



INCPAS BOARD TASK FORCE

CPA's ROLE IN LEADING INNOVATION

MAY 2017

INNOVATION

INNOVATION

BOARD MEMBERS ON TASK FORCE

Tom Wadelton, CPA, CGMA – Chair

Doug Baldessari, CPA

Tony Bultinck, CPA

Ben Campbell

Nick Talarico, CPA, CGMA

STAFF

Jenny Norris, CPA, CGMA

Stephanie Parton, CAE

Jess Halverson Bowyer

INNOVATION

INNOVATION IS DEFINED AS:
“Any practice that leverages
creative invention to respond
to an important challenge.”

— Dan McClure,
Innovation Design Lead, ThoughtWorks

The Indiana CPA Society (INCPAS) Board of Directors Task Force, looking at innovation, was given the following charge:

- Research concepts related to innovation.
- Take a position, with examples, on the relevance of innovation to the accountancy profession.
- Examine the importance of innovation to accounting firms, industry organizations, INCPAS and within accounting education.
- Articulate the role INCPAS members should play, relative to innovation, in their personal growth and as a catalyst for change.
- Recommend a role for INCPAS and the CPA Center of Excellence, Inc. relative to innovation.

INNOVATION

HOW WE APPROACHED OUR CHARGE

The task force began with a great deal of research to understand innovation by reading articles, books, blogs, etc. to learn about trends in innovation as well as trends in the CPA profession. Additionally, task force members talked to people viewed as innovators both in and outside of the CPA profession to gain insights on innovation and its importance as well as its' potential impact on the profession. To further understand innovation, the task force told

innovation stories, either from direct experience or from innovation articles that we read during our research. This step helped to personalize innovation to help us better understand its' impact and importance. We also looked at studies and statistics, and surveyed INCPAS members. This research told us that CPAs want to be innovative and see a need to be innovative, and that the majority of CPAs polled do not see the profession as future ready.

From the research, we concluded that innovation is important for the profession to remain relevant. That CPAs want to be innovative, but do not always know how or are too risk averse to be innovative. That CPAs can play a major role in innovation for their organization or firm. And that INCPAS members want INCPAS to help them with innovation.

“There is an innovator inside of all of us.”

— Rowan Gibson, The man they call “Mr. Innovation”

WHY INNOVATION?

According to the study “Welcome to the Fast Future ... Insight into the CPA of the Future 2015 Study” conducted for CPA.com by Dr. James Canton and the Institute of Global Futures. The study centered on four primary future readiness metrics:

1. Disruptive Technology and Innovation
2. Talent and the Changing Workforce
3. Globalization and the Marketplace
4. The Changing Role of the CPA

Key findings of the study were:

- Only 8% of CPAs think the profession is future ready today.
- 10% of CPA firms view themselves as innovative; 82% recognize they need to better understand innovation.
- 80% of CPAs indicated a need to better understand emerging technology trends.
- 80% of CPAs have concerns about talent recruitment to meet future needs.
- 78% of CPAs think they should prepare their clients for the complex challenges of the future marketplace.
- Only 25% of CPAs recognize increased global competition is coming and that they need to be more aware of globalization’s impact on business.
- 80% of CPAs think their role will change significantly in the future – the CPA of the future will offer more consultative business development, risk management and advisory services by 2025.

“Innovation distinguishes between a leader and a follower.”

— Steve Jobs, Apple Co-founder

INNOVATION

INCPAS surveyed members at the 2016 Professional Issues Updates and gained further support for the CPA.com survey by learning that:

- 37% of members think the profession is future ready.
- 84% of members think innovation is important in their role in their organization.

A 2013 study by Accenture found more than 90% of executives believe the long-term success of their organization's strategy depends on their ability to develop new ideas, but the leaders reported a decline in the satisfaction with innovation performance over the past three years.

Additionally, in their report "Now or never – CEOs mobilize for the fourth industrial revolution," KPMG states that "Two-thirds of chief executive

officers (CEOs) believe the next three years will be more critical than the last 50 years. The forces creating this inflection point will be rapidly evolving technology and the speed of transformation it unleashes. In the next three years' time, four out of 10 CEOs expect to be running significantly transformed companies. Such change is causing concerns about current capabilities. CEOs recognize that they are now handling issues that they have never grappled with before."

