



Monday, May 16 All Sessions are held in Room 401	
7-8 a.m. 401 Foyer	Breakfast with RMA Capstone Attendees
8-8:10 a.m.	Opening Remarks , <i>Mike Kurz, CIMA®</i> , <i>CPWA®</i> , <i>CFP®</i> , <i>CAIA®</i>
8:10-9:05 a.m. Institute CE 1 CFP® CE Pending	Quantifying the Value of Advice , <i>Steve Weber, CFP®</i> Advisors can add value, or alpha, through relationship-based services such as wealth management, including spending strategies, and behavior coaching, rather than by trying to outperform the market. In this session, Capstone attendees will learn the sources of advisor value, as well as learn through a case study approach how those sources can vary depending on the client's needs and then quantify the value ranges via the case studies. As part of this session, Capstone attendees will also learn how to describe and further differentiate their value proposition.
9:05-10 a.m. Institute CE 1 CFP® CE 1	Intersection of Behavioral Finance and Retirement , <i>Sarah Newcomb, PhD</i> Preparing for retirement is one of the most important financial undertakings most people will attempt. It requires many habits of thought and behavior that don't come naturally to many people, including goal-setting, long-term planning, organization and self-discipline. This talk will explain how advisors can assist clients in reaching their goals using knowledge and techniques from behavioral science. We will discuss how to use psychological distance, goal-setting tools, implementation intentions and commitment devices to set your clients on a path to success and support them as they build their saving and investment skills along the way.
10-10:15 a.m. 401 Foyer	Break with RMA Capstone Attendees
10:15-11:05 a.m. Institute CE 1 CFP® CE 1	Calculating Retirement Fundedness with the Household Balance Sheet , <i>CJ Miller, RMA®</i> This session will review how the household balance sheet is constructed, including an analysis of key factors like the use of appropriate discount rates applied to the household's expenses and capital. Attendees will also see real-world examples of the household balance sheet in practice, and how it can be used to evaluate fundedness, measure risk capacity, identify planning opportunities and keep clients on track for a safe and healthy retirement.
11:10 a.m.-12 p.m. Institute CE 1 CFP® CE 1	Retirement Risk Management , <i>Devin Ekberg, CIMA®</i> , <i>CPWA®</i> , <i>CFA®</i> This session highlights important, testable concepts within the RMA curriculum and facilitates group discussion. We'll explore the RMA framework for assessing clients' relevant retirement risks, effectively communicating risks and addressing certain risks within portfolio segments.
12-12:45 p.m. Hall B, Level 3	Lunch with Exhibitors and Sponsors at ACE Academy
1-2 p.m. Institute CE 1 CFP® CE 1	Understanding the True Cost of Health Care in Retirement , <i>Kelli Faust, FSA, MAAA</i> One of the greatest concerns for those in, or near, retirement is whether they will be able to afford rising healthcare costs, particularly unplanned out-of-pocket expenses. While retirees' concerns around healthcare are not without merit, we will examine the reality with a deep dive into actual healthcare expenditures using the data provided by the Health and Retirement Study and the Consumption and Activities Mail Survey. The session focuses on the two healthcare-related risks that increase spending variability in retirement dramatically: long-term care events and longevity. We then propose solutions financial professionals can utilize with clients to achieve better outcomes in retirement.
2-3 p.m. Institute CE 1 CFP® CE Pending	Innovating Your Approach with the RPS , <i>Bob Powell, CFP®</i> The Retirement Policy Statement (RPS) is based on the RMA curriculum framework and serves as a strategic guide to the planning, implementation, monitoring, and revising of a retirement-income plan. In this session, RMA Capstone attendees will learn how the RPS differs from an Investment Policy Statements, as well as other types of withdrawal plans. In addition, attendees will learn about the various components of the RPS, including the central responsibilities of the household client and advisor; how to document the initial needs and goals of the client household using the relevant measures of fundedness; how to document human, social and financial capital; how to document risk profiles and risk exposures of the household client; how to document risk management allocations (floor, upside, longevity, and reserves); how to confirm the selection of accounts, products, and investments; and how to implement, monitor and revise a retirement-income plan.
3-3:30 p.m. 401 Foyer	Break with RMA Capstone Attendees
3:30-5 p.m. Institute CE 1.5 CFP® CE Pending	Curriculum Review and Discussion , <i>Bob Powell, CFP®</i> In this session, RMA Capstone attendees will examine the learning objectives, section summaries, and best practice toolboxes in Chapter 1, The Wheel Hub – The Client Planning Process; Chapter 2, The Household Balance Sheet; Chapter 3, Household Cash Flows; and Chapter 4, Assessing Retirement Risks. Attendees will have a chance to develop a further appreciation for the Household Balance Sheet, Measures of Fundedness, and the Retirement Policy Statement and Procedural Prudence Map.

