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**
8:00am-11:30am	***Technology Enhancements Overview***	**Coral Ballroom A & Highbourne AB**

	Room: Coral Ballroom A		**Room: Highbourne AB**
8:00am-8:40am	**Choice + powered by Envestnet:** General Overview		"**Docupace Technologies:** Electronic Signature, 2025 Enhancements, Integrations and Roadmap"
8:50am-9:30am	**Choice + powered by Envestnet:** General Overview		**"Pathway powered by RightBRIDGE:** The New Way to Submit Business at Kovack. Streamlined, Smart and Built for You"
9:40am-10:20am	**Choice + powered by Envestnet:** Account Opening/Building Models		"**Pathway powered by RightBRIDGE:** The New Way to Submit Business at Kovack. Streamlined, Smart and Built for You"
10:30am-11:10am	**Choice + powered by Envestnet:** Trading w/ New Functionalities		"**Docupace Technologies:** Electronic Signature, 2025 Enhancements, Integrations and Roadmap"

11:45am-12:45pm Lunch Buffet **Tavistock Ballroom**

1:00pm-1:30pm ***"Chairman's Welcome & Fireside Chat"*** **Aviva Ballroom**
By Brian Kovack, CEO & Andy Powers, Chief Technology Officer

1:30pm-2:30pm ***"Coming Back to Reality"*** **Aviva Ballroom**
By Strider Elass, Senior Economist, ***First Trust Portfolios LP***

One word that sums up the last few years would be "unprecedented". The longest economic recovery on record came to an abrupt close in early 2020 as fear of COVID-19 led to mandated shutdowns that wrought havoc on the U.S. economy. What followed was the steepest, shortest recession in history, leading to extraordinary fiscal and monetary interventions that created an economy on steroids. Are the tides turning? Has the stimulus worn off? Is inflation in the rearview mirror? Strider will help put the current state of affairs in perspective and also show why the next 10 years could be some of the best ever.

2:40pm-3:40pm | ***"Soul of Wealth"*** | **Aviva Ballroom**

*By Daniel Crosby, PhD, Chief Behavioral Officer**, Orion***

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"*** | **Aviva Ballroom**

By Chris Johnson, Founder/CEO, ***On Target Living***

Your Body Is Talking—Are You 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** | **Coral Ballroom C**

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!

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"*** | **Aviva Ballroom**

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.

9:30am-10:30am *"The State: Cybersecurity & Fraud"* **Aviva Ballroom**

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.

10:45am-11:45am ***"Understanding The One Big Beautiful Bill Act: Key Highlights & What It Means"*** **Aviva Ballroom**

By Alan Roman, Director Product & Advanced Strategies, ***TruChoice Financial Group***

On Independence Day 2025, the *One Big Beautiful Bill Act* (OBBBA) was officially signed into law. Since then, it has sparked both interest and confusion—often fueled by misinformation, including from AI sources. This presentation will provide a clear, concise overview of OBBBA's key provisions and address the most common questions surrounding the legislation.

11:45am Box Lunch **Tavistock Ballroom**

11:45am-12:45pm **Technology Training Session** **Coral Ballroom B**

11:45am-12:45pm	**Room: Coral Ballroom B**
Table 1	Pathway powered by RightBRIDGE: Investment Wizard
Table 2	Choice + powered by Envestnet
Table 3	Choice + powered by Envestnet
Table 4	Choice + powered by Envestnet
Table 5	Pathway powered by RightBRIDGE: Annuity Wizard
Table 6	Docupace Technologies

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"*** *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.	**Aviva Ballroom**
1:00pm-1:30pm	"***Maximizing Opportunities: Business Tools for Smarter Client Conversations"*** *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.	**Coral Ballroom A**
1:00pm-1:30pm	***"Orion's New Client Acquisition Workshop***" *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.	**Highbourne AB**

1:40pm-2:10pm	***"Cracking the Connection Code"*** *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	**Aviva Ballroom**
1:40pm-2:10pm	***"Add Management to 'Held-Away' 401k/403b/FRS Accounts with Lower Cost and More Availability"*** *By Konner Gershkoff, Internal Sales Desk Lead,* ***Advisors Capital Mgmt*** ACM PathFinder is a SDBA, Pre-Retirement solution available for advisors/clients at over 100,000 employer plans including many of the largest employer plans in your area. Help your clients, earn a fee (without outside billing) and build AUM by adding management to client held-away accounts. PathFinder is significantly less expensive for your clients than the other SDBA solutions available.	**Coral Ballroom A**

1:40pm-2:10pm ***"Differentiating Your Practice Across The Three Dimension of Advisor Alpha"*** **Highbourne AB**
By Ron Madey, Chief Investment Officer, ***Wealthcare Capital Mgmt***

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"*** **Aviva Ballroom**
By Raymond Eissa, Sr. Regional V.P. & Steve Eissa, Regional V.P, ***Equitable Distributors***

The presentation will cover effective ways to generate income for clients while keeping them fully invested. We will also be covering strategies to help maximize your client's legacy.

2:20pm-2:50pm ***"Learn How Redeemable Preferred Stock Can Protect You From Volatility While Staying 2 Steps Ahead of Inflation"*** **Coral Ballroom A**
By Tyler Bergman, Sr. Regional VP-Southeast, ***Preferred Capital***

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"*** **Highbourne AB**
By Mike Rowe, Executive Vice President, ***Howard Capital***

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"*** *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.	**Aviva Ballroom**
3:00pm-3:30pm	"***Longevity, Leverage, and Legacy: Modern Planning for a New Retirement Reality"*** *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.	**Coral Ballroom A**
3:00pm-3:30pm	***"Tax Alpha in Action: Case Studies In Using Focus Partners"*** *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.	**Highbourne AB**

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	***"Investing in the Backbone of Tomorrow's Economy-All Roads Lead to Infrastructure Investing"*** *By Michael Underhill, Portfolio Manager Infrastructure Interval Fund,* ***Cantor Fitzgerald*** As energy system complexity rises, clarity in capital allocation becomes the advantage. Infrastructure Super-Cycle shows favorable backdrop for infrastructure investors with several structural tailwinds. Artificial intelligence (AI) is rapidly transforming the power sector, offering unprecedented opportunities for efficiency and innovation. Overweighting Infrastructure allocations provides income and downside protection while generating income and protecting purchasing power.	**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!***	