That report further states companies are struggling with innovation, with 36% of CEOs stating they feel their organization's approach to innovation is either ad-hoc, reactive or occurs on a siloed basis. Additionally, 20% note innovation is on the top of their agenda, 25% say innovation is embedded in everything they do and only 29% feel their organization is

highly capable of creating a safe to fail environment.

KPMG published "The View from the Top – CEOs see a powerful future for the CFOs." The article which interprets results from surveys of over 500 top executives about their expectation of their CFO reveals expectations for CFO's that not only embrace change but drive change and innovation within the organization. Almost 1/3 of the CEOs expressed worry that the CFO isn't prepared for the challenges. The top two attributes expected of the CFO are global experience and experience with transformation and innovation. Technical and analytical skills, traditionally considered an important attribute are relegated to last place. It is reasonable to assume these expectations apply to more than just the person in the CFO role.

TRENDS

“The best way to predict
the future is to create it.”

— Peter Drucker, Management Consultant

TRENDS

Our task force identified trends virtually identical to the four future readiness metrics identified by CPA.com in their “Welcome to the Fast Future” paper. The task force felt each of these trend areas has the potential to impact all CPAs, whether in public accounting or in industry and no matter what their role is within their organization, and that innovation could play a vital role in successfully dealing with each of the trends.

DISRUPTIVE TECHNOLOGY AND INNOVATION

According to Clayton M. Christensen, Harvard Business School professor, a disruptive technology is a new emerging technology that unexpectedly displaces an established one.

All CPAs are being impacted by technology and will continue to be perhaps even more so as we move into the future. Technology has the likelihood to significantly impact audits and how they are performed, as well as the functions of the accounting departments of our industry members.

Additionally, industries are being completely upended by disruptive technology and innovation, an example would be the impact of Uber on traditional taxi cab services. Here is a sampling of some of the current technology findings that are just beginning to impact the profession:

- A study by Oxford University shows that accountants and auditors have a 93.5% chance of having their jobs automated over the next 20 years.
- According to an article in *The Irish*

Times, PwC began using drones in Poland in April of 2015 and launched commercial surveyor drones in 2016. According to the Financial Times, EY and PwC are investigating the use of drones in stock counts of capital assets such as machinery.

- In March, 2016, *Accounting Today* reported that KPMG and IBM announced plans to apply IBM’s Watson cognitive computing technology to KPMG’s professional services offerings, with a focus on auditing services.

- In May, 2016, the *Financial Times* reported that Deloitte has developed a tool called Argus that uses machine learning technology to scan electronic papers and automatically identify and extract key accounting information from a wide range of document types ranging from sales, leasing and employment contracts to invoices.
- According to *Accounting Today* in August, KPMG announced a

partnership with The Ohio State University Max M. Fisher College of Business and the Villanova School of Business to develop a new master's degree program focusing on data and analytics in accounting.

- Technology companies are developing cognitive computing, which is defined as “information systems and applications that can sense, comprehend and act” by Accenture in their paper “Turning

Cognitive Computing into Business Value. Today.” Cognitive computing will give computers the ability to read and interpret things such as legal documents, or large sets of data and recommend specific actions based on reading and interpreting the data or documents.

TRENDS

GLOBALIZATION AND THE MARKETPLACE

Globalization is expanding the reach of more businesses than ever from local to worldwide. CPAs will need to have access to resources to help them deal with the complexities of the broader marketplace and the different regulatory and reporting requirements that will impact their businesses and their business clients.

- According to The International Federation of Accountants: “Globalization presents both great opportunities and significant challenges for small and medium sized entities (SMEs). Perhaps the greatest challenge is the lack of human capital, including managerial expertise, and financial

resources to take advantage of these opportunities. IFAC research indicates that SMEs will often look to accounting practices, their trusted advisors, for support.”

- Technology has enabled a mobile workforce, but has created problems as well. AICPA reports “Where many businesses once tended to be local, they now have a national reach. This has caused the operations of even small businesses to move to an interstate basis. Because of the interstate operations of these companies, many providers of services to these companies, such as CPAs, find that they are also operating on an interstate basis.

What once were local taxation issues have now become national in scope, and burdens must be eased in order to promote interstate commerce and ensure businesses run efficiently.”

