Session 1A   Saturday, October 9th   8:00 AM- 9:30 AM

Retirement Planning I - Taxes and Withdrawals
Location: Room 1

Moderator: Andrei Shynkevich, Kent State University

Retirement Portfolio and Variable Annuity with Guaranteed Minimum Withdrawal Benefit
Antonio E. Morello, CFA Nationwide Financial

MUTUAL FUND TAX EFFICIENCY AND INVESTMENT SELECTION
DK Malhotra, Bloomsburg University of Pennsylvania
Martin Rand, Bloomsburg University of Pennsylvania
C. Andrew Lafond,

Modeling Withdrawals from a Taxable Account
Andrei Shynkevich, Kent State University

Challenging Conventional Wisdom: Investing in Taxable versus Tax-Deferred Accounts
Keith R. Fevurly, Metropolitan State College of Denver

Discussants:
DK Malhotra, Bloomsburg University of Pennsylvania
Andrei Shynkevich, Kent State University
Keith R. Fevurly, Metropolitan State College of Denver
Antonio E. Morello, CFA Nationwide Financial

Session 1B   Saturday, October 9th   8:00 AM- 9:30 AM

Financial Education I - Savings Motivation, curricula, research
Location: Room 2

Moderator: Jean M. Lown, Utah State University

Three Strategies to Motivate People to Invest for Retirement
Jean M. Lown, Utah State University
Sharadee L. Allred, Utah State University

Financial Issues in Sustainability
Todd Shank, University of Southern Florida St. Petersburg

Health Care Reform: Opportunities for Service-Learning in the Discipline of Financial Planning
Lance Palmer, University of Georgia
Joseph W. Goetz, University of Georgia
Swarn Chatterjee, University of Georgia

Teaching Ethics in Financial Planning Courses…part of the problem, part of the solution
Jeanne Haser, Rhode Island College
Gregory P. Tapis, Mississippi State University
Silvia A. Styles, Rhode Island College

Discussants:
Todd Shank, University of Southern Florida St. Petersburg
Lance Palmer, University of Georgia
Jeanne Haser, Rhode Island College
Jean M. Lown, Utah State University

Session 1C Saturday, October 9th 8:00 AM- 9:30 AM

Financial Planning I - TIPS & Withdrawal Strategies
Location: Room 3

Moderator: Frank Laatsch, The University of Southern Mississippi

The Effect of Hyperinflation on TIPS and Bonds
Frank Laatsch, The University of Southern Mississippi

Real Savings+: An Automatic Investment for the Automatic IRA
Mandell Lewis, University of Washington and Aspen Institute
Pamela Perun,
Raymond O'Mara III ,
Lisa Mensah

Tax and Dividend Clientele changes resulting from the Jobs and Growth Tax Relief Reconciliation Act of 2003
Daniel Myers , Texas Tech University
Michael Finke, Texas Tech University

Investment Philosophy and Guiding Principles
Robert D. Higgins, Dalton Financial Services

Discussants:
Mandell Lewis, University of Washington and Aspen Institute
Robert D. Higgins, Dalton Financial Services
Frank Laatsch, The University of Southern Mississippi
Daniel Myers , Texas Tech University

Session 1D Saturday, October 9th 8:00 AM- 9:30 AM

Investment Analysis I - Risk Tolerance
Location: Room 4

Moderator: Hunter M. Holzhauer*, Penn State University - Erie

Five Factor Model for Measuring Financial Risk Tolerance
Hunter M. Holzhauer*, Penn State University - Erie
Robert W. McLeod,

Sequence Risk: Managing Retiree Exposure to Sequence Risk Through Probability of Failure Based Decision Rules
Larry R Frank Sr., Better Financial Education
Joachim Klement, Wellershoff & Partners Ltd.
John Mitchell, Central Michigan University

RISK-TOLERANCE ASSESSMENT AND THE NARRATOR EFFECT
John E. Grable, Kansas State University
Sonya L. Britt, Kansas State University

Beyond Risk Tolerance: Regret, Overconfidence, and Other Investor Propensities
Carrie H. Pan, Santa Clara University

