PRACTICE MANAGEMENT & TECHNOLOGY TOOLS GUIDE

What to Expect at the T3 Conference this Year
DAVE DRUCKER SHINES A LIGHT ON THE AGENDA

Financial Planning Students to Strut Their Stuff in New Session
MARIE SWIFT TALKS ABOUT THE FASTECH COMPETITION AND QUIZ BOWL

How Emerging Technologies Will Shape Your Future
JOEL BRUCKENSTEIN HIGHLIGHTS NEW TECHNOLOGY SOLUTIONS TO BOOST YOUR PRACTICE

t3 Technology Tools for Today™
Annual Conference 2014

AN ADVERTORIAL TO Financial Planning
INVESTED IN ADVISORS

PRODUCED BY SOURCEMEDIA MARKETING SOLUTIONS GROUP

What's New

At the Technology Tools for Today Conference 2014

By Dave Drucker

Now in its 9th year, the Technology Tools for Today ("T3") Conference is being held at the Hilton Anaheim in Anaheim, Calif., February 10-12, 2014. The agenda will make it our biggest and most engaging conference yet, bringing together some of the best thought leaders in the industry to talk about the ways technology is making our jobs easier by introducing cutting-edge solutions into our practices.

As always, we will have our Evergreen sessions: What's New in Financial Planning software, CRM software, Portfolio Management systems, Enterprise Content Management systems and Rebalancing software. As these critical systems evolve and improve from year to year, we highlight these changes and bring them to you at the conference.

We will also conduct three Custodian panels this year, the highlight of which will be the general session panel "Custodian Thought Leaders on The Future of Advisor Technology." This panel will feature a who's who of custodian thought leaders including Neesha Hathi, Senior Vice President, Advisor Technology Solutions at Charles Schwab, Edward O'Brien, Senior Vice President, Technology Product Management at Fidelity Investments, Jon Patullo, Managing Director, Technology Product Management at TD Ameritrade, and Ram Nagappan, Chief Information Officer at Pershing.

"The Custodian Thought Leaders Panel is very exciting at this year's T3 Conference because we rarely, if ever, get four top-notch thought leaders together on one panel to share their enormous insight," adds Joel Bruckenstein, CFP®, and panel moderator. "These smart and talented executives will talk about where they see the future of technology in our industry headed and it will be a panel that attendees will not want to miss."

The Custodian Thought Leaders panel is one of a number of general sessions at this year's T3. Other general sessions will focus on such topics as the Future of Financial Planning (Bob Curtis of MoneyGuidePro), Technology to Enhance Advisors' Businesses and Enable Investors' Dreams (Victor Fetter, Managing Director and CIO, LPL), and Workflows: The Key Ingredient to a Sustainable and Sellable Advisor Business (Raef Lee, Managing Director, SEI).

A variety of breakout sessions will round out the agenda for 2014. J.D. Bruce, President of Abacus Wealth Partners, LLC, will deliver a session, "Getting to a Billion" that will cover the ways proper technology infrastructure can help advisors get to $1 billion in assets under management.

In addition, throughout the three-day conference, T3 will feature breakouts on integrating tablets into one's practice, creating a centralized user interface with Salesforce App Exchange, and a breakout session by Charles Schwab's Neesha Hathi on Technology Trends in 2014 and beyond.

Other breakouts include Andy Millard, CFP® and Principal of Millard & Company and Bill Winterberg, CFP® and host of FPPad Bits and Bytes doing a session on using video in one's practice. In a session entitled Technology for Gauging Clients' Risk Tolerance, Michael Kitces of Pinnacle Advisory Group will moderate a panel consisting of Geoff Davey of Finametrica and Aaron Klein of Riskalyze discussing the best strategy for measuring risk tolerance in clients.

At the conference, the winner of the MoneyGuidePro Case Study Competition will be announced. The competition is open to teams of students at institutions of higher learning that offer degree-granting programs in Financial Planning. Contestants will be asked to complete a financial plan for a hypothetical client base and will take a written exam. The finalists will be invited to the conference where they will be asked to complete a small change to their plan before a three-judge panel of financial professionals makes their final decision.

