

CI CONVENTION OF INDEPENDENT
FA FINANCIAL ADVISORS
A Non-Profit Foundation

A Non-Governmental Organization in general consultative status
with the Economic and Social Council of the United Nations

XVIth INTERNATIONAL CIFA FORUM

REPEAL AND REPLACE AN ECONOMIC MODEL UNDER ATTACK?

HOW TECHNOLOGICAL CHANGES ARE DISRUPTING
THE SOCIO-ECONOMIC-FISCAL-POLITICAL MODELS?
WHICH ALTERNATIVE MODEL SHOULD BE BUILT?

May 21 - 23, 2018

Hôtel Hermitage, Monaco

Social Network Platinum:



Media Partner Platinum:

Les Echos

Media Partners:



Contributing Association:



CIFA INITIAL CONTRIBUTOR



Monday, May 21, 2018

14:00 Welcome and registration of participants

14:30 Official opening ceremony by **Jean-Pierre Diserens***,**
Secretary-General of CIFA

14:35 Welcome address by **Tony Mahabir***,** President of CIFA

14:50 Keynote Speaker:

H.E. Mr. Nassir Abdulaziz Al-Nasser, UNAOC High Representative,
United Nations, Chair of the Group of 77 for 2011

UN DEVELOPMENT AGENDA 2030

**15:10 THEME 1: TRANSFORMATION TOWARDS SUSTAINABLE AND
RESILIENT SOCIETIES**

Moderated by:

Hanifa D. Mezoui**, Senior Advisor Humanitarian Affairs and Civil Society, United
Nations Alliance of Civilizations (UNAOC)

Panelists:

H.E. Mr. Mohamed Fathi Ahmed Edrees, Ambassador Permanent Representative of
Egypt to the United Nations, Chair of the Group of 77 for 2018

Daniela Bas, Director, Division of Social Policy and Development (DESA)

Chantal Line Carpentier, Chief, UNCTAD New York Office, Office of the Secretary
General

16:30 *Coffee Break*

16:50 THEME 2: FROM GLOBAL TO LOCAL SUPPORTING SUSTAINABLE AND RESILIENT SOCIETIES IN URBAN AND RURAL COMMUNITIES

Moderated by:

Hanifa D. Mezoui**, Senior Advisor Humanitarian Affairs and Civil Society, United Nations Alliance of Civilizations (UNAOC)

Panelists:

H.E. Mr. Horacio Sevilla Borja, Ambassador Equator, Chair of the Group77 for 2017, United Nations

H.E. Mr. Virachai Plasai, Ambassador of the Kingdom of Thailand, Chair of the Group77 for 2016, United Nations

H.E. Mr. Merzak Belhimeur, Ambassador, Senior Adviser - Ministry of Foreign Affairs, Algeria. Former Chief Negotiator of the Group of 77

Louise Kantrow, Former International Chamber of Commerce (ICC), Permanent Representative to the United Nations

Lila Karbassi, Chief Programmes, United Nations Global Compact

Concluding Remarks:

Mourad Ahmia, Executive Secretary, Group 77

Francois Lorient, President, Bar Association for IGOs

Reda Mezoui, Docteur d'Etat en Sciences Politiques, Algiers University

19:00 End of the first day

20:00 Dining Cocktails

Tuesday, May 22, 2018

9:00 Welcome address by the Chairperson for the Day

Afaf Konja, Communication Specialist: Media and Public Relations

9:15 THEME 1: DESTABILIZATION OF THE TRADITIONAL ECONOMIC-SOCIAL-POLITICAL SYSTEM THREATENED BY THE SHARING ECONOMY AND UBERIZATION MODEL

How will these new realities impact the economic model based on wage?

How seriously will sharing economy / uberization destabilize the global social, political and fiscal systems?

What is the common good and how to defend it?

- Uberization: “fast and furious” progress (work made increasingly liberal) or backward evolution (a return to a proletarian system)?
- Impact of uberization on the Welfare State and fiscal sustainability of States?
- How to adapt/reinvent social protection and fiscal rules in the uberized economy?
- How to define “common good” and have it prevail over the destabilization of social and fiscal systems?

Roundtable moderated by:

Daniel Mitchell, Chairman, Center for Freedom and Prosperity

Panelists:

Grégoire Leclercq, President, French Self-Employed Federation, Deputy Managing Director, Groupe EBP, Paris

Philippe Silberzahn, Professor Strategy & Organisation, EMLyon Business School, Lyon

10:50 Coffee Break

11:10 THEME 2: THE FINANCIAL AND MONETARY SYSTEM UNDER ATTACK

Crypto-currencies, shadow banking, over-indebtedness of States: have States and central banks become powerless to govern the increasingly complex financial world?

- What risks and opportunities do crypto-currencies imply?
- Should Central Banks embrace digital currencies as the BIS recommended? Central Banks should consider introducing their own cryptocurrencies, wrote the Bank for International Settlements (BIS) in its September 2017 Quarterly report where it presented the “new taxonomy of money”. Is this a symptom that authorities are losing control over their monetary systems?
- Shadow banking: does it symbolize financial regulation’s failure? Is it good or bad for the overall economy?
- Over-indebtedness: are States able to counter the next financial crisis?

Roundtable moderated by:

William K. Black, Member of CIFA’s Advisory Board, Associate Professor of Economics and Law, University of Missouri-Kansas City, USA

Panelists:

Miranda Goeltom, Former Governor of the Indonesian Central Bank

Malcolm Knight, Distinguished Fellow, Centre for International Governance Innovation, Summit, New Jersey, former General Manager of the Bank for International Settlements (BIS)

Didier Geiben, Galitt board member, Izicap Fintech Associate

12:45 *Networking Lunch*

14:15 Message from AMAF - Monaco

Hervé Ordioni, President, Committee for Promotion of Monaco as Financial Center, Monaco Association for Financial Activities, Principality of Monaco

14:45 **THEME 3: TO WHAT EXTENT ARE AUTOMATIZATION AND ROBOTIZATION DESTROYING JOBS TO THE POINT OF SERIOUSLY THREATENING THE CURRENT ECONOMIC SYSTEM?**

Automatization and robotization: Is widespread automatization of the economy and the resulting loss of jobs calling for a new economic model?

What risks and opportunities emerge within new trend of widespread automatization?

- Understanding disruptive technologies and their industrial and macroeconomic consequences?
- Taking the measure of automatization: why employment becomes marginal (myth and reality)?
- How to restore the economic system solvency endangered by automatization? How to wisely redistribute the productivity gains (resulting from robotization) to make the global economic system solvent again? Is a universal basic income the adequate tool? What are the alternatives?
- How different economic systems are being impacted by automatization: examples of China, USA, Germany?
- What issues might result from the transition towards the new economic model?
- What future for financial investments in a fully automated economy?
- Taxing the robots: is it a meaningful idea?

Roundtable moderated by:

Stephanie Kelton, Professor of Public Policy and Economics, Stony Brook University, USA

Panelists:

Paul J. J. Welfens, President of the European Institute for International Economic Relations, Wuppertal (Germany)

Xavier Oberson, Professor of Swiss and international tax law at the University of Geneva; Partner at Oberson Abels Avocats, Geneva, Switzerland

Philippe Silberzahn, Professor Strategy & Organisation, EMLyon Business School, Lyon, France.

16:30 *Coffee Break*

16:50 THEME 4: FORCES OF RESISTANCE TO TECHNOLOGICAL AND ECONOMIC CHANGE AND THE RE-EMPOWERMENT OF DEMOCRACY AND SOCIETY

To face up the powerful disruptive change, induced by the Behemoths of the digital economy, globalization, and financialization of the economy, are populism and deglobalization the adequate responses to regain control of the future?

- Controlling the FAANGs (Facebook, Apple, Netflix, Alphabet, Google): utopia or necessity?
- Deglobalization: Is it possible? Is it desirable? Is it the right solution to slow down or reorient the radical technological changes now taking place for the common good?
- Populism/Trumpism: a new force at the service of the “old world” or a new positive influence facing globalization, financialization and automatization?

Roundtable moderated by:

Stephen B. Young, Global Executive Director, The Caux Round Table for Moral Capitalism, St. Paul, Minnesota, USA

Panelists:

Joe Oliver, Canadian politician and former Minister of Natural Resources (2011) and former Minister of Finance (2014)

Jean-Michel Treille, Former member of the French National Planning Agency, GAPSET President

18:30 End of the second day

20:00 Patrons' Dinner at the Hôtel Hermitage by invitation only
(Black tie suggested)

Secretary-General Address & End of the Forum

Wednesday, May 23, 2018

This day is a free networking day for participants to the Forum.

All events, without exceptions, you might be invited to attend are neither supported nor endorsed by CIFA.

*** CIFA Advisory Board Member**

**** CIFA Executive Committee Member**

***** CIFA Foundation Board**

BIOGRAPHIES

MICHAEL ADLERSTEIN is Assistant Secretary General of the United Nations and Executive Director of the United Nations Capital Master Plan, a five-year program to restore and renovate the historic United Nations Headquarters in New York, NY. He was appointed to the position by United Nations Secretary-General Ban Ki-moon in July 2007. Adlerstein obtained his architectural degree from Rensselaer Polytechnic Institute and was a Loeb Fellow at Harvard University's Graduate School of Design. Most recently, Mr. Adlerstein was the Vice-President and Architect of the New York Botanical Garden, America's oldest and most respected centre for horticulture, botanical research and education. In the 1980s, Mr. Adlerstein was the Project Director for the restoration of Ellis Island and the Statue of Liberty, the most ambitious historic restoration project ever undertaken by the United States Department of the Interior. Mr. Adlerstein, a New York native, has been recognized for his contributions to the field of architecture with numerous awards, and in 1994 was made a Fellow of the American Institute of Architects.

