2020 Financial Services
Career Exploration Competition

The Society of Financial Service Professionals (FSP) in conjunction with our main sponsor Gasaway Investment Advisors, Inc. will hold the ninth annual Career Exploration Competition (formally called the Industry Issue Competition) on the Financial ConNEXTion Educational Cruise. The competition gives teams of students from colleges and universities real world insight into financial service professions by giving them the opportunity to interview practitioners. The title of this year's competition is:

Charting a Career Journey in Financial Services

Papers submitted in response to the title must cover the following points:

A. Two careers in the financial services profession (see following provided list) must be researched and analyzed. This must include interviewing at least eight professionals, four from each profession. Some of the interviews must be face-to-face (including Facetime or Skype). The careers should be diverse enough that unique research is required for each. Researchers should demonstrate an understanding of what practitioners actually do in their careers not just the designations they may hold.

B. The importance of belonging to and being active in a professional association to career success must be examined. The value provided by at least three professional associations, including the Society of FSP (where applicable), should be researched in terms of the type of members that belong and the benefits provided to practitioners.

C. Researchers must examine the benefits derived from developing and maintaining professional relationships. This may include the value derived from peer relationships and relationships with practitioners in other disciplines.

D. The research must cover the subject of how professionals progress in the careers selected. Students should investigate whether the professionals in each of the careers have similar backgrounds, education, and career paths.

E. The paper should synthesize not just report the information gathered. It should not exceed 16 pages as more fully discussed below under "Paper Submission Requirements."

Scholarship awards in addition to cruise cabin expense*

1st Place – Up to $3,500
2nd Place – Up to $2,500
3rd Place - Up to $2,000
4th Place – Up to $1,750
5th Place – Up to $1,500

Questions contact Terri Getman at tgclu@comcast.net or 952-232-8095

*Scholarships checks will be made out to qualified charitable entities.

TO COMPETE: **Students must submit a written solution in the manner described below by midnight November 15, 2019**. Teams entering the competition may be comprised of up to two undergraduate and/or graduate students per team. A panel of judges will select up to five finalist teams with the top written solutions covered in the submitted papers. Each of the final teams selected will be from a different university.

FINAL ORAL COMPETITION: The finalist teams will compete for scholarship funds in an oral competition during the Society of Financial Service Professionals' (FSP) unique Financial ConNEXTion Educational Cruise on board the **Royal Caribbean's Independence of the Seas departing from Ft. Lauderdale FL on March 16 going to George Town, Grand Cayman and Cozumel, Mexico returning March 21, 2020.** The scholarship award will be partially based on attendance (both student & professor) at the educational meetings conducted on the cruise because part of the value of the program is the exposure gained by meeting professionals and participating in the education. Judging criteria for the oral presentation will be distributed to the finalist teams in January. The oral presentation will be based on how the information gathered for the paper influenced the students' decision to either pursue, or not pursue, the careers studied.

PASSPORT: Passports are recommended.

CRUISE EXPENSES COVERED: The student finalists and professor from each university will have the cruise cabin expense for a double occupancy inside cabin covered. This includes meals in main dining, taxes, and gratuities. It does not include transportation to and from Ft. Lauderdale or shore excursions. **Reservations must be made with Tina at 727-642-2583 before 12/01/19** (refer to Financial ConNEXTion cruise). After this date changes will be made at the then available rate. (For additional information on the March 16-21, 2020 cruise go to www.royalcaribbean.com).

OTHER CRUISE ATTENDEES: Students, family and friends are invited to attend this unique cruise experience. Flyer about the cruise is attached at the end.

SIGN-UPSHEET: If you think you will be submitting a paper please complete the sign-up sheet at the end and send it to iic@financialconnextions.com at the time you start the research.

CONFERENCE CALL: Two conference calls will occur on **September 4 and 6 at 12:30 central** to provide insight and answer questions professors or students might have concerning the competition. **Dial in number is 877-412-6015 access 6569816439#.**

PAPER SUBMISSION REQUIREMENTS

Authors should submit the following through e-mail to iic@financialconnextions.com (Please note: e-mail submissions only)

Create Two Files: Two files should be created.

