



# WINNING IN IRA ROLLOVERS

SEPTEMBER 15-16, 2014  
THE HARVARD CLUB  
BOSTON, MA

**SUCCESSFUL STRATEGIES FOR *MARKETING, GAINING ASSETS,  
AND PROVIDING SERVICE TO A SEGMENTED MARKET***

## **HAILED AS THE BEST CONFERENCE IN THE FIELD, FRA'S IRA ROLLOVER CONFERENCE IS BACK DUE TO POPULAR DEMAND!**

With rollover activity potentially hitting \$460 billion in 2014, how much of these inflows is your firm prepared to capture?

Join leaders in the industry in substantive conversations on business-critical issues related to:

- Clarity on sizing and development of the market
- Moving from strategy to successful execution in growing assets
- Creating a differentiated sales, product, and marketing strategy specific to the three key demographics:
  - What do Gen X and Millennials respond to when it comes to retirement saving?
  - What are effective ways to reach and tailor coverage to clients aged 50-65?
  - How can firms start building mind share with retirees early?
- Communicating with Plan Sponsors in the shifting regulatory environment
- The intersection between behavioral economics and product capabilities
- Painlessly gaining and managing IRA rollover assets from the mass non-affluent

Finally, hear from a panel of independent financial advisors ranked among Barron's top 100 in the country on how clients make investment decisions.

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## WHY YOU CANNOT MISS THIS EVENT

These are heady times in the IRA rollover market, with growth expected to reach \$460 billion in 2014, and the industry caught in the crosshairs by the SEC and FINRA. Will your strategy survive in this highly competitive and increasingly scrutinized landscape?

The IRA rollover arena faces the unique challenge of reaching disparate segments of the market, unified primarily by leaving an employer, at a time which can present significant upheavals in people's lives. How is your firm reaching these cohorts? Are your marketing efforts and product offerings capable of being both broad enough and targeted enough to gain and retain market share?

Attend the best meeting in the rollover market with leaders in the industry from Charles Schwab, Fidelity, E\*Trade, TIAA-CREF, Great-West Financial, Voya Retirement Advisors, and the Capital Group for discussions on the prioritizing relationships in the market, strategies and tactics for engaging disparate population segments, optimal communications with plan sponsors, and behavioral economics and product and platform development.

## TOPICS AT A GLANCE

- Research Report: Sizing the Market and Anticipating the Future
- Keynote Presentation: Closing the Gap Between Theory and Practice – Actionable Strategies to Gain and Retain Real Market Share
- Leadership Summit: Current Trends, Threats, and Opportunities in the IRA Rollover Marketplace
- Reaching the 80%: The Democratization of Retirement Investing
- Business Leadership Strategies in a Diversified Market
- Market Segmentation: Successfully Marketing to Gen X/Gen Y
- Market Segmentation: How to Add Value for Clients Aged 50-65
- Market Segmentation: Building Mindshare with Retirees
- Keynote Presentation: Communicating with Plan Sponsors Regarding IRA Rollovers
- The Intersection of Behavioral Economics and Product Capabilities: How to Set the Stage for Optimal Client Engagement
- Barron's Top 100 Independent Wealth Advisor Panel: Insider Perspectives on Client Decision Making

This conference is driven by popular demand. Don't miss out on the leading event in the industry!

## REGISTER TODAY!

Call 800-280-8440 or online at [www.frallc.com](http://www.frallc.com).

Sincerely,

*Nancy Park*

Nancy Park, *Conference Director*  
**FINANCIAL RESEARCH ASSOCIATES, LLC**

**P.S. THE NETWORKING OPPORTUNITIES AT THIS INTIMATE, HIGH-LEVEL MEETING WILL BE EXCEPTIONAL!**

## RAVE REVIEWS FROM PAST FRA CONFERENCES:

*"Excellent."*

Cheryl Brown of LPL on the 2013 **"Capturing IRA Rollovers & 'Money in Motion'"** Conference

*"Very informative. Different perspectives from providers, plan sponsors, and consultants."*

Elvin Mercado of TIAA-CREF on the **2013 Target-Date Funds Forum**

*"Subject matter covered and speakers were very on target and high caliber."*

Jim Folwell of Nuveen on the **2013 DCIO Market Share Summit**

## OUR RENOWNED SPEAKING FACULTY

Jacqueline Shoback, *Senior Vice President, Head of Retail & Consumer Marketing, TIAA-CREF*

