As someone who will speak at almost 70 conferences this year, I've participated in nearly every major conference available for financial planners. Given that there are so many conferences, though, I know it can be incredibly difficult for most advisors to select the right conference for themselves each year, and I am often asked for recommendations about what I think the "best conferences" are to attend. Of course, what is "best" will vary from one advisor to the next, depending on their own needs and what they're looking for!

Accordingly, in 2012 I started to craft my own annual list of what I consider to be the "best-in-class conferences" for financial planners (in the US, and now with a suggestion for our international readers as well!), separated into categories for advisors to match to their needs. This year's conference categories are: Best Technical Content, Best Estate Planning, Best for Advisor Technology, Best Investment Management, Best for Advanced Practitioners, Best Overall Value, Best International Conference, and Best Practice Management. Excluded from the list in 2015 is "Best Virtual Conference" for the simple reason that increasingly, more and more existing conferences are becoming available for virtual attendees, eliminating the need for standalone virtual events!

Of course, the reality is that the conference season isn't even quite over yet for 2014; nonetheless, as we head further into the fall season, it's time to start planning for next year, especially since some January conference early bird registrations close soon! So I hope you find the details of this list (including some conference discount codes for readers of Nerd's Eye
View!) useful for you to use as your own guide in setting your conference budget and selecting events to attend for yourself and/or your team for 2015!

*Events are listed in chronological order to facilitate planning and registration/early bird deadlines.*

**Best Estate Planning Conference: Heckerling Institute**

For those active in the world of estate planning, the Heckerling Institute (under the University of Miami's School of Law) is the place to be. Hosted annually in Orlando, the Heckerling Institute is coming up on its 49th consecutive year, and its agenda is a veritable "Who's Who" of the leading minds in estate planning, from Jonathan Blattmachr to Howard Zaritsky, Gideon Rothschild to Steve Akers and Larry Brody, Natalie Choate to Bob Keebler, and more.

While the conference is billed as being "the national gathering place for estate planners" from attorneys to accountants to trust officers to financial planners and investment advisors and more, it's important to note that the agenda itself is filled heavily with trusts and estates attorneys in particular, and tends to have a very technical bent. If the thought of hearing Internal Revenue Code sections and Treasury Regulations spouting from the podium in an effort to validate (or invalidate) the latest estate planning strategy sounds daunting, this may not be the place for you. But if you're looking to really get exposed to the leading minds and truly cutting edge ideas in the world of estate planning, Heckerling is the place to be.

Notably, as estate planning evolves over time, so too does the agenda at Heckerling, and it recognition of the fact that the scope of the estate tax is simply a lot more narrow than it used to be since the American Taxpayer Relief Act of 2012, this year's Heckerling lineup includes an increasingly heavy focus on all the non-tax issues associated with estate planning, from asset protection to charitable giving, special needs planning and more. Nonetheless, expect a strong focus on estate tax minimization strategies for the ultra-high-net-worth as well, where the estate tax remains relevant (at least if you have clients at that net worth level).

**Who Should Attend:** Any financial planner serious about advanced estate planning strategies, with a strong technical bent, and especially if working with ultra high net worth clientele (for whom the Federal estate tax is still an issue).

**Details:** January 12-16, 2015, at the Orlando World Center Marriott Resort in Orlando, FL.

**Cost:** $1,040.
As the most rapidly growing dedicated financial planning conference over the past 5 years, the AICPA Personal Financial Planning (PFP) conference has genuinely earned its place as the premiere advanced technical content event for financial planners.

Although the event is run by the AICPA, this conference is for any financial planner who wants quality advanced content, and is not exclusive to just CPA financial planners. Nor is the conference exclusive to just tax content, though given its AICPA roots you can expect very robust income and estate tax planning sessions! Additional tracks include one solely for investment management (co-hosted with IMCA and the CFA Institute), another for retirement planning, a third for insurance and risk management, and a track dedicated to practice management and technology issues as well. As a result, the AICPA PFP conference has one of the broadest financial planning conference agendas of any industry event.

