team Lead, Raymond James

Governor’s B

The Raymond James Alternative Investments Group provides financial advisors and their clients a selection of nontraditional investment products, access to a monthly calendar of market-linked notes and CDs, and various solutions for concentrated stock positions. The goal of the Alternative Investments Group is to carefully review and monitor high-quality, nontraditional investment products to serve the more extensive financial needs of high net worth clients. Many clients and advisors assume that alternative investments are designed to increase risk and attempt to earn higher returns. While there are some products that fall into that category, most alternative investments and structured products can help clients adjust their risk return profile to better suit their needs and achieve their long-term goals. This session satisfies the required alternative investment credit.

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1 – 2 p.m.  
**COMPLIANCE**

*Compliance Firm Element Required Session*

Melissa Kelly, Regional Compliance Officer, RJFS  
John Bowman, Regional Compliance Officer, RJFS  

Delta B

This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. *This session satisfies the mandatory compliance credit.*

Taking the Mystery out of Dual Registrant Compliance  
Scott Waterbury, RJFSA Chief Compliance Officer, RJFSA  
Governor’s AE

Dual registrant issues apply to advisors affiliated with two entities: broker/dealer and investment adviser. Understanding the complicated compliance world of the dually registered advisor is necessary for managers and staff to efficiently operate an independent business in the current heightened regulatory environment. This session seeks to help advisors focus upon regulatory expectations, including those of the SEC, FINRA and state agencies. Professionals with either an Independent Registered Investment Adviser or providing advisory services through Raymond James Financial Services Advisors can expect a discussion surrounding recent exam scenarios, Raymond James advisory compliance experience and regulatory communications. *This session satisfies an elective compliance credit.*

---

**TECHNOLOGY**

Advisor Mobile  
Ryman Studio MNO

Learn about the new Advisor Access Mobile App that will be available this summer. The Advisor Access Mobile App will provide you with key client information including their account values, holdings and much more. In addition to learning about the new app. We also will highlight some of the best practices for using your iPhone and iPad for business.

Integrate Client Reporting’s Latest Enhancements to Create Comprehensive Reviews  
Ryman Studio L

Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

What’s Coming in 2016  
Ryman Studio PQR

Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.

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**MONDAY**
1 – 2 p.m.

TECHNOLOGY

Optimizing Your Social Media Presence
Ryman Studio FG

Financial advisors are identifying new prospects and deepening existing relationships by leveraging social media as a key tool in their overall marketing strategy. Learn techniques that will allow you to optimize your existing social media presence while improving the efficiency of time invested in these activities.

Client Center Best Practices
Ryman Studio DE

Client Center integrates information from more than 30 systems. Discover the new features and how you can leverage that integration by fully utilizing Client Center. In this course you’ll see the most common best practices your peers have identified. Discover how to take advantage of the advanced search feature, locate clients who hold specific positions and then take specific actions such as initiate a block trade, run client reports and take advantage of the various options, settings and preferences.

GPM: Protect and Grow Your Most Important Client Relationships Quickly – Before Your Competitors Do!
Ryman Studio HI

With the continual commoditization of asset management, more clients are likely to ask their advisor to justify their fees. Also, 80% of all financial advisors have access to financial planning software. You must create a plan for your clients before your competitors offer to do so. Although creating a plan for your many significant relationships can seem daunting, there is an efficient way to accomplish this. In this session we will show you how via the GPM Plan Engagement Process (PEP). It’s a PEP rally!

1 – 4 p.m.

SUPER CE

Super CE
Ed Barrett, CFP®, ChFC®, CLU, CEBS®, RPA, CRPS®, CRPC®, Instructor, Broker, Educational Sales & Training, Inc.

Survivor: Navigating the Arbitration Minefield in a Down Market
Mike Alford, SVP, Deputy General Counsel, Raymond James
Ken Collier, President, Collier Consulting, Inc.

Governor’s CD

Join us for straight talk from the experts. We will cover a number of topics, including – who controls the account, you or your client, strategies for addressing concentrated positions, dealing with securities/positions you didn’t recommend, documenting important and/or difficult communications with clients, understanding solicited versus unsolicited orders and ensuring your client does as well, and reviewing lessons learned from FINRA enforcement actions against financial advisors.

This session satisfies an elective compliance credit.

VARIABLE ANNUITIES

Annuities as Part of a Retirement Income Plan
Scott Stolz, CFP®, SVP, PCG Investment Products, Raymond James

Governor’s B

This year’s variable annuity firm element presentation will focus on how to choose between the multitudes of annuity income options when building an income plan for your clients. The introduction of deferred income annuities, as well as living benefits on index annuities, has greatly expanded the income options. Unfortunately, more choice often leads to more confusion. Come to this session and get unconfused and knock out your VA firm element.
2:10 – 3:10 p.m.

**TECHNOLOGY**

*Cybersecurity: Threats and Solutions that Impact Your Practice*
*Ryman Studio MNO*

Hear about the latest IT security threats. This update will highlight those that are prevalent today and what Raymond James does to protect you and your clients. You will also learn about the best practices to protect your practice.

*Elevate and Automate Your Client Review Process*
*Ryman Studio L*

Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

*Engage Your Clients through Technology*
*Ryman Studio PQR*

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.

*Client Onboarding & Automation*
*Ryman Studio FG*

Learn about Client Onboarding, a new system that will change how you open and maintain your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.

*Practice Center: Interactive Dashboards to Manage Your Business*
*Ryman Studio DE*

Practice Center provides you with interactive dashboards and a net new assets report. View production and asset data, including client segmentation by value, by age and by production. There also is new detailed net new asset reporting. You also will get a preview of future enhancements.

2:10 – 3:10 p.m.

**TECHNOLOGY**

*GPM: Personalize Your Clients’ Financial Plans Specifically to Their Unique Goals*
*Ryman Studio HI*

Based upon its recent research seeking to understand advisor characteristics most important to clients, an MIT AgeLab analysis of nearly 500 online reviews of financial advisors identified personalization as the quality most strongly affecting client impressions of you. See how easy it is to differentiate yourself from your competition by incorporating the quality of life questions to significantly upgrade plans you may have created (or to create new plans) for your clients and engage them with more holistic and personally relevant conversations on challenges they will face in retirement.

3:20 – 4:20 p.m.

**COMPLIANCE**

*Compliance Firm Element Required Session*
*Melissa Kelly, Regional Compliance Officer, RJFS*
*John Bowman, Regional Compliance Officer, RJFS*
*Delta B*

This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. This session satisfies the mandatory compliance credit.

*Communicating with the Public: Best Practices*
*Greg Kokemuller, Manager, Advertising Compliance, Raymond James*
*Meagan Greenberg, Supervisor, Advertising Compliance, Raymond James*
*Governor’s AE*

Communicating with the public can be particularly challenging for those in the financial services industry. Multiple regulators, firm requirements and shifting guidelines can be frustrating for even a seasoned veteran. In this session, we will be covering common items that the advertising review team receives from the field and that we often discuss within the group. Additionally, we will provide an update on regulatory changes and areas of focus. This session satisfies an elective compliance credit.
3:20 – 4:20 p.m.

COMPLIANCE

Regulatory Roundtable – Current Regulatory Issues and Practical Considerations
Mark Lontchar, SVP, Chief Compliance Officer, RJFS
Caroline Hall, Managing Attorney, Raymond James
Bob Molloy, Chief BSA/AML Officer, Raymond James
Governor’s CD
Learn how to protect your practice and navigate through the ever-changing regulatory environment in this interactive discussion with leaders from compliance, legal and AML. Throughout the session, we will highlight best practices and lessons learned from recent case studies and examination findings. With a focus on anti-money laundering reviews, this panel will provide valuable insight on how these rapidly changing industry regulations may impact your practice. Join us as we discuss a variety of topics with plenty of opportunities for Q&A. This session satisfies an elective compliance credit.

SUPERVISION

The Good, the Bad and the Ugly
Courtney Haddad, VP, Director of Branch Supervision, RJFS
Erin Linehan, VP, Associate Corporate Counsel, Raymond James
Gari Kavouklis Price, Regional Supervision Officer – Central, South/West, RJFS
Governor’s B
In today’s regulatory environment, supervisors and their supervisory delegates have more complex responsibilities than ever before. Please join Supervision and Legal for an epic presentation that follows the adventures of advisors weighing the consequences of good and evil. The characters will unfold with a certain style and grace revealing that nothing is ever predictable. This session will satisfy your Supervision Credit.

3:20 – 4:20 p.m.

TECHNOLOGY

Elevate and Automate Your Client Review Process
Ryman Studio L
Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of the Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

What’s Coming in 2016
Ryman Studio PQR
Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.

Envestnet: New Suite of Tools for Your Retirement Plan Business
Ryman Studio FG
If retirement plans are an integral part of your business, this overview will introduce you to a new suite of retirement plan tools that will enhance and simplify your service model.

Client Center Best Practices
Ryman Studio DE
Client Center integrates information from more than 30 systems. Discover the new features and how you can leverage that integration by fully utilizing Client Center. In this course you’ll see the most common best practices your peers have identified. Discover how to take advantage of the advanced search feature, locate clients who hold specific positions and then take specific actions such as initiate a block trade, run client reports and take advantage of the various options, settings and preferences.

GPM: Leverage Your Time and Engage Your Clients in the Financial Planning Process
Ryman Studio HI
This session will help you quickly create and present a more robust retirement goal plan. The most recently added features will be highlighted – Healthcare Expenses, Social Security Benefits and “Brute Force” Monte Carlo. You’ll see how these features can dramatically impact plans you create. We also will explore the various methods you can utilize to present the plan results to your clients and prospects in a differentiated and user-friendly manner. This session is geared toward financial advisors newer to GPM and/or wanting to become more comfortable users of GPM.
4 – 5 p.m.  
**Spouse & Guest Welcome | Washington B**
For spouses and guests who are interested in learning more about Nashville and the surrounding areas, join us for an area overview and an opportunity to mingle with other spouses and guests.

5:30 p.m.  
**Fun Run & Walk | Departing from the Presidential Portico**
Don’t miss out on the Third Annual NCPD 5K & 2K Fun Run & Walk! Everyone is encouraged to join in – so if your cowboy boots don’t come with laces, come on out and enjoy Nashville while cheering on the participants! We have listened to your feedback and added a fundraising opportunity to the Fun Run. Raymond James selected the local nonprofit organization Amputee Blade Runners, which has greatly impacted one of our own financial advisors in Nashville. *Sponsored by John Hancock Investments, Putnam Investments, Principal Funds, Delaware Investments, New York Life | MainStay Investments, and Janus.*

7 p.m.  
**Welcome Reception | Delta Island**
Throw on your favorite cowboy attire and join us for this interactive evening showcasing the tastes, sights and sounds Nashville has to offer.
### Events & Sessions

<table>
<thead>
<tr>
<th>Time</th>
<th>Event Description</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>7:00 – 5:00</td>
<td>Conference Registration</td>
<td>Delta Lobby B</td>
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<tr>
<td>7:30 – 8:30</td>
<td>Breakfast</td>
<td>Ryman C2</td>
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<tr>
<td>7:30 – 8:30</td>
<td>BP Technology Breakfast</td>
<td>Presidential DE</td>
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<tr>
<td>7:30 – 8:30</td>
<td>Financial Institutions Division Breakfast</td>
<td>Presidential AB</td>
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<tr>
<td>7:30 – 5:25</td>
<td>Internet Cafe</td>
<td>Presidential DE</td>
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<tr>
<td>8:30 – 8:45</td>
<td>General Session: Conference Kickoff</td>
<td>Delta A</td>
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<tr>
<td>8:45 – 9:15</td>
<td>General Session: Elevate</td>
<td>Delta A</td>
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<tr>
<td>9:15 – 5:25</td>
<td>Technology Center</td>
<td>Presidential DE</td>
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<tr>
<td>9:30 – 10:30</td>
<td>Session details on pages 32-34</td>
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#### Session Details:

