

2019 PIABA Meetings

Barton Creek Resort, Austin, TX

Securities Law	Annual Meeting		
Tuesday, October 22	Wednesday, October 23	Thursday, October 24	Friday, October 25
11:45 am - 3:00 pm Securities Law Seminar Registration	7:30 am - 9:00 am Breakfast Buffet	7:45 am - 9:15 am Breakfast Buffet	8:00 am - 9:30 am Breakfast Buffet
	8:00 am - 3:00 pm Annual Meeting Registration	8:00 am - 12:00 pm Annual Meeting Registration	8:00 am - 12:00 pm Annual Meeting Registration
	9:00 am - 10:30 am Guest Meet and Greet Breakfast	8:30 am - 9:30 am Ethics in Arbitration	8:30 am - 9:30 am Break-Out Session 3 (1, 3, 6, 12)
	8:30 am - 8:45 am President's Welcome	9:30 am - 9:45 am Break	9:30 am - 9:45 am Break
	8:45 am - 9:45 am NASAA Report and Round Table	9:45 am - 10:45 am Break-Out Session 1 (2, 6, 8, 13)	9:45 am - 10:45 am Breakout Session 4 (5, 7, 10, 15)
12:30 pm - 1:30 pm Ethics	9:45 am - 10:45 am Review of FINRA DR Activities and Developments in 2019	10:45 am - 11:00 am Break	10:45 am - 11:00 am Break
1:30 pm - 2:00 pm Case Law Roundup for the Securities Arbitration Practitioner	10:45 am - 11:00 am Break	11:00 am - 12:00 pm Break-Out Session 2 (2, 9, 11, 14)	11:00 am - 12:00 pm Breakout Session 5 (1, 4, 9, 10)
2:00 pm - 2:15 pm Break	11:00 am - 12:00 pm Working with the FBI	12:30 pm - 6:00 pm PIABA Golf Tournament	12:00 pm - 1:30 pm Luncheon
2:15 pm - 3:15 pm High Risk Broker Regulation and Enforcement	12:15 pm - 1:30 pm Member Business Meeting, Closed Luncheon, Non-Members and Guests		
3:15 pm - 4:30 pm Broker-Dealer Standards of Conduct	12:30 pm - 1:15 pm Expert's Roundtable, Open		
4:30 pm - 4:45 pm Break	1:30 pm - 2:30 pm The Interface of FINRA Enforcement Proceedings and FINRA Arbitration Proceedings	12:30 pm - 6:00 pm Bernstein non-Golf Adventure	1:45 pm - 3:00 pm All Star Securities Attorneys Share Their Most Important Lessons
4:45 pm - 6:00 pm RIA and Hybrid RIA/BD Regulation	2:30 pm - 2:45 pm Break		3:00 pm - 4:00 pm How to Maximize your Mediation Settlements
4:30 pm - 7:15 pm Annual Meeting Registration	2:45 pm - 4:00 pm From the Defense Bar Perspective		
6:00 pm - 7:15 pm Reception	4:15 pm - 7:00 pm PIABA Tennis Tournament		
	8:00 pm - 9:30 pm PIABA Welcome Reception	6:30 pm - 11:45 pm President's Dinner, Live Auction and Concert	6:00 pm - 7:30 pm PIABA Closing Reception

Meeting Registration Deadline/Cancellation Policy

The Early Bird Meeting registration deadline is July 31, 2019 (Save \$75 in all registrant categories). Effective August 1, 2019, regular registration fees will be implemented, and effective September 19th, a \$100/person late fee attaches. Cancellations received on or before September 18th, will receive a full refund less a \$100 per person processing fee.

For more information, visit piaba.org/2019PIABAAnnualMeetingandSecuritiesLawSeminar

Early Bird Registration Deadline: July 31, 2019
online at piaba.org/register2019

Questions? email piaba@piaba.org
or call 1.888.621.7484

Session Descriptions

Securities Law

Tuesday, October 22, 2019

Ethics: A Law Practice Diagnostic Assessment, *Nicole Iannarone, Atlanta, GA, Moderator* (12:30 pm – 1:30 pm). In this interactive and engaging ethics update, we will conduct a self-audit to identify best methods and strengthen our law practices. From the client interview to considering transitioning out of practice, are your firm's policies and operations up to date? We will reflect inward to strengthen our practices and serve our clients best. Leave with a checklist to tune up your practice at home.

