



KOVACK FINANCIAL NATIONAL CONFERENCE

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	<i>“Fixed Income: Products, Services & Market Update”</i> <i>By Michelle Rogers, Director of Fixed Income Trading, Kovack Securities, Inc.</i>	Siena I & II
12:00pm-12:45pm	Lunch Buffet	RC Ballroom Salons 4-6
1:00pm-1:45pm	<i>“Chairman’s Welcome”</i> <i>By Brian Kovack, CEO</i>	RC Ballroom Salons 1-3
1:45pm-2:45pm	<i>“More than Welcome: Implementing the Experience Economy in Client Onboarding and Reboot Meetings”</i> <i>By Dennis Moseley-Williams Sponsored by Athene</i>	RC Ballroom Salons 1-3

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.

Advisors will leave with a step-by-step guide, ready-to-use scripting, and a comprehensive framework to embark on a 90-day campaign to transform client interactions. This session is necessary for advisors seeking to turn theory into tangible results, providing the tools to elevate client relationships and solidify your position in the Experience Economy.

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”*** RC Ballroom Salons 1-3
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.

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*** RC Ballroom Salons 1-3
By Kovack Compliance Department & Guest: Alex Egan, Director, Kaufman Rossin’s Risk Advisory Services

9:30am-10:30am ***“Your AI Strategy: Opportunities & Challenges”*** RC Ballroom Salons 1-3
By Francis Ryu, Director of Data Science, BNY 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.

10:45am-11:45am ***“Top 10 Tax Traps”*** **RC Ballroom Salons 1-3**
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.

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

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 ***“i-Factor: Intelligent Sales Solutions”*** **RC Ballroom Salons 1-3**
By Mike Bacchus, Div. VP, Advanced Annuity Sales, TruChoice Financial

Often we go with our “gut” when making decisions. However, some financial decisions can be boiled down to math. In this presentation we will discuss data driven approaches to help financial professionals improve their efficiency and effectiveness when it comes to annuity and life insurance product selection, design, and implementation.

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: RC Ballroom Salons 1-3 Opportunities and Solutions”

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

***“Helping Your Clients Prepare for the Sunset:
Advanced Planning Ideas”***

Siena I&II

By Carlos Zarate, Sr. Advanced Sales Consultant, AuguStar Retirement

In this presentation, the AuguStar Advanced Planning Team discusses services that we provide to the field including case consultations, document reviews, and business valuations just to name a few. The Jan 1, 2026 sunset of the Tax Cuts and Jobs Acts is covered, together with estate/gift tax, marginal tax brackets, and strategies to reduce the potential tax hit anticipated by these changes. Trust owned annuities is the next advanced planning topic of discussion. We outline how they can be utilized to continue tax-deferral using in-kind distributions, as well as structuring the trust and annuity properly so potential tax issues are avoided down the road. Finally, we discuss the latest on RMDs, including penalty waivers and the 10-year rule.

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

“Unlocking Growth: How to Overcome the 4 Major Advisor Challenges”

Amalfi I&II

By Patrick Ferrer, Senior Advisor Consultant, Orion Portfolio Solutions

During this session, Patrick Ferrer, will address the four most frequently asked questions from thousands of advisors across the nation. As a trusted partner in the RIA community and a proud collaborator with Kovack, and with our extensive experience working with independent advisors and BDs, we gather invaluable feedback and provide tailored solutions to support advisor growth every day.

In this session, he'll cover:

- Strategies advisors are using to gather assets.
- Effective methods to counter fee compression.
- Techniques to access more high net worth opportunities.
- Tips to improve client relationships and add additional value.

Don't miss this opportunity to gain actionable insights and ideas that you can implement into your business!

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 and dinner is outdoors. Country chic attire is recommended!*

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	<i>“Capturing & Retaining Assets: Engaging Current Clients and the Next Gen”</i> <i>By Melissa Intezar, Vice President, Director of Enterprise Consulting, AssetMark</i>	RC Ballroom Salons 1-3

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.

9:30am-10:30am	<i>“Market Watch: Economic Updates & Insights”</i> <i>By Dr. Charles Lieberman, Founding Partner & Chief Investment Officer, Advisors Capital Management</i>	RC Ballroom Salons 1-3
----------------	--	------------------------

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.

10:30am-11:00am	Break (Hotel Check-out)	RC Ballroom Salons 4-6 Foyer
11:00am-12:00pm	<i>“Trends in Wealth Management”</i> <i>By Laura Delaney, Vice President, Business Consulting, Fidelity Institutional</i>	RC Ballroom Salons 1-3

In an industry currently characterized by external forces like record-breaking M&A activity, shifting investor expectations, and a talent shortage, firms are seeking ways to establish a competitive advantage. This session will explore how firms can take action and evolve their client engagement model, expand their offering, evolve their pricing approach, and attract a sustainable workforce to remain relevant in an increasingly competitive environment.

12:00pm	<i>Closing Remarks</i> <i>By Brian Kovack, CEO</i>	RC Ballroom Salons 1-3
---------	--	------------------------