Discussants:
John E. Grable, Kansas State University
Carrie H. Pan, Santa Clara University
Larry R Frank Sr., Better Financial Education
Hunter M. Holzhauer*, Penn State University - Erie

Session 1E Saturday, October 9th 8:00 AM- 9:30 AM

Special Session-- - Panel Discussion of faculty serving on investment boards
Location: Room 5

Moderator:

William Jennings, Air Force Academy
Grady Perdue, Univeristy of Houston-Clear Lake
Stuart Michelson, Stetson University

Description:

Join three long-time AFS members, Grady Perdue, Stuart Michelson and William Jennings, for a discussion of the symbiotic benefits of professors serving on institutional investment boards. Topics include what academics bring to the investment committee, how this benefits the university and lessons for private wealth management. Many aspects of committee-managed investment programs are relevant to personal financial planning. Panelists have a variety of experiences with board-governed investment programs with assets totaling over $20 billion.

Session 2A Saturday, October 9th 10:00 AM - 11:30 AM

Retirement Planning II - Strategies for Retirement
Location: Room 1

Moderator: Jodi Letkiewicz, Ohio State University

Retirement Preparation: Capital Accumulation Ratio Fluctuations over Time
Jodi Letkiewicz, Ohio State University

Reversing Course From Defined Contribution To Defined Benefit Plans – An Analysis Of Retirement Plan Choice Among Faculty
Raminder Luther, Salem State College
Sanjay Kudrimoti,

Enhanced Dynamic Strategies for Withdrawals
Kenneth Moon, Texas State University

William Chittenden, Texas State University
Holland Toles, Texas State University

Impact of the Recession on Financial Planning for Older Pennsylvanians
Caryl Carpenter, Widener University

Discussants:
Raminder Luther, Salem State College
Kenneth Moon, Texas State University
Caryl Carpenter, Widener University
Jodi Letkiewicz, Ohio State University

Session 2B Saturday, October 9th 10:00 AM - 11:30 AM

Financial Education II - Financial Education
Location: Room 2

Moderator: William Chittenden, Texas State University

Financial Literacy – Where to from Here?
Sharon Taylor, University of Western Sydney
Suzanne Wagland, University of Western Sydney

Determining Who is Financially Literate: Evidence from the 2009 Financial Literacy Assessment Survey.
Sandra Huston, Texas Tech University

Training Ethical Financial Planners: Using Simulations to Evaluate Ending Wealth with Periodic Contributions
William Chittenden, Texas State University
Kenneth Moon, Texas State University
Janet Payne, Texas State University

A Tale of Two Analyses: The Need for Standardized Reporting in Qualitative
Suzanne Lindamood, Ohio Legislative Service Commission
Sherman D. Hanna, Ohio State University

Discussants:
Sandra Huston, Texas Tech University
Sharon Taylor, University of Western Sydney
Suzanne Lindamood, Ohio Legislative Service Commission
William Chittenden, Texas State University

Session 2C Saturday, October 9th 10:00 AM - 11:30 AM

Financial Planning II - Behavioral Issues in Financial Planning
Location: Room 3

Moderator: Tim Griesdorn, Texas Tech University

Staying the course: Does financial advice improve investor patience?
Michael Finke, Texas Tech University

Practical Applications of Neuroeconomics for Financial Advisors to Improve Investor Outcomes
Stacia Hatfield, SEh Inc.

Does Financial Success Improve Self-esteem?
Tim Griesdorn, Texas Tech University

Mind Over Money; The Hidden Brain: Recognizing And Addressing Financially Disordered Behaviors
Paul T. Klontz, Klontz Consulting Group

Discussants:
Paul T. Klontz, Klontz Consulting Group
Michael Finke, Texas Tech University
Stacia Hatfield, SEh Inc.
Tim Griesdorn, Texas Tech University

Session 2D   Saturday, October 9th   10:00 AM - 11:30 AM

Investment Analysis II - Hedge Funds, social, Sectors, Asset Classes
Location: Room 4

Moderator: William Jennings, Airforce Academy

Energy Stocks as a Separate Portfolio Allocation
William Jennings, Airforce Academy

