



**CANNON**<sup>®</sup>  
FINANCIAL INSTITUTE

# TRUST 2030

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## Preparing for the Unpredictable

Cannon Financial Institute

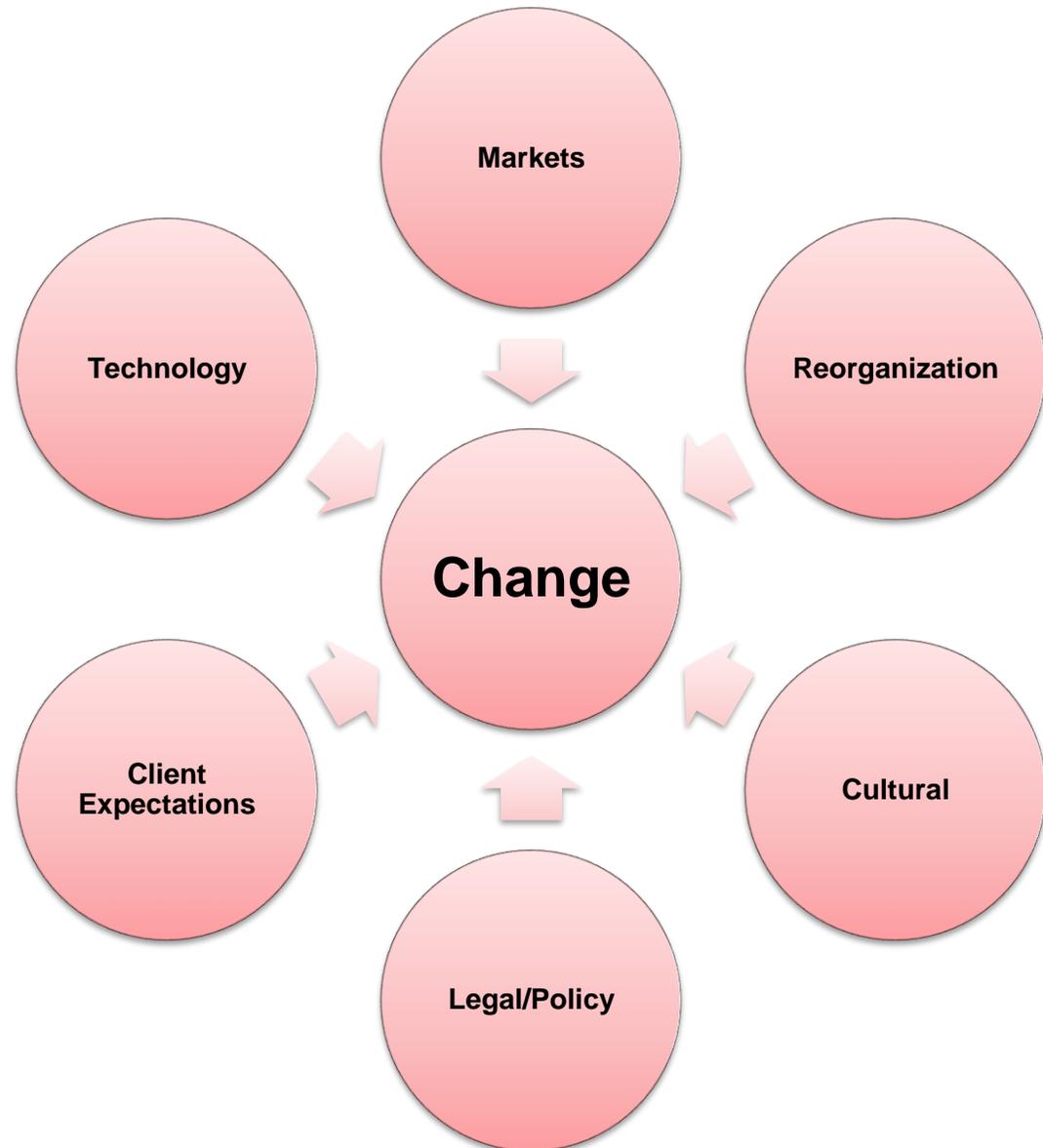
J. Phil Buchanan CWS<sup>®</sup>, CFP<sup>®</sup>