New this year are fifteen-minute "flash sessions" during which sponsors who are in the "emerging technology" category will present their innovative solutions in a kind of "lightening round" scenario. So far, there are 10-12 emerging technology companies slated to present their fresh and innovative solutions.

The conference will be preceded by a day of pre-conference sessions and, as in years past, an Ethics program will be offered, through which attendees earn two hours continuing education credit.

2014 Technology Tools for Today (T3) Conference
FEBRUARY 10–12, ANAHEIM, CA

At a Glance

To learn more and register for the Technology Tools for Today Conference, please visit www.TechnologyToolsForToday.com

Technology Tools for Today™
Annual Conference 2014

DAY 1: MONDAY, FEBRUARY 10, 2014

Time	Pre-Conference Sessions					
8:00 am–10:00 am	Ethics Session: Code of Ethics, Conflicts, Challenges, and Choices					
8:00 am–3:00 pm	Redtail Advanced Studies Training (Register separately for the event by contacting conferences@redtailtechnology.com)					
10:00 am–12:00 pm	Technology Leadership Forum (By Invitation Only)					
	Pre-Conference Sessions —Tracks					
10:30 am–11:30 pm	**FASTech Quiz Bowl** (Part 1 of 2) For Students and Faculty Only	**MoneyGuidePro** (Part 1 of 2)	**Morningstar** Increase Practice Efficiency With Morningstar	**Portfolio Pathway** Portfolio Pathway: Portfolio Management and Rebalancing	**Salesforce**	
11:30 am–12:30 pm	**FASTech Quiz Bowl** (Part 2 of 2) For Students and Faculty Only	**MoneyGuidePro** (Part 2 of 2)	**TD Ameritrade**	**Junxure Cloud** Run a Better Business with Junxure Cloud	**Appcrown**	
1:00 pm–2:00 pm	**Scottrade**	**Peak Advisor Alliance** Gearing For Growth In The Digital Age: How Advisors Position Themselves for Success in 2014	**TradePMR** Custodial Platform: Fusion	**XTRAC Solutions** The Hidden Risk – Financial Firms Continue to Rely on Tribal Knowledge	**Envestnet/ Tamarac** Advisor Xi – The Integrated RIA Platform (Part 1 of 2)	**Advent/Black Diamond**
2:00 pm–3:00 pm	**LPL** Adopting New Technology Into My Business; The Best and Most Terrifying Thing I Did in 2013	**FinanceLogix** FinanceLogix Widgetization: Taking Enterprise Integration to the Next Level	**SEI** Advisor as Business Owner	**NDEX Systems Inc.** Wealth Management Platforms	**Envestnet/ Tamarac** Advisor Xi – The Integrated RIA Platform (Part 2 of 2)	**YHLSoft** Advyzon
3:00 pm–4:00 pm	**Envision Financial Systems** Fight System and Data Sprawl	**HiddenLevers** Portfolio Stress Testing and the Coming QE Taper	**Advisor Websites**	**SunGard**	**Total Rebalance Expert**	**Advicent Solutions** Driving growth with the latest in premiere financial planning tools
4:00 pm–5:00 pm	**Fidelity** Harnessing Technology: Insights from the 2013 Fidelity RIA Benchmarking	**Laserfiche**	**Advisory World** Measuring Portfolio Suitability in accordance with FINRA Rule 2111	**Raymond James** Personalizing Your Client Experience Through Technology Efficiency	**Vestorly** Kickstarting and Automating Your Digital Content Marketing Efforts with Vestorly	
5:45 pm–7:45 pm	Cocktail Reception in Exhibit Hall					