H.E. MR. NASSIR ABDULAZIZ AL-NASSER assumed the leadership of the UN Alliance of Civilizations in March 2013. As a veteran diplomat and the President of the 66th Session of the United Nations General Assembly, he has devoted his time and work to peace-building and promoting the culture of peace, tolerance and reconciliation. Mr. Al-Nasser, who is now ranked as a Minister at the Ministry of Foreign Affairs in Qatar, has served as his country's Permanent Representative to the United Nations, from 1998 to 2011. The highlight of his career was when he was elected as the President of the Sixty-Sixth session of the United Nations General Assembly from September 2011 to 2012. Prior to that, in December 2006, he was President of the UN Security Council, representing the State of Qatar in the Council during the two-year period when Qatar was a non-permanent member. Under his tenure, the Council took action on several issues, including international cooperation to combat terrorism and the protection of journalists in armed conflict. Mr. Al-Nasser, played several leading roles within the UN system including President of the High-level Committee on South-South Cooperation. As chair of the Group of 77 and China, he guided action that led to the establishment of the South Fund for Development and Humanitarian Affairs, a financing mechanism that helps countries of the South address issues such as poverty, hunger and natural disasters.

MOURAD AHMIA is an Algerian-born diplomatic adviser and career diplomat who joined the Foreign Service at age 20. He has been serving as the Executive Secretary of the Group of 77 in New York since April 2000. Since 1994, he was seconded formally by the Algerian Government and served as Coordinator of the Office of the Chairman of the Group of 77 in New York. In that capacity, he directed the preparatory processes for a number of high-level G-77 conferences that led to the first ever G-77 South Summit in Havana, Cuba, in April 2000, and during which he was appointed as the First Executive Secretary of the G-77. During his diplomatic career, Mr. Ahmia served as Diplomatic adviser in the Algerian Ministry of Foreign Affairs and attended many international conferences and summits in the South as an expert in international economic,

social and environment issues. Mr. Ahmia has served as an active member on the Board of many international foundations. He is currently the President of the International Secretariat of the Trieste System for Science and Technology, as well as Honorary Member of the International Foundation for Scientific Progress and Freedom in Trieste. He was conferred with many awards and decorations mostly by the Governments of the Member States of the G-77.

MARIAM AZARM has worked with the United Nations for the past 25 years as an international events and conference manager. She is actively involved in fundraising and raising awareness for many global philanthropic endeavors. Ms. Azarm is also the Director of External Relations for the Convention of Independent Financial Advisors (CIFA). Mariam works as a consultant at World Economic Forum (WEF), and she is currently on the board of two departments at the Metropolitan Museum of Art.

DAVID BARAGWANATH is a New Zealand lawyer and jurist. After graduating from the universities of Auckland and Oxford, Judge Baragwanath began his career at the New Zealand bar and was appointed Queen's Counsel in 1983. He has prosecuted and defended major criminal cases including murder trials and complex fraud proceedings. Judge Baragwanath has sat as a judge of the High Court and the Court of Appeal of New Zealand, where he dealt with civil, criminal and international litigation. From 1996 to 2001, Judge Baragwanath was president of the New Zealand Law Commission. In 2004, he was appointed chairman of the Rules Committee of the Courts of New Zealand. From 2007, he was the presiding judge of the Court of Appeal of Samoa, resigning in 2012. He retired from the New Zealand court of appeal in August 2010 where he was a permanent member. In addition to his judicial activities, Judge Baragwanath has lectured widely and presented papers on international and domestic human rights, constitutionality and the rule of law as well as international judicial cooperation. He has received visiting appointments at Cambridge, Queen Mary London and Hong Kong Universities, and the Netherlands Institute of Advanced Studies. He is an overseas bencher of the Inner Temple in London and was appointed to the Special Tribunal for Lebanon in March 2009. In 2010, Judge Baragwanath was made a knight companion of the New Zealand order of merit, in recognition of his services as a judge of the Court of Appeal of New Zealand. Judge Baragwanath was elected President of the Special Tribunal for Lebanon on 10 October 2011 and served until 28 February 2015.

COSIMA F. BARONE**, a seasoned wealth manager (now retired) and financial analyst based in Geneva, has worked in the global financial industry for over four decades, when she covered multiple positions and with several major international companies. Her most recent endeavors of the 21st century include the following: (a) Founder and Chairman of FINARC (Financial Analysis Research Consulting) SA since 2003; (b) Board Member of GSCGI/SAIFA since 2005 and Director since 2012; and (c) Member of the Executive Committee of CIFA since 2014. Author of the "INFERENTIAL FOCUS" since 2002, she is also the Editor in Chief of "The IFA's WealthGram" monthly magazine of GSCGI/SAIFA, as well as of CIFA's "TRUSTING" bi-annual magazine. She has published articles in various financial magazines. Cosima F. Barone is often invited to speak at national and international conferences. Cosima has double nationality, Italian and Swiss.

DANIELA BAS, Director, UN Department of Economic and Social Affairs, Division for Social Policy and Development. Ms. Daniela Bas is of Italian nationality, and is currently serving as the Director of the Division for Social Policy and Development at the United Nations Department of Economic and Social Affairs since May 2011. She is a political scientist with a major in International Politics and graduated Magna Cum Laude. In addition to her work at the United Nations from 1986 to 1995, she held managerial roles from 1996 until 2011 in the private sector in Italy and was, inter alia, adviser for the Italian Ministry of Foreign Affairs and for the Presidency of the Council of Ministers on human rights and social affairs. Designated by the Ministry of Foreign Affairs of Italy, she was a member of the Board of Directors of the European Union Agency of Fundamental Rights; Special Adviser to the Vice President of the European Commission (On. Frattini). At the European Union, she was representative on the topic “Tourism for All” on behalf of the Presidency of the Council of Ministers of her country.

H.E. MR. MERZAK BELHIMEUR, Ambassador, Senior Adviser - Ministry of Foreign Affairs, Algeria. Former Chief Negotiator of the Group of 77.

PAMELA BERNABEL, Secretary general since 1995 of AIO ngo in special consultative status with ECOSOC of UN. The main focus of her activity is on the implementation of SDGs through the start up of ecobiological project worldwide, fostering new technologies or innovative use of the already existing ones in rural areas, i.e. a new use of hangout system that became a Google case study. Her innovative system is mainly in use in Brasil, Russia, China, and Europe. She is the secretary general of the Swiss Foundation of Humanistic and Scientific Research Antonio Meneghetti that promotes research in economics, physics, philosophy and medicine. She is the authoress of several articles on entrepreneurial training and counselor in HR in many enterprises worldwide.

PIERRE BESSARD is the executive director and a member of the board of trustees of the Liberal Institute, Switzerland’s independent free-market think tank founded in 1979 and headquartered in Geneva and Zurich, which he joined in 2007. Pierre Bessard serves on the scientific committee of the Cercle de philosophie politique Benjamin Constant and the Center for Tax Competition. He is also a board member of several major Swiss organizations promoting a free society, and an editor-at-large at LAGEFI, the Lake Geneva region’s financial newspaper, where he has written on the political economy since 2002. After attending schools in Lausanne, London, and Berlin, Mr. Bessard studied economics and finance in New York and Shanghai. He is the editor and author of several books on Swiss liberalism and current affairs. Pierre Bessard is a member of the Mont Pelerin Society.

WILLIAM K. BLACK* teaches Economics and Law at the University of Missouri – Kansas City (UMKC). He is a white-collar criminologist. He directed the Institute for Fraud Prevention. His regulatory career is profiled in Professor Riccucci's book *Unsung Heroes*. George Akerlof called his book, *The Best Way to Rob a Bank is to Own One* (University of Texas Press 2005, 2014), "a classic." Paul Volcker wrote: *One of those lessons really sticks out: one brave man with a conscience could stand up for us all*. Black helped the World Bank develop anti-corruption initiatives and testified to Congress five times about the financial crisis. He is also the "Distinguished Scholar for Financial Regulation" at the University of Minnesota's Law School and a Professor at IAEN in Quito, Ecuador.

MARIE-PASCALE BOISSON is the Director of SICCFIN – Service d'Information et de Contrôle sur les Circuits Financiers – the financial investigation unit of the Principality of Monaco. As a central national authority specialised in combating money laundering, terrorist financing and corruption (AML/CFT-C), SICCFIN is responsible for receiving and processing declarations of suspicion sent to it by professionals subject to this legal provision. It also participates, in these areas, in several international Organisations (MONEYVAL, GRECO, EGMONT Group) and has signed bilateral administrative cooperation agreements with around thirty foreign counterparts. The unit also has a second task: to carry out inspections and ensure that all professionals concerned implement the AML/CFT-C measure, recently reinforced by the reform of August 2009. (Service d'information et de contrôle sur les circuits financiers)

ANDRÉ-VALÉRY BORDES is Chairman and CEO of Academy & Finance SA. He has over 21 years professional experience in conference and seminar organization in the banking and finance fields. Through its offices in Geneva, Hong Kong and Dubai, Academy & Finance organized 800 conferences since 2000 in Switzerland, Luxembourg, Liechtenstein, Monaco, France, Belgium, New York, Hong Kong, Singapore, Shanghai, Dubai, Abu Dhabi, Beirut, Cyprus and Malta. Academy & Finance has been in charge of organising the CIFA International Forums since 2003. Mr. Bordes graduated from University of Cambridge with M. Phil. Degree in Economics, University of Manchester with Postgraduate Diploma in Economics, Institut d'Etudes Politiques de Paris (Sciences Po) and University of Paris (Assas) with Master in Law.