In addition, AICPA's PFP conference is also one of the deepest on content. With their CPA roots - and the required technical competency necessary to get a CPA license in the first place - the audience at the AICPA PFP conference is filled with people who are serious about their education, and the speakers are expected to deliver accordingly, from breakout sessions with respected technical experts like Bob Keebler, Paul Lee, Steve Oshins, Daniel Rubin, Rob Arnott, Roger Gibson, Harold Evensky, David Blanchett, Michael Finke, and Wade Pfau, to practice management and technology experts like Bill Winterberg, Joel Bruckenstein, and Kelli Cruz, and general sessions with generational researcher Cam Marston, economist Dr. Arthur Laffer, and financial life planning guru Mitch Anthony. (Yours truly will be speaking at the event as well!)

So if your "ideal" conference is a long day of advanced sessions that challenge you, this is the conference for you. And truly, expect "a long day" of advanced sessions; the conference runs 2.5 days (Monday, Tuesday, and a Wednesday half-day), with sessions that start as early as 7AM for breakfast and afternoon sessions that go as late as 6PM the first two days. For those who count it, the total hours of available continuing education credit (for both CFP certificants and CPA licensees) looks to be a whopping 23 hours, for a truly "action-packed" 2.5-day event!
For firms where the principals are focused more on business development than the latest in technical financial planning topics, they may wish to look elsewhere, but this is still a great educational conference for their financial planner staff members!

**Who Should Attend:** People interested in advanced financial planning technical content, including both senior financial planners, and newer planning associates looking for advanced educational content. Content relevant for any CFP certificant, regardless of whether or not a CPA.

**Details:** January 19th - 21st at the Bellagio in Las Vegas.

**Cost:** $1,095 for AICPA members, $1,395 for non-members. Early bird discounts: $75 off if registered by December 5th. Get an additional $110 off with "KITCESPFP" discount code!

**Conference Website:** AICPA Advanced Personal Financial Planning Conference (separate registration page for the online virtual PFP conference version)

*Honorable Mention: An honorable mention in the technical content category goes to the NAPFA National Conferences, which now runs two events annually (in 2015 one will be in San Diego on May 12-15, and the other will be in Indianapolis on October 20-23). For NAPFA members, the NAPFA annual conference is always a great event for both education and connecting with the NAPFA community, and NAPFA has a great base of members who are serious about their craft. For non-NAPFA members - especially those who do not meet the NAPFA fee-only requirement - the AICPA event may be more appealing.*

**Best For Advisor Technology: Technology Tools For Today (T3) Conference**

Coming up on its 10-year anniversary in 2015, the T3 conference is run independently by practice management and technology consultants Joel Bruckenstein and David Drucker, who hand pick both content and sponsors to ensure the conference is useful and relevant to advisor attendees. Born of their own frustration at the lack of quality content for financial planners specifically around technology issues, and an extension of their newsletter by the same name, the conference has become a staple of the financial advisor conference scene (as well as a popular place for the leadership at technology vendors to meet with each other).

As the pressure continues to grow on advisors to step up on the technology front, the T3 conference is without a doubt "the place to be" for advisors who want to see the latest developments from software companies that serve advisors, and because it is "the place to be
seen" for companies the T3 conference always includes a number of big debuts from new software providers as well; last year's debutantes included CRM provider Wealthbox, portfolio risk analytics tool RiXtrema, and an advisor PFM dashboard called WealthAccess, and there were also several big announcements including the launch of the partnership between account aggregation provider Yodlee and financial planning software MoneyGuidePro to offer their account aggregation solution for a mere $1/day ($365/year!). We'll see what's announced when the time comes in 2015!

With T3, most firms send their principals to this conference for a look at available technology options, although larger firms are increasingly sending whatever staff member is responsible for their technology instead. Although with the presence of the "FAStech Cup" competition for students to show off their advisor technology prowess, the T3 conference may be an opportunity for a few advisors to find young tech-savvy students who may soon be graduating and looking for jobs.

Notably, the conference is also a good opportunity for tech companies serving advisors to "check out" their competition as well, though in practice the T3 conference has been responsible for a lot more collaboration and software integrations than competition (in fact, many advisor tech companies attend primarily for the opportunity to network with other vendors, and cultivating prospective advisors as users of their tools is just a "bonus"!).

