



TRUST 2030

Preparing for the Unpredictable

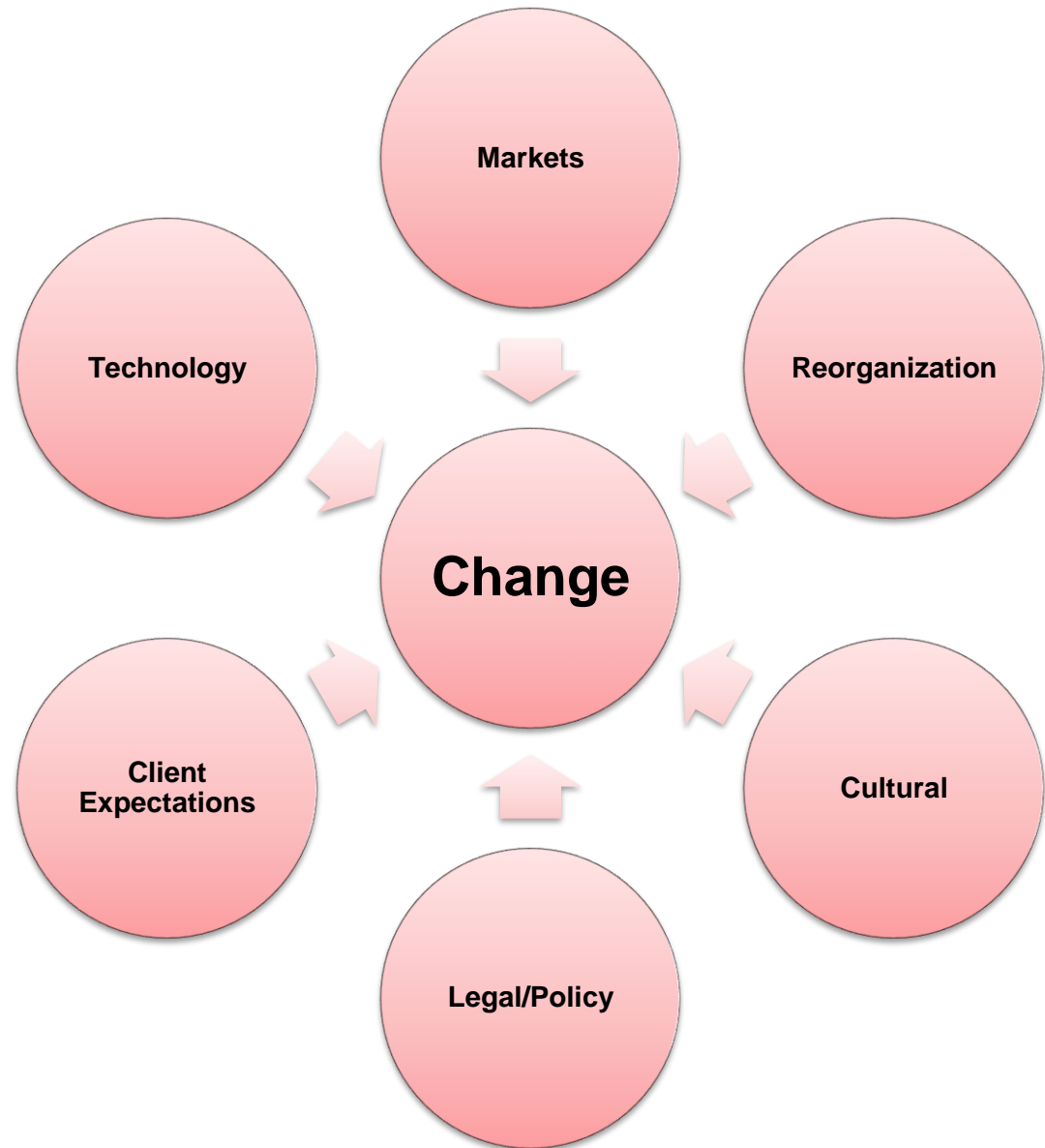
Cannon Financial Institute

J. Phil Buchanan CWS®, CFP®

