Ripple Effect
STRATEGIES

Professional Development **SOLUTIONS**
for Business Development **SUCCESS**

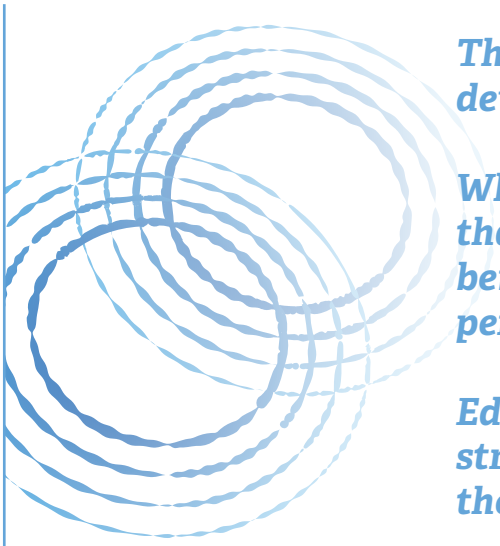
WWW.RIPPLESTRENGTH.COM

Who We Are | *The power of the Ripple Effect for your organization.*

Comprehensive Event Strategy Services

Consulting • Speakers • Content Development • Coaching • Business Development

Ripple Effect Strategies specializes in providing an array of professionals for events, program development, coaching, consulting, and other training opportunities. Our team has a unique combination of skill sets including a solid foundation in adult education principles as well as business acumen and corporate experience.



The Ripple Effect of professional development is extensive.

Whether it's you, your team, or your clients that are engaged, the Effect of the knowledge being transferred touches each participant personally.

Education has the power to enhance lives, strengthen relationships, build careers and move the needle toward personal & business goals.

Ripple Effect Strategies, Inc. works with you to develop a plan to build on your firm's current strengths and identify opportunities to enhance your strategy. Teams, Leaders, and Emerging Leaders will benefit from our vast professional development solutions.

RES offers a talented, experienced group of vetted professional speakers for keynotes, breakouts and workshop events to meet your organization's needs.

Below are some samples of relevant topics to educate your associates, clients and prospects. These have the power to strengthen your relationships and allow you to build upon your investment in human capital.

- **Etiquette for Business Growth & Social Influence**
- **Intergenerational Wealth Transfer**
- **Presentation Skills for Sales Teams**
- **Boomers and Bloggers: Closing the Communication Gap**
- **Aging in Place: Home Safety & Unique Client Events**
- **Building & Strengthening Relationships and Retaining Assets**
- **Effective Negotiations: Keynotes & Workshops**
- **Social Media, Dining, Networking, and Communication Etiquette**
- **Mentorship Academy: New Advisor Program**
- **Succession Planning: Don't Sabotage your Successor**
- **Work/ Life Balance: The Formula**
- **Rituals to Gain Control of Your Time**
- **Client Acquisition through Social Selling**
- **Innovation - the Big Think**

Our Speakers | *Thought Leaders and Experts in Their Fields.*

We offer a nationwide network of professional speakers. We help you find the ideal speaker to make your meeting a success! Is it a breakout that clients and prospects are drawn to, a keynote to capture all ears, or a customized workshop for your team or clients? These events are opportunities for your firm to meet your goals and they allow our experts to tailor content to your specific needs.

Please browse through the following pages to get an overview of what our team members have to offer...and keep in mind that the broad spectrum of skills we offer allows us to exercise great flexibility in helping our clients pursue their vision. We would love to talk to you about your ideas!

Missy Escribano is the founder and CEO of Ripple Effect Strategies. She personally consults on and presents topics including program management, aging in place, leadership development, teambuilding, and networking. She has created workshops and coordinated large scale educational events focused on professionally developing staff, providing exceptional client service, and working efficiently. As a Certified Aging in Place Specialist she consults with Senior Citizens, and their families to modify their homes so that they may remain safe and comfortable in their homes as long as possible. She speaks with Advisors on this topic as well, and advises them on strengthening their client relationships with their clients' children. She is a Registered Corporate Coach, has a Master's Degree in Adult Education & HR Leadership. She also holds her Series 7 license, and is certified to deliver DiSC assessments and workshops for individuals, leaders, and teams.

