



## PRESIDENT'S PODIUM THE VIEW FROM THE PODIUM

BY CYNTHIA FLANNIGAN, CFP®  
PRESIDENT, FPA OF SAN FRANCISCO

The year is more than halfway done, and there is so much more to come for the rest of the year! Along with stellar programs at our chapter meetings, we have the annual FPA of San Francisco membership appreciation event after our September chapter meeting, there is a unique networking event called “Center-of-Influence Networking: Beyond the Obvious” in October, Financial Planning Day in November, and you can’t miss my last chapter meeting presiding at the podium in December, voting in the new board slate, and celebrating at the holiday party that follows.



Above: FPA of San Francisco President Cynthia Flannigan sneaking in a selfie at the podium of the July chapter meeting.

I was asked at the NexGen reception after the FPA NorCal Conference what it takes to be president of our chapter. That is such a great question, since I would think the idea of being president of a professional organization would not even occur to most people until they have been asked to do it! **Have you thought about it?** If you have been on the board of another organization, why not share your expertise in an organization focused on your profession?

The actual requirements to be eligible for election, according to our bylaws, are that you are an active member of the FPA (makes sense) and second, you must be a current or former director. So, the first step is to join the board! Or, at least join a committee to learn the ropes before leading the committee. How do you do that? Contact the director of the committee or anyone currently on the board and let them know you are interested. The board role may be filled at the moment or the committee may be full, but if there’s an opening, you will definitely come to mind. We can always use new people on the board to bring fresh ideas!

As for what it takes in terms of characteristics, personality...I think our chapter is fantastic in the way that it can

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*Cynthia Flannigan, CFP® is the president of the FPA of San Francisco. She is also a vice president and wealth advisor at Evercore Wealth Management, LLC.*

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accommodate diverse personalities in leadership as long as we all have the same core values. When looking for the next president, I don’t see it as trying to locate someone with some ideal, set list of qualifications that mirror the last president. Instead it works out well when we all can tackle the same problem from different angles. As long as ultimately we are on the same page, bringing our own experiences into the mix can only enrich the end result. Obviously there is a time commitment, a belief in our mission and vision, and it certainly helps to enjoy working with people (which I can’t imagine would be very hard in our industry!).

It is important to be able to work with others to get the job done, but it is also important to share what you know. Our board also has the great opportunity to sit with past presidents from our chapter as a group and gain insights from their experiences. This started a few years ago and is such a great way to hear their wisdom on what they did when they were in our roles. This group includes not only the FPA presidents, from when we became the FPA in 2000, but also the presidents from the San Francisco Society of the Institute of Certified Financial Planners (ICFP), the predecessor of the Financial Planning Association. Our next past president meeting is in September, and I am pleased that many will also be at the chapter meeting, where you all will have the opportunity to meet some of these past presidents who have contributed so much to shape our chapter.

Lastly, it is absolute requirement to have fun while you volunteer. Getting to know our fellow board members is as important as getting the job done, and I am blessed that all of us have such a great time hanging out together. We had our annual strategic planning meeting in early July to talk strategy, align with our chapter’s mission, and come together as a board. This time we did things just a little differently by asking FPA of Silicon Valley’s Past President, Ethan Pepper, CFP<sup>®</sup>, to facilitate the meeting. Not only did he help the meeting run smoothly, but he also shared some insights on Silicon Valley’s chapter. Afterward, we ran off to the bocce ball courts, had dinner, and drank beverages as another warm summer day came to a close.



*Above: Some of our FPA of San Francisco board members at the bocce ball portion of the strategic planning meeting. (Thanks for being “on the board” and forgiving me for thinking that pun was hilarious!) From left: Executive Director Holly Wilkerson; President Cynthia Flannigan, Programs Director Sonia Maksymiuk, Pro Bono Director Chris Remedios, President-Elect Michael Ma, Secretary Holly Galbrecht, Marketing Communications Director Cliff Goldstein, Membership Director Tom Zachystal, and FPA of Silicon Valley Past President Ethan Pepper.*



## FPA OF SAN FRANCISCO RECENT EVENT PHOTOS



Left: Pro Bono volunteers Cynthia Flannigan, Lexi Olian, and Pro Bono Director Chris Remedios joined Carlos Serrano-Quan, Executive Director, HomeownershipSF.org, to provide financial counseling for Homeownership SF Expo participants. © Photo by Matthew Ma



Above: FPA members at the July Wind Down Wednesday.  
Below (left): July Gold Sponsor Allen Carr, President Cynthia Flannigan, Session Coordinator Mark Walsh, and chapter meeting speaker Steve deHaan at the July chapter meeting.  
Below (right): Jenny Coffey-Smith, Jen Hicks, and Bryan Hasling volunteer at the GGU Professional Development event.



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## BOARD BLURB

# AN EXPANDED APPROACH TO CAREER DEVELOPMENT FOR THE EAST BAY CHAPTER

BY BETH MCCLELLAND, MBA, CDFA  
DIRECTOR, CAREER DEVELOPMENT/SCHOLARSHIP, FPA OF THE EAST BAY

Based on inspiration from other local chapters and National FPA, the Career Development and Scholarship Committee leadership, composed of Susan Danzig, Hyun Joo Park, ChFC®, LUTCF, and I, set out to redefine the committee's objectives. We wanted to add activities designed to attract more chapter participation from NexGen (age 36 and under), new to the profession planners, and women. We feel these groups have not been as connected to the FPA chapter community, and we wanted to engage them to help build our future.