**TUESDAY ★ Events & Sessions**

- **GENERAL SESSIONS**
- **FID SESSIONS**
- **TECHNOLOGY SESSIONS**
- **TOP ADVISOR SESSIONS**
- **COMPLIANCE, SUPERVISION & ALTERNATIVE INVESTMENTS SESSIONS**
- **EDUCATION & MARKETING PARTNER SESSIONS**

- The Lifestyle Advantage: Sleep
  - Delta B

- Equity Portfolio & Technical Strategy
  - Delta C

- Death of the Sole Practitioner
  - Governor’s AE

- Fixed Income Market in Transition
  - Governor’s B

- Accomplish More in 12 Weeks Than Most Do in 12 Months
  - Governor’s CD

- Mastering Affluent Client Acquisition
  - Presidential C

- Fundamentals of Special Needs Trusts
  - Canal A-C

- Hire Right – Staffing Your Business
  - Bayou CD

- Redefining Success as a Woman Advisor
  - Bayou AB

- Advisor Mobile
  - Ryman Studio MNO

- Elevate & Automate Your Client Review Process
  - Ryman Studio L

- Team Building is NOT Cliché
  - Ryman Ballroom

- Engage Your Clients through Technology
  - Ryman Studio POR

- What’s Coming in 2016
  - Ryman Studio FG

- Practice Center: Interactive Dashboards
  - Ryman Studio DE

- GPM: Personalize Your Clients’ Financial Plans
  - Ryman Studio HI
<table>
<thead>
<tr>
<th>Time</th>
<th>Session Title</th>
<th>Location</th>
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<tbody>
<tr>
<td>10:40 – 11:30</td>
<td><strong>Session details</strong> on pages 34-36</td>
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<tr>
<td>10:40 – 11:30</td>
<td>Sally Law &amp; Janice Henderson</td>
<td>Delta C</td>
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<tr>
<td>10:40 – 11:30</td>
<td>Joe Monaco</td>
<td>Delta D</td>
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<tr>
<td>10:40 – 11:30</td>
<td>Mark Aho &amp; Tyson Ray</td>
<td>Governor’s AE</td>
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<tr>
<td>10:40 – 11:30</td>
<td>Judith McGee, Linette Dobbins &amp; Jennifer C. Gutchridge</td>
<td>Governor’s B</td>
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<tr>
<td>10:40 – 11:30</td>
<td>Carl Stuart</td>
<td>Governor’s CD</td>
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<tr>
<td>11:30 – 12:45</td>
<td>Lunch</td>
<td>Ryman C2</td>
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<tr>
<td>11:45 – 12:45</td>
<td>Optional Fellowship Lunch</td>
<td>Presidential AB</td>
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<tr>
<td>1:00 – 2:00</td>
<td><strong>General Session: The Social Media Why</strong></td>
<td>Delta A</td>
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<tr>
<td>2:15 – 3:05</td>
<td>Elliot M. Weissberg</td>
<td>Delta C</td>
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<tr>
<td>2:15 – 3:05</td>
<td>Jerry Ask &amp; Bryan Sweet</td>
<td>Governor’s AE</td>
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<tr>
<td>2:15 – 3:05</td>
<td>Steve Johnson</td>
<td>Governor’s B</td>
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<tr>
<td>2:15 – 3:05</td>
<td>Brian Cochran &amp; John Moore</td>
<td>Governor’s CD</td>
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<tr>
<td>3:15 – 4:15</td>
<td><strong>Session details</strong> on pages 38-40</td>
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<tr>
<td>3:15 – 4:15</td>
<td>Mastering Stress, Resilience and Change</td>
<td>Delta B</td>
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<tr>
<td>3:15 – 4:15</td>
<td>Build Portfolios, Navigate Volatility and Generate Income with ETFs and CEFs</td>
<td>Delta C</td>
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<tr>
<td>3:15 – 4:15</td>
<td>Cornerstone &amp; Foundation of True Wealth</td>
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<tr>
<td>3:15 – 4:15</td>
<td>Marketing and Communications for Turbulent Markets</td>
<td>Governor’s AE</td>
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<td>3:15 – 4:15</td>
<td>Introducing Capital Wealth Planning Covered Option Writing Strategy</td>
<td>Governor’s B</td>
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<tr>
<td>3:15 – 4:15</td>
<td>GenWealth: Build Relationships with NextGen</td>
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<tr>
<td>4:25 – 5:25</td>
<td><strong>Session details</strong> on pages 40-42</td>
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<tr>
<td>4:25 – 5:25</td>
<td>Fad Diets, Dietary Supplements &amp; Rx from A – Z</td>
<td>Delta B</td>
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<tr>
<td>4:25 – 5:25</td>
<td>Navigating through Low Rates and Volatile Equity Markets</td>
<td>Delta C</td>
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<tr>
<td>4:25 – 5:25</td>
<td>GPM: Retain Your Client Relationships</td>
<td>Governor’s AE</td>
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<tr>
<td>4:25 – 5:25</td>
<td>Asset Allocation Panel Discussion</td>
<td>Governor’s B</td>
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<tr>
<td>5:30 – 6:30</td>
<td>Resource Center Reception</td>
<td>Ryman C2</td>
</tr>
</tbody>
</table>

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“Sun comes up, it’s Tuesday morning; hits me straight in the eye.”

– Sun Comes Up, It’s Tuesday Morning ★ Cowboy Junkies
TUESDAY

7 a.m. – 5 p.m.
Conference Registration | Delta Lobby B
Stop by registration, located in Delta Lobby B of the Conference Center, for badges, schedules and conference information.

7:30 – 8:30 a.m.
Breakfast | Ryman C2
Enjoy breakfast, open to all registered attendees and guests.

7:30 – 8:30 a.m.
BP Technology Breakfast | Presidential DE
This breakfast provides branch professionals attending the conference exclusive access to the Technology Center to learn about and explore the highlighted systems and tools.

7:30 – 8:30 a.m.
Financial Institutions Division Breakfast | Presidential AB
Please join John Houston and the FID home office staff for brief remarks and breakfast with your peers.

7:30 a.m. – 5:25 p.m.
Internet Cafe | Presidential DE

9:15 a.m. – 5:25 p.m.
Technology Center | Presidential DE

8:30 – 9:15 a.m.
GENERAL SESSION

Conference Kickoff
David Sisemore, Regional Director, ICD Regional Management, RJFS
Delta A
Join David Sisemore for an overview of our week.

ELEVATE
Scott Curtis, President, RJFS
Delta A
A perspective from the president of RJFS.

9:30 – 10:30 a.m.
PROFESSIONAL DEVELOPMENT

Ready to Perform – The Lifestyle Advantage: Sleep
Dan Pardi, MS, Ph.D., CEO, humanOS
Delta B
A person’s pattern of living has a massive influence not only on health but also on how well that person performs in their daily life. There is no single lifestyle secret that determines optimal mental performance, but there are many meaningful connections between how we live and how well we think. This presentation will explore this subject, and will take a deeper dive into one critical aspect of sharp thinking: sleep. A simple solution will be offered to take advantage of the information.

Equity Portfolio & Technical Strategy: Advisor-Driven Solutions
Michael Gibbs, Managing Director, Director of Portfolio & Technical Strategy, Raymond James
Delta C
Please join Mike to learn how to better utilize the offerings of the Raymond James Portfolio & Technical Strategy Group to enhance and build your practice. The group’s focus of delivering market knowledge and understanding, timely ideas and solutions, and knowledgeable service will be displayed.

Death of the Sole Practitioner
Nate Lenz, VP, Succession Planning & Acquisitions, Raymond James
Scott Steele, Sr. Consultant, Succession Planning & Acquisitions, Raymond James
Governor’s AE
While the independent platform has historically thrived on the entrepreneurial drive of the solo practitioner, an epidemic lack of succession planning, a failure to develop the next generation, and the increasingly onerous regulatory environment are threatening their very existence. Though headwinds exist, these firms have a unique opportunity to transform the industry, relying on innovation out of necessity to harness technology and specialize roles to create scale. In this session, we will explore the implications of consolidation, how to position your firm to capitalize on the evolving landscape, and discuss our thoughts on the new paradigm of independence.

Fixed Income Market in Transition
James C. Camp, CFA, Managing Director, Eagle Asset Management Fixed Income Strategies; Portfolio Co-Manager, Strategic Income Portfolios, Raymond James
Governor’s B
Volatile global economic data are compounding the difficulties for investors in a post-QE environment. James will address the positioning that his Eagle team is adopting with respect to the current fixed-income market and reiterate the continuing benefits of fixed-income securities as part of a diversified, risk-aware investment strategy.
9:30 – 10:30 a.m.

**PROFESSIONAL DEVELOPMENT**

**Accomplish More in 12 Weeks Than Most Do in 12 Months**
Brian Moran, CEO, Founder & New York Times Best-Selling Author

Brian’s keynote will provide you with an understanding of what it takes to perform at your best each and every day. Learn that effective execution is the key to consistent, high performance. Brian will outline what it takes to execute on your goals and priorities. You will learn about the power of The 12 Week Year, the five success disciplines and three high performance accelerators, and how to end the cycle of production peaks and valleys. Brian provides five things to do today to begin to prioritize your business and exceed your goals. **Sponsored by ALPS.**

**Mastering Affluent Client Acquisition**
Matt Oechsli, MBA, President, The Oechsli Institute

Want more affluent clients? Your course of action is clear: Mirror the marketing activities of today’s elite advisors. Our research has uncovered the specific marketing habits, exact scripting and structure behind their repeatable marketing process. Master the connection between relationship-management and relationship marketing.

**Fundamentals of Special Needs Trusts – The Role SNTs Have in a Financial Advisor’s Practice**
Will Lucius, JD, VP & Trust Officer, Raymond James Trust

For most individuals with disabilities or special needs receiving public benefits a sudden windfall through a legal settlement, jury award, gift or inheritance can negatively impact the beneficiary’s receipt of such benefits. In this session we will cover the role that Special Needs Trusts (SNTs) can play in preserving a beneficiary’s eligibility for needs-based benefits when faced with a liquidity event; a historical perspective of SNTs will be provided; we will discuss the purpose of SNTs and the various types that exist; the public benefits SNTs seek to protect; identifying the need and selecting the appropriate trustee; and how to incorporate this wealth transfer strategy into a financial advisor’s practice.

**Hire Right – Staffing Your Business to Ensure Success**
Andrea Schlapia, RCC™, HCS, sHRBP, CEO/Founder, Ironstone

Teams are only as strong as the weakest link, and just one poor performer can adversely affect your practice. Focus on candidate’s performance rather than impulsive hiring and take the guesswork out of the process for interviewing, compensation and onboarding. Hire right to unleash the power of your human capital foundation with these “how-to” strategies and assemble your high-performance team that’s built to last. **Sponsored by Mirae Assets Global Investments.**

9:30 – 10:30 a.m.

**PROFESSIONAL DEVELOPMENT | FID**

**Redefining Success as a Woman Financial Advisor**
Kimberlee Bouska, CFP®, CRPC, Investment Management Consultant, Addison Avenue Investment Services, Financial Advisor, RJFS
Annette Martin, Managing Director, Fulton Financial Advisors, Financial Advisor, RJFS
Holly Stallworth, CFP®, SVP, UISI, Financial Advisor, RJFS

Bayou AB

Men and women are wired differently, which lends itself to how they fulfill certain roles. Women bring incredible strength to the advisory relationship with skills that can deepen the service offering and are relatable to the growing market of women investors. Come gain the perspective of three top FID female financial advisors. See through their successes how providing a rewarding and relatable client experience can equate to growth in your own practice.