Competition from non-CPAs is another potential issue in the marketplace. As corporate reporting expands beyond traditional financial reporting into areas like sustainability, cyber-security, and integrated reporting, there will be competition from other professions to prepare reports and assure the accuracy of the data. CPAs have an opportunity to align consultation services to these enhanced corporate reports for an even greater value add to their clients.

TALENT AND THE CHANGING WORKFORCE

The task force identified many issues related to talent and the changing workforce. Issues ranging from the war for talent, to changes in how people work, which would include the “gig economy” and a more mobile workforce. Additional topics include succession planning and demographic shifts.

- According to Richard Stanger and Carolyn K. Carlson in the May 6, 2016, edition of *Accounting Today*, “The most critical issue facing the accounting industry today is the war for talent at all levels.”
- Congressional Research Service defines the gig economy as follows: “The gig economy is the collection of markets that match providers to consumers on a gig (or job) basis in support of on-demand commerce. In the basic model, gig workers enter into formal agreements with

on-demand companies (e.g., Uber, TaskRabbit) to provide services to the company’s clients. Prospective clients request services through an Internet-based technological platform or smartphone application that allows them to search for providers or to specify jobs. Providers (i.e., gig workers) engaged by the on-demand company provide the requested service and are compensated for the jobs.” Recent trends in on-demand commerce suggest that gig workers may represent a growing segment of the U.S. labor market. The gig economy is expanding and now impacting high skill jobs.

- According to an article posted by Forbes online on March 17, 2016, “We’re now facing a workplace where in theory, many employers could have employees ranging from 18 to 80 in the workplace. This has huge implications for employers

in terms of managing the needs and expectations of Millennials, Generation X and the Baby Boomers.”

- Succession planning remains a big problem for CPA firms. *The Journal of Accountancy* on September 1, 2016, reported that “As members of the Baby Boomer generation age, CPA firms are struggling to find ways to replace soon-to-retire partners, a new AICPA Private Companies Practice Section (PCPS) survey reveals.”
- Shifting demographics are changing the face of America, and the profession needs to adjust as well. According to the Pew Research Center “Americans are more racially and ethnically diverse than in the past, and the U.S. is projected to be even more diverse in the coming decades. By 2055, the U.S. will not have a single racial or ethnic majority.”

TRENDS

THE CHANGING ROLE OF THE CPA

The task force discussed at length the changing role of the CPA. The role that is changing from auditor/attester to advisor and strategist. CPAs both in public accounting and in industry are seeing their roles evolve and will need to have the skills necessary to meet the demands of the expanded future role.

In their report “The view from the top,” KPMG noted that “Sixty-three percent of the surveyed CEOs from high-performing organizations believe that the CFO’s role will increase in significance over the next 3 years, as compared with other C-suite roles.” The study further noted that CFOs would need to have skills to leverage technology, approach regulatory burden as an opportunity, and that data and analytics will increasingly drive strategy and profits. CEOs also see CFOs lacking in people skills.

In 2015, the INCPAS Board of Directors compiled INCPAS 2025, their vision of INCPAS and of the profession. Kent Williams, CPA, CGMA, then chair of the INCPAS Board, predicted that by 2025 “CPAs most likely will be asked to report on and attest to things we cannot yet imagine.”

A key element of INCPAS 2025 was the expanded role of CPAs in business:

- Multi-disciplinary skill set and knowledge
- Providing real time information
- Complex business transactions
- Data analytics and interpretation
- Continuous reporting and auditing
- Integrated Reporting
- Corporate decision making

- Define new markets
- Develop new business models
- Strategist
- Leading business advocate

RELATED ISSUES

So many issues are related to innovation. Included in INCPAS 2025 were a set of core competencies that CPAs would need to leverage their expanded role:

- Communications
- Leadership
- Critical-Thinking and Problem-Solving
- Anticipate and Serve Evolving Needs (agile and adaptive)
- Analytical
- Integration and Collaboration
- Knowledge Sharing
- Entrepreneurial

The task force felt that the list highlighted most of the major related issues. Each of these issues is related to innovation or a skill required to be innovative.

OPPORTUNITIES AND
CHALLENGES FOR WHICH WE
ARE IDENTIFYING A SOLUTION

“Innovation is the ability to see change
as an opportunity, not a threat.”

