FPA FINANCIAL PLANNING ASSOCIATION OF HOUSTON

www.fpahouston.org

Winter 2015 Newsletter

Upcoming FPA Meetings & Events

2015 Chapter Meeting Dates

March 3 - Junior League
June 9 - Junior League
August 11 - Junior League
September 8 - Junior League
November 10 - Junior League

FPA Houston Financial Planning Symposium
May 6 - Westin Galleria Houston

FPA Breakfast Study Groups

April 21
June 16
August 18
September 15
October 20
November 17

Special Event Dates

FPA Houston/NexGen Happy Hour
March 26

Enhanced Game of Real Life
June 5-6

FPA National Events

FPA Retreat 2015
April 20-23

FPA BE: Boston
September 26-28

Letter from the FPA Houston President

Welcome to 2015. To start off the New Year I would like to revisit the past, as in last year. Your FPA Houston Board has been working very diligently on your behalf and I would like to recognize the following accomplishments: **Frank Marrone**, Chair of the Technology Committee has done a terrific job of handling everything necessary to physically run each meeting you attend. He and his team arrive early for each meeting and set up and then stay late to take down. He is staying on top of the equipment needs and demands of the ever changing technology, both in software and hardware. Please take time to express your appreciation to Frank and his team when you see them. In 2014, Frank researched and then with approval, acquired the necessary new speaker mics that dramatically improved the quality of the speaker delivery. **Adam Frinsco**, Chair of the Education and Program committee is the person to thank for bringing in the high quality of speakers for last year's chapter meetings. This is a pretty cool committee as a member because you get to call and speak with, on behalf of the FPA of Houston, industry leaders and specialists. See Adam if you would like to join his committee this year and help him maintain the high bar he set for the chapter last year. Please join me in thanking Adam when you see him at the Chapter meetings. He is easy to spot since he is the person who stands up in front of the podium to begin each meeting. **Matt Caire**, Chairman of the Symposium Committee stepped up when Adam suggested that this new committee be formed early last year. It was noted that the annual symposium is a lot of work all by itself and needed a full-time chairman and committee. As noted by the rave reviews from those that attended the symposium last year, Matt knocked it out of the park with the quality of speakers, topics and venue. If you would like to join Matt in helping him plan for future Symposiums, please seek him out as I believe he has room on his committee for one, maybe two more people. And be sure thank Matt when you see and let him know you appreciate the work his committee is doing on your behalf to bring you an outstanding symposium.

I would also like to compliment the quality work being done behind the scenes by volunteer board members: **Chris Behan**, Chair of the Corporate Sponsorship Committee has done a great job of bringing in new sponsorships and maintaining our existing relationships. This is another cool committee that will allow you to call on firms, introduce yourself as representing the FPA of Houston, and discuss the benefits of Corporate Sponsorship as well as calling existing sponsors to "check-in" with them. Chris has room on his committee for one more person, so if you are interested please let him know. This will also be Chris' last year to Chair this committee, so please be sure to thank him for his service when you see him. **Carrie Ousley** was our Treasurer last year and is again this year, although she will be rotating to another committee next year. Carrie stepped up last year at the last minute and has done a terrific job. Please be sure to thank Carrie when you see her for stepping up and volunteering for two years to support

Letter from the FPA Houston President

Continued

this chapter as its Treasurer. If you are interested in the Treasurer position, this year would be a good time to join her committee to learn the ropes, especially if you have your CPA designation or treasury experience. Please see Ben Simiskey, 2015 president-elect if you are interested. _**Don McCurdy** was the Chair of the Pro Bono Committee and did outstanding work once again. I could devote an entire news letter to all the ProBono charitable works FPA of Houston is doing. Please thank Don when you see him at our meetings. He is always seeking additional committee members as he has more projects then he has people. **Mike Middendorf,** Chair of Membership, stepped up last year and this year. In 2014 he developed and oversaw two happy hour events for FPA members in the north part of town and this year will strive to bring networking events to other parts of town as well. If you are interested in joining the membership committee, please see Mike. **Jay Kabad**, Chair of Public Relations Committee, stepped down after last year and we want to thank Jay for his years of volunteer service on the board and serving the membership. When you see Jay at a meeting please be sure to thank him. **Ben Simiskey** stepped forward in 2014 and volunteered to be our chapter Secretary and now this year is the 2015 president-elect. Ben has a lot of energy and ideas to further advance the FPA Houston chapter and the value proposition it is bringing to its membership. He is already making a positive difference in the way we do things. If you have ideas on how to improve our chapter please let Ben know and thank him when you see him at our meetings. **Kurt Box**, Chairman of the Board, has served for many years in a voluntary capacity and has done much to further develop our chapter. This will be his very last year serving on the board, so please give him a warm “thank you” when you see him at our meetings for his years of service on your behalf. Thank you Kurt! **Melisa Hall**, Chapter Executive, is the face, voice, the very cyber presence of our chapter. Melisa makes it much easier to be a volunteer on a committee or to chair a committee. FPA Houston, the board of directors, the corporate sponsors, FPA National and all the local FPA members tremendously benefit from her years of service and dedication to our chapter. Please be sure to give Melisa a big “Thank You” next time you see her behind the registration table at our meetings. Melisa, allow me to publicly thank you for all that you do for our chapter. “Thank You”!