The **NexGen and new to the profession activities** began with several networking events to help us identify NexGen financial planners in the area. We marketed our events widely to the FPA community, local CFP® educational programs, and neighboring FPA chapters. These efforts and extended word of mouth attracted approximately 35 participants, some who were current FPA members, but also many who either did not know about FPA or had never joined. To keep the energy in motion, we coordinated with Jen Hicks from the FPA of San Francisco NexGen group to host a very successful reception at NerdWallet during the FPA NorCal Conference. No worries if you are over the age of 36—we don't card people at the door.

To deepen the involvement of our younger members for the future, we recruited a team of NexGen leaders, and this group is starting to take on a life of its own, with a goal of adding a NexGen representative to the board for 2016. Among other benefits we have experienced are young and new planners getting to know each other, and several of the participants have connected with new job opportunities.

We followed a similar model to kick off a **Women's Network** within the chapter. We started with a wine, olive oil, and appetizer tasting. Our registration for the event inquired about becoming more active with other women in our chapter to keep the momentum and engagement going. We have continued with monthly study groups, touching on hot topics within the industry.

The newest additions to our programs are financial planning firm tours, with a goal of giving members a chance to explore and learn how others are building their practices. The first firm tour held in July by HC Financial Advisors, Inc. in Lafayette was a sellout! These very popular events have both experienced and new to the profession participants. Thanks go to Mira Ma, CFP®, RFC from Silicon Valley for the idea and tips for a successful event plan.

It is no surprise that we are finding these efforts have resulted in the recruiting of new members and increased participation in our monthly chapter breakfast (baconfest) meetings.

### Upcoming Career Development Events and Important Dates

**Friday, September 11:** Financial Planning Firm Tour—MetLife Premier Client Group of the Pacific Financial Planning Division, 3:00 - 5:00 pm, Walnut Creek

**Tuesday, October 6:** Financial Planning Firm Tour—Mt. Diablo Private Wealth Advisors/Ameriprise Financial Services, 3:00 - 5:00 pm, Walnut Creek (sold out)

**Wednesday, October 21:** FPA of the East Bay Career Development Networking Event, 6:00 - 8:00 pm, Pyramid Alehouse, Walnut Creek

**Monday, November 2:** Scholarship Application Due Date. The scholarship is awarded to pay for expenses related to attaining the CFP® credential or attending an FPA residency program.

We frequently add new events, so watch for announcements. For more information or to register, see the FPA of the East Bay chapter website at:

<http://www.fpaeb.org/events/fpa-east-bay-events>

*Beth McClelland started East Bay Divorce Financial Planning and Lamorinda Financial Planning, LLC, with the goal of assisting her clients in moving through life's transitions in a manner that preserves dignity, peace, and prosperity. She has served as an FPA of the East Bay Career Development and Scholarship co-chair since 2012. Beth has offices in Berkeley and Walnut Creek.*



## FPA OF THE EAST BAY AUGUST CHAPTER MEETING



Left: *Welcome back! A full house on August 5 for FPA of the East Bay kick off program after summer break.*

Below: *After the chapter meeting, board business wraps up with smiles from Barry Mendelson, Alan Carr, and David Allen.*



## FPAS OF SILICON VALLEY/SAN FRANCISCO TRIPLE TREAT SOCIAL



Above: *FPA of Silicon Valley, FPA of San Francisco, and CalCPA hosted a Triple Treat Social at Kingfish in San Mateo on June 18.*

Left: *Mira Ma (FPA of SV) and Tom Zachystal (FPA of SF) greet members and guests as they arrive.*



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## SHARPEN THE SAW

# STAKEHOLDER INTERVIEWS: WHAT DOES YOUR CLIENT THINK OF YOU?

BY MARCOS LIRA, CFP®, EA  
DIRECTOR OF PR/COMMUNICATIONS, FPA OF SILICON VALLEY

When was the last time you conducted stakeholder interviews? How do you know if your brand is being received by your clients and the public as you intended? How do you know if you are investing your resources in the right communication channels? Stakeholder interviews is a smart strategy applied by public relation firms when they initially take on a new client and want to learn how the client is perceived and which channels they are using to engage with others. This process allows the client to understand the current conversation about the organization, develop intended messaging, and use the right communication channels to reach target audiences.

Understanding how your brand is perceived among your stakeholders and what channels are most effective at engaging them can greatly reduce marketing inefficiencies. For example, a very successful online content marketing company realized that although they had 38,000 people following them on Facebook, their content yielded very little engagement. What was the outcome? To delete the Facebook page and focus their efforts where their clients wanted to engage. As they put it, “It’s not our job to tell our audience where we live. It’s our job to grow communities where they live.” Stakeholder interviews can help identify communication channels where your clients are more likely to engage.

Economist Vilfredo Pareto’s principle, most commonly known as the 80/20 rule, needs to be considered in developing your stakeholder interview process. You will first need to determine the sample size that represents 20% of clients who contribute 80% of your income, embody 80% of your brand, and contribute 80% of your happiness. Next, determine which questions will be the most insightful. After you have identified the right sample size and created questions, decide the most effective way to conduct these interviews. Lastly, draw out and analyze common themes from your conversations in order to implement strategies that reflect what you’ve learned.

### Selecting the right people

Just as important as it is to understand and clearly communicate the company brand, it is important who is doing most of the communication. Therefore, it is critical

that the individual conducting these interviews possesses two qualities. First, the person should have a clear comprehension of the firm’s culture and brand and second, the time capacity to conduct 30-45 minute conversations. Once you have identified the person who will be conducting the interviews, identify at minimum 10 stakeholders that are your ideal client and with whom you would like to continue working. The stakeholders interviewed should be broken down in two categories: half that have worked with your firm long-term and half that were newly acquired.

