



Long Island FPA

***Investing in Tomorrow:
Advancing Your Practice and Portfolios***

Fall Symposium & Exhibition Journal

Wednesday, October 28th

Mansion at Oyster Bay

8:00am to 6:00pm

8 CE Credits

FPA

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A Letter from the FPA-LI Board of Directors

Dear Colleagues,

Each Fall we come together to acquire knowledge from top industry leaders, while collaborating with colleagues and forging valuable professional connections that will assist us in moving our practices forward. And this year is no exception!

Welcome to the 2026 FPA-LI Annual Symposium! We chose this year's theme, **"Investing in Tomorrow: Advancing Your Practice and Portfolios,"** because forward-thinking leadership defines our profession. As trusted financial advisors, it is our responsibility to continuously elevate our expertise in all areas of financial planning and wealth management, ensuring we deliver the future-focused guidance that our clients and their families rely on.

As we guide our clients through life's major milestones, we build deep, lasting relationships that deliver true confidence and peace of mind in an unpredictable world. Our goal for today's Symposium is simple: to provide you with actionable, high-impact takeaways that will immediately elevate both your practice and your client's portfolios.

Today's Symposium will offer eight general sessions, led by industry experts, all providing detailed information that will give you the resources and tools needed to provide timely and valuable advice to help your clients to achieve their financial objectives. Topics to include a *Q3 Market Update*, *Finding Opportunities within the Markets*, as well as *Investor Types and Solutions for High Net Worth Individuals*, *Structuring a Sale of a Closely Held Business*, a *Midterm Election Playbook*, *The Economics of Tax Loss Harvesting*, *Multi-Method Investing*, and *Employer Healthcare and the Use of Code Section 125*.

We would like to thank our presenting sponsors: 4Thought Financial Group, BlackRock, Envestnet, National Network of Accountants, BNY Wealth, Northern Trust, First Trust and Symmetry. Without them and today's other Sponsors, this Symposium would not be possible. Their support is much appreciated and helps make events like this Symposium possible. They are the reason we are able to provide our Members with quality educational events and networking opportunities.

Our hope is that you will refer to this Journal often as it can be used as a Resource Guide throughout the year; with up-to-date contact information of specialists that support the FPA of Long Island.

We would like to recognize the Symposium Committee for all of their efforts, and vision to make the Symposium a reality. In addition, we would like to thank Elissa Weick, our Chapter Executive, for her ongoing drive, focus on detail, perfection, and her ability to bring the entire event together from the first presenter to the Happy Hour!

We hope you enjoy the Symposium, learn something new, and gain valuable information that you will utilize in your practice to help lead your clients to their financial goals and dreams!

Sincerely,

The Board of the FPA-LI

Mission Statement

The Financial Planning Association of Long Island Chapter, through its program meetings and annual symposium, provides an educational and networking forum for professional financial planners so they may provide the highest level of service to their clients.

We promote activities on Long Island to benefit the financial planning profession, or members and the general public.

The Long Island Chapter will continue to build and retain a growing membership with a shared vision.

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The FPA would like to thank PMG Strategic, Inc. for their assistance in putting this journal together.

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President's Letter

Dear Symposium Attendees,

Can you believe how quickly a year goes by? It feels like just yesterday we were gathered here for our last Symposium. It's truly a pleasure to be back among such a dedicated group of professionals who are helping their clients navigate this ever-changing financial landscape. We truly are making a lasting impact on our clients' lives. That's why "*Investing in Tomorrow: Advancing Your Practice and Portfolios*" is so important.

I recently read that financial literacy in America has fallen to its lowest level in a decade. Americans answered less than half of basic financial literacy questions correctly, and younger generations performed even worse. The numbers are concerning, but they don't surprise me.



I've been in business and doing "Financial Planning" for more than thirty-five years. If there is one thing I've learned, it's that we often assume our clients know more than they actually do. They don't. With so much misinformation and AI so prominently at our fingertips, "Financial Planning" seems more like a commodity than an art. This is why I believe they need our help more than ever before.