While these are not everything the board of directors did, and I am sure I left out a few other significant items as well, they are enough to provide you some insight as to the dedication and successful efforts they are putting in, as volunteers, on behalf of each member. Please be sure to thank each board member when you see them at the meetings. They can be identified by the ribbons on their name tag. They are a great group of individuals that are working together as board members to bring you the quality meetings and the annual symposium that you attend. As always, if you care to join and volunteer, you can always “ask Melisa” and she will point you in the right direction.

Lastly, please welcome our newest board member, **Allen Kozel**, who is the first Chairman of the FPA Houston NexGen Committee; and our chapter Secretary, **Will Goodson**. Please give them a warm welcome when you see them at our next meeting. 2015 is going to be an awesome year!

Until next time…..

Michael Misner
2014-2015 FPA Houston President
Ameriprise Financial Services, Inc.
michael.r.misner@ampf.com

FPA Houston
Career Center

Your destination for exciting Financial Planning job opportunities and the best resource for qualified candidates within the Financial Planning Industry.

Searching for a job within your industry?
We feature various Financial Planning jobs.

Looking to fill a position?
This job board is custom tailored for the Financial Planning industry, which means we attract the most qualified professionals in Houston.

http://fin.tx.hou.associationcareernetwork.com

FPA Houston Mission Statement

Revised by the Board of Directors, December 2014

The mission of the Financial Planning Association of Houston is to foster excellence in the practice of Financial Planning and to provide value to the CFP® Professional.

Preview: FPA Houston Pro Bono 2015 Event

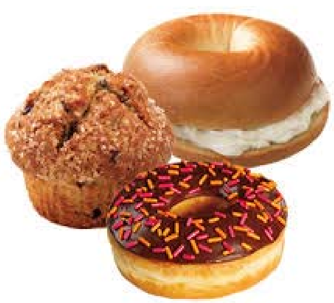
Enhanced Game of Real Life

- June 5-6, 2015
- Patrick Henry Intermediate School
- Classroom education before Game
- <u>THE GAME</u>: Job interviews, working, going to college, life skills, “age” 19 to 26
- FPA- manages Financial Planning Business

FPA Houston

2015

Breakfast Meetings



FPA Houston is revamping the chapter breakfast meetings (formally the case studies) for 2015!

New Location! More space!	Hub International Offices near the Galleria
New Pricing!	FPA Members - FREE! Guests $20
New Dates!	April 21 June 16 August 18 September 15 October 20 November 17

Look for details on these events to come in early 2015. We hope to see you there!

If you are interested in speaking or sponsoring a breakfast meeting please contact FPA at execdir@fpahouston.org. Thank you to Hub for sponsoring the location.

Contact Us

FPA Dallas/Fort Worth

P.O. Box 261750

Plano, Texas 75026-1750

972.747.0407

Execdir@fpadfw.org

FPA Houston Announces NexGen in 2015!

The FPA of Houston is excited to announce the launch of the FPA NexGen group to the Houston chapter. Look for NexGen announcements and events to come in early 2015. "NexGen is intended to be a community of the next generation of financial planners." NexGen strives to provide members with a network that serves to:

- Support, advise and encourage one another in our professional advancement
- Promote, foster and direct programs that aid in knowledge transference
- Explore issues common to younger planners and seek means of accentuating the positives and finding resolutions for the negatives

FPA Houston Networking Happy Hour & NexGen Launch

March 26 - 4:00 - 6:00 PM
Champps at Uptown Park

Join us for a FPA Networking Happy Hour! FPA Houston is excited to announce the launch of a NexGen chapter! All members and guests are invited to the NexGen kickoff happy hour at Champps at Uptown Park on March 26th from 4:00 - 6:00 pm. **Appetizers and drinks will be provided by Touchstone Investments.**

RSVP online @ www.fpahouston.org

You may be wondering....
What is NexGen?
NexGen is a group of professionals in the financial planning profession who are age 36 and under. This group includes para-planners, brokers, advisors, associates, operations processors, compliance professionals and business owners.

