AADMM

American Association of Daily Money Managers

VIRTUAL ANNUAL CONFERENCE

November 12 – 13, 2021

Welcome to AADMM's 2021 Virtual Annual Conference! As we learned last year, a virtual conference allows participants from across the country to conveniently access outstanding educational presentations and networking. And while we had initially planned to revert to an in-person conference for 2021, the majority of members indicated that they preferred a virtual conference this year, and AADMM's leadership listened.

As you've come to expect from an AADMM conference, this year's agenda provides expert speakers who will appeal to participants at varying levels of experience. We will also include online networking opportunities. As you experienced last year, you won't have to choose which sessions to attend and which ones to skip. All sessions will be recorded, allowing you the opportunity to view - and earn credit for - all sessions! ***New this year*** are product and service demonstrations by representatives of companies with solutions to help busy daily money managers. And the online platform has been improved significantly, and you're sure to feel like you're in a conference meeting space.

This brochure contains complete information about our educational sessions, networking opportunities, and much more to get you excited. Turn on your ring light, activate that virtual background, and prepare to participate in AADMM's virtual conference!

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CONFERENCE SCHEDULE

Friday, November 12

All times listed are Eastern Standard Time.

11:00 am - 11:05 am **Welcome and Overview**
Clare Dubé, Conference Committee Chair and Alison Salisbury, AADMM President

11:10 am - 12:10 pm **Six Things Business Owners Should Know from a Cyber Security Perspective**
Howard Page, TeamLogic, Inc.
Nanette Duffey, Organized Instincts
1.0 CEU Standards of Practice, Types of Expenses

As a DMM, you handle people's personal information and data; you must protect this information from real and perceived cyber threats. Join a tech guru, Howard Page, and CDMM, Nanette Duffey, for an engaging discussion about cybersecurity. If you use a computer or smartphone to run your DMM business, this is the place to learn! You will walk away knowing how to protect the valuable information with solutions you CAN afford to implement and avoid becoming a cybercrime victim.

12:15 pm - 1:15 pm **Concurrent Breakout Sessions**

Helping Clients Benefit from Hidden Assets
Lisa Rehburg, Rehburg Life Insurance Settlements
1.0 CEU Payroll, Finance, Bookkeeping and Billpaying

Your clients can have a "hidden asset" that they do not know they have. As an asset, it can be sold, yet so few people know (or understand) this option. 500,000 seniors a year will walk away from their life insurance policies with little or nothing. Some of these seniors could be your clients. Their life insurance policy is an asset and can be worth tens of thousands or hundreds of thousands of dollars – even term policies. Come find out why clients may want to consider selling their policy, how it works, and... yes, it is legal and very highly regulated.

What DMMs Need to Know About Wartime Veterans Pension Benefits
Amy Griboff, Griboff Law LLC
1.0 CEU Payroll Finance Bookkeeping and Billpaying

Recent law changes impact how wartime veterans and their spouses may qualify for pension benefits, which is sometimes called Aid and Attendance (A&A). These rules provide opportunities to help them obtain monthly tax-free income to remain in their homes.

Student Loan Changes, Payment, Forgiveness, Etc.
Maegan Landress, Financial Coach
Megan/MR Landress, Inc.
1.0 CEU Standards of Practice, Types of Expenses

There's a real difference between having student loan debt and learning how to thrive financially while having student loans. In Megan's presentation, we will review the 5 common mistakes with student loans (and how to avoid them). These tips will help attendees walk away from the conversation with working knowledge around how clients should treat their student loan debt (be aggressive or passive), if loan forgiveness is an opportunity, what repayment plans are available, when refinancing or consolidation is appropriate, the state of student loans today as we know it, and leave time for Q&A.

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1:15 pm - 1:30 pm	Break
1:30 pm - 3:00 pm	**Demonstration: Quicken** **More details are coming soon.**

Quicken

3:00 pm - 3:15 pm	Break
3:20 pm - 4:20 pm	**Credit and Creditor Negotiations** **Ellen Billie, AAA Fair Credit Foundation** *1.0 CEU Standards of Practice, Types of Expenses*

Negotiating with creditors can be exhausting. Ellen will help demystify the process in her discussion on credit and creditors. Medical debt, student loans, credit cards, collection agencies, and reverse mortgages will be discussed in this presentation.