Areas of Expertise:

• Aging in Place/ Technology • Working with Caregivers • Unique Client Events • Reaching Women & Next Gen

Wade Younger is an accomplished author, speaker, consultant and CEO of The Value Wave, Fruition Performance Management, Portinar, and Youthapedia. He has written over 30 books and is recognized as an expert on building and managing relationships that encourage peak performance, reduce stress and turnover, and support the achievement of personal and organizational goals. He has been committed to helping the world's most prestigious companies improve their business with learning and development. Most recently, he created The Value Wave, a methodology that connects People Development, Business Processes, Change Management and Lean Six Sigma to drive results in all areas of a sustainable business. Wade is an accredited project manager and Six Sigma practitioner and Scrum Master with experience developing solutions and managing implementation, methodologies, execution requirements, enterprise deployment plans, B2B project strategies and quality assurance. As a corporate speaker, Wade shares vital information with audiences ranging from executives to volunteers and from upper management to front line people. His trademarks are his infectious enthusiasm, big smile and candor.

Areas of Expertise:

• People Development • Business Processes • Project and Change Management • Six Sigma

Sameer S. Somal is Chief Financial Officer and co-founder of Blue Ocean Global Wealth. Prior to that, he was a Senior Investment Analyst at The Bank of Nova Scotia and a Financial Advisor and Intermediary at Morgan Stanley and Merrill Lynch & Co. Sameer actively contributed to The Bank of Nova Scotia's white paper and institutional business development efforts. His fiduciary responsibility at Ernst & Young and Advisor Compliance Associates includes helping asset management and alternative investment companies adapt to Sarbanes-Oxley. Sameer is a CFA Charterholder, a CFP® professional, and a Chartered Alternative Investment Analyst℠. He serves on the Financial Planning Association (FPA) National Diversity Committee and the Board of Directors of the Philadelphia/Tri-State FPA. A senior financial services leader on industry roundtable and panel discussions, Sameer serves on CFP Board's Council on Education and is a Women's Initiative (WIN) Advocate. A member of the Speakers' Series at the Johns Hopkins University Carey School of Business, Sameer is a frequent speaker on succession planning, technology, diversity, retirement, financial planning, entrepreneurship, and leadership.

Areas of Expertise:

• Digital Transformation • Diversity in America • The Intangibles of Success • Technology Planning

Our Speakers (cont.) | *Thought Leaders and Experts in Their Fields.*

Donna Rippley is an accredited coach and consultant specializing in leadership development and programs to support teams in achieving business success. She has worked in the non-profit and corporate sector as well as with small business owners. She consults and presents on topics including growing leaders as coaches, creating a coaching culture in organizations, talent development, and neuroscience-based goal strategies for business development. Donna teaches a unique approach to strengthening relationships between advisors and their successors through her mentorship academy. She is the author of *Great Leaders are Great Coaches – 50 Coaching Strategies That Leaders Can Use To Develop Their Teams.* She has been seen on NBC, CBS, ABC, and Fox affiliates around the country. She has presented at national conferences, advisor workshops and participated on a variety of panels.

Areas of Expertise:

• Growing Leaders as Coaches • Mentorship Academy • Encore Life After Retirement • Neuroscience Goal Strategies

Peter Stahl is an author, consultant, and keynote presenter. He brings 25 years of experience in the financial services industry where he has built a recognized track record of integrity and success. He has delivered training and resources to financial advisors and their clients across the United States and internationally. In 2012, Peter founded Bedrock Business Results LLC, a training and consulting firm designed to help financial advisors understand their clients' health care challenges during retirement, equipping them to find solutions. An author and sought after industry speaker, Peter makes navigating through a complex and ever-changing health care landscape comprehensible to all. His book is titled, *Top of the First, The Convergence of Healthcare & Financial Planning.* Peter lives with his wife and five children in the Philadelphia suburbs.

Areas of Expertise:

• Income Solutions for Healthcare • Medicare • Long Term Care

Neil Wood started his career in the financial services industry in 1987. He has given more than 5,000 presentations to salespeople throughout North America since the 1990s and is one of the most experienced and entertaining speakers in the industry. His book, *The Best Practices of Successful Financial Advisors,* reached #1 International Best Seller on Amazon in October 2014. Neil's focus is on Best Practices that includes ideas to help salespeople implement Consultative Selling, communicate more effectively, gain more referrals, strengthen client relationships and retain more of their current clients and assets. He has studied successful people for more than 40 years and shares the habits that the Best of the Best apply to their business and life. Neil shares "recipes for success" that are working for the top ten percent of the sales pros. The past does not predict the future so if you are ready to make positive changes in your productivity, level of success and attitude, then call Neil to book a meeting. This year can be one of your best years of success ~ and Neil wants to help you achieve that!