Can Typical Households Earn Hedge Fund Returns?
James Chong, California State University, Northridge
G. Michael Phillips,

The Importance of Sector Constraints
Jeanie Wyatt, South Texas Money Management
James Kee, South Texas Money Management

SCREENING FOR CORPORATE SOCIAL RESPONSIBILITY
John Dravenstott, Ohio University
Natalie Chieffe, Ohio University

Discussants:
John Dravenstott, Ohio University
Jeanie Wyatt, South Texas Money Management
William Jennings, Airforce Academy
James Chong, California State University, Northridge

Session 2E   Saturday, October 9th   10:00 AM - 11:30 AM

Special Session-- - Panel Discussion on Research Topics of Interest to Practitioners and Academics
Location: Room 5

Moderator: Stuart Michelson, Stetson University

Ruth Lytton, Virginia Tech
Guy Cumbie, Cumbie Advisor Services
David Yeske, Yeske Buie
Harold Evensky, Evensky & Katz

Description:
During this session the panel and audience will brainstorm research ideas that have practical use to practitioners. Panel members will suggest a number of research ideas and involve the audience in a discussion of the most relevant research topics.

Session 3A   Saturday, October 9th   1:15 PM -2:45 PM

Retirement Planning III - Estate Planning and Taxes
Location: Room 1

Moderator: Jeff Whitworth,, University of Houston-Clear Lake

Tax-Efficient Stock Investing Using Taxable Accounts
Jeff Whitworth,, University of Houston-Clear Lake
Joseph McCormack, University of Houston-Clear Lake

Liquidity Analysis: Are Hyperbolic Consumers Likely to Have Sufficient Emergency Funds?
Shaun Pfeiffer, Texas Tech University
Benjamin Cummings, Texas Tech University

Mediation A Preventative Approach to Estate Planning
Grace C. Allen, Western Carolina University

Roth Conversion and Estate Planning
V. Sivarama Krishnan, University of Central Oklahoma

Discussants:
Grace C. Allen, Western Carolina University
V. Sivarama Krishnan, University of Central Oklahoma
Jeff Whitworth,, University of Houston-Clear Lake
Shaun Pfeiffer, Texas Tech University

Session 3B   Saturday, October 9th   1:15 PM -2:45 PM

Financial Planning III - Real Estate, Family Dynamics, & Credit Risk
Location: Room 2

Moderator: Karen Eilers Lahey, University of Akron

WHY DOES MY DEFINED BENEFIT PUBLIC PENSION PLAN HOLD REAL ESTATE AND ALTERNATIVE INVESTMENTS IN ITS PORTFOLIO?
Karen Eilers Lahey, University of Akron
T. Leigh Anenson, University of Maryland

Client Relationships and Family Dynamics:Proposed Competencies and Services for Truly Integrated Wealth Management
Dennis T. Jaffe, Saybrook University
James Grubman,

Teach your clients well with family wealth building and tax planning.
Jeanne Haser, Rhode Island College
Silvia A. Styles, Rhode Island College
Mary Louise Nunes,

UNDERSTANDING DEFAULT RISK AND CREDIT DERIVATIVES
Robert Dubil, University of Utah

Discussants:
Dennis T. Jaffe, Saybrook University
Karen Eilers Lahey, University of Akron
Robert Dubil, University of Utah
Jeanne Haser, Rhode Island College

Session 3C Saturday, October 9th 1:15 PM -2:45 PM

Household Behavior in Planning - Financial Advising individual behavior issues
Location: Room 3

Moderator: Sandra Huston, Texas Tech University

A second life or same old story once again?
Frank Qifan Wang, Ohio State University

Retaining Clients through Improved Marital Satisfaction
Sandra Huston, Texas Tech University
Sonya Britt, Texas Tech University
Dorothy Durband, Texas Tech University
John Grable, Kansas State University

THE IMPACT OF WEALTH TRANSFERS ON TIME PREFERENCE RELATED HOUSEHOLD BEHAVIOR
Jacob Sybrowsky, Utah Valley University

