



Gail Buckner will present **Social Security**. She will help educate you on the many decisions involved in claiming Social Security benefits, as well as their consequences, and suggest strategies that can offer an opportunity to maximize the benefits received. You have seen Gail on Fox News Channel, where she hosted "Fox on Money", and CNBC as anchor of CNBC's "This Morning's Business" and "World Business." Gail is a senior vice president and the National Financial Planning Spokesperson for Franklin Templeton Investments. Ms. Buckner's background includes 25 years in television journalism and two decades speaking on financial and securities industry topics. She has extensive experience working directly with financial advisors and shareholders, providing expertise on a wide range of topics.

Deborah Shaw, Joe Borg and Tiffany Chamberlain will present the **Compliance Panel**. **Deborah Shaw** will update the participants on the 2018 Examination priorities of the Office of Compliance Inspections and Examinations (OCIE) with a focus on the five themes. The priorities reflect certain practices, products, and services that OCIE believes may present potentially heightened risk to investors and/or the integrity of the U.S. capital markets. Deborah has served as an Assistant Regional Director for Examinations in the SEC's Atlanta Regional Office since January 2016. In this role, Ms. Shaw leads a team that includes exam managers, examiners, and accountants that are responsible for examining broker-dealers, investment advisers, investment companies, transfer agents, and other SEC registrants in Georgia, Alabama, Tennessee, North Carolina, and South Carolina.



Joseph Borg will cover the Protection of Vulnerable Adults from Financial Exploitation Act (Act), found in Code of Alabama Section 8-6-170. The top cybersecurity deficiencies will be discussed. This problem throughout the financial industry will be highlighted with recommended remedies. On May 21, 2018 the Alabama Security Commission announced it has taken enforcement actions in five investigations as part of an international crackdown on fraudulent Initial Coin Offerings (ICOs) and cryptocurrency-related investment products. The sweep is being coordinated by the North American Securities Administrators Association (NASAA), of which Alabama Securities Commission is a member. Also, the risks and issues concerning cryptocurrency and main street investors will be addressed. Joseph has been Director of the Alabama Securities Commission (ASC) since 1994. Borg was twice past president of the North American Securities Administrators Association (NASAA) and is currently President. He served as a member on the NASAA Board of Directors, as Chair of the International Committee and as Chair of Enforcement. He is also a member of the Board of Directors of the National White Collar Crime Center (NW3C) and previously served as a member of the Board of Directors of the Investor Protection Trust (IPT). Borg has testified before various committees of the U.S. Senate and U.S. House of Representatives including testimony on such areas as Microcap fraud.



Tiffany Chamberlain will explain the difference between state and SEC examinations, the importance of ongoing compliance maintenance, the most frequent deficiencies in mock audits and actual audits, and the differences in compliance for an IAR of a larger corporate RIA vs a smaller, independent IRA. Tiffany started Polaris Compliance Consulting with almost 20 years of experience in the financial services industry in the areas of accounting, audit, and compliance. Ms. Chamberlain advises clients on the latest regulatory developments such as Form ADV filings, Customer Disclosures, Custody, and Advertising, and assists clients in implementing policies and procedures designed to comply with the rules and regulations. She possesses the valuable experience of having been on both sides of compliance - first, as a former regulator, and secondly as a senior compliance officer assisting in the coordination efforts for FINRA and SEC examinations, as well as responsible for responses to regulatory inquiries.



Adrienne Slack will present **Federal Reserve Bank and Economy**, which will focus on the overview of the Federal Reserve Bank and the National Economy. Adrienne is vice president and regional executive at the New Orleans Branch of the Federal Reserve Bank of Atlanta. She is responsible for the Branch's board of directors and the Sixth District's energy advisory council, oversees its economic and financial education programs, advises on regional community and economic development matters, and provides regional input into the Atlanta Fed's monetary policy process.



Darin J. Leone, CFA will present **Active vs Passive Management** and will discuss how to analyze and rethink risk today. This unique market environment coupled with investor demands provides pockets of opportunity to provide a smoother ride to meet investor goals. Darin is a Portfolio Strategist at Manning & Napier. With over 15 years of experience in the investment industry, Darin is responsible for communicating the Firm's economic overview, investment processes, and portfolio positioning to financial advisors, registered investment advisors, and clients. Darin's experience has spanned portfolio analysis, manager research, and high-net-worth client management. Before joining Manning & Napier in 2009, Darin held previous positions at U.S. Trust, Bank of America Private Wealth Management, and Raymond James Financial. Darin earned his BS from Syracuse University and is a CFA charter holder. He also holds Series 6, 7, and 66 licenses.



Dan Candura, CFP® will present **CFP Ethics**. He provides financial advice and education to consumers and financial professionals. He is founder of his own education and consulting firm Candura Group, LLC. In that role he provides ethics training across the United States, Canada and Europe through in-person courses and webinars. As President of PennyTree Advisers, LLC, a Registered Investment Advisory firm in Massachusetts, Dan provides personal financial planning for consumers and litigation support for attorneys. Dan taught financial planning, insurance planning and retirement planning in the Sawyer School of Business at Suffolk University in Boston and is also a FINRA arbitrator. Dan serves as the CFP® Ambassador for the Boston area.

Dan writes a monthly column "Ask the Ethicist" for *Investment News* and appeared as a featured expert on the PBS documentary *Retirement Revolution*. He has been profiled in *The Journal of Financial Planning*, *Investment News*, and quoted in *The NY Times* and other publications. In 2015, Dan appeared on the cover of both the *NAPFA Advisor* and *Investment News*. Dan served on the Board of Directors of The Certified Financial Planner Board of Standards, Inc. from 2004 through 2008 and is a past Chair of the Board of Professional Review. He chaired the Task Force on CE & Competency for CFP Board. He is a member of the Financial Planning Association and a NAPFA registered financial planner.



Michael Trapani will present the Broker's Education program **Managing Retirement Income**. Michael recently retired from New York Life where he was the Development Manager for the New Orleans General Office. He provided training, mentoring, coaching, and skills mastery to the Agents. He was responsible for the implementation and facilitation of training initiatives, procedures and directives.