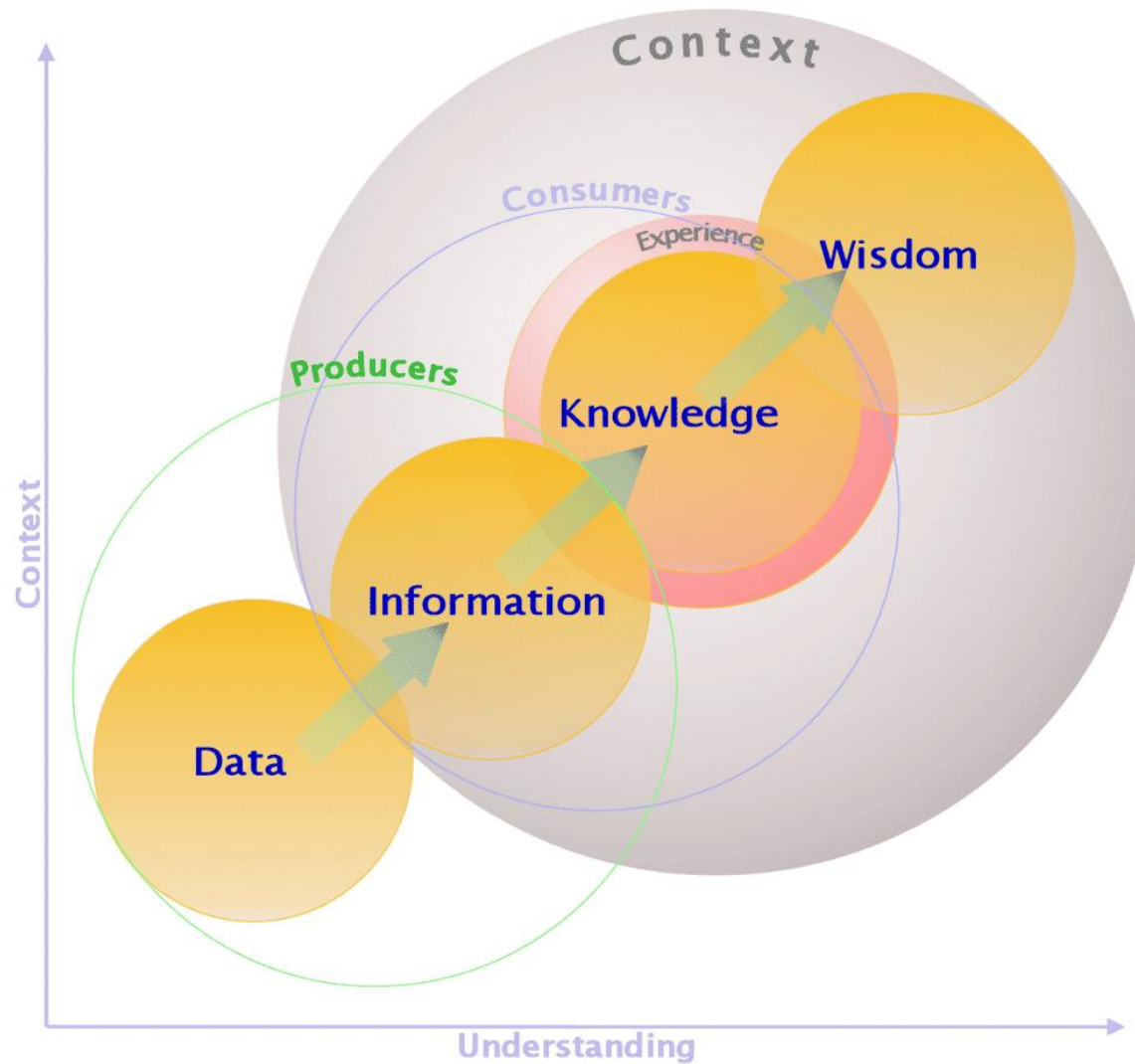
Executive Chairman of the Board

The Drivers of Change

What Will Drive
Change In The
Next 11 Years?