A Profile of Financial Planning for Women Participants: Implications for Education and Advising
Jean M. Lown, Utah State University

Discussants:
Sandra Huston, Texas Tech University
Frank Qifan Wang, Ohio State University
Jean M. Lown, Utah State University
Jacob Sybrowsky, Utah Valley University

Session 3D Saturday, October 9th 1:15 PM -2:45 PM

Investment Analysis III - TDFs & Lifecycle Funds
Location: Room 4

Moderator: Sandeep Singh, State University of New York

Defining the Retirement Target Date by Optimal Consumptin and Leisure Time
Brian Boscaljon, Penn State University - Erie

Are Lifecycle funds getting a Bum Rap?
Qianqiu Liu, University of Hawaii at Manoa
Rosita P. Chang, University of Hawaii at Manoa
Jack C. De Jong, Jr.,
John H. Robinson, Hawaii Wealth Management

Assessing the effectiveness of lifecycle (target-date) funds during the accumulation phase
Sandeep Singh, State University of New York
John J. Spitzer,

Performance and Volatility of Target Date Funds
Robert J. Balik, Western Michigan University

Discussants:
Robert J. Balik, Western Michigan University
Sandeep Singh, State University of New York
Qianqiu Liu, University of Hawaii at Manoa
Brian Boscaljon, Penn State University - Erie

Session 3E Saturday, October 9th 1:15 PM -2:45 PM

Special Session-- - Meet The Editors
Location: Room 5

Moderator: Grady Perdue, University of Houston - Clear Lake

Description:

Join us for an interesting panel session with the editors of the leading journals in Financial Planning. The editors will share information on submission requirements, tips for improving your chances for resubmissions and acceptances, and information on possible topic areas for submissions. The session will open for questions from the audience. Journals and Editors represented include:

Stuart Michelson, Review of Financial Services
Lance Richlin, Journal of Financial Planning
Frances Lawrence, Journal of Financial Counseling and Planning
Ruth Lytton, Journal of Personal Finance

Session 4A Sunday, October 10th 8:00 AM- 9:30 AM

Insurance Issues - Insurance Issues
Location: Room 1

Moderator: David R Lange, Auburn University Montgomery

Life Insurance as an Asset Class: Managing a Valuable Asset
Richard M. Weber, Ethical Edge Consulting
Christopher Hause,
Mark Pace,

Insurance Premiums, Expectations, and Differing Probabilities of Insurers and Insurees

Kashi Nath Tiwari, KNT's Academic Financial Research, Berkeley, CA

The Financial Basis for No Lapse Universal Life Insurance
Lise Graham, University of Wisconsin La Crosse
David R Lange, Auburn University Montgomery

Does Corporate Governance Matter to Consumers? The Case of Insurance Firms
Piman Limpaphayom, Sasin Graduate Institute of Business Administration of Chulalongkorn University
Ravi Longkani, Chiang Mai University

Discussants:
Barry D. Flagg, TheInsuranceAdvisor.com
Richard M. Weber, Ethical Edge Consulting
Piman Limpaphayom, Sasin Graduate Institute of Business Administration of Chulalongkorn University
Lise Graham, University of Wisconsin La Crosse

Session 4B Sunday, October 10th 8:00 AM- 9:30 AM

Retirement Planning IV - Success Factors in Retirement Planning
Location: Room 2

Moderator: John Clark, University of Missouri - Kansas City

The Influence of Positive Psychological Factors on Small Business Owners' Retirement Planning Activities
Jill B. McCullough, CASE WESTERN RESERVE UNIVERSITY

Searching for Alpha in an Emerging Market
Halil Kiymaz, Rollins College

A practitioner's guide to retooling your practice
Michael Agan, AVP, Advanced Markets, AXA Distributors, LLC

Investing in Gold During a Recession: Inflation Panacea or Return Inhibitor
John Clark, University of Missouri - Kansas City
Matthew Hood, University of Missouri - Kansas City
Brian Boscaljon, Penn State University - Erie

Discussants:
John Clark, University of Missouri - Kansas City
Michael Agan, AVP, Advanced Markets, AXA Distributors, LLC