Case Law Round-up for the Securities Arbitration Practitioner, *Teresa Verges, University of Miami, Coral Gables, FL and Elissa Germaine, Pace Law School, White Plains, NY, co-Moderators* (1:30 pm – 2:00 pm). Discussion of selected cases in 2019 involving arbitration and related issues commonly found in securities arbitration practice.

High Risk Broker Regulation & Enforcement, *Scott Eichhorn, University of Miami, Coral Gables, FL, Moderator; Chris Kelly, FINRA, New York, NY, Michael Pieciak, Vermont Department of Financial Regulation, Montpelier, VT* (2:15 pm – 3:15 pm). Brokers with a history of misconduct are far more likely to harm investors. The firms who employ the most brokers that harm investors remain the same year to year. These trends are well known to regulators, who have instituted a variety of monitoring and enforcement measures to protect investors from high-risk brokers. In 2018, FINRA issued notices and revised rules to strengthen its oversight of high-risk brokers and firms. Panelists from FINRA and state regulatory agencies will discuss the problems and progress in these efforts to rein in recidivist brokers.

Broker-Dealer Standards of Conduct, *Christine Lazaro, St. John's University, Queens, NY and Joseph Borg, Alabama Securities Commission, Montgomery, AL, co-Moderators; Michael Edmiston, Jonathan W. Evans & Associates, Studio City, CA; Leo Ryzewski, Certified Financial Planner Board of Standards, Washington, DC* (3:15 pm – 4:30 pm). Both the SEC and the DOL have considered what standard should apply to broker-dealer conduct. After the DOL rule was vacated, the SEC proposed Regulation Best Interest, which is in the process of being adopted. Concurrently, states are considering whether they should adopt additional standard for brokers doing business within the state. This panel will examine the content and status of the SEC and DOL rules, as well as discuss various state efforts in the area.

RIA and Hybrid RIA/BD Regulation: Where Were We, and Where Are We Going? *Darlene Pasiieczny, Samuels Yoelin Kantor LLP, Portland, OR, Moderator; Richard Ryder, Securities Arbitration Commentator, Maplewood, NJ* (4:45 pm – 6:00 pm). FINRA licensed brokers are increasingly migrating to an RIA-only or hybrid RIA/BD dual licensing model. FINRA's long arm of regulation, enforcement, and dispute resolution hits a wall at the RIA door. In practical terms, the benefits of FINRA oversight and relatively affordable dispute resolution are lost or often challenged by hybrid advisors. This panel will look back on the history of our dual SEC and FINRA licensing regimes, prior attempts to bring financial advisors under more unified licensing and regulation, and where we may be headed.

Annual Meeting Plenary

Wednesday, October 23, 2019

NASAA Report & Roundtable, *Samuel Edwards, Shepherd, Smith, Edwards & Kantas, LLP, Houston, TX, Moderator; Christopher W. Gerold, New Jersey Bureau of Securities, Newark, NJ* (8:45 am – 9:45 am). This session highlights recent and current NASAA initiatives, including those relating to investor arbitration in Congress, the SEC, and FINRA.

Review of FINRA DR Activities and Developments in 2019, *Christine Lazaro, St. John's University, Queens, NY, Moderator; Richard Berry, FINRA Dispute Resolution, New York, NY; Manly Ray, Regional Director, FINRA Dispute Resolution, Fort Lauderdale, FL* (9:45 am – 10:45 am). Discussions include FINRA arbitration issues, approved rule changes, and rule proposals.

Working with the FBI and the Commodities Futures Trading Commission (CFTC), *Niem Nguyen, FBI, Washington, DC; Melanie Devoe, CFTC - Division of*

Enforcement, Washington, DC (11:00 pm – 12:00 pm). This session will provide an overview of the FBI's focus on Investment Fraud, Securities and Commodities Fraud, and Market Manipulation. We will discuss when and how to contact the FBI. As part of the presentation, an attorney from the CFTC's Division of Enforcement will give an overview of the CFTC's Whistleblower Program, which provides monetary incentives to individuals who come forward to report possible violations in the futures, options, and swaps markets.

