



## **Bonnie Kirchner**

### **Speaker Bio:**

Bonnie Kirchner, CFP®, MST has been a financial advisor since 1990 and a CFP ® Practitioner since 1996. She has a degree in Financial Planning and Counseling from Purdue University and a Master of Taxation degree from Bentley University where she currently serves on the faculty. Not only is Ms. Kirchner an enlightening speaker on a number of financial planning concepts, but she is incredibly inspiring; especially when incorporating her own dramatic journey and the important lessons learned along the way. Prior to publishing her book, Who Can you Trust With Your Money?, published by FT Press, she co-anchored the morning drive radio business magazine, “Early Exchange”, and was the daily financial reporter for Boston’s CBS affiliate in addition to running her own practice. Her personal and professional experiences give her extraordinary insight into the issues surrounding trust and money as well as ethical breaches. Bonnie is the founder and owner of Sea Change Financial Education, a firm dedicated to educating individuals on financial matters and the emotions which drive decision making.

### **Ethics Course Description:**

The 2019 CFP Board Ethics course is designed to bring practitioners up to speed on the changes to the Code of Ethics and Standards of Conduct approved earlier this year. Though these changes don’t replace the current Code and Standards until October 1, 2019, certificants are encouraged to start integrating the updates into their practices sooner rather than later. This course qualifies participants for two hours of CFP Board Ethics CE and covers the significant changes taking place.



## Holly Donaldson

### Speaker Bio:

**Business Background:** Holly Donaldson has been a featured speaker on the psychology of money in diverse venues, from university classrooms to national conferences. Quoted in the *Wall St. Journal*, *InvestmentNews*, *Financial Advisor*, *Money*, and *More*, her book, [The Mindful Money Mentality: How To Find Balance in Your Financial Future](#), (Porchview Publishing, 2013, \$17.95) was called “..a great addition to an advisor’s shelf, as well as a hugely valuable book for clients who are at a personal and financial crossroads” by *NAPFA Advisor*. Her free monthly e-letter, “[View from the Porch](#),” has received Constant Contact’s All Star award every year since 2012. Her most recent peer-reviewed article, "Financial Planning at the End of Life: What to Say and How To Say It," was published in the *Journal of Financial Service Professionals* in March 2017.

Before starting a planning-only practice in 2006, Holly spent 21 years in banking, primarily with First Union (now Wells Fargo), where she served as a Senior Vice President in the Private Wealth Management division. During her banking career, she was nominated by one of her clients and featured in *Inc.* magazine as a “Banker You’ll Love.” She’s honored to have fellow financial professionals and CPAs among her planning and publishing clients.

**Education:** Holly holds 2 master’s degrees from the University of South Florida: an MBA in Finance and MIS (1996) ; and an M.A. in Economics (2007). Her focus is on the crossroads of behavioral economics: money, psychology, and relationships. She received her B.A. in Economics from Davidson College in 1986 and CFP® certification in 2004.

**Personal:** A Florida native, Holly enjoys hiking and skiing in the Rockies, swimming in the Gulf of Mexico, and RV’ing anywhere with her husband, Ken. She has no kids, no pets, and all plants entrusted to her care have passed on.

### Course Description:

Age differences sometimes cause communication breakdowns between parents and children, but also between advisors and clients. Through content description and case study examples, we will cover:

- \* How to identify who is acting “parental”, who is acting “adult,” and who is acting “childlike” in a seemingly professional conversation;
- \* How to create and keep a safe space for sensitive money topics with someone much younger or older;
- \* Tools for bridging the gap in communication and understanding;
- \* Understanding the growth challenges met in each age-decade and how those impact money discussions;
- \* Applications in a financial advisory practice.



## **Barbara Kay**

### **Speaker Bio:**

Barbara Kay, MA, LPC, RCC  
President, Barbara Kay Coaching

Through business psychology and productivity coaching Barbara Kay Coaching partners with professionals, leaders and organizations to elevate success in all areas of human achievement, individual and interpersonal including:

- Growth
- Productivity
- Teams
- Leadership
- Behavioral Science
- Client Relationships
- Communication
- Conflict
- Change
- Women

Normal human bias is a fundamental reason for poor client decision-making. This is particularly true for decisions that are emotional future oriented. Financial planning is both emotional and far reaching. Learn the psychological and communication skills to guide clients to productive and positive decisions for their financial planning and insurance needs, such as:

- How human bias works and what to look for
- Practical steps to guide clients out of the emotional mindset
- Rational thinking processes that lead to productive outcomes
- Top communication techniques for any client conversation

Barbara speaks at conferences, builds custom workshops, and coaches professionals and leaders across the country. In addition, she consults with organizations on individual and team

development, mentoring, assessments, women, and leadership. Barbara also enjoys speaking at client events to enhance client loyalty.