Halil Kiymaz, Rollins College
Jill B. McCullough, CASE WESTERN RESERVE UNIVERSITY

Session 4C Sunday, October 10th 8:00 AM- 9:30 AM

Financial Planning IV - Benefits of Financial Planning
Location: Room 3

Moderator: William Gustafson, Texas Tech University

Clients, compensation, and conflicts: A closer look at Registered Investment Advisers in the United States
Lukas R. Dean, William Paterson University
Michael Finke, Texas Tech University

The Demand for Financial Planning Services
Sherman D. Hanna, Ohio State University

Progression to a "Profession": The Case of Personal Financial Planning
William Gustafson, Texas Tech University

What's in a Number? An Exploratory Analysis of the Impact of Reporting Errors on Consumer Credit Scores
Thomas H. Eyssell, UMSL Financial Planning Program
L. Douglas Smith,

Discussants:
Thomas H. Eyssell, UMSL Financial Planning Program
William Gustafson, Texas Tech University
Sherman D. Hanna, Ohio State University
Lukas R. Dean, William Paterson University

Session 4D Sunday, October 10th 8:00 AM- 9:30 AM

Investment Analysis IV - Portfolio Management and Strategies
Location: Room 4

Moderator: Robert Dubil, University of Utah

Active Portfolio Management across Business Cycles
Harold Evensky, Texas Tech University
Shaun Pfeiffer, Texas Tech University
Sandra Huston, Texas Tech University

DOES FINANCIAL SOPHISTICATION IMPACT THE EFFECTIVE USE OF BACK-LOADED IRAS?
Hyrum Smith, Virginia Tech
Michael Finke, Texas Tech University

The Varying Cost of Options and Implications for Choosing the Right Strategy to Protect Your Investment Portfolio
Robert Dubil, University of Utah

Discussants:
Robert Dubil, University of Utah
Michael Finke, Texas Tech University
Harold Evensky, Texas Tech University

Session 4E Sunday, October 10th 8:00 AM- 9:30 AM

Race and Special Needs - Race and Special Needs
Location: Room 5

Moderator: Philip Gibson, Texas Tech University

Special Needs Trusts: Detrimental Use of the Sole Benefit Rule
Mitzi K. Lauderdale, Texas Tech University

Special Needs Training: A Focus Group Study
Mitzi K. Lauderdale, Texas Tech University
Dorothy B. Durband, Texas Tech University
Janine Scott, Texas Tech University

Do Mutual Funds Who Market to African American Investors Extract Excess Rent?
Philip Gibson, Texas Tech University

Factors in the financial security of Latino families
Angela Fontes, NORC at the University of Chicago

Discussants:
Angela Fontes, NORC at the University of Chicago
Philip Gibson, Texas Tech University
Mitzi K. Lauderdale, Texas Tech University
Dorothy B. Durband, Texas Tech University

Session 5A Sunday, October 10th 10:00 AM - 11:30 AM

Location: Room 1

Moderator: Vickie Hampton, Texas Tech University

Finding a True Path: Ethical Issues and Compensation Models in Financial Planning
Craig Lemoine, The American College
Julie Ragatz-Norton, The American College

Raising the Next Generation of Financial Planners
Vickie Hampton, Texas Tech University
John Salter, Texas Tech University
Deena Katz, Texas Tech University
Harold Evensky, Texas Tech University
Danielle Winchester, Texas Tech University

WHAT DO FINANCIAL SERVICES PRODUCERS THINK IT TAKES TO BE SUCCESSFUL IN THEIR CAREERS?
Karen Eilers Lahey, University of Akron
Mary Quist-Newins, The American College

Retirement Industry Job Analysis for Entry-Level Positions
John Salter, Texas Tech University
Tim Griesdorn, Texas Tech University
Betty Meredith, International Foundation for Retirement Education

Discussants:
John Salter, Texas Tech University
Karen Eilers Lahey, University of Akron
Vickie Hampton, Texas Tech University
Craig Lemoine, The American College

