**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*
Pat Puhl, Ibbotson Associates, Inc.

*MUTUAL FUND TAX EFFICIENCY AND INVESTMENT SELECTION*
DK Malhotra, Philadelphia University
Rand Martin, Bloomsburg University of Pennsylvania
C. Andrew Lafond, The College of New Jersey

*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:
Rand Martin, Bloomsburg University of Pennsylvania
Andrei Shynkevich, Kent State University
Keith R. Fevurly, Metropolitan State College of Denver
Pat Puhl, Ibbotson Associates, Inc.

**<u>Session 1B     Saturday, October 9th     8:00 AM- 9:30 AM</u>**

**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,

*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.

**<u>Session 2A     Saturday, October 9th     10:00 AM - 11:30 AM</u>**

**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

**<u>Session 2C Saturday, October 9th 10:00 AM - 11:30 AM</u>**

**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

Stuart Michelson, Stetson University

Ruth Lytton, Virginia Tech
Guy Cumbie, Cumbie Advisor Services
David Yeske, Yeske Buie

**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.

**<u>Session 3A     Saturday, October 9th     1:15 PM -2:45 PM</u>**

**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

**<u>Session 3D     Saturday, October 9th     1:15 PM -2:45 PM</u>**

**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 & Derivatives*
Kashi Nath Tiwari

*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:
Kashi Nath Tiwari
Richard M. Weber, Ethical Edge Consulting
Piman Limpaphayom, Sasin Graduate Institute of Business Administration of Chulalongkorn University
Lise Graham, University of Wisconsin La Crosse

**<u>Session 4B     Sunday, October 10th     8:00 AM- 9:30 AM</u>**

**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 Kymiz, 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 Kymiz, 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

*Asset Allocation:  Death and Rebirth*
Grady Perdue, University of Houston—Clear Lake

Discussants:
Grady Perdue, University of Houston—Clear Lake
Robert Dubil, University of Utah
Michael Finke, Texas Tech University
Harold Evensky, Texas Tech University

**<u>Session 4E     Sunday, October 10th     8:00 AM- 9:30 AM</u>**

**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**

**Individual Portfolio Management - VIX Index & Asset Allocation Strategies**

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 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

*Emergency Funds and the Likelihood of Foreclosure*
Will Burge, Texas Tech University
David Harrison, Texas Tech University

Discussants:
Will Burge, Texas Tech University
Cris de la Torre, University of Northern Colorado
Claire Matthews, Massey University
Christine McClatchey, University of Northern Colorado

**<u>Session 6B     Sunday, October 10th     1:15 PM -2:45 PM</u>**

**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

*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

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

**<u>Session 6C     Sunday, October 10th     1:15 PM -2:45 PM</u>**

**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*
C. Milevsky, York University
Moshe Milevsky, York University

*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,

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

David Beckworth, Texas State University

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

**Individual Portfolio Management - VIX Index & Asset Allocation Strategies**
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 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
Michele Warholic Wetherald, 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.

**INDEX OF PARTICIPANTS WITH SESSION NUMBERS**

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