Expert's Roundtable, (12:30 pm – 1:15 pm). Discussion about managing and growing an Expert's practice; improving knowledge and skills; cost-effective resources; and best ethical practices.

The Interface of FINRA Enforcement Proceedings and FINRA Arbitration Proceedings, *Joseph Wojciechowski, Stoltmann Law Offices, Chicago, IL, Moderator; Chris Kelly, FINRA, New York, NY* (1:30 pm – 2:30 pm). This session will address the various manners in which attorneys representing claimants in FINRA arbitration proceedings interact with the FINRA Department of Enforcement and related proceedings. Presently, there is no guide for the various contexts in which claimants' counsel can anticipate exchanges with FINRA Enforcement, as well as the FINRA Office of General Counsel, including much needed access to investigations, customer complaints, witness statements, enforcement transcripts and exhibits. The presentation will also consider the extent to which there is any precedential authority to decisions involving FINRA Enforcement proceedings, including appeals to the National Adjudicatory Council, the SEC and Federal Court. We will look forward to a meaningful and vigorous exchange with session participants designed to focus claimants' counsels' strategies and any number of circumstances where various aspects of FINRA Enforcement proceedings are encountered in FINRA arbitration claims.

From the Defense Bar Perspective, *Adam Gana, Gana Weinstein LLP, New York, NY, Moderator; Gary Saretsky, Saretsky Hart Michaels & Gould, Birmingham, MI; Richard Szuch, Bressler, Amery & Ross, P.C., Florham Park, NJ; Michael Schwartzberg, Winget, Spadafora & Schwartzberg, LLP, New York, NY; Paula Shaffner, Stradley Ronon Stevens & Young, LLP, Philadelphia, PA* (2:45 pm – 4:00 pm). This session will analyze settlements, mediation and FINRA arbitration from the perspective of the industry's most respected leaders.

Thursday, October 24, 2019

Ethics in Arbitration, *Jeffrey Sonn, Sonn Law Group, PA, Aventura, FL, Moderator; Adolfo Anzola, Sonn Law Group, PA, Aventura, FL* (8:30 am – 9:30 am). This session will explore recent ethics rulings from around the country, and how they may affect the securities arbitration practitioner. Attendees will be asked to actively participate in the review and analyses of various reported case fact patterns to identify ethical issues and applicable ethics rules.

Friday, October 25, 2019

All Star Securities Attorneys Share Their Most Important Lessons, *Andrew Stoltmann, Stoltmann Law Offices, Chicago, IL, Moderator; Terry Weiss, DLA Piper, Atlanta, GA; Jeffrey Erez, Erez Law, PLLC, Miami, FL; Philip Aidikoff, Aidikoff, Uhl & Bakhtiari, Beverly Hills, CA; Kalju Nekvasil, Goodman & Nekvasil, P.A., St. Petersburg, FL; Howard Tescher, Tescher Mediation Group, Inc, Fort Lauderdale, FL* (1:45 pm – 3:00 pm). This all-star panel of top arbitration practitioners will share their biggest lessons learned from decades of trying cases against brokerage firms. The panel will discuss what works, what doesn't, and tips learned from being in the trenches and trying cases against Wall Street firms, including trial strategies, case framing, cross examination traps, settlement strategies and securing the crucial documents in discovery.

How to Maximize your Mediation Settlements, *Mark Maddox, Maddox, Hargett & Caruso, P.C., Fishers, IN, Moderator; Phil Cottone, Property Trust Advisory Company, LLC, Malvern, PA; James Yellen, Yellen Arbitration and Mediation Services, New York, NY; Jeff Abrams, Abrams Mediation and Arbitration, Inc., Dallas, TX* (3:00 pm – 4:00 pm). A Panel of very experienced securities mediators will discuss their ideas for how you can increase the settlements offered to investors at mediations. Special strategies will be discussed for group cases and outside the box options like Med-Arb.