Executive Chairman of the Board

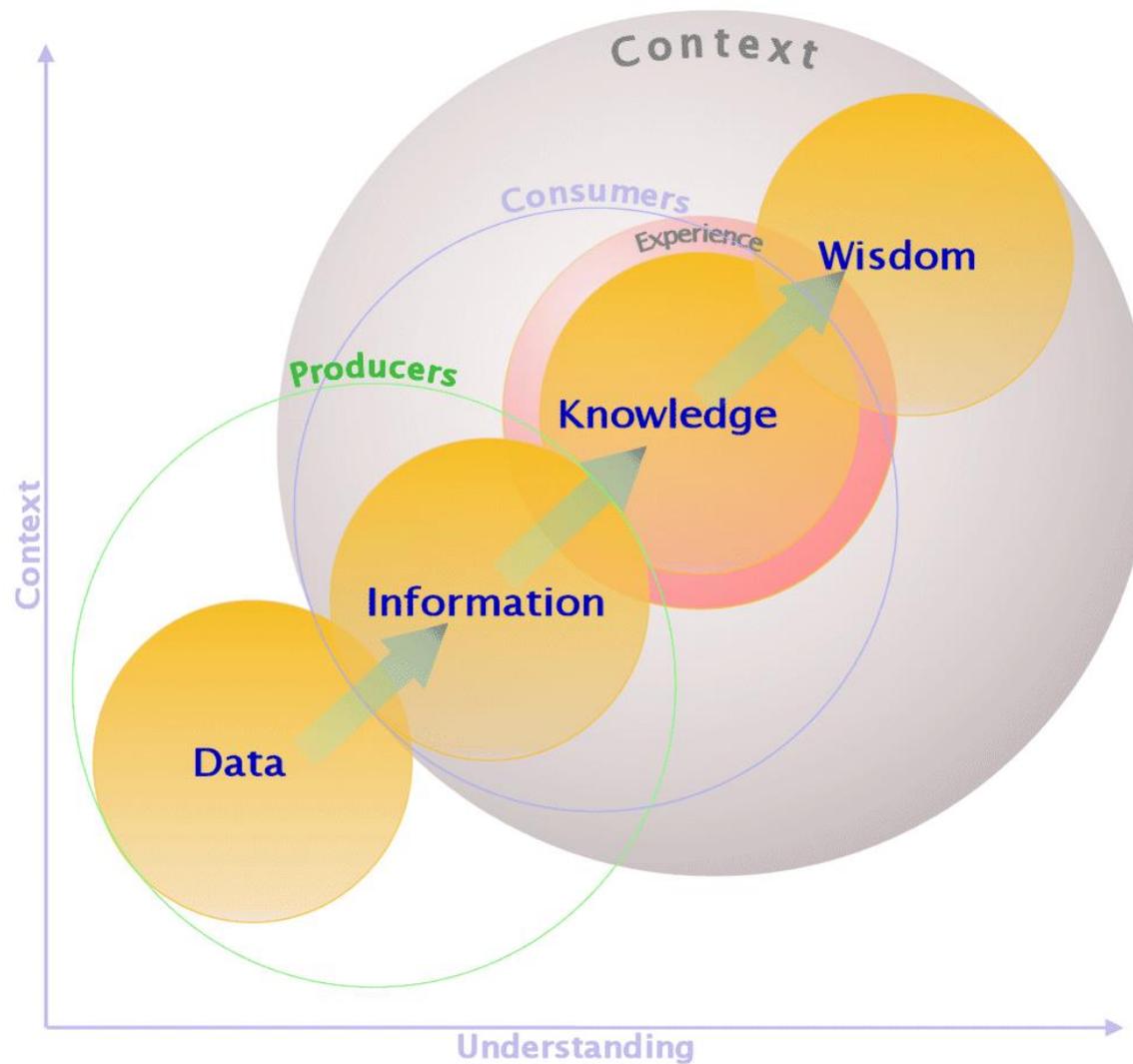
# The Drivers of Change

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What Will Drive  
Change In The  
Next 11 Years?