DAY TWO: TUESDAY, FEBRUARY 11, 2014

Time	General and Breakout Sessions				
7:15 am–8:00 am	Continental Breakfast in Exhibit Hall				
8:00 am–8:15 am	Conference Welcome				
8:15 am–9:00 am	General Session: **Tamarac/Envestnet** | Technology Integration Pays Big Dividends for Advisors				
9:00 am–9:45 am	General Session: **MoneyGuidePro** | The Future of Financial Planning—You'd Better Get Ready				
9:45 am–10:30 am	General Session: **LPL** | Technology: Enhancing Advisors' Business. Enabling Investors' Dreams				
10:30 am–11:15 am	Break with Sponsors in Exhibit Hall				
11:15 am–11:45 am	General Session: **FASTech Presentation**				
11:45 am–1:00 pm	Lunch in Exhibit Hall				
1:00 pm–1:45 pm	General Session: **SEI** | Workflows: The Key Ingredient to a Sustainable and Sellable Advisor Business Session				
1:55 pm–3:10 pm	What's New in Financial Planning Software	Using Technology to Standardize the Delivery of Your Client Services	Security	Financial Planning Case Study Competition Results	Custodian Panel (Part 1 of 2)
3:20 pm–4:35 pm	What's New in Enterprise Content Management Software	Bringing it all together…with Salesforce	What's New in Portfolio Management Systems? (Part 1 of 2)	I'm a PC, You're a Mac	Emerging Technologies (Part 1 of 3)
4:45 pm–6:00 pm	What's New in CRM Software?	Using Video in Your Practice	Getting to a Billion	Emerging Technologies (Part 2 of 3)	Custodian Panel (Part 2 of 2)

DAY THREE: WEDNESDAY, FEBRUARY 12, 2014

Time	General and Breakout Sessions				
7:15 am–7:55 am	Continental Breakfast in Exhibit Hall				
8:00 am–9:15 am	Technology Trends in 2014 and Beyond	Tablet Faceoff–iPad vs. Surface Pro	Emerging Technologies (Part 3 of 3)	Technology for Gauging Clients' Risk Tolerance	Technology for Analyzing Macroeconomic Risk
9:25 am–10:10 am	General Session: Custodian Thought Leaders on the Future of Advisor Technology				
10:10 am–10:55 am	General Session: **Laserfiche**				
11:00 am–11:45 am	General Session: **Salesforce**				
11:45 am–12:45 pm	Lunch in Exhibit Hall				
12:45 pm–2:00 pm	Break with Sponsors in Exhibit Hall				
2:15 pm–3:30 pm	General Session: Roundtables				
3:40 pm–4:55 pm	What's New in Portfolio Management Systems? (Part 2 of 2)		What's New in Rebalancing Software?		
5:00 pm–5:15 pm	Conference Wrap-Up				

Conference Hosts

David J. Drucker

Under the banner of "Drucker Knowledge Systems," David J. Drucker, MBA, CFP®, provides the benefit of his more than thirty years of experience and research to other members of the financial services industry.

David has written about practice management issues for financial advisors for multiple publications. He is the co-author of groundbreaking books such as: *Tools & Techniques of Practice Management, Virtual Office Tools for a High-Margin Practice, and the new Technology Tools for Today's High-Margin Practice.* He is also editor of the monthly T3 newsletter, *Technology Tools for Today*, and co-producer of the Technology Tools for Today (T3) Conferences.

Joel P. Bruckenstein

Joel P. Bruckenstein, CFP®, is publisher of the monthly T3 newsletter, *Technology Tools for Today*. He is also co-producer of the Technology Tools for Today (T3) Conferences, the only annual technology/practice management conference and monthly newsletter for independent advisors.

Bruckenstein is an internationally acclaimed expert on applied technology as it relates to the financial services industry. He is the co-author of three books: *Tools & Techniques of Practice Management, Virtual Office Tools for a High-Margin Practice, and the new Technology Tools for Today's High-Margin Practice.* He also writes a monthly technology column for *Financial Planning* magazine, including the annual technology survey report.