Session 5B Sunday, October 10th 10:00 AM - 11:30 AM

Retirement Planning V - MF, Social Security and Annuities
Location: Room 2

Moderator: Christopher Browning, Texas Tech University

Performance Gap: The Impact of Broker Advice and Aggregate Market Conditions
Michael Finke, Texas Tech University
Shaun Pfeiffer, Texas Tech University

Barriers to Annuitization
Christopher Browning, Texas Tech University

Attitudes toward Immediate Annuities
Devon Robb, Utah State University
Jean M. Lown, Utah State University

A Long-Run Solution to Inadequate Social Security Benefit Payouts
Robert W. Moreschi, Virginia Military Institute

Discussants:
Robert W. Moreschi, Virginia Military Institute
Devon Robb, Utah State University
Christopher Browning, Texas Tech University
Shaun Pfeiffer, Texas Tech University

Session 5C Sunday, October 10th 10:00 AM - 11:30 AM

Financial Planning V - Asset Allocation & International Diversification
Location: Room 3

Moderator: Duncan Williams, Texas Tech University

Do Sector Factors Drive Portfolio Performance?
Duncan Williams, Texas Tech University
Yuanshan Cheng, Texas Tech University

Stock Analyst Recommendations and the Individual Investor
Ozzy Akay, Texas Tech University

Life-Cycle Funds: International Diversification and Portfolio Risk
Harold J. Schleef , Lewis & Clark College
Robert M. Eisinger, Savannah College of Art and Design

The Impact of Financial Information Seeking on Chinese Stock Ownership
Robert O. Weagley, University of Missouri

Discussants:
Harold J. Schleef , Lewis & Clark College
Duncan Williams, Texas Tech University
Robert O. Weagley, University of Missouri
Ozzy Akay, Texas Tech University

Session 5D Sunday, October 10th 10:00 AM - 11:30 AM

Investment Analysis V - Individaul Investor, MF
Location: Room 4

Moderator: Dale L. Domian, York University

Money for Nothing
David Nanigian, Texas Tech University
Michael Finke, Texas Tech University

A Practical Look at Investing in Small Cap Mutual Funds
Larry Detzel, California State University San Marcos

Persistence of Taxable Bond Fund Returns
Dale L. Domian, York University
William Reichenstein, Baylor University

Do Local Mutual Fund Managers Have an Advantage in Their Own Market Compared to Foreign Mutual Fund Managers?
Lawrence Verzani, Texas Tech University

Discussants:

Lawrence Verzani, Texas Tech University
Dale L. Domian, York University
Larry Detzel, California State University San Marcos
David Nanigian, Texas Tech University

Session 5E Sunday, October 10th 10:00 AM - 11:30 AM

Risks of Leveraged ETF Trading
Location: Room 5

David Lange, Auburn Univrsity Montgomer
TeWahn Hahn, Auburn University Montgomery

Description:
The presentation includes a demonstration of the PowerE*Trade Pro trading program [© 2009 E*TRADE FINANCIAL Corp]. The intent is to highlight the inherent risks, describe trading procedures commensurate with the risk, and specify investment goals for investing in levered ETF's.

Session 5F Sunday, October 10th 10:00 AM - 11:30 AM

Special Session-- - Panel Discussion of Financial Advisors for Students
Location: Room 6
Moderator: David Yeske, Yeske Buie
David Yeske, Yeske Buie
Elissa Buie, Yeske Buie
Tara Scottino, Carter Advisory Services

Description:
Students are encouraged to come and meet a distinguished panel of financial advisors. Students are welcome to ask questions and interact with the panel regarding the challenges and rewards of being a financial advisor.

