

The Planner

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PRESIDENT'S PODIUM

A Blueprint for Growth: The Three M's

BY COREY SILVA, CIMA®, CIMC / PAST PRESIDENT / FPA OF THE EAST BAY



2023 was filled with success for the FPA of the East Bay's board of directors.

Wow! Let us just say, in no uncertain terms, that 2023 ROCKED for the FPA of the East Bay! We are so proud of our amazing **board of directors**, our **sponsors** who supported the chapter at every turn, and our **dynamic growing membership** who joined forces and built on 53 years of previous traditions that PROPELLED the East Bay chapter to an epic comeback from the pandemic doldrums.

As FPA of the East Bay chapter leadership reflected on what precipitated the successes we enjoyed throughout the year, we were reminded of the board's 2023 Strategic Planning Session in late 2022, where there was much discussion about focusing on the "essence" of **why financial professionals created this organization in 1970**, and what has prompted members to return year after year. Ultimately, the board made a commitment to have a laser-like focus on just three things we believed were the "critical few drivers" of 53 years of success. These three "critical few drivers" fondly became known during internal discussions as the "Three M's" and represent the following: world class **meetings**,

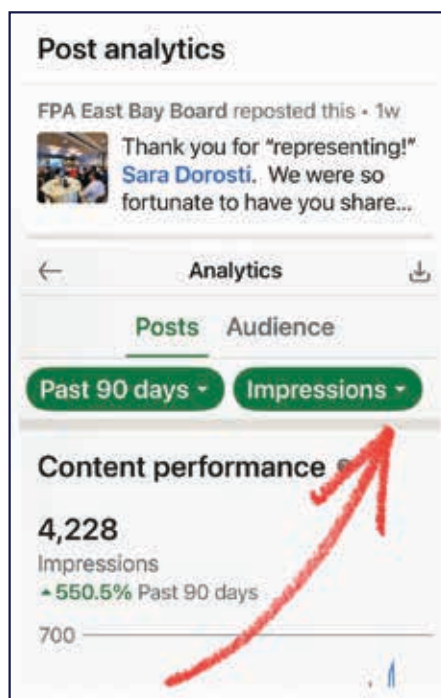
robust representation in **media**, and a welcoming, growing **membership**. I am so proud that these visionary volunteers aimed for the skies and the chapter totally CRUSHED its goals with the "Three M's." The chapter is grateful for their dedication and hard work.

Meetings (a.k.a., FPA of the East Bay "Live Events")

With a slight rebrand of our meetings to "Live Events," the 2023 board's focus on all communications related to our meetings immediately made a difference. Invitations, announcements during our meetings, and social media posts after our meetings—we were all committed to reinforcing what our **meetings represent at their core.**

Namely, the FPA of the East Bay "Live Events" are the exclusive gatherings in the East Bay where financial professionals meet for the betterment of the profession at all levels: personally, professionally, and in the broader community.

We are so pleased to announce that **attendance at our "Live Events" at the beautiful Round Hill Country Club, and other venues, DOUBLED in 2023**, as members and guests flocked to reconnect and reignite their passion for inspiration, community, and world-class continuing education.



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Media (Massive Shifts Continue)

Over the last 53 years, the FPA of the East Bay has been honored to be recognized for its great work by all types of media—newspapers, television, newsletters, and radio—we love the exposure for the chapter and for accomplishments of our members. One area that far exceeded the board's expectations this year was the success of our social media campaign.

The board couldn't be more excited to report that some of the FPA of the East Bay social media impressions topped a whopping 4,228 views and spread our message far and wide. It has been so rewarding to ask new attendees, “How did you hear about our Live Events” and to hear the response: “I saw last month's meeting on social media and wanted to check it out live!” With so many fresh faces joining the FPA of the East Bay family, the board's efforts in this new arena have definitely injected new energy into this thriving community.

Membership (Preparing for the Next Spike in Growth)

There was a sense in the 2023 Strategic Planning Meeting that if the chapter could execute effectively on getting our meetings right, and on spreading the word through various forms of media, **membership growth would follow**. The proof statement is ultimately when board members make announcements and look across an audience of new faces who are excited to be a part of our community. (Please see page 7 to see our “NexGen Live Event” which attracted 30 attendees!). Our “new member list” is growing with financial professionals who we are so proud to have join our community.

Our sense is that we will see a significant spike in growth in 2024 as word spreads that the FPA of the East Bay is doubling down on its 53 year tradition of being the exclusive organization which provides networking and community, inspirational leadership, and world-class education for financial professionals in the East Bay.