JIM BOYLAN is the Chair of The Canadian Institute of Financial Planners (CIFPs); a non-profit association for Certified Financial Planner® professionals. The association is an independent, effective, and powerful advocate for the CFP®/ certification marks and the financial planning profession in Canada. Jim is employed as a Financial Planner / Halifax Manager of SISIP Financial; the exclusive and trusted provider of financial products and services to Canada's military community.

JUNE ROSE CARBONE joins the Law School faculty in June 2013 as the inaugural holder of the Robina Chair in Law, Science and Technology from her position as the Edward A. Smith/ Missouri Chair of Law, the Constitution and Society at the University of Missouri at Kansas City (UMKC). She is an expert in family law, assisted reproduction, property, and law, medicine and bioethics, and also has taught contracts, remedies, financial institutions, civil procedure,

and feminist jurisprudence. Before joining UMKC in 2007, Professor Carbone was an associate professor and a professor at Santa Clara University (SCU) School of Law, beginning in 1987. From 2000-06 she served as associate dean for faculty development and from 2001-03 as the Presidential Professor of Ethics and the Common Good, an appointment that supports ethics research at the SCU's Markkula Center for Applied Ethics. She was a visiting scholar at Stanford University's Institute for Research on Women and Gender in 1995-96. While at SCU, she also was co-director of the National University of Singapore summer program focused on intellectual property and international trade (2006), director of the Sydney summer study program focused on law and biotechnology (2004 and 2005), and director of the Hong Kong summer study program focused on comparative legal systems and international trade (1994). Professor Carbone writes prolifically on law and the family, marriage, divorce, and domestic obligations, including changes brought about by the biotechnology revolution. Professor Carbone received her J.D. from the Yale Law School in 1978 and her A.B., magna cum laude, from the Woodrow Wilson School for Public and International Affairs at Princeton University in 1975.

CHANTAL LINE CARPENTIER, Canadian citizen, is the Chief of UNCTAD New York. Prior to 2014, she was actively involved in the successful negotiations of the Sustainable Development Goals for the UN Department of Economic and Social Affairs (DESA). During her tenure with DESA, she served as the Major Groups coordinator to enhance non-state actors engagement with the UN. She facilitated the participation of more than 10,000 non-state actors – *a record* – in the UN Rio+20 Conference on Sustainable development. She was also the DESA focal point for sustainable consumption and production, food security and sustainable agriculture. Prior to her UN career, she served as Head of the Trade and Environment Program of the NAFTA Commission for Environmental Cooperation from 2000 to 2007, as policy analyst for the Wallace Institute for Alternative Agriculture from 1998-2000, and as post doc for IFPRI in the Brazilian Amazon from 1996-98. She made the Ideagen 2016 100 Individuals and Organization empowering women and girl, is a 2006 Yale World Fellow, a UNEP Who's Who's of Women and the Environment. She has consulted to UNDP, World Bank, OCDE, and USDA. Dr. Carpentier is a published scholar and a frequent public speaker. An economist by training, she holds a Ph.D. in Agricultural and Applied Economics from Virginia Tech and a Masters and B.Sc. in Agricultural Economics from McGill University. She competes in ultramarathon and ironmen and is second dan black belt.

SELIM R. CHANDERLI** is CIFA representative for SE Asia, in Jakarta (Indonesia), where he is based since 2014. Journalist by trade, he co-founded Forward SA in Switzerland (the publisher of BANCO, the Swiss Asset Management Magazine) in 1995 and Forward Services & Consulting Ltd in the UK in 2007. Selim is currently Chief Representative of Forward Group's representative office in Indonesia. Together with his wife Indira C. Tasan, he launched The Swiss Village, which aims at promoting exchanges between the Swiss and Indonesian independent financial advisors, as well as introducing Swiss financial actors to potential partners and clients in Indonesia. Born in New York, Selim is a Swiss, Italian and Algerian national.

GUY RAYMOND COHEN** is Vice-President of A.NA.CO.FI. (Association Nationale des Conseils Financiers) that he co-founded back in 1995 in Paris, France. He is a member of the Executive Committee of CIFA. He is the Chief Executive Officer of Ingenierie Sociale Consultants SARL since 1992. Over the period spanning from 1984 to 1992, Guy was first the Principal Broker and Founder of Longchamp Realty Inc, then in 1988 he held the role of Security Broker at Vanguard Capital USA. He has been also the Founder and CEO of Tennis de Longchamp in Paris, France, since 1971 up to 1983. His education/experience includes Etudes Juridiques Superieures de l'Université de Droit d'Aix-en-Provence (Law University); Licensed Investment Financial Advisor (= French CIF + IOSB); Licensed French Insurance Broker; former Licensed Real Estate Broker (District of Columbia, Florida), Mortgage Banker Florida and Security Broker Type II - U.S.A.

ALINE CORTAT CHAMPION is member of the Management of FIDURHONE S.A., Geneva, an asset management and fiduciary trust company licensed by the Swiss Federal Banking Commission. Prior to joining FIDURHONE S.A. in 2008, she worked for LGT Schweizerische Treuhandgesellschaft in Basel and Geneva for almost 20 years, where she was responsible for the Latin-American market. She is responsible for the fiduciary, trust and family-office activities of FIDURHONE S.A. The family-office activities consist mainly in supporting, assisting, accompanying wealthy and ultra-high net worth individuals and families in managing their assets for private, family, managerial and/or succession planning reasons. Aline background is in accountancy. On top of her mother language French, Aline is fluent in English, German and has knowledge in Portuguese and Spanish.

FABIO DILLMAN is an Emmy Award-winning media producer, operations director, and broadcast television professional with an international portfolio of work and a competitive background in delivering media across multiple platforms and formats tailored to both global and local audiences. Utilizing his extensive background in digital communications, he has recently expanded into new entrepreneurial projects to promote cut-edge technology in media businesses. For the past six years, Fabio has worked as the operations and production manager of a cutting-edge digital media company that specializes in world news, the United Nations, and international diplomacy, with particular emphasis on sustainable development issues. He managed a team of producers, reporters, editors and technical personnel in a variety of projects, with on-location special coverage across five continents in over 15 countries. He seamlessly managed the production and delivery of more than 500 interviews showcasing world personalities, including presidents and prime ministers, ambassadors, celebrities, senior government leaders, top business icons, and major international public figures.

JEAN-PIERRE DISERENS*** is co-founder and General-Secretary of the CONVENTION OF INDEPENDENT FINANCIAL ADVISORS (CIFA), a Swiss non-profit Foundation and Non-Governmental Organization in general consultative status with the Social and Economic Counsel (ECOSOC) of the United Nations. Jean-Pierre DISERENS is the main representative of CIFA to the ECOSOC in New York. Since 1976, he is also founding partner and CEO of FIDURHONE SA, Geneva, Switzerland, a multi-family office holding a securities dealer license regulated by the

Swiss Financial Market Supervisory Authority (FINMA). Prior to 1976 he held executive positions in various financial institutions specialised in all areas of asset management. He is a Swiss citizen.

PATRICK DUFOUR**, after 10 years in the oil industry, moved to the Financial sector, first as area manager for a Dallas, Texas, based Trust. Back to France, the Financial planning was starting and he got involved into developing all the needs for this new industry: Learning (university and developing a new concept for distance Learning), certification (creating the French Certification in Financial Planning (CFP), and the ISO standards (22222) as expert co-writer. Currently, he is running his own corporation bringing all the services a Financial planners may need to serve his clients with extension to corporate finance.

GILLES DUTEIL is head of the Centre for studies of Financial Technics and Engineering (*CETFI - Aix-Marseille Université*). Professor of Banking and Finance at the Aix-Marseille Université, he created and supervises the Masters “Wealth Management & Financial Planning” and “Fight against Financial and Organized Crime”. Moreover, he is a financial forensic expert at the Court of Appeal of Aix-en-Provence and the Director of the European Group for Research on Financial Crime and Organized Crime. Gilles Duteil is the author of numerous chapters in books and literature published in the U.S. and in France.

H.E. MR. MOHAMED FATHI AHMED EDREES, Ambassador, Permanent Representative of Egypt to the United Nations, Chair of the Group of 77. Prior to his appointment, Mr. Edrees was the Assistant Foreign Minister for African Affairs from 2015 to January 2018. He served as Ambassador of Egypt to Ethiopia, as well as his country’s Permanent Representative to the African Union and to the United Nations Economic Commission for Africa, from 2011 to 2015. From 2010 to 2011, Mr. Edrees was Deputy Assistant Minister for Arab-Orient Affairs, while from 2007 to 2010, he was Deputy Permanent Representative to the United Nations in New York. He previously served as Minister Plenipotentiary to the United Nations in New York from 2006 to 2007 and as Deputy Chief of Mission at Egypt’s Embassy in Damascus, Syria, from 2001 to 2005. Prior to his diplomatic service, he was a resident doctor within the Ministry of Health. Mr. Edrees holds a Master of Arts in political science from the University of London and a Bachelor of Science in medicine and surgery from Cairo University. Born on 31 May 1960, he is married and has a son and a daughter.