**TECHNOLOGY**

**Advisor Mobile**
Ryman Studio MNO

Learn about the new Advisor Access Mobile App that will be available this summer. The Advisor Access Mobile App will provide you with key client information including their account values, holdings and much more. In addition to learning about the new app. We also will highlight some of the best practices for using your iPhone and iPad for business.

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Ryman Studio L

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**TECHNOLOGY**

**What’s Coming in 2016**
*Ryman Studio FG*

Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.

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10:40 – 11:30 a.m.

**TOP ADVISOR**

**Organic Growing: How to Grow Your Successor**
*Sally Law, Financial Advisor, Glen Echo, MD, RJFS*
*Janice Henderson, Financial Advisor, Glen Echo, MD, RJFS*

**Delta C**

It is impossible not to think of succession as you grow in the business and as you grow older in the business. Come and meet part of the team of Law & Associates, Inc. to discuss the seamless transition they completed in January 2016 – Sally Law (36 years), Janice Henderson (22 years), Barbara Heft (11 years), Ramzi Baklouti (five years), Alyson Maher (three years).

**Tips for Navigating Turbulent Markets**
*Joe Monaco, MBA, Ph.D., Financial Advisor, Virginia Beach, VA, RJFS*

**Delta D**

We all realize it’s important to contact our clients in turbulent markets, but many times advisors don’t because they either don’t know what to say or they don’t want to have a negative conversation. Learn how this 35-year veteran stays upbeat and positive and provides a tremendous value-added service to his clients even in market downturns.

**Different Styles – Same Passion for Success**
*Mark Aho, Financial Advisor, Marquette, MI, RJFS*
*Tyson Ray, Financial Advisor, Lake Geneva, WI, RJFS*

**Governor’s AE**

New to Raymond James in fiscal 2014 and both successful at their prior firm, Mark and Tyson continue to experience Council level results at RJFS. How are they doing it in these challenging times? In this joint session they will provide you with the details. They will share specific ideas about their streamlined investment process and team structure. You will see how an intense passion for marketing and service, delivered in their own unique way, has impacted their business, their clients, their community and even the world.

**Can You Find the Pony in the Manure?**
*Judith McGee, CFP®, ChFC, L.H.D., Co-Founder & Wealth Manager, McGee Wealth Management, RJFS*
*Linette Dobkins, CFP®, Co-Founder & Wealth Manager, McGee Wealth Management, RJFS*
*Jennifer Currin Gutridge, CFP®, EVP & Wealth Manager, McGee Wealth Management, RJFS*

**Governor’s B**

As financial advisors, our businesses are faced with unique challenges – we must adapt to rapid changes in compliance, technology, markets and client services or face hitting a ceiling of complexity and stagnation. There is a story about two small boys; one was pessimistic and the other, an incurable optimist. The lesson is that no matter how much horse manure you have
to dig through, “there’s a pony in there somewhere.” Year after year, to be successful we must be holistic by recognizing all aspects of our businesses. In each of these areas – culture, operations, connection and community – we can overcome obstacles and create opportunities and optimism by thinking and acting with specific intention and making continuous improvements. Join Judith McGee, Linette Dobbins and Jennifer Currin Gutridge of Portland-based McGee Wealth Management and learn how to position your business for industry-excellence and create capacity for growth. By learning to adapt to our fast-changing environment and implementing a business culture of continuous improvement, you can leverage the flow of the financial services industry to benefit your practice.

# Building and Sustaining Client Relationships in Difficult Times

**Carl Stuart**, Branch Manager, Austin, TX, RJFS

**Governor’s CD**

Clients and prospective clients are fearful. How do we deal with their fears in a way that helps them? How do we initiate conversations with prospective clients, and sustain and deepen existing client relationships?

## TOP ADVISOR | FID

### Tried and True: Top Program Managers Tell All

- **Mike George**, President, Fulton Financial Advisors
- **Steve Kruchten**, President, Bremer Investment Services
- **Dan Anderson**, SVP-Director of Wealth Management, MainSource Bank
- **Robert P. Martin**, AWMA®, RP®, Director of Wealth Management, Union Bank & Trust
- **Bayou AB**

Whether you are running an investment program or working as a financial advisor in a financial institution, you cannot miss this session. Hear from four Director’s Council program managers on the strategies and tactics that have propelled their programs and advisor growth. These managers will share best practices and top advisor success stories from retail partnerships, referral strategies, top advisor teams and more.

### TECHNOLOGY

#### Cybersecurity: Threats and Solutions that Impact Your Practice

**Ryman Studio MNO**

Hear about the latest IT security threats. This update will highlight those that are prevalent today and what Raymond James does to protect you and your clients. You also will learn about the best practices to protect your practice.

#### 10:40 – 11:30 a.m.

**TECHNOLOGY**

### Elevate and Automate Your Client Review Process

**Ryman Studio L**

Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of the Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

### Engage Your Clients through Technology

**Ryman Studio PQR**

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.

### Optimizing Your Social Media Presence

**Ryman Studio FG**

Financial advisors are identifying new prospects and deepening existing relationships by leveraging social media as a key tool in their overall marketing strategy. Learn techniques that will allow you to optimize your existing social media presence while improving the efficiency of time invested in these activities.

### Client Center Best Practices

**Ryman Studio DE**

Client Center integrates information from more than 30 systems. Discover the new features and how you can leverage that integration by fully utilizing Client Center. In this course you’ll see the most common best practices your peers have identified. Discover how to take advantage of the advanced search feature, locate clients who hold specific positions and then take specific actions such as initiate a block trade, run client reports and take advantage of the various options, settings and preferences.

### GPM: Protect and Grow Your Most Important Client Relationships Quickly – Before Your Competitors Do!

**Ryman Studio HI**

With the continual commoditization of asset management, more clients are likely to ask their advisor to justify their fees. Also, 80% of all financial advisors have access to financial planning software. You must create a plan for your clients before you competitors offer to do so. Although creating a plan for your many significant relationships can seem daunting, there is an efficient way to accomplish this. In this session we will show you how via the GPM Plan Engagement Process (PEP). It’s a PEP rally!
11:30 a.m. – 12:45 p.m.
**Lunch | Ryman C2**
Enjoy a nutritious lunch, open to all registered attendees and guests.

11:45 a.m. – 12:45 p.m.
**Optional Fellowship Lunch | Presidential AB**
The optional Fellowship Lunch is a time to join together for prayer, singing and an inspirational message.

1 – 2 p.m.
**GENERAL SESSION**

# The Social Media Why
Crystal Washington, Author, Technology Marketing Strategist

Join Crystal for an expert’s perspective on social media, technology marketing, and what it means for you. Crystal is well known for her ability to take complex Web and social media topics, and make them easy to understand and accessible for everyday people and small business owners.

2:15 – 3:05 p.m.
**TOP ADVISOR**

# How to Grow Your Practice 25% Annually
Mark Deering, Financial Advisor, Nashville, TN, RJFS
Rich Smith, Financial Advisor, Nashville, TN, RJFS

Yes really, you can grow your business annually by 25% as these advisors have over the last several years, propelling each of them into the Leaders Council. Each has his own unique story, style and approach, but they share a common goal of consistently growing their assets under administration while providing exceptional service to their clients.

# Established Practices – New Ideas
Jerry Ask, Financial Advisor, Cedar Rapids, IA, RJFS
Bryan Sweet, Financial Advisor, Fairmont, MN, RJFS

As a business owner, what do you do in an environment of political, regulatory, market and competitive upheaval? You can do nothing or take action. Bryan and Jerry will share changes they have made in their businesses to adapt, compete and succeed in today’s volatile world. You will receive details on how to make change work in your practice, including transitioning a C share practice to an advisory practice, acquiring an existing business and implementing a new office structure and marketing plan.

# Building the Toolbox: How We Have Grown to a $4 Million Office
Steve Johnson, Branch Manager, Draper, UT, RJFS

In this session, Steve and his partners will discuss how they have grown their office production to No. 28 nationally in fiscal 2015 with $473 million AUM with RJFS and consulting on an additional $250 million of ERISA assets. They will share the tools, reports and resources they use in their practice including: initial meeting letter to prospects and the deep discovery questionnaire, monthly client contact spreadsheet, individual tax analysis report, the Freedom program, tracking spreadsheet on all of their ERISA accounts, estate planning worksheet, COI marketing campaigns, detailed P & L report used in the partners’ quarterly review meeting and major client events marketing. You will leave this session with ideas that will have practical applications to your own business.
2:15 – 3:05 p.m.

TOP ADVISOR

Succession vs. Sale: Building a Multigenerational Business
Brian Cochran, CFP®, Financial Advisor, Albuquerque, NM, RJFS
John Moore, Branch Manager, Albuquerque, NM, RJFS
Governor’s CD
Learn how a top advisor is building a continuity plan that maximizes the value of the business while caring for clients and employees for years to come. You can expect tips and lessons learned about business valuation, deal structure and sharing a vision.

TOP ADVISOR – FID

Taking It to the Next Council Level
Michael Lipkins, Addison Avenue Investment Services, Financial Advisor, RJFS
Paul Stetter, Jr., First VP, Fulton Financial Advisors, Financial Advisor, RJFS
Patrick Varney, VP, Bank of Colorado, Financial Advisor, RJFS
Bayou AB
Elevate your business: Hear three top advisors share their road map to reaching Chairman’s Council and how they continue to challenge themselves with production and asset milestones.

TECHNOLOGY

Advisor Mobile
Ryman Studio MNO
Learn about the new Advisor Access Mobile App that will be available this summer. The Advisor Access Mobile App will provide you with key client information including their account values, holdings and much more. In addition to learning about the new app. We also will highlight some of the best practices for using your iPhone and iPad for business.

Elevate and Automate Your Client Review Process
Ryman Studio L
Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of the Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

What’s Coming in 2016
Ryman Studio PQR
Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.

2:15 – 3:05 p.m.

TECHNOLOGY

Client Onboarding & Automation
Ryman Studio FG
Learn about Client Onboarding, a new system that will change how you open and maintain your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.

Practice Center: Interactive Dashboards to Manage Your Business
Ryman Studio DE
Practice Center provides you with interactive dashboards and a net new assets report. View production and asset data, including client segmentation by value, by age and by production. There also is new detailed net new asset reporting. You also will get a preview of future enhancements.

GPM: Personalize Your Clients’ Financial Plans Specifically to Their Unique Goals
Ryman Studio HI
Based upon its recent research seeking to understand advisor characteristics most important to clients, an MIT AgeLab analysis of nearly 500 online reviews of financial advisors identified personalization as the quality most strongly affecting client impressions of you. See how easy it is to differentiate yourself from your competition by incorporating the quality of life questions to significantly upgrade plans you may have created (or to create new plans) for your clients and engage them with more holistic and personally relevant conversations on challenges they will face in retirement.

BRANCH PROFESSIONAL

In Volatile Times, Conversations Matter
Chris Drennen, VP, Banking Consultant, Texas, Raymond James
Ryman Ballroom
Learn how having conversations about nonmarket issues can lead to increased net new assets, especially in this market.
3:15 – 4:15 p.m.

PROFESSIONAL DEVELOPMENT

Mastering Stress, Resilience and Change
Andrew Bernstein, CEO, Resilience Academy

This has been the highest-rated breakout for hundreds of Raymond James advisors. In this eye-opening session, you’ll see how “the father of stress” made a fundamental mistake when formulating the stress concept, and why this has had disastrous consequences on our lives today. Then you’ll learn where stress really comes from, and discover a powerful new approach to taking apart challenges faster (team dynamics, prospecting, family issues), without any jargon, stigma or “touchy-feeliness.” All participants receive a free signed copy of Andrew’s book “The Myth of Stress.” Sponsored by T. Rowe Price.