Please Join Us in Thanking our Retiring Long-Time Editor

As we bid a fond farewell to our beloved editor, Hannah Pirone, let us reflect with gratitude on her decade of phenomenal service and leadership at the helm of *The Planner*. Through it all, Hannah met every deadline with grace, skillfully guiding dozens of volunteers to submit their articles on time. We chuckle now remembering the challenges of wrangling so many moving parts, but Hannah made it look easy.

We are so thankful for all that Hannah has contributed to *The Planner* and our community. While Hannah's retirement marks the end of an era, it also brings new beginnings. Our chapter leadership is thoughtfully exploring how to shape *The Planner's* future, whether continuing in print, going fully digital, or adopting a hybrid model. During this transition, we welcome your input and ideas and invite you to reach out to your chapter leadership with comments.

Most of all, let us come together as a community to thank Hannah for her dedication and leadership. Wherever your next adventure leads, please know your legacy lives on in the heart of FPA of the East Bay.

Corey Silva, CIMA®, CIMC is a senior vice president with Bluerock Capital Markets, a leading institutional alternative asset manager. Corey has had the privilege of working with financial professionals across the country for over 30 years. He currently serves as the past president of the FPA of the East Bay. Feel free to join 17,000 other followers on LinkedIn by simply Googling “Corey Silva, LinkedIn.”



November Meeting



Left: November's speaker, Dr. Meghaan Lurtz, professor of Practice at Kansas State University, spoke on, "Upping Your Game: 25 Questions for Better Client Connections Throughout the Financial Planning Engagement."

Below: It's still great to see members engaging in person with each other and with FPA of the East Bay!

Photos courtesy of David Shaffer



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New address? Interested in sponsorship or advertising? Reach your chapter office directly with the contact information here.



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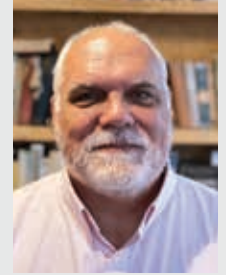
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BOARD BLURB

Vital Board Roles

BY CHRIS ACKER, CLU®, ChFC® / 2023 PAST PRESIDENT AND CHAIR / FPA OF SILICON VALLEY



Greetings! I write this article with mixed emotions—I am excited for the next year and the things that our chapter and FPA National will accomplish, but I am also sad that my time on our board ended with our December meeting.

I started my board journey in 2016. At that time, we needed a membership chair, so that is where I went. Little did I know that I would enjoy our local FPA of Silicon Valley so much that I would later, in 2022, become the president of our chapter.

Board membership for our local chapter has been a highlight of my career. I came into the insurance business (I am an allied professional) in 1985. I had a mentor who cajoled me about the importance of “giving back to your profession.” He talked about how it is an obligation to support the organizations that enable our livelihood. I embrace this! I work with many advisors in FPA, and so it was only logical that I join the board to support our member advisors.

Through board membership I have made great friends and contacts in our profession. By helping our FPA chapter, we help ourselves to thrive professionally. So, in my last official capacity as past president, I would like to ask for your help. Whichever chapter you belong to, reach out to the board and volunteer for an open position. Each of our Northern California chapters has open board positions. It is vital that we fill these spots, because the more vibrant the board, the more vibrant the chapter. You can play a very important role in the future of your chapter.

There you have it: my shameless plea for board involvement. Please reach to your board, and they would be happy to put you to work on a committee or board chair.

Thanks for being the best part of FPA!

Happy New Year,
Chris Acker, CLU®, ChFC®

FPA PRIMARY AIM

The primary aim of FPA is to elevate the profession that transforms lives through the power of financial planning. FPA supports high standards of professional competence, ethical conduct, and clear, complete disclosure when serving clients.

Chris Acker, CLU®, ChFC® is the owner of CB Acker Associates Insurance Services. He is native of Ogdensburg, New York, and a graduate of Williams College. In 1998, he opened his own office. Chris is a past president of the Financial Planning Forum. He is a member of the National Association of Insurance and Financial Advisors, The Society of Financial Service Professionals, and the FPA of Silicon Valley, where he was the 2023 past president and chair.



December Meeting



Above: FPASV's holiday event was great fun!

Below (from left): David Fung (Next Financial), William Pitney (FocusYOU), Sheri Pan (Pantheon Wealth Planning), Cina Yazdi (Mindlance), Greg Hacker (Open Mortgage), Elizabeth Boatwright (Stanford Health Care), Stanley Tseng (Nova Financial Services, Inc), Rhonda Staelgraeve-Secor (RLS Private Wealth Consulting, Inc.), and Scott Yang (Silicon Valley Wealth Advisors).