VANIA FRANCESCHELLI is a Board member of FECIF (The European Federation of Financial Advisers and Financial Intermediaries) on behalf of ANASF, the national association representing financial advisers in Italy. Vania obtained her Law degree at the University of Modena and Reggio Emilia. She is a certified European Financial Advisor, European Financial Planner and Private Banker at Allianz Bank. Her main interests relate to the European legislation (MiFID, IDD, KID – PRIIP, UCITS and AIF) and women’s empowerment in the financial sector. In December 2016, Vania became a member of the *Marisa Bellisario Foundation*, whose purpose is to enhance female professionalism. She was awarded international prizes: *Profilo Donna* (2014) and *AI Finance - Best Financial Consultant* (2016). Vania acts as key speaker at several conferences and meetings, both in Italy and in Europe.

DIDIER GEIBEN, Experienced Associate Director with a demonstrated history of working in the information technology and services industry. Didier Geiben is particularly skilled in Business Strategy, Business Planning, Business Transformation, Telecommunications, Financial and Payment Services. He is frequently involved as expert in various subjects related to emerging payment technologies. He co-authored the book “*Bitcoin & blockchain: towards a new trust paradigm*” (RB Edition). During the years 1983–1992, he was Vice-President of American Express card business, in charge of operations, IT and transaction services. Afterwards, in the years 1992- 2016, he was the founder and managing partner of GM Consultants & Associés, in charge of financial services and telecommunications consultancy services. At the present time, he is a Board member of Galitt (consulting and services) dedicated to payment systems and secure electronic transactions) and Cofounder and Associate Director of IZICAP (Fintech) offering POS linked services and data analysis to Card acquirers with tailor made loyalty programs for their merchant customers Graduated from Telecom Paris Tech (Paris 1977).

MARTA GELLOVA* is the President of EFPA CZ (European Financial Planning Association) and a Member of the Board of EFPA EUROPE representing Czech Republic. She is also a member of the Board of Directors of the Association of Financial Intermediaries and Financial Advisors of the Czech Republic (AFIZ) and a chair of the Supervisory and Audit Committee of the Czechoslovak Foreign Institute. In 2010, she was a member of Advisory Board of Specialists for the Minister of Finance and Minister of Labor and Social Affairs of the Czech Republic and a member of a Pension Sub-committee of the government’s National Economic Council (NERV). Since 2013, Marta has been working as an independent consultant for public and private companies, as well as institutions dealing with Financing, Insurance, European Funds and general Economic advice. She is also involved in international acquisitions of financial institutions.

LAURENCE GENEVET graduated with an MBA in International Marketing from the University of San Francisco, then in the INSEAD 3rd cycle. After a few years at the Marketing of International Group (Coca-Cola, Unilever), Laurence became passionate about Press and Communication. For 17 years, she served as director of advertising and marketing in various daily newspapers: Midi Libre, La Dépêche du Midi, Nice-Matin. In 2008, she joined Crédit Agricole Provence Côte d’Azur as Director of Communication, Financial Marketing and Mutualism. In 2011, although very interested in Finance, she returned to her first love as the Associate Director of EPI Communication, the oldest communication agency in Monaco, which is also a publishing house.

MIRANDA SWARAY GOELTOM is an economic professor at the University of Indonesia. After serving as Deputy-Assistant Minister for the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (1993-1997), she joined Bank Indonesia in 1997 first as Deputy Governor, later as Vice Governor and Senior Deputy Governor (2004-2009). As such, she has been appointed to be the Alternate Governor for Indonesia to the World Bank and to the Asian Development Bank. She has been actively involved in various Fora such as G-20 meetings since its initiation in 1999, APEC Finance and Central Banks meetings, BIS,

EMEAP, SEACEN, SEANZA, and ASEAN Central Bank Forum. She has served as member and co-chair of various working group, among others, of the Monetary Board, Electricity Tariff Rationalization, State Owned Enterprise Reform, and Government Bonds Issuance. Miranda is the author of several books, among which “From Crisis to Crisis: A Central Banker’s Perspective” reflecting her involvement since the Asian crisis till the 2008 global financial crisis. She firmly believes in the importance of knowledge management and information sharing, which she developed in 2008 in “Mencairkan Gunung Es” (melting of the iceberg). She has been a consultant for the World Bank, Asian Development Bank, ESCAP, MITI, PECC, USAID and several financial institutions. She is an avid lover of art history and collector of antique art. After being the chairperson of The Indonesian Arts Foundation (YSRI) and the Indonesian Ceramic Society (HKI), she is currently the chairperson of The Nusantara Symphony Orchestra (NSO) and of the Children of the World Choir Indonesia (COWC – Indonesia).

SUSAN GREEN, BA, MBA, CIM, CPCA, is the owner of Green Financial Services and has 22 years in the financial services industry in various roles with expertise as a Senior Financial Advisor providing professional wealth management services to business, family and individual clients. Susan has recently cofounded ElderCare Concierge, a financial services and wellness consulting company focused on the elderly. Susan holds a Masters in Business Administration from the Warwick Business School, England and an Honours Bachelor of Arts from the University of Toronto, Canada. Susan also has earned her Chartered Investment Management (CIM®) and Certified Professional Consultant on Aging (CPCA®) designations.

FABIENNE GUIEN, Secretary General, Economic and Social Council, Principality of Monaco since 1999, where she was previously the Chief Secretary. She has also been an administrator at the Domains’ Administration and a controller at the Habitat Directorate. Fabienne is the founder of Women Leaders World - Women and Violence section. She is a doctor of law.

GARRY HEATH is the Director General of Libertatem. A former Independent Financial Adviser, Garry Heath formed The IFA Association in 1989, which represented over 60% of UK IFA Practices and was instrumental in the reform of FIMBRA and the creation of the PIA. Following his retirement in 1999, Garry took up motor racing and enjoyed a number of successful seasons driving Ginettas and V8 Costellos. He was drawn back into the world of financial services with the publication of The Heath Report in 2015, which looked at the effects of the Retail Distribution Review and the way regulation had impacted on both the consumer and the industry. Its findings were used extensively by the UK government to question the FCA about the true cost of RDR and has been used as a yardstick by governments worldwide keen to learn from the UK model. Following publication, Garry formed Libertatem and the new trade association has experienced rapid growth as the adviser community comes under increased scrutiny and financial pressure from the regulators.

PATRICE HORNER is a global financial consultant, focusing on innovative financial solutions to emerging business issues. She created a successful pension investment management service in Bermuda with over \$250 million in assets which was acquired by a local insurance company. Prior thereto, she had experience in the investment banking arena, raising capital for US companies through the SEC Reg S for non-US investors. Her experience extends to real estate asset management and mortgage analysis whereby she valued real estate holdings for insurance companies such as Pacific Mutual and Continental Life. Horner is distinguished with as a Certified Financial Planner- CFP® - US, is a CFA Level I Candidate, and has a MBA-Finance from the Seidman College of Business in Michigan.

LOUISE KANTROW, Former Ambassador, International Chamber of Commerce, Permanent Representative, NY. H.E. Dr. Louise Kantrow served as ambassador to the United Nations for the International Chamber of Commerce (ICC) for ten years from 2007-2017. The Paris based ICC is the largest, most representative business organization, encompassing millions of businesses in its global network, with national committees and direct members in 130 countries, as well as, active presence around the world through ICC's World Chambers Federation. Her career has included posts within the United Nations and senior positions at nonprofit, governmental and intergovernmental organizations closely associated with UN activities. Most recently, Ms. Kantrow served as executive director of the International League for Human Rights, one of the oldest human rights organizations in the United States. Prior to that, she was executive vice president and chief operating officer with the UN Association of the USA (UNA-USA), where she supervised a major expansion of programs at the Business Council to the United Nations. Ms. Kantrow has also served as senior advisor to the United Nations Population Fund and as director of operations at the Population Council. She worked for fourteen years as economic affairs officer in the UN Department of Economic and Social Development, following service as a senior economist with the U.S. Agency for International Development and as a population affairs officer with the UN. Ms. Kantrow holds doctoral and master's degrees in demography and economics from the University of Pennsylvania, and a bachelor's degree in sociology from the University of Michigan.

LILA KARBASSI is the General Manager and Environment Leader at the United Nations Global Compact (UNGC), the world's largest voluntary corporate citizenship initiative with over 8,000 participants in 135 countries. Ms. Karbassi started her position at the UNGC in New York in 2005. She is currently responsible for the general management of the Global Compact Office as well as the initiative's work on environment and Rio+20. In recent years, Ms. Karbassi has facilitated the launch and development of the Caring for Climate initiative. Endorsed by nearly 400 companies from 65 countries, the initiative assists companies in the development of climate change policies while also providing a channel for business to contribute inputs to governmental deliberations. Prior to her position at the Global Compact, Ms. Karbassi worked for several years in the field of international affairs in the pharmaceutical industry in Paris.

STEPHANIE KELTON has been an Economic Advisor to the Bernie 2016 presidential campaign. She served as Chief Economist on the U.S. Senate Budget Committee (minority staff) and was Chair of the Economics Department at the University of Missouri-Kansas City.

She was the Founder and Editor-in-Chief of the top-ranked blog *New Economic Perspectives* and a member of the TopWonks network of the nation's best thinkers. Her book *"The State, The Market and The Euro"* (2001) predicted the debt crisis in the Eurozone, and her subsequent work correctly predicted that: (1) Quantitative Easing (QE) wouldn't lead to high inflation; (2) government deficits wouldn't cause a spike in U.S. interest rates; (3) the S&P downgrade wouldn't cause investors to flee Treasuries; (4) the U.S. would not experience a European-style debt crisis. She is a regular commentator on national radio and broadcast television. Stephanie consults with policymakers, investment banks and portfolio managers across the globe. Her research expertise is in: Federal Reserve operations, fiscal policy, social security, health care, international finance and employment policy.