Annual Meeting Break-Out Sessions

1. Ethical Issues in Group Cases, *John Burke, Higgins & Burke, PC, St. Charles, IL, Moderator; Lauren B. Ross, Herring & Panzer, Austin, TX; Adam Weinstein, Gana Weinstein LLP, New York, NY.* (10/25/19: 8:30 am - 9:30 am; 10/25/19: 11:00 am - 12:00 pm). Representing more than one client in a group claim against a common defendant [or respondent] creates potentially disastrous ethical, strategic, and client-service issues for the unaware. Problems related to fees, uncooperative claimants, and other sources of conflict can turn a good case into a problem case for the client and the practitioner. Bring your questions and join our session for a frank discussion about our ethical obligations to group claimants, best practices, and pitfalls to avoid.

2. The Ethics of Expungement, *Jason Doss, The Doss Firm, LLC, Marietta, GA, Moderator* (10/24/19: 9:45 am - 10:45 am; 10/24/19: 11:00 am - 12:00 pm). The session will involve a panel discussion on the various ethical issues that arise from expungement proceedings, including but not limited to a discussion of ethical duties owed to current and former clients whose complaint becomes the subject of an expungement request during or after the original arbitration proceeding.

3. Collection Efforts; Tax Treatment of Settlements, *Richard Lewins, LewinsLaw, PC, Dallas, TX, Moderator; Mark Blenden, Blenden Roth Law Firm, Bedford, TX; Danny L. Vess, Miller & Vess, P.C., Dallas, TX* (10/25/19: 8:30 am - 9:30 am). After you have won an Award, clients usually have two questions – “what are the tax consequences?” and, “when am I getting paid?”. For the former, we will have a CPA and/or Tax attorney tell you how to answer that question, should you so desire. For the latter, there may be instances when extra steps need to be taken to secure payment. We will have an attorney versed in the art of collection to take you through the steps.

4. How Receiverships Can Create Additional Recoveries for Victims of Fraud, *Mark Pugsley, Ray Quinney & Nebeker, Salt Lake City, UT, Moderator; Jason Collins, Reid Collins & Tsai LLP, Austin, TX; Gregory Milligan, Harney Partners, Austin, TX* (10/25/19: 11:00 am - 12:00 pm). A panel discussion on how receiverships work, and how they can provide investors with additional paths to recovery. In a Ponzi or fraud scheme investors are typically limited to direct claims against the company and selling agents, but receiverships create additional avenues to recover from the company’s former accountants, lawyers, and other professionals on professional negligence claims.

5. Challenges Facing Female Claimants’ Attorneys in FINRA Arbitration, *Courtney Werning, Meyer Wilson Co., LPA, Columbus, OH, Moderator; Deanna Besbekos-LaPage, Stoltmann Law Offices, P.C., Chicago, IL; Marnie Lambert, Lambert Law Firm, LLC, Columbus, OH; Darlene Pasieczny, Samuels Yoelin Kantor, LLP, Portland, OR* (10/25/19: 9:45 am - 10:45 am). In recent years, women have been making great strides in gender equality. Despite such progress, men still well outnumber women in the room, and women in the legal profession continue to face many obstacles throughout their career. This session will be directed at identifying and dealing with gender issues in a FINRA arbitration practice from prospecting to hearing, as well as in mediation and relations with opposing counsel and peers. This session is not just for women. We invite everyone to join the panel as they identify the issues so we can all be part of the solution.

6. In Depth Arbitrator Background Investigations and Selection Strategies, *Alan Rosca, Goldman, Scarlato & Penny PC, Beachwood, OH, Moderator; David Gaba, Compass Law Group, PS, Inc., Seattle, WA; Richard Ryder, Securities Arbitration Commentator, Maplewood, NJ* (10/24/19: 9:45 am - 10:45 am; 10/25/19: 8:30 am - 9:30 am). An impartial and fair panel of arbitrators in a FINRA arbitration may be the single most important factor that contributes to the outcome of the case. Conducting a comprehensive background check at the arbitrator selection stage to identify potentially biased or unfriendly arbitrators, as well as investor-friendly arbitrators so that they may be ranked appropriately or stricken off the list is a critical step to ensure a fair trial. The arbitrator disclosures provided by FINRA should be the starting point. However, they are often outdated or incomplete. And, even when accurate, they don’t offer a full portrait of the arbitrators who, if selected, will decide whether your client wins or loses. This session will outline tech-

niques for conducting a comprehensive, in-depth background investigation of prospective arbitrators and discusses strategies for arbitrator selection and ranking.

