



# 2019 FINRA Senior Investor Protection Conference

**November 12, 2019 | Washington, DC**

FINRA's Senior Investor Protection Conference is a one-day event dedicated to sharing the most up-to-date regulatory information, effective strategies and solutions for protecting senior investors and vulnerable adults.

**FINRA**<sup>®</sup>

Register at [www.finra.org/2019seniorinvestorprotection](http://www.finra.org/2019seniorinvestorprotection)

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# Agenda | Tuesday, November 12

7:30 a.m. – 4:30 p.m.	Registration
7:30 a.m. – 8:30 a.m.	Networking Breakfast
8:30 a.m. – 8:35 a.m.	Welcome and Opening Remarks
8:35 a.m. – 9:20 a.m.	<p><b>Keynote Address</b></p> <ul style="list-style-type: none"> <li>▶ <b>Paul Greenwood</b>, Elder Abuse Expert Witness, Teacher and Consultant</li> </ul>
9:20 a.m. – 9:30 a.m.	Networking Break
<b>9:30 a.m. – 10:20 a.m.</b>	<b>Diminished Capacity and Suspected Elder Abuse</b>
	<ul style="list-style-type: none"> <li>▶ As the number of older Americans continues to climb, registered advisors face a critical challenge – how to take care of clients experiencing diminished capacity or financial exploitation. During this session, panelists share helpful tools to address privacy concerns, helpful contractual protections, identification of red flags and steps to take once the red flags are identified.</li> </ul> <p><b>Moderator:</b></p> <ul style="list-style-type: none"> <li>• <b>Robert (Rob) Mascio</b>, FINRA Senior Helpline</li> </ul> <p><b>Panelists:</b></p> <ul style="list-style-type: none"> <li>• <b>Amber Crouch</b>, Crews &amp; Associates, Inc.</li> <li>• <b>Mary Shea Tucker</b>, Wells Fargo Advisors</li> <li>• <b>Jeanette Wingle</b>, FINRA Office of General Counsel</li> </ul>
10:20 a.m. – 10:30 a.m.	Networking Break
<b>10:30 a.m. – 11:20 a.m.</b>	<b>Working With Senior Investors</b>
	<ul style="list-style-type: none"> <li>▶ During this session, FINRA staff and industry panelists discuss the current and upcoming senior population, and provide practical tips for working with an aging decision maker. As marketing and communicating to senior investors is a vital part of many firms' business, panelists will also highlight the importance of ensuring clear and effective communication, and discuss varied oversight practices.</li> </ul> <p><b>Moderator:</b></p> <ul style="list-style-type: none"> <li>• <b>Steven (Steve) Polansky</b>, FINRA Member Supervision</li> </ul> <p><b>Panelists:</b></p> <ul style="list-style-type: none"> <li>• <b>Dean Harman</b>, Harman Wealth Management, LLC</li> <li>• <b>Kara Suro</b>, Charles Schwab</li> <li>• <b>Thomas (Tom) Mierswa</b>, Morgan Stanley</li> </ul>
11:20 a.m. – 11:30 a.m.	Networking Break
11:30 a.m. – 12:00 p.m.	<p><b>Fireside Chat</b></p> <ul style="list-style-type: none"> <li>▶ Featuring FINRA President and CEO <b>Robert Cook</b> and Senior Vice President of Member Relations and Education <b>Chip Jones</b></li> </ul>
12:00 p.m. – 1:15 p.m.	Networking Lunch and Dessert With Exhibitors
<b>1:15 p.m. – 2:05 p.m.</b>	<b>Suitability and Sales Practices Considerations for Senior Investors</b>
	<ul style="list-style-type: none"> <li>▶ When working with senior clients, it is important for a firm's procedures and controls to properly gauge the suitability of recommendations to senior investors and ensure clear, straightforward sales practices. Join FINRA staff and industry experts as they discuss FINRA's suitability rule, the rule's potential interplay with cognitive decline, and the importance of ensuring senior clients understand product risks.</li> </ul> <p><b>Moderator:</b></p> <ul style="list-style-type: none"> <li>• <b>Brooke Hickman-Elgrim</b>, FINRA Senior Helpline</li> </ul> <p><b>Panelists:</b></p> <ul style="list-style-type: none"> <li>• <b>Meredith Cordisco</b>, FINRA Office of General Counsel</li> <li>• <b>Michael (Mike) Duff</b>, Edward Jones</li> <li>• <b>LaTasha Bond-Williams</b>, Cape Securities, Inc.</li> </ul>