Below (from left): Bunny Hacker, Greg Hacker (Open Mortgage), Elizabeth Boatwright (Stanford Health Care), Carol Acker (Nancy Weeks Associates LLC), and Chris Acker (CB Acker Associates Insurance)



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MEMBER MINUTE

Spencer Terris, CFP®

BY JEREMY GRIFFITH, CFP® / PRESIDENT-ELECT AND CO-DIRECTOR OF NEXGEN / FPA OF SAN FRANCISCO



New FPA of San Francisco Co-Director of NexGen, Spencer Terris, CFP® (pictured, above), is a career changer who started off in advertising and marketing before finding a fulfilling role as a financial advisor.

Can you share a bit about your background and what led you to financial planning?

Sure, I've lived in the Bay Area my whole life, born and raised in San Francisco. After college at Wake Forest University, I came back home with the intention of working in baseball. However, selling tickets wasn't exactly my long-term goal. I shifted to an advertising agency in the Presidio, exploring roles from account management to video production. But it didn't feel like the right fit. That's when I started talking to people and stumbled upon financial planning.

What specifically drew you to financial planning?

I've always liked the idea of helping people. Account management involved working with clients, but I wanted something more rewarding. I thought about what industry allows for face-to-face interaction and really helps people. Financial planning just made sense in that regard.

Where did you pursue your education in financial planning?

During informational interviews, I spoke with Michael Ma, a colleague. He recommended the UC Berkeley Extension Program. I started in January, 2020, so I only had one in-person class before the pandemic shifted everything online. It was convenient, but I missed the in-person connection with peers.

What were the biggest hurdles in your career change, and how did you overcome them?

The biggest hurdle was my own mental block. Having spent five years in advertising, I felt like I was starting over, questioning if I wasted time. Talking to people who had done career changes, realizing I was still early in my career, helped. Learning-wise, diving into a new industry was challenging. Starting Berkeley Extension classes while still at my ad agency job helped bridge the gap.

Can you share more about your first job in the financial planning industry?

My first job was with Parallel Advisors as a wealth strategist. I worked with two advisors, gradually transitioning into financial planning. Being in meetings,

taking notes, and learning hands-on from experienced advisors was rewarding.

How do you define your ideal client, and who are you currently targeting?

I'm still refining it, but generally, I'm focusing on younger successful professionals. In the Bay Area, I'm particularly interested in those working in startups and tech with equity compensation.

What lessons have you taken from your marketing background into your current work?

It's about learning how to interact with people. In advertising, I worked with clients targeting different audiences. Understanding both the client's perspective and their target audience is crucial, and it's a skill I brought into financial planning.

Any advice for your younger self?

Save money. Be more financially literate early on. Understanding the basics of a 401(k), Roth versus traditional—these things matter. If I could, I'd go back and teach financial literacy to younger me.

How did you become involved in the Financial Planning Association of San Francisco?

Through Michael Ma, my colleague. He encouraged me to become an FPA member and attend events. My first real FPA meeting was a NexGen event in 2019 or 2020. The FPA community has been a guiding presence in my professional development.

Any last thoughts or advice for those considering a career change into financial planning?

Treat people well, enjoy your work, and aim to work with clients you genuinely want to help. Don't get stuck working with people you don't enjoy. Choose your clients wisely as you progress in your career.

Spencer, after making a career change, is a wealth advisor at Parallel Advisors in San Francisco. At Parallel, he strives to help his clients feel more confident to face their financial challenges. He has been a CFP® professional since 2022 and a member of the FPA since 2020. He is looking forward to making an impact with the San Francisco chapter as a board member and co-director of NexGen starting in 2024. Born and raised in San Francisco, Spencer is also a passionate sports fan, tennis player, and avid reader.



NexGen Live Event



Above: FPAEB's NexGen Live Event featured an ugly sweater contest and a celebration of the incredible success of the inaugural NexGen board chair position.

Below: 2023 FPAEB President Corey Silva recognizes 2023 NexGen Board Chair, Danielle Miura. Danielle and her committee were responsible for attracting scores of prospective new members in 2023. Thank you, Danielle!



Right: FPAEB NexGen members listened attentively as the group celebrated the successes of 2023 and recognized incoming 2024 NexGen board chair, Liz Mintzer.