4:20 pm - 5:50 pm	**Demonstration: Care.com/HomePay** **More details are coming soon.**

Care.com | HomePay

5:50 pm - 6:30 pm	Networking Session
6:30 pm - 6:35 pm	Day One Wrap-Up

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Saturday, November 13

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11:00 am - 11:05 am **Welcome**
Clare Dubé, Conference Committee Chair and Alison Salisbury, AADMM President

11:10 am - 12:15 pm **Dementia Care Strategies - A Panel Discussion**
Jean Llamas, Care Navigators, Inc.
Beth Zeldes, CPA for Seniors
Tami Anastasia, Dementia Consultant
1.0 CEU Ethics

Come listen to an engaging panel discussion on the topic of dementia with panel members that bring unique perspectives from healthcare, financial and counseling backgrounds. They will help us understand just what dementia is and how to identify the onset of dementia. We will learn about capacity from a healthcare and financial perspective and how it is best documented. The team will also discuss communication pitfalls and how to address clients with dementia. You will come away with tips on long term care insurance qualifications, strategies for compassionate communication and best practices in dealing with dementia clients. We will have plenty of time for questions, so bring them along.

12:20 pm - 1:50 pm **AADMM Annual Meeting**
12:20 pm - 1:10 pm Annual Membership Meeting
1:10 pm - 1:50 pm AADMM Board Forum

Do you have burning questions about daily money management or AADMM? Did a situation pop up with a client for which you'd love some advice? Do you just like hearing about best practices in the industry? Then the AADMM Board Forum is for you!

USE SOCIAL MEDIA TO PROMOTE YOUR PARTICIPATION AND EDUCATION!
#AADMM2021

1:50 pm - 2:15 pm **Break**

2:15 pm - 3:15 pm **Concurrent Breakout Sessions**

Situational Social Security
Marc Kiner, Premier Social Security Consulting
Jim Blair, Premier Social Security Consulting
1.0 CEU Payroll, Finance, Bookkeeping and Bill Paying

In this session we will discuss Situational Social Security and how to ask Probing SS questions increasing advisor value to clients. We will review benefits for the following types of clients - single, married, divorced, public employees, children, surviving spouse and clients that are still able to file the Restricted Application. Advisors will learn how to spot opportunities to uncover additional SS benefits. There are 76 million baby boomers and the universal language to connect is Social Security.

Activating the Troops: A Multidisciplinary Approach to Preventing Financial Crimes
April DeValkenaere, Fortress Financial Education LLC
1.0 CEU Standards of Practice, Types of Expenses

Sound the alarm, activate the troops! We need to act fast! Discover what resources are available in your arsenal to respond to the financial exploitation of a vulnerable adult swiftly and effectively. Identify what types of multi-disciplinary teams are at your disposal in your local area and how to contact those that would best assist in your investigation. Learn how to differentiate between the four most common types of financial Power of Attorney (POA) documents and the two most common types of guardianships. Additionally, identify the key characteristics of a trusted abuser and how to effectively identify and prevent possible financial exploitation.

3:20 pm - 4:20 pm **Concurrent Breakout Sessions**

Serving the Solo Aging Market
Nancy Ruffner, NancyRuffner.com
Carol Marak, CarolMarak.com

Data proves that the single adult is the fastest growing segment of the population. Whether the moniker is “Elder Orphan,” “Solo Ager” or simply “Solo,” the fast-growing demographic presents an underserved market that’s stacked with opportunities for DMM’s. Learn about the solo market, their needs for your services and how to locate and attract them.

Proven Methods to Market and Scale up Your DMM Business Practice
Leo Manzione, LeoManzione.com

Whether you’re just getting started or you’ve got decades of experience, you will walk out of this presentation with a framework, exercises, and tools to help you to increase your impact, income, and satisfaction as a Daily Money Manager. You’ll learn how to balance and leverage your efforts as you establish your offerings, find new customers, set expectations, deliver upon those expectations consistently, and reinvest in your growth.

4:25 pm - 5:00 pm **Networking**

5:00 pm **Closing Comments and 2022 Conference Announcement**

About the Presenters

Tami Anastasia

Tami Anastasia is a Dementia Consultant and Educator. She has a Master's Degree in Counseling, a Certificate in Gerontology, a Certificate in End of Life and is a Certified Senior Advisor. She also has a private practice and provides one on one family caregiver support, guidance, and care strategies to help make the dementia journey easier on the caregiver.

In addition to her private practice, Tami facilitates numerous Bay Area Dementia Caregiver Support Groups and has partnered with agencies to conduct monthly educational workshops, trainings, and webinars.

Ellen Billie

Ellen Billie is a personal finance counselor, HUD certified housing counselor, and Executive Director of AAA Fair Credit Foundation (FCF). Ellen has a B.S. from University of Southern Maine, and a Master's in Business Administration from Western Governor's University. Ellen serves on the Board of Directors for FutureInDesign and American United Credit Union Foundation. During her tenure at FCF, Ms. Billie has been instrumental in the design and rollout of several new and innovative programs designed to provide upward economic mobility to Utah households.