Over 36?
No problem! You well-seasoned experience will come in handy and be much appreciated in helping us promote NexGen to those younger planners/professionals in your office or networking groups!

What value does the NexGen chapter bring to the FPA Houston chapter?
This group of professionals brings energy and creativity to the profession by actively applying our knowledge to the struggles our profession is facing. They provide a unique voice and perspective to the status quo. And, of course, they are the future of the profession.

I'm not in the NexGen demographic, how can I help?

- Encourage those in your office to attend our happy hour and other events, even if they are not FPA members.
- Consider becoming a mentor through the FPA Mentor/Mentee match program
- Come! One of the primary purposes of NexGen is to help aid the transfer of knowledge between the pioneers of the profession and the future of the profession and that can only happen if you are involved.

I'm under 36, how can I be involved?

- Come to the happy hour and learn more about NexGen.
- Volunteer to serve on the NexGen committee. Contact **Allen Kozel** to get involved.
- Invite your friends.
- Be watching for future NexGen events.

Thank you to our event sponsor!

Touchstone Investments®
Your Active Share Partner™

FPA Houston Financial Planning Symposium

MAY 6, 2015 I WESTIN GALLERIA HOUSTON

Early Bird Registration Opens in March!

Don't miss your opportunity to join your peers at the FPA Houston Financial Planning Symposium on **May 6** where we will explore all aspects and areas of financial planning, asset management and insurance industry trends. This conference is an exciting opportunity to hear from nationally renowned speakers and industry experts and enjoy a day of learning, networking and mentoring. Our conference was created to expand on the education provided to local chapter members and guests who come from a variety of backgrounds and disciplines. The FPA Houston Symposium has earned a reputation as one of the best conferences in the country through providing high quality, technically knowledgeable speakers and excellent networking opportunities. At this conference planners and advisors will receive the practical guidance you need to develop the most effective planning strategies for your clients. Explore the latest planning tools, their uses and their nuances. Learn how to help your clients incorporate the right mix of planning vehicles, achieve specific financial objectives and understand the underlying methodology.

Event Highlights

- CE keynote and breakout sessions - current knowledge across a variety of disciplines delivered by world-class speakers
- Up to 30 Professional Exhibiting Sponsors - the latest offerings from product and service providers and suppliers
- Inspiring and informative guest speakers at the keynote sessions
- Door prize drawings in the afternoon with our generous sponsors
- Networking with top financial planners and industry vendors for new friendships and partnerships

WWW.FPAHOUSTON.ORG/EVENT/SYMPOSIUM2015

equinox funds

Sponsorship opportunities

BECOME A SPONSOR!

Contact execdir@fpadfw.org for more information

Opening Keynote Speaker

Carl Richards

The Behavior Gap:
You Can Make Smart Money

FPA Houston Member Anniversaries

Congratulations to the following Houston chapter members who are celebrating significant FPA Membership Anniversaries in...

January, February & March

Welcome New Members

Charles Adi
Wealth Development Strategies, L.P.

David de Roode, CFP®
PPCLoan, Inc.

Ashley Foster

John Hofstra, CFP®
Fidelity Investments

David Maldonado
Law Office of David J. Maldonado, PLLC

Jeffrey Miller, CFP®

Jennifer Salvato

Carl Scarbrough, CFP®
MetLife

Troy Sharpe

Todd Stephens, CFP®
Frontier Investment Management

Lindsey Stetson

Jason Tebeaux

Paul Thompson, CFP®
Ascension Capital Advisors, Inc.

Meng Yao

30 Years

Jeffrey Kanaly, CFP®, CTFA
Kanaly Holdings, LLC

James Waters, CFP®
PartnersInWealth

25 Years

Ralph Schroeder, CFP®, CLU, ChFC, MS
Schroeder & Associates

20 Years

Ashwin Bhatt, CFP®, CFA, CAIA
H.D. Vest Financial Services

David Ryan, CFP®

REFER A MEMBER
GET REWARDED

Help grow the FPA community by referring colleagues through the Member-Get-A-Member program.