Wisdom Journey



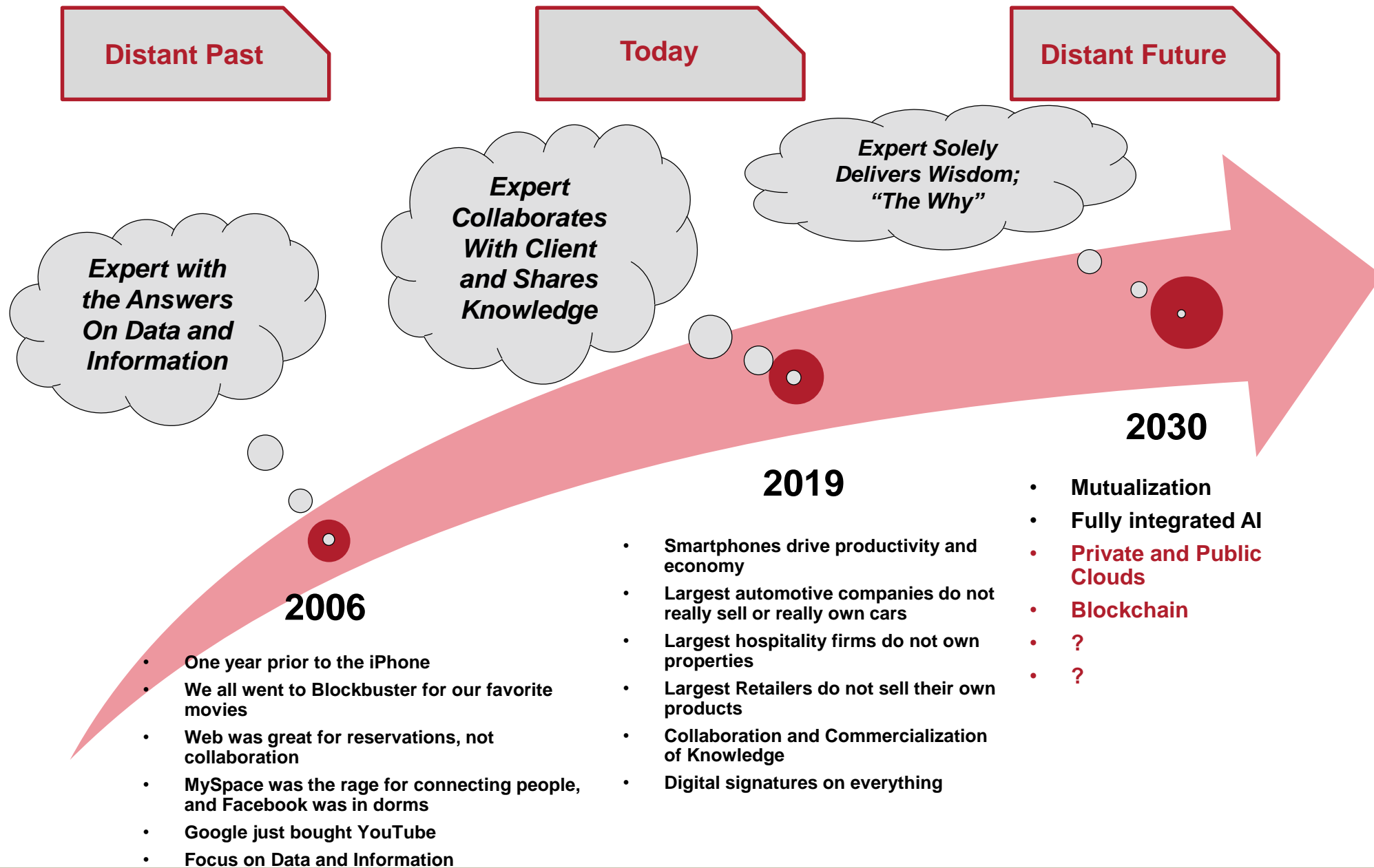
Ackoff, Russell (1995); Moursund, David (1999)

Why Innovate? Avoid Commoditization



Source: The Kano "Theory of Attractive Quality": Dr. Noriaki Kano Tokyo Science University

