Monday, October 14th

7:00am-3:00pm	Conference Registration Desk Open	**RC Ballroom Foyer**
7:00am-8:00am	Continental Breakfast	**RC Ballroom Salons 4-6**
7:00am-12:00pm	Exhibits Open	**RC Ballroom Salons 4-6**
10:00-11:00am	***"Fixed Income: Products, Services & Market Update"*** *By Michelle Rogers, Director of Fixed Income Trading,* ***Kovack Securities, Inc.***	**Siena I & II**
12:00pm-12:45pm	Lunch Buffet	**RC Ballroom Salons 4-6**
1:00pm-1:45pm	***"Chairman's Welcome"*** *By Brian Kovack, CEO*	**RC Ballroom Salons 1-3**
1:45pm-2:45pm	***"More than Welcome: Implementing the Experience Economy in Client Onboarding and Reboot Meetings"*** by Dennis Moseley-Williams Sponsored by Athene Advisors will delve into the art of applying experience design principles to create a client onboarding experience and a transformative 'reboot' meeting for existing clients. This hands-on session is designed to equip advisors with actionable strategies that ensure their unique value and relevance shine, fostering increased client loyalty, greater wallet and mind share, and a referral surge. Take advantage of this opportunity to translate knowledge into action and create lasting impressions that resonate with your clients. Join us for a session with practical insights and hands-on tools to revolutionize your client experiences.	**RC Ballroom Salons 1-3**
2:50pm-3:50pm	***"General Session Session"***	**RC Ballroom Salons 1-3**
4:00pm-5:00pm	***"Navigating Uncertainty"*** *By Naomi Win, PsyD, Behavioral Finance Analyst,* ***Orion Advisor Solutions*** This presentation offers 1 Hour of CE Credit for CFP®, CIMA®, CPWA®, RMA®. While market volatility is nothing new, unprecedented global uncertainties are altering how people invest and what they expect from their wealth managers. Advisors are uniquely positioned to navigate clients through turbulence and towards success – if we can embrace uncertainty as an opportunity. This presentation provides a framework of adaptive strategies to metabolize client concerns into confidence, grow their trust, and their portfolios in a paradigm of uncertainty.	**RC Ballroom Salons 1-3**
6:00pm-7:00pm	Cocktail Reception	**Da Vinci Lawn (outside)**
7:00pm	Dine-Arounds hosted by various sponsors	***(By Invitation Only)***

Tuesday, October 15th

7:00am-3:00pm	Conference Registration Desk Open	**RC Ballroom Foyer**
7:00am-8:00am	Hot Breakfast Buffet	**RC Ballroom Salons 4-6**
8:00am-8:15am	Welcome	**RC Ballroom Salons 1-3**
8:15am-9:15am	***Annual Compliance Meeting-MANDATORY*** *By Kovack Compliance Department*	**RC Ballroom Salons 1-3**
9:30am-10:30am	***"General Session Session"***	*r***RC Ballroom Salons 1-3**
10:45am-11:45am	***"Top 10 Tax Traps"*** *By Alan Roman, Director Advanced Strategies,* ***TruChoice Financial***	**RC Ballroom Salons 1-3**

When it comes to retirement income strategies, the devil is in the details. This presentation examines common tax traps that can catch many financial professionals and clients off guard. Naming a trust as a beneficiary, impact of Roth conversions on Medicare, and the death of a spouse are just some of the issues that can create unexpected tax surprises for clients as they navigate retirement.

11:45am-12:30pm	Lunch Buffet	**RC Ballroom Salons 4-6**
12:45pm-4:35pm	**Breakout Sessions**	

RC Ballroom Salons 1-3	**Siena I&II**	**Amalfi I&II**
Sponsor Breakouts	Sponsor Breakouts	Advisory Breakouts

12:45-1:15pm	***"Pass It On"*** *By Alan Roman, Director Advanced Strategies,* ***TruChoice Financial***	**RC Ballroom Salons 1-3**

Small business owners are the foundation of the American economy. However, many have not given much thought to how they will transition out of their business. This presentation will discuss small business owner strategies to not only protect their business, but how to pass their business on to the next generation.