Many clients don't understand simple things like compound interest. They don't understand how inflation could impact their portfolios. They don't understand investment risk and assume the markets will always go up. They don't understand the difference between a traditional pre-tax contribution and a Roth contribution into their IRAs or 401(k)s offered through work. Most importantly, many don't understand how much money they need to save to retire comfortably.

The financial planning industry sometimes acts as if technology can solve every problem. We build better websites. We create mobile apps. We add calculators and interactive tools. Those things are helpful, but technology cannot overcome a lack of basic financial knowledge.

The reality is that many of our clients are making decisions without understanding the consequences. Some avoid seeking out help because they believe they can't afford or are embarrassed to show a Planner or to admit to a spouse their lack of understanding when it comes to finances. Others keep all their money in checking accounts or money market funds because they are afraid of market volatility or making a bad decision. This is why educating the public remains so important.

For planners, financial literacy should not be viewed as someone else's responsibility. Every client meeting, every educational presentation, every prospect call, and every communication represents an opportunity to help someone make a better financial decision.

Financial literacy is not a side issue. It is one of the foundations of retirement security. If Americans are becoming less financially literate, the industry needs to do a better job educating the public. Because at the end of the day, a great plan only works if a client understands how it works.

By attending today's Symposium, we hope you gain the critical knowledge needed to keep your clients informed, protected, and prepared for tomorrow's challenges.

Sincerely,
Mark A. Badami, CFP®, CLTC®
FPA-LI President



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The FPA of Long Island would like to thank all of our amazing 2026 Sponsors.

We are so grateful for their continued support of our Chapter. Without them, we would not be able to provide our members with timely topics across the many disciplines of Financial Planning and Practice Management!

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Tradeshow Participants





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Symposium Schedule

Wednesday, October 28th

7:45am – 8:15am • Continental Breakfast & Sponsor Exhibit Hall Open

8:15am – 8:30am • Symposium Announcements

8:30am – 9:20am • **Q3 2026 Market Update and Outlook from a Factor-Based Perspective**

Presented by: Symmetry • Speaker: Dr. John McDermott

9:20am – 9:30am • Break

9:30am – 10:20am • **Turns in the Road, How to Navigate and Find Opportunities Within the Markets**

Presented by: First Trust • Speaker: Brian Taylor

10:20am – 10:30am • Break

10:30am – 11:20am • **Structuring the Sale: What Business Owners, Advisors and Families Need to Know Before Liquidity**

Presented by: BNY • Moderator: David Forrester – Panelists: Karen Hall and Eva-Maria Anthony, J.D.

11:20am – 12:00pm • Sponsor Exhibit Hall Open

12:00pm – 1:00pm • Lunch • **Your Midterm Election Playbook**

Presented by: Northern Trust • Speaker: Deepika (Dee) Sharma, CFA

1:00pm – 1:10pm • Break

1:10pm – 2:00pm • **The Economics of Tax-Loss Harvesting**

Presented by: BlackRock • Speaker: Nate Bridgers, CFP®

2:00pm – 2:10pm • Break

2:10pm – 3:00pm • **Multi-Method Adaptive Investing and Mixed Martial Arts**

Presented by: 4Thought Financial Group Inc. • Speaker: Jesse Mackey

3:00pm – 3:10pm • Break

3:10pm – 4:00pm • **High Net Worth Investor Types and Solutions**

Presented by: Envestnet • Speaker: Scott Liddell, CFA

4:00pm – 4:10pm • Break

4:10pm – 5:00pm • **Section 125 Plans and Employer Healthcare Strategies**

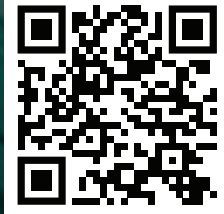
Presented by: National Network of Accountants • Speaker: Joseph W. Tucciarone

5:00pm – 6:00pm • **Networking After 5... Cocktails and Conversations – Happy Hour**

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 SYMMETRY

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Symmetry's PrecisionCore Exchange-Traded Fund (ETF) model portfolios aim to eliminate guesswork, manage emotions, and mitigate unnecessary risks, while providing a globally diversified core solution.