ONEFPA.ORG/MEMBERSHIP

15 Years

Daniel Parks, CFP®, J.D.

Brian Stephens, CFP®, CPA/PFS
Davis & Associates CPA Firm

Randall Schroeder, CFP®
Ronald Blue & Co.

10 Years

Robert Dyar, CFP®, SPHR
RED Financial Services

Joshua Patterson, CFP®
Rognon and Patterson, LP

Katherine Hannah, CFP®, CPA

C. Taylor
Heartspring Methodist Foundation

5 Years

James Keiser, CFP®

Sharon Duncan, CFP®
Selah Financial Services

Representing financial planners and issues affecting planner practices are primary objectives of the Financial Planning Association. To enhance our efforts, the FPA-PAC was created as the federally registered political action committee of FPA, the only registered PAC on Capitol Hill representing the interests of the financial planning profession.

By contributing to the FPA-PAC fund, you're helping support candidates for the United States Senate and House of Representatives — primarily incumbents, regardless of political party — who have demonstrated previous support of issues FPA believes critical to advancing the profession.

To contribute to FPA-PAC visit:
www.fpanet.org/member/govt_relation/fpa_pac.cfm

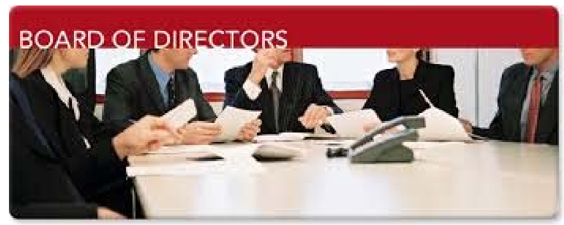
Press Room > Financial Planning Association Responds to President Obama Announcement on DOL

DENVER – The Financial Planning Association® (FPA®), the leading professional association for Certified Financial Planner™ (CFP®) professionals, offered the following statement about President Barack Obama's announcement about the DOL transmitting a re-proposed fiduciary rule to the Office of Management and Budget (OMB).

"The Financial Planning Association is pleased the President is taking the necessary steps to ensure investor protection by supporting an update of the fiduciary rule under the Employee Retirement Income Security Act (ERISA). We look forward to reviewing the proposed rule and hope OMB will prioritize this accordingly. FPA supports a fiduciary standard for all who provide investment advice and those who work to secure the financial future of millions of American workers," said 2015 FPA President Edward W. Gjertsen II, CFP®.

As President Obama said, "There are outstanding financial advisers out there. It levels the playing field so they can do what they know is the right thing to do – put their clients first." Just as CFP® professionals already act in a fiduciary capacity when engaging in a plan with clients, we believe a fiduciary standard will help consumers find that same level of care for their retirement savings.

"All financial advisers, including those offering advice and guidance to 401(k) plan participants, should be required by law to follow an authentic fiduciary standard at all times in client engagement. We hope the OMB will act swiftly in reviewing the proposed rule and so we can provide our own evaluation to help protect American investors who seek investment advice," added Gjertsen.



2015 FPA Houston Board of Directors

Chairman	Kurt Box, CFP®, AIF, MS Cypress Advisory Services, Ltd.
President	Michael Misner, CFP®, MBA, CLU, ChFC®, CRPC, APMA, CMFC Ameriprise Financial
President Elect	Ben Simiskey, CFP®, CPA/PFS PLS Advisory, LLC
Secretary	Will Goodson, CFP® The Legacy One Group
Treasurer	Carrie Ousley Hub International Personal Insurance
Membership Director	Mike Middendorf, CFP® Alpha Cubed Investments
Education/Programs Director	Adam Frinsco, CFP® Cypress Advisory Services, Ltd.
Symposium Director	Matt Caire, CFP®, CMT Houston Trust Company
Corporate Partnership Director	Chris Behan Charles Schwab
Technology Director	Frank Marrone, CFP®, CRPC Sunbelt Securities, Inc.
Pro Bono Director	James Don McCurdy Independent Financial Planning
NexGen Director	Allen Kozel Asst. To Janet J. Montgomery, CFP®, CWS®

FPA Houston Wish List

To better support future events, and to help increase local technical interaction, we are looking for donations.