7. Win at Mediation and Arbitration Using the Science of Behavioral Psychology To Your Advantage, *Patricia Vannoy, Mattson Ricketts Law Firm, Lincoln, NE, Moderator; Lisa Braganca, Braganca Law LLC, Chicago, IL; Kathy Adams, Kathy Adams Dispute Resolution Services, Huntington Beach, CA* (10/25/19: 9:45 am - 10:45 am). Back by popular demand, the next installment of behavioral psychology. In round two, we plan to make the session interactive and focus on presentation of the case. Bring your pencil – we will be working through issues as a group so that you can use scientifically-tested methods to increase your success. Everyone will be able to pick up some hints and tricks to draft pleadings and present your case more effectively to panels, neutrals and opposing counsel; make your fact presentation more persuasive; frame winning legal arguments; and effectively present damages in negotiations and in arbitration hearings.

8. Best and Most Affordable Use of Experts in Every Type of Arbitration Case, *Hugh Berkson, McCarthy, Lebit, Crystal & Liffman, Cleveland, OH, Moderator; Ryan Bakhtiari, Aidikoff, Uhl & Bakhtiari, Beverly Hills, CA; Elizabeth Falk, Falk Financial Analysis, Novato, CA; Vincent Micciche, Insurance and Securities Regulatory Consulting, Rochester, NY; Gordon Yale, Yale Forensics, Denver, CO* (10/24/19: 9:45 am - 10:45 am). You’ve filed your statement of claim. Or, maybe you just hung up with a new client and you’re getting ready to file your case. At some point, you’ll likely want and/or need an expert’s help. When do you involve that expert to best effect? How do you involve that expert to best effect? And, from your client’s point of view, how do you get the maximum value from the expert investment? We’ll talk about all these issues and share some tips based on our experience.

9. Winning Arbitrations Based on Unsuitable Annuity and Life Insurance Recommendations, *Jason Kane, Peiffer Wolf Carr & Kane, APLC, Pittsford, NY, Moderator; Frederick Rosenberg, Personal Wealth Analytics, South Orange, NJ; Scott Silver, Silver Law Group, Coral Springs, FL* (10/24/19: 11:00 am - 12:00 pm; 10/25/19: 11:00 am - 12:00 pm). Annuities and life insurance are permanent fixtures of the financial services industry. Aided by the continued marketing efforts of the largest distributors, according to industry statistics, as of 2017 there were \$2.5 trillion in annuities with annual sales of more than \$200 billion per year. Annuities and life insurance policies pay large commissions to the selling broker, are sold frequently to retail investors despite their inherent complexities, include high and difficult to understand internal expenses and can be subjected to twisting by particularly bad brokers. This session will delve into what to look for when evaluating an annuity or insurance case at the intake stage; describe the winning strategies implemented by attorneys who have won large annuity and life insurance arbitrations, including how to present damages when net out-of-pocket is not a fair measure; and explain the complicated features of these products in a way that arbitrators will understand, get them angry and convince them to issue large awards to your clients.

10. Non-FINRA Arbitrations - A Look at RIA Issues, *Timothy O’Connor, The Law Offices of Timothy O’Connor, Albany, NY, Moderator; Jeffrey Grubman, JAMS, Boca Raton, FL; Jane Stafford, Stafford Law Firm LLC, Prairie Village, KS* (10/25/19: 9:45 am - 10:45 am; 10/25/19: 11:00 am - 12:00 pm). Because registered investment advisors are not bound to FINRA arbitration (unless they are dually registered), cases against RIAs are often brought in non-FINRA arbitration forums pursuant to contractual arbitration clauses. This session will explore the substantive laws governing RIAs, preferred causes of action against RIAs, and the role of the Investment Advisors Act. The session also will address key rules, fees, and procedures in both AAA and JAMS arbitration forums, strategic considerations in non-FINRA arbitrations, settlement and mediation in non-FINRA arbitrations, and the use of private arbitrators.

