College Planning Challenges and the Role of 529 Plans
Tuesday, March 14 – Thursday, March 16, 2017
Hyatt Place
Charleston, SC

Agenda

Tuesday, March 14, 2017

2:00 – 5:30 p.m. **Conference Registration**

5:30 p.m. **Opening Reception Sponsored by Fidelity Investments**

Wednesday, March 15, 2017

Starting at 6:30 a.m. Breakfast in the hotel lobby

8:30 a.m. Welcome to the CSF Conference
CSF Chair: Rich Polimeni, Director, Education Savings Programs, Global Wealth & Retirement Solutions, Bank of America Merrill Lynch
South Carolina Treasurer: Honorable Curtis Loftis

8:45 a.m. A View from Higher Education: What Can Colleges Do to Help Families Plan and Save for College and Minimize Debt
What are the major challenges today and what do we anticipate in the future? What is the value of a college education?
Moderator: Peter Mazareas, Co-Founder Invite Education
Speaker:

- Sheila Bair, President, Washington College

9:30 a.m. Overview from Washington
Veteran Washington, DC expert will discuss the macro view of financial services and securities issues with the new President and Congress
Moderator: Mark Chapleau, Member, Weston Patrick P.A., Boston, MA
Speaker:

- Peter Lefkin, Senior Vice President, Allianz of America Corporation

10:15 a.m. Break Sponsored by NorthStar

10:30 a.m. Market Overview
This session will focus on themes in financial markets at the start of 2017. Learn about Fidelity's Asset Allocation Research Team (AART) framework and research inputs used in managing many of Fidelity's multi-asset class portfolios. Hear the latest on AART's outlook for 2017 and beyond.

Moderator: Tom Morgan, Director, BlackRock, US Wealth Advisory

Speaker:

- Dirk Hofschire, CFA , Senior Vice President, Asset Allocation Research Team, Fidelity Investments

11:15 a.m. Evolution and Trends in Social Media
This session will look at the changing environment in social media and how to use metrics and data to target and reach new demographics. It will also explore the role and importance of bloggers and influencers in raising awareness.

Moderator: Doug Harrison, Senior Director, TIAA

Speakers:

- Peter Prodromou, CEO, Racepoint Global
- Christine Curatolo, CEO & Partnerships, NJ MOM

12:00 p.m. Lunch (39 Rue de Jean; 39 John Street) Sponsored by Virginia529

1:30 p.m. Group Brainstorming Session -- Table Topics Session, Information Exchange, and Knowledge Sharing
An interactive session and idea exchange to address topics such as, how the DOL fiduciary rule may impact 529 plans and a national approach for 529 day in May and throughout the year.

Moderators:

- Rich Polimeni, Director, Education Savings Programs, Global Wealth & Retirement Solutions, Bank of America Merrill Lynch
- Rich Wolle, Senior Product Marketing Manager, Franklin Templeton

2:15 p.m. Saving for College is a Retirement Issue: Trends, Attitudes, and Creative Resources Tapped in Saving & Paying for College
This dynamic session, highlighting key findings in the industry's leading research, focuses on how families are funding a college education, how they juggle competing goals and resources, and actions they do and *should* take in creating their college savings plans.

Moderator: Mary Nickeson, Director of College Planning Solutions, DST Retirement Solutions

Speakers:

- Marie O'Malley, Senior Director of Consumer Research, Sallie Mae
- Mike O'Brien, Director, Retirement & College Savings, Global Client Marketing, Franklin Templeton

3:00 p.m. A Chief Investment Officer's Latest Views on Portfolio Construction and the Investment Process

This session will look at current thinking on the importance of portfolio construction and the investment process. In addition, it will cover manager selection, strategic and tactical asset management, and their impact in the current market environment.

Moderator: Roger Michaud, Senior Vice President, Franklin Templeton Investments

Speaker:

- Rusty Vanneman, CIO and CFA, NorthStar Financial Services Group, LLC

CLS Investments, LLC

4:00 p.m. ABLE Sessions

4:00 p.m. Dispatches from the Front

What's it like building a new program while its governing regulations are still being written? What are the experiences and first impressions of those who have established the first ABLE programs? Join us and representatives from these pioneering programs for an overview of established ABLE plans and their experiences since they have been operational.