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Symmetry's Tax Alpha Strategies can substantially limit the potential long-term impact of taxes for investors with \$1 million+ taxable accounts who:

- Own highly appreciated taxable accounts
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- Want to diversify highly concentrated portfolios
- Need to generate losses in advance of a business sale

Panoramic Funds

Symmetry Panoramic Funds are built and managed with a disciplined approach—grounded in evidence and financial science. Panoramic Funds can address specific strategic needs or provide a complete portfolio solution.

Direct Investing Custom Solutions

Symmetry's Direct Investing solution is a sophisticated, process-driven combination of technology and investment expertise designed to provide a "1-stop" personalized investing experience for investors and their Financial Advisors. The solution is investment agnostic—the focus is on what combination of investments will best address the investor's situation, needs, and preferences, including SMA offerings, standard and custom indices, and, in some cases, mutual funds and ETFs.

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Get in touch today!



Marci Pereira

Sr. Regional Director - East

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Symmetry does not provide tax or legal advice and nothing either stated or implied here should be inferred as providing such advice.

The information provided in this document is for informational purposes only, and investors should determine for themselves whether a particular service or product is suitable for their investment needs.

Risk Disclosure

Higher potential return generally involves greater risk, short-term volatility is not uncommon when investing in various types of funds. Diversification and asset allocation do not ensure a profit or guarantee against loss.

Panoramic Mutual Funds:

The funds are distributed by SEI Investment Distribution Company (SIDCO). SIDCO is not affiliated with Symmetry Partners, LLC, or any firm mentioned in this material.

There are risks involved in investing, including loss of principal. Asset allocation may not protect against market risk. Investment in the fund(s) is subject to the risks of the underlying funds.

Panoramic Direct Indexing Program Risks

The Symmetry Panoramic Direct Indexing program provides clients with individual security portfolio solutions designed around individual client preferences. The Panoramic Direct Indexing separately managed accounts (Panoramic Direct Indexing SMAs) can be index- or factor-based. The index-based solutions are designed to give clients exposures similar to popular market indices, with far fewer individual security positions. The factor-based solutions are designed to emphasize those factors. The Research/Portfolio Management team believes will optimize risk-adjusted return. Both the index-based and factor-based portfolios hold individual securities.

Course Descriptions

Session I



8:30am – 9:20am • CFP® Credit • CPE Credit

Q3 2026 Market Update and Outlook from a Factor-Based Perspective

Presented by: Symmetry

Speaker: Dr. John McDermott



Dr. John McDermott, Chief Investment Strategist, began his affiliation with Symmetry in 2005. Dr. McDermott is a renowned scholar focused on the role of liquidity in financial markets. He has been published in numerous academic journals, including The Journal of Banking and Finance, The Journal of Financial Markets and The Journal of Futures Markets. Dr. McDermott received his undergraduate degree from the U.S. Coast Guard Academy, his MBA from Columbia University, and his Ph.D. from the University of Connecticut.

Topic Description: Dr. McDermott will review equity and fixed income market performance through Q3 2026 from an academic factor perspective. The history and theory of equity factor investing will be reviewed. Specifically, the equity factors to be discussed are small cap, value, momentum, quality/profitability, and volatility. Fixed income factors to be discussed are maturity and credit. The presentation will conclude with a look to the future of factor investing focusing on the history and economic rationale for factor-based investing, while identifying and explaining primary equity factors and the primary fixed income factors.

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Brian Taylor

Vice President

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Session 2



9:30am – 10:20am • CFP® Credit • CPE Credit

Turns in the Road, How to Navigate and Find Opportunities Within the Markets

Presented by: First Trust

Speaker: Brian Taylor



Brian Taylor is a Vice President responsible for First Trust's financial professional relationships covering Long Island, Brooklyn, and Queens. Brian works closely with financial professionals providing industry-leading economic and market commentary, portfolio analysis and practice management consulting. Brian's specific focus is distribution of the firm's unit investment trusts (UITs). His relationships include RIAs, wirehouses, and independent firms.