One file entitled "Manuscript" should contain the manuscript with the title page that does not identify the authors or school as described further below under title page.

The other file entitled "Identifying Information" should include the following information:

(1) the second title page - a page that lists the student authors and sponsoring professor, name of the university and address, phone and e-mail addresses of each author and the sponsoring professor;

(2) a short bio of each author; and

(3) the listing of the professionals interviewed.

Title Page: Two different title pages should be created because the manuscripts are sent out for blind reviews.

1. One title page should be part of the manuscript to be submitted for review in the "manuscript file." This title page should only include the title of the manuscript.
2. A second title page with the paper's title and the author(s) name(s), professor's name, school, complete address, phone, fax, and e-mail address of sponsoring professor and students should be submitted in the separate file, labeled "Identifying Information."

Manuscript: A Word document of the paper, set double-spaced in12-point type with numbered pages not to exceed 16 pages which includes the conclusion and the title page, but does not include endnotes or the information in the identifying information files. The manuscript should not contain the names of the professionals interviewed or identifying information that will reveal the university/college. Include this in the "manuscript file."

Authors' Biographical Sketch: One or two paragraphs about each author, limited to 50 words. The bio(s) should be included in the file labeled "Identifying Information."

Professionals Interviewed: The **practitioners interviewed should not be named in the paper.** The names of the practitioners interviewed along with their career path and the designations or degrees held should be in a document entitled "Practitioners Interviewed." This should be submitted in the file, labeled "Identifying Information."

Adherence: Submissions that do not adhere to all guidelines are subject to elimination.

2. Review Process

Each manuscript submitted will be blind reviewed by a panel consisting of individuals from industry and academia who will select the top papers to be presented in the final competition at the Financial ConNEXTtion Educational Cruise. **The target date to notify finalist teams is December 1, 2019.** A judging panel selected from among experienced practitioners will judge the final teams and announce the winners during the cruise.

IMPORTANT: All manuscripts should be spell-checked before final submission. Authors should use Word, on either an Apple or IBM PC compatible computer, to prepare their documents. Figures and tables may be prepared in Excel format.

3. Multiple Submissions

In submitting, authors agree that they have not submitted, and will not submit, the same (or a substantially similar) manuscript to any other publication. Upon learning of a multiple submission, further consideration of the manuscript in the competition will cease.

FORMAT AND WRITING STYLE

1. Writing Style

Manuscripts should be written in the third-person style. To ensure anonymous review, authors should not identify themselves and school directly or indirectly in their manuscripts.

2 Inclusive Language
Every effort should be made to use inclusive language, avoiding the sexist use of “he,” “she,” "salesman,” or other such terms unless the content clearly demands it. The style should be to use either the plural pronoun forms (they, them, their, etc.), to include both sexes (“he or she,” “him or her,” etc.), or to use a neuter term (“salesperson,” “persons,” etc.)

3. Length and Page Setup
Papers should be a minimum of 8 double-spaced pages, in 12-point type, up to a maximum of 16 pages excluding endnotes. Manuscripts should be set on 8 ½ x 11-inch size, with a page number assigned to each page. Margins should be at traditional settings (top and bottom margins at 1 inch and side margins at 1.25 inches).

4. Headings
Authors should subdivide their material to show the logical sequencing of the paper. In typing manuscripts, insert main headings and subheadings at appropriate places throughout the paper.

5. Charts, Graphs, and Tables
All charts, graphs, and tables should be inserted at their appropriate places within the body of the manuscript.

6. Endnotes
When appropriate for credit to a source, clarity, or completeness, papers should contain: (1) endnotes that provide simplified explanations of, or rigorous technical support for, a complex concept used in the paper (as, for example, with regression analysis); (2) endnotes that provide references to bibliographical materials that either support a statement, represent the source of a quotation, or should be read if further information is desired. All endnotes should be numbered consecutively and double-spaced. They should also appear at the END of the paper, beginning on a new page but continuing the page numbers of the body of the paper. Do not cite parenthetically in the text. The paper should use the Chicago Manual of Style, as a standard for documentation of books and periodicals. Endnotes with legal citations may conform to the style prescribed by A Uniform System of Citation, (“The Bluebook”), published by the Harvard Law Review Association, or may follow a simplified system.