VLADEK KRADEK, Director of legal and compliance and Member of the Board, joined Fincentrum in October 2007 as the company lawyer. Currently, he and his team have responsibility for the complex legal issues of companies in the group Fincentrum in the Czech Republic and Slovakia, including compliance and AML. His key job is to adapt the company's position to the changing national and EU legislation and to implement all the changes in the business processes of the individual companies. Previously, he worked in PRK, a top Czech law office. He graduated in the Faculty of Law of Charles University in Prague, where he obtained the title of Doctor of Law in the field of international law. Currently Vladek is a member of the Board of Fincentrum a.s.

MALCOLM KNIGHT served as General Manager and chief executive officer of the Bank for International Settlements from 2003 to 2008. At present, he is Deputy Chair of the Board of Directors of Payments Canada, which is implementing a comprehensive modernization of Canada's national clearing and payments systems. Concurrently, he is Visiting Professor of Finance at the London School of Economics and Political Science (since 2008) and a Distinguished Fellow of the Centre for International Governance Innovation. Dr. Knight was Vice Chairman of Deutsche Bank Global Group (2008-12) and Senior Deputy Governor of the Bank of Canada (1999-2003). From 1975 to 1999 he was with the IMF, where he held senior positions in both research and operations. Dr. Knight, a Canadian, holds MSc (Econ) and PhD degrees from the London School of Economics. He has published widely in the fields of macroeconomics, international banking, and financial regulation.

AFAF KONJA began her decade-long career in television and radio news at the American Broadcasting Corporation (ABC) local affiliate, KGTV/10 News in San Diego, California. Her interviews with world leaders have spanned throughout the global South and beyond to include the UN Secretary-General, UN General Assembly Presidents, along with in-studio and on location interviews with heads of State and Government. Working in the context of media strategy, international diplomacy and global development as the Spokesperson for the President of the United Nations General Assembly at its 68th Session, Afaf pulls from her vast hands-on experience, from within the UN at live coverage of the annual UN General Debates to special coverage at UN high-level conferences across the globe. Afaf also expresses her talents as a host, moderator, and announcer for global television shows, special events and high-level forums.

RAYMOND LEBAN, Knight of the French Legion of Honour, has been President of the Association of Certified Wealth Management Councils (CGPC) since 2015 and President of the Jury for its certification exams since 1998. Graduate from the National School of Statistics and Economic Administration (ENSAE), he also holds a doctorate in management and a doctorate in mathematics, as well as a French “agregation of faculties” qualification. Honorary professor of economics at the National Institute for Science, Technology and management (CNAM), he served there as President of the Economics and Management Department (40,000 students) and founded and directed the International Institute of Management, where he notably developed an MBA in Financial Planning. He then worked for Electricité de France (EDF), the world largest electricity company, as Director of the group’s strategy and then Director of the economy, tariffs and prices Division, responsible in particular for tariffs and regulation compliance negotiations with the public authorities. With a full and varied career in the service of the State behind him, Raymond Leban sets great store by ensuring that the wealth management advisors certified by the CGPC and using the “Certified Financial Planner”™ mark demonstrate exemplary ethics and professional conduct. He believes it is a priority for CFP/CGPC consultants to “put the client’s interests first” and maintain a high skill level. His prime goal is to raise awareness of CFP/CGPC certification and build its reputation further.

GRÉGOIRE LECLERCQ, President of the French Federation of Auto-Entrepreneurs (FEDae) which he founded in 2009, and co-author of the book *L’auto-entrepreneur pour les nuls* (“*The Auto-Entrepreneur Status for Dummies*”), Grégoire Leclercq has a passion for all new forms of professional activities. With its some 80,000 members, FEDae is today a reference in debates on the subject of self-employment and notably the development, these past years, of the famous “platforms”. As such, it was only natural that Grégoire Leclercq take an active interest in the Uberization issue and its repercussions for the French economic, social and fiscal models. He thus co-founded the “Uberization Observatory” with Denis Jacquet in 2015. They co-authored a book on the subject in October 2017, *L’Uberisation: un ennemi qui vous veut du bien?* (“*Uberisation: An Enemy Who Wishes You Well?*”), which was awarded the Turgot prize in 2017. Grégoire Leclercq holds a Master’s degree in Computer Science from the French Military Academy of Saint-Cyr, a Master’s degree in Criminal Law from the National Gendarmerie Officers’ School, and an MBA from HEC Paris. Deputy Managing Director of EBP Softwares Group, he is also extremely active on the civic and associative fronts.

TAYLOR LIAO is a Certified Financial Planner based in Taiwan. He is the director of Life & Money Financial Planning Advisory Co., Ltd, a Fintech innovation company. His business specialties are Financial Planning consulting, Financial Planning practice training and business model advisory. He is also a member of the editorial team of Financial Planet, the official blog of CFP Financial Planning Standards Board.

FRANCOIS LORIOT is a team leader and UN senior Court practitioner, at the international level. Since 1972, he was involved in the design of accountability policies, control and transparency systems. He held top management, personnel and financial responsibilities of increasing complexity at the United Nations, involving MDG training, and in UN legal

and justice matters. He has been liaising with governments, international organizations and external/internal agencies. Since 1992, he covered high level positions at the United Nations in the fields of administration of justice, accountability, ethics and first Executive Secretary of the United Nations Governance and Public Administration permanent Committee of Experts in 2002. His publications and achievements in international public administrative law, justice systems, governance and technical cooperation, enhanced by advanced degrees, have received worldwide recognition. He has obtained in 1971 a Doctorat d'Etat (Ph.D.) in International Public Law, in 1968 a Master Degree (DES), Public Administrative Law, at the Université de Paris and, in 1966, License in Law (LL.L.) & Bar Admission, Université de Montréal.

TONY MAHABIR*** is the Chairman and CEO of Canfin Financial Group of Companies, an entity which provides professional wealth management advisory services to businesses, professionals and individuals across Canada and globally. Outside of work, he is the President of the CONVENTION OF INDEPENDENT FINANCIAL ADVISORS (CIFA), a Swiss non-profit Foundation and Non-Governmental Organization in general consultative status with the Social and Economic Counsel (ECOSOC) of the United Nations. In North America, he serves as the Chairman of The Canadian Institute of Financial Planning, Director of the U.S. Based Financial Planning Association and sits on the Board of Governors for Humber College Institute of Technology & Advanced Learning. Over the last two decades, Tony has been invited to share his passion, knowledge and experiences across Canada and internationally on Strategy, Cultural Diversity, The Wealth Management Industry, Standards of Care and Cross-Border Financial Planning for Multinational Clients. Tony holds a Masters of Business Administration degree, is a Certified Management Consultant, Certified Financial Planner, Registered Retirement Consultant and Chartered Investment Manager. In 2012, Tony was the recipient of the distinguished FELLOW OF FPSC, which formally recognizes individuals who have helped advance Financial Planning. He currently runs and manage his professional wealth management advisory practice from Toronto, Ontario, Canada.

MICHAEL MAZZOCCO is a dynamic and goal-focused leader with expertise in crafting and executing internal and external communications strategies. Currently the head of corporate communications for an airline-industry data firm, Michael has a knack for taking complex ideas and conveying them in an effective and easily consumable manner. A skilled networker, Michael is able to cultivate relationships with top media outlets, trade publications, decision makers, and thought leaders. This experience allows him to easily reach large and diverse audiences quickly to maintain high visibility in fast-paced, crowded environments. In addition, he brings first-hand experience in broadcast journalism, which provides him with invaluable insights into the inner workings of press and media operations. From reporting on crop yield potential in southern Minnesota to reporting on breaking developments just outside the United Nations Security Council in New York, Michael has a lifelong passion for storytelling.

HANIFA MEZOU** has enjoyed a distinguished career with the United Nations for the past 28 years. In the last ten of those years, she has been Chief of the NGO Section of the Department of Economic and Social Affairs, where she has established an impressive record of accomplishments. The Informal Regional NGO network (UN-NGO-IRENE) was developed under her guidance as a critical channel for communicating key programs between the UN and the NGO community, including marginalized groups in developing countries. From September 2011 to September 2012, she joined the Office of the President of the Sixty Six General Assembly as the Special Coordinator for the Third Committee and Civil Society. Ms. Hanifa Mezoui, Ph.D., holds a Doctorate in French Linguistics, an MA in French Literature, an MA in applied Linguistics and an MA in Business Administration from the University of Aix-en-Provence, France. Presently, she is a Senior Advisor to the UNAOC High Representative in charge of Humanitarian Affairs and Civil Society.

MOHAMED RÉDA MEZOU's rich experience includes following roles: Docteur d'Etat en Sciences Politiques Paris I-Sorbonne; Directeur de Laboratoire de Recherches Etudes et Analyses des Politiques Publiques – Université d'Alger; Directeur du Magister Études Politiques Comparées; Directeur de la Revue Algériennes des Politiques Publiques; Professeur à la Faculté des Sciences Politiques et de l'information; Senior Executive Consultant Public Affairs, Energy and Petroleum; Cabinet Nord-Sud Ventures – Homme d'influence; Directeur d'Études Cabinet de la Présidence de la République, Alger (2000-2006); Directeur de la Communication de Presse, Ministère de la Communication (1994-1998); Conseiller auprès du Chef du Gouvernement (1989/1990); Directeur d'études et de recherches à l'Institut National des Études de Stratégies globales (INESG) – Présidence de la République (1985-1989); Directeur de la Rédaction Journal national économique "Algérie Économie" (1984-1985); Directeur des Sciences Politiques et des Relations Internationales (1982-1984).