Brian has 30 years of experience in the financial services industry. Before joining First Trust in 2004, he worked at UBS and PaineWebber. Brian holds the Series 7, Series 65, and Series 24 licenses.

Topic Description: This presentation provides an in-depth analysis of the current macroeconomic climate, equipping attendees to look past short-term noise and manage investment portfolios through shifting market cycles. It centers on understanding major economic structural pivots and identifying opportunities amid volatility.

We will provide a high-level overview of where the markets stand, what is shaping the current outlook, and where historical patterns can guide future asset allocation. We will also analyze how the economy transitions when structural elements change - specifically tracking inflation moving toward the Federal Reserve's target levels and the resulting impact on interest rates.

Get Involved!



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Helping Women in all aspects of financial planning advance their career through mentoring, networking, social gatherings, and the opportunity to meet and share ideas with like-minded professionals.

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To learn more, contact
Dave Forrester, Vice President
David.forrester@bny.com

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Session 3

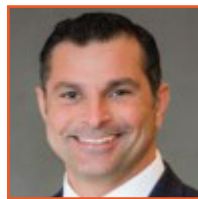
➤ **BNY** | WEALTH

10:30am – 11:20am • CFP® Credit • CPE Credit

Structuring the Sale: What Business Owners, Advisors and Families Need to Know Before Liquidity

Presented by: BNY Wealth

Moderator: David Forrester – Panelists: Karen Hall and Eva-Maria Anthony, J.D.



Dave Forrester is a Wealth Advisor for BNY Wealth. In this role, he works directly with clients, managing teams to directly address their investment and wealth management needs. Dave joined the firm after retiring from the US Army after 20 years of Active-Duty service. Dave served combat tours in Iraq and Afghanistan, commanded two companies in the 10th Mountain Division, was a Chief of Staff at the Department of Military Instruction at the United States Military Academy at Westpoint, and the player development lead for both the Army Westpoint Football and Lacrosse teams.

Originally from Texas, Dave now resides in the village of Northport, NY with his wife Lina and his three beautiful children. If it's a weekend and the weather is right, you can find him looking for a golf ball on the left side of a fairway somewhere in Suffolk County.



Karen Hall is an Associate Wealth Strategist for BNY Wealth. In her role, Karen works closely with clients and their families to address all aspects of family wealth transfer, and estate, gift, and generation-skipping transfer tax planning. Karen joined the firm in 2026 and has over seven years of experience in trusts and estates. Her previous experience includes serving as a paralegal on the Wealth Planning Solutions Team at Summit Trail Advisors and began her career as a trusts and estates paralegal at Cravath, Swaine, and Moore LLP.

Karen received a Bachelor's degree in Legal Studies from Mercy University.



Eva-Maria Anthony, J.D. is Senior Vice President for BNY Wealth. In this role, she works directly with clients and their advisors to address their trust administration, planning and wealth management needs. Eva joined the firm in 2015 and has more than 25 years of experience in the legal and financial services industries. Her previous experience includes practicing law for 10 years advising clients regarding their estate plans.

Eva received a Bachelor of Fine Arts degree from The Cooper Union for the Advancement of Science and Art and a Juris Doctor from Brooklyn Law School. Eva is admitted to practice law in both New York and New Jersey.

Topic Description: Selling a privately held business is rarely just a transaction. It is a planning process that can reshape an owner's family, control, liquidity and legacy. Drawing on BNY Wealth's 2026 Structuring the Sale research, this moderated fireside chat will examine why many owners begin preparing too late, how foundational estate-planning documents and ownership decisions affect sale readiness, and why deal structure can matter as much as headline price. The panel will also discuss the transition from concentrated business ownership to liquid wealth, the fiduciary and family-governance questions that may emerge before and after closing, and the role financial planners can play in coordinating attorneys, tax advisors, transaction professionals, wealth advisors and fiduciaries around a common definition of success. The session is educational and will focus on practical questions planners can use to identify planning needs and engage the appropriate specialists early.