12:45-1:15pm	***"Sponsor Breakout"*** *- Preferred Cap*	**Siena I&II**
12:45-1:15pm	***"Advisory Breakout"*** *_ Wealthcare*	**Amalfi I&II**

1:25-1:55pm	***"Retirement Planning in a Pensionless World: Opportunities and Solutions"***		**RC Ballroom Salons 1-3**

By John Rafferty, Principal, Rafferty Annuity Framing, ***Athene***

Commit less assets to retirement income? Yes! Learn how to identify the financial "known known's" and the "known unknown's" in a client's future retirement picture for retirement income planning. Two common prospect profiles will be case studied with proposed solutions provided.

1:25-1:55pm	***"Sponsor Breakout"***	*--Eagle Life*	**Siena I&II**
1:25-1:55pm	***"Advisory Breakout"***	*-- Genter Capital*	**Amalfi I&II**

2:05-2:35pm	***"Preparing Your Practice for the Great Wealth Transfer"***		**RC Ballroom Salons 1-3**

By Kylie Murray, Director of Practice Management, Consulting and Strategy, ***Sammons Institutional Group***

2:05-2:35pm	***"Sponsor Breakout"***	*--AuguStar*	**Siena I&II**
2:05-2:35pm	***"Advisory Breakout"***	*--ACM*	**Amalfi I&II**

2:45-3:15pm	***"Sponsor Breakout"***	*-Nationwide*	**RC Ballroom Salons 1-3**
2:45-3:15pm	***"Sponsor Breakout"***	*- Brighthouse*	**Siena I&II**
2:45-3:15pm	***"Advisory Breakout"***	*-Orion*	**Amalfi I&II**

3:25-3:55pm	***"Sponsor Breakout"***	**-** *Equitable*	**RC Ballroom Salons 1-3**
3:25-3:55pm	***"Inherited Annuities"***		**Siena I&II**

By Adam Kleinman, Regional V.P. BD Channel FL, ***MassMutual Ascend***

Utilizing annuities for inherited non spouse business is rare for companies to take on, MM Ascend welcomes this business. Everything you need to know!

3:25-3:55pm	***"Advisory Breakout"***	*-Potomac*	**Amalfi I&II**

6:00pm-7:00pm	Cocktail Reception*	**Da Vinci Lawn (outside)**
7:00pm-10:00pm	Buffet Dinner	**Da Vinci Lawn (outside)**

**Please note that the reception is outdoors. Attire is resort casual, no suits or ties needed.*

Wednesday, October 16th

7:00am-12:00pm	Conference Registration Desk Open	**RC Ballroom Foyer**
7:00am-8:00am	Hot Breakfast Buffet	**RC Ballroom Salons 4-6**
8:00am-8:15am	Welcome	**RC Ballroom Salons 1-3**
8:15am-9:15am	***"Capturing & Retaining Assets: Engaging Current Clients and the Next Gen"*** *By Melissa Intezar, Vice President, Director of Enterprise Consulting, AssetMark* Over 80% of investors indicate they plan to transfer wealth to loved ones, but less than half of those have a plan in place to do so. Additionally, many advisors are facing the harsh reality that they have an aging client base and very little interaction with the next generation. Within this session we share generational trends, ways to engage the next generation and review the importance of preparing families for the inevitable transfer of wealth.	**RC Ballroom Salons 1-3**
9:30am-10:30am	***"General Session Session"*** **By *Dr. Charles Lieberman, Chief Investment Officer, ACM***	**RC Ballroom Salons 1-3**
10:30am-11:00am	**Break** (Hotel Check-out)	**RC Ballroom Salons 4-6 Foyer**
11:00am-12:00pm	***"General Session Session"***	**RC Ballroom Salons 1-3**
12:00pm	***Closing Remarks*** *By Brian Kovack, CEO*	**RC Ballroom Salons 1-3**