Session 6A Sunday, October 10th 1:15 PM -2:45 PM

Mortgage Issues - Mortgages & Individual Investor Choices
Location: Room 1

Moderator: Christine McClatchey, University of Northern Colorado

Reverse Mortgages: Does Anybody Have a Clue?
David Johnson, Generation Mortgage Company
Christine McClatchey, University of Northern Colorado
Manjeet Dhatt, University of Minnesota Duluth

Fixed or floating? The borrowers' dilemma
Claire Matthews, Massey University

How the Mortgage Crisis Has Affected the Tax Lien Market
Cris de la Torre, University of Northern Colorado

Discussants:

Cris de la Torre, University of Northern Colorado
Claire Matthews, Massey University
Christine McClatchey, University of Northern Colorado

Session 6B Sunday, October 10th 1:15 PM -2:45 PM

Financial Planning V - Tools in Financial Planning
Location: Room 2

Moderator: Lawrence J. Gitman, San Diego State University

An assessment of free web-based asset allocation models
Robert C. Wolf, University of Wisconsin – La Crosse
Ross Mengwang, University of Wisconsin – La Crosse

Virtual Financial Planners: Product, Market, and Challenges
Lawrence J. Gitman, San Diego State University
Emery A. Trahan, Northeastern University
Michael D. Trevino, GT Finance, LLC

Factors Determining Attitudes toward the Use Technonolgy to Plan for Retirement: An Emprircal Analysis
C. Augusto Casas, St Thomas Aquinas College

Content Analysis of Financial Services Review
Sherman D. Hanna, Ohio State University
HoJun Ji, Ohio State University
Jonghee Lee, Ohio State University
Jiyeon Son, Ohio State University
Jodi Letkiewicz, Ohio State University
HanNa Lim, Ohio State University
Lishu Zhang, Ohio State University

Discussants:
Lawrence J. Gitman, San Diego State University
C. Augusto Casas, St Thomas Aquinas College
Sherman D. Hanna, Ohio State University
Robert C. Wolf, University of Wisconsin – La Crosse

Session 6C Sunday, October 10th 1:15 PM -2:45 PM

Retirement Planning VI - Longetivity Risk & Withdrawal Strategies
Location: Room 3

Moderator: Moshe Milevsky, York University

Financial Life Beyond Age 95: Wealth, Income, and Life-Satisfaction
Chaya Milevsky, QWeMa Group
Moshe A. Milevsky, York University
Avidan Milevsky, Kutztown University of Pennsylvania

Marital Status and State of Residence as Determinants of the Optimal Withdrawal Strategy
Andrei Shynkevich, Kent State University

A Modified Life Table Approach to Withdrawal Rate Management
John B. Mitchell, Central Michigan University

Insuring Defined-Benefit Plan Value – An Examination of the Survivor Benefit Plan (SBP) Decision
Ken Davis, USAF Academy
Steven Fraser, Florida Gulf Coast University

Discussants:
Andrei Shynkevich, Kent State University
Moshe Milevsky, York University
Ken Davis, USAF Academy
John B. Mitchell, Central Michigan University

Session 6D Sunday, October 10th 1:15 PM -2:45 PM

Investment Analysis VI - Derivatives, Volatility & ETFs
Location: Room 4

Moderator: David Beckworth, Texas State University

Can Monetary Policy Influence Long Term Interest Rates? It Depends.
David Beckworth, Texas State University
Kenneth Moon, Texas State University
Holland Toles, Texas State University

Does Trading Volume Decrease Volatility Persistence in American Depositary Receipts?
Priti Verma, Texas A&M University, Kingsville

Simultaneous Dependence between Firm-level Stock Returns
Kenneth Moon, Texas State University
James LeSage, McCoy College of Business Administration

Investing in Fixed Income Exchange Traded Funds
John David Moore, Texas Tech University

Discussants:
John David Moore, Texas Tech University
David Beckworth, Texas State University
Priti Verma, Texas A&M University, Kingsville
Kenneth Moon, Texas State University

Session 6E Sunday, October 10th 1:15 PM -2:45 PM

Special Session-- - Building CFP Board-Registered Financial Planning Programs in Colleges & Universities
Location: Room 5

Moderator: Vickie Hampton, Texas Tech University

Vickie Hampton, Texas Tech University
Charles R. Chaffin, CFP Board of Standards

Description:
The first objective of this panel is to focus on the process of registering a financial planning program at one's college/university through CFP Board, the national certifying body for Certified Financial Planner™ certificants. Senior staff from CFP Board will provide guidance into how and why a university interested in offering a financial planning degree option for students would become a registered program. The second objective is to discuss the various issues and decisions that must be made addresses prior to registering a program.