11:20am – 12:00pm – Sponsor Exhibit Hall Open

**Network with industry peers and create new connections to
assist you in moving your practice forward**

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WHAT DO THESE ADVISORS KNOW ABOUT
ENHANCING CLIENT VALUE?



Get the Research

Session 4



12:00pm- 1:00pm • CFP® Credit • CPE Credit

Your Midterm Election Playbook

Presented by: Northern Trust

Speaker: Deepika (Dee) Sharma, CFA



Deepika (Dee) Sharma, CFA is the Head of Multi-Asset Custom Solutions at Northern Trust Asset Management, a leading provider of wealth and asset management solutions with over \$1.6 trillion in AUM. Dee has almost two decades of experience in multi-asset investing, with expertise spanning portfolio management, manager selection, alternatives, and quantitative research. She has co-authored several publications featured in the *Journal of Investing*, *ACMAI in Finance*, and the *Journal of Beta Investment Strategies*.

Most recently, she was the Global Head of Manager Selection at BlackRock, with a focus on selecting external strategies across public and private markets. She grew the team to manage \$250 bn in multi-manager portfolios leveraging over 150 external managers for institutional Outsourced Chief Investment Officer (OCIO), model portfolios, and wealth mandates globally. Prior to joining BlackRock, she served as Portfolio Manager and Managing Director of Investments at Knight Capital Group (which later became Astor Investment Management), where she earned the Refinitiv Lipper Fund Award for outstanding performance in a global macro hedge fund she built and managed. Earlier in her career, Dee held trading and research roles at Morgan Stanley Smith Barney, Roubini Global Economics, Old Hill Partners (Private Credit), and Nomura. She began her career as an analyst on the Structured Credit desk at Lehman Brothers in London.

Dee has previously served as the Chair of the Board of Directors at CFA Society New York. She has been recognized by the Bloomberg NewVoices Program and the Milken Institute Young Leaders' Circle. She currently serves on the Advisory Board for various industry groups including the AIMA Alternative Credit Council and Bretton Woods Committee. She is also a member of the Economic Club of New York. Dee holds a Masters in International Finance from Columbia University, where she was a teaching assistant for former Federal Reserve Vice Chair Richard Clarida.

Topic Description: This presentation explores how investors can position portfolios during election years by separating political headlines from long-term market fundamentals. Using historical market data and midterm election analysis, the course examines the relationship between congressional control, economic conditions, and equity market performance, while highlighting the risks of making investment decisions based solely on election outcomes. Participants will gain insight into historical market trends across election cycles, the drivers of post-election returns, and the importance of maintaining a disciplined, long-term investment approach focused on economic fundamentals, diversification, and strategic asset allocation.

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Serving the Long Island market.

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Session 5

BlackRock

1:10pm – 2:00pm • CFP® Credit • CPE Credit

The Economics of Tax-Loss Harvesting

Presented by: BlackRock

Speaker: Nate Bridgers, CFP®



Nate Bridgers, CFP® is a Vice President, Investment Strategist, and After-tax Wealth Strategist on the Aperio Portfolio Management team within BlackRock's SMA Solutions business. In this role, Nate focuses on the intersection of portfolio management, taxes, and estate planning. His expertise includes constructing tax-aware portfolios, addressing concentrated stock positions, and incorporating factor tilts to help clients achieve long-term success. Nate joined BlackRock in 2024 and has deep experience within the firm's comprehensive SMA platform, including Aperio Tax-Managed Equity Solutions, SpiderRock Option Overlay, and Municipal Bonds. Prior to BlackRock, Nate worked at Global X ETFs, Morgan Stanley, and Vanguard. He holds a B.S. in Finance from NC State University.

Topic Description: BlackRock invites you to explore investment strategies and solutions designed to help maximize after-tax returns.