Barbara has over 18 years experience coaching and speaking, in addition to completing dual degrees in Clinical Psychology and postgraduate training in Coaching. Her publications include numerous articles and two books, *The Top Performer's Guide to Change* and *The \$14 Trillion Woman: Your Essential Guide to Engaging the Female Client*.

She is a member of the American Psychological Association and the Financial Planning Association, where she has served in a variety of roles including the launch of the Mentor program, serving on the Communication Committee and co-hosting the Business Success Knowledge Circle. In addition, Barbara writes for the *Journal of Financial Planning*.

As a Woman Business Enterprise, BKC is a certified diverse supplier.

## **Course Description**

Normal human bias is a fundamental reason for poor client decision-making. This is particularly true for decisions that are emotional and future oriented. Financial planning is both emotional and far reaching. Learn the psychological and communication skills to guide clients to productive and positive decisions.

You will learn:

- How human bias works and what to look for
- Practical steps to guide clients out of the emotional mindset
- Rational thinking processes that lead to productive outcomes
- Top communication techniques for any client conversation



## **Ryan Sullivan**

### **Speaker Bio:**

**Ryan Sullivan, CFP®, CLU®, ChFC®**

Managing Director, Strategic Markets

Ryan Sullivan is a managing director of strategic markets for Hartford Funds. He travels extensively and is responsible for engaging and educating financial advisors and their clients about current and emerging opportunities in the financial services marketplace. These range from areas such as retirement income planning, investment planning and charitable giving, to anticipating and preparing for long-term demographic and lifestyle changes. Ryan has been an invited speaker on a variety of financial topics nationwide and has had the good fortune to address groups in 46 states and Puerto Rico.

Ryan originally joined the organization in 1996 and held various roles of increasing responsibility, leaving the company in 2012 as a vice president of advanced markets. Prior to rejoining Hartford, he founded a business to coach professionals on public speaking and the improvisational mindset, something he continues to do in a volunteer capacity today. He was then vice president and head of investor education for PIETech 5M, the creator of MoneyGuidePro®, a leading financial planning software program for financial advisors. Ryan holds his Life, Health and Variable Products licenses and has earned the CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Life Underwriter (CLU®), Chartered Financial Consultant (ChFC®), Chartered Retirement Planning Counselor (CRPC®), and Chartered Mutual Fund Counselor® (CMFC®) designations. He is also a Fellow of LOMA's® Life Management Institute.

Originally from Hartford, Connecticut, Ryan attended Bucknell University where he received a bachelor's degree in business administration. He currently lives in Charlotte, North Carolina with his wife, Katie.

### **Course Description:**

Education and longevity are raising the expectations of advice.

The business of financial advice is set for disruption. Technology offers new ways to engage clients, but it's also presenting the means to replace many traditional advisor roles. Baby boomers, Gen X, and the Millennials are more educated, more tech-savvy, and more demanding than any previous generation. Perhaps most importantly, extended longevity, combined with the expectation to live

longer and better, is driving clients to demand more from financial advice. Clients now want financial advice to identify and navigate what they may confront in middle age and as older adults.

This module discusses the evolving context of old age and describes a client-focused framework to understand what may be considered advisor value by clients across the generations. Three advisor value propositions are presented: the Transaction-based advisor, the Planning-based advisor, and the Longevity-based advisor.



## **Joe Carbone**

### **Speaker Bio:**

**Joseph Carbone, CIMA**

Regional Director Fidelity Investments

Joseph Carbone is a regional director at Fidelity Institutional Asset Management® (FIAM®), Fidelity Investments' distribution and client service organization dedicated to meeting the needs of consultants and institutional investors, such as defined benefit and defined contribution plans, endowments, and financial advisors.

In this role, Mr. Carbone is responsible for the sale of Fidelity's mutual fund products and 401(k) plans through financial institutions, planners, wirehouses, and insurance firms in Virginia.

Prior to joining Fidelity in 2008 as an inside sales representative, Mr. Carbone was a loan consultant at Washington Mutual Home Loans.

Mr. Carbone earned his bachelor of arts degree in business administration from Saint Anselm College. He is also a Certified Investment Management Analyst (CIMA) and holds the Financial Industry Regulatory Authority (FINRA) Series 7 and 63 licenses.

### **Course Description:**

This presentation provides a capital markets update and outlook for Equity and Fixed Income Markets.