# Wisdom Journey



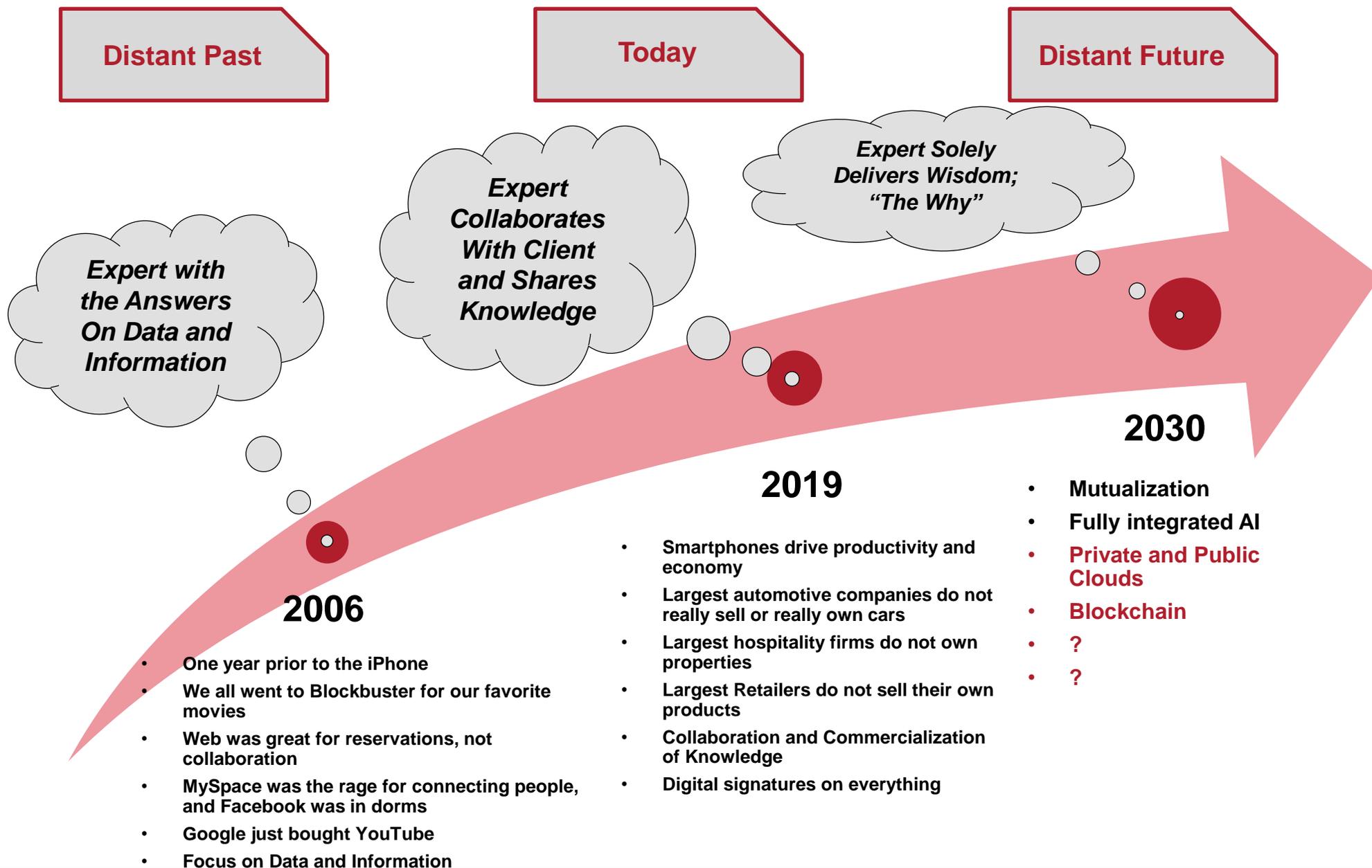
Ackoff, Russell (1995); Moursund, David (1999)

# Why Innovate? Avoid Commoditization



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

# Evolution to Trust 2030 - A Technology Lens