During the session, Nate Bridgers, BlackRock's After-Tax Wealth Strategist, will discuss how systematic tax-loss harvesting, also known as direct indexing, can help generate tax alpha for clients. The session will also explore how financial advisors and tax professionals, including CPAs, can work together to identify clients and prospects who may benefit from direct indexing and facilitate referrals within their professional networks.

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planning practitioners
to individuals,
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communities in need.



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new financial planners
need different resources
on topics and issues than
those in the business for 25
plus years.

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Through the use of our Separately Managed Account program you can take advantage not only of our flexible Multi-Method Investing® approach and algorithmic investment processes, but also our personnel, training, resources, and support. In the end, our goal is to provide options that help you work in a more holistic way so achieving your client's financial goals becomes easier.

- ✓ Low cost access to high impact investing through our redefined concept of the market cycle
- ✓ Human creativity and support services combined with the power of our technology-driven methodology
- ✓ A flexible program for either a turnkey approach or the manager-of-managers
- ✓ Options for ancillary practice management resources

Morningstar Ratings™ as of June 30th, 2026

Overall

4Thought Multi-Method Unconstrained	Tactical Allocation	★★★★★
4Thought Multi-Method Constrained	Moderately Conservative Allocation	★★★★★
4Thought Traditional Strategic Allocation	Aggressive Allocation	★★★★★
4Thought Traditional Conservative Allocation	Conservative Allocation	★★★★
4Thought Traditional Moderate Allocation	Moderately Conservative Allocation	★★★★
4Thought Opportunistic Unconstrained Allocation	Tactical Allocation	★★★★
4Thought Traditional Aggressive Allocation	Moderately Aggressive Allocation	★★★★
4Thought Global Strategic Allocation	Tactical Allocation	★★★
4Thought Fixed Income Plus	Corporate Bond	★★★
4Thought Selective Stock Allocation	Large Blend	★★

	3-Year		5-Year		10-Year	
Separate Account Strategy/Composite	Morningstar Rating™	Category Rank	Morningstar Rating™	Category Rank	Morningstar Rating™	Category Rank
4Thought Multi-Method Unconstrained	★★★★★	26/329	★★★★★	27/321	-	N/A
4Thought Multi-Method Constrained	★★★★★	19/240	★★★★★	21/229	★★★★	32/147
4Thought Traditional Strategic Allocation	★★★★	45/168	★★★★	22/129	★★★★★	10/74
4Thought Traditional Conservative Allocation	★★★★	31/171	★★★★	23/142	★★★★	6/76
4Thought Traditional Moderate Allocation	★★★★	27/240	★★★★	31/229	★★★★	16/147
4Thought Opportunistic Unconstrained Allocation	★★★★	102/329	★★★	193/321	★★★★	75/206
4Thought Traditional Aggressive Allocation	★★★	74/210	★★★	62/197	★★★★	40/124
4Thought Global Strategic Allocation	★★★	140/329	★★★	146/321	★★★	86/206
4Thought Fixed Income Plus	★★	74/99	★★★	34/97	★★★	55/75
4Thought Selective Stock Allocation	★★★	389/792	★★★★	154/710	★	478/511

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Notes: The ratings and rankings provided are based on Gross of fees returns for the period ended at the date shown above, amongst managers reporting to Morningstar for the full time period referenced. Rankings and ratings provided are based on gross of fees returns, and therefore the deduction of fees is not reflected in this data or in the data of competitors to which 4Thought's composites are compared. Fees for separate accounts can vary widely and are negotiated between the asset manager, the separate account program sponsor or advisor, and the investor. Morningstar has chosen to present gross-of-fees performance (before fees have been taken out) to compare separate accounts. Net-of-fees calculations often deduct the highest theoretical fees that an investor may pay. Morningstar will not calculate ratings for categories or time periods that contain fewer than five separate accounts. Each investor in the same separate account can experience slightly different total returns, because investors

have different account preferences and restrictions. Therefore, to ensure that ratings are fairly assigned, Morningstar will calculate ratings for only those firms that report performance for "composites" of similarly managed portfolios according to the guidelines of the CFA Institute's Global Investment Performance Standards (GIPS®). Separate accounts that do not have ratings can be divided into two groups: those that do not qualify to be rated and those that did not participate. A separate account will not get a Morningstar Rating if: It is less than three years old, the firm is not GIPS-compliant, or the category contains fewer than five separate accounts that are eligible for a rating.