EXAMPLE OF FINANCIAL SERVICE CAREERS

Note: At least four practitioners must be interviewed for each career selected for research. If you need help identifying practitioners contact Terri Getman JD, CLU, ChFC, RICP, AEP at 952-232-8095 or tgclu@comcast.net

Financial Planning/Investments (ChFC®, CFP®, RICP®, PFS®, CFA, CIMA)

Careers Interfacing with Consumers or Advisors

- Financial Planner (Fee Based, Commission Based, Fee Only)
- Stock Broker/Investment Advisor
- Mutual Fund Wholesaler

Careers in Supporting Roles within Financial Service Entity

- Stock Analyst
- Portfolio Counselor/Manager
- Internal Marketing

Insurance/Employee Benefits (CLU®, CPCU®, RICP®, CLCT®, CPC®, CEBS®)

Careers Interfacing with Consumers or Advisors

- Life and Health Insurance Broker
- Employee Benefits Broker
- Property Casualty Broker
- Pension Administrator/Third Party Administrator
- Wholesaler
- Retirement Income Certified Professional

Careers in Supporting Roles within Financial Service Entity

- Home Office Marketing Department
- Sales Case Design Support/Home Office Underwriter/Customer Service
- Home Office Advanced Marketing
- Internal Marketing

Attorney/Accountant/Actuary/Regulatory (JD, CTFA™, CPA, AEP®, FSA)

Careers Interfacing with Consumers or Advisors

- CPA/Tax Accountant/Business Evaluation Specialist
- Estate planning, elder law, tax or business attorney
- Trust officer/professional fiduciaries
- Company Advance Marketing Associate

Careers in Supporting Roles within Financial Service Entity

- Actuary
- Compliance Executive/Marketing Reviewer

(The above are examples of careers to be considered.)

Categories and Samples of Questions to Ask Practitioners Regarding Their Careers

1. **What You Do for a Living?**
    1. What did you expect your career to be like when you started? How has that changed through the years?
    2. How are you compensated? Give examples of situations which make you money.
    3. Have your income sources changed throughout your career? How?

2. **Professional Challenges?**
    1. What were your biggest concerns/fears starting out, and how did you address them?

2. How do you address your fiduciary responsibilities to clients?
3. How do you address/evaluate risk management issues with your clients such as life, disability, long term care, property/casualty insurance needs and investment associated risks?

3. Professional Growth?
1. Have you continued your professional education? If so, how, and was it worth it?
2. Have you been involved with local study groups? If so, what value have you gotten from your involvement?
3. Have you used a business consultant or a strategic coach in your career? If so, what benefits have you received?

4. Future Outlook for your Practice/Profession?
1. How do your clients view your relationships with them, and has that changed through the years? How do you expect that to change in the next ten years?
2. How do you think your best clients would describe you?
3. What do you think your profession look like in 10-20 years?
4. What changes would you have to make to your business model to adapt?
5. What are the biggest challenges for new entrants into your profession?
6. What single piece of advice would you give to a new practitioner?

Samples of Questions for Practitioners Regarding Professionals Associations:

1. Do you belong to professional associations? Which ones?
2. How has engagement in a professional association helped your career success and growth?
3. What are the essential benefits that you receive from a professional association?
4. Which association benefits have you found to be of greatest value?
5. What advantages do you personally receive by belonging to a professional association?
6. How has belonging to professional associations assisted the service you provide to clients?

Examples of Applicable Associations to Consider for Review:

Examples of relevant (but not limited to) associations to consider are: Society of Financial Service Professionals (must be included where applicable), American Retirement Association, National Association of Estate Planners and Councils, Financial Planning Association, National Association of Insurance and Financial Advisors, American Bar Association, American Institute of CPAs, Investment Management Consultants Association, Million Dollar Round Table, Association for Advanced Life Underwriting.

