2025 Kovack National Conference

Monday, October 6th

7:00am-3:00pm	Conference Registration Desk Open	**North Foyer**
7:00am-8:00am	Continental Breakfast	**Tavistock Ballroom**
7:00am-12:00pm	Exhibits Open	**Tavistock Ballroom**
8am-11:30am	***Technology Enhancements Overview***	**Coral Ballroom A & Highbourne AB**
11:45am-12:45pm	Lunch Buffet	**Tavistock Ballroom**
1:00pm-1:30pm	***"Chairman's Welcome & Fireside Chat"*** *By Brian Kovack, CEO & Andy Powers, Chief Technology Officer*	**Aviva Ballroom**
1:30pm-2:30pm	***General Session #1—First Trust-Strider Elass***	**Aviva Ballroom**
2:40pm-3:40pm	***"Soul of Wealth"*** *By Daniel Crosby, PhD, Chief Behavioral Officer* ***, Orion***	**Aviva Ballroom**

What if wealth isn't just about accumulation, but actualization? In this powerful session based on *The Soul of Wealth*, Dr. Daniel Crosby offers financial advisors a reimagined framework for understanding money — not as an end, but as a means to build a good life. Drawing on behavioral science, timeless wisdom, and fresh research, you'll explore how to help clients move beyond fear, comparison, and consumption toward clarity, contentment, and contribution. This isn't about budgeting hacks or market forecasts. It's about redefining what it means to be truly rich — and guiding your clients to do the same.

3:50pm-4:50pm	***"Your Health Keeps Score"*** *By Chris Johnson, Founder/CEO,* ***On Target Living***	**Aviva Ballroom**

Your Body Is Talking—Are Your Listening? This presentation covers three educational, engaging and eye-opening topics:

- Stress, Anxiety, Mental Health, Space & Pace
- Sleep, Big 3, Balancing Your Nervous System to have a healthy immune system!
- Learning how to put more REST & REJUVENATION back into your Life!

6:00pm-7:00pm	Cocktail Reception	**Aviva Lawn (outside)**
7:00pm	Dine-Arounds hosted by various sponsors	***(By Invitation Only)***

Tuesday, October 7th

6:00am-6:45am	**MOVE Morning Exercise w/ Chris Johnson** He will explain “quality” verses “quantity” of exercise and show you how to make the limited time you have count. Come with an open mind and you will walk away with an exercise plan you can get excited about!	**Coral Ballroom C**
7:00am-3:00pm	Conference Registration Desk Open	**North Foyer**
7:00am-8:00am	Hot Breakfast Buffet	**Tavistock Ballroom**
8:00am-8:15am	Welcome	**Aviva Ballroom**
8:15am-9:15am	“***Successful Prospecting Strategies”*** *By Rico Casares, Director of Business Consulting,* ***AssetMark*** Prospecting is an important part of your firm’s business and growth strategy. Prospecting, done right, not only leads to new clients, but it can also help to position you as a trusted advisor within your community. Within this session, we will discuss why a clearly defined prospect process is necessary in today's crowded advisor marketplace. In addition, we will highlight a number of prospecting strategies. Finally, we will share with you a framework, along with supporting resources, to successfully shepherd prospects through.	**Aviva Ballroom**
9:30am-10:30am	***“The State: Cybersecurity & Fraud”*** *By David McSweeney, Vice President, Enterprise Security,* ***Fidelity*** The cybersecurity and fraud threat landscape is constantly evolving, accelerated by growing digitalization, cutting-edge technologies, and rising geopolitical tensions. Join this discussion to learn about the latest cyberthreat and fraud trends and hear insights into identifying and mitigating risks. Fidelity’s Enterprise Cybersecurity group will discuss the current threat landscape and focus on what advisors and clients can do to better protect themselves from those threats.	**Aviva Ballroom**
10:45am-11:45am	“***Creating a Cornerstone for Your Client’s Legacy Plan”*** *By Alan Roman, Director Product & Advanced Strategies,* ***TruChoice Financial Group*** Wills, Trusts, and Estates - Estate planning is much more than worrying about estate taxes. In fact, the vast majority of clients should be more focused on non-estate tax driven decisions. In this presentation we will discuss estate planning concepts and strategies that should be the cornerstone of any client’s legacy plan.	**Aviva Ballroom**
11:45am	Box Lunch	**Tavistock Ballroom**
11:45am-12:45pm	**Envestnet Training**	**Coral Ballroom B**

1:00pm-3:30pm **Breakout Sessions**

Aviva Ballroom	Coral Ballroom A	Highbourne AB
Sponsor Breakouts	Sponsor Breakouts	Advisory Breakouts

1:00pm-1:30pm ***"Tax Update: 2025"*** **Aviva Ballroom**
By Alan Roman, Director Product & Advanced Strategies, ***TruChoice Financial Group***

This session will discuss the upcoming tax changes for 2025, including the recent legislation affecting RMDs and inherited IRAs. It will also go over the tax cuts and jobs act, trump tax highlights, and 2025 tax strategies.

1:00pm-1:30pm "***Maximizing Opportunities: Business Tools for Smarter Client Conversations"*** **Coral Ballroom A**
*By Kelly Chapple, Divisional Sales Manager****, Eagle Life***

This session explores practical tools and strategies to help identify growth opportunities within your book of business, uncover new business, and enhance client interactions. We will cover techniques to streamline communication, tailor outreach, and leverage data-driven insights to make conversations more effective and outcomes more impactful.