Areas of Expertise:

• Best Practices of Successful FA's • Robo Advising for your Clients • Strengthening Relationships • Overcoming Obstacles

Dr. Melissa Gratias *(pronounced "Gracious")* is an organizational psychologist and sought-after speaker for her ability to inspire busy professionals with her practical time management tips, hard-hitting email interventions, and humorous insights into the psychology of workplace productivity. Her seminars and keynote addresses are a hit with leaders, professional associations, corporate meetings, and any group of overworked and stressed-out people. Dr. Gratias was not born organized, she earned it through years of self-education and trial-and-error early in her career. She graduated from Wake Forest University using a weekly calendar, eventually earning a Ph.D. in Industrial and Organizational Psychology. Even more than her 15 years of corporate management experience, being a mother has taught her the importance of being organized, setting priorities, and balancing work and life. Today, Dr. Gratias helps thousands of businesspeople nationwide maximize their effectiveness, balance their priorities, and generate outstanding results.

Areas of Expertise:

• Goal Setting • The ROI of Time Management • The Psychology of Productivity • Workflow Management

Our Speakers (cont.) | *Thought Leaders and Experts in Their Fields.*

Patricia Rossi is the host of *NBC Daytime's* weekly "Manners Minute" which airs in 165 syndicated television markets. Her best-selling debut book, *Everyday Etiquette: How to Navigate 101 Common and Uncommon Social Situations* (St. Martin's Press 2011) is currently in its seventh printing. Patricia is a nationally acclaimed business etiquette coach, spokesperson, author, brand journalist, digital correspondent and columnist. She has been featured in: *Bloomberg Businessweek, The Wall Street Journal, The New York Times, USA Today, Real Simple, HGTV, Huffington Post,* and many other publications. She is Twitter's number one *Etiquette Professional* worldwide. Professional sports teams, universities, corporations, and other audiences love her fun, interactive seminars on business etiquette and social influence.

Areas of Expertise:

• Business Growth & Social Influence • Networking • Tech & Digital Etiquette • Social Media Clarity • Effective Business Entertaining

Dr. Jack Singer is a licensed Clinical/Sport Psychologist and Certified Clinical/Sport Hypnotherapist, teaching Olympic Gold Medal winners and World Champion athletes to develop the champion's mindset. As a Professional Speaker, Dr. Jack's passion is showing financial professionals the same skills that he teaches to elite athletes, to help them learn the psychological secrets for building their AUM and driving new clients to their practices. Jack has been on the faculties of six universities, including an assistant professorship of Psychology at the U.S. Air Force Academy. A sought-after media guest, Dr. Jack has appeared on CNN, MSNBC, ESPN, FOX, and the Glen Beck Show, as well as on radio talk shows across the U.S. and Canada. A renowned author, his most recent book is *The Financial Advisor's Ultimate Stress Mastery Guide.* Jack has published articles in widely read financial and sales periodicals and websites, including "Financial Advisor Magazine," "LifeHealthPro," "Producer's Web" and many more. Jack's passion is to help financial professionals supercharge their self-confidence and success while they dramatically reduce their stress.

Areas of Expertise:

• Developing the Mindset of a Champion for Financial Advisors • Build AUM while Reducing Stress

Margaret McMullen is an award winning, international public speaker and corporate facilitator with over 10,000 hours of training experience. For the past fifteen years she has spoken to a wide variety of audiences, from executive suite level to entry level personnel on three continents. In addition to over 30 years in a corporate environment, Margaret has been a leader in the non-profit environment. From PTA president to community volunteer, she has managed local, as well as international teams. Her training is relevant, practical, energizing and fun. Highly interactive and experiential, participants leave with powerful, practical information and action plans. Her list of audiences include; PNC Bank, AXA Equitable, Hanes Brands, Allstate, BMW, FBI, Raymond James, MIT Lincoln Labs, Chicago Federal Executive Board, Johnson & Wales University, U.S. Coast Guard, ESPN, and the National Education Association.

Areas of Expertise:

• Work/Life Balance • Strategic Leadership • All- STAR Customer Service • Conflict Resolution

LaVonna Roth is an internationally known author, keynote speaker and consultant. Her passion is bridging neuroscience and education. Thousands of educators and students have benefited from her abundance of practical, applicable and down-to-earth strategies to the most common and frustrating issues in education. These strategies are a direct result from years of research, as well as, classroom and consulting experiences. She also presents the power of changing your mindset to achieve extraordinary results to business professionals. She is the author of *Brain-Powered Strategies to Engage All Learners.* Her Presentation skills workshops for business and sales professionals are very highly rated. Based out of the Tampa Bay, FL area, LaVonna enjoys spending time with her husband and three children. LaVonna serves as a Board Member of Florida ASCD and is a member of IRA, NSDC, ASCD, Society for Neuroscience, and the Learning & the Brain Society.