### Crafting the right questions

The benefit of conducting these stakeholder interviews is to shed light on where to allocate your marketing resources. As a result your questions should probe your interviewees to share perceptions as well as what engages them. Here are some sample questions:

1. If you are having a conversation with friends and family about the benefits of financial planning, what benefits do you highlight?
2. When you made your decision to work with a financial planner, what were some of the reasons you engaged our firm over others? (e.g., firm location, designations, social media presence, etc.)
3. What are some of the firm’s strengths and weaknesses?
4. Prior to engaging our services, where would you find answers to your personal finance questions? (e.g., personal finance website, personal finance blogs, Q&A forums, social media platforms, etc.)
5. After engaging our services, where do you look for answers to your personal finance questions? (e.g., personal finance website, personal finance blogs, Q&A forums, social media platforms, etc.)

*Marcos Lira is a CERTIFIED FINANCIAL PLANNER™, enrolled agent, speaker, and entrepreneur. He is founder and principal of 360Dividends, a financial planning practice that offers affordable, accessible, and seamless subscription-based programs.*



## The discovery phase with a twist

Now that you have identified an individual at the firm to conduct the stakeholder interviews, identified ideal clients, and come up with some excellent questions, it is time to send out an introductory email. Here's a sample:

*Hi Jennifer,*

*I hope this email finds you well. Main Street Financial is reviewing our current communication strategy. As an important part of this effort, we would like to hear your perspectives on the firm and its work.*

*Would you be willing to speak with me over the phone sometime during the next few weeks? Your insights would be extremely valuable in helping our firm refine its communication strategy. The interview will last approximately 30 minutes. We would greatly appreciate your time and involvement in this research.*

*If you are comfortable with this, can you provide me with some days and times you're available in the coming weeks? Should you have any questions, please don't hesitate to contact me. Thanks for your consideration and I look forward to hearing from you.*

*Best,  
John*

During each phone interview, the interviewer should be transcribing as much of the conversation as possible, because this person will be referring to their notes during the analysis portion of this process. It is important to capture interviewees' answers.

### Analysis time

It is time to gather the troops and have an open discussion about the notes taken from the conversations. What were the common themes communicated by your stakeholders? Were there things that were frequently brought up by more than three interviewees? Are you growing communities where your stakeholders live online? These are the types of questions you should be asking in order to gain insight on which marketing channels are most effective and need more focus.

### Implementation and monitoring

As you analyze stakeholder responses, you should gain insight on which communication strategies have been most effective—and least effective. Does maintaining the Facebook page still look like an efficient use of your resources? Does answering questions on a personal finance site drive the type of clients you are targeting? Is there a perceived weakness you need to address?

After going through the stakeholder interview process, you should have a better understanding of which social media platforms to focus on, what areas of your website to improve, and which marketing opportunities to implement. With this in mind, it is important you update your communication strategy and refocus on the areas that effectively connect you to your target audiences. This way, you can efficiently optimize your most precious resource: time.



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## SPONSOR SPOTLIGHT

### ARE YOUR ASSETS AT RISK? THE WARNING SIGNS YOU NEED TO KNOW



BY MICHAEL SUKLE, VICE PRESIDENT  
DIRECTOR OF PARTNERSHIP, FPA OF SILICON VALLEY

As we all become more established in our lives with assets, including homes, automobiles, recreation vehicles, jewelry, and other high value items, our risk profile and exposure levels evolve to a point that standard insurance may not provide adequate protection. It is important to understand that this can leave you vulnerable, and any one catastrophe or casualty loss can destroy a financial plan for the future.

Risk management and insurance are not considered the most exciting products and services but are very important in keeping your family and your assets protected.

By identifying potential exposures and implementing measures to minimize the overall risk to your financial well-being, you decrease your potential for a financial downfall. Below you will find a list of questions and an outline of some common exposures you should be mindful of to protect the future of your estate.

- **Do you own a home with unique features or building materials?** Limitations with standard homeowners policies do not allow for replacement of unique features, including materials and craftsmanship of like kind and quality.
- **Do you have a guest house, pool, or other structure of high value?** Standard homeowners policies provide coverage within the "other structures" limits that are usually restricted to 10 percent of the dwelling. We recommend markets to tailor or meet every client's requirements.
- **Do you plan to remodel or expand an existing residence?** Within standard homeowners policies, extended replacement cost is restricted to certain dollar amounts in improvements. Theft of these construction materials is usually excluded.
- **Do you own antique cars that are used on a limited basis?** Standard policies have high premiums with limitations of coverage; these policies do not provide adequate coverage for repair or replacement.

- **Do you own aircraft, large boats, or equine?** Special coverage is required that is traditionally not available through standard insurance carriers.
- **Do you have children away at school?** When children are away at school, there are special coverage considerations that need to be made for related exposures. These should be discussed and carefully considered to determine the liability that may expose the parents and their assets.

These are just a few areas that should be kept in mind for individuals who have accumulated a number of assets with potential exposures. Additional areas include: those individuals with board appointments, high visibility careers, domestic help, and additional residences in foreign countries. Do not put your future or your family's future at risk by remaining uneducated about the risks you may face.

#### About EPIC

Headquartered in San Francisco, EPIC Insurance Brokers and Consultants has nationwide presence with a depth of industry expertise across key lines of insurance, including commercial property and casualty, employee benefits, unique specialty program insurance, and private client services. Since its founding in 2007, EPIC has grown revenue from \$12 million to \$160 million through both organic growth and strategic acquisitions, and remains a fixture on the insurance industry's 'Best Places to Work' lists. EPIC is also among the top 25 insurance brokers nation-wide and top 50 world-wide. Its strategic partners include private equity firms The Carlyle Group and Stone Point Capital. To learn more, visit [epicbrokers.com](http://epicbrokers.com).