DAN MITCHELL* is Chairman of the Center for Freedom and Prosperity. Formerly, Dan was a Senior Fellow at the Cato Institute in Washington, D.C., where he specialized in fiscal policy, particularly tax reform, international tax competition, and the economic burden of government spending. He also serves on the editorial board of the Cayman Financial Review. Dan's work has been published in the Wall Street Journal, New York Times, Villanova Law Review, Public Choice, Emory Law Journal, Forbes, USA Today, Offshore Investment, Playboy, and Investor's Business Daily. He has appeared on all the major TV networks, and has given speeches in almost 40 states and more than 30 countries. Dan earned a Ph.D. in economics from George Mason University.

DIDIER DE MONTMOLLIN is a founding partner, together with André Gruber, Philippe Eigenheer and Niels Schindler, of DGE Attorneys at law. He graduated from Neuchâtel University in 1981 and was admitted to the Neuchâtel Bar in 1983 and to the Geneva Bar in 1986. After gaining legal experience in Dallas, Texas, he has been legal counsel at the Swiss Bankers Association in Basel. He then became a partner in an internationally-oriented commercial law firm with offices in Geneva, London and Moscow. He decided, as from January 2011, to continue his career and to further take care of his clients in the renewed and dynamic environment of DGE Attorneys at law. Didier's practice is mainly focused on advising Swiss and foreign banks, investment funds and other financial intermediaries directly or indirectly subject to the Swiss Financial Market

Supervisory Authority FINMA, and advising clients having issues with such entities. He is also active in administrative and criminal international assistance matters, in international and domestic arbitration as sole arbitrator, chairman, party-appointed arbitrator and counsel, and in certain complex commercial / banking litigations. He regularly advises on contractual and corporate law, as well as on compliance and economic criminal law. He is a member of the board of directors of banking / financial entities in Geneva, Zug, Luxembourg and Paris. He is a member of the Executive Committee of the Swiss Bar Association's Anti-Money Laundering Regulatory Authority, Bern. He has been a member of the Arbitration Committee of the Geneva Chamber of Commerce and Industry and of the National Arbitration Committee (Swiss Rules of International Arbitration). He is a lecturer in the executive education program on Compliance Management at the University of Geneva. He is a member of the Delegation of the Swiss Bar Association to the Council of Bars and Law Societies of Europe, Brussels. He is a member of the Swiss Federal working group "international standards setting for financial markets". He has been member of the delegations set up by the Swiss Federal Department of Foreign Affairs within the framework of education programs in banking compliance matters in Algiers and Dakar. He has been a member of several delegations interviewed by OECD, FATF, EU Parliament, etc... Didier de Montmollin is fluent in French and English, with a very good practice of German.

YVES NIDEGGER, born in Zurich in 1957, grew up in Geneva where he studied at the Business School, the Faculty of Arts (History) as well as Law School, where the virus of Law stoke him definitely, taking him to practice on both sides of the Bar as well as a Law maker. Yves Nidegger served from 1993 to 2005 as a judge at the Labor Court, Immigration Court and Bankruptcy surveillance authority. He joined the Geneva Bar in 1998, creating his own Law firm in 2001. He also served as a Professor of Accounting and Law at the Académie de Langues et de Commerce and IFAGE institute and was a visiting professor at the Faculty of Economics of the Tirana. In 2005, Yves Nidegger was elected to the Geneva State Parliament as a member of the Swiss People Party. He chaired the Legal Committee and served as a member of the Finance Committee. In 2007, he became also member of Federal Parliament of Switzerland, where he is serving his third term. Yves Nidegger chaired the Legal Affair Committee (2011-2013) of which he continues to be an active member, along with sitting as a member in the Judiciary committee and in the Foreign Affairs committee.

XAVIER OBERSON is a Professor of Swiss and International Tax Law at the University of Geneva since 1994 and a partner of the Law firm Oberson Abels Avocats, Geneva, Switzerland. He is also the Director of the LLM Tax Program at the University of Geneva and is closely involved in various associations and commissions of international tax experts. Xavier Oberson has been a member of the Federal Commission for the Harmonization of Federal, Cantonal and Municipal Direct Taxes (CHID) since 2010. He studied at the University of Geneva, where he also obtained a PhD, and at Harvard Law School (class of 1992, where he obtained a LLM and participated to the international tax program). Xavier Oberson was admitted to the Geneva Bar in 1987. Professor Oberson has published extensively in the field of Swiss and International tax law and was the general reporter at the IFA congress in Copenhagen in 2013 for the topic of general cooperation and exchange of information in tax matter. Jazz musician, Xavier Oberson is President of the Montreux Jazz Artists Foundation and Member of the Montreux Jazz Festival Foundation Committee.

JOE OLIVER is a Canadian politician and the former Minister of Finance. He was elected to the House of Commons in the 2011 federal election and represented the electoral district of Eglinton—Lawrence as a member of the Conservative Party until his defeat in the 2015 election. Oliver, born and raised in Montreal, Quebec, received a Bachelor of Arts degree in 1961 and a Bachelor of Civil Law degree in 1964 from McGill University. He received a MBA from the Harvard Business School in 1970. Following his studies he became an investment banker with Merrill Lynch and then Nesbitt Thomson. Moreover, he became executive director of the Ontario Securities Commission and was also named the CEO of the Investment Dealers Association of Canada.

ADAM ORDELMAN has over 20 years' experience in the financial services industry and has worked in senior management positions with some of Australia's largest banks (ANZ, CBA) and financial institutions (Colonial, Adelaide Bank/Leveraged Equities, Challenger) before taking on his own advice practice in 2008. Sustained Advice was born out of this business on 12 December 2012. The core business focus is supporting clients over the longer term, through a personalised financial relationship. In recent years (2014 – 2018), Adam also held the role of Responsible Manager/Partner for a medium sized boutique financial planning business (Pinnacle Wealth Management) but this responsibility ceased in late 2017, with Adam joining Fitzpatrick. This was due to his desire to free up more time for clients, focusing on delivering the best outcomes for all clients of Sustained Advice Wealth Architects. Personally, he is married to Trudy and they have two teenage sons, Aiden and Jake. Have a strong focus on sustainable living and community values, they designed and built their own eco/sustainable home and love frequently travel to see the world. He has twice completed the 100km Operation Flinders (formally Trailblazer) event, raising money to help the kids of Operation Flinders. As a keen distance walker, Adam has a personal goal to complete various pilgrimage walks including the Santiago el Camino in Spain.

HERVE ORDIONI was appointed on January 1, 2015, President of the Committee for the Promotion of Monaco as Financial Center, within the Monaco Association for Financial Activities (AMAF). He is Chief Executive Officer of Edmond de Rothschild (Monaco) and has been a member of the Executive Committee since joining the bank in 1996. Hervé Ordioni was instrumental in the founding of Edmond de Rothschild Assurances et Conseils (Monaco) in 2005, a wealth engineering company, accredited Monaco trustee and life-insurance broker. In 2008, he played a key role in the establishment of Edmond de Rothschild Gestion (Monaco), a firm specialized in portfolio management and investment funds incorporated in Monaco. Hervé Ordioni graduated from the University of Paris Dauphine with a master's degree in wealth management.

ROBERT PAIN is a Director of Investors Trust Assurance SPC and ITA (Middle East) Limited. Mr. Pain became the Chairman of ITA SPC in December 2015 and is responsible, along with the Board for oversight of the company, providing direction and strategy to the senior executives; working with business and service providers; building relationships with regulators, and the media; seeking new business development opportunities; and keeping everyone in the company up to date on industry new developments and best practice. Mr. Pain has over 30 years' experience within the financial services industry. Initially working at Target Group and AXA in various sales, business development and marketing roles, he then joined Friends Provident in 1991 to set up its Agency Division. After holding a number of senior roles in Customer Services, and

Business Process Outsourcing, he joined Friends Provident International in 2005 as Sales Director and a member of the Board. Mr. Pain is also the Chair of the Association of International Life Companies, the trade body that represents the cross border life insurance industry.

H.E. MR. VIRACHAI PLASAI, Ambassador of the Kingdom of Thailand to the United States, assumed his current position on 26 April 2018. Prior to his current appointment, Mr. Plasai was the Ambassador and Permanent Representative of Thailand to the United Nations since March 2015. Among a number of notable achievements while serving at the United Nations, Mr. Plasai successfully led the Group of 77, the largest grouping of countries at the United Nations, as Chair of the Group of 77 for the year 2016. From 2009-2015, Mr. Plasai was Ambassador of Thailand to the Netherlands, after serving his country in a variety of international economic, legal and diplomatic capacities. Beginning his diplomatic service in 1987 in his country's Department of Political Affairs, Mr. Plasai progressed through posts in the Department of Treaties and Legal Affairs, eventually becoming Director-General of the Department of International Economic Affairs, in 2007. Among Mr. Plasai's experiences in international litigation for Thailand, he served as the country's Agent in the International Court of Justice for the case concerning the Temple of Preah Vihear (Cambodia vs. Thailand), for which a judgement was rendered in 2013. He was also a member of his Government's legal counsel in several disputes heard by the World Trade Organization (WTO), from 1998 to 2003, and served as a panelist and arbitrator for WTO on a range of cases. Mr. Plasai served on the Board of Directors of the Import-Export Bank of Thailand, from 2006 to 2007, and on the Board of the Malaysia-Thailand Joint Authority for petroleum resources in the overlapping claim area in the Gulf of Thailand, from 2007 to 2009. The author of a number of works on settlement of trade disputes, Mr. Plasai received his doctorate in law in 1986 from the University of Paris (Pantheon-Sorbonne) in France.