Moderator and Speaker: Mary Morris, CEO of Virginia 529

Speakers:

- Rachel Biar, Assistant Treasurer, Nebraska, NEST College Savings Program
- William Thompson, CPA, Esq., Deputy Executive Director, Florida Prepaid College Board
- Doug Jackson, Deputy Director, STABLE Account, Office of the Ohio Treasurer of State

4:45 p.m. The Customer's Perspective

Disability organizations share how their constituents are using the plans and their initial impressions of ABLE programs. They will also discuss their outreach efforts and their opinions on how ABLE should evolve.

Moderator: David Bell, Managing Director, Oregon 529 Savings Network

Speakers:

- Sara Weir, MS, President, National Down Syndrome Society
- Chris Rodriguez, Senior Public Policy Advisor, National Disability Institute

5:15 p.m. Open Discussion about ABLE

Have a question about what an ABLE program does, how you can incorporate it into your marketing plan, or want to comment on what you've heard our speakers discuss, join the panelist and your fellow attendees for an open discussion about this worthwhile and innovative program.

Moderator: Liz Fontaine**,** Deputy Executive Director, Massachusetts Educational Financing Authority

Panel: Rachel Biar, Chris McGee, Doug Jackson, Mary Morris, Chris Rodriguez, Will Thompson, Sara Weir, David Bell

5:30 p.m. Adjournment

6:00 Evening Event (Stars Restaurant and Rooftop Grill 495 King Street)
Sponsored by Legg Mason

<u>Thursday, March 16, 2017</u>

Starting at 6:30 a.m. Breakfast in the hotel lobby

8:30 a.m. State of 529 Industry
This session will look at trends and the top priorities for States that will shape and impact the 529 industry over the next few years. Is there a race to the bottom on fees and what impact will that have on RFPs? With the continued shift between advisor and direct plan assets and accounts what does that mean for advisor sales in the future? What is the value of using a financial advisor as part of a comprehensive financial view for a client compared to the fees for direct sold?

Moderator: Stacey Belford, Vice President, National Accounts, American Century Investments

Speakers:

- Andrea Feirstein, Managing Director, AKF Consulting Group
- Rachel Ramos, Product Manager, Investment Services, American Funds

9:15 a.m. Updates on Federal Legislation
There is a new President and Congress. How does this impact 529s? CSF's lobbying firm gives their perspectives on all aspects of the changes in Washington to include 529 specific issues, tax reform and higher education issues, impact of fiduciary issue.

Moderator: Chris McGee, General Counsel, Virginia529 College Savings Plan

Speakers:

- Randy Hardock, Partner, Davis & Harman
- Barbara Pate, Partner, Davis & Harman

10:00 a.m. Break Sponsored by Allianz Global Assistance

10:15 a.m. The Evolution of College Planning Outreach: Innovative Technologies to Help Families
Panelists will present the expanding pathways available through innovative technology to guide families through the college planning process beginning in the earliest years. Expanding resources and tools, designed to ensure post-secondary success for every child, will be highlighted as American families continue to struggle with the value of a college education in face of increasing college debt and mounting college costs.

Moderator: Regina Carmon, Marketing Director, College Savings Bank, a Division of NexBank SSB

Speakers:

- John Hupalo, Co-Founder, Invite Education
- Martha Savery, Director of Public Affairs, Massachusetts Educational Financing Authority
- Kim Cook, Executive Director, National College Access Network

11:15 a.m. Reaching Millennials

This session will explore new ways to attract investors and how investors are responding. How do we adapt to new behavior in the market? How do we generate new clients? How will products be offered in the future? Are 529 plans a vehicle to build loyalty with the account beneficiary? How do millennials make financial decisions and what do they do?

Moderator: Wayne Weber, CEO, GiftofCollege

Speakers:

- Kate Magaram, Director, Millennial Segment, Enterprise Customer Experience, TIAA
- Paul J. Yakoboski, PhD, Senior Economist, TIAA Institute

12:00 p.m. What Can CSF do to Meet the Challenges?

Hear as CSF current and past chairs emeritus discuss ways that CSF can meet the college planning challenges faced by American families.

Moderator: Lynne Ward, Executive Director, Utah Educational Savings Plan

Speakers: CSF Chair and Past Chairs Emeritus

- Rich Polimeni, Director, Education Savings Programs, Global Wealth & Retirement Solutions, Bank of America Merrill Lynch
- Mary Morris, CEO, Virginia529
- Roger Michaud, Senior Vice President, Franklin Templeton Investments
- Peter Mazareas, Co-Founder, Invite Education

12:30 p.m. Wrap Up and Closing Comments

Rich Polimeni, Chair, CSF

12:45 p.m. Lunch at Hotel Sponsored by DST Systems and Spectra Professional Services