- Global Investment outlook for 2019
- In-depth analysis of the key factors driving the increasingly divergent global economy
- Insight into potential areas of actionable opportunities in the global equity markets
- Asset allocation in a changing world



## Jerry Varela

### Speaker Bio:

#### **Jerry Varela, CFP® | Training Specialist**

As a trainer, Jerry is responsible for the delivery of live and virtual MoneyGuidePro® training – he works directly with users to increase their efficiencies and grow their business through MoneyGuidePro®. Driven by PIEtech’s core belief, that *Everyone needs and deserves a quality financial planSM*, Jerry strives to help MoneyGuidePro® users expand their knowledge, create and confidently deliver financial plans and educate their clients on the benefits and importance of quality financial planning.

Jerry is a Training Specialist at MoneyGuidePro®, Created by PIEtech. Joining the company in 2013, Jerry works closely with firms that incorporate MoneyGuidePro® into their practice, helping them to overcome a variety of business obstacles. Working directly with leading advisors across the country, he provides the tools and training needed to have healthy financial conversations with their clients.

Prior to joining PIEtech, Inc., Jerry was a financial advisor specializing in services for the military and federal markets. Jerry received a Bachelor of Science in Business from Liberty University and currently resides in Glen Allen, VA with his wife and children. He also holds the CFP® designation and as a prior planner, understands the importance of financial planning education to his business clients.

### Course Description:

Between now and 2040, the number of retirees will grow by 60 percent, creating an incredible opportunity for advisors who understand how to meet their clients’ needs. In this session, we will take a look at groundbreaking biometric research and discuss how you can approach planning in a way specific to each client. We will do a deep dive into best practices for advisors embarking on a financial plan, client interaction and illustrate the substantial need for human advisors in the financial advice and planning process. Learn what you can do to tailor the client planning experience and ultimately create growth opportunities and more loyal clients.



## **Kathleen Burns Kingsbury**

### **Speaker Bio:**

Wealth psychology expert **Kathleen Burns Kingsbury**, founder of **KBK Wealth Connection** and host of the **Breaking Money Silence®** podcast, is an internationally published author and speaker. *Breaking Money Silence®: How to Shatter Money Taboos, Talk More Openly about Finances, and Live a Richer Life* is Kathleen's fifth book.

Voted one of the top nine speakers in 2017 by *InvestmentNews*, Kathleen is a sought-after keynote speaker and consultant. Her mission is to empower women, couples, and families (and the advisors who serve them) to shatter money taboos and communicate more effectively about financial matters.

As an expert on financial psychology, Kathleen has appeared on television and written for consumer and trade publications. Her work has been featured in *The New York Times*, *The Wall Street Journal*, *PBS News Hour*, *Money Magazine*, *TODAY Money*, *Forbes*, and *CNBC*.

For more information, visit [www.kbkwealthconnection.com](http://www.kbkwealthconnection.com) and [www.breakingmoneysilence.com](http://www.breakingmoneysilence.com).

### **Course Description:**

This course will discuss the business opportunity to better serve women who are breadwinners in their homes, and how this market segment is currently underserved by the industry and dissatisfied with their current planners. The attendee will learn strategies for fostering trust with female breadwinners and their partners/families, including key questions to ask during the discovery process and how to form a team approach that includes non-traditional centers of influence. The course will highlight the need for and offer tactics for facilitating wealth conversation between female breadwinners and their partners.



## **Kay Bransford**

### **Speaker Bio:**

Kay H. Bransford is a Daily Money Manager and the best-selling author of *MemoryBanc: Your Workbook for Organizing Life*. She has appeared on The Dr. Oz Show, The Huffington Post, and BBC, in addition to many television and radio programs, to educate families, caregivers, and retirees on why getting organized is important to the well-being of every adult. The company Kay founded, MemoryBanc, received an “Older-Adult Focused Innovation” award from AARP Foundation, her Dealing with Dementia blog was recognized as a “Top Alzheimer’s Blog” by Healthline for 2016, 2017, and 2018, and her workbook named “Book of the Year” by Today’s Caregiver. She has delivered hundreds of classes and workshops on life preparedness to help other families get organized and live well.

### **Course Description:**

A fire, flood, traveling spouse, or even a power outage can bring to your attention the amount of important information you keep in your head, on your phone, under a keyboard, or stuffed in a file cabinet. Many of you have stepped in to help clients after a crisis ... but what if you could help them get organized as part of your ongoing conversations? Most adults admit they are overwhelmed with personal information and might be unable to find it when they need it most. In this session you will learn:

- Which personal information is important for your clients to organize
- Why every adult over 18 should have it organized
- How you can help your clients easily get accounts and information organized