JACQUES POTDEVIN*, President of CCEF — Compagnie des Conseils et Expert Financier — is a certified public accountant, auditor. He is the chairman and CEO of JPA Paris. He is the founder and chairman of JPA International and JPA Consulting International, a network of certified public accountants and auditors representing 130 member firms in 42 countries. He was the vice-president of the European Federation of Accountants (F.E.E.) from 2000-2004, the deputy-president from 2004 to 2006 and the president from 2006 to 2008. He is a Member of the High Level Group of Independent Stakeholders on Administrative Burdens, European Commission and a Member of IFAC Board (International Federation of Accountants). Jacques Potdevin is Officer of the French National Order of Merit and Chevalier of the French Legion of Honor.

LILLY PRICE** joined TD Asset Management Inc. (TDAM) in March 2013. She is a member of the external distribution team and has responsibility for TDAM's business development for institutional channel on Ontario and Western Canada. Lilly has worked in the financial services industry since 1993, and specializes in the distribution of investment solutions via pension plans, corporate plans, endowments and foundations. Lilly holds a Masters of Business Administration from University of Warwick in the United Kingdom and Honors Bachelor of Arts in Economics from McGill University in Canada. Lilly earned a Certified Investment Management Analyst from IMCA and Chartered Alternative Investment Analyst from CAIA. Lilly is member of CIFA's Executive Committee.

ALAIN SALEM was born in Egypt in 1954 and grew up in Milano, Italy where he received his Swiss High School Diploma. Thereafter, he graduated and received his Master Degree in Economics at the Bocconi University in Milano. His professional experiences have always been in finance and banking for over 35 years (Merrill Lynch, HSBC and Banque Safran) mostly in Lugano, Switzerland. In the last 4 years, he joined SOGEP SA, an Asset Management Company based in Lugano, of which he became Chairman of the Board.

TRI DJOKO SANTOSO is the Chairman of LSP FPSB Indonesia (Lembaga Sertifikasi Profesi – Financial Planning Standards Board Indonesia) and the Head of the Presidium Board of FPA Indonesia. He is the principal of his own company LN Consulting, a firm established in 2004, focussed to providing wealth management and estate planning advice and education in Indonesia. Prior to this, he was Marketing manager at IBM Indonesia, Vice President of Bank Bali, Deputy CEO of Prudential Indonesia, deputy CEO of Panin Financial, and the CEO of Alto Networks. LSP FPSB Indonesia is a non-profit organization established in 2006 and, to date, it has over 6,000 members.

H.E. MR. HORACIO SEVILLA BORJA was the Permanent Representative of ECUADOR to the United Nations and CHAIR of the Group of 77 up to September 2017. Ambassador Sevilla Borja is a career diplomat of the Ecuadorian Foreign Department. He has combined his professional career in the field of diplomacy with academic activity. He was Ecuador's Ambassador to Peru during the complex negotiations that culminated in the signing of the Peace Accords between the two countries on October 26, 1998. He has been an Ambassador in several countries in Latin America and Europe. His previous post was Ambassador of Ecuador in Brazil. He studied law and international relations at the Faculty of Jurisprudence and at the School of International Sciences at the Central University of Ecuador in Quito, as well as specialization courses at Harvard and at Universities in Sweden and Switzerland. He is Honorary Doctor of the National University of Piura and has been Professor and Visitor in several Universities of Quito, Guayaquil, Argentina, Dominican Republic, Brazil. He was Professor and General Director of the Diplomatic Academy "José Peralta" of the Ministry of Foreign Affairs. He also served as the Advisor for International Affairs of President Jaime Roldós Aguilera; Governor of Ecuador in OPEC; Secretary General of the Human Rights Association (ALDHU); Executive Director of the Latin American Energy Organization (OLADE). He held the position of Alternate Representative of Ecuador at the UN when he was the Permanent Representative of the prestigious Ecuadorian diplomat and writer Leopoldo Benites Vinueza, who deserved the honor of being elected President of the General Assembly of the United Nations.

XIAOFEI SHANG is the Executive President of IFAA, Independent Financial Advisors Association, Hong Kong and China. The Independent Financial Advisors Association is a non-profit organization established by a group of IFAs in February 2016. As a permanent organization in Hong Kong, it has been registered in commercial registration authority of Hong Kong. It has benefited from the business environment in Hong Kong, one of the most prospecting and active centers of the world of wealth management. Since then our organization has experienced rapid growth in members. Currently, there are over 3000 IFA members at IFAA and the majority are from Mainland China. The mission of IFAA is to take Asia as the base to start, unite IFAs strength internationally, mutually interact and exchange in order to realize joint development of members.

PHILIPPE SILBERZAHN is a recognized expert in innovation and entrepreneurship. As a consultant, keynote speaker and management educator, he works with large companies engaged in transformation efforts when confronted with disruptions in their markets. His latest book, *“A Manager’s Guide to Disruptive Innovation”* was published in January, 2018. He is an Associate Professor at EMLYON Business School in France. He is also a Research Fellow at Ecole Polytechnique, France and a visiting lecturer at HEC Paris and CEDEP. He was previously a Research Associate at INSEAD. Prior to his academic career, he had over twenty years of industry experience as an entrepreneur and CEO, having participated in the creation or acquisition of four high-technology firms, and as an international consultant. He holds a Ph.D. from Ecole Polytechnique in Paris, France, a MSc in Artificial Intelligence from the University of Caen, France and an MBA from the London Business School.

RICHARD SMOUHA*(Co-Founder of CIFA)** is Chairman of Atlanticomnium SA, Geneva, an asset management company founded in 1976. He managed quoted funds for GAM (Global Asset Management) and the United European Bank. From 1964 to 1976, he held executive positions with several important banks and financial institutions. Before joining the financial sector, he was a business lawyer. Mr Smouha is a Barrister at Law, holds an MA from the Cambridge University (economics and law) and a law degree from the University of Paris. He is an British subject.

PETR STUHLIK is the CEO of Fincentrum, a Prague-based financial advisory group, which intermediates mortgages, investments, life and non-life insurance to Czech and Slovak retail customers. With 1,3 bil. EUR mortgages intermediated in 2016, Fincentrum is the biggest czecho-slovak mortgage broker. Petr co-founded the company as an internet start-up back in 2000. Petr graduated at the University of Economics in Prague. He is an active pilot and classical music promoter.

LEONG SZE HIAN* has served as president of 4 professional bodies, honorary consul of 2 countries and founding advisor to the financial planning associations of 2 countries - an alumnus of Harvard University, has authored 4 books, quoted over 1500 times in the media, has been a radio talkshow host, newspaper columnist, Wharton Fellow , SEACeM Fellow , executive producer of Ilo Ilo (40 international awards). Leong has 3 Masters, 2 Bachelors degrees and 13 professional qualifications.

INDIRA C. TASAN** is CIFA representative for South-East Asia, in Jakarta, where she is based since 2014. Journalist by trade, she co-founded Forward SA in Switzerland (the publisher of BANCO, the Swiss Asset Management Magazine) in 1995 and Forward Services & Consulting Ltd in the UK in 2007. Indira is Chairman of Forward’s Group of companies and Editor-in-Chief of BANCO. Together with her husband, Selim R. Chanderli, she launched The Swiss Village, which aims at promoting exchanges between the Swiss and Indonesian independent financial advisors, as well as introducing Swiss financial actors to potential partners and clients in Indonesia. Born in Bangkok, of Indonesian descent (on her father’s side), Indira is a Swiss and Italian national.

JEAN-MICHEL TREILLE is the Founder and CEO of GAPSET (from 1980 to present; the company was renamed GAPSET - M3C in 1990), in charge of MBA, France, and seminars for the World Bank Global Development Learning Network. Other core activities include the implementation of “Objective driven leadership systems”, integrated strategic, operational planning and monitoring, in public and private organizations, across Europe, USA, Russia and Africa. The company develops as well proprietary business methods and software. Mr. Treille is a former faculty member of ISA, Institut Supérieur des Affaires, and HEC, Hautes Etudes Commerciales. Previously, Mr Treille has been Prime Minister and worked for the French Planning Agency, where he held the role of General Secretary and rapporteur of commissions and committees in charge of high tech industries and the forthcoming information society. Among his educational and publishing accomplishments, he achieved degrees in Physics, Paris Orsay University, political sciences, economics and finance, Sciences Politiques, Paris. Mr. Treille wrote various books on economic development and technological assessment, industrial strategy, planning of public and private policies. In 2016, he published *‘The Digital Revolution’*.

PAUL J. J. WELFENS is President of the European Institute for International Economic Relations. Paul J. J. Welfens (born 29 January 1957, Düren, Germany) is a German economist. He studied economics in Wuppertal, and Duisburg in Germany, and in Paris, France. He obtained his Ph.D. in 1985 and his full professorship in 1989, after which he became professor at the Wilhelms University of Münster and the University of Potsdam. Since 2004, Paul J. J. Welfens is the chair professor for economics with a focus on macroeconomic theory and policy at the Bergisch University of Wuppertal, and is the Jean-Monnet-Professor for European Integration. In 2007, he took a visiting professorship at the Institut d’Etudes Politiques de Paris (Paris Institute of Political Studies). In the same year, he was the first German to be awarded the silver medal of the International N. D. Kondratiev Foundation. Welfens is founder and president of the European Institute for International Economic Relations (EIIW) at the University of Wuppertal. Paul J. J. Welfens has published over 160 works and academic papers.