# Agenda | Tuesday, November 12 | continued

2:05 p.m. – 2:15 p.m.	Networking Break
2:15 p.m. – 3:15 p.m.	<b>Scams Targeting Older Investors</b>
	<p>► In recent years, senior investors have increasingly been victims of investor scams. During this session, panelists highlight emerging trends in investor scams used to defraud older investors, provide tips to identify potential “red flags” and discuss who to contact if a fraudulent scheme is suspected.</p> <p><b>Moderator:</b></p> <ul style="list-style-type: none"> <li>• Gerri Walsh, FINRA Office of Investor Education</li> </ul> <p><b>Panelists:</b></p> <ul style="list-style-type: none"> <li>• Gary Mottola, FINRA Investor Education Foundation</li> <li>• Patricia Boyle, Rush Alzheimer’s Disease Center</li> <li>• E. Elizabeth (Liz) Loewy, EverSafe</li> </ul>
3:15 p.m. – 3:30 p.m.	Networking Break
3:30 p.m. – 4:30 p.m.	<b>Legal and Regulatory Update</b>
	<p>► Panelists explore the evolving regulatory structure surrounding senior investor protections and the challenges facing regulators and financial services professionals when developing an effective, efficient and integrated protection framework.</p> <p><b>Moderator:</b></p> <ul style="list-style-type: none"> <li>• Sarah Gill, FINRA Office of Government Affairs</li> </ul> <p><b>Panelists:</b></p> <ul style="list-style-type: none"> <li>• Joseph (Joey) Brady, North American Securities Administrators Association (NASAA)</li> <li>• Lourdes Gonzalez, U.S. Securities and Exchange Commission (SEC)</li> <li>• Erin Linehan, Raymond James Financial, Inc.</li> <li>• James (Jim) Wrona, FINRA Office of General Counsel</li> </ul>
4:30 p.m.	Conference Adjourns



## Contact Information

If you have any questions regarding this conference, please call (800) 321-6273.

For more information and to register, please visit [www.finra.org/2019seniorinvestorprotection](http://www.finra.org/2019seniorinvestorprotection)

# Featured Speaker



## Paul Greenwood

### Elder Abuse Expert Witness, Teacher and Consultant

Newly retired Deputy District Attorney Paul Greenwood was a lawyer in England for 13 years. After relocating to San Diego in 1991 he passed the California Bar and joined the DA's office in 1993. For twenty two years Paul headed up the Elder Abuse Prosecution Unit at the San Diego DA's Office. In 1999 California Lawyer magazine named Paul as one of their top 20 lawyers of the year in recognition of his pioneering efforts to pursue justice on behalf of senior citizens. He has prosecuted over 750 felony cases of both physical and financial elder abuse. He has also prosecuted ten murder cases, including one death penalty case. In March 2018 Paul retired from the San Diego DA's office to concentrate on sharing lessons learned from his elder abuse prosecutions with a wider audience. In October 2018 he was given a lifetime achievement award by his former office. Paul now spends much of his post retirement time consulting on elder abuse cases and providing trainings to law enforcement and Adult Protective Services agencies across the country and internationally. He is also involved as the criminal justice board member of National Adult Protective Services Association.

## Exhibitors

Conference exhibitors showcase a range of products and services for broker-dealer firms.

### Current exhibitors include:

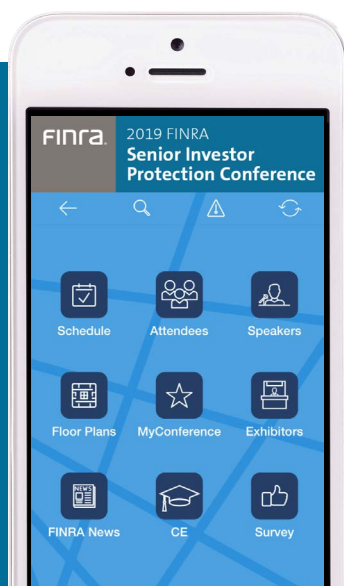
- ▶ Becker & Poliakoff

FINRA has a limited number of exhibitor opportunities remaining for this conference.

To secure your participation, contact Jeffrey Arcuri at (508) 759-8180 or email [Jeff.Arcuri@finra.org](mailto:Jeff.Arcuri@finra.org) to request a conference exhibitor package.

## Continuing Education (CE) Credits

Attendance to this conference qualifies for Certified Regulatory and Compliance Processional (CRCP®) and Certified Financial Planner (CFP) CE credits—plus earn a Continuing Legal Education (CLE) CE voucher.