— Steve Jobs, Apple Co-founder

OPPORTUNITIES AND CHALLENGES FOR WHICH WE ARE IDENTIFYING A SOLUTION

DISRUPTIVE TECHNOLOGY AND INNOVATION

The task force saw a number of opportunities and challenges relative to disruptive technology and innovation. There was consensus, among the group, however, that the true opportunities and challenges were not directly tied to the specific disruptive technologies and innovations, but around the way

that they change how CPAs work and what they will do in the future. By using technology as a tool, CPAs have opportunities to focus beyond basic tasks, such as data entry and reconciliations and move to focusing on higher level skills of analyzing and interpreting data, and serving in more of an advisory role. This will create a

great opportunity for CPAs to provide greater value to their employers and clients. There will be challenges, however, because CPAs will not all have the right skills to be data analysts and interpreters. Training programs will need to be developed to overcome the potential skills gap.

GLOBALIZATION AND THE MARKETPLACE

In looking at Globalization and the Marketplace, the task force saw opportunities from an expanding client base, new client service opportunities in areas like cybersecurity, IT audits and other expanded areas of assurance, particularly tied to non-financial data. Along with the opportunities, there were several

challenges, as well. In looking at globalization, keeping up with complex regulations and compliance across broader geographic boundaries, and understanding cultural differences in an expanded marketplace. Challenges also arise as a result of the possible new service offerings in cybersecurity, IT audits and other assurance services,

especially in learning and training staff in these new fields of assurance services. Competition for these services from other professions will also be a challenge. CPAs will have to find ways to differentiate themselves as assurance experts to gain a foothold in new service areas.

TALENT AND THE CHANGING WORKFORCE

The task force looked at the opportunities for CPAs related to talent and the changing workforce. Opportunities exist to change working models for CPA firms and for CPA roles in industry. Reinvention of the CPA firm's traditional partner model, changing the role of the accounting professional in industry and adapting to the needs of a multi-cultural and multi-generational workforce is exciting. CPAs also will

have opportunities related to the “gig economy,” which could allow for more specialization and outsourcing of work. There will likely be a shortage of talent, so there will be great opportunities for CPAs with higher level skills in both public accounting and in industry. Challenges will likely arise in areas related to succession planning, with baby-boomer firm owners retiring without a clear succession plan. The workplace will likely have

workers ranging in age from 18 to 80. This age disparity will be sure to create challenges. In addition to age demographics, ethnic demographics will also create challenges. With the U.S. population becoming more ethnically diverse, CPA firms will face pressure to recruit more minorities to enable their firm demographics to better match the demographics of their clients.

THE CHANGING ROLE OF THE CPA

The task force recognized that for each of the issues previously discussed, one common element was the changing role of the CPA. The trends of where the profession appears to be heading indicate CPAs' roles will be changing dramatically in the future. CPAs will no longer be just auditors and attesters. In the future, CPAs' roles will be more advisor and attester, and analyst and interpreter of data. CPAs will be expected to see the big picture needs of their clients or employers

and help them use technology and other tools to develop strategies for long term success. There will be plenty of opportunities for CPAs who have the skills needed to take on the expanded role they can add value to their firms or employers, and become key employees within their organizations. There also will be opportunities for INCPAS, colleges and universities and employers to provide the training needed to help develop broader skills in CPAs. The changing

role of the CPA will have challenges, too. Particularly for CPAs who don't embrace this changing role. The CPAs who don't seek to expand their skills risk becoming irrelevant. Another risk for CPAs who don't change could be that another profession takes over the role that CPAs currently fill or could fill in the future. If CPAs are not providing the right services to their clients, there will be a need that others could easily jump in and fulfill.

WHY INCPAS?

“Trying to survive? No. We are leading.”

— Doug York, CPA, CGMA, INCPAS Board of Directors member

(during development of INCPAS 2025)

WHY INCPAS?

INCPAS surveyed members at Professional Issues Updates in 2016 and learned that members cited their resources for innovation as:

- 69% Peers/competitors
- 34% Other non-CPA businesses
- 31% Clients
- 42% Staff
- 18% Firm networks
- 54% Accounting news/publications
- 34% Non-Accounting news/publications
- 60% Conferences and events
- 50% INCPAS
- 3% I have no resources
- 4% Other: Consultants, industry trends, management company, internet resources, vendors, and IT department

The results show that peers/competitors are the chief resource for innovation, followed by accounting news/publications. Conferences and events, and INCPAS were close behind in the third and fourth place in the survey results.