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Session 6



2:10pm – 3:00pm • CFP® Credit • CPE Credit

Multi-Method Adaptive Investing and Mixed Martial Arts

Presented by: 4Thought Financial Group Inc.

Speaker: Jesse Mackey



Jesse Mackey is the CEO and Chief Investment Officer of 4Thought Financial Group Inc. As head of the firm's portfolio management operations and investment committee, he is responsible for developing and implementing the firm's algorithmic investment processes, while providing guidance to aid financial advisors and partner firms in servicing their clients. In addition to authoring the financial market theory/research whitepapers and articles published by 4Thought, he has also been published through multiple third-party venues, including the FPA's Journal of Financial Planning, CPA Journal, and several others.

Topic Description: The best Mixed Martial Arts (MMA) fighters often excel by mastering multiple disciplines and adjusting their strategy and tactics to the fight in real time. Similarly, Multi-Method Adaptive (MMA) Investing fuses four widely diverse investment methods and pairs this with adaptation to often-hostile and ever-changing financial markets. Learn more about how this investment methodology was inspired and developed by mirroring ideas from Mixed Martial Arts.

In addition to learning about the four basic methods of investing and their respective market environments, as applicable to Multi-Method Investing, attendees will gain an understanding of the parallels between Multi-Method Adaptive (MMA) Investing and universal concepts derived from a study of Mixed Martial Arts (MMA). Lastly, we will uncover and discover how an investment portfolio can be adapted to changing market environments by systematically manipulating the allocation to different methods of investing.

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Went private in
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in assets

22+
million
investor accounts

328+
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500+
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Session 7



3:10pm – 4:00pm • CFP® Credit • CPE Credit

High New Worth Investor Types and Solutions

Presented by: Envestnet

Speaker: Scott Liddell, CFA



Scott is the Vice President, Regional Director for the Northeast at Envestnet. As part of the Advisor Sales and Wealth Consulting Team, Scott supports Osaic advisers located in CT, MA, ME, NH, NY, RI, VT, DE and PA. Scott assists FAs on the merits of managed money, educating and coaching advisers to create, grow and maintain fee-based advisory practices. He helps advisers utilize Envestnet's technology platform for scale and efficiency, as well as leverage Envestnet's research and broad universe of strategic partnerships in Separately Managed Accounts (SMAs), Mutual Funds, ETFs, Fund Strategist Providers (FSPs) and Unified Managed Accounts (UMAs). With \$7+ trillion in assets under management, administration and advisory, Envestnet serves over 111,000 advisers and services over 21 million investor accounts.

Previously, Scott was Managing Regional Director and Portfolio Consultant for Natixis Investment Managers working with wire-house and RIAs clients in New York City. Before that, he was a Senior Director on the John Hancock Asset Allocation team which manage John Hancock's target-risk and target-date funds. Scott began his career on the institutional fixed income sales desk at UBS in New York.

Scott holds a Chartered Financial Analyst (CFA) designation, a Chartered Alternative Investment Analyst (CAIA) designation and a Master's degree in Finance from Boston College.

Topic Description: At Envestnet, we broke down the mass-affluent and HNW marketplace into a variety of segments based on age and wealth level. Each segment has their own experiences and needs, and each segment values different things. In this session, we dive into the diverse HNW investor population and give you ideas for attracting each segment. We also highlight solutions and programs on the Envestnet platform that you can use to address each investor type.

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Session 8

4:10pm – 5:00pm • CFP® Credit • CPE Credit

Section 125 Plans and Employer Healthcare Strategies

Presented by: National Network of Accountants

Speaker: Joseph W. Tucciarone



A graduate engineer with designations in both Mechanical Engineering and Nuclear Engineering, Joe began his professional career at Kennedy Space Center. So yes — he really is a rocket scientist. After leaving engineering, his career took an unexpected turn that would lead to more than 35 years in the retirement planning and financial services industry. His scientific background and analytical approach proved particularly valuable as he became a partner in building one of the largest pension actuarial firms in the Northeast.