Emerging Technologies

New Releases Expected at T3 2014

By Joel Bruckenstein

Now in its ninth year, the Technology Tools for Today (T3) Advisor Conference has become the premier event for technology that addresses the needs of independent financial service professionals. This year's event will have a strong focus on emerging technologies. In an effort to help advisors gain broader exposure to some of the emerging technology firms, the T3 Advisor conference for the first time will be offering a number of "flash sessions". The flash sessions, which made their debut at the T3 Enterprise Conference in November 2013, were so successful that they are being included in the T3 Advisor program for 2014.

Flash sessions feature short presentations and/or demonstrations, approximately 15 minutes in length, that are designed to provide attendees with an introduction to a new, or undiscovered product, service or firm. If an advisor is interested in learning more about a particular offering, they can then visit the T3 Exhibit Hall for details and in depth demonstrations. The flash session concept is designed to allow an advisor to better leverage their time at T3 by obtaining the essentials on a wide range of topics in a relatively short period of time.

YHLSoft will introduce their new, integrated advisor platform Advyzon at T3 2014. Although the firm is new, the software's principal architect, Hailin Li, is no stranger to advisor software. He was formerly employed by Morningstar, Inc., and he was primarily responsible for developing Morningstar Office for a number of years.

According to Li, consumer software has made great advances with regard to the user experience, but for financial advisors, the user experience is still lacking. His firm seeks to make software that is easy to learn and use, so advisors will not have to invest time and money familiarizing themselves with the software. Speed and responsiveness are other key elements of his new Advyzon product.

"By combining all the functionality an advisor needs into one software package, data can be more easily aggregated and analyzed", Li says. "We can deliver data to advisors in ways that them better understand and service their clients". YHLSoft will provide details regarding Advyzon during a pre-conference session. YHL will also be providing a brief overview of Advyzon during their flash session.

Another firm exhibiting at T3 Advisor for the first time is Gotham Tech Labs. The firm's CEO, John Rourke, will offer a flash session on his firm's Wealthbox CRM. According to Rourke: "Wealthbox CRM is a simple and social CRM that's purpose-built for financial advisors and allows them to collaborate as a team internally via an activity stream and engage prospects and clients externally through integrations with LinkedIn, Twitter, Facebook, and Google Apps. Wealthbox will also integrate with leading account aggregators, financial planning tools, form filling software, portfolio management and document storage solutions.

Some notable features of Wealthbox CRM:

- **Activity Stream:** Allows financial advisors and their coworkers to see what's happening in the CRM and communicate in the activity stream. It's like a private social network to collaborate.
- **Integrations:** Wealthbox CRM integrates with LinkedIn and Twitter, Google Apps, and (soon) Facebook to monitor client activity and import contact profiles. It will also integrate with leading advisors portfolio and planning tools.
- **Click-to-Call:** Allows a one-click action to instantly call out to an advisor's contact and bridges the two parties together.
- **Sign-up-and-Go Simplicity:** Wealthbox reflects the consumerization of financial apps, allowing users to immediately and intuitively start using the app. No training is required
- **Affordable:** Wealthbox will offer introductory pricing to T3 attendees at $24.00 per month/user. No minimum users. No contracts. Pay as you go month to month.
- **Integrations with Wealthbase.com:** Wealthbox will have an internal stream that shows activity and lead-generation coming from Wealthbase, an inbound marketing network for financial advisors launching in Q2, 2014.

Wealth Access is another T3 newcomer that will be featured in a flash session. Wealth Access is a firm founded in 2011 by David Benskin, who formerly advised high net worth families at Merrill Lynch. The platform seeks to utilize cloud based financial aggregation to deliver a consolidated online balance sheet and cash flow statement that updates automatically.

Wealth Access plans to market itself as an alternative to Mint.com for advisors and their clients. One of the features that set Wealth Access apart from the consumer sites such as Mint is that Wealth Access provides advisors with a portal, giving them access to their prospects and their clients' data. Another feature that sets Wealth Access apart is their client onboarding service. Wealth Access can provide a personalized service whereby a Wealth Access specialist will schedule a call with each client and walk them through the setup process. Unlike Mint.com, advisors pay for access to Wealth Access for their clients, but according to Benskin, the benefits of Wealth Access can far outweigh the costs. To date, 75% of advisors who provide Wealth Access to clients end up uncovering additional assets.

