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

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
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, 

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, University 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
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.
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 Sybrowsk, 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 Sybrowsk, Utah Valley University
Session 3D     Saturday, October 9th     1:15 PM -2:45 PM

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

Moderator:      Sandee Singh, State University of New York

Defining the Retirement Target Date by Optimal Consumption 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
- 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
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 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. Eysell, UMSL Financial Planning Program
   L. Douglas Smith,

Discussants:
   Thomas H. Eysell, 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
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 Annuitationization
   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 Aka, 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 Aka, Texas Tech University
Session 5D     Sunday, October 10th     10:00 AM - 11:30 AM

Investment Analysis V - Individual 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 University Montgomery
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
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

Factors Determining Attitudes toward the Use Technology to Plan for Retirement: An Empirical 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
Session 6C     Sunday, October 10th     1:15 PM - 2:45 PM

Retirement Planning VI - Longevity 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 Depository 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 University Montgomery
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.
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Malfetana, Dr., 1A

Martinez, Rutilio, 6A

Matthews, Claire, 6A

McClelland, Christine, 6A

McCormack, Joseph, 3A

McCullough, Jill B., 4B

McLeod, Robert W., 1D

Mengwag, Ross, 6B

Mensah, Lisa, 1C

Meredith, Betty, 5A

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Morello, Antonio, 1A
Moreschi, Robert, 5B
Myers, Daniel, 1C
Nanigian, David, 5D
Nunes, Mary Louise, 3B
O’Marra, Raymond, 1C
Pace, Mark, 4A
Palmer, Lance, 1B
Pan, Carrie, 1D
Payne, Janet, 2B
Perdue, Grady, 1E, 3E, 4D
Perun, Pamela, 1C
Pfeiffer, Shaun, 3A, 4D, 5B
Phillips, G. Michael, 2D
Quist-Newins, Mary, 5A
Ragatz-Norton, Julie, 5A
Rand, Martin, 1A
Reichenstein, William, 5D
Richlin, Lance, 3E
Robb, Devon, 5B
Robinson, John H., 3D
Salter, John, 5A
Schleef, Harold, 5C
Scott, Janine K., 4E
Scottino, Tara, 5F
Shank, Todd, 1B
Shynkevich, Andrei, 1A, 6C
Singh, Sandeep, 3E
Smith, Hyrum, 4D
Smith, L. Douglas, 4C
Spencer, Patti S., 4A
Spitzer, John J., 3E
Statman, Meir, 1D
Styles, Silvia, 1B, 3B
Sybrowsky, Jacob, 3C
Tapis, Gregory, 1B
Taylor, Sharon, 2B
Tiwari, Kashi, 4A
Toles, Holland, 2A, 2B, 6D
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