Today, he remains a standing member of National Pension Partners (NationalPension.com), a nationwide network of pension specialists. His career has also included serving on the Board of Directors of GAMA International and building one of the largest insurance agencies in America.

Drawing on this combination of analytical, financial and entrepreneurial experience, Joe founded the National Network of Accountants (NNA) in 1992. His vision was to help accounting professionals expand the value they provide to their clients beyond traditional accounting services by incorporating an advanced, fee-based planning approach delivered through the expertise and trusted relationship of the accounting professional.

This model has allowed CPAs and accounting professionals to remain relevant to their clients, expand their practices and maintain their independence while offering a planning methodology that is often overlooked in traditional commission-based financial services.

In 2003, the NNA received the CPA Wealth Provider Financial Planning Award from The CPA Journal. He has also been recognized by Accounting Today as one of the financial services industry's top professionals.

His work bringing together actuaries, underwriters, attorneys, investment advisors and CPAs ultimately led to an increased focus on Captive Insurance Companies (CICs) and their evolving role as both financial and business management tools.

As an advisor to the State of Connecticut, he has continued to advocate for innovative approaches to captive insurance. In 2024, the National Network of Accountants received the prestigious Captive Innovation Award from Captive Review magazine.

More recently, Joe has turned his attention toward one of the most significant challenges facing American businesses today: the rising cost of healthcare. Through programs such as The Accountant's Edge, he continues to combine education, practical business experience, tax strategy and innovative planning concepts to help businesses and their advisors address increasingly complex financial challenges.

Throughout his career, he has believed that meaningful solutions begin with insight and education, but succeed only when combined with practical business knowledge and real-world experience.

He has been featured in numerous respected financial publications and media outlets, including The Wall Street Journal, CBS MarketWatch, The CPA Journal, Practical Accountant and CPA Wealth Provider.

Topic Description: This session will provide an overview of Section 125 cafeteria plans and their application in employer healthcare and financial planning. Topics will include the interaction of Section 125 with related tax provisions, common plan designs, HSA coordination, employer and employee tax considerations, eligibility rules, documentation and substantiation requirements, nondiscrimination testing, and implementation considerations. The session will also examine the role of CFP® professionals in evaluating benefit arrangements, identifying planning opportunities, and coordinating employer benefits with the broader financial plan.



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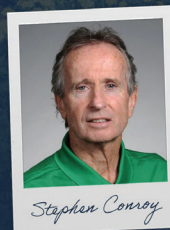
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Preserved disagreement, raised by the Risk lens. The single-life maximum holds only if the survivor need is covered elsewhere.

- Advisor's decision: approved with changes.
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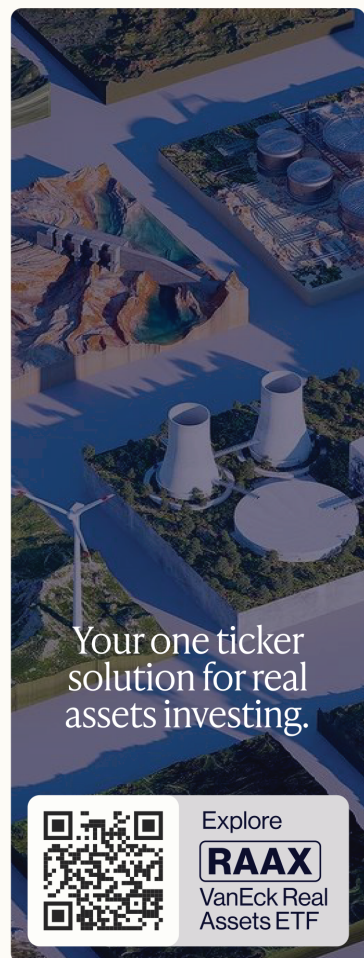
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