In addition to these emerging technologies, we expect major technology announcements from a number of better known names in the financial services.

Vestorly is a free digital communication tool that brings qualified leads to financial professionals. Vestorly also offers a premium version of their tool that includes additional functionality. It was founded by Justin Wisz, formerly of Fisher Investments, and Ralph Pahlmeyer, formerly of JP Morgan and Deutsche Bank. Their Chief Technology officer, Arthur Bier is an 18 year Microsoft veteran. Vestorly allows advisors to curate content, your own content as well as content sourced from the web, and share it with prospects or clients. It can automate and archive the communications through email or social media. Vestorly also captures the online interactions of clients and prospects, allowing you to better engage clients and prospects. In a flash session, Zohar Swaine will discuss Big Benefits from Big Data: Using Vestorly for Smart Lead Generation. Marion Asnes will be hosting a pre-conference session entitled: Kickstarting and Automating Your Digital Content Marketing Efforts with Vestorly. In this session, she will demonstrate how to seamlessly and naturally become involved in the online conversation—and generate new leads—by curating and automating a content marketing campaign.

RiXtrema will be introducing their macro risk assessment tool for the first time at T3 in 2014. The firm has developed patent pending methods of addressing market behavior during times of crisis that it incorporates into its portfolio analytics tools. It emphasizes portfolio crash tests and fund crash ratings in its marketing to advisors. Originally founded to develop products for institutional investors, RiXtrema has more recently created Riskostat, the firm's first product for financial advisor, which will be on display during the T3 Conference. RiXtrema has also developed an iPad version of Riskostat that should be on display at T3 as well.

Texas Tech

Many advisors are aware of the excellent education program that is offered by the Department of Financial Planning at Texas Tech University. During the T3 Conference, the school will be introducing its PlanTech Squad project. The PlanTech Squad (PTS) will be comprised of undergraduate and graduate level students. PTS will provide data entry and limited reporting using specified financial planning software for financial advisors. This innovative program will provide advisors with an inexpensive opportunity to outsource costly manual data entry that financial planning software often requires.

This breakthrough program offers a number of benefits to advisors. In addition to a low cost outsourced solution, it allows advisors to evaluate students for future internships and possible employment. It also provides advisors with an alternative method of evaluating financial planning software. In addition, it allows advisors a way to scale their practice so they rapidly respond to requests for financial planning services on an as needed basis.

The PlanTech Squad will man a booth in the T3 Exhibit Hall where they will be demonstrating their services on at least five professional financial planning software products.

In addition to these emerging technologies, we expect major technology announcements from a number of better known names in the financial services. While you'll have to wait for the conference to hear the particulars, look for major announcements from firms that include First Rate, Folio Institutional, MoneyGuidePro, Salesforce and Scottrade. ■

Technology can be both a blessing and a curse.

Get the answers you need at the T3 Conference!

The Technology Tools for Today (T3) Advisor conference provides a collaborative atmosphere where you can discuss technology challenges with other industry technology leaders as well as vendors and consultants who serve the industry. Tackle your technology problems, satisfy your constituents, impress your boss.

Join us for the 9th annual T3 Technology Tools for Today Conference:

- Learn about new and innovative products
- Hear from technology gurus Joel Bruckenstein and David Drucker
- Provide input directly to the industry's top technology developers
- Find new resources and advance your company's success

Brought to you by conference producers, Dave Drucker and Joel Bruckenstein

Media partner: Financial Planning

Register today at www.TechnologyToolsForToday.com

2014 T3 Conference - Advisor Edition
Hilton Anaheim - California
February 10-12, 2014

t3 Technology Tools for Today™
Annual Conference - Advisor Edition

AdvisorTV

NOW SHOWING!

