

**Executive Panel:**

Personal Trust –  
Our Changing  
World



Gabrielle Bailey  
CIBC  
Chief Fiduciary Officer



Holly Bailey  
Northern Trust  
Manager, Global Fiduciary Risk



Mike Kennedy  
Fifth Third  
Chief Fiduciary Officer

# Introductions

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The views expressed today by the panel are the speakers' own and do not necessarily reflect those of their respective organizations, affiliates, or FIRMA.

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Current *threats*  
to the  
Personal Trust Business?

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Current *opportunities*  
in the  
Personal Trust Business?

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Emerging, hot topics?

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Trends in organizational changes?

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Closing thoughts?