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"*** — **Siena I & II**
By Michelle Rogers, Director of Fixed Income Trading, ***Kovack Securities, Inc.***

12:00pm-12:45pm — Lunch Buffet — **RC Ballroom Salons 4-6**

1:00pm-1:45pm — ***"Chairman's Welcome"*** — **RC Ballroom Salons 1-3**
By Brian Kovack, CEO

1:45pm-2:45pm — ***"More than Welcome: Implementing the Experience Economy in Client Onboarding and Reboot Meetings"*** *by Dennis Moseley-Williams* — **RC Ballroom Salons 1-3**
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.

2:50pm-3:50pm — ***"Rethinking the Retirement Red Zone: New Ideas to Help Your Clients Live Well, Invest Well and Leave Well"*** — **RC Ballroom Salons 1-3**
By Ronald Madey, Chief Investment Officer, ***Wealthcare Capital Management***

About 11,000 people retire every day and they can be expected to live another 20 to 30 years after age 65. With a long investment horizon fraught with significant sequence risk, retirees need advice that inspires confidence and strategies to deliver on that confidence. This session will focus on effective ways to produce sustainable retirement income and mitigate sequence risk in a challenging investment environment characterized by high valuations, slow growth and geopolitical economic disruption.

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	***"Your AI Strategy: Opportunities & Challenges"*** *By Francis Ryu, Director of Data Science,* ***BNY Mellon Pershing*** Join us to discuss the opportunities and challenges of AI in the financial industry. This session will help practices shape their AI strategy in this quickly evolving landscape.	**RC Ballroom Salons 1-3**
10:45am-11:45am	***"Top 10 Tax Traps"*** *By Alan Roman, Director Advanced Strategies,* ***TruChoice Financial*** 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.	**RC Ballroom Salons 1-3**
11:45am-12:30pm	Lunch Buffet	**RC Ballroom Salons 4-**
12:45pm-3:55pm	**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" **RC Ballroom Salons 1-3**
By Alan Roman, Director Advanced Strategies, ***TruChoice Financial***

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

"Learn how Redeemable Preferred Stock Can Protect You from Volatility While Staying Two Steps Ahead of Inflation" **Siena I&II**
By Tyler Bergman, Senior Regional VP – FL, PR, SC, ***Preferred Capital Securities***

Join us to learn how Prospect Capital's preferred stock offering can provide investors capital preservation as well as above market income through all market conditions. Prospect Capital has been in business since 1988 and holds 5 investment grade ratings. Their non listed preferred stock offering holds a stable share price, currently pays a 7.3% contractual dividend, and allows for liquidity through cash redemptions.

12:45-1:15pm

"Navigating Markets and Prospects with Wealthcare's Investment Consulting Group" **Amalfi I&II**
By Joe Gairo, Investment Strategist, **Wealthcare Capital Management**

As part of our long-standing relationship with Kovack, Wealthcare provides investment models for Choice Funds and Choice ETFs through our Principled Portfolio Solutions (PPS)program. Join us for a review of the program offerings with an emphasis on our new Income and Resilient models. In addition, we will review our advisor support services available through our Investment Consulting Group. Finally, through our GDX platform, we offer specialty SMAs, direct indexing to manage investment taxes and TIPS ladders to provide inflation protected retirement income

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 **_"One Step Ahead – Privacy Protection "_** **Siena I&II**

By Kelly Chapple, Divisional Sales Manager, ***Eagle Life***

With identity and financial information theft rampant, it is important to DIP – Deter, Identify and Protect – against these threats to both personal and business information. This interactive presentation offers 10 no-cost actionable items to protect your personal information.

1:25-1:55pm **_"The Great Intersection: Among the Fed, the Bond Market, the Election, & Inflation"_** **Amalfi I&II**

By Brian Elliott, Sr. V.P., Director of Institutional Division, ***Genter Capital***

As all these collide, where do rates go from here? The presentation will provide an overview of key market data as well as our thoughts on how advisors and clients can navigate the current environment using taxable and municipal investments.