Rick Nersesian, *CEO, Rick Nersesian Consulting*

Lauren Brouhard, *Senior Vice President, Retirement Solutions, Fidelity Investments*

Lena Haas, *Senior Vice President of Retirement, Investing and Savings, E\*Trade Financial*

Christopher Silvaggi, *Vice President, Retirement Solutions, Great-West Financial*

Dale Kalman, *Vice President, Acquisition Delivery & Specialty Sales, Charles Schwab*

Stephen L. Deschenes, *Senior Vice President, Product Development, The Capital Group Companies, Inc.*

Sean Cunniff, *Research Leader, Deloitte*

Tom Modestino, *Director of Retirement Research, Ignites*

Laura Varas, *Principal and Founder, Hearts & Wallets*

Peter Geismar, *Founder and President, Confident Choice, LLC*

J. Lynette DeWitt, *Research Manager, Deloitte Services, LP*

Robert Glovsky, JD, LLM, CFP®, *Vice Chair and Principal, The Colony Group*

Susan Kaplan, CFP®, MBA, *President, Kaplan Financial Services, Inc.*

Charles S. Bean III, CLU, ChFC, *President and Director of Wealth Management, Heritage Financial Services, LLC*

James Nichols IV, *President, Voya Retirement Advisors, LLC*

Kerry Pechter, *Editor, Retirement Income Journal*

Diane Young, *Vice President, Marketing, E\*Trade Financial*

Matthew Drinkwater, *Associate Managing Director, LIMRA Secure Retirement Institute Research*

Pete Littlejohn, *Director of Strategic Partnerships, InspiraFS, Inc.*

Ashley Avaregan, JD, QKA, *Senior Vice President, GuidedChoice, Inc.*

Chris Brown, *Principal, Hearts & Wallets*

## WHO SHOULD ATTEND

This conference is designed for retirement investment executives and their teams, whose responsibilities include but are not limited to:

- Retirement Platform Management and Development
- Sales and Marketing
- Product Management and Development
- Asset Retention
- Retirement Services or Planning

## TOP REASONS TO ATTEND

- Gain clarity on the size and opportunities in the IRA rollover market based on current metrics and future projections
- Judge and evaluate specific and actionable tactics on growing market share and retaining assets with current resources
- Benefit from the insights of industry leaders on the current challenges in the market, regulatory changes, and the shaping of the culture of retirement investing
- Receive insights into a well-integrated marketing program that covers a heterogeneous market
- Discover how to engage Gen X and the Millennials
- Find out what products and services appeal to pre-retirees
- Hear how to successfully build mindshare with retirees earlier in the life cycle
- Learn effective and complaint ways to communicate with plan sponsors
- Understand the behavioral economics behind product choices and investor engagement
- Engage nationally-ranked Independent Financial Advisors on their client interactions around retirement



## IMPORTANT INFORMATION

### To Register:

Fax: 704-341-2641  
Mail: Financial Research Associates  
18705 NE Cedar Drive  
Battle Ground, WA 98604  
Phone: 800-280-8440  
Online: [www.frallc.com](http://www.frallc.com)

### WINNING IN IRA ROLLOVERS

September 15-16, 2014

The Harvard Club  
374 Commonwealth Avenue  
Boston, MA 02215  
(617) 536-1260

We have a limited number of hotel rooms reserved for the conference. The negotiated room rate of \$229 per night will expire on August 14, 2014 although we expect the block to sell out prior to this date. To ensure you receive a room at the negotiated rate, book well before the expiration date. Upon sell out of the block room rate, availability will be at the hotel's discretion.

## FEES AND PAYMENTS

The fee for attendance at Winning in IRA Rollovers is:  
Early Bird (through July 25, 2014): \$1795  
Regular (after July 26, 2014): \$1995

Please make checks payable to Financial Research Associates, and write code B934 on your check. You may also pay by Visa, MasterCard, Discover, or American Express. Purchase orders are also accepted. Payments must be received no later than September 8, 2014.

## TEAM DISCOUNTS:

- Three people will receive 10% off
- Four people will receive 15% off
- Five people or more will receive 20% off

In order to secure a group discount, all delegates must place their registrations at the same time. Group discounts cannot be issued retroactively. For more information, please contact **Whitney Betts** at **704-341-2445** or **wbetts@frallc.com**

## SOFT DOLLAR YOUR CONFERENCE REGISTRATION!

This FRA conference may be eligible under section 28(e) of the Securities Exchange Act of 1934 for payment via soft dollars. For further information or a Soft Dollar Application form, please visit our website [www.frallc.com/softdollars.aspx](http://www.frallc.com/softdollars.aspx).