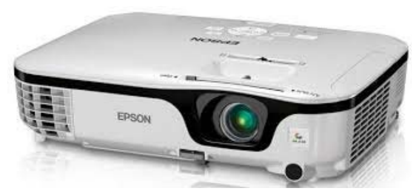
FPA Houston has a need for used technology equipment to use at our chapter meetings and events. If you are upgrading soon and have equipment that you are looking to donate please let us know!

Each person who donates an item will receive **$50** off of their 2015 season ticket!

Items on the FPA wish list include:

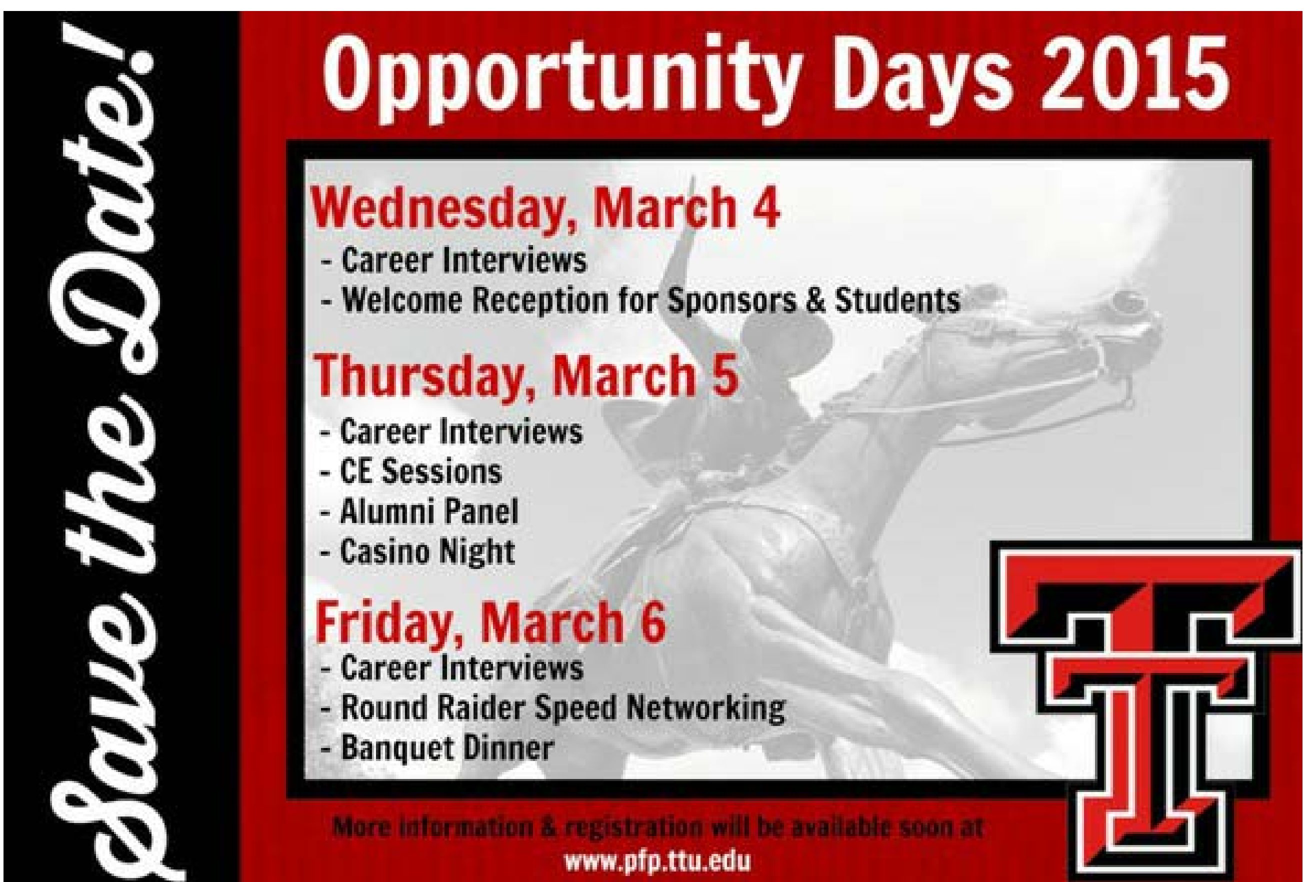
- Laptop computers
- Tablet computers
- LCD Projectors

Thank you!