Michael Sukle is a vice president within the Private Client Group at EPIC Insurance Brokers & Consultants. Mike's specialties include: high net worth individuals and families, private client personal risk management, family office, and complex relationships. Mike holds a bachelor of science degree in economics from the University of San Francisco. If you have questions for Mike, he can be reached at (925) 699-0047 or by email [Michael.Sukle@epicbrokers.com](mailto:Michael.Sukle@epicbrokers.com).



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RMF14336-0815



## 2016 FPA NORCAL CONFERENCE

### Q & A WITH 2016 CONFERENCE CHAIR MATT BECK

BY JENNIFER MICIELI, CFP®

PR/MEDIA CHAIR, 2016 FPA NORCAL CONFERENCE COMMITTEE

Jennifer Micieli, CFP® recently interviewed 2016 FPA NorCal Conference Chair and FPA of Silicon Valley member Matt Beck. As Vice President, Financial Advisor Consultant, Matt is part of the financial professional sales team at American Century Investments dedicated to building advisor relationships in northern California. He provides investment strategy insight and business building resources designed to help his clients succeed.

#### **Congratulations on being named the 2016 FPA NorCal Conference chair. It's a great honor. What drives your commitment?**

Thank you! I completely agree, it is an honor to be conference chair. I am blessed to have been asked to lead the conference for 2016. I have a passion for helping others and giving back. What better way to do that than through a conference that specializes in helping advisors who help individuals on a daily basis?

#### **Did last year's chair, Leigh Shimamoto, have any advice to share?**

Her leadership style and passion for continuing to make this conference one of the best in the country has been a huge incentive and motivator for me. She did a great job as chair last year and I hope to replicate at least a portion of what she created.

#### **What are you looking forward to most about next year's NorCal Conference?**

Making sure all of our attendees gain as much relevant and insightful knowledge as we can possibly provide to them. Additionally, I'm looking forward to the relationship building that takes place over such a short two-day period. It's a unique conference that draws attendees from all over the country to meet new people and reconnect with those they haven't seen in a while.

#### **What is your vision for the 2016 conference?**

I'm very excited to announce that we are building a new committee and conference plan focused on: 1) NexGen, 2) financial literacy, and 3) diversity. We can set a new benchmark by emphasizing awareness and education for all individuals in our industry and those thinking about entering our industry. Education has always been a top priority, so it will be good to raise awareness through all of the academic sessions we add for 2016.

#### **What should a first time attendee know (that they don't otherwise get through the conference marketing)?**

I hope they come with an open mind, willing to meet new people, and ready to experience some of the country's best industry speakers discussing everything from Social Security to healthcare to new tax laws to hiring the right talent. It's such a great opportunity to become immersed in what our industry represents at its core—helping individuals and companies through world-class financial planning and advice.

#### **Same question above for a regular attendee?**

We spend a lot of time planning the conference to make sure our attendees see new speakers that are providing high-level guidance on relevant topics. We also like to invite a number of speakers back that our attendees have indicated they want back (via the surveys completed after each session). We take each speaker evaluation seriously and give very strong consideration to what our attendees are telling us. This year we hope to weave in greater efforts with our NexGen population, financial literacy for those in need, and diversity across our entire attendee-base.

#### **What will be the takeaways for the attendees of NorCal?**

Lots of continuing education (CE) credits, insightful knowledge, actionable takeaways, even better coffee, and new friendships!

#### **You've been a regular attendee of NorCal. What's the one thing you'd like to change? What will be different about the 2016 NorCal?**

I hope we can empower our attendees to help invite new attendees, especially those thinking about entering our industry, to come and see how our conference represents our industry so well. I hope our attendees will promote diversity within their own firms via some of the speakers and sessions they attend. And I hope our attendees will foster financial literacy during and after the conference for everyone they serve.

#### **Sometimes conference budgets are tight, and advisors may have to be selective. Why should they choose NorCal?**

We strive hard to focus on getting the best speakers in the country, those that specialize in areas we all use in our practices that can help us better assist investors, families, and business owners (and many others). We monitor our attendance each year to ensure our ratio of speaker to attendee allows good access during and after a speaker's presentation. The more a speaker can address specific questions, the better. Additionally, we purposely anchor the conference with four unique and well-known speakers.

#### **Lastly, what's something that most people don't know about Matt Beck?**

Big smile! I'm very passionate about the financial services industry and all of the FPA chapters we represent with a mission to provide world-class tools and resources. Outside of this volunteer position and my job, I'm a huge Minnesota Vikings fan, loyal Giants fan, and an avid golfer. I was the first-ever recipient of the Charles Schwab Community Service Award for my volunteer work in the community. And I work for a company that gives over 40% of its profits back to finding a cure for cancer...annually!

*Jennifer Micieli, CFP® is a financial expert at Credit Karma. She is the current public relations/media chair for the 2016 FPA NorCal Conference.*



Above: 2015 FPA NorCal Conference Keynote Speaker Simon Mainwaring. For more conference photos, see page 15.



## MEMBER MINUTE – FPA OF THE EAST BAY

# MAUREEN RICHARDSON, CFP®

BY SUSAN DANZIG  
PRESIDENT-ELECT, FPA OF THE EAST BAY

Drawing from her experience and U.S. Figure Skating success, Maureen Richardson, CFP® (pictured) has created a unique, powerful and intentional approach to financial success. “Growing up figure skating, I developed the passion to do my best every day, as we have one go around on this planet.” Maureen is a successful CERTIFIED FINANCIAL PLANNER™ and author of the book *Til Money Do Us Part*. Her primary goal in her work is to help her clients identify and achieve their financial goals, while giving them permission to have fun and enjoy life at the same time.