Build Portfolios, Navigate Volatility and Generate Income with ETFs and CEFs
Amy Charles, Managing Director, Closed-End Fund & Exchange-Traded Fund Research, Raymond James

In this presentation, we will discuss how advisors can use a core-satellite approach to build a portfolio with Exchange-Traded Funds and Closed-End Funds that centers on index-based investing while also generating above-average income. We will discuss what an ETF is and how it functions, the trends and market conditions of the current ETF landscape, and what to look for when picking ETFs. Additionally, we will discuss what closed-end funds are, how and why CEFs utilize leverage, and how to add value by identifying discounted CEFs.

Cornerstone & Foundation of True Wealth
Nick Goetze, Managing Director, Fixed Income Capital Markets, Raymond James
Sarah Tucker, SVP, Fixed Income Capital Markets, Raymond James
Ted Ruddock, SVP, Fixed Income Capital Markets, Raymond James

Learn how we can help you work with investors who have already achieved financial success and need your help to preserve their wealth and maintain their desired standard of living.

Marketing and Communications for Turbulent Markets
Mike White, Chief Marketing Officer, Raymond James
Lisa Turley, Director, Advisor Marketing, Raymond James

Explore how many advisors are using the volatile markets as an opportunity to strengthen client relationships, increase referrals and expand their practices. Learn about timely marketing resources and communication tools, including digital communications and social media, to regularly and efficiently reassure clients, share your perspective and expertise, and grow your business.

3:15 – 4:15 p.m.

PROFESSIONAL DEVELOPMENT

Introducing Capital Wealth Planning Covered Option Writing Strategy
George Raffa, CIMA, SVP, National Sales Manager, Asset Management Services
Kevin Simpson, Chief Investment Officer, Capital Wealth Planning

Governor’s B

Constructing utilizing mega-cap, high-quality, blue chip stocks, Capital Wealth Planning Enhanced Dividend Income strategy is purposefully designed to deliver an estimated annual yield of 5% to 7% from dividends and option income capturing a greater percent of the upside while limiting downside risk. Hear from Capital Wealth Planning’s president and founder as he discusses this covered option writing strategy and how to utilize it with your clients.

GenWealth: Build Relationships with NextGen Clients
Scott Zimmer, Generational Expert, BridgeWorks

Governor’s CD

In the finance industry, the last thing you want is for wealth to change hands and walk out the door. But what does retention look like across four generations? GenWealth will teach you how to speak your client’s generational language through a finance lens. Learning the position of each client’s financial outlook is a crucial part of relationship management, yet we find that many times professionals use the type of communication that they prefer as opposed to the language of the client. We’ll provide some practical tips to help you alter your approach so that it suits each generation of client whether it be a baby boomer, Gen Xer or millennial. It has never been more important to attract the client of the future. Sponsored by Sammons Retirement Solutions.

All Systems Go! A Practice Management Principle that Creates Business Success
Andrea Schlapia, RCC™, HCS, sHRBP, CEO/Founder, Ironstone

Presidential C

The “devil is in the details,” and if the step-by-step process is in someone’s head or scribbled down on a Post-it note, you don’t have a system in place. Bring your team together to uncover improvement opportunities, protect key knowledge, and “clone” your expertise by creating a clear road map for production, and shift from chaos and confusion to order and organization. Learn to divide and conquer to intentionally design, document and manage the operational infrastructure of the practice.
3:15 – 4:15 p.m.

**PROFESSIONAL DEVELOPMENT**

**Elevate Your HNW Advice Model through Collaboration**
Kristie Kindstrom, Wealth Solutions, Raymond James
Adam Nibert, Wealth Solutions, Raymond James
Bill Geis, Raymond James Bank
Jim Swink, Raymond James Insurance Group
Roger Fakes, Raymond James Trust

*Canal A-C*

This interactive panel of in-house experts will discuss how to craft and execute upon a differentiated wealth management advice model with high net worth clients. The content will incorporate case studies that will address different levels of personal and business wealth as well as planning opportunities with portfolio management, estate and charitable planning, business succession, cash management, lending and insurance solution sets. Representatives from Raymond James Trust, Raymond James Bank, Raymond James Insurance Group, and Wealth Solutions will work in a collaborative manner to address the different planning opportunities and highlight where existing resources at Raymond James can be key in servicing and capturing more of this client segment.

**Healthcare Benefits and Retirement Plans for Your Business**
Leslie Winner Bolton, Strategic Accounts, Area Manager, Paychex

*Bayou CD*

How will the latest changes in employee benefits and health insurance impact your business? Learn about tax advantaged options for providing group or individual health coverage to your employees. Additionally, we will explore retirement plan options for you and your employees.

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3:15 – 4:15 p.m.

**TECHNOLOGY**

**Cybersecurity: Threats and Solutions that Impact Your Practice**
Ryman Studio MNO

Hear about the latest IT security threats. This update will highlight those that are prevalent today and what Raymond James does to protect you and your clients. You also will learn about the best practices to protect your practice.

**Integrate Client Reporting’s Latest Enhancements to Create Comprehensive Reviews**
Ryman Studio L

Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

**Engage Your Clients through Technology**
Ryman Studio PQR

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.

**GPM: Protect and Grow Your Most Important Client Relationships Quickly – Before Your Competitors Do!**
Ryman Studio FG

With the continual commoditization of asset management, more clients are likely to ask their advisor to justify their fees. Also, 80% of all financial advisors have access to financial planning software. You must create a plan for your clients before you competitors offer to do so. Although creating a plan for your many significant relationships can seem daunting, there is an efficient way to accomplish this. In this session we will show you how via the GPM Plan Engagement Process (PEP). It’s a PEP rally!

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4:25 – 5:25 p.m.

PROFESSIONAL DEVELOPMENT

Navigating through Low Rates and Volatile Equity Markets: An Alternative Investments/Structured Products Platform Update

Ben Crayton, CAIA, Product Specialist, Team Lead, Raymond James
Tom Layton, CAIA, VP, Product Management, Raymond James

Delta C

The Alternative Investments Group provides advisors and their clients a selection of nontraditional investment products, a monthly calendar of market-linked notes and CDs, and various solutions geared toward concentrated stock positions. In this session, join Ben and Tom as they discuss trends in the alternative investments and structured products landscape. They will provide several timely ideas, as well as strategies for integrating and positioning these investments within advisors’ practices and client portfolios.

What Does Raymond James Think?

Anne Platt, AWMA, AIF, VP Investment Strategy & Product Positioning, Raymond James
Michael Gibbs, Managing Director of Equity Portfolio & Technical Strategy, Raymond James
James Camp, CFA, Managing Director of Fixed Income, Eagle Asset Management, Raymond James
Pavel Molchanov, SVP, Energy Analyst, Equity Research, Raymond James

Delta D

Financial advisors face many challenges: information overload, the 24-hour news cycle and conflicting market opinions. In this session you will learn about the resources available to alleviate these challenges, plus hear actionable advice from experts around the firm on today’s investment themes.

Retain Your Client Relationships & Realize Net New Assets by Leveraging the Power of GPM! A Panel of Top RJFS FAs Will Explain How

Frank McAleer, CIMA, Director, Retirement Solutions, Raymond James
Governor’s AE

Fact No. 1: The competitive sharks are circling! Pricing for asset management is being commoditized! No problem! A “heavy” GPM user is an advisor who has completed 50-plus plans for clients since GPM was introduced three years ago. Fact No. 2: Within RJFS, the AUM and T-12 for heavy GPM users is $102 million and $856,000, respectively, while similar stats for all other GPM users are $53 million and $398,000. Fact No. 3: The amount of non-Raymond James liquid assets (potential net new assets) identified by heavy GPM users is $41 million. This amount for all other GPM users is below $10 million. Why? What are your colleagues who utilize GPM the most doing differently? How do they engage their clients in the financial planning process? Attend this session to hear from a panel of fellow advisors who are part of this “heavy user” group. Hear what they have to say, and bring questions with you.
4:25 – 5:25 p.m.

**PROFESSIONAL DEVELOPMENT**

**Asset Allocation Panel Discussion**
George Raffa, CIMA, SVP, National Sales Manager, Asset Management Services, Raymond James
Nicholas Lacy, CFA, Chief Investment Strategist, Asset Management Services, Raymond James
Michael Jones, CFA, Chairman and Chief Investment Officer, RiverFront Investment Group
Gary Stringer, CFA, AIF®, CIMA®, Co-Founder and Chief Investment Officer, Stringer Asset Management, Raymond James

Governor’s B
Always popular, join this interactive discussion with some of the brightest investment minds discussing asset allocation topics as well as their views on global economies. Please come prepared to join in on the conversation and to share any thoughts or questions.

**Influence: The Ultimate Power Tool**
Dan Norris, Cialdini Method Certified Trainer, Influence at Work

Governor’s CD
When clients are sitting on the fence, how can you spur them to act? Scientific research proves persuasion is not an innate art: It can be learned. The widely acclaimed studies of Robert Cialdini, Ph.D., and his book “Influence” inform this program that identifies the six universal principles of persuasion and how to ethically and effectively apply them to produce lasting relationships that move others toward yes. Highly instructive and memorable, these practical business techniques will make you more influential. **Sponsored by Destra Capital.**

**From Adversity to Opportunity: Using Turbulent Markets to Grow Your Business**
Shannon Reid, VP, PCG Education and Practice Management, Raymond James

Presidential C
Market turbulence can destroy portfolios, life plans and businesses, or it can be the catalyst that leapfrogs you past competitors. Join a panel of top advisors in a discussion of how they maintain practice stability, calm clients and turn challenging markets into growth opportunities for their businesses.

**Four for Four: A Winning Combination**
Jim Swink, CLU, ChFC, VP, Raymond James Insurance Group, Raymond James
Renee Larson, VP, Raymond James Insurance Group, Raymond James

Canal A-C
Renee and Jim will discuss four current planning ideas incorporating life insurance that were beneficial to clients and advisors over the last 18 months.

4:25 – 5:25 p.m.

**TECHNOLOGY**

**Advisor Mobile**
Ryman Studio MNO
Learn about the new Advisor Access Mobile App that will be available this summer. The Advisor Access Mobile App will provide you with key client information including their account values, holdings and much more. In addition to learning about the new app. We also will highlight some of the best practices for using your iPhone and iPad for business.

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Ryman Studio L
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**What’s Coming in 2016**
Ryman Studio PQR
Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.
4:25 – 5:25 p.m.

TECHNOLOGY

Optimizing Your Social Media Presence
Ryman Studio FG
Financial advisors are identifying new prospects and deepening existing relationships by leveraging social media as a key tool in their overall marketing strategy. Learn techniques that will allow you to optimize your existing social media presence while improving the efficiency of time invested in these activities.

Client Onboarding & Automation
Ryman Studio DE
Learn about Client Onboarding, a new system that will change how you open and maintenance your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.

GPM: Leverage Your Time and Engage Your Clients in the Financial Planning Process
Ryman Studio HI
This session will help you quickly create and present a more robust retirement goal plan. The most recently added features will be highlighted – Healthcare Expenses, Social Security Benefits and “Brute Force” Monte Carlo. You’ll see how these features can dramatically impact plans you create. We also will explore the various methods you can utilize to present the plan results to your clients and prospects in a differentiated and user-friendly manner. This session is geared toward financial advisors newer to GPM and/or wanting to become more comfortable users of GPM.

BRANCH PROFESSIONAL

Top Branch Professional Panel
Megan Cordero, Manager, Branch Education, Raymond James
Ryman Ballroom
Learn tips and efficiencies that you can implement in your own practice from several top branch professionals.