## CANCELLATIONS

If we receive your request to cancel 30 days or more prior to the conference start date, your registration fee will be refunded minus a \$250.00 administrative fee. Cancellations occurring between 29 days and the first day of the conference receive either a 1) \$200 refund; or 2) a credit voucher for the amount of the original registration fee, less a \$250.00 administrative fee. No refunds or credits will be granted for cancellations received after a conference begins or for no-shows. Credit vouchers are valid for 12 months from the date of issue and can be used by either the person named on the voucher or a colleague from the same company.

**Please Note:** For reasons beyond our control it is occasionally necessary to alter the content and timing of the program or to substitute speakers. Thus, the speakers and agenda are subject to change without notice. In the event of a speaker cancellation, every effort to find a replacement speaker will be made.

## CPE CREDITS



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Sponsored learning activities are measured by program length, with one 50-minute period equal to one CPE credit. One-half CPE credit increments (equal to 25 minutes) are permitted after the first credit has been earned in a given learning activity. Please note that not all state boards adopted this rule. Some participants may not be able to use one-half credit increments. This course is offered as a group-live course and does not require prerequisites or advance preparation. We offer advanced level courses. Although no prerequisite courses, experience, or advance preparation is required to participate in this program, working knowledge of Finance is required, as well as, prior knowledge of the program topic.

For specific learning objectives and program description, please refer to the individual conference sessions topics in the conference brochure located on our website: [www.frallc.com/thefineprint](http://www.frallc.com/thefineprint)

The recommended CPE credit for this course is 10 credits in the following field of study:

### MANAGEMENT ADVISORY SERVICES

## THE CONFERENCE ORGANIZER



Financial Research Associates provides the financial community with access to business information and networking opportunities. Offering highly targeted conferences, FRA is a preferred resource for executives and managers seeking cutting-edge information on the next wave of business opportunities.

Please visit [www.frallc.com](http://www.frallc.com) for more information on upcoming events

## ABOUT THE VENUE

### The Harvard Club of Boston



If our walls could talk...

...They'd let you know that the Harvard Club of Boston has been a haven for social, intellectual, and athletic endeavors for over a century. Founded in 1908 with the aim of "giving effective expression to the Harvard Spirit," our club has done that and more

...They'd also recount some of the most interesting conversations in Boston, on the topics of business, medicine, art, sports, politics, etc. Luminaries such as William Howard Taft, General George C. Marshall, Eleanor Roosevelt, Henry Kissinger, Presidents Gerald Ford, Jimmy Carter, and George H. Walker Bush, along with Tom Brokaw, Kirk Douglas, Doris Kearns Goodwin, and Hillary Clinton have all spoken to our members.

...And they'd welcome you to a place where you can form and maintain lasting friendships; happily nurture your mind, body, and spirit; and create a wide range of wonderful memories that will last a lifetime.

## DAY ONE: MONDAY, SEPTEMBER 15, 2014

8:00 – 9:00

### REGISTRATION & CONTINENTAL BREAKFAST

9:00 – 9:05 **CHAIRMAN'S OPENING REMARKS**

Chris Brown, *Principal*  
**Hearts & Wallets**

9:05 – 9:50

### RESEARCH REPORT: SIZING THE MARKET AND ANTICIPATING THE FUTURE

- Why are rollover assets so important in the larger context of retirement funds in the overall wealth management space?
- What is the future of the rollover market in up, down, and average markets?
- What are the attributes of current winners in the rollover market?
- What changes in current ways of doing business must be made to capture future inflows?

Sean Cunniff, *Research Leader*  
**Deloitte Services, LP**

9:50 – 10:45

### KEYNOTE PRESENTATION: CLOSING THE GAP BETWEEN THEORY AND PRACTICE -- ACTIONABLE STRATEGIES TO GAIN AND RETAIN REAL MARKET SHARE

- What specific tactics are key to gaining IRA rollover assets?
- How to develop a simple implementable, repeatable process to gain rollover market share
- Effective methods of identifying people with rollover opportunities
- What are the tax and legal implications to be taken into consideration?
- What types of education do financial advisors prioritize in simplifying the rollover process for their clients?
- How can successful companies tackle the challenge of retaining market share once the rollover is won?