Jim Blair

Jim is currently part owner and Social Security Consultant with Premier Social Security Consulting. Jim is also a certified instructor for the National Social Security Advisor program. Jim retired after 35 years with the Social Security Administration. Jim worked as a Service Representative helping individuals to solve problems with their Social Security benefits, a Claims Representative taking claims for retirement, survivors, disability and health insurance and retired as the District Manager of the Piqua, Ohio Social Security office. Jim created and developed the National Social Security Advisor certification program with his business partner, Marc. Jim is a veteran of the U.S. Air Force and a graduate of the University of Cincinnati with a Bachelor of Science degree in Administrative Management and Personnel Management. Jim is Vice President of Premier Social Security Consulting LLC and National Social Security Association LLC. Jim lives in Cincinnati with his wife Pat. Jim and Pat have two children, eight grandkids and three great grandchildren.

April DeValkenaere

April is the owner of Fortress Financial Education LLC (www.protectyourfortress.com); a consultant for complex financial exploitation cases and educational business with a demonstrated history of working on White Collar Crime Investigations. She is a Certified Paralegal and Certified Financial Crimes Investigator (CFCI). April is the Wisconsin Chapter President of the International Association of Financial Crimes Investigators (IAFCI). She is also a member of the Waukesha County Financial Abuse Specialist Team (FAST) and the Attorney General's (AG's) State Coordinated Community Response (CCR) Team. April enjoys being an adjunct professor teaching law enforcement how to investigate white collar crime and elder financial abuse crimes.

Nanette Duffey

Nanette Duffey, CDMM and veteran AADMM member is a self-described gadget girl who is both cautious and curious about tech. She loves to utilize her financial and tech skills to envision structure out of chaos. Although never a cheerleader (despite her compact "throwable size"), Nanette is an avid yogi and equestrian.

Amy Griboff

Amy L. Griboff, Esq. is the owner of Griboff Law, LLC in Rockville, Maryland. For more than 19 years, Ms. Griboff has practiced elder law and estate planning. She is a member of the National Academy of Elder Law Attorneys and is a VA accredited attorney.

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Ms. Griboff relates to her client's concerns because of her professional, as well as, her personal experiences as executor of her mother's estate and guardian of her grandmother. Ms. Griboff uses a team-approach to connect her clients to her well-established network of professionals to create a complete sulition to their problems.

In her free time, she is pursuing her Master in Law (LL.M.) in Elder Law.

Marc Kiner
Marc is currently part owner and President with Premier Social Security Consulting. Marc is also a certified instructor for the National Social Security Advisor Certificate program. Marc created and developed the National Social Security Advisor certificate program with his partner, Jim. Marc has over 30 years' experience in public accounting. Marc recently sold his CPA practice to concentrate on Social Security. Marc obtained his Bachelor of Science Degree in Accounting and Finance and a Master's Degree from the University of Cincinnati. He is licensed to practice as a CPA in the State of Ohio. Marc is the President of Premier Social Security Consulting LLC and the President and on the board of National Social Security Association, LLC. Marc is a supporter of Crayons to Computers, a free store for teachers. Marc lives in Cincinnati and has two sons, Jeremy, 28 and Aaron 22.

Maegan Landress
Meagan Landress is a student loan consultant and content creator for StudentLoanPlanner.com and a Financial Coach with her own practice, Financial Coach Meagan. She was the first person in Georgia to acquire her CSLP® designation, as a Certified Student Loan Professional®. Her specialized education around student loan debt allows her to guide borrowers through informed repayment decisions, taking into account their full financial situation and financial goals. Meagan has consulted on $220M+ of student loan debt for over 1500 households.

Jean Llamas
Jean Llamas, MSN, RN, CCM, ACM, NCG, CDP, BCPA president and owner of Care Navigators, Inc., has 21 years of experience as a Registered Nurse in a hospital setting (medical-surgical, oncology, cardiac, and addictions), skilled home care, evaluation and set up of durable medical equipment, private duty nursing, utilization management, outpatient and inpatient care management, diabetic education, and insurance case management. Jean founded Care Navigators in 2012 after seeing (from all angles) the effects of a disjointed healthcare system so complex that successfully navigating it requires expert help. Jean earned a bachelor's degree in nursing from Northern Illinois University and followed up with a Master of Science in Nursing with a focus on business from Benedictine University. She is Milliman certified for Utilization Management, ACM certified by the American Case Management Association, CCM certified by the Commission for Case Manager Certification, NCG certified by the Center for Guardianship Certification, CDP certified by the National Council of Certified Dementia Practitioners and a Board Certified Patient Advocate. Jean also works to educate others; she develops and presents a number of CEUs for nurses and social workers.

