CANCELLATION/REFUND POLICY: IFMA reserves the right to cancel an IFMA educational event due to low enrollment, unforeseen factors, or any other reason making it practically or economically inadvisable to conduct the event. In the event of such a cancellation, registrants will be notified as promptly as the circumstances permit (although IFMA cannot be liable for any failure to notify). IFMA, however, cannot be responsible for any other costs, losses or inconveniences that a registrant may incur, such as costs of transportation (plane, train, rental car, etc.), hotel cancellation fees, reservation fees, lost pay, vacation or leave time, etc. Full refunds will be granted for cancellations received in writing to IFMA prior to August 10, 2016. A 50 percent penalty plus a US$75 administration fee will be applied to cancellations received in writing to IFMA between Aug. 11-Sept. 6, 2016. Refunds will not be granted after Sept. 7, 2016. Refunds will not be given for no-shows after the conference.