On the ice, Maureen recalls that while she may not have been the most talented, she was a hard worker. She passed two U.S. figure skating gold medal tests—one for freestyle and the other for ice dancing. Every day she has the opportunity to apply the traits that it took to pass those tests in her financial planning practice: commitment, focus, time, energy, and sacrifice. She also shares that by participating in a sport, she developed a strategic byproduct of faith in her ability, an understanding of her strengths, and a commitment to not give up.

In addition to her passion for ice skating, she has a passion for numbers and finances. This passion was instilled in her at a young age. As a little girl, Maureen’s grandfather read *The Wall Street Journal* and shared with her the financial news. She loved the numbers and information so much so that as a little girl she had a “fake portfolio.”

As her ice skating career was coming to an end, Maureen turned her focus toward mastering a vocation in financial planning. She did this by putting herself through college, while holding three jobs and focusing her efforts on a finance major. Initially, her goal was to be a stock broker. Starting out as a sales assistant at Merrill Lynch, she felt like a fish in water; she felt resourceful and creative. After graduating from college, she went to Manhattan, landed a job at EF Hutton, and earned her Series 7 in 1985. Next, Maureen got a job with NASD/FINRA doing regulatory work, then worked for IDS American Express Financial Advisors, and earned her CFP®. Eventually she became an independent financial planner with Commonwealth Financial Network.

Maureen recognized that as an independent financial planner, she was entering a world filled with many opportunities and varying directions in which she could take her business. As she

did when skating, using the guidance and mentorship provided by her coach to help her fine-tune her skills, she hired a business coach and “this is when things popped for me.”

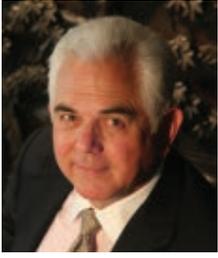
With a renewed focus, Maureen embarked on a personal challenge—to write a book. Derived from personal experience, she recognized the need for a financial planning guide for married couples. Maureen’s intent for her book was to help people in relationships manage their money, be aware of challenging situations, and develop a plan so that they can achieve their financial goals while still having fun. She hopes that this book will help create a safe environment in which couples can talk about money. She also wrote her book with other financial professionals in mind, to support them in bonding with their clients.

The primary tenets in her life are: be generous, have gratitude, and forgive. Be ethical in everything you do. Do the right thing and everything else will follow. Live without regret. Maureen’s philosophy is inspired by Marilyn Monroe, who stated, “Imperfection is beauty, madness is genius and it is better to be absolutely ridiculous than absolutely boring.” Dream big and go for it.

Beyond ice skating, Maureen is an avid golfer with a 12 handicap. She is also a big fan of horse racing and takes inspiration from the retired American champion thoroughbred racehorse, Zenyetta. Zenyetta won 19 races in a row with her come from behind running style. Maureen identifies with Zenyetta. She would be near last place the entire race and then turn it on down the homestretch.

During times of significant market downturn, her experience, confidence, and willingness to march to the beat of a different drum have supported Maureen’s success. “One thing you learn from skating is to make it look easy...and deal with the challenges.” To do so, you must have a mindset that failure is not an option.

*Susan Danzig is a business development coach for financial services professionals. Since 1994, she has helped her clients understand, appreciate, and clarify their true value, define their specialization, and create effective marketing plans. As a result, she has positioned the professionals she works with for greater income and ongoing success.*



## FPA OF CALIFORNIA THE FPA OF CALIFORNIA HAS BEEN WORKING WITH YOU!

BY CURT WEIL, CFP®  
PRESIDENT, FPA OF CALIFORNIA

On June 24, eight FPA members from California took part in Advocacy Day, an annual event sponsored by FPA National and attended by over 60 members. Similar to our Advocacy Day in Sacramento in March, at this national event planners from all over the country descended on Washington, DC, to meet with their respective representatives and senators.

I am pleased to tell you that we Californians, despite the distance, were the largest FPA group by far! Several of your FPA of California representatives, who also serve as local chapter advocacy directors, were among the attendees in DC, raising the profile of our profession and our FPAs at the national level.

Why did so many of your fellow practitioners take the time and spend the money to go to Washington? Like anything in our lives or business, relationships matter, and these meetings build relationships. When issues do arise (and they will), we will be more effective in influencing the outcome if we already have those relationships in place.

One major issue that I am sure you are aware of is that of the Department of Labor's proposed Fiduciary Rule, which is under huge pressure from many angles. FPA National is part of a coalition that supports the Department of Labor's proposal, which would extend the fiduciary standard to all professionals who advise employees on their retirement investments, including 401(k) plans as well as rollovers (see <http://financialplanningcoalition.com/coalition-fiduciary-rule-comment-letter>). Meeting with our representatives helps put a face on the impact of such a rule and provides them with a different point of view.

Our next initiative is the FPA of California Advocacy Week, September 14 through 18. During this week, your legislators and their key staffers will be at home in their respective districts, and you have the opportunity to meet with them (free of the cost to go to Sacramento) and introduce yourself and FPA of California to them.

We have found during previous advocacy visits that representatives and staff are generally open to hearing about financial planning and how we are different from others in the financial services world. We will equip you with everything you need to be effective—webinar training, a script to use for obtaining an appointment, and talking points and materials to bring with you to your meeting. To make things even easier, here is a link to find your California elected



Above: FPA of the East Bay Director of Advocacy Aldo Barbaglia, FPA of Silicon Valley Director of Advocacy Steve Johnson, Congresswoman Jackie Speier (CA 14th District), FPA National board member and FPA of the East Bay member Frank Paré, and FPA of Orange County Director of Advocacy Janet Larsen meet on June 24 during Advocacy Day in Washington, DC.

official, based on your district of residence. Once on their website, click on the "Contact Us" tab: <http://findyourrep.legislature.ca.gov>.