AdvisorTV is a new addition to the information messaging being presented online by the market-leading brands of *Financial Planning, On Wall Street* and *Bank Investment Consultant.*

It features a collection of web videos that present intelligent, in-depth interviews with high-profile economists, commentators, analysts, money managers and recruiters to visually inform and engage the advisor audiences of each brand.

Beyond that, *AdvisorTV* also offers in-depth one-on-one conversations between industry experts and the editorial staffs of each brand; along with the *Wealth Management Minute*, a brief chat featuring the best minds in the industry on this subject area.

AdvisorTV – Now Showing on:

Financial Planning

http://www.financial-planning.com/video

On Wall Street

http://www.onwallstreet.com/video

Bank Investment Consultant

http://www.bankinvestmentconsultant.com/video

Financial Planning | onwallstreet | bank investment consultant

Financial Planning Students to Strut Their Stuff in New Session

FAStech Competition and Quiz Bowl will Showcase Technology Solutions and Financial Planning Acumen

By Marie Swift

New this year at the T3 Advisor Conference: The winners of the "FAStech Cup" Showcase Competition and Quiz Bowl Competition will be announced. Both competitions, which are being hosted by the members of FAStech Partners, are open to teams of undergraduate students at institutions of higher learning that offer degree-granting programs in financial planning.

CONTINUED ON B13

Student teams in the Showcase Competition will be tasked with branding their firm and creating a website that defines their practice. Then, they have to create a financial plan for a hypothetical client using FAStech-partner software (see list of participating companies below). Teams will then grant guest access to their clients and present their plans remotely via recorded video. The finalists have been invited to the conference where they will be asked to respond to questions from clients and a three-judge panel of financial professionals.

I'll be emceeing the Quiz Bowl, which is open to all registered student teams in attendance at T3. Student teams will get a chance to test their knowledge of financial planning and technology head-to-head with other schools in a game show style competition. The top three teams in the Quiz Bowl will take home awesome technology prizes for each student on the team.

SUPPORTING TOMORROW'S ADVISORS

FAStech is a partnership of leading software providers who license software to independent financial advisors, and who also provide free access to their software for students. The FAStech partners are also dedicated to the promotion of students as the future of the financial planning industry. Together, the FAStech partners provide a fully-integrated, end-to-end financial planning platform that meets or exceeds the capabilities of the software programs used by most of the industry.

Firms providing technology solutions to students via the FAStech partnership include: CloudRIA, FinaMetrica, IPS AdvisorPro, Laser App, Laserfiche, MacroRisk Analytics, MoneyGuidePro, Orion, Redtail and Total Rebalance Expert (tRx). To see how all of these technology solutions "play" together, visit http://www.fastechpartners.com for a quick visual representation.

Most educational institutions would like to provide state-of-the-art software for their students, but resources are always limited. That's why the FAStech partners are committed to helping our industry and the next generation of financial advisors.

LEAD WITH PLANNING

"Each Competition has its own set of challenges, but both ultimately highlight the importance of the innovative use of technology in financial planning," said Chad Blythe, VP, Sales, for MoneyGuidePro. "In fact, the mantra of FAStech is, 'Lead with Planning.' For the student's future clients, this means that planning will be the foundation of their financial lives. For these future advisors, this means valuable education using tomorrow's planning technology today—something that will enhance their prospects in the real world."

"The Showcase Competition is an incredible opportunity for teams of financial planning students to prove their mettle by being resourceful, creative and efficient in order to complete the four part challenge," said Barry Mulholland, a professor who prepares these students for the real world via the Personal Financial Planning Department at Texas Tech University. "Unlike many planning competitions where the use of technology is prohibited, the FAStech Cup is all about it. Because after all, being an advisor or even a maker of advisor technology means creating solutions to problems that have never been encountered before...and quickly. FAStech provides students with a detailed road map and all the resources they need to succeed, just like they'll do someday for their clients." ■

Marie Swift is president and CEO of Impact Communications, Inc. (www.ImpactCommunications.org), a full-service marketing and consulting firm serving independent financial advisors and allied institutions since 1993.

Technology Tools for Today™
Annual Conference 2014