Areas of Expertise:

• Neuroscience and Learning • All Star Presentation Workshops • Delivering Content to Best Engage Your Audience

Our Speakers (cont.) | *Thought Leaders and Experts in Their Fields.*

Dr. Denise Federer is a speaker, consultant, coach and psychologist with over twenty five years of experience. She works with individuals, executives and corporations providing consulting and performance coaching. She helps clients realize their extraordinary potential and effect significant behavioral change. She utilizes her extensive cognitive-behavioral training and expertise in stress management, health and wellness issues, differing communication styles, performance enhancement and motivational strategies for behavioral change in her work. She is an expert in the unique dynamics of closely held and family businesses, as well as strategies for improving workplace interactions to maximize both financial success and increased job satisfaction. She also developed pre-employment assessment instruments, provided a comprehensive behavioral analysis of specific departmental procedures, and implemented programs to impact individual and organizational change.

Areas of Expertise:

• Family Business Succession • Cognitive Behavioral Training • Performance Enhancement • Motivational Strategies for Behavioral Change

Kim Lear is a speaker, writer, strategist, and researcher who explores how emerging trends impact the future of our workforce and marketplace. For years, she has worked with a research and consulting firm studying Millennial trends and generational dynamics. She is known for her ability to use a mix of data, storytelling, humor and actionable takeaways to discuss the trends that most impact the bottom line of organizations. Kim has received rave reviews from clients such as Disney, Cisco, Well Fargo, Best Buy, LinkedIn, and American Express to name a few. She has also written whitepapers on the topic of generational wealth transfer. A researcher to the core, Kim has earned the reputation of "stat nerd," employing hard-hitting statistics to accentuate her points and make her message come alive. She has been featured by *NPR, The Wall Street Journal, The Huffington Post, USA Today.* Kim lives and works in Minneapolis where she is currently running a research initiative to identify how to best lead and sell in an age of distraction.

Areas of Expertise:

• The Future of Work • The Future of Clients • Mainstream Mindfulness • Multi-Generation Engagement

Laura Virili is a leading social media influencer, speaker, and private coach. In demand and ahead of the curve when it comes to leveraging LinkedIn and other "platforms for professionals," Laura is a featured speaker at large industry conferences. She also works with smaller groups at various companies, and conducts one-on-one training with individuals. Ultimately, she enjoys helping people connect the dots and reach that a-ha moment of clarity. Laura coaches financial professionals to leverage their power and potential, step-by-step – to drive results via LinkedIn and other platforms. As a social media expert, Laura offers the very latest insight and instruction AND shares the most overlooked marketing and prospecting techniques used by her clients every day.

Areas of Expertise:

• Client Acquisition through Social Selling • Social Media & Marketing Strategy • Prospecting via LinkedIn

Karyn Rizzo is a health care industry expert with over two decades experience working in hospital administration and leading assisted living and skilled nursing facilities. Today, she is a sought-after speaker and consultant dedicated to helping older adults and their family caregivers unravel the complicated maze of the American health care system. Having spent much of her career focused on the business concerns of health care facilities, Karyn grew discouraged seeing financial priorities grow increasingly at odds with patient needs. Now as a patient advocate, Karyn works to protect seniors and their families by sharing her insider knowledge to empower patients to find and afford the best quality health care. She is a member of Bay Area Senior Education Services and serves as an advisory council member for the Retired Senior Volunteer Program. She is also author of the best-selling book, *Aging in America: Navigating our Healthcare System*.

Areas of Expertise:

• The "Business" of Aging in America • Caregiver and Patient Advocacy • Empowering Patients

Our Speakers (cont.) | *Thought Leaders and Experts in Their Fields.*

Jen Roberts is a sought-after speaker, executive coach, and leadership development expert. After a distinguished career leading organizational development, talent management and succession planning initiatives for local government, higher education, and Fortune 500 corporations, she launched Difference Consulting in 2011, quickly landing top corporate names spanning multiple industries. Jen has enjoyed working with companies such as Gulfstream, Merck, MetLife, IronBow Technologies, McChrystal Group, and Cal Poly Pomona in their leadership development initiatives. Over the past five years, she has trained and coached over 350 organizational leaders, entrepreneurs, and innovators around the world. Through proprietary systems and methodologies, she specializes in helping business leaders and their teams communicate with greater clarity, improve leadership effectiveness, and create deeper engagement and productivity within their organizations. Jen holds a Master's degree in Psychology from Radford University. She is a Certified Professional Coach (CPC) through the Institute for Professional Excellence in Coaching (iPEC) and is an accredited Professional Certified Coach (PCC) through the International Coach Federation (ICF). She is a member of the Forbes Coaches Council and is certified in the use of numerous assessments and instruments including The Leadership Circle Profile™ (TLCP, 360 and Leadership Culture Survey), Myers-Briggs Type Indicator™ (MBTI), and is an Energy Leadership Index™ Master Practitioner (ELI-MP).