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52ND ANNUAL FPA NORCAL CONFERENCE

2024 Educational Session Highlights

BY THOMAS HOWARD, MBA, CFP® / 2024 CONFERENCE CHAIR



The 52nd annual FPA NorCal Conference will be held on Tuesday and Wednesday, May 28 and 29, 2024, at the historic Palace Hotel. We are excited about the lineup of speakers and topics for our Educational Sessions.

First and foremost, we want YOU—our FPA local chapter members—to be in attendance! The representatives from your chapters volunteer to be on the FPA NorCal Conference Planning Committee to make sure the 2024 conference is a success and worth your time. Our motto within the committee is planning a conference For Us, By Us. The goal is always to provide education that benefits your business and your client relationships...and to create space for you to connect with your peers, the speakers, and with our Partners, who provide valuable information and services.

Did you know that we meet with financial industry VIPs every August to get their input on important topics and speakers for the next conference? The planning committee then meets to discuss, suggest, and review the most important topics and speakers for the conference. Speakers are then invited, and committee member Speaker Liaisons work with their speakers to receive all their information and to represent the committee and the conference in the relationship with the speaker. We want to make sure each speaker is taken care of all the way to their session at the conference.

We welcome NexGen advisors and those that have found the financial profession as their Next Act to attend. If you know someone who fits either of these descriptions, please invite them to register and join you at the conference.

One of our new committee members found an employee at the 2023 conference—her first time attending. I am a Next Act financial professional who found my way into this career by attending the 2016 conference. Who knows who you will meet and connect with in 2024?!

Our theme and focus for the 2024 conference is **Embrace Change**. Another way to think about this is to make friends with change. Every day, things change in our lives, and the same is true for our clients. As financial professionals, we want to be ready to help our clients when unexpected surprises show up. Isn't it always about taking the best care of our clients, no matter what circumstances occur?

Here are highlights of four of our Educational Session Speakers that address some of the things that financial advisors need in their toolkits—and that take care of our clients in ways that build trust and greater connection. See more speakers and sessions on our website.

Jessie Chadd, MSFS, CFP®, CeFT**Restore Well: Four Ways to Help Clients Plan for Retirement Beyond the Numbers**

We know that one of the top reasons people hire a financial planner is to answer the question: Am I on track for retirement?

And we know the answer to this question is not just about the money. Retirement is not simply putting a date on the calendar and moving from what was to what will be. Retirement is an opportunity to rest, reinvent, reengage, reignite, reassess, and refine. For clients to get the most out of this transition, they need a plan beyond saving money and funding expenses in retirement.

Registration is open for the 52nd annual FPA NorCal Conference!

May 28 and 29, 2024

Check the website for updates and information: www.fpanorcal.org

What does it look like to retire well, you may ask? What does it look like for advisors to help their clients retire well? In this presentation, we will define retirement beyond the traditional considerations of income planning, Social Security strategies, and RMD tax planning, and explore how we can help clients prepare for what they are retiring to in a holistic life approach. A life center retirement plan includes financial capital, human capital, health capital, a plan for engagement, defining life, and focusing on legacy.

Jeffery Coyle

Beyond Monte Carlo

Do you feel confident applying Monte Carlo analyses to financial plans? Increasingly, many advisors feel uncomfortable with “black box” statistical analyses that rely on imprecise assumptions. Further, they tend to compromise client confidence during turbulent markets, which can impact client trust.

Are Monte Carlo analyses useful for financial planning? Statistics and simulations work best when we understand the range of outcomes and their odds, such as when rolling dice or flipping a coin. Casinos use these tools to good effect. However, when applying planning and investment solutions to a client’s situation, the problem is much more complex. Whereas casinos operate within the realm of “risk,” financial advisors and their clients are dealing with “uncertainty.”

When it comes to holistic planning, what is the alternative to a Monte Carlo analysis? We call it managing a client’s financial structure. It prioritizes solutions over probabilities and leverages modern investment methods, such as liability-driven investing, as tools in a planner’s arsenal.

Cheryl Holland

Seven Skills for Highly Effective Advisors

Trusted advisors are masters of communication. This session will showcase skills all advisors need to be successful with their clients. You will leave the session armed with the knowledge to enhance your communication skills with clients, new inquiries, and with your team members.

Meetings with clients start with preparation, checking in with clients to focus on their most pressing issues and strategic needs. All the administration and routine work can be handled between client meetings. Active listening is the bedrock of all skills. Focus on open-

ended questions. Manage a client’s personal anxiety during difficult conversations and identify emotions by repeating what they say to affirm their feelings and to make sure you hear them clearly. Learn how to help clients make good decisions they will implement rather than offering an answer that may not propel them to take action. Discover what effective networking really means and how to do this well.