2:05-2:35pm **_"Health Care in Retirement"_** **RC Ballroom Salons 1-3**

By Tyler De Haan, Director of Advanced Sales, ***Sammons Institutional Group***

This presentation examines the issues of paying for health care in retirement. The presentation discusses in importance of liability driven investing as a way to help clients pay for their long-term health care needs. The presentation examines the different options to receiving health care insurance in retirement. The presentation discusses the pros and cons of the different options. The presentation also discusses ways to pay for health care costs over a retirement. Advisors will leave the presentations understanding how the different health care options work along with a few strategies to discuss with clients on matching their long-term expenses with long-term assets.

2:05-2:35pm **_"Sponsor Breakout"_** *--AuguStar* **Siena I&II**

2:05-2:35pm **_"Win More of the Client Wallet: Tax Harvesting in SMAs with Individual Securities and PathFinder for Held Away 401(k)s"_** **Amalfi I&II**

By *Ken Deane, Senior Vice President and Director of Self-Directed Brokerage,* ***Advisors Capital Management***

Advisors are choosing SMAs over traditional models to help customize the client experience with individual stocks & bonds, yield targeting, stated allocation preferences and tax harvesting. Advisors Capital (ACM) offers a suite of Private Wealth SMAs, with lower minimums than competitors, which can help you to cater to higher net worth clients and their needs. We also offer a self-directed brokerage option (SDBA), which helps advisors add management and earn fees on held away 401k/403b/457 accounts.

2:45-3:15pm

"Health Care: Plan for Costs in Retirement" **RC Ballroom Salons 1-3**
By Tim O'Mara, Vice President, ***Nationwide Retirement Institute***

Health care is a primary concern for retirees and pre-retirees as they plan their post-employment finances. By gaining a greater understanding of the options available to your clients, you can help them plan for health care-related expenses by making it part of their overall retirement income plan. Nationwide Vice President, Tim O'Mara, will share with you how to help your clients plan for health care costs in retirement. He will cover:

- The retirement income challenge
- Understanding the health care opportunity
- Creating a plan to address health care costs

2:45-3:15pm

"Telling the RILA Story" **Siena I&II**
By Leslie Williamson, Head of Digital Distribution, ***Brighthouse Financial***

Since their development in 2010, Registered Index Linked Annuities (RILA) have become the fastest growing annuity category and are projected to continue growing in popularity in the coming years. RILAs provide investors a level of protection coupled with growth opportunities to help meet their long-term retirement investment and income needs. This breakout will help financial professionals better understand RILA products and learn what role a RILA could play in a client's portfolio.

2:45-3:15pm

"Advisory Breakout #4" *-Orion* **Amalfi I&II**
By Patrick Ferrer, ***Orion***

3:25-3:55pm

"Shifting the Efficient Frontier" **RC Ballroom Salons 1-3**
By Ray Eissa, Regional Vice President, ***Equitable Distributors***

Join us for a discussion on improving the efficient frontier and portfolio optimization and tax efficiency.

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

"Firm CPR: Evaluating Returns" **Amalfi I&II**
By Jon Ferraiolo, External Sales, Southeast Region, ***Potomac Funds***

With a fresh perspective on how to evaluate returns using correlation and rolling returns, this is sure to be a session you don't want to miss!

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	***"Market Watch: Economic Updates & Insights"*** By *Dr. Charles Lieberman, Founding Partner & Chief Investment Officer,* ***Advisors Capital Management*** A discussion on macro issues influencing markets. Subjects will include interest rates, geopolitics and prospects of future economic growth. Takeaways include avoiding pitfalls based on economic conditions and practical ways to allocate client portfolios.	**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"***	**RC Ballroom Salons 1-3**
12:00pm	***Closing Remarks*** *By Brian Kovack, CEO*	**RC Ballroom Salons 1-3**