1:00pm-1:30pm ***"Orion's New Client Acquisition Workshop***" **Highbourne AB**
By Patrick Ferrer, Senior Advisor Consultant, ***Orion***

If you are looking to acquire new clients this is the session for you! Orion serves over 25,000 firms with over $5.2 trillion of assets under administration. Learn insights how you can improve your new client acquisition rate, get more high-net-worth clients and other learnings from an industry leader.

1:40pm-2:10pm ***"Cracking the Connection Code"*** **Aviva Ballroom**
By Amanda Schafer, AVP Account Management, ***Athene***

This presentation will provide several unique ideas on how to attract and retain affluent women clients, including;

- Why the opportunity with women is great
- What they seek in a relationship with a financial professional and how to help bridge the gaps
- How to capitalize on the opportunity

1:40pm-2:10pm	***Sponsor Breakout*** *By Konner Gershkoff, Internal Sales Desk Lead,* ***Advisors Capital Mgmt***	**Coral Ballroom A**
1:40pm-2:10pm	***"Differentiating Your Practice Across The Three Dimension of Advisor Alpha"*** *By Ron Madey, Chief Investment Officer,* ***Wealthcare Capital Mgmt***	**Highbourne AB**

Are you delivering advisor alpha across all three dimensions - active alpha, tax alpha, and planning alpha? Over the next thirty minutes we will explore the three dimensions of advisor alpha as a framework for differentiating your practice and communicating about your value relative to your fees, all while giving your clients a sense of clarity, confidence and control.

2:20pm-2:50pm	"***Optimizing Income and Legacy Outcomes"*** *By Raymond Eissa, Sr. Regional V.P. & Steve Eissa, Regional V.P,* ***Equitable Distributors***	**Aviva Ballroom**
2:20pm-2:50pm	***"Learn How Redeemable Preferred Stock Can Protect You From Volatility While Staying 2 Steps Ahead of Inflation"*** *By Tyler Bergman, Sr. Regional VP-Southeast,* ***Preferred Capital***	**Coral Ballroom A**

Join us to learn how Prospect Capital's preferred stock offering can provide investors capital preservation as well as above market income in all market conditions. Their non listed preferred stock offering holds a stable share price, pays a 7.5% contractual dividend, and allows for liquidity through cash redemptions.

2:20pm-2:50pm	***"Navigating Market Uncertainty and Maximizing Opportunities with SDBAs"*** *By Kramer Shiflett, Regional Vice President,* ***Howard Capital***	**Highbourne AB**

In this presentation, we'll highlight how Howard Capital Management is proactively navigating today's market conditions to help advisors and their clients stay positioned for long-term success. We'll also cover the advantages of **Self-Directed Brokerage Accounts (SDBAs)** and how they can offer clients greater flexibility and control within their retirement plans. Our goal is to demonstrate the value of our strategies and how we're equipping advisors to meet the evolving needs of their investors.

3:00pm-3:30pm | ***"Nationwide Defined Protection® Annuity 2.0: Flexible Protection with Uncapped Growth Potential"*** | **Aviva Ballroom**

By Matt Joki, National Sales Director, **Nationwide RILA**

Discover how Nationwide Defined Protection® Annuity 2.0 (DPA 2.0) offers customizable protection levels—up to 100%—alongside the opportunity for uncapped growth. Learn about exclusive features like spousal protection benefits available only through Nationwide. With the addition of the Growth Fund of America from American Funds—the first actively managed mutual fund ever included in a Registered Index-Linked Annuity (RILA)—DPA 2.0 is a compelling solution for clients seeking moderate to conservative investment strategies. Explore how this innovative product can help clients secure their financial future and build a lasting legacy.

3:00pm-3:30pm | "***Longevity, Leverage, and Legacy: Modern Planning for a New Retirement Reality"*** | **Coral Ballroom A**

*By Joe Middleton, Director of Insurance Solutions & Cole Palumbo, Annuity Strategist, **The Pinnacle Group***

As clients live longer and face more complex retirement risks, advisors must evolve their strategies to stay ahead. The Pinnacle Group will share case studies of how modern long-term care solutions, policy appraisals, and innovative tools like RILAs can protect income, preserve dignity, and create lasting impact.

3:00pm-3:30pm | ***"Tax Alpha in Action: Case Studies In Using Focus Partners"*** | **Highbourne AB**

*By Panch Romero, Regional Director, **Focus Partners***

Join Panch Romero as he walks through case studies highlighting practical tax reduction strategies. Learn how Focus Partners' solutions can enhance after-tax outcomes through smarter portfolio design and implementation.

6:00pm-7:00pm	Cocktail Reception*	**Adult Pool Deck (outside)**
7:00pm-10:00pm	Buffet Dinner	**Adult Pool Deck (outside)**

**Please note that the reception and dinner is outdoors.*

Wednesday, October 8th

7:00am-12:00pm	Conference Registration Desk Open	**North Foyer**
7:00am-8:00am	Hot Breakfast Buffet	**Tavistock Ballroom**
8:00am-8:15am	Welcome	**Aviva Ballroom**
8:15am-9:15am	***General Session —BNY Pershing***	**Aviva Ballroom**
9:30am-10:30am	***Annual Compliance Meeting-MANDATORY*** *By Kovack Compliance Department*	**Aviva Ballroom**
10:30am	***Closing Remarks*** *By Brian Kovack, CEO*	**Aviva Ballroom**
10:45am	***Hotel Check-out and Safe Travels Home!***	