Communication is key with client relations, including how to write a note of sympathy, congratulations, or gratitude that builds confidence in your relationship. Providing a proper apology is important when a mistake is made, so that you can repair damage and build trust. Learn how to tailor your interactions with clients that have challenging personality profiles, e.g., passive aggressive clients, ADHD clients, anxious clients, narcissists.

Carolyn McClanahan, MD, CFP®

Bedside Manner For Financial Planners

Carolyn always provides a must-see session at the FPA NorCal Conference. She is a physician, a teacher, and a financial planner, which is why we so value her educational sessions. Carolyn speaks nationally to financial planners and physicians on the interplay between health and financial issues.

In Carolyn’s session at the 2024 FPA NorCal Conference, she will share how being a financial planner is very similar to being a physician, except you are helping people take care of their finances instead of their health. To provide good client care, a financial planner must learn how to take a good financial history, examine the objective data, diagnose the client’s financial problems, and help the client with solutions. A good “bedside manner” can help a financial planner be more effective in working with clients. Carolyn will share the techniques doctors use to take a better history, convey difficult news, and to work collaboratively with patients to get better outcomes and will help you translate this to your work as a financial planner.

We look forward to seeing you at the 2024 FPA NorCal Conference!

Thomas Howard, MBA, CFP® is director of Financial Planning at Bedell Frazier in Walnut Creek, California. He is past president of the FPA of the East Bay (2019) and is the 2024 FPA NorCal Conference chair.

SHARPEN THE SAW

Embracing Generative AI in the Registered Investment Advisor Space

BY JEREMY GRIFFITH, CFP® / PRESIDENT-ELECT AND CO-DIRECTOR OF NEXGEN / FPA OF SAN FRANCISCO



Balancing Efficiency and Human Expertise

This article was written by Jeremy Griffith, CFP® with a little assistance from generative AI.

Introduction

The world of financial planning is evolving rapidly, and CERTIFIED FINANCIAL PLANNERS™ are increasingly turning to generative AI to enhance their practices. This cutting-edge technology holds immense potential for registered investment advisors, offering opportunities to streamline tasks, boost efficiency, and ultimately provide a more personalized client experience. However, finding the right balance between leveraging AI tools and maintaining the human touch is crucial.

Efficiency and Scale

Generative AI empowers CFP® professionals to automate routine tasks, allowing them to focus on high-value activities that require human expertise. For instance, AI can be utilized to draft personalized emails, saving time on communication while ensuring a consistent and professional tone. This efficiency enables advisors to scale their practices and devote more attention to strategic planning and client relationships.

Enhancing Client Experience

AI can significantly enhance the client experience by providing quicker responses and more personalized interactions. By analyzing vast amounts of data, generative AI can assist advisors in tailoring their recommendations to each client's unique financial situation. This level of personalization can foster stronger client relationships and improve overall satisfaction.

The Human Touch

While generative AI offers efficiency gains, it is essential to strike a balance between automation and the human touch. AI tools should be viewed as assistants, not replacements, for human advisors. CFP® professionals bring a nuanced understanding of client emotions, life events, and complex financial situations that AI may not fully grasp. Clients often seek reassurance and empathy, which only a human advisor can provide.

The Role of AI in Daily Tasks

Generative AI can be seamlessly integrated into daily tasks, such as drafting emails or reports. AI tools can analyze market trends, helping advisors stay informed and make data-driven decisions. The CFA Institute and CFP Board recognize the potential of AI in the financial industry, offering guidelines and best practices for its ethical and responsible use.

Pitfalls and Challenges

Despite its potential benefits, generative AI comes with its own set of challenges. The technology is not infallible, and outputs must be carefully reviewed to ensure accuracy. Advisors should exercise caution, especially in complex scenarios, and be prepared to correct any inaccuracies or misinterpretations generated by AI tools. Regular training and staying abreast of technological advancements are crucial to mitigating these risks.

Current Examples of AI in Financial Advisory

Several financial advisory firms are already leveraging AI to enhance their services. For instance, robo-advisors use algorithms to provide automated, low-cost investment

advice. AI-powered chatbots handle client queries, offering instant responses and freeing up human advisors' time for more complex issues.