**Who Should Attend:** Financial planning firm business owners, or the firm staff member responsible for technology, and companies looking to provide technology solutions to advisors.

**Details:** February 12th - 14th at the Hilton Anatole in Dallas, Texas.

**Cost:** $449. Early bird discount: $150 off if registered by October 15th. Get an additional $50 off with "2015T3Kitces" discount code!

**Conference Website:** Technology Tools For Today (T3) Conference

**Best For Advanced Practitioners: FPA Retreat**

The FPA Retreat conference originated as a peer-to-peer style conference more than 30 years ago, for practitioners to teach each other their own best ideas and practices (in no small part because the event couldn't afford outside speakers anyway in the early days!). While it has come a long way since then, the spirit of the Retreat conference is still one of sharing and connections, more so than most other conferences, and given its history this event has an incredible loyalist crowd where many introduce themselves in the opening circle gathering by sharing how many times someone
has attended the conference. This coming year will be my 12th consecutive time attending Retreat, and it is one of the only events I personally commit not to miss each year.

While I characterize Retreat as an "advanced practitioners" conference (in fact, for much of the 1990s and early 2000s, it actually required 10 years of experience in order to attend), it is different than the AICPA's advanced planners conference in that Retreat takes a more balanced focus on the "softer" skills of planning as well; think of it as the cutting edge of both the art and the science of financial planning. In fact, many major "cutting edge" developments in the financial planning world can trace their roots or first discussions back to Retreat, from a panel discussion that reportedly helped to birth the Morningstar style boxes decades ago, to the emergence of life planning, to the NexGen young planner movement, and the adoption of mind mapping in financial planning.

Unfortunately, the FPA Retreat content has faltered a bit in recent years, and sadly Retreat 2014 was by far the worst of the Retreat conferences I've attended (at least compared to other Retreat years). However, FPA seems to have heard the negative feedback loud and clear, and is bringing Retreat back to its roots for 2015, co-chaired by Retreat veterans (and former national chairs) Marty Kurtz and Elizabeth Jetton. So if you're never attended Retreat in the past, this may be the one to try; and if you're a Retreat veteran who hasn't returned for years, it looks like this is the year to finally come back!

It's worth noting, though, that while the task force does work hard on the content and speakers for the official agenda, participating in Retreat is also about the peer-to-peer interaction opportunities with other experienced practitioners. This is perhaps the event you're most likely to miss half the content anyway, because you were caught up in conversation in the hallways and completely lost track of time (until you see people coming out of the session you had been planning to head in to)!

**Who Should Attend:** Experienced financial planners who are looking to challenge themselves, expand their mind around financial planning, or refresh and re-energize themselves - and who want to connect with others looking for the same thing. Advisors who want to take themselves to "the next level" in the work they do with clients.

**Details:** April 20th - 23rd at the Chateau Elan in Atlanta, GA.

**Cost:** $1,149 for FPA members ($1,349 for non-members). Early bird discount: $100 off by March 6th.

**Conference Website:** FPA Retreat

**Best Investment Management: IMCA Annual Conference**

While the roots of IMCA (which stands for "Investment Management Consultants Association") are with wirehouse brokers and institutional investment consultants (who sought out IMCA's Certified Investment Management Analyst [CIMA] certification), the
growing membership association is increasingly drawing a broad cross-section of the investment management industry, including significant growth in the channel for independent advisors (both with independent broker-dealers, and RIAs), and culminating in more than 1,500 attendees at the IMCA annual conference last year.

The distinction of the IMCA conference is that the content is truly targeted for (investment-centric) advisors and the issues they face in managing portfolios (and also has a strong wealth management component, with their growing CPWA certification program). By contrast, the most obvious alternative option for investment conferences - the CFA Institute's annual conference (see honorable mention below) - tends to tilt further in the direction of institutional investment management, and individual security analysis. Yet those areas of focus tend to be less relevant for individual financial advisors in today's environment, especially with the recent rise of ETFs, tactical asset allocation, alternative investments, outsourcing, separately-managed accounts, and TAMPs. In other words, think of CFA Institute as an investment analysts conference, while IMCA is an investment management (and wealth management) event.