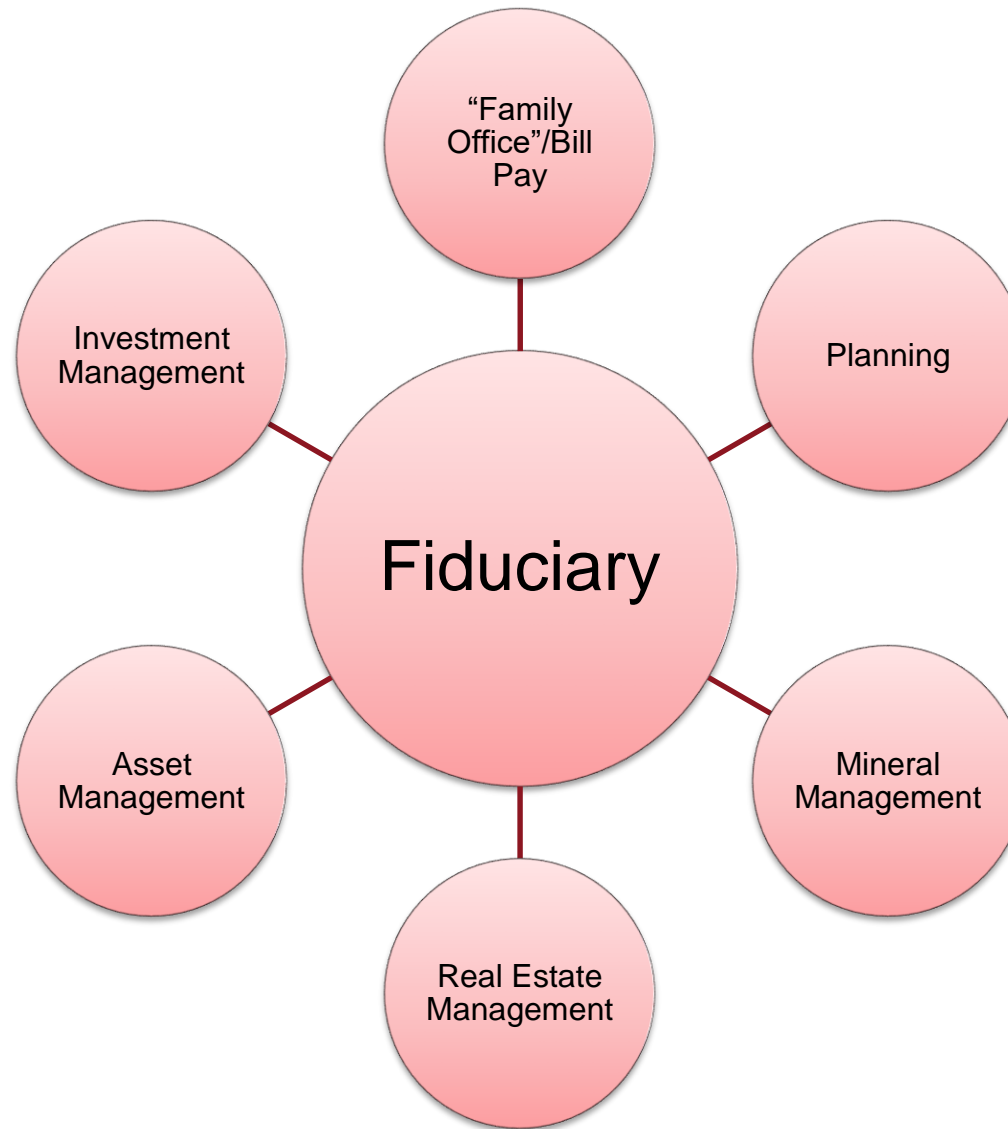
Evolution to Trust 2030 - A Technology Lens