Conclusion

Generative AI presents an exciting frontier for advisors, offering the potential for increased efficiency and an elevated client experience. By finding the right balance between technology and the human touch, CFP® professionals can harness the power of AI to scale their practices while maintaining the personalized and empathetic approach that sets them apart in the financial planning landscape. As the industry continues to evolve, embracing generative AI responsibly will be key to staying ahead and delivering exceptional value to clients.

Resources for Further Information on AI and Specific AI Tools in Use

CFA Institute, AI in Investment Management:

www.cfainstitute.org/en/research/foundation/2020/ai-in-investment-management

Deloitte:

www2.deloitte.com/us/en/insights/focus/cognitive-technologies.html?icid=top_cognitive-technologies

IBM Watson Financial Services:

www.ibm.com/watson/financial-services

BlackRock, Aladdin: www.blackrock.com/aladdin

QuantConnect, Algorithm Framework:

www.quantconnect.com

Jeremy Griffith has been a CFP® professional since 2018. Originally from Colorado, he received his MS in Personal Financial Planning from Texas Tech University before moving west. When he is not stuck in front of a computer screen, he enjoys golf, soccer, and getting outdoors.



December Meeting



Above: The December chapter meeting gathered FPASF members together to learn from each other and celebrate the year.

Left: Homa Rassouli, FPASF co-director of Membership and platinum strategic partner, raised a glass to another successful year!

Below: The final chapter meeting of the year and the holiday party that followed brought many FPASF members and guests to the San Francisco Italian Athletic Club.





Looking Forward to 2024 and Beyond

BY THOMAS F. BENNETT, CFP®, CLU®, CRPC® / PAST PRESIDENT / FPA OF CALIFORNIA



In January we turned the reins of FPA of California over to Jamie Rugg, CFP®, president and advocacy chair. We at FPA of California look forward to her leadership and priorities with great excitement.

On Monday, November 27, FPA of California had its annual Strategic Planning Meeting. We discussed our accomplishments in 2023, what we did well, and what we need to apply greater focus on in the coming year. Once again, we will be making our annual visit to Sacramento on March 12 to visit our elected officials and advocate for FPA members' issues and what is in our clients' best interests. On March 11, the executive council, past president, current president, president-elect, and treasurer will also meet state regulators, like the Department of Insurance, State Treasurer, and Department of Corporations. I suggest any FPA member who has a personal relationship with any elected official consider joining us in Sacramento, or at a minimum, make an introduction to your respective advocacy chair. As I have pointed out in prior articles, regardless of a Sacramento or Washington, DC, trip, the first question we are always asked is, "Who is the constituent?" What we have learned over many years of making these trips is that our pro bono deeds and having a constituent attend gives us access. Regardless of the issue of the day, returning year after year demonstrates our commitment to our cause and to the communities the elected officials represent. It really does matter. The officials and the staffers start to remember us as the years go by. Another activity we deploy is providing pro bono sessions with the staffers, which not only helps the staffers consider their own affairs, but also demonstrates a taste of what we do for our clients. Over the years we have modulated the form from in person, to virtual during Covid, to hybrid.

The annual Washington, DC, trip will be different in 2024. Although we do not have the details yet, it will be pared down in numbers and format as FPA National deals with some budgetary constraints. We expect it to be in a more

traditional format come 2025. We are not sure how many members will be allowed to attend. It may be limited, as an example, to the executive council. This is very unfortunate as we continue to work on title protection, expansion of the current 529 plan, and financial literacy. Financial literacy is now a requirement in only 13 states, not in California. We were particularly well represented in our 2023 trip to DC, in that eight of the 54 attendees came from California. Certain states are leaders in our political efforts: California, Texas, Florida, and New York. It is critical we continue to lead the way in both state and national efforts.

I know membership is an issue across all chapters, and keeping board seats filled is not easy. I encourage all chapters to make sure the advocacy chair position is filled. If not, the chapter's president should participate or delegate. We are your representation in both state and federal issues. The advocacy chair is the conduit between you and the FPA of California. All positions are important. The partnership between pro bono and advocacy is a key relationship. When we visit elected officials and can enumerate the wide array of pro bono work, it matters.

Jamie Rugg, CFP®, 2024 president and advocacy chair, brings great energy, passion, and creativity that will benefit all of us.

Thomas F. Bennett, CFP®, CLU®, CRPC® is the past president of FPA of California and advocacy chair for FPA of the East Bay. He has been on the FPA of the East Bay board for 12 years and is past president and chair. Thomas is currently a managing director at Horter Investment Management LLC. He has been FINRA and CA DOI registered for 25 years, serving the East Bay of California as well as Marin and San Francisco Counties. Thomas has been married for 25 years to Tara and has two sons in the military. Tom is a UC Berkeley graduate and member of Pug Rescue for the last 25 years.