To follow up, we presented the next question “What could INCPAS do to help your firm/company be more innovative?” The survey results were:

- 71% Provide research and educate me on trending topics
- 32% Provide opportunities for collaboration with peers on common topics
- 35% Develop solutions that I can implement with my clients and or company
- 43% Advocate to shape the future of the profession

- 2% Other – Stories from innovators was a commonly mentioned theme in other responses.

These results indicate that members look to INCPAS for assistance in various ways. INCPAS will have the challenge of determining where to focus resources to meet the expectations of members relative to innovation.

To assure that innovation was a topic that INCPAS should be expending resources on, the task force reviewed INCPAS governance documents to verify that it fit into INCPAS’ role. The task force agreed that it fit with the INCPAS mission, one part of which is to “enhance the professional success of our members.” It also aligned with the INCPAS value proposition, a section of which states that INCPAS: “Provides tools and resources to guide member through their careers.” Additionally, it fit with INCPAS strategy. When

WHY INCPAS?

INCPAS developed INCPAS 2025 in 2015, it created four bold challenges. One of which states: “INCPAS and our members become the most trusted business resource and advocates in Indiana.” Additionally, an objective in the INCPAS strategic plan is to “Increase member competency by aligning knowledge management, professional development and member interactions.”

The task force also looked at the CPA Center of Excellence®, which is a wholly-owned subsidiary of INCPAS and felt that innovation aligned with the Center of Excellence’s mission: “Enhance vital business skill for the success of CPAs and other professionals.” The Center of Excellence is creating innovative products to help develop vital business skills, so innovation is an ideal fit for the Center of Excellence.

While the task force believes it is presumptuous to assume that INCPAS is an innovation expert and members should come to us for all their innovation needs, the task force felt that INCPAS could fill a number of roles relative to innovation:

- Facilitator – by providing educational opportunities
- Informer – by sharing news about innovation and trending issues
- Convener – by bringing members together with common needs or connecting members with experts
- Provocateur – by challenging members to not settle for the status quo
- Leader – by innovating in areas like Integrated Reporting and other trending issues

WHY SHOULD CPAS CARE ABOUT INNOVATION?

Change in business and in the profession is happening at a very rapid rate. As the previously reported trends indicate, there is much going on within the profession, and all CPAs have the potential to be impacted by these changes. CPAs both in industry and in public accounting have the ability to be key contributors to innovation teams because of their skills and understanding of business. CPAs in public accounting should be thinking innovatively about future services and their firm's long term success.

“Without change there is no innovation, creativity, or incentive for improvement. Those who initiate change will have a better opportunity to manage the change that is inevitable.”

— William Pollard, Physicist & Episcopal Priest

WHO ELSE, BESIDES CPAS, CARES ABOUT INNOVATION?

“For good ideas and true innovation, you need human interaction, conflict, argument, debate.”

— Margaret Heffernan,
International Business Woman and Author

Corporate CEOs see the need for innovation. According to KPMG’s U.S. CEO Outlook 2016 “Two-thirds of chief executive officers (CEOs) believe that the next three years will be more critical than the last 50 years. The forces creating this inflection point will be rapidly evolving technology and the speed of transformation it unleashes. In three years’ time four out of 10 CEOs expect to be running significantly transformed companies. Such change is causing some concerns about current capabilities. CEOs recognize that they are now handling issues that they have never grappled with before.”

THOSE WHO BENEFIT FROM OUR INVOLVEMENT IN INNOVATION

The Society's involvement in innovation, of course is intended to benefit INCPAS members, but the reach should go far beyond members and provide benefit to firms or businesses who employ or acquire services from our members. Students and educators should benefit as well.

INCPAS itself will benefit from being innovative in how it meets its members' needs. It will also benefit from members who are innovative and build their skills.

“Never before in history has innovation offered promise of so much to so many in so short a time.”

— Bill Gates, Microsoft Co-Founder

OBJECTIONS: EXPLAINED/REFUTED

“Most innovations fail.
And companies that don’t
innovate die.”

— Henry Chesbrough,

Executive Director, Center for Open Innovation,
Adj Professor, University of California, Berkeley,
open innovator, open innovation research network
Advisory Board Member, New Venture Partners,
Executive Director, Center for Open Innovation
University of California, Haas School of Business

The main objection to addressing innovation was that it is a difficult concept for CPAs, because it involves risk, and by nature, CPAs are risk-averse. But the task force felt innovation was too important to the survival of the profession to not innovate, so as a part of INCPAS development of solutions, there should be consideration to helping CPAs understand that innovations often fail and that it is better to try and fail, than to do nothing.