Leo Manzione
Leo Manzione has spent years helping business owners cross the $1M, $3M, $5M, and $10M milestones. He does this using a methodology he's constantly refining that has resulted in almost 9-figures in growth for businesses from all walks of life. He's constantly growing and leveraging his network of experts, his team, and his toolbox to help his clients with their most obscure needs and difficult questions. This work has allowed him to uncover fundamental concepts you can apply right away to ensure nobody reinvents any wheels along this well paved road to success. His mantra has always been that those bold enough to build a business should have everything they need to succeed.

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Carol Marak
Carol Marak, Solo Aging Expert and Coach, and soon to be published author of SOLO and SMART (2022.) Carol offers expert advice, tips, and planning strategies for the 50+ market at Solo and Smart YouTube. She founded the Elder Orphan Facebook Group (2016,) where thousands gather for support and knowledge. Learn more at CarolMarak.com.

Howard Page
Howard Page has been involved in technology from an early age. He holds a BS in Math and Physics from Guilford College, an MA in Applied Math from the University of Maryland and is currently enrolled in the Masters of Bioinformatics program at Georgia Tech. Howard has been running the Midtown Atlanta TeamLogic IT office since November 2018 and spends his time helping small businesses focus on their business instead of computers and networks.

Lisa Rehburg
Lisa Rehburg is President of Rehburg Life Insurance Settlements, a life insurance settlements broker. Ms. Rehburg is passionate about assisting financial, insurance, and legal professionals to help their clients benefit from their unwanted, unneeded, or unaffordable life insurance policies. Lisa has been in the health and life insurance industries for over 30 years. She has presented to hundreds of organizations, including various Financial Planning Associations, Estate Planning Councils, Planned Giving Roundtables, NAPFA, NAIFA and Health Underwriters Associations, to raise the visibility of life insurance settlements as an option for clients, when appropriate. She has held executive roles at carriers, general agencies and TPAs. She holds a Bachelor of Arts degree in Finance and a Master of Arts degree in Organizational Development. She can be reached at (714) 349-7981, lrehburg@aol.com or www.rehburglifesettlements.com.

Nancy Ruffner
Nancy Ruffner is a Board-Certified Patient Advocate, agency founder, and a leader in the field of Patient Advocacy. Nancy is a working Advocate, a Mentor within professional organizations, a speaker and consultant. She created and delivers a course through Lifelong Learning programs at both Duke and NC State universities called "A Consumer's Guide to Healthcare Advocacy". In 2020 she launched a new division offering individual and group coaching experiences for small and solo business professionals. Learn more at navigatenc.com and nancyruffner.com.

Elizabeth Zeldes
Elizabeth founded CPA for Seniors in 2005 after many years in public accounting. The firm's services include daily money management to older adults and their families, fiduciary accounting and tax work. Elizabeth has presented at the American Association of Daily Money Managers national conference, American Society on Aging national conference, Michigan Elder Law Institutes Grand Valley State University Aging Conferences and others. Elizabeth graduated as valedictorian of the Haslam College of Business at the University of Tennessee with a B.S. in Accounting and is a Certified Public Accountant and Certified Daily Money Manager.

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Registration Form

Register each person using a separate form, but total payment can be made with one check or credit card.

Registration must be received on or before November 10.

Complete name, include any designations (please print clearly) ____________________

Name as you want it to appear on your virtual profile, if different ____________________

Business Name ____________________

Mailing address ____________________

City ____________ State ______ Zip ______

Phone ____________________

Email (Confirmations are only sent by email.) ____________________

❒ Sponsors receive an electronic copy of the conference attendee list. Check here if you to ***not*** want to be included on this list.

To add more people, this form may be photocopied and total fee paid with one check or credit card.

2021 Conference Registration

The full conference registration fee includes access to ***all*** education sessions, both live and recorded. Recorded sessions will be available for one month following the live conference.

Member Fee: $345 per person
Non-Member Fee: $400 per person

Total for Conference Registration: $_______

Registration Payment (Federal ID # 52-1944683)

❒ Please email me a receipt for my records.

Three options to register (online registration coming soon):

- Complete the form, scan, and email to registration@aadmm.com
- Mail form and check (payable to AADMM) to: AADMM, 174 Crestview Dr., Bellefonte, PA 16823-8516
- Fax this form with credit card information to 814-355-2452

Credit Card: ❒ Visa ❒ MasterCard ❒ AmEx ❒ Discover

Name on Card (print) ____________________

Account Number ____________________

Expiration Date ____________________

Security Code ____________________

Signature ____________________

No refunds will be issued after November 10. Cancellations after November 10 will receive links to access the conference.
Changes or cancellations must be made in writing to Terri Breon at registration@aadmm.com. Substitutions may be made in advance.