CHAPTER EVENTS

Upcoming Event Listings

FINANCIAL
PLANNING
ASSOCIATION

January 2024

FPA of San Francisco

Date: January 9
Topic: Chapter Meeting: Yearly Outlook (Fixed Income and Asset Allocation)
Location: San Francisco Italian Athletic Club, 1630 Stockton Street, San Francisco
Time: 3:00 – 4:30 pm
Speaker: TBD
See page 14 for event details

FPA of the East Bay

Date: January 10
Topic: Chapter Meeting: 2024 Economic and Fed Policy Outlook
Location: Round Hill Country Club, 3169 Roundhill Road, Alamo
Time: 7:30 – 9:00 am
Speaker: Jeffrey Cleveland, chief economist, Payden & Rygel
Sponsor: Drew Larson, Federated Hermes
See page 14 for event details

FPA of Silicon Valley

Date: January 11
Topic: Chapter Meeting: Economic Outlook
Location: TBD
Time: 11:30 am – 1:30 pm
Speaker: Bryce Gill, First Trust
See page 15 for event details

February 2024

FPA National

Date: February 1 – 3
Topic: Chapter Leaders Conference
Location: Hilton Denver City Center, 1701 California Street, Denver, Colorado
Time: 9:00 am February 1 – 11:45 am February 3
For more information or to register:
www.financialplanningassociation.org/learning/events/chapter-leaders-conference

FPA of the East Bay

Date: February 7
Topic: Chapter Meeting: TBD
Location: Round Hill Country Club, 3169 Roundhill Road, Alamo
Time: 7:30 – 9:00 am
Speaker: TBD
For more information or to register: www.fpaeb.org

FPA of Silicon Valley

Date: February 8
Topic: Chapter Meeting: Tax Update
Location: TBD
Time: 11:30 am – 1:30 pm
Speaker: Larry Pon, CPA, Pon & Associates
For more information or to register: www.fpasv.org

FPA of San Francisco

Date: February 13
Topic: Chapter Meeting: TCJA Sunset
Location: San Francisco Italian Athletic Club, 1630 Stockton Street, San Francisco
Time: 3:00 – 4:30 pm
Speaker: TBD
Strategic Partner: John Lowman, Red Tower Capital, Inc.
For more information or to register: www.fpasf.org

March 2024

FPA of the East Bay

Date: March 6
Topic: Chapter Meeting: TBD
Location: Round Hill Country Club, 3169 Roundhill Road, Alamo
Time: 3:30 – 5:00 pm
Speaker: TBD
For more information or to register: www.fpaeb.org

FPA of California

Date: March 12
Topic: FPA of California Advocacy Day
Location: California State Capitol, 1315 10th Street, Sacramento
Time: All day
For more information or to register: www.fpacal.org

FPA of San Francisco

Date: March 12
Topic: Chapter Meeting: TBD
Location: San Francisco Italian Athletic Club, 1630 Stockton Street, San Francisco
Time: 3:00 – 4:30 pm
Speaker: TBD
For more information or to register: www.fpasf.org

FPA of Silicon Valley

Date: March 14
Topic: Chapter Meeting: TBD
Location: TBD
Time: 11:30 am – 1:30 pm
Speaker: TBD
For more information or to register: www.fpasv.org

CHAPTER EVENTS

Featured Events
and MeetingsFPA FINANCIAL
PLANNING
ASSOCIATION

Date

January 9

Time

3:00 – 4:30 pm

FPA

FINANCIAL
PLANNING
ASSOCIATION
SAN FRANCISCO**Topic****Chapter Meeting:
Yearly Outlook (Fixed
Income and Asset
Allocation)****Location**San Francisco Italian Athletic
Club, 1630 Stockton Street,
San Francisco**Speaker**

TBD

Overview

TBD

Speaker's Bio

TBD

CE Credits

TBD

Cost\$40 FPA Members;
\$80 Non-Members;
\$10 Students;
Free Strategic Partners**For More Information or
to Register**www.fpasf.org