Areas of Expertise:

• Leadership • Effective Communication • Motivation • Effective Team Building

Teepa Snow is an enlightening, witty, and entertaining speaker, who is much sought after to present to agencies and organizations across the U.S. and Canada. As an advocate for those living with dementia and their families, she is a leading educator. Her philosophy is reflective of her education, work experience, available medical research, and first hand caregiving interactions. Her 30+ years of experience as a Registered Occupational Therapist, has led her to develop care techniques and training models that now are used by families and professionals working or living with dementia or other brain changes throughout the world. She is a graduate of Duke University, with a MS degree from the University of North Carolina in Chapel Hill. Teepa has worked as an OT director in a head injury facility, a clinical specialist in geriatrics for a Veteran's Administration Medical Center, and a therapist and restorative care coordinator for long term care facilities. She has served in leadership and advisory positions in organizations at both state and national levels, including the Alzheimer's Association, Alzheimer's Foundation of America, AOTA, and NBCOT. She is also an active member of the US Dementia Action Alliance.

Areas of Expertise:

• The Gems: Brain Change Model • Normal and Not Normal Aging • Improving Family Relationships

Marguerita M. Cheng is the Chief Executive Officer at Blue Ocean Global Wealth. Prior to co-founding Blue Ocean Global Wealth, she was a Financial Advisor at Ameriprise Financial and an Analyst and Editor at Towa Securities in Tokyo, Japan. Marguerita is a spokesperson for the AARP Financial Freedom Campaign and a regular columnist for Kiplinger. She is a CFP® professional, a Chartered Retirement Planning Counselor℠, a Retirement Income Certified Professional® and a Certified Divorce Financial Analyst. As a Certified Financial Planner Board of Standards (CFP Board) Ambassador, Marguerita helps educate the public, policy makers, and media about the benefits of competent, ethical financial planning. She serves as a Women's Initiative (WIN) Advocate and subject matter expert for CFP Board, contributing to the development of examination questions for the CFP® Certification Examination. Marguerita also volunteers for CFP Board Disciplinary and Ethics Commission (DEC) hearings. She served on the Financial Planning Association (FPA) National Board of Directors from 2013 – 2015 and is a past president of the Financial Planning Association of the National Capital Area (FPA NCA). Marguerita is a recipient of the Ameriprise Financial Presidential Award for Quality of Advice and the prestigious Japanese Monbukagakusho Scholarship.

Areas of Expertise:

• Ethics & Financial Planning • Social Security Optimization • Influence and Affluence of Women • Advanced Business Retirement

Sample Session Descriptions | *See other engaging topics online at* **www.ripplestrength.com**

Dr. Denise Federer

Safeguarding Against Succession Sabotage: Preventing the Loss of Your Biggest Asset. There is no way to deny it: a successful practice transition starts and ends with YOU. After attending this workshop with a behavioral psychologist you will understand the significance of the four fundamental Human Capital Elements; for ensuring a sustainable practice and a successful transition of your business. A focus will be placed on the practical application of these concepts and identifying the specific steps necessary for you to create a succession plan that will result in a smooth transition of your practice and ensure the future well-being of your clients, employees and family.

Legacy Advising: A Multi-Generational Approach for Guiding Family Wealth Transfer and Retaining Assets (1 CFP CE). During the next several decades, the largest inter-generational transfer of wealth in history is expected to occur- highlighting the need for a different approach for working with Families of Wealth and retaining assets. By embracing the role of a "Multi-generational Legacy Advisor", FA's create an incredible opportunity to forge a deeper bond with both clients and their families. This session will highlight some of the insights into how advisors to re-brand themselves and "shift their thinking" in order to solidify their role as the trusted family advisor to all the generations in a family. Additionally, behavioral techniques advisors can employ, along with strategies for incorporating these vital tools into an advisor's practice will be discussed.

Advisor Resiliency: Gaining Competitive Advantage during Financially Turbulent Times. The role of the Financial Professional poses a unique challenge of balancing their own emotional reaction to the current stressors in their world, along with taking care of the financial and emotional needs of their clients. Those individuals that are able to demonstrate resiliency, hardiness and agility during these difficult times will be the ones to not just survive but thrive. Research indicates that an inability to manage high levels of stress effectively may result in an increase in physical and emotional disorders. These illnesses can potentially lead to a change in work behavior and an increase in medical insurance usage that can significantly impact an organization's bottom line. Understanding investor stress reactions is critical for advisors to work more effectively with their clients.

LaVonna Roth

No more Counting Sheep! Presentation Skills that Motivate and Inspire! No more zzzz's during meetings and presentations. Business professionals will transform content into a memorable and engaging experience for their audience. Spice up those presentations while providing participants with highly engaging and effective strategies! This session not only focuses on improving your skill but you will also be energized and motivated. As an engagement expert, LaVonna will share specific, easy-to-implement tactics that spice up presentations of all kinds.