IMCA also has a strong reputation for investing heavily into the quality of its speakers and content. Expect to see some big headline names as keynotes (already announced include X PRIZE Foundation chairman Peter Diamandis, and poker star Annie Duke), along with some leading thinkers in the investment space, a heavy representation from finance academia (not just "traditional" finance but increasingly from the field of behavioral finance as well), and also a wide range of potential investment solutions in the exhibit hall.

If you're looking for a conference with some deeper investment content than "typical" broad-based financial advisor conferences, the IMCA Annual Conference is a great option for investment-centric advisors.

**Who Should Attend:** Investment-centric financial advisors, or a member of an advisory firm’s investment team.

**Details:** April 26th - 29th at the ARIA Resort in Las Vegas, NV.

**Cost:** $995 for IMCA members (with $100 early bird discount by March 27th, 2015); registration fee is $1,140 for non-members with a one-year "Join & Go" IMCA membership (which is technically a $250 discount off the price of separately joining as a member and registering for the conference at the member rate).

**Conference Website:** IMCA Annual Conference

*Honorable Mention: An honorable mention in the investment management category goes to the CFA Institute Annual Conference. Hosted afar in Frankfurt, Germany in 2015 and running at the exact same time as the IMCA event (also April 26th-29th), the CFA Institute is without a doubt a high quality investment conferences. Even if you’re not a CFA charterholder (and especially if you are), those looking for a deep dive into investment topics across the*
spectrum (though many contend CFA Institute has more of an institutional tilt) may wish to check out the event.

**Best Overall Value: FPA NorCal**

The FPA Northern California ("NorCal") regional conference may actually be the longest continuously running financial planning conference in the country; while administered by several different financial planning predecessor organizations over the years, the conference has an incredibly rich history and is entering its 43rd(!) year. While it is technically a "regional" event - it's hosted by a consortium of five FPA chapters in the northern California region - this conference holds its own against any national financial planning conference around, with up to 6 simultaneous breakout tracks that are so quality it's actually difficult to choose just one (but you do get access to recordings of the other tracks you missed). Simply put, this conference just oozes "quality" in everything they do, and they've been able to do it that way consistently year after year after year.

The added benefit of the NorCal conference is that you can get all this quality for a better deal than the price of most national conferences, which gives NorCal the best cost/benefit value ratio of any conference around! And not only is the registration fee lower than many comparable events, but the NorCal conference is always held on the Tuesday/Wednesday immediately following Memorial Day weekend, which allows you to keep your travel down to 2 nights of accommodations (at least if you're already on the west coast), further making the conference even more affordable and a great value for the price.

It’s notable that NorCal also makes a great destination conference as well - spend the preceding 3-day Memorial Day weekend in San Francisco (or if you prefer, Napa or Sonoma Valleys just outside the city!), and then stay through for the conference itself.

The biggest caveat of the NorCal conference, though, is that due to the venue it uses, registration is capped at 500, and they do sell out and close registrations every year so if you're thinking about attending, don't wait too long to register!

**Who Should Attend:** People interested in an all around quality financial planning conference, packed together with great content for a great value in a great location. Appropriate for both firm owners and staff members.

**Details:** May 26th - 27th at the Palace Hotel in San Francisco, California.
**Cost:** *To Be Announced*, but 2013 was $779 for FPA members ($979 for non-members) with a $50 early bird discount. Stay tuned to their website for further details.

**Conference Website:** FPA NorCal

**Honorable Mention:** An honorable mention in the best value category goes to the FPA NexGen Gathering conference, which in 2015 will be held at University of Texas at Dallas on June 19-21. Designed specifically for "NexGen" advisors (those aged 36 or under), the Gathering provides an incredible opportunity for younger advisors to find their community, build connections, and get perspective on the world of financial planning beyond their firm. While the conference's primary value is for networking, community, and career/professional development, it also typically includes a moderate amount of CFP CE credit on the agenda as well. To be financially viable for younger participants, the conference tends to be extremely cheap - last year's registration fee was $225, which included 2 nights of accommodations and most meals (details have yet to be announced for 2015)!