One objection could be that INCPAS shouldn’t play a role with this change. 40 percent of our members look to INCPAS for guidance with innovation. INCPAS has a successful history of monitoring trends affecting the profession and preparing members.

CREDIBLE SOLUTIONS

There are a number of potential solutions that INCPAS could offer to help members with innovation. The task force narrowed the list down to a handful of solutions that they thought would be the most meaningful and impactful for INCPAS members.

They are:

- Educate and inform members about innovation through articles in email newsletters and print magazine articles, through conferences as a session topic, and through the CPA Center of Excellence® Online Community.
- Connecting members for collaboration. These connections could occur through a platform like a member forum, where members in similar situations could connect, and through the CPA Center of Excellence® Online Community.
- Innovation idea sharing, by getting innovators to tell their stories. We learned from our talks with innovators that story telling is one of the most effective ways to talk about innovation. The idea sharing could happen through a variety of ways – through a video series, a live event like an innovation summit, or through magazine feature stories.
- Specialized programs to train members on specific topics relative to innovation. These could be topics like creating a culture of innovation or address a specific area where innovation is needed.
- Development of programs or services to help members with specific issues where innovative solutions would help. Some examples could be a program to help with increasing diversity in firms in smaller towns and development of tools to facilitate connecting specialists with firms or clients in need of specialized services.

“An innovation will get traction only if it helps people get something that they’re already doing in their lives done better.”

— Clayton M. Christensen, Harvard School of Business Professor

OUR SOLUTION PRIORITIES

The task force realizes that INCPAS has limited resources and cannot address all the potential solutions at once, so we recommend these should be the strategic priorities:

- Continue to monitor and understand trends and innovation affecting the accounting profession and business community and share this information with members.
- Develop and launch some additional opportunities for members to collaborate in new ways.
- Pursue partnerships with other organizations to bring new programs and services to members.
- Incorporate innovation into INCPAS and CPA Center of Excellence communications, either through video features or articles, and when possible, feature members' innovation stories.
- Influence the education of future accounting professionals. This could be accomplished through facilitating a partnership between an academic institution and a few public or private companies who hire accounting professionals.
- Develop an Innovation Advisory Group for members that would get together on a recurring basis. This group could oversee progress on the innovation related strategic priorities.

“I am a true believer that opportunity has to be created, it does not just happen”

— Joel Nichols, Innovator Entrepreneur

REQUIREMENTS FOR OUR SOLUTION

The priority items the task force selected all have the same chief requirement, which is staff time. We realize there is not an infinite supply of staff time, however, the task force feels the initial workload should be manageable. As INCPAS starts to further implement innovation solutions, additional resources may be needed.

“Innovation has nothing to do with how many R & D dollars you have. When Apple came up with the Mac, IBM was spending at least 100 times more on R & D. It’s not about money. It’s about the people you have, how you’re led, and how much you get it.”

— Steve Jobs

A CHALLENGE TO CPAS

“An innovation is one of those things that society looks at and says, if we make this part of the way we live and work, it will change the way we live and work.”

— Dean Kamen, Segway Inventor

The task force would like to challenge all CPAs to get involved in some way with innovation. Start thinking about the future and how you are going to get there and be relevant. Remember that innovation doesn't have to be big. There are small innovations that can have a major impact in the long term. As you think about innovation, set goals, develop metrics such as the number of new or innovative ideas implemented, return on investment for innovation, or other metrics that could easily be measured to track innovation success.

ADDITIONAL IDEAS FOR INCPAS TO CONSIDER

The task force had some “big ideas” for INCPAS to consider:

- Develop an annual “Innovation Agenda” to be reviewed with the board.
- Create a Chief Innovation Officer position at INCPAS – this would ensure that innovation stays top of mind and centralize responsibility for innovation within INCPAS.

“Innovation is born from the interaction between constraint and vision.”

— Marissa Mayer, Yahoo CEO



FOR MORE INFORMATION:

PHONE: (317) 726-5000

TOLL FREE: 1-800-272-2054

FAX: (317) 726-5005

EMAIL: INFO@INCPAS.ORG

WEB: INCPAS.ORG