Rick Nersesian, *CEO*  
**Rick Nersesian Consulting**

10:45 – 11:00

### MORNING BREAK

11:00 – 12:00

### LEADERSHIP SUMMIT: CURRENT TRENDS, THREATS, AND OPPORTUNITIES IN THE IRA ROLLOVER MARKETPLACE

- What are the greatest marketing, service, and product challenges on the horizon? How do thought leaders and practitioners in the field frame these issues and what strategic steps are being initiated to transform them into catalysts for growth?
- What are the interpretations of the latest developments in the regulatory landscape? How are businesses adapting to these changes?
- What are the business decisions driving relationship prioritization? How is this prioritization playing out in the field with respect to profitability and inflows?
- How are MyRA and state-based auto-IRAs currently impacting the industry and what threats and opportunities do they present in the future?
- In what practical ways should players in the business work together to raise the profile of the industry and improve the dialogue around retirement savings in the US?

#### Moderator:

Tom Modestino, *Director of Retirement Research*  
**Ignites**

#### Panelists:

Dale Kalman, *Vice President, Acquisition Delivery & Specialty Sales*  
**Charles Schwab**

Stephen L. Deschenes, *Senior Vice President, Product Development*  
**The Capital Group Companies, Inc.**

James Nichols IV, *President*  
**Voya Retirement Advisors, LLC**

12:00 – 1:00

### NETWORKING LUNCHEON

1:00 – 1:45

### REACHING THE 80%: THE DEMOCRATIZATION OF RETIREMENT INVESTING

- How can firms successfully capture the estimated 80% of the roll over market that does not meet the typical minimum account sizes?
- How can the hurdles relating to the operational challenges and costs of servicing this market be overcome?
- What opportunities exist in offering coverage and maintaining relationships to members of this population as their wealth grows?
- How can sophisticated investment resources and solutions usually available only to the affluent top 20% of the market be made accessible to all?

Pete Littlejohn, *Director of Strategic Partnerships*  
**InspiraFS, Inc.**

Ashley Avaregan, JD, QKA, *Senior Vice President*  
**GuidedChoice, Inc.**

1:45 – 2:30

### BUSINESS LEADERSHIP STRATEGIES IN A DIVERSIFIED MARKET

- How can firms structure a business to provide IRA offerings to a heterogeneous client base unified by a change in job status?
- What are the important considerations to make when communicating with this market to make it inclusive of all yet sufficiently targeted for maximum effectiveness?
- What are the winning marketing and branding themes that unify these groups?
- How should the organizational structure in business teams be configured to provide optimal coverage of this segmented market?

Lauren Brouhard, *Senior Vice President, Retirement Solutions*  
**Fidelity Investments**

2:30 – 2:45

### AFTERNOON BREAK

2:45 – 3:30

### MARKET SEGMENTATION: SUCCESSFULLY MARKETING TO GEN X/GEN Y

- How big is the Gen X/Gen Y rollover market?
- What is the behavior of these clients when it comes to rolling over assets from 401ks?
- How does this cohort use technology in saving for retirement? What is the current minimum standard of technological development that is necessary to attract assets? What types of leading-edge technology are effective in reaching and engaging this group of savers and investors?
- What aspects of an overall marketing and outreach campaign work well with this market segment? Which strategies and tactics commonly used repel this cohort?

Laura Varas, *Principal and Founder*  
**Hearts & Wallets**

3:30 – 4:15

### MARKET SEGMENTATION: HOW TO ADD VALUE FOR CLIENTS AGED 50-65

- What are the investing interests and needs of pre-retirement rollover candidates?
- In what ways do these preferences and needs stand out from other retirement-related investing groups? In what ways do they fit more seamlessly into the broader questions?
- What innovative solutions are the best fit for this segment of the market?
- What are effective, specific approaches to the retirement conversation with this cohort?

#### Moderator:

Matthew Drinkwater, *Associate Managing Director*  
**LIMRA Secure Retirement Institute Research**

**Panelists:**

Lena Haas, *Senior Vice President of Retirement, Investing and Savings*  
**E\*Trade Financial**

Diane Young, *Vice President, Marketing*, **E\*Trade Financial**

**4:15 – 5:00**

**MARKET SEGMENTATION: BUILDING MINDSHARE WITH RETIREES**

- What is the optimal timing in the life cycle of engaging retirees in establishing brand awareness?
- What kinds of education, messaging, and services are effective in setting the stage for successful retention in retirement?
- What are the business and operational processes required to implement this strategy?