For specific needs, specs and qualifications, or if you have any questions, please contact:

Frank Marrone
FPA Houston Technology Director
(800) 888-5164 ext 105
Fmarrone@fieldstonefinancial.com



FPA HOUSTON DOUBLE PLATINUM PARTNER

equinox funds

PLATINUM LEVEL PARTNERS

HUB International Personal Insurance

Texas Advantage Insurance Brokerage

Ameriprise Financial

Salient®

GOLD LEVEL PARTNERS

Cohen & Steers

Morningstar®

First Trust

SEI New ways. New answers.®

Walton Investing on Solid Ground®

Legg Mason Global Asset Management

SILVER LEVEL PARTNERS

Allianz

Aon

BlackRock®

Bank of Texas

Franklin Templeton Investments

Frost Investment Advisors

charles Schwab Own your tomorrow.

Pioneer Investments®

Keeley funds

Touchstone Investments® Your Active Share Partner™

Vanguard®

Voya Financial™

Thank You to our 2015

FPA Houston Corporate Partners

FPA Financial Planning Association of Houston

FPA Retreat 2015

APRIL 20 – 23, 2015

Château Élan North Atlanta, Georgia

Join a select gathering of dedicated financial planning professionals as they explore Advancing the Art & Science of Financial Planning in the 21st Century.

Register now at FPARetreat.org

Use promo code CHRET15 for $25 off registration.

Foundation for Financial Planning

Foundation-Finplan.org

The Mission of the Foundation for Financial Planning is to help people take control of their financial lives by connecting the financial planning community with people in need. We achieve this by supporting pro bono advice and outreach activities.

The Foundation helps bring national organizations together to provide FREE financial education and planning to underserved populations via **Financial Planning Days** throughout the U.S.

To learn more about the Foundation for Financial Planning or how you can contribute, visit its website at www.foundation-finplan.org or call 770-938-1110 - **Jim Peniston**, Executive Director

FOUNDATION FOR FINANCIAL PLANNING

Advisor Friendly, Client-Oriented.

Personal Trust Services

Make Sure Your Trustee is Up to the Task

Choosing a trustee is a critical decision in estate planning. It's crucial your designee understands and can perform the important—and, often, complex—responsibilities of a trustee, such as:

- Making distributions as outlined in the governing trust document
- Properly accounting for all assets and transactions in compliance with federal regulation and state law
- Reviewing and filing all required income tax returns
- Implementing fiduciary duties by remaining impartial toward the beneficiaries, loyal to the trust, prudent with regard to investment management and accountable to the beneficiaries

Choose a Professional Trustee

Naming a friend or family member as your trustee may seem like a simple solution, but often it's not the best solution. Failure to perform any of the trustee's duties properly could lead to a "breach of trust" charge against your friend or family member. This may result in their removal and/or financial liability. In addition, most individuals lack the expertise and experience to serve as trustee. Given the extent of the responsibilities involved and the potential liability in the event of an error, selecting a professional trustee may prove to be a better alternative.

Choose Bank of Texas

When you select Bank of Texas as your trustee, you'll enjoy a full range of professional services delivered locally and with an emphasis on personal attention and service. Specifically, we offer:

- Experienced, non biased, dedicated and accessible trust officers working in our local offices, with no impersonal "call centers"
- Close communication with your trusted advisor while they continue to manage the trust's financial assets
- Management expertise in oil and gas, mineral and real estate assets for the trust
- Our own team of real estate, tax and mineral managers, eliminating the need to outsource these functions

What's more, the cost associated with hiring a professional trustee may be less than you expect. Bank of Texas has been se[illegible] clients as trustee or co-trustee since 1918. Our commitment to these responsibilities has never been stronger, as exi[illegible] by the growth of our trust assets and our professional staff. Before burdening a friend or family member by naming the[illegible] trustee, consider appointing Bank of Texas as your professional trustee. Our experienced team will be there when ne[illegible] with the skills, expertise and capabilities to fulfill the trustee's duties—all delivered with a level of personal attention and s[illegible]ice we believe is unmatched in the trust industry.

Bank of Texas
Advisor Trust Services
Rosemary Hueser
Vice President, Manager of Advisor Trust Services
E-mail | rhueser@bokf.com
Toll Free | 888.957.6678

Your Company Name
Your Name
Your Title
Your E-mail
Your Phone Number

BANK OF TEXAS

Personalized For You

Contact
Rosemary Hueser
Vice President
Manager of Advisor Trust Services

rhueser@bokf.com | 888.957.6678

BANK OF TEXAS
LONG LIVE YOUR MONEY.℠

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