Ignite Your S.H.I.N.E. Making the Workplace Fun, Powerful, and Impactful. Are you ready to create a collaborative, fun, & productive work environment? Ignite Your S.H.I.N.E.® keynotes are revitalizing the experience of traditional professional learning! Get ready, because Ignite Your S.H.I.N.E.® is going to spark the passion, creativity and energy in your office, AND you as we apply brain research to dramatically increase productivity! Once we ignite the employee, we take a probing look at the culture and create a path for employees to believe in their gifts, gain confidence and explore how they will contribute to the organization in a highly productive way. All of this will be accomplished by diving into the philosophy behind S.H.I.N.E. and each letter of the acronym as we take your staff on this exciting journey of creating an environment where the brain thrives and engagement soars. Every employee, every manager, and every CEO in your company or organization is gifted in their amazing way.

Margaret McMullen

"The Formula" – How to Have the Right Words to say in any Conflict Situation. Have you ever wished you'd had the right words to use, only to think of them an hour later? We always want to be perceived as a professional and keep the respect of our peers, subordinates, and of course, our clients. This session will help you understand human physiology and brain function, in order to more effectively influence people, stay in control under stress, come across as more powerful and be better equipped to handle difficult people and situations.

Bringing Home the Bacon – Essentials of Work/Life Balance. Do you feel the pressure of successfully juggling a family, career, community involvement or other pursuits? Do you experience stress or guilt when you don't meet unrealistic expectations? Learn how to use a variety of tips and techniques to help you be present in the moment, reduce stress, and enjoy a successful career and fulfilling personal life. You can have it all with the right tools!

Marguerita Cheng

Advanced Business Retirement (1 CFP CE). A lack of retirement readiness in the United States is a major concern for current and future generations. A confluence of factors, including market volatility, rising healthcare costs, uncertainty about Social Security benefits, low interest rates, and longevity magnify the importance of ensuring that individuals make the most informed retirement planning decisions. Retirement plan design should incorporate the needs of an organization and its key decision makers. Retirement plans vary in terms of capability, transparency, and benefits. Advanced Retirement Planning Strategies highlights the evolving retirement plan landscape, fiduciary responsibility, and unique plan design options. When designed and implemented properly, retirement plans can prepare business owners for retirement, retain and attract talented employees, and support an organization's sustainability.

Diversity in America and Its Impact on Financial Planning. Successfully representing diversity is a significant and complex educational undertaking. Over the past few decades, leaders have started to embrace diversity because the business world has become more global. The practice of work has become more collaborative. Today, the United States is experiencing a profound demographic and economic shift in terms of age, gender, and race. Our country and global population is aging disproportionally. The emergence of women in terms of leadership, entrepreneurship, and innovation is indisputable; women are an essential and integrated part of the American economy. The children of our increasingly diverse population represent America's newest chapter of assimilation, progress, and opportunity.

Social Security Optimization (1 CFP CE). Social Security is also known as the Old Age, Survivors and Disability Insurance (OASDI) system. Social Security provides a level of retirement security for the vast majority of Americans. Retirement age can be a decision reflecting when the client has sufficient financial capital to retire. The lack of defined pension benefits and the emergence of the knowledge economy worker have changed the framework of retirement decisions. The role of a financial advisor is to help clients address financial issues and personal values surrounding the decision when to claim Social Security. Advising clients when and how to claim Social Security benefits is one of the most important retirement income decisions.

Neil Wood

The Best Practices of Successful Financial Advisors. The Best Practices of Successful Financial Advisors reached #1 International Best Seller on Amazon in October 2014. Neil's focus is on Best Practices that includes ideas to help salespeople implement Consultative Selling, communicate more effectively, gain more referrals, strengthen client relationships and retain more of their current clients and assets. He has studied successful people for more than 40 years and shares the habits that the Best of the Best apply to their business and life.

Peter Stahl

The Convergence of Healthcare & Financial Planning – Beyond the Election; (1 CFP and 1 CIMA CE).
Pre-retirees frequently rank retirement health care costs as their top concern. The Trump administration and the Republican controlled congress are promising major changes to the nation's health care system. Consider potential reforms and the resulting impact on wealth accumulation and retirement income strategies. To provide a comprehensive and effective retirement income plan, one must understand critical components, including Medicare and custodial care. Health care expenditures will be the largest retirement cost most individuals will face. Traditional approaches to financial planning should be modified in order to best prepare. Attendees will learn about: Medicare; Long Term Care; & Income Solutions for a Health Care Coverage Plan

Kim Lear

Future Factors: Harnessing Societal Change to Your Advantage (1 CPE CE). Are you prepared for the societal shifts that are altering the business landscape? Today's clients have information at their disposal, new platforms on which to share opinions, and greater influence in the marketplace. Organizational hierarchies are flattening and employees are reexamining work values. Find out how to keep clients and employees engaged by 1) Creating an action plan to leverage the voices of empowered clients and earn their loyalty, 2) Turning the "experience economy" into a competitive advantage, 3) Understanding the factors that are changing how people work and consume, 4) Transforming workplace conflict into growth opportunities, and 5) Learning how to better recruit and retain the next generation of advisors.