Let us know ASAP if you would like to participate in FPA of California Advocacy Week. Include the names of your assembly member and/or senator in your RSVP and email them to: Holly Wilkerson, executive director, at [info@fpaca.org](mailto:info@fpaca.org). If more than one member plans to visit the same district office, we will let you know, so that you may coordinate your visit(s).

Mark your calendar now and plan to participate and enjoy an interesting experience in support of our profession. We look forward to a successful Advocacy Week!

*Curt Weil, CFP® began his career with EF Hutton in 1967, earned his certification in 1983, founded his own firm in 1989, and sold it in 2012 to his former partner. A long-time instructor in financial planning (with UC Santa Cruz Extension) and in ethics, a former board member of both FPA National and the Foundation for Financial Planning, Curt now concentrates on pro bono planning and advocacy as president of FPA of California.*



# CHAPTER EVENTS UPCOMING EVENT LISTINGS

## SEPTEMBER 2015

### FPA of the East Bay

**Date:** September 2  
**Topic:** Currency Hedging: The Importance of Managing Currency Exposure

**Location:** Round Hill Country Club, 3169 Round Hill Road, Alamo

**Time:** 7:15 - 9:15 am

See page 14 for event details

### FPA of San Francisco

**Date:** September 8  
**Topic:** Build a Robo Strategy for Your Firm: Seven Tactics to Address the Emergence of Digital Platforms

**Location:** The City Club of San Francisco, 155 Sansome Street, San Francisco

**Time:** 4:00 - 6:00 pm

See page 14 for event details

### FPA of San Francisco

**Date:** September 8  
**Topic:** Member Appreciation Event

**Location:** The Irish Bank, 10 Mark Lane, San Francisco

**Time:** 6:00 - 8:00 pm, following chapter meeting

### FPA of Silicon Valley

**Date:** September 11  
**Topic:** Planned Giving Options

**Location:** Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

**Time:** 11:30 am - 1:30 pm

See page 15 for event details

### FPA of the East Bay

**Date:** September 11  
**Topic:** Financial Firm Tour - MetLife Premier Client Group of the Pacific Financial Planning Division

**Location:** 1255 Treat Boulevard, #400, Walnut Creek

**Time:** 3:00 - 5:00 pm  
**For more information or to register:** [www.fpaeb.org](http://www.fpaeb.org)

### FPA of California

**Dates:** September 14 - 18  
**Topic:** FPA of California Advocacy Week

**Location:** Home districts for elected officials  
**For more information or to register:** See page 12 and email Holly Wilkerson at [info@fpaca.org](mailto:info@fpaca.org)

### FPA of Silicon Valley

**Date:** September 15  
**Topic:** Financial Firm Tour - Morgan Stanley Wealth Management

**Location:** Palo Alto  
**Time:** 2:00 pm

**For more information or to register:** [www.fpasv.org](http://www.fpasv.org)

### FPA of Silicon Valley

**Date:** September 18  
**Topic:** Brown Bag Meeting: Asset Allocation in Tax-Deferred Accounts

**Location:** Campbell

**Time:** 12:00 - 1:30 pm

**Speaker:** Eric Lewis, CFA, CFP®, CIO, Bedrock Capital  
**For more information or to register:** [www.fpasv.org](http://www.fpasv.org)

### FPA of the East Bay

**Date:** September 21  
**Topic:** Fifth Annual Golf Tournament

**Location:** Round Hill Country Club, 3169 Round Hill Road, Alamo

**Time:** 11:00 am - 7:00 pm

**For more information or to register:** [www.fpaeb.org](http://www.fpaeb.org)

### FPA of San Francisco

**Date:** September 24  
**Topic:** Marin Brown Bag Meeting: Advising Clients on Philanthropy

**Location:** Larkspur Landing, 100 Larkspur Landing, Larkspur

**Time:** 11:30 am - 1:00 pm  
**Speaker:** Brian Van Weele, Marin Community Foundation

**For more information or to register:** [www.fpasf.org](http://www.fpasf.org)

### FPA National

**Dates:** September 26 - 28  
**Topic:** FPA BE 2015 - Business and Education Annual Conference

**Location:** Boston Convention and Exhibition Center, 415 Summer Street, Boston, Massachusetts

**Time:** 7:45 am September 26 - 3:00 pm September 28  
**For more information or to register:** [www.fpa-be.org](http://www.fpa-be.org)

## OCTOBER 2015

### FPA of San Francisco

**Date:** October 1  
**Topic:** Center-of-Influence Networking: Beyond the Obvious

**Location:** Town Hall, second floor event space, 342 Howard Street, San Francisco

**Time:** 5:30 - 7:30 pm  
**Sponsor:** Mark Dickinson, DSM Capital Management

**For more information or to register:** [www.fpasf.org](http://www.fpasf.org)

### FPA of the East Bay

**Date:** October 6  
**Topic:** Financial Firm Tour—Mt. Diablo Private Wealth Advisors, Ameriprise Financial Services, Inc.