**Best Practice Management: Bob Veres' Insider's Forum**

Practice management conferences have a surprisingly difficult time gaining momentum in the world of financial advisors. While often blamed on the fact that practice management content is not eligible for CFP CE credit, I suspect far more often the simple challenging reality is that because advisors run so many different business models, with different services and structures and of varying sizes, that it's difficult to find practice management content that is specific enough to be relevant, yet general enough to have a "big" draw. In other words, while "everyone" delivering professional financial advice might need to know about the latest tax laws to work with their clients, a session on how to develop a niche within your practice, segment your clients, hire your first associate planner, introduce a new partner to a firm, or any number of other similar practice management issues, might each only be relevant to a small subset of that whole group that will attend a tax update session. The end result: practice management conferences tend to be smaller, struggle, and the conference "graveyard" is littered with events that didn't survive.

These challenges make it all the more notable that Bob Veres' Insider's Forum (originally dubbed the "Business & Wealth Management Conference") will be entering its 5th year in 2015, and the conference appears to be still growing and gaining momentum. As with most effective practice management conference, Veres' event is targeted at a particular subset of advisors: those with "larger" and more mature practices, who face a wide array of highly complex business issues that are often only understood by peer firms in a similar situation.
In fact, Insider's Forum is organized into three primary tracks: one for a firm's CEO, one for the firm's COO (and other supporting operations staff), and one for the firm's Chief Investment Officer (and supporting investment team). Given that only mid-to-large-sized independent firms even have such delineated staff and partner infrastructure speaks to the target advisory firm audience; while a solo practitioner might still glean a couple of ideas from this event, the multi-partner firms with at least $1M of revenue and especially the "ensemble" firms with $5M+ of revenue and multiple staff and/or partners will probably find it more useful (in a world where few other conferences have much relevance for them at all).

The "operations" track at Insider's Forum deserves special mention as well, as few if any conferences are designed to be relevant for the internal operations staff of an advisory firm, despite the increasingly crucial role that Operations Managers and COOs play in an ever-growing number of larger and larger advisory firms. There are now even a few operations-staff study groups that have begun to form (similar to advisor study groups but created by and for the operations professionals within advisory firms), and the Insider's Forum is both a meeting place for them, and an opportunity for them to share their experience and insights in the operations track.

Finally, for those advisory firms who attend practice management conferences in part because they're looking not just for content/education but also solutions, it's notable that Veres' event focuses heavily on bringing in quality vendors and consultants to its "by-invitation-only" exhibit hall. So if you're struggling in trying to find appropriate business solutions and looking for a shortcut to the best-in-class options, the Insider's Forum exhibit hall alone may make the trip worthwhile!

**Who Should Attend:** From mid-to-large sized independent advisory firms, the firm's partners and/or CEO, the COO and/or Operations Manager, and the Chief Investment Officer and/or supporting investment team.

**Details:** September 28th-30th at the Sheraton Wild Horse Pass Resort & Spa, in Chandler, AZ

**Cost:** $950, with $250 early bird discount by March 27th. Get an additional $75 off with "KITCESBVIF" discount code for first-time attendees! Additional staff members are only $595 each after the first person.

**Conference Website:** Insider's Forum

*Honorable Mention: The honorable mention in the practice management category goes to "your broker/dealer or custodian conference. Given the size of some organizations, many of these events have become absolutely huge, as Schwab IMPACT and LPL Focus now pull several thousand participants. And these events are unlikely to go away any time soon, as the simple reality is that when these organizations help make their advisors more successful, it results in more growth and financial success for the organization as well, providing the crucial ROI that justifies a significant investment in quality practice management content. And as an added benefit, such events are often (though not always) made available with little or no*
registration cost to advisors on their platform, and you're much more likely to run into "like-minded peers facing similar business issues" when you network with others already using your platform.

**Best International Conference: FPA BE**

I have long called the FPA Annual Conference (also known more recently as FPA Experience and now FPA BE [for Business and Education]) the "Big Show In Financial Planning", as it continues to be the biggest standalone conference dedicated solely to financial planners and financial planning (though the AICPA's PFP conference has grown so much, it is only slightly smaller now).