Samples of Questions for Practitioners Regarding Professional Relationships:

1. Describe the value obtained from developing/maintaining professional relationships with others in your same practice specialty?
2. Describe the value obtained from developing/maintaining professional relationships with professionals in different practice specialties or disciplines.
3. Is there value derived to your practice from working as a team with other types of advisors?

Sample Interview Questions for Practitioners Regarding Their Career Path:

1. Did you have another career prior to your current career?
2. How did you get started in business? What led you to where you are today?
3. How has your career changed over time since you started out and what future changes are you expecting?
4. Is there a "typical" career path someone entering the profession might expect to go through?

2020 FSP Financial Services Career Competition

College/University ______________________________

Department/Program ______________________________

Advising Professor(s) ______________________________

Name (First/Last) ______________________________

Title ______________________________

Address ______________________________

City______________________________State__________Zip ______________

Phone____________________E-mail ______________________________

STUDENT REGISTRATION

1: Name (First/Last) ______________________________

Degree Pursued: Undergraduate______________________Graduate ______________________

Address ______________________________

City______________________________State__________Zip ______________

Phone____________________E-mail ______________________________

2: Name (First/Last) ______________________________

Degree Pursued: Undergraduate______________________Graduate ______________________

Address ______________________________

City______________________________State__________Zip ______________

Phone____________________E-mail ______________________________

Please be aware that if the paper is selected as a finalist, the entire team is expected to attend the Financial ConNEXTion Cruise leaving Ft. Lauderdale on March 16 – March 21. Team will be disqualified if any member is not able to attend, except in the case of a medical emergency.

Please send this completed form to iic@financialconnextions.com

2020 Financial ConNEXTion
Educational Cruise to Grand Cayman & Cozumel
March 16 - March 21, 2020
Visit www.financialconNEXTioncruise.com for information
Cabin Space is Limited - Just 20 Remain!

Join financial service professionals and other university students for a unique educational and networking experience on the 7th Financial ConNEXTion Cruise on Royal Caribbean's newly refurbished Independence of the Seas®. The cruise is more than a learning experience; the venue provides an opportunity to network with other students pursuing careers in financial services and a chance to meet professionals interested in helping you in your career search.

Land Itinerary

15 – March	Dinner	7:00pm
16 – March	Elevator Speech Contest & Education on Land	8:00am-12:00am

Cruise Itinerary*

16 – March	Ft Lauderdale Depart	4:30pm Monday
17 – March	Education at Sea	8:30am–12:30pm
	Career Exploration Competition	3:00pm - 5:00pm
18 –March	George Town, Grand Cayman	7:00am
	& Education at Sea	3:30pm – 5:30pm
19 – March	Cozumel, Mexico	10:30am– 7:00pm
20 – March	Education at Sea	8:30am–12:30pm
21 – March	Ft Lauderdale Arrive	7:00am Saturday

*Itineraries are subject to change without notice

Charting a Journey in Financial Services Educational Program

The event includes three half-day educational programs with a blend of technical and business practical topics, evening networking dinners, optional cruise-based spouse/guest programs, and ship and shore group fun. This year the program will feature real life career path stories from the professionals, including how to establish referral sources, selection of a business/compensation model and how to communicate with different personality styles in the workplace. Students will also have the opportunity to work with professionals to address planning opportunities in a series of case studies.

CE credit will not be given for the program.

Educational Program & Cruise Stateroom Fee

Reservations for Cruise & Hotel must be made by calling Tina at 727-642-2583 or Tina@worldwideadventures.com

The **cruise stateroom rates and hotel are guaranteed** until 12/01/19. Cruise rates are per person based on double occupancy and availability and **include meals, gratuities, taxes and port charges**. For early arrivals hotel room is available at the Comfort Suites 302 N Federal Hwy Dania for $189 plus tax. Rooms can hold 6 students. Price may be less if prepaid with Tina at time of reservation. They provide a free shuttle service from the airport and hot breakfast. The price for the cruise cabin rooms are as follows and includes a **special student rate for the interior staterooms**:

Interior stateroom	$652.75 ($1,207.75 single occupancy)
Oceanview stateroom	$778.75 ($1,387.75 single occupancy)
Balcony	$938.75 ($1,707.75 single occupancy)

Royal Caribbean® INTERNATIONAL

If you find a lower cruise rate it will be matched!