Christopher Silvaggi, *Vice President, Retirement Solutions*  
**Great-West Financial**

**5:00 – 6:00**

**COCKTAIL RECEPTION**

Contact Menna Lloyd-White for more information at [mlloydwhite@frallc.com](mailto:mlloydwhite@frallc.com) or **704-341-2440** about our sponsorship opportunities.



**DAY TWO: TUESDAY, SEPTEMBER 16, 2014**

**8:00 – 9:00 CONTINENTAL BREAKFAST**

**9:00 – 9:15 CHAIR'S RECAP OF DAY ONE**

Kerry Pechter, *Editor and Publisher*, **Retirement Income Journal**

**9:15 – 10:00**

**KEYNOTE PRESENTATION: COMMUNICATING WITH PLAN SPONSORS REGARDING IRA ROLLOVERS**

- Given the developing regulatory climate, what are the current best practices relating to communicating with plan sponsors and their participants?
- What strategies are successful in developing and maintaining a productive rapport with plan sponsors?
- What types and forms of delivery of education and other value adds enhance communication without crossing the lines?

Jacqueline Shoback, *Senior Vice President, Head of Retail & Consumer Marketing*  
**TIAA-CREF**

**10:00 – 10:30 MORNING BREAK**

**10:30 – 11:15**

**THE INTERSECTION OF BEHAVIORAL ECONOMICS AND PRODUCT CAPABILITIES: HOW TO SET THE STAGE FOR OPTIMAL CLIENT ENGAGEMENT**

- How can the deeper needs of people facing challenges around saving and retirement be addressed by product and product allocation offerings?
- What types of offerings can serve as an extension of consumer or investment behavior, and what are the benefits and pitfalls?
- What is the relationship between client engagement, segmentation, and product selection?
- Why do key market segments remain unengaged, and what can be done about it?

Peter Geismar, *Founder and President*, **Confident Choice, LLC**

**11:15 – 12:00**

**BARRON'S TOP 100 INDEPENDENT WEALTH ADVISOR PANEL: INSIDER PERSPECTIVES ON CLIENT DECISION MAKING**

- What are the current best practices for IRA platforms in partnering with financial advisors for rollovers? How have these best practices evolved over time?
- What intelligence can advisors share about their interactions with clients? How are conversations regarding IRA rollovers initiated? Which type of clients account for the highest rollovers?
- What are the primary drivers for rollovers - client employment changes, retirement, or a change in providers?
- What are the current trends in retirement product advisors are seeing? What types of options in IRAs are clients looking for when making a rollover decision?

**Moderator:**

J. Lynette DeWitt, *Research Manager*  
**Deloitte Services, LP**

**Panelists:**

Robert Glovsky, JD, LLM, CFP®, *Vice Chair and Principal*  
**The Colony Group**

Susan Kaplan, CFP®, MBA, *President*  
**Kaplan Financial Services, Inc.**

Charles S. Bean III, CLU, ChFC, *President and Director of Wealth Management*  
**Heritage Financial Services, LLC**

**12:00**

**CONFERENCE CONCLUDES**

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 **Inspira** is an IRA recordkeeper focused on helping the retirement industry efficiently capture IRA rollover assets. Through a unique partnership with GuidedChoice, Inspira gives providers the ability to capture rollovers in a Managed IRA product that they don't have to manage. With advice provided by GuidedChoice, Inspira makes it easy and profitable to accept rollovers that do not qualify for wealth management channels. Inspira also provides automatic IRA rollover and retirement plan termination services to TPAs, recordkeepers, advisors and plan sponsors.

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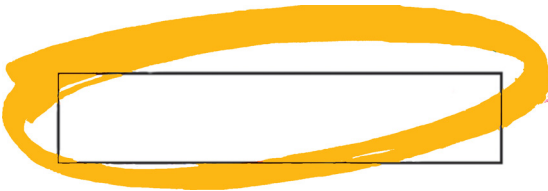
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FINANCIAL RESEARCH ASSOCIATES PRESENTS

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A SEGMENTED MARKET

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THE HARVARD CLUB

BOSTON, MA

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