Laura Virili

Social Media: One Size Does Not Fit All. We live in a noisy world with short attentions spans and too much information. Today's prospects are well informed, more educated and highly skeptical. Clients are looking for deeper relationships and a better connection with their advisor. Even though social media enables financial advisors to find ideal prospects and deepen existing relationships, most social media tools are not of value to a majority of financial advisors or their clients/prospects. This program provides a roadmap that shows financial advisors how to optimize their online brand, create all the right connections, break the ice, build rapport in an authentic and sincere manner, take the conversation offline and convert prospects into clients with less effort than ever before!

Donna Rippley

The Skilled Advisor: Coaching Strategy to Create Powerful Goals for Your Client's Financial Future. A collaborative coaching approach focused on helping clients develop a clear picture of their ideal life after retirement and financial goals connected to that life is a fast track to really connecting to your client and getting to know them. You are then perfectly positioned to become a supportive partner with your client on their journey to obtaining their financial goals. Focus on goal setting steps to use including exploring the possibilities for your client's future, looking at the whole portfolio of what they want in their life, and creating a few succinct goals. This coaching oriented goal setting process will give clients a vision to work toward that inspires them into action. In addition, resources will be shared to facilitate your implementation of this goal setting process with your clients.

The Encore Blueprint: Informally Coaching A Client to Retirement (1 CFP CE). Clients are approaching retirement in record numbers and at the same time their life expectancy is increasing. This results in many clients who are not confident in their ability to live comfortably throughout retirement. Wouldn't it be great to help clients imagine a clear vision of their life in their 60s,70s,80s and beyond so that you can do your best work as their financial advisor? In this session, you will learn how to informally coach clients to develop a big picture vision for their retirement life and all of the components of that life. The tools, reflective activities and communication strategies taught in this session are available in a workbook and will change your retirement planning process.

Sameer Somal

Leadership in an Era of Digital Transformation. Investment professionals and their clients have unprecedented influence and power at their fingertips in this era of digital transformation. You can benefit by shifting resources, including time and technology, out of lower relative productivity into areas of higher yield. Financial Professionals will be provided guidance on effective digital marketing, search engine optimization (SEO), online reputation management (ORM), content marketing, social media, including LinkedIn, Facebook, Twitter, YouTube, Google+, Instagram, Snapchat, and Yelp. Attendees will also review the historical context of the digital revolution, global internet usage, and trends in mobile technology. Sameer will discuss the best practices and the 10 Steps for LinkedIn success, while explaining the difference between a responsive, mobile and non-mobile friendly web presence. Financial professionals will also be able to identify the strategies required to develop and implement a sustainable digital presence for engaging existing and future clients.

Wade Younger

The Value Wave. The way to become a world-class organization today is to create superior process performance. That is what ensures better quality products and services for customers, and this is why so many companies have turned to Six Sigma. However, Six Sigma practitioners have long struggled with showing people how to change their culture. That is where The Value Wave comes in. The Value Wave is a set of service principles that starts and ends with people, not processes. In most companies, leaders want to do three things: Increase production and revenue, decrease cost and waste, and maintain a "customer first" focus. The Value Wave is a universal tool to integrate organizational development methodologies and business transformation tools with one purpose: To improve business performance. This simultaneous migration of people, process and technology is designed to accomplish strategic and financial goals.

Dr. Jack Singer

6 Simple Steps for Developing the Mindset of a Champion Financial Advisor. Acclaimed professional sport psychologist, success coach for financial advisors, and author, Dr. Jack Singer has adapted his 37 years of experience teaching Olympic, professional and world champion athletes how to maintain peak performance, to teaching financial advisors the same skills. Attendees will learn how to develop a winning game plan; recognize and overcome their "Internal Critic"; apply the six steps to peak performance to their own careers; sustain mental toughness after setbacks; and develop and maintain the optimistic attitudes that lead to consistent success!