And one of the most notable aspects of the big draw of FPA BE is that it draws financial planners from not only the US, but also around the world. In fact, for advisors in other countries around the globe who want to get a glimpse of the world of financial planning here in the US, the FPA BE conference is tops for getting a broad-based perspective of trends here in the US, and the opportunity to meet with a lot of US-based advisors (not to mention the opportunity to meet with other international advisors as well). The FPA also supports international visitors by helping to organize a pre-conference "study tour" of local advisory firms, some roundtable discussions across countries, and an international reception.

For advisors here in the US, though, FPA BE has struggled to remain competitive, with conference attendance down nearly 2/3rds from its peak prior to the financial crisis (whereas the AICPA's PFP conference is up almost 100% since its pre-2008 attendance peak). The challenge for FPA BE is that by trying to be so broad in its coverage for advisors, from experienced practitioners to new advisors and everything in between, its agenda struggles to be best-in-class for any of them. On the other hand, for those looking to see a breadth of potential solutions for their business - from platforms to products to consultants - the FPA BE Exhibit Hall alone merits a pilgrimage at least once every few years (in the other years, go to the T3 conference for technology, or your custodian/broker-dealer conference to see solutions specific to your platform). And FPA has been taking steps in 2014 - a movement hopefully continued in 2015 - to bolster both its content lineup, and the depth of its exhibit hall, but advisors who have attended recently may wish to look elsewhere for a year or two and explore some new conferences they haven't attended.

**Who Should Attend**: International advisors who want perspective on financial planning in the US. Advisors in the US who haven't attended FPA BE in a few years, and want to see the latest in financial planning.

**Details**: September 26th-28th at the Boston Convention Center in Boston, MA
Cost: To Be Announced, but 2014 was $1,099 for members, $1,399 for non-members (which equates to a $100 discount over joining as a member and paying the membership fee separately). Significant early bird discounts available (in 2014, early bird registration was $400 off, and super early bird was a $500 discount!).

Conference Website: FPA BE

Best Virtual Conference: Whatever You Want To Attend, Virtually

For the past few years, it was looking like "virtual conferences" might become a thing unto themselves - events that have all the educational content of a traditional conference, but no physical manifestation, where the sessions are delivered and received entirely online. Some events, like the NAPFA iConference, attempted to take the genre above and beyond just being an effective string of consecutive webinars, organizing around a "virtual" exhibit hall of sponsors and "virtual" meeting rooms to chat with other attendees between the sessions.

However, NAPFA discontinued its standalone iConference event in 2014, while an increasing number of conferences are taking the steps to record some/most/all of the sessions at their live events and either make them available afterwards in a package, or actually live-stream the conference in real time as it happens. In other words, "virtual conference" is ceasing to be an event unto itself, replaced by the decision to simply be "a virtual attendee of a live in-person conference."

Accordingly, the "best" virtual conference for advisors is increasingly becoming "whatever you wanted to attend in person, but decided to do from home instead." An honorable mention for the most established "online attendee" conference so far goes to the AICPA's advanced planning conference, but expect to see more and more conferences available in this manner over the coming year or two. At worst, you may be able to get a recording of all the sessions at a fraction of the cost of being a live attendee; at best, you can enjoy much of the live conference experience, possibly even including asking questions to the speaker as a remote attendee and participating in a "chat" room to talk about the session with other (virtual) attendees.

Of course, attending virtually means you'll still miss out on the networking and personal connections - a highly valuable but often underrated benefit of attending a conference in person - and for some conferences, being a "live attendee" means you may still pay the same full conference registration fee as an in-person attendee, so the only difference is that you'll save the travel time going to/from the conference, and the expense of airfare and a hotel. But if you're just looking for content itself, especially for a particular advanced subject matter, keep your eyes open for online/virtual options for more and more of the major conferences in 2015 and beyond!

Who Should Attend: Those who don't care about networking and seeing the exhibit hall to meet potential vendors and solutions-providers, and just want access to the content and subject matter at a (somewhat) reduced all-in cost.
Details: Check out the individual conferences for online/virtual attendee options, or a post-conference recording of the sessions.

Cost: Varies by event. See individual events for details.

Conference Website: See individual conference websites.

So what do you plan to attend? Do you have any conference favorites that I didn’t include in the list? Please speak up in the comment section below!