5:30-6:45 p.m. Hall B, Level 3	Reception with Exhibitors and Sponsors at ACE Academy
Tuesday, May 17 <i>All Sessions are held in Room 401</i>	
7:15-8 a.m. 401 Foyer	Breakfast with RMA Capstone Attendees
8-9 a.m. Institute CE 1 CFP® CE 1	Implementing Retirement Management Allocations , <i>Roger Whitney, CIMA®, CPWA®, RMA®, CFP®</i> This session will examine risk management approaches developed in the RMA certification curriculum that can be integrated into retirement portfolio allocations using behavioral finance techniques. Behavioral economics can help address natural but conflicting human desires for both predictable income and risks. With a unified plan for both outcomes, clients may feel less anxiety and more likely to adhere to the plan successfully.
9-10:30 a.m. Institute CE 1.5 CFP® CE 1.5	Preparing Your Retirement Income Plan for Social Security and Medicare , <i>Marcia Mantell, RMA®</i> Social Security is a critical income source for most client's retirement. It is a complex law causing many missteps and misunderstandings. And, Medicare is an even more complex part of the Social Security Act. In this session, RMA candidates will explore 10 key Social Security questions clients frequently ask and hear answers to them. Plus, the candidates will learn about five key points of connection between the two programs that create unwelcome surprises for clients as they make the transition into retirement.
10:30-11 a.m. 401 Foyer	Break with RMA Capstone Attendees
11 a.m.-12 p.m. Institute CE 1 CFP® CE 1	How to Use Asset Liability Matching to Build a Safe Runway into Retirement , <i>Dana Anspach, CFP®, RMA®</i> How do you make sure a client's portfolio can deliver reliable paychecks as they transition into retirement? In this presentation, you'll learn why asset-liability matching has been used by pension plans for years, and how they match investments to the point when they need to be consumed. Learn why clients love this approach, and how to apply it to your portfolios.
12:05-12:50 p.m. Hall B, Level 3	Lunch with Sponsors and Exhibitors at ACE Academy
1-1:50 p.m. Institute CE 1 CFP® CE 1	Presenting and Monitoring the Retirement Income Plan , <i>Keith Whitcomb, RMA®</i> In this session, RMA Capstone attendees will examine the learning objectives, section summaries, and best practice toolboxes in Chapter 1, The Wheel Hub – The Client Planning Process; Chapter 2, The Household Balance Sheet; Chapter 3, Household Cash Flows; and Chapter 4, Assessing Retirement Risks. Attendees will have a chance to develop a further appreciation for the Household Balance Sheet, Measures of Fundedness, and the Retirement Policy Statement and Procedural Prudence Map.
1:50-3:05 p.m. Institute CE 1.5 CFP® CE 1.5	Instructor-led Workshop Exercise , <i>Bob Powell, CFP® and Mike Lonier, RMA®</i> Utilizing a case study with an associated fact pattern and available document templates to analyze and determine the hypothetical client situation, attendees will apply the techniques, strategies and engagement steps to propose a client-focused retirement income plan. Candidates will work in small groups to understand the details, develop strategies and discuss a final proposal with provided presentation templates.
3:15-4:15 p.m. 401 Foyer	Break with RMA Capstone Attendees
3:15-4:15 p.m. Institute CE 1 CFP® CE 1	Small Group Client RPS Presentation , <i>Bob Powell, CFP® and Mike Lonier, RMA®</i> Each small group will have 15-20 minutes to deliver a case study-focused proposal for this hypothetical retirement income plan. Candidates will engage with the group, provide feedback and share in open discussion in an effort to gain insight into the strategies and approaches included in the proposed plan.
4:15-5:05 p.m. Institute CE 1 CFP® CE 1	Curriculum Review and Discussion , <i>Bob Powell, CFP®</i> Join Bob Powell as he gives a high-level overview of the Retirement Management Advisor (RMA) program. This advanced certificate focuses on building custom retirement income plans to mitigate clients' risks and to master the retirement planning advisory process, all within an increasingly regulatory environment. Bob explains techniques and methodologies all from the RMA certification that can provide advisors with practical tools that may satisfy clients' retirement needs. The final curriculum review will assess the final four sections with a focus on designing and proposing retirement income plans for clients. Candidates will investigate incorporating a fiduciary standard of care and available product-agnostic approach.
5-6:30 p.m. Hall B, Level 3	Reception with Sponsors and Exhibitors at ACE Academy
Wednesday, May 18	
7:30-8 a.m. Hall B, Level 3	Breakfast with Sponsors and Exhibitors at ACE Academy
8-11 a.m. Room 401	Retirement Management Advisor Certification Exam