Date

January 10

Time

7:30 – 9:00 am

FPA

FINANCIAL
PLANNING
ASSOCIATION
EAST BAY**Topic****Chapter Meeting: 2024
Economic and Fed Policy
Outlook****Location**Round Hill Country Club,
3169 Roundhill Road, Alamo**Speaker****Jeffrey Cleveland, chief
economist, Payden & Rygel****Overview**During this session, Jeffrey
Cleveland will cover the
economic and Fed policy
outlook for the coming year.
Included in the conversation
will be market cycles, bond
and stock valuation concepts,
and investment strategies.
Don't miss this chance to get
this jumpstart for the year.**Speaker's Bio****Jeffrey Cleveland** is a
director and the chief
economist at Payden &
Rygel. He is responsible for
developing views on the US
and global economy and the
capital market implications.
Jeffrey earned a MA in
International Political
Economy with an emphasis
in international money and
finance from Claremont
Graduate University and
a BA in Economics/Global
Political Economy from
Whittier College through
the Whittier Scholars
Program. As an avid open-
water swimmer, Jeffrey
swam across the English
Channel in September,2008, across the Catalina
Channel in 2009, and
around Manhattan in 2010,
becoming the 36th person
to have completed this
“triple crown” of open water
swimming.**CE Credits**1 hour of CE credit is
pending approval by the CFP
board for this session.**Cost**\$45 FPA Members;
\$89 Non-Members**For More Information or
to Register**www.fpaeb.org**Strategic Partner**Drew Larson, Federated
Hermes



Date

January 11

Time

11:30 am - 1:30 pm

FPA
FINANCIAL
PLANNING
ASSOCIATION
SILICON VALLEY

Topic**Chapter Meeting: Economic Outlook****Location**

TBD

Speaker**Bryce Gill, First Trust****Overview**

Bryce will be focusing his talk on describing the coming changes in the global and US economy and how investment advisors can best prepare their investors' portfolios for those changes in the years to come.

Speaker's Bio

Bryce Gill is an economist and is part of the First Trust Economics Team that Bloomberg has ranked as

one of the top forecasters of the US economy over the past several years. At First Trust, Bryce is responsible for analyzing economic indicators, writing economic commentaries and producing articles on the First Trust Economics Blog.

He is one of First Trust's national speakers and presents timely information on the economy and financial markets to both professional and everyday investors. Bryce is based in First Trust's Austin, TX office and received an MBA from the University of Texas McCombs School of Business and a BA in Economics from Miami University (Ohio).

CE Credits

1 hour of CE credit is pending approval by the CFP board for this session.

Cost

\$40 FPA Members;
\$75 Non-Members

For More Information or to Register

www.fpasv.org

Plan Ahead for 2024 Meetings

2024 FPA OF THE EAST BAY MEETINGS

Meetings are held at Round Hill Country Club from 7:30 - 9:00 am unless otherwise noted below.

Wednesday, January 10

Wednesday, February 7

Wednesday, March 6, 3:30 - 5:00 pm

Wednesday, April 3

Wednesday, May 1

No June or July meetings

Wednesday, August 7

Thursday, September 5

Wednesday, October 2

Wednesday, November 6,
11:30 am to 1:00 pm

Wednesday, December 4

2024 FPA OF SAN FRANCISCO MEETINGS

Meetings are held at the San Francisco Italian Athletic Club from 3:00 - 4:30 pm.

Tuesday, January 9

Tuesday, February 13

Tuesday, March 12

No April meeting

Tuesday, May 14

Tuesday, June 11

No July meeting

Tuesday, August 13

Tuesday, September 10

Tuesday, October 8

Tuesday, November 12

Tuesday, December 10

2024 FPA OF SILICON VALLEY MEETINGS

Meetings are held from 11:30 am to 1:30 pm unless otherwise noted below.

Thursday, January 11

Thursday, February 8

Thursday, March 14

Thursday, April 11

No May meeting

Thursday, June 13

Thursday, July 11

Thursday, August 8, 4:00 - 6:00 pm at
Campo de Bocce, Los Gatos

Thursday, September 12

Thursday, October 10

Thursday, November 14

Thursday, December 12, 4:00 - 6:00 pm
at Maggiano's Little Italy



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December Meeting



**FINANCIAL
PLANNING
ASSOCIATION**
EAST BAY



Above (left): The December meeting featured a panel, “Impact Investing to Cement Client Relationships,” moderated by long-time FPAEB member James King. On the panel were (from left): Noelle Sadler, CEO, Goal Five; Victor Diaz, owner, Renegade Running; and John Gough, CIO, ICA Fund.

Above (right): This distinguished group of FPAEB members gathered for the last chapter meeting of 2023 (from left): Michael O’Connor, Eric Flett, Gordon Dunne, George Coughlin and James King.

Photos courtesy of David Shaffer