5:30 – 6:30 p.m.

Resource Center Reception | Ryman C2
Join our Education & Marketing Partners and Raymond James home office departments for the annual Resource Center Reception.
WEDNESDAY ★ Events & Sessions

- GENERAL SESSIONS
- FID SESSIONS
- TOP ADVISOR SESSIONS
- TECHNOLOGY SESSIONS
- PROFESSIONAL DEVELOPMENT SESSIONS
- BRANCH PROFESSIONAL SESSIONS
- COMPLIANCE, SUPERVISION & ALTERNATIVE INVESTMENTS SESSIONS
- EDUCATION & MARKETING PARTNER SESSIONS
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<tr>
<th>Time</th>
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<tr>
<td>7:00 – 5:00</td>
<td>Conference Registration</td>
<td>Delta Lobby B</td>
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<td>7:45 – 9:00</td>
<td>Main Breakfast</td>
<td>Ryman C2</td>
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<td>8:00 – 4:45</td>
<td>Technology Center &amp; Internet Cafe</td>
<td>Presidential DE</td>
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<td>8:00 – 9:00</td>
<td>Compliance Firm Required Session Delta D</td>
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<td>8:00 – 4:45</td>
<td>Taking the Mystery out of Dual Registrant Governor’s B</td>
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<td>8:00 – 4:45</td>
<td>Broaden Your Investment Horizons Delta B</td>
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<td>8:00 – 4:45</td>
<td>Communicating with the Public: Best Practices Governor’s AE</td>
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<td>8:00 – 4:45</td>
<td>The Good, the Bad and the Ugly Presidential AB</td>
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<td>9:15 – 9:45</td>
<td>Paul Reilly Remarks</td>
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<td>9:45 – 10:30</td>
<td>Town Hall Discussion with Paul Reilly and Scott Curtis</td>
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<td>10:45 – 11:45</td>
<td>Session details on pages 46-47</td>
<td>Presidential AB</td>
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<td>10:45 – 11:45</td>
<td>Federated Investors</td>
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<td>11:45 – 1:00</td>
<td>Lunch &amp; Resource Center</td>
<td>Ryman C2</td>
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<td>1:15 – 2:15</td>
<td>General Session: How to Fascinate: From First Impressions to Lasting Value</td>
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<td>2:30 – 3:30</td>
<td>Session details on pages 49-51</td>
<td>Presidential AB</td>
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<td>2:30 – 3:30</td>
<td>First Trust Portfolios L.P.</td>
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<td>Goldman Sachs Asset Management</td>
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<td>Hartford Funds</td>
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<td>Ivesco</td>
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<td>3:45 – 4:45</td>
<td>General Session: Top Advisors’ “TED Talks”</td>
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<td>“Tryin’ to do everything they should; puttin’ em cars together good.</td>
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<td>And I got me a car that was made on Wednesday.”</td>
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<td>– Wednesday Car ⭐ Johnny Cash</td>
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7 a.m. – 5 p.m.
Conference Registration | Delta Lobby B
Stop by registration, located in Delta Lobby B of the Conference Center, for badges, schedules and conference information.

7:45 – 9 a.m.
Main Breakfast | Ryman C2
Enjoy the main breakfast, for those attendees not eating in their Compliance, Alternative Investments, Variable Annuity or Supervision sessions.

8 a.m. – 4:45 p.m.
Technology Center & Internet Cafe | Presidential DE

8 – 9 a.m.
COMPLIANCE | BREAKFASTS

Compliance Firm Element Required Session
Melissa Kelly, Regional Compliance Officer, RJFS
John Bowman, Regional Compliance Officer, RJFS
Delta D
This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. This session satisfies the mandatory compliance credit.

Communicating with the Public: Best Practices
Greg Kokemuller, Manager, Advertising Compliance, Raymond James
Meagan Greenberg, Supervisor, Advertising Compliance, Raymond James
Governor’s AE
Communicating with the public can be particularly challenging for those in the financial services industry. Multiple regulators, firm requirements and shifting guidelines can be frustrating for even a seasoned veteran. This session will be covering common items that the advertising review team receives from the field and that often are discussed within the group. Additionally, this session provides an update on regulatory changes and areas of focus. This session satisfies an elective compliance credit.

8 – 9 a.m.
COMPLIANCE | BREAKFASTS

Taking the Mystery out of Dual Registrant Compliance
Scott Waterbury, Chief Compliance Officer, RJFSA
Governor’s B
Dual registrant issues apply to advisors affiliated with two entities: broker/dealer and investment adviser. Understanding the complicated compliance world of the dually registered advisor is necessary for managers and staff to efficiently operate an independent business in the current heightened regulatory environment. This session seeks to help advisors focus upon regulatory expectations, including those of the SEC, FINRA and state agencies. Professionals with either an independent registered investment adviser or providing advisory services through Raymond James Financial Services Advisors can expect a discussion surrounding recent exam scenarios, Raymond James advisory compliance experience and regulatory communications. This session satisfies an elective compliance credit.

SUPERVISION | BREAKFAST

The Good, the Bad and the Ugly
Courtney Haddad, VP, Director of Branch Supervision
Erin Linehan, VP, Associate Corporate Counsel
Valentina Everhart, Regional Supervision Officer - Northeast
Presidential AB
In today’s regulatory environment, supervisors and their supervisory delegates have more complex responsibilities than ever before. Please join Supervision and Legal for an epic presentation that follows the adventures of advisors weighing the consequences of good and evil. The characters will unfold with a certain style and grace revealing that nothing is ever predictable. This session will satisfy your Supervision Credit.

ALTERNATIVE INVESTMENTS | BREAKFAST

Broaden Your Investment Horizons: Alternative Investments, Structured Products and Concentrated Equity Solutions
Ben Crayton, Product Specialist, Team Lead, Raymond James
Delta B
The Raymond James Alternative Investments Group provides financial advisors and their clients a selection of nontraditional investment products, access to a monthly calendar of market-linked notes and CDs, and various solutions for concentrated stock positions. The goal of the Alternative Investments Group is to carefully review and monitor high-quality, nontraditional investment products to serve the more extensive financial needs of high net worth clients. Many clients and advisors assume that alternative investments are designed to increase risk and attempt to earn higher returns. While there are some products that fall into that category, most alternative investments and structured products can help clients adjust their risk return profile to better suit their needs and achieve their long-term goals. This session satisfies an elective compliance credit.
8 – 9 a.m.

VARIABLE ANNUITIES | BREAKFAST

Annuities as Part of a Retirement Income Plan
Scott Stolz, CFP®, SVP, PCG Investment Products, Raymond James

This year’s variable annuity firm element presentation will focus on how to choose between the multitudes of annuity income options when building an income plan for your clients. The introduction of deferred income annuities, as well as living benefits on index annuities, has greatly expanded the income options. Unfortunately, more choice often leads to more confusion. Come to this session and get unconfused and knock out your VA firm element.

9:15 – 10:30 a.m.

GENERAL SESSION

Paul Reilly Remarks
Paul Reilly, Chief Executive Officer, Raymond James Financial
Delta A

Town Hall Discussion with Paul Reilly and Scott Curtis
Paul Reilly, Chief Executive Officer, Raymond James Financial
Scott Curtis, President, RJFS
Moderated by Carl Stuart, Branch Manager, Austin, TX, RJFS
Delta A

10:45 – 11:45 a.m.

EDUCATION & MARKETING PARTNER

Orlando’s Outlook: Glass Half Full in 2016 – Federated Investors
Philip J. Orlando, CFA, Chief Equity Strategist, Federated

Phil returns to share his candid views on the increasingly entwined nature of politics, economics and the financial markets. He will address the impact of the Fed’s first rate hike in nearly a decade; the economic impact of U.S. dollar strength, plunging energy prices and the manufacturing recession; concerns about a Chinese hard landing; and the uncertainty surrounding the presidential election cycle. Don’t miss this always popular and well-rated session.

Social Security: Past, Present & Future – AIG
Michael Fodrea, ChFC®,CLU®, CASL®, RICP®, Assistant VP, Advanced Markets, Retirement Income Solutions, AIG

The objective of this course is to provide financial advisors a solid understanding of the Social Security program, its history, rules governing the election of retirement benefits, common strategies and considerations that can impact workers’ election and receipt of benefits, and recently enacted changes to the program and their impact on long-term viability.
10:45 – 11:45 a.m.

**EDUCATION & MARKETING PARTNER**

**Buying Signs: A New Look at Selling – Deutsche Asset Management**

*Bill Acheson, University of Pittsburgh*

*Governor’s B*

Nonverbal communication is more than reading and interpreting body language. It accounts for more than half of the meaning in any face-to-face encounter. To make sales, control an agenda, or understand a prospect or client, you can’t afford to leave half the meaning to chance. This session offers academically verifiable information with humor and an engaging personality.

**Navigating the Investable Universe in an Ever-changing Market Environment – Eaton Vance Investment Managers**

*Chris Arthur, CFA, VP, Senior Global Relationship Manager, Eaton Vance*

*Chip Reed, CFA, VP, Managing Director, Atlanta Capital*

*Andrew Szczurowski, CFA, VP, Portfolio Manager, Eaton Vance*

*Governor’s CD*

From the perspective of prominent portfolio managers, we will review the evolving investment space; discuss current challenges, trends, concerns and opportunities facing investors; and provide solutions given the environment advisors and clients face today.

**Bond Liquidity Crunch: Central Banks, Hedge Funds and Regulators Causing Volatility – AB (AllianceBernstein)**

*Chris Wilson, CFA, SVP, Senior Portfolio Manager, AB Fixed Income*

*Presidential C*

Liquidity isn’t constant and needs to be managed as a risk in this newly regulated environment. Recent government and market changes have combined to drain liquidity from the global bond market. This presentation highlights the various factors contributing to the decline in bond market liquidity and the corresponding uptick in bond market volatility. AB present the facts and outlines the actions you must take to avoid the pitfalls. In addition, and most importantly, this presentation will arm you with questions that you should pose to your mutual fund and ETF partners.

**Investment Themes for 2016 – Fidelity Investments**

*Claus te Wildt, Ph.D., SVP, Capital Markets Strategy*

*Canal A-C*

With weakness in China, European economies still struggling, Middle East tension on the rise, and the inevitability of Federal Reserve rate hikes, it is no surprise that the backdrop for investors seems bleak. Claus will present an update on the investment landscape, reasons why the U.S. could continue to offer better investment choices, and thoughts on sectors that may provide opportunities in today’s market.

10:45 – 11:45 a.m.

**EDUCATION & MARKETING PARTNER**

**Global Asset Allocation: Investing for Uncertain Times – First Eagle Funds**

*Matt Lamphier, CFA, Director of Research, First Eagle Funds*

*Bayou CD*

The First Eagle Funds Global Value team offers asset allocation with a global perspective and a long-term view of investing and guiding principal centered on creating a resilient portfolio and avoiding permanent impairments to the investor’s capital. Thoughtful and prudent asset allocation, we believe, focuses on generating absolute returns, hedging against extreme outcomes and retaining deferred purchasing power for future opportunities.

**Advisor Mobile**

*Ryman Studio MNO*

Learn about the new Advisor Access Mobile App that will be available this summer. The Advisor Access Mobile App will provide you with key client information including their account values, holdings and much more. In addition to learning about the new app. We also will highlight some of the best practices for using your iPhone and iPad for business.

**Elevate and Automate Your Client Review Process**

*Ryman Studio L*

Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of the Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

**Engage Your Clients through Technology**

*Ryman Studio PQ*

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.

**Client Onboarding & Automation**

*Ryman Studio FG*

Learn about Client Onboarding, a new system that will change how you open and maintenance your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.
10:45 – 11:45 a.m.