### 2019 FINRA Senior Investor Protection Conference App

Our conference app is created specifically for the Senior Investor Protection Conference; it empowers our attendees to network and connect, and it provides conference details at your fingertips. The app will be available for download in the near future. It includes information about:

- ▶ speakers;
- ▶ sessions;
- ▶ exhibitors;
- ▶ continuing education;
- ▶ maps; and
- ▶ networking opportunities.

For more information and to register, please visit [www.finra.org/2019seniorinvestorprotection](http://www.finra.org/2019seniorinvestorprotection)



# Registration | Hotel and Travel Information

## How to Register

To register, visit [www.finra.org/2019seniorinvestorprotection](http://www.finra.org/2019seniorinvestorprotection) and complete the online registration form using your credit card. Conference registration is limited and available on a first-come, first-served basis. If you experience difficulties registering, please call (800) 321-6273 or send an email to [conreg@finra.org](mailto:conreg@finra.org).

### Confirmation Email

You will receive an email confirmation of your registration. Please make sure your registration has been confirmed prior to your arrival onsite at the conference.

### Cancellation Policy

The special discounted rate for the first 50 in-person registrants is non-refundable. For all other registration categories, a full refund—less a \$75 processing fee—will be granted to written requests received 14 days or more prior to the start date of the program. Refunds will not be granted after October 30, 2019.

### Contact Information

If you have any questions regarding this conference or for information about other administrative policies, please call (800) 321-6273.

### Fees

REGISTER NOW @

IN-PERSON—INDIVIDUAL	
FINRA Member Firm   must provide valid CRD #	\$945
FINRA Member Small Firm   must provide valid CRD #	\$495
Non-Member	\$1,325
Government/State/Regulator	\$670
IN PERSON GROUP* (Per Person)	
FINRA Member Firm   must provide valid CRD #	\$800
FINRA Member Small Firm   must provide valid CRD #	\$370
Non-Member	\$1,130

\* Available to firms registering 3 or more employees at the same time with the same credit card. Please follow instructions in registration system.

## Travel Information

FINRA suggests that you do not purchase restricted or nonrefundable tickets for travel to the conference, especially prior to the receipt of your registration confirmation. FINRA assumes no liability for penalties or fare increases should the conference sell out or in the unlikely event that changes to the conference dates and/or location become necessary. Please note that hotel reservations, cancellations, and charges are the attendee's responsibility.

## Hotel Information

### Hotel Reservations

Hilton Washington DC  
National Mall Hotel  
480 L'Enfant Plaza SW  
Washington DC  
20024

A room block is available at the Hilton Washington DC National Mall hotel for registered attendees. The special room rate of \$255 per night, plus tax, is available until October 23, 2019, or until the room block is sold out. Hotel reservations will then be accepted on a space- and rate-available basis.

To reserve a room, you must first register as an attendee for the conference. After you register, you will have the opportunity to book your hotel reservation within the FINRA registration system. Please contact us with any additional questions.

For more information and to register, please visit [www.finra.org/2019seniorinvestorprotection](http://www.finra.org/2019seniorinvestorprotection)

## Speakers | as of October 29, 2019

<b>LaTasha Bond-Williams</b>	Cape Securities, Inc.
<b>Patricia Boyle</b>	Rush Alzheimer's Disease Center
<b>Joseph (Joey) Brady</b>	North American Securities Administrators Association (NASAA)
<b>Robert Cook</b>	FINRA
<b>Meredith Cordisco</b>	FINRA Office of General Counsel
<b>Amber Crouch</b>	Crews & Associates, Inc.
<b>Michael (Mike) Duff</b>	Edward Jones
<b>Sarah Gill</b>	FINRA Office of Government Affairs
<b>Lourdes Gonzalez</b>	U.S. Securities and Exchange Commission (SEC)
<b>Paul Greenwood</b>	
<b>Dean Harman</b>	Harman Wealth Management, LLC
<b>Brooke Hickman-Elgrim</b>	FINRA Senior Helpline
<b>Chip Jones</b>	FINRA Member Relations and Education
<b>Erin Linehan</b>	Raymond James Financial, Inc.
<b>E. Elizabeth (Liz) Loewy</b>	EverSafe
<b>Robert (Rob) Mascio</b>	FINRA Senior Helpline
<b>Thomas (Tom) Mierswa</b>	Morgan Stanley
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