- European Monetary Integration, Springer, February 1994
- Grundlagen der Wirtschaftspolitik (Springer-Lehrbuch), Springer Verlag, Mai 1995
- Grundlagen der Wirtschaftspolitik von Paul J.J. Welfens
- Internationalization of the Economy and Environmental Policy Options, Springer, September 2001
- European Monetary Union, Springer, Oktober 1997
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- Globalization of the Economy, Unemployment and Innovation, Springer, August 1999
- Globalization, economic growth and innovation dynamics, Springer, 1999
- Structural change and exchange rate dynamics Springer, 2005
- Integration in Asia and Europe, Springer, 2006
- Innovations in Macroeconomics, Springer, 2008
- Digital integration, growth and rational regulation, Springer, 2008

CEM YILMAZ obtained an international education with a deep understanding of the financial markets, along with 10 years' experience in Portfolio Management for institutional investors and HNWI in Europe, Middle and Far East and US allowed him to create tangible value. The need for networked thinking was huge in the further 18 years of Mergers and Acquisitions, strategic business development and investments in Start-Up's in Predictive Analysis, Internet of Things as well as global organisations in Medtech and Generica. Cem works in lean and high-performance organization structures, where he can bring in his motivated and dynamic skills as a creative developer and strategic and passionate thinker. He is 48 years old and has two children.

STEPHEN B. YOUNG**, is the Global Executive Director of the Caux Round Table for Moral Capitalism, an international network of experienced business leaders who advocate a principled approach to global capitalism. Young has published *Moral Capitalism*, a well-received book written as a guide to use of the Caux Round Table ethical and socially responsible Principles for Business. Young's new book – *The Way to Moral Capitalism* – will be published this fall. In 2008 Prof. Sandra Waddock of the Carroll School of Management of Boston College listed Young among the 23 persons who created the corporate social responsibility movement in her book *The Difference Makers*. Steve Young is married to Pham Thi Hoa and they have three grown children. Young was born on Nov 2, 1945 in Washington D.C. He was educated at the International School Bangkok, Harvard College, and Harvard Law School. Young was an Assistant Dean at the Harvard Law School and later Dean and Professor of Law at the Hamline University Law School. He is currently a member of the Executive Committee of the Convention of Independent Financial Advisors in Geneva, Switzerland, and is a founder and a member of the Board of Magni Global Assets, an investment management firm. He is a member of the US Advisory Council to the Papal Fondazione Centemismus Annus, established by Pope (now Saint) John Paul II as a lay organization to promote Catholic Social Teachings. Young currently is an adjunct professor teaching corporate social responsibility at the Carlson School of Management, University of Minnesota, and the Sasin Graduate Institute of Business Administration, Chulalongkorn University, Thailand. In 1966, he discovered the Bronze Age culture of Ban Chiang in northeast Thailand, which is now a UNESCO World Heritage Site.

* CIFA Advisory Board Member

** CIFA Executive Committee Member

*** CIFA Foundation Board

THE CHARTER OF INVESTORS' RIGHTS

This Charter has as its goal the definition of the fundamental and inalienable rights of the investor. The Charter was drafted by the Convention of Independent Financial Advisors (CIFA), a non-governmental organization with consultative status at the Economic and Social Council of the United Nations.

CIFA is the possessor and custodian of this Charter.

The Charter aims to underline the principles, both straightforward and permanent, of the investor so as to benefit from a legal framework which preserves private property and comprises goods resulting from the activities, be they personal property or intellectual, of the investor. The Charter attempts to respect the legislation, traditions and customs of all the countries which ratify it.



Article 1

Private property is protected according to the contents of this Charter of investors' rights. Private property is defined as the entirety of goods and rights that exist, as well as all revenue and obligations relating to it that are not recognised as the property of a member state of the United Nations. Private property resulting from ancestral, historic or tribal rights is equally covered by this Charter.

Article 2

Only private property constituted or acquired under universally accepted moral norms is protected by this Charter. All private property acquired or constituted under constraint or duress, or by way of intimidation or any other criminal manner, is excluded from protection by this Charter.

Article 3

The investor is a person, physical and moral, who is in possession of the right of disposal of his or her private property and is, simultaneously, the beneficiary of income and obligations which accrue to him.

Article 4

All acts of expropriation or confiscation of private property and revenues are forbidden. All investors have the right to protect themselves, by all legal means, against all acts of expropriation or confiscation by a state or private organization that is directly or indirectly subordinated to it.

Article 5

The investor has the right, freely and without constraint, to dispose of the totality of all of his or her assets which constitute his private property as well as the income attributable and conforming to their needs and aspirations. Any restrictions on the rights of disposal of these goods are not acceptable without the agreement of the owner who gives free consent without constraint.

Article 6

The investor has the right to protection of his private sphere. The investor is the sole decision-maker regarding the choice of means of investment structure which guarantees the best protection for his private sphere.

Article 7

The investor has the right to use his best judgement to find the most appropriate way for his private property and revenue to yield a profit. He has the right freely to choose the structures and institutions that he judges will more than adequately accommodate the components of his private property as well as the revenue which results.

Article 8

The investor undertakes to arrange his assets in a manner that respects the habits, customs as well as the legal framework of the countries in which he invests.

Article 9

The investor has the right to expect from states and governments good structures, supervision and adequate surveillance of the market place. He or she is free, and at the same time personally responsible, for all investments which proceed forth.

Article 10

The investor undertakes to respect the fundamental rights of mankind as defined in the Charter of the United Nations.

FROM FOUNDATION TO PRESENT

The Convention of Independent Financial Advisors "CIFA", a non-profit Swiss foundation, was setup in Geneva, Switzerland, in December 2001, aiming to become the ideal contact point for financial advisors and wealth managers, as well as legislators and regulators.

With individual investors' needs in mind, CIFA chose to focus on enhancing the basic status (*the very foundations of their independent businesses*) of IFAs around the globe, by promoting the highest professional standards, best-practice rules and ethical rules.

These specific goals have been pursued relentlessly by CIFA, which has the highly impressive ability to approach them from several interesting angles through the intelligent selection of renowned international speakers. Each year, the appropriateness of topics discussed, the excellence of presentations and relative round-table discussions have been remarkable.

By 2007, CIFA had already become an NGO (*non-governmental-organization*) in "special consultative status" with UN's ECOSOC, the United Nations' Economic and Social Council. CIFA attends and speaks at several UN gatherings organized at the initiative of the General Assembly, ECOSOC, UNCTAD, UNITAR, FOSS, etc.

A year later, in 2008, "THE CHARTER OF INVESTORS' RIGHTS" (www.cifango.org), developed under the supervision of UN's ECOSOC, was introduced during the CIFA's VIth Forum held in Prague, The Czech Republic. Finally, the basic rights of investors were taken into account in finance!

In February 2015, The United Nations reclassified CIFA to the "general consultative status" with the UN-ECOSOC. As a result, CIFA joined the select UN club of 143 NGOs accredited to interact during UN thematic debates.



CIFA'S INTERNATIONAL FORUMS IN PAST YEARS

Through the years, CIFA Forums were held in Geneva (2003 through 2007), Prague (2008), Paris (2009), Madrid (2010) and Monaco since 2011 to 2018.

In 2019, the Forum will be held in New York City at the United Nations.

2003 — WHAT CHALLENGES FOR INDEPENDENT FINANCIAL ADVISERS?

2004 — REINVENTING TRUST

2005 — LET'S PROVOKE A DIALOGUE WITH THE REGULATORS

2006 — LEGISLATION AND REGULATION:
REAL PROBLEMS, POOR SOLUTIONS!

2007 — LET'S FACE THE FUTURE!

2008 — INVESTOR'S FREEDOM OR CONSUMER'S PROTECTION?

2009 — RECURRING FINANCING JOLTS & CRISES:
Advance warning signs of a New Economic World Order

2010 — FINANCIAL BUBBLES AND REGULATORY BUBBLES

2011 — ETHICS AND GOVERNANCE IN FINANCIAL MARKETS
FINANCIAL SERVICES - Reform or Die?

2012 — 2012. ELECTION YEAR: WHAT CHALLENGES FOR THE
INTERNATIONAL FINANCIAL SYSTEM?
Ethics, Politics and Finance

2013 — CAN THE WORLD FINANCIAL SYSTEM BE REFORMED?

2014 — THE NEW PARADIGM FOR WEALTH MANAGERS
Freedom, Regulation, Transparency, Taxes, Rule of Law,
Expropriation, Privacy and much more!

2015 — PUBLIC DEBTS & DEFICITS, UNRESTRAINED TAXATION:
WHO WILL PAY?

2016 — EXCESSIVE REGULATION: IS IT REALLY INTENDED TO
GUARANTEE ENTREPRENEURIAL FREEDOM AND PROPERTY?

2017 — OUTSIDERS IN POWER:
WILL THEY TEAR DOWN THE EXISTING MODEL?
WHAT NEW MODEL DO THEY PROPOSE?

2018 — REPEAL AND REPLACE AN ECONOMIC MODEL UNDER
ATTACK?
How Technological changes are disrupting the socio-economic-
fiscal-political models? Which alternative model should be
built?



CONVENTION OF INDEPENDENT
FINANCIAL ADVISORS

A Non-Profit Foundation

A Non-Governmental Organization in general consultative status
with the Economic and Social Council of the United Nations

www.cifango.org

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