**TECHNOLOGY**

- Practice Center: Interactive Dashboards to Manage Your Business
  *Ryman Studio DE*
  Practice Center provides you with interactive dashboards and a net new assets report. View production and asset data, including client segmentation by value, by age and by production. There also is new detailed net new asset reporting. You also will get a preview of future enhancements.

- Six Ways to Improve Your Clients’ Financial Planning Outcomes and an Easier Way to Explain and Display these Concepts via GPM
  *Ryman Studio HI*
  Explaining annuities to clients often is challenging. A more effective way to accomplish this is by utilizing GPM to show your clients, with pictures, how these investment products can help achieve their goals. Focus first on what these products do to improve your clients’ financial outcomes. When your client can visualize what works, the explanation of the product becomes much easier. The best way to display this is via GPM, and in this session we will show you how.

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**11:45 a.m. – 1 p.m.**

Lunch & Resource Center | Ryman C2
Enjoy a buffet lunch and full Resource Center featuring our Education & Marketing Partners and Raymond James home office departments as your schedule permits.

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1:15 – 2:15 p.m.

**GENERAL SESSION**

- How To Fascinate: From First Impressions to Lasting Value
  *Sally Hogshead, Author, Speaker, CEO of Fascinate, Inc.*
  *Delta A*

  We live in a distracted world. The average attention span is just nine seconds. Yet if we only have nine seconds to communicate value, how do we break through? To stop the distraction, and engage a listener, we must create moments of intense focus. Yet when we do break through – when we use our personality advantages to connect and communicate – the results are extraordinary. Sally teaches audiences how to communicate and add value in the first nine seconds. Participants learn how to fascinate, to become more memorable and valued.

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2:30 – 3:30 p.m.

**EDUCATION & MARKETING PARTNER**

- Cracking the Code: Unlocking Your Client Acquisition Potential – First Trust Portfolios L.P.
  *Chris Jeppesen, SVP, Chief of Advisory Practices, First Trust Presidential AB*
  With perspective gleaned from 40 on-site consultations with the nation’s largest and fastest-growing advisor teams, Chris will discuss how top advisors are sustaining growth while addressing the growing complexity of their business. Are you effectively leveraging all of your tools to tap into the recent acceleration of assets in motion? Are you getting all the referrals you deserve? Chris will identify three metrics that may help competitor-proof your business, and a sequential process for unlocking your client acquisition potential.

- Simple Strategies to Help You Get Results for Your Clients and Your Business – Forethought
  *Simeon Hernandez, CLTC, CRPC, SVP, Head of Retirement Business Development, Forethought Retirement*
  *Delta B*

  Looking for more than just a product pitch from your product partners? Forethought’s Strategic Collaboration Process focuses on understanding an advisor’s business, reviewing client’s needs and objectives, and identifying relevant strategies to help the advisor and client achieve their goals. This facilitates more holistic conversations where simple strategies are tailored to the needs of advisor and client. What are clients looking for? What motivates them? What challenges do they face? Strategic Collaboration enhances the sales process by getting to the heart of the matter.

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**BRANCH PROFESSIONAL**

- How Ordinary Teams Create a Culture of Success to Achieve Extraordinary Results
  *Andrea Schlapia, RCC™, HCS, sHRBP, CEO/Founder, Ironstone*
  *Ryman Ballroom*
  When was the last time your team came together for a development day to focus on the business? This collaborative environment allows the team to flesh out strengths and weaknesses, identify best practices and create consensus around a plan of action. Adopting a team approach to practice management has consistently proved to increase employee engagement and enhance practice efficiency. In this session learn how to organize and implement a Development Day that guarantees to impact the bottom line.
2:30 – 3:30 p.m.
EDUCATION & MARKETING PARTNER

What Does the Client See? How to Elevate the Client Experience – Franklin Templeton Investments
Rob Richardson, CIMA®, CFS, SVP, North America Spokesperson, Franklin Templeton Investments

Delta C
This presentation looks at the process of obtaining financial advice from a client’s perspective. As a busy, experienced advisor, it’s easy to overlook details that may make prospects and clients feel uncomfortable. You’ll see how making small adjustments can lead to winning a client’s business. You’ll learn tips and strategies to create an elevated client experience that sets you apart from the crowd.

Getting Smart about Smart Beta – Goldman Sachs Asset Management
Matthew Schwab, Managing Director, Client Portfolio Manager, GSAM

Delta D
As investors’ needs have evolved, so, too, have ETFs. At Goldman Sachs Asset Management, we believe the future of ETFs can combine the low costs, intraday liquidity and tax efficiencies for which ETFs are known with a fuller range of investment strategies – strategies that potentially can capture more of the opportunities presented by today’s marketplace.

Helping Investors Navigate the Election Cycle, with Research from the MIT Agelab – Hartford Funds
Michael W. Lynch, VP, Strategic Markets, Hartford Funds

Governor’s AE
Presidential elections can be nerve-wracking for your clients as they wonder how a new president might affect the markets and their investments. We will help you frame conversations with anxious clients during this election cycle, based on research from the MIT Agelab with discussions on underlying factors that truly drive our economy and the markets (and why the president isn’t one of them); we will offer historical perspective on past presidencies and market movement and steps your clients can take while change is looming.

Alternative Future – Invesco
Walter Davis, Alternatives Investment Strategist, Invesco

Governor’s B
This presentation seeks to address the fundamentals of alternative investments. To this end, it will define alternatives, explain the different types of alternatives, discuss performance expectations, provide a framework on how to allocate to alternatives and address common questions such as how much to invest and how to fund the allocation.

2:30 – 3:30 p.m.
EDUCATION & MARKETING PARTNER

Secular Stagnation: A Long Term View of Economic Prospects and Capital Market Expectations – Ivy Funds
Jeff Gentle, CFA, Client Portfolio Strategist, Ivy Funds

Governor’s CD
Global economies began a shift to a different growth path prior to 2008; post financial crisis, new developments have further affected this shift. Global economic characteristics such as labor demographics, savings rates and wealth distribution may be pointing to a new global growth paradigm we call Secular Stagnation. Join us to discuss potential long-term effects on global economic growth and investment ideas to consider in such an environment.

Estate Planning Essentials – Jackson National Life
Orian Williams, JD, Director, Retirement and Wealth Strategies, Jackson National Life

Presidential C
Estate planning is becoming a fundamental part of today’s financial advisor’s business. In the past few years there has been a dramatic shift in retirement planning needs as baby boomers transition from asset accumulation to income distribution to legacy planning. The benefits of having a baseline understanding of essential estate planning strategies can help advisors capture and retain assets. We will discuss essential estate planning strategies and how to implement them using annuities.

Best Practices of Premier Advisors and Teams – Wells Fargo Asset Management
Courtney Sweeney, Regional Sales Director, Wells Fargo

Canal A-C
We studied the behavior of top advisors over time. Whether advisors had the highest sales, the most assets or the best client satisfaction ratings, there were observed trends that stood out. This presentation will share those best practices for identifying the best growth prospects, setting fees, specializing and differentiating your practice, communicating with clients of all generations and much more. Plus, we’ll review case studies and tools to put you in this elite league of advisors.

Communicating Your Value: Acquiring Significant Net New Business – John Hancock Investments
Darren Smith, CFS, CMFC, CFP®, SVP, National Sales Manager, Independent Broker Dealer Channel, John Hancock Investments

Bayou CD
Advisors producing consistent, industry-leading growth are gaining more than 70% of their new business from client referrals and strategic alliance relationships. Yet many financial advisors consider prospecting one of their greatest challenges. This program is designed to: help you acquire significant net new business from clients and strategic alliances through the use of strategic messaging and social media; articulate a clear brand differentiation; and develop consistent strategies to sustain your growth trajectory.
2:30 – 3:30 p.m.

TECHNOLOGY

Cybersecurity: Threats and Solutions that Impact Your Practice
Ryman Studio MNO
Hear about the latest IT security threats. This update will highlight those that are prevalent today and what Raymond James does to protect you and your clients. You also will learn about the best practices to protect your practice.

Integrate Client Reporting’s Latest Enhancements to Create Comprehensive Reviews
Ryman Studio L
Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

What’s Coming in 2016
Ryman Studio PQR
Learn about all the technology that will improve your daily branch experience. We will focus on the new CRM, Wealth Management tools, Trading, Vault, Advisor Mobile, Client Onboarding and much more. You will see how all the tools continue to become even more integrated to streamline your daily activities.

Optimizing Your Social Media Presence
Ryman Studio FG
Financial advisors are identifying new prospects and deepening existing relationships by leveraging social media as a key tool in their overall marketing strategy. Learn techniques that will allow you to optimize your existing social media presence while improving the efficiency of time invested in these activities.

Client Center Best Practices
Ryman Studio DE
Client Center integrates information from more than 30 systems. Discover the new features and how you can leverage that integration by fully utilizing Client Center. In this course you'll see the most common best practices your peers have identified. Discover how to take advantage of the advanced search feature, locate clients who hold specific positions and then take specific actions such as initiate a block trade, run client reports and take advantage of the various options, settings and preferences.

2:30 – 3:30 p.m.

TECHNOLOGY

GPM: Protect and Grow Your Most Important Client Relationships Quickly – Before Your Competitors Do!
Ryman Studio HI
With the continual commoditization of asset management, more clients are likely to ask their advisor to justify their fees. Also, 80% of all financial advisors have access to financial planning software. You must create a plan for your clients before your competitors offer to do so. Although creating a plan for your many significant relationships can seem daunting, there is an efficient way to accomplish this. In this session we will show you how via the GPM Plan Engagement Process (PEP). It’s a PEP rally!

2:30 – 3:30 p.m.

BRANCH PROFESSIONAL

Get Work Done: Work Smarter, Not Harder
Carson Tate, Managing Partner, Working Simply
Ryman Ballroom
Overwhelmed? Stressed out? Frazzled? Life today is busy! We tell ourselves that if only we could make better use of our downtime or multitask more, we’d get ahead of the “busyness.” As we work harder and harder, we invest more hours and energy fighting a losing battle. Something has to give. In this interactive session you will learn how to: get more done and complete your tasks and projects with ease; identify your energy needs for optimal performance (Is it more fuel, more laughter or dance music?) so you can avoid that mid-afternoon slump; and explore the power of play so you can unleash your creativity and recharge your mind and body. It is time to get work done by working smarter, not harder.

2:30 – 3:30 p.m.

Network for Women Advisors Study Group | Washington B
Connect with women from around the firm to share ideas and best practices that will help you grow your business.

3:45 – 4:45 p.m.

GENERAL SESSION

Top Advisors’ “TED Talks”
Randy Carver, Branch Manager, Mentor, OH, RJFS
Shari Burnum, Financial Advisor, Madison, AL, RJFS
John Burke, Financial Advisor, Iselin, NJ, RJFS
Delta A
Join Randy, Shari and John, top advisors who will highlight their best practices and key takeaways.
THURSDAY ★ Events & Sessions

- GENERAL SESSIONS
- FID SESSIONS
- TOP ADVISOR SESSIONS
- TECHNOLOGY SESSIONS
- PROFESSIONAL DEVELOPMENT SESSIONS
- BRANCH PROFESSIONAL SESSIONS
- COMPLIANCE, SUPERVISION & ALTERNATIVE INVESTMENTS SESSIONS
- EDUCATION & MARKETING PARTNER SESSIONS
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7 a.m. – 5 p.m.
Conference Registration | Delta Lobby B
Stop by registration, located in Delta Lobby B of the Conference Center, for badges, schedules and conference information.

7:30 – 8:30 a.m.
Breakfast | Ryman C2
Enjoy breakfast open to all registered attendees and guests.