**Location:** 1333 North California Boulevard, Suite 630, Walnut Creek

**Time:** 3:00 - 5:00 pm  
**For more information or to register:** [www.fpaeb.org](http://www.fpaeb.org)

### FPA of the East Bay

**Date:** October 7  
**Topic:** TBD

**Location:** Round Hill Country Club, 3169 Round Hill Road, Alamo

**Time:** 7:15 - 9:15 am  
**Speaker:** TBD

**Sponsors:** Allen Carr and Michael Fredrick, Deutsche Asset & Wealth Management  
**For more information or to register:** [www.fpaeb.org](http://www.fpaeb.org)

### FPA of Silicon Valley

**Date:** October 9  
**Topic:** Socially Responsible Investing

**Location:** Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

**Time:** 11:30 am - 1:30 pm  
**Speaker:** Stu Dalheim, vice president, Shareholder Advocacy, Calvert

**Sponsors:** Allen Carr and Michael Fredrick, Deutsche Asset & Wealth Management  
**For more information or to register:** [www.fpasv.org](http://www.fpasv.org)

### FPA of San Francisco

**Date:** October 13  
**Topic:** Portability in Estate Planning

**Location:** The City Club of San Francisco, 155 Sansome Street, San Francisco

**Time:** 11:30 am - 1:30 pm  
**Speakers:** Mark Prendergast and Ray Sheffield  
**For more information or to register:** [www.fpasf.org](http://www.fpasf.org)

### FPA of Silicon Valley

**Date:** October 16  
**Topic:** Brown Bag Meeting: Communications and Compliance Considerations in the Age of Social Media

**Location:** Campbell

**Time:** 12:00 - 1:30 pm  
**Speaker:** Marcos Lira, CFP®, EA, founder and principal, 360Dividends

**For more information or to register:** [www.fpasv.org](http://www.fpasv.org)

### FPA of Silicon Valley

**Date:** October 17  
**Topic:** Financial Planners in the Library

**Location:** San Mateo Library, 55 West Third Street, San Mateo

**Time:** TBD  
**For more information or to register:** [www.fpasv.org](http://www.fpasv.org)

### FPA of the East Bay

**Date:** October 21  
**Topic:** Networking Event

**Location:** Pyramid Alehouse, Diablo Room, 1410 Locust Street, Walnut Creek

**Time:** 6:00 - 8:00 pm  
**For more information or to register:** [www.fpaeb.org](http://www.fpaeb.org)

### FPA of Silicon Valley

**Date:** October 23  
**Topic:** Student Forum Meeting: Annuities

**Location:** UCSC Extension, 2505 Augustine Drive, Santa Clara

**Time:** 12:00 - 1:30 pm  
**Speaker:** Renee Snow, CFP®  
**For more information or to register:** [www.fpasv.org](http://www.fpasv.org)

## CHAPTER EVENTS

## FEATURED EVENTS AND MEETINGS



## FPA OF THE EAST BAY

## DATE AND TIME

**September 2**  
7:15 - 9:15 am

## TOPIC

**Currency Hedging: The Importance of Managing Currency Exposure**

## LOCATION

Round Hill Country Club,  
3169 Round Hill Road, Alamo

## SPEAKER

**Dodd Kittsley**, head of ETF Strategy and National Accounts, Deutsche Asset & Wealth Management

## OVERVIEW

This presentation offers an overview of international investing, providing an understanding foreign currency risk and how currency hedging works. Topics include: the key reasons investors should consider adding international exposure to a portfolio, the main risks associated with international investing, and how investors can potentially mitigate the risks by using hedged products. Also included is an overview of hedged products, which are designed to mitigate

the exposure to fluctuations between the value of the U.S. dollar and non-U.S. currencies while allowing pure exposure to international markets, as well as how currency hedging works.

## SPEAKER'S BIO

**Dodd Kittsley** is the head of ETF Strategy in the Americas for Deutsche Asset & Wealth Management, responsible for driving the firm's thought leadership strategy and delivering investment insight to clients, the press, and investing public.

Prior to joining the firm, he was the global head of ETP Research for BlackRock and head of Due Diligence for iShares. At Barclays Global Investors (BGI), he was responsible for providing customized portfolio solutions and product analytics to financial intermediaries and was director of Sales Strategy, leading a team that created and delivered ETP product and industry related insights. Mr. Kittsley has also held research and fund due diligence positions at State Street Global Advisors and Morgan Stanley. He has published extensively and is a frequent speaker at industry conferences and in the media.

Mr. Kittsley earned a BA from the Hamilton College and a masters degree from University of Houston. He holds various U.S. securities licenses and serves on the MMI ETF Committee as well as FINRA's continuing education committee. He received the Chartered Financial Analyst (CFA®) designation and is a member of CFA® Institute.

## COST

**Advance Registration**

\$35 FPA Members; \$50 Non-Members;  
\$20 CFP® Students

**At the Door**

\$45 FPA Members; \$60 Non-Members;  
\$30 CFP® Students

## CE CREDITS

1 hour CE has been granted by the CFP® board

## FOR MORE INFORMATION OR TO REGISTER

[www.fpaeb.org](http://www.fpaeb.org)

## SPONSORED BY

David Shaffer,  
David Shaffer Insurance Services

SEPTEMBER  
02



## FPA OF SAN FRANCISCO

## DATE AND TIME

**September 8**  
4:00 - 6:00 pm, meeting;  
6:00 - 8:00 pm, member appreciation event

## TOPIC

**Build a Robo Strategy for Your Firm: Seven Tactics to Address the Emergence of Digital Platforms**

## LOCATION

The City Club of San Francisco,  
155 Sansome Street, San Francisco

## SPEAKERS

**Deborah Fox**, CEO and founder, Fox Financial Planning Network; moderated panel of robo advisor firms

## OVERVIEW

Robo advisors are in the process of changing the financial advice industry in a big way with cutting edge technology, transparency and extremely low fees. Although we are still in the early stage, it is critical that firms begin to evolve to address these developments. Deborah Fox will present powerful tactics you can start implementing now to emulate the best characteristics of automated investment services by working more

efficiently and profitably and scaling your firm to grow. Deborah will also provide you with guidance on how to benefit by partnering with advisor-focused robo advisors for those who might consider pursuing the opportunity.

Deborah's presentation will be followed by a moderated panel featuring firms offering "robo" tools for advisors.