Patricia Rossi

Business Growth and Social Influence. As business professionals, we are often in situations where we interact with others at parties, networking events, seminars, conferences and even just around the office. When you know the unwritten rules of what to say and how to act, all levels of professionals from the c-suite down to the mail room and everyone in between gets to know who you authentically are and is ready to trust you. These secret rules of etiquette show you how to have fun while impressing everyone around you, which can lead to more happiness and great job satisfaction and even more money in your pockets from getting a raise or more clients. In this engaging and exciting presentation your audience will discover three main areas: *First & Lasting Impressions; Networking without Nervousness;* and *Business Meeting Success*. Sessions on *Business Dining, Effective Business Entertaining,* and *Social Media Clarity* are also available.

Karyn Rizzo

Navigating Around the "Business" of Aging in America. (1 CFP CE). The "Business" or cost of aging in place is an important factor in assisting older clients to afford the care that may be needed later in retirement and beyond. Assisting caregivers and families in their care decisions is both important and extremely rewarding. Attendees will be equipped with the current tools to be a trustworthy care partner for their clients, including: Tools to assess quality health and wellness providers; The role that insurance policies play in creating more care options; What key areas are most important in choosing Independent, Assisted Living, and Skilled Nursing Centers; Demystifying veterans benefits. Attendees will also be given websites, toll free numbers and government agencies to be able to evaluate individual health providers in their respective area of the country.

Jen Roberts

Conversation Game Changers: Leadership Communication That Builds Team Connection, Trust, and Collaboration. The conversations and interactions you have on a daily basis have the power to improve or impede performance, both yours and others. To achieve sustained change, you must address the thinking that drives behavior. Learn how to be more present and communicate in ways that will better engage your team to proactively drive results and accountability. This course will teach you how to adapt your conversational style to meet situational needs. You'll learn 5 simple steps to help you quickly disarm frustration, build buy-in and empower people to take positive action.

Dr. Melissa Gratias, PhD

Rituals that Work: How to Gain Control of Your Time! A ritual is, by definition, a series of steps that is followed faithfully. In this one-hour seminar, you will learn how to incorporate rituals into your work to keep your to-do list updated, calendar managed, and fires extinguished before they even start. Topics covered include: How to take advantage of our natural human tendencies to follow rituals; The most productive ways to start and end your work days; How to stay on track with goals, metrics, and projects; The importance of flexibility and the trap of perfectionism; Handling interruptions with grace.

Missy Escribano

The New Advisor: An Essential Resource for an Aging Population (1 CFP CE). Clients have given wealth managers their ultimate trust - their future depends on you. Will they have enough money to live comfortably, take care of their families, living and health expenses, and still be able to leave a legacy? As their financial advisor, you have their trust and respect like no other professional. You are now, and will continue to be, the ultimate resource of information for your clients, and their offspring. Building a legacy of trust is key to successful relationships and asset retention. This presentation will give you an insight to Aging in Place as an option for your clients. You will acquire keys to building a relationship with their families. In addition, we will discuss strategic relationships and share resources that can educate and strengthen bonds with your aging clients and their children. [Additional Team & Client presentations are available.]

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MISSY ESCRIBANO, MA, RCC,™ CAPS

Missy Escribano is a personal improvement consultant specializing in practice management and professional development programs. She is the executive director of Ripple Effect Strategies, Inc., a Florida based, women-owned corporation.

Ms. Escribano consults on and presents a variety of topics including program management, aging in place, leadership development, teambuilding, networking, and business development. She has created workshops and coordinated large scale educational events focused on professionally developing staff, providing exceptional client service, and working efficiently. She has also assembled an all-star team of professional speakers with content that gets results! Their experience ranges from backgrounds in the financial, government, technology, and healthcare industries.

She has over 20 years of experience in the field of education, with a majority of that time dedicated to working in the financial industry with advisors and support staff. Her various roles in the corporate world have allowed her to support entrepreneurs to build their businesses and utilize technology to become more efficient. Her range of skills includes providing one-on-one training, developing content and presenting at National Conferences. She has been featured in the publications The Independent, Advisor One, and Investment News and has also been published in AdvisorBiz.com. Her creativity and knowledge of how adults retain content have led her to build programs that are fun, engaging and truly add value. She has created executive mentorship programs for emerging leaders, virtual conferences, and re-engineered the way sales assistants are addressed and educated.

A native Floridian, she grew up in Tampa and has earned her Master's in Adult Education with a concentration on Leadership in Human Resource Development, from the University of South Florida. She has a unique mix of corporate experience, academic accreditations, and certifications. This allows her clients to bring engaging professional development with substance to their teams, partners, and clients. She has attended the Leader's College programs at Harvard, Chicago Booth and Yale School of Management. She is a Registered Corporate Coach, a Certified Aging in Place Specialist, and is certified to deliver DiSC assessments and workshops.

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