7:30 – 8:30 a.m.
Women’s Breakfast | Washington B
Join us for breakfast and hear speaker Susan Bradley, author and founder of the Sudden Money Institute, talk about resetting the client mindset and deepening relationships in an uncertain world.

7:30 a.m. – 3 p.m.
Internet Cafe | Presidential DE

8:30 a.m. – 3 p.m.
Technology Center | Presidential DE

8:45 – 10:45 a.m.
GENERAL SESSION

The Washington Update: An Overview of the Political Environment, Prospective Legislation, and Strategies for Investment and Retirement Planning
Andrew Friedman, Political Analyst
Delta A

In 2017, for the first time in eight years, a new administration will take over the White House. This election has the potential to be a turning point for the country. Will the nation shift left, right, middle or in an entirely new direction? What will it take for a candidate to win the primaries? The general election? (The criteria are not the same.) How does income inequality – and the candidates’ disparate plans to address it – figure into the election equation? The questions don’t end with the election. What sort of initiatives would the candidates, as president, undertake in the first year of office? What is the likelihood the new president will have the support of a congressional majority to implement those initiatives? How would candidates’ plans for taxes, fiscal policy and entitlement (Social Security and Medicare) reform affect investors, retirees and the market generally? Can we finally achieve tax reform? Of course, the need to pass legislation is not suspended just because it is an election year. How will Congress deal with pre-election deadlines to fund the government and allow the United States to continue to borrow, as well as the ongoing geopolitical issues? For financial advisors there is another question: What effect will the Department of Labor fiduciary rules have with respect to IRA accounts, and how will those rules alter the way advisors do business? The answers to these questions have the potential to roil the markets along the way. Andy Friedman will provide those answers and keep you informed of their likely effect on investors. He also will provide strategies that investors and financial advisors can consider to take advantage of (or protect against) market volatility and upcoming legislation, including specific strategies for investment, wealth transfer and retirement planning.

Department of Labor Update
Scott Curtis, President, RJFS
Scott Stolz, CFP®, SVP, PCG Investment Products, Raymond James
Delta A

Join firm leaders for an open format Town Hall question and answer session regarding the Department of Labor.

11 a.m. – Noon
EDUCATION & MARKETING PARTNER

Guide to the Markets – J.P. Morgan Asset Management
David M. Lebovitz, VP, Global Market Strategist, J.P. Morgan
Presidential AB

Now in its 11th year of publication, J.P. Morgan’s Guide to the Markets is an industry leading resource designed to help financial advisors simplify the complexities of today’s market environment and assist with client conversations. David will share a timely market update using stories and strategies geared toward helping with client retention and acquisition.

Temperament, Time Arbitrage and the Equity Market – Legg Mason Global Asset Management
“Nick” Pankaj Naik, Director, Senior Portfolio Specialist, ClearBridge Investments
Delta B

Too often 24/7 media pushes a less than positive agenda, placing noise above signal. This session aims to be an antidote to pessimism. We will discuss how behavioral pitfalls like “short-termism” and the “inside view” versus the “outside view” can negatively influence investment decisions. The future is not dire but in fact quite innovative, and we will offer “7 Tailwinds” that lay the foundation for future equity market returns. Finally, we will describe how these tailwinds influence the ClearBridge Dynamic MDAs.

Achieving Financial Goals with Trusts – Lincoln Financial Distributors
David Curry, Divisional Sales Manager, Lincoln Financial
Delta C

As tax legislation continues to change, this continuing education presentation provides timely information financial advisors should know about the most common types of trusts in use today and trust-owned life insurance and annuities.
11 a.m. – Noon

EDUCATION & MARKETING PARTNER

Advanced IRA Concepts: Your Guide to More Rollover Opportunities – Lord Abbett
Brian Dobbis, QKA, QPA, QPFC, TGPC, IRA Product Manager, Lord Abbett

Delta D

IRAs currently represent approximately $7.9 trillion in assets. IRA rollovers and generational transfers of wealth represent tremendous opportunities for financial advisors who are able to navigate the complex web of rules governing IRAs and other qualified plans. This presentation is an end-to-end program that helps advisors find IRA prospects and provides the tools to help advisors educate those prospects and convert them into clients.

Rethinking Retirement Income: The Changing Impact of Social Security – New York Life / MainStay Investments
Joseph P Rodriguez, Director, New York Life Investments

Governor’s AE

Clients must rely more heavily on personal assets for a longer period of time, and advisors must uncover ways to maximize all sources of retirement income. This seminar guides advisors through the complexities of the Social Security system, outlines a compelling reason to engage clients in conversation, and helps advisors maximize a client’s retirement income.

Mastering Social Security: Coordinating Benefits for Spouses, Survivors and Divorcées – MFS
Karen L. Ireland, CFP®, CRPC®, Business Development Consultant, MFS

Governor’s B

Deciding when to claim Social Security benefits is one of the most important retirement decisions clients will make. This presentation reviews the top mistakes made when estimating spousal benefits, recent changes to Social Security, how to coordinate benefits, and the options that are available to clients who are widowed, divorced or worked in a government position that did not pay into Social Security. After leaving the session, advisors will be armed with the most important information they need to answer most Social Security questions.

Social Security: The Choice of a Lifetime – Nationwide®
Tim O’Mara II, VP, Nationwide Retirement Institute

Governor’s CD

For financial advisors, the Social Security decision is an opportunity to help clients with one of the most important decisions they face about their retirement – a decision that could potentially result in accumulating hundreds of thousands of dollars in additional retirement income. This presentation breaks down and simplifies the many rules and filing options for Social Security, and demonstrates how clients can make a suitable decision by comparing different Social Security filing options.

11 a.m. – Noon

EDUCATION & MARKETING PARTNER

New Times, New Tools – Neuberger Berman
Bob Rice, Senior Advisor to Neuberger Berman

Presidential C

With evolving markets, it’s more important than ever to take a flexible, dynamic approach to finding investment solutions that can address today’s challenges. This program focuses on the need for new, nontraditional solutions to ensure investors accomplish their traditional goals. Investors have traditionally relied on stocks and bonds to perform three jobs: growth, income and risk mitigation. While these jobs remain constant, evolving markets mean we need innovative solutions to perform them.

Family Wealth Education: From Theory to Practice – Nuveen Investments
Jim Bergeron, JD, SVP, Wealth Management Services, Nuveen Investments

Canal A-C

This program addresses the overly common occurrence of unsuccessful intergenerational wealth transfers: What the problem is, why it exists, and who it affects. Family Wealth Education: From Theory to Practice is a comprehensive, step-by-step workshop guiding advisors through the next phase, the implementation process. Advisors will learn exactly how to work with their high net worth clients to facilitate a smooth and successful family wealth transfer.

CEO Advisor: Compelling Wealth Management Conversations – OppenheimerFunds, Inc.
Tim Horsburgh, Capital Markets Investment Strategist, OppenheimerFunds, Inc.

Bayou CD

The standard industry investment chart book is filled with left-brain charts and graphs that may help clients make appropriate tactical investment decisions. The first two-thirds of our book uses analogy, metaphor and stories to provide clients with the philosophical and historical perspective necessary to stay “buckled in” during times of uncertainty. The remainder presents what we believe are today’s best investment opportunities. This approach allows financial advisors to help their clients achieve all of their financial objectives.

Cybersecurity: Threats and Solutions that Impact Your Practice

Ryman Studio MNO

Hear about the latest IT security threats. This update will highlight those that are prevalent today and what Raymond James does to protect you and your clients. You also will learn about the best practices to protect your practice.
11 a.m. – Noon

TECHNOLOGY

Elevate and Automate Your Client Review Process

*Ryman Studio L*

Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of the Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

Engage Your Clients through Technology

*Ryman Studio PQR*

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.

Client Onboarding & Automation

*Ryman Studio FG*

Learn about Client Onboarding, a new system that will change how you open and maintain your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.

Client Center Best Practices

*Ryman Studio DE*

Client Center integrates information from more than 30 systems. Discover the new features and how you can leverage that integration by fully utilizing Client Center. In this course you’ll see the most common best practices your peers have identified. Discover how to take advantage of the advanced search feature, locate clients who hold specific positions and then take specific actions such as initiate a block trade, run client reports and take advantage of the various options, settings and preferences.

Six Ways to Improve Your Clients’ Financial Planning Outcomes and an Easier Way to Explain and Display these Concepts via GPM

*Ryman Studio HI*

Explaining annuities to clients often is challenging. A more effective way to accomplish this is by utilizing GPM to show your clients, with pictures, how these investment products can help achieve their goals. Focus first on what these products do to improve your clients’ financial outcomes. When your client can visualize what works, the explanation of the product becomes much easier. The best way to display this is via GPM, and in this session we will show you how.

11 a.m. – Noon

BRANCH PROFESSIONAL

Helping to Secure Your Clients’ Retirement: Transforming Social Security into Winning Retirement Strategies

*Rob Kron, Managing Director, Head of Investment and Retirement Education, BlackRock*  
*Ryman Ballroom*

A top concern of your baby boomer clients is outliving their retirement savings, which makes the decision of when to collect Social Security retirement benefits incredibly important. Social Security rules are complicated, but by understanding the basics, you can help your clients maximize their Social Security retirement benefits while boosting loyalty and increasing referrals. Learn how Social Security benefits work for individuals and spouses as well as how to help your clients decide which benefits to collect and when to collect them.

Noon – 1:30 p.m.

Lunch & Resource Center | Ryman C2

Enjoy a buffet lunch and full Resource Center featuring our Education & Marketing Partners and Raymond James home office departments as your schedule permits.

1:40 – 2:40 p.m.

EDUCATION & MARKETING PARTNER

Setting the Standard for Income – PIMCO

*Paul Reisz, EVP, Product Manager, PIMCO*  
*Presidential AB*

Join PIMCO for a discussion on balancing the risks and opportunities in today’s multi-speed world, where policy divergence is driving financial market volatility. More than ever, managers need flexibility and downside risk management to help navigate this difficult environment. This presentation will focus on how PIMCO helps clients generate income while maintaining principal to meet their fixed income needs.

Social Security: Spouses, Widows & Divorcées and Everything You Didn’t Know to Ask – Pioneer Investments

*Michael Mills, Regional VP, Pioneer Investments*  
*Delta B*

Claiming Social Security can be complex at times considering client situations vary. This presentation, simply organized into three main client situations (married couple, widow, divorcée), dives into all the Social Security claiming options for anyone who has ever been married. Packed with numerous case studies based on real life scenarios, this CE presentation simplifies some of the most complex claiming situations, and will help advisors be more confident in answering any Social Security question clients may have.
1:40 – 2:40 p.m.

EDUCATION & MARKETING PARTNER

(rename)

Principal Funds

Kevin Hansen, Director of Business Development, Retirement Solutions, Principal Funds

Delta C

Explore advanced Social Security concepts and updates, such as: divorced spousal benefits, survivor benefits, changes to Social Security through the BBA Act of 2015 and more.

(rename)

Prudential Investments LLC

Rick T. Babich, CFA, VP, Strategic Investment Research Group, Prudential Investments

Delta D

Elevated equity valuations, slowing global economic growth, and low interest rates all suggest lower returns for investment portfolios in the coming years. In a low return environment, the incremental return from active management can be a much needed addition to performance. In this presentation we will address the role that active managers can play in an investor’s portfolio, including an increased emphasis on unconstrained or outcome-oriented investment strategies.

(rename)

Putnam Investments

Brendan T. Murray, Senior Investment Director, Global Asset Allocation, Global Investment Strategies, Putnam Investments

Governor’s AE

Uncertainty leads to volatility. Volatility leads to uncertainty. In today’s markets, we have plenty of both. We’ll discuss the fragility of the post-crisis world, hitting on key themes that underscore the importance of portfolio construction and the need to seek new ways to diversify including using absolute return strategies. Some of the most successful endowments and institutions have been using these alternative strategies for decades. Now is the time for you to understand how these could be implemented within your portfolios.