## SPEAKER'S BIO

Deborah Fox is CEO and founder of San Diego-based Fox Financial Planning Network (FFPN), a company nationally known for its comprehensive set of resources, tools, and consulting that provides solutions so advisors and their staff are able to work more efficiently, increase profitability, and leverage best of breed technology to provide a higher level of service to their clients without working harder.

Fox has also been a practicing financial advisor since 1984 and is known nationally for her unique approach to holistic financial planning and wealth management services as well as her specialty planning company, Fox College Funding LLC. Fox has been recognized by the industry by being placed on the

cover of *Financial Planning* magazine and is regularly interviewed and quoted by many publications. Fox regularly presents at industry conferences. Interestingly, Fox and her staff are in the process of finalizing plans for adopting robo-technology into her own advisory firm.

## COST

**Advance Registration**

\$50 FPA Members; \$75 Non-Members

**At the Door**

\$70 FPA Members; \$95 Non-Members

## FOR MORE INFORMATION OR TO REGISTER

[www.fpasf.org](http://www.fpasf.org)

## SPONSORED BY

Mark Dickinson, DSM Capital Partners

## MEMBER APPRECIATION EVENT

Immediately following chapter meeting  
6:00 - 8:00 pm

## LOCATION

The Irish Bank, 10 Mark Lane,  
San Francisco

SEPTEMBER  
08



## FPA OF SILICON VALLEY

### DATE AND TIME

**September 11**  
**11:30 am - 1:30 pm**

### TOPIC

**Planned Giving Options**

### LOCATION

Maggiano's Little Italy,  
 3055 Olin Avenue, Suite 1000, San Jose

### SPEAKER

**Rebecca Dupras**, interim vice president, Development, Silicon Valley Community Foundation

### OVERVIEW

Planned giving is a term that is used in fundraising circles, but it can be confusing. Since most large gifts to charitable causes are planned by clients, what makes "planned giving" different? Rebecca will discuss some of the basics of how to define planned giving and the planning tools available to advisors. She will also address the types of clients who might be interested in these giving vehicles and the ways that they can

utilize them as part of an overall estate plan. It is important to understand the role of the advisor when a charity is approached by a client to ensure that the client is getting the best advice possible.

Points covered during this presentation will include:

- Definition of Planned Giving
- Donor Motivation
- Types of Planned Gifts
- Bequests, Beneficiary Designated Gifts
- Retirement Assets
- Charitable Gift Annuities
- Charitable Remainder Trusts
- Charitable Lead Trusts

### SPEAKER'S BIO

**Rebecca Dupras** is interim vice president, Development, at Silicon Valley Community Foundation (SVCF). She is responsible for supporting the strategy that seeks out and brings in new donors to SVCF, being able to assist individuals and corporate donors, as well as other nonprofits, to craft meaningful philanthropic strategies.

Rebecca is a graduate of Roger Williams University and received her law degree from Suffolk University Law School. She joined SVCF in 2014 as the director of planned giving and was the planned giving officer at the Rhode Island Foundation (RIF) prior to that, working with donors and their professional advisors to craft deferred gifts to meet their philanthropic goals.

### COST

#### Advance Registration

\$40 FPA Members; \$60 Non-Members; \$40 First Time Attendees

#### At the Door

\$60 FPA Members and Non-Members

### CE CREDITS

1.5 hours CE available pending approval by the CFP® board for this session

### FOR MORE INFORMATION OR TO REGISTER

[www.fpasv.org](http://www.fpasv.org)

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Christina Gray,  
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SEPTEMBER

11

# 2015 FPA NORCAL CONFERENCE PHOTOS



Above (left): Professor Christina Romer tells about one of her frank conversations she held with President Obama during her tenure as chair of the Council of Economic Advisors. Above (center): Assistant Professor of Management Peter Boumgarden explains how advisors can communicate their value. Above (right): Amy Florian provides her advice for guiding clients through aging and dementia.

2015 Conference Chair Leigh Shimamoto, Keynote Speaker Liz Ann Sonders, 2014 Conference Chair Karla McAvoy, and Ed Lewandowski from platinum sponsor Franklin Square Capital Partners.



Vince Crivello photo bombs Leigh Shimamoto and her posse: Matt Beck, Kevin Crook, Gary Nakamura, and Shafiq Taymuree.



FPA of San Francisco members Peg Pike, Anne Johnston, Heidi Morshead, and Laurie Nardone. All photos on this page © Deborah Welsh



FPA of Silicon Valley Past President Ethan Pepper and board member Phuong Quach comparing notes with FPA of San Francisco President-Elect Michael Ma and FPA of San Francisco member Christopher Powers.



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## 2015 FPA NORCAL CONFERENCE COMMITTEE

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*Congratulations to the 18 FPA members who volunteered their time on the 2015 FPA NorCal Conference Committee. It was another sellout.*  
From front left: William Pitney (FPA of SV), Ora Citron (FPA of the East Bay), Wade Pitts (FPA of SF), 2015 Conference Chair Leigh Shimamoto-Garrison (FPA of SF), 2016 Conference Chair Matt Beck (FPA of SV), Laura Pajack (FPA of Northern California), Mike Graziano (FPA of SF), Kelli Cruz (FPA of SF), Curtis Chen (FPA of SF). Back row from left: Conference Director Marinda Freeman (FPA of SF), Megan Terzian (FPA of SF), Mike Suple (FPA of SV), Karla McAvoy (FPA of the East Bay), Jennifer Micieli (FPA of SF), Janice Dunn (FPA of Northern California), Sara Ellefsen (FPA of SF), Frank Paré (FPA of the East Bay), Sabrina Lowell (FPA of SF), and Eric Flett (FPA of the East Bay). © photo by Deborah Welsh

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