11. Motions to Vacate, Eligibility and Statutes of Limitations, *Samuel Edwards, Shepherd, Smith, Edwards & Kantas, LLP, Houston, TX, Moderator; Stefan Apotheker, Erez Law, PLLC, Miami, FL; Luis Minana, Espada Minana & Pedrosa Law Offices, PSC, San Juan, PR* (10/24/19: 11:00 am - 12:00 pm). One of the consequences of a decade-long bull market is that many of the investments that are either beginning to show their problems or which have not yet blown up but will when the inevitable market downturn comes were purchased many years ago. That issue is likely to result in many more Eligibility Motions from respondents, many more fights on statutes of limitations and, when those fights do not go the way of respondents, many more Motions to Vacate customer awards. This session will address the law and arguments surrounding FINRA’s Eligibility Rule outlined in Code of Arbitration Procedure Rule 12206 as well as the law concerning statutes of

limitation, including their applicability in arbitration as well as tolling rules and other ways to address older claims. This session will also address the current status of Motions to Vacate under federal law and some states. It appears that respondents are filing more and more Motions to Vacate and this session will address the increase in such filings, the best strategies to oppose them as well as the current status of the law on such motions.

12. Business Development Companies and Product Cases, *Melinda Steuer, Law Offices of Melinda Jane Steuer, Sacramento, CA, Moderator; Christine Lazaro, St. John's University, Queens, NY; Jeffery Schaff, Ardor Financial Services, Ltd., Northfield, IL; Michael Pieciak, Vermont Department of Financial Regulation, Montpelier, VT (10/25/19: 8:30 am - 9:30 am).* Business Development Companies (BDCs) are a type of alternative investment which have become increasingly utilized in recent years. This session will explore the features and risks of BDCs, as well as issues that arise in litigating cases involving BDCs.

13. Representing Traders and Hedge Funds Against Broker-Dealers, *David Miller, Shepherd, Smith, Edwards & Kantas, LLP, Houston, TX, Moderator; James Swanson, Fishman Haygood Phelps Walmsley Willis & Swanson, LLP, New Orleans, LA (10/24/19: 9:45 am - 10:45 am).* Representation of Traders, Hedge Funds and Institutions is entirely different than representation of individuals in typical suitability cases. By definition, the clients are more sophisticated, have in depth knowledge of their market or products and have unique internal issues that complicate their cases. As such, the theories of liability are different, and there are often complex technical issues that need to be unpacked and presented to arbitrators. Representations of these clients also have much more complex client relationship issues. Whether you are answering to a board of directors, interfacing with in-house counsel or dealing with ultra-

sophisticated individuals who are accustomed to controlling the process, you will need a plan to navigate your client through the FINRA process and convince them to follow your advice. We will have a panel experienced in institutional level cases to walk through some of the litigation and client management pitfalls and strategies.

14. Cryptocurrency Updates for the Securities Attorney, *Darlene Pasieczny, Samuels Yoelin Kantor LLP, Portland, OR, Moderator; Benjamin Edwards, University of Nevada, Las Vegas, Las Vegas, NV (10/24/19: 11:00 am - 12:00 pm).* Cryptocurrencies are a moving target. This panel focuses on what a securities attorney should know about cryptocurrencies in the context of regulation and enforcement by state and federal agencies, as well as private causes of action and industry developments. The panel will also field questions about cryptocurrency basics (e.g. "is there any there, there?") for refreshers on these complicated technological and legal landscapes.

15. Anatomy of an Annuities Trial, *Thomas Mauriello, Mauriello Law Firm, APC, San Diego, CA, Moderator; Frank Fox, Majors & Fox, La Mesa, CA (10/25/19: 9:45 am - 10:45 am).* This session will address best practices in litigating an annuities case, including choice of claims to plead, financial elder abuse claims, settlement discussions, jury instructions, and damages, especially where damages are not the traditional kind and may include very low amounts of surrender charges.

Audio and video taping of conference events, general sessions and break-outs is strictly prohibited. PIABA reserves the right to change meeting sessions and speakers at any time for any reason. PIABA further reserves the right to restrict attendance at any meeting session. Session descriptions, speakers and scheduling changes will be updated as received at <https://piaba.org/2019-piaba-annual-meeting-and-securities-law-seminar>.