(rename)

Russell Investments

Jaylene Howard, CFA, CAIA, Consulting Director, Russell Investments

Governor’s B

Russell’s experience working with large pension funds, individual investors and top advisors offers lessons for building better portfolios and having transformative conversations with clients. Jaylene will review dangerous retirement portfolio missteps, introduce institutional concepts relevant to retail investors, discuss the advantages of both the total return and yield-centric approaches, and provide concrete suggestions for structuring portfolios and talking to clients.
1:40 – 2:40 p.m.

**EDUCATION & MARKETING PARTNER**

*Three Steps for Managing Market and Longevity Risk in Retirement – American Funds*

Jim Raker, VP, Senior Advisory Resources Liaison, American Funds

Increasingly, investment advisors are selecting passive investments for the core equity portion of their client portfolios, while spending a significant amount of time seeking to improve their smaller, alternative allocations. But new research indicates that investment advisors can pursue both superior returns and reduced risk within their core allocations by following a few key principles.

*Integrate Client Reporting’s Latest Enhancements to Create Comprehensive Reviews*

Ryman Studio L

Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

*Donor Advised Funds*

Corliss Cole, VP, Sales & Service Support Manager, Raymond James Trust

Ryman Ballroom

This session will provide an in-depth look at donor advised funds (DAF) from Raymond James Trust. A DAF offers an easy way for a client to make significant charitable gifts over a long period of time. A DAF is similar to a private foundation but requires less money, less time, and less legal assistance and administration to establish and maintain. A donor can generally take an immediate income tax deduction for charitable contributions of money or property to, or for the use of, a donor advised fund.

1:40 – 2:40 p.m.

**TECHNOLOGY**

*Optimizing Your Social Media Presence*

Ryman Studio FG

Financial advisors are identifying new prospects and deepening existing relationships by leveraging social media as a key tool in their overall marketing strategy. Learn techniques that will allow you to optimize your existing social media presence while improving the efficiency of time invested in these activities.

*Client Onboarding & Automation*

Ryman Studio DE

Learn about Client Onboarding, a new system that will change how you open and maintenance your accounts, streamline your process, and improve your client’s experience. You will gain an understanding of this new process, take a peek at the updated application, and learn about the Master Client Agreement. In addition, you will hear best practices about eSignature and get an update on the Money Movement system.

*GPM: Protect and Grow Your Most Important Client Relationships Quickly – Before Your Competitors Do!*

Ryman Studio HI

With the continual commoditization of asset management, more clients are likely to ask their advisor to justify their fees. Also, 80% of all financial advisors have access to financial planning software. You must create a plan for your clients before your competitors offer to do so. Although creating a plan for your many significant relationships can seem daunting, there is an efficient way to accomplish this. In this session we will show you how via the GPM Plan Engagement Process (PEP). It’s a PEP rally!

*Advisor Mobile*

Ryman Studio MNO

Learn about the new Advisor Access Mobile App that will be available this summer. The Advisor Access Mobile App will provide you with key client information including their account values, holdings and much more. In addition to learning about the new app. We also will highlight some of the best practices for using your iPhone and iPad for business.

*Integrate Client Reporting’s Latest Enhancements to Create Comprehensive Reviews*

Ryman Studio L

Learn how to integrate the latest Client Reporting enhancements, such as including External Accounts and a Net Worth Statement, to help you create comprehensive reviews to meet your varying clients’ needs.

*Engage Your Clients through Technology*

Ryman Studio PQR

Learn how technology can help you connect with your current and future clients. We will discuss best practices to leverage the interactive features of Investor Access to make it your clients’ portal to all their financial information. Aggregation, Vault and Goal Planning all will be discussed along with the different types of hardware and software to more effectively engage clients.
Compliance Firm Element Required Session
Melissa Kelly, Regional Compliance Officer, RJFS
John Bowman, Regional Compliance Officer, RJFS
Presidential AB
This session provides an overview of several important policies that every registered associate needs to know in order to keep their practice compliant with firm and regulatory rules. Using relevant case studies and providing best practices, learn how to mitigate risk and enhance branch procedures. This session satisfies the mandatory compliance credit.

Senior Clients and Diminished Capacity: How to Protect Your Clients and Your Practice
Gary Klein, Chief Regulatory Officer, PCG Compliance, Raymond James
Delta B
This session should not be missed as the issue of client competency is a top issue for regulators, critical to protecting your clients as they age, and a terrific opportunity to grow your practice through multigenerational continuity. This session satisfies an elective compliance credit.

Regulatory Roundtable – Current Regulatory Issues and Practical Considerations
Mark Lontchar, SVP, Chief Compliance Officer, RJFS
Caroline Hall, Managing Attorney, Raymond James
Bob Molloy, Chief BSA/AML Officer, Raymond James
Delta C
Learn how to protect your practice and navigate through the ever-changing regulatory environment in this interactive discussion with leaders from compliance, legal and AML. Throughout the session, we will highlight best practices and lessons learned from recent case studies and examination findings. With a focus on anti-money laundering reviews, this panel will provide valuable insight on how these rapidly changing industry regulations may impact your practice. Join us as we discuss a variety of topics with plenty of opportunities for Q&A. This session satisfies an elective compliance credit.

The Good, the Bad and the Ugly
Courtney Haddad, VP, Director of Branch Supervision, RJFS
Erin Linehan, VP, Associate Corporate Counsel, Raymond James
Ian Beresford, Regional Supervision Officer – MidAtlantic, RJFS
Delta D
In today’s regulatory environment, supervisors and their supervisory delegates have more complex responsibilities than ever before. Please join Supervision and Legal for an epic presentation that follows the adventures of advisors weighing the consequences of good and evil. The characters will unfold with a certain style and grace revealing that nothing is ever predictable. This session will satisfy your Supervision Credit.

Chasing the Green Flag: Critical Steps that Advance You and Your Clients through Volatile Markets
David Lee, CFP®, Director of Practice Intelligence, Raymond James
Governor’s AE
Working in up markets can be like driving a NASCAR race under a yellow flag. Driving positions don’t change as everyone lines up behind the pace car following the market. Learn best practices surveyed from your most successful peers on how they stay on their game, manage portfolios, keep clients in the race and advance through the pack using volatility as a game changer.

Paving the Road to Your Succession Plan (While Avoiding Potholes)
Liz Stiles, RCC, AIF, Senior Consultant, Succession Planning & Acquisitions, RJFS
Governor’s B
One of the most rewarding aspects of independence is the flexibility to transition on your terms. There isn’t a set of predetermined retirement packages for you to choose from – you get the opportunity to make your dream happen by harnessing the right exit strategy for you. Paving the road to your succession is not easy; therefore, you need to understand what will motivate you to ensure you and your firm are prepared to overcome the obstacles that you may come across and to execute on your vision.

Recruiting, Retaining and Getting the Most out of Your Succession Plan
Matt Ransom, VP, New FA Development, Advisor Mastery Program, Raymond James
Marty Kooman, Chairman’s Council Business Owner, Altoona, PA, RJFS
Kate Kooman, Future CC Business Owner, AMP Participant, Altoona, PA, RJFS
Scott Steele, Succession Planning & Acquisitions, Senior Consultant, RJFS
Governor’s CD
Been trying to add talent to propel your team forward, but worried about how to train next-gen advisors? Have a succession plan, but concerned successors will not be able to grow the business? Join us to discuss the revamped Raymond James New Advisor Program, designed to train successors to drive growth now and in the future. Fifty-four RJFS advisors joined the program last year, and we have a few on hand to discuss successes and growing pains. RJFS Succession Planning also will discuss creating your pathway to partnership.
2:50 – 3:50 p.m.

**PROFESSIONAL DEVELOPMENT**

**Elevate and Automate Your Client Review Process**
*Ryman Studio L*

Through this interactive workshop, learn how to create a customized and repeatable client review process to increase your reporting efficiency based on your unique practice. An overview of the core functionality of the Client Reporting application will be conducted to help teach you how to segment your book of business, create custom report packages and schedule them to be ready when you need them.

**Practice Center: Interactive Dashboards to Manage Your Business**
*Ryman Studio DE*

Practice Center provides you with interactive dashboards and a net new assets report. View production and asset data, including client segmentation by value, by age and by production. There also is new detailed net new asset reporting. You also will get a preview of future enhancements.

**Six Ways to Improve Your Clients’ Financial Planning Outcomes and an Easier Way to Explain and Display these Concepts via GPM**
*Ryman Studio HI*

Explaining annuities to clients often is challenging. A more effective way to accomplish this is by utilizing GPM to show your clients, with pictures, how these investment products can help achieve their goals. Focus first on what these products do to improve your clients’ financial outcomes. When your client can visualize what works, the explanation of the product becomes much easier. The best way to display this is via GPM, and in this session we will show you how.

**Ace it! Awareness, Action and Accountability**
*Megan Cordero, Manager, Branch Education, Raymond James*
*Ryman Ballroom*

This session will help you identify gaps within your practice and apply solutions introduced at this conference to take steps toward improving processes.

2:50 – 3:50 p.m.

**TECHNOLOGY SESSIONS**

**Panel on Trending Issues for Retirement Plans**
*Bo Bohanan, AIF, PPC, Director, Retirement Plan Consulting*
*Thomas Noble, AIF, Founder & President, The Noble Group*
*Jeffrey Stein, CFP®, CRPS, AIF, Founder & Managing Partner, Argentum Financial Partners*

Find out what is trending in the retirement plan marketplace from experienced members of the Raymond James Retirement Plan Advisory Council. Tom and Jeff will address practice management, business development and the potential impact of the Department of Labor fiduciary/conflict of interest rule.

**Net New Assets with New Ideas and New Approaches**
*Bill Geis, EVP, Head of Retail Banking*
*Tuyen Tu, VP, PCG Cash Management Solutions*

Learn how to have more meaningful conversations about your client's overall balance sheet to increase assets and your overall production. This session will include several case studies and examples of advisors using cash and lending to develop deeper conversations and gather assets.

**Form a Winning Ensemble with the Right Players**
*Kirsten Garrett, SPHR, RCCTM, VP, Human Resources, Raymond James*
*Chris Aisenbrey, VP, Organization and Talent Development, Raymond James*

Hiring the right players onto your team is one of the most important decisions a business leader makes. A great hire can unleash a tremendous amount of opportunity for your practice, but a bad hire can significantly set back the organization. Learn how to implement small changes to make a big difference in the quality of your hires. Join the Raymond James HR team to discuss how recruiting fits into the overall employee life cycle, the steps involved in the process, and quick tips to help maximize effectiveness at each step.

4 – 5 p.m.

**GENERAL SESSION**

**Market Commentary**
*Jeff Saut, Chief Investment Strategist, Raymond James*
*Andrew Adams, Research Associate – Market Strategy, Raymond James*

Hear Jeff and Andrew discuss various markets, the economy and why we’re in a secular bull market with years left to run.
6:30 – 7 p.m.
Gala Reception | Delta Foyer
Join us in your cocktail attire before the big event!

7 – 9:30 p.m.
Gala Dinner & Live Entertainment | Delta A
Enjoy an elegant dinner and a live performance by Frankie Ballard

9:30 – 11 p.m.
Dueling Piano Lounge | Delta D
We’ll close the conference with an all-request, clap-a-long, sing-a-long, dance-a-long interactive dueling piano lounge.
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Todd Wike
Calverton, MD

Gordon Wollman
Huron, SD

NOT PICTURED
Mike O’Shaughnessy | New York, NY
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