If you have questions, contact:

Terri Getman (800)869-1327 #230
tgchfc@gmail.com

This is open to all students interested in careers in financial services. It is sponsored by a number of FSP chapters.

Program

6:00 – 7:30pm Group Networking Dinner - Each Night
Pre-Cruise Webcast – New World of Advisor Conduct

March 16, 2020 – Monday Boarding Day

8:00 – 9:30 Elevator Speech Contest – Hotel

9:30–12:00 Communicating Effectively w/ Myers Briggs Personality Styles

4:30 – 5:30pm Welcome Gathering & Icebreaker

8:00pm – 9:30 Career Exploration Competition Practice Sessions

Evening – Optional Cruise Entertainment

March 17, 2020 - Tuesday Cruise Education

9:00am Spouse – Main Dinning - Program follows Breakfast

8:30 - 9:30am – Selection of Business Models

9:30 -10:30am Rainmaking

10:30 - 12:30pm Professional Career Paths

3:00 – 5:00pm Career Exploration Competition

5:30-6:00 Group Picture

Evening – Optional Cruise Entertainment

March 18, 2020 - Wednesday Grand Cayman Excursion Day

Optional Group Excursion

3:30 – 5:30 Insurance Needs & Special Needs Planning – Case Study Introduction

Evening – Optional Cruise Entertainment

March 19, 2020 - Thursday Cozumel Excursion Day

Optional Group Excursion

Evening – Optional Cruise Entertainment

March 20, 2020 - Friday Cruise Education

9:00am Spouse – Main Dinning - Program follows Breakfast

8:30 – 11:30am – Planning the Retirement & Transition of the Business Owner

11:45 – 12:30pm – Using Public Records to Know Your Client

1:30 – 3:00 – Optional Recap & Planning Next Cruise

4:30 – 5:30pm Group Farwell Cocktail & Contest Winners Announced

March 21, 2020 - Saturday Departure Day

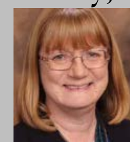
CE credit will not be given for the program.

Our Presenters

Steve Parrish
JD, CLU, ChFC, RICP, AEP

Richard Weber
MBA, CLU, AEP

New World of Advisor Conduct: Fiduciary, Best Interest & Suitability



April Caudill
JD, CLU, ChFC, AEP

Communicating Effectively w/ Myers Briggs Personality Styles

Curtis Cloke
CLTC, RICP, LUTCF

James Christian
CLU, ChFC

James Gasaway
QPA, QKA, AIF
CLU, ChFC

Selection of Business Models

Richard Linsday
CLU, ChFC, AEP, RFC

Mike McGlothlin
CFP, CLU, ChFC, LUTCF

Curtis Cloke
CLTC, RICP, LUTCF

Rainmaking

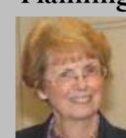
John Gilliam
Ph.D., CFP, ChFC, CLU

Insurance Needs Simplified

Mitzi Lauderdale
JD, CFP

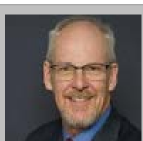
Special Needs Planning

Suzanne Gradisher
JD, MTax, MBA

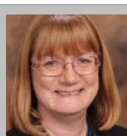


Terri Getman
JD, CLU, ChFC, RICP, AEP

Using Public Records to Know Your Client



Steve Parrish
JD, CLU, ChFC, RICP, AEP



April Caudill
JD, CLU, ChFC, AEP

Don Graves
RICP, CRMS

Curtis Cloke
CLTC, RICP, LUTCF

Mike McGlothlin
CFP, CLU, ChFC, LUTCF

Richard Linsday
CLU, ChFC, AEP, RFC

Special Thanks To Our University Participants

Planning the Retirement & Transition of the Business Owner