General Information

Registrants may complete the Annual Meeting Hotel Reservation form at <https://piaba.org/2019-piaba-annual-meeting-and-securities-law-seminar>. The PIABA group rate starts at \$249 for the single or double/double premier partial view guest room; the premier view guest room is \$269; junior suite is \$365; deluxe fairway suite is \$495; and fairway suite is \$649. Applicable taxes are currently 6%. The daily resort fee of \$25, plus applicable taxes and/or fees, will be added to each room and includes: toll free, credit card and local calls, basic internet access, fitness center and steam room access, in-room coffee and tea, on-property transportation (excluding Rockhouse), as well as gratuities for golf bag handling. The group rate is available three days pre- and post-meeting dates. Rooms will be reserved based on availability at the time the reservation is received. To receive the PIABA Group rate, hotel reservations must be received by September 18, 2019.

Annual Meeting and Securities Law Seminar Information

Registrants may complete the Annual Meeting and Securities Law Registration form at <https://piaba.org/register2019>. The Annual Meeting regular registration fee includes all open general sessions, breakouts, continuing education credit, conference materials, food and beverage group functions, including breakfasts, breaks, luncheons, and all associated evening events. Break-out sessions are scheduled on Thursday and Friday during the Annual Meeting. Meetings denoted as "closed" are open to PIABA Members only.

The Securities Law Seminar is a separate, one-day program. Registrants may complete the Securities Law Seminar at <https://piaba.org/register2019>. The registration fee includes all open sessions, breaks and the Securities Law Seminar Reception.

Open through July 31, 2019, meeting registration fees are reduced \$75 for all registrant categories during the Early Bird Registration period. From August 1st - September 18th, the regular registration fees apply, and effective September 19th, a \$100 per person late fee attaches. Walk-ins will be accepted on a space availability basis.

Annual Meeting and Securities Law Written Materials

Meeting Registrants will receive the written materials by download only. If printed materials are preferred, Registrants are encouraged to print and bring them for their use at the Meetings. Materials will be available for download on your laptop, iPad, or other tablet beginning October 16th. Internet service will be available in the meeting spaces throughout the week. PIABA Staff will be available October 22nd - 25th during all open registration hours to assist with written material download. Following the conclusion of the meeting, all fully registered PIABA members will continue to have unlimited access to written materials for meetings they registered to attend.

Guest Registration Fee

The guest registration fee includes all food and beverage group functions for those fully registered as a PIABA guest (including the Guest Meet and Greet Breakfast on Wednes-

day morning). The fee does not include scheduled meetings or breaks. Continuing legal education credit will not be earned by those registering as or paying the guest registration fee.

Dress Code and Name Badges

In general, dress for meetings is casual while business attire is appropriate for the President's Dinner on Friday evening. Comfortable shoes are strongly suggested. An official PIABA name badge is required to gain admission to any PIABA program, meal, social event, or to utilize any on-site transportation provided by PIABA. Individuals attending PIABA functions without their badge will be asked to retrieve it or leave the function.

Air Travel and Ground Transportation

Austin-Bergstrom International Airport (AUS) is conveniently located just 30 minutes from Barton Creek Resort and is serviced by most major airlines.

Information regarding ground transportation, including rental car service, is available at <http://www.austintexas.gov/department/ground-transportation>.

Mokara Spa

Replenish with a simple treatment or immerse yourself in total relaxation. Spa reservations confirmed 72 hours prior to the appointment, will receive a 10% PIABA discount. To make your reservation, contact Spa Reservations at (210) 355-1323.

Continuing Education

In general, registrants may expect to receive five (5) hours* of CLE credit, including one and a half (1.5) hours of ethics for Securities Law, and 12-14 hours* of CLE credit, including up to (3) hours of ethics for the Annual Meeting. Registrants requiring professional credit should contact PIABA for further information and assistance. At a minimum, PIABA will apply for continuing education accreditation for the following states: Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Minnesota, Missouri, Mississippi, Montana, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, South Carolina, Texas, Utah, Virginia, Washington, Wisconsin, Wyoming.

Many states have implemented late fees for MCLE applications submitted within 30 days of the program date. As such, PIABA will apply for MCLE credit through September 18th for individuals who pre-register on or before September 18th. Beginning September 19th, PIABA will assist registrants seeking credit for the meetings, but will not be responsible for MCLE application or reporting fees. To obtain approval updates, visit PIABA.org and select MCLE Information.

**Hours are estimates and subject to final approval by the State accrediting agencies. PIABA is unable to provide Certified Financial Planner accreditation.*