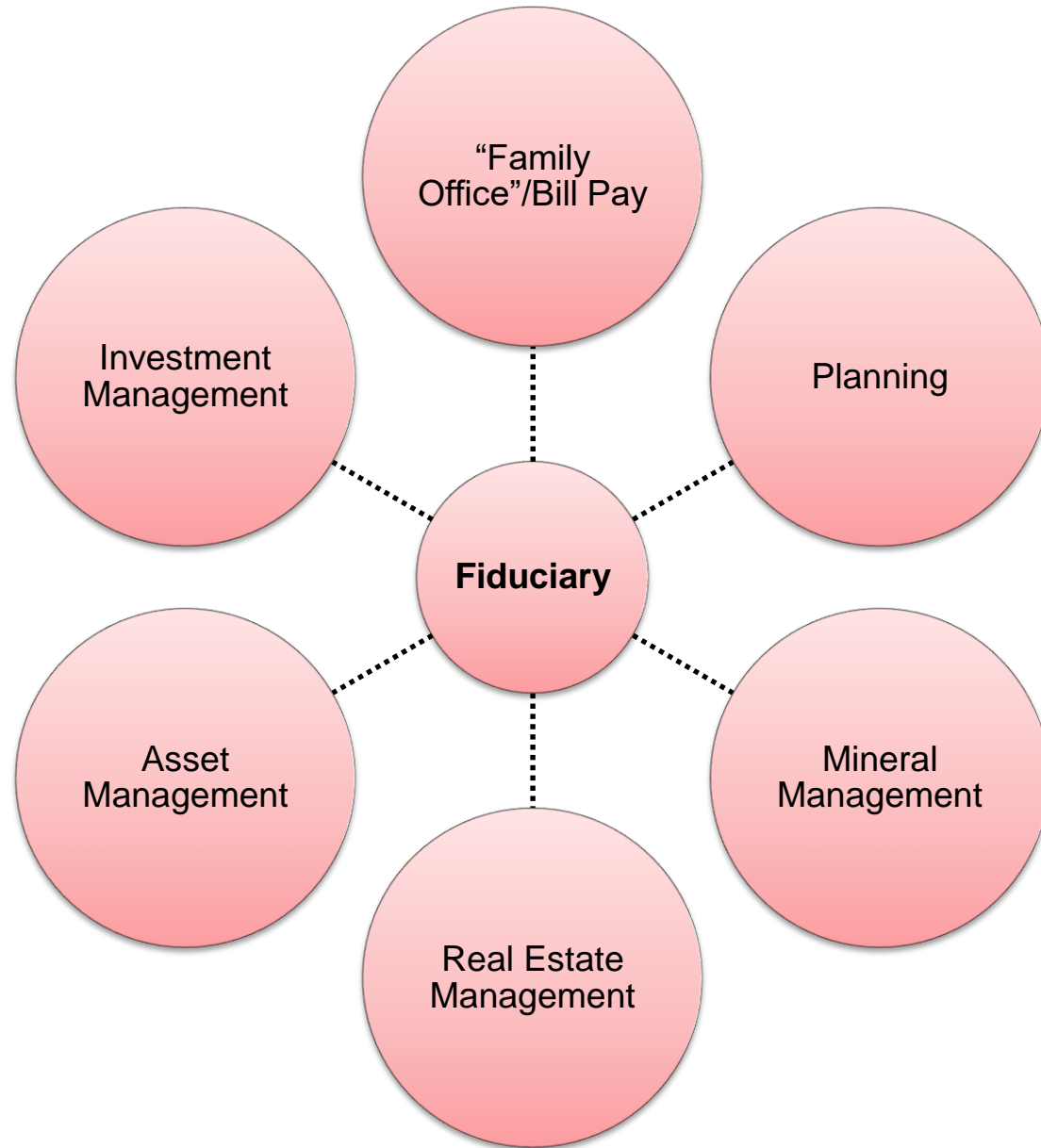
Known Challenges to the Industry Today

- Fee Compression
- Staying Relevant/Delivering Value
- Today - Administrative Focus
- Future - Beneficiary Focus
- Behavioral Coaching

The Trust Business - “Then”



The Trust Business - “Now”



The Future



Policy

Estate Tax Change /
Expiration in 2025

Nothing is “Permanent” with
taxes and politics



Technology

Artificial Intelligence

Blockchain

Public versus Private
Clouds



Our Industry

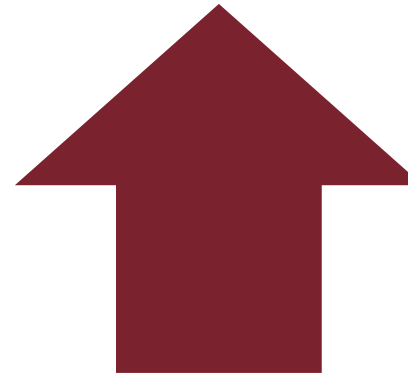
Fee Erosion

Relevance in the Face of
Automation and AI

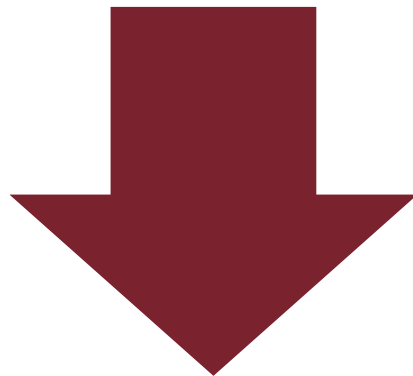
Fewer Employees

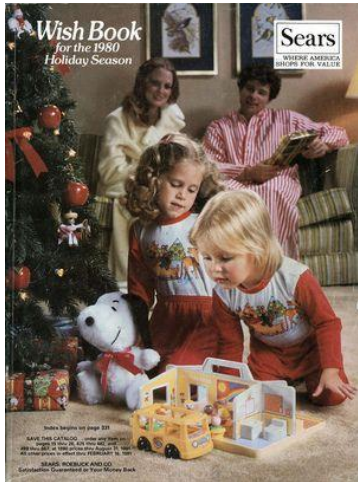
Regulators More “Plugged
In”

Capabilities



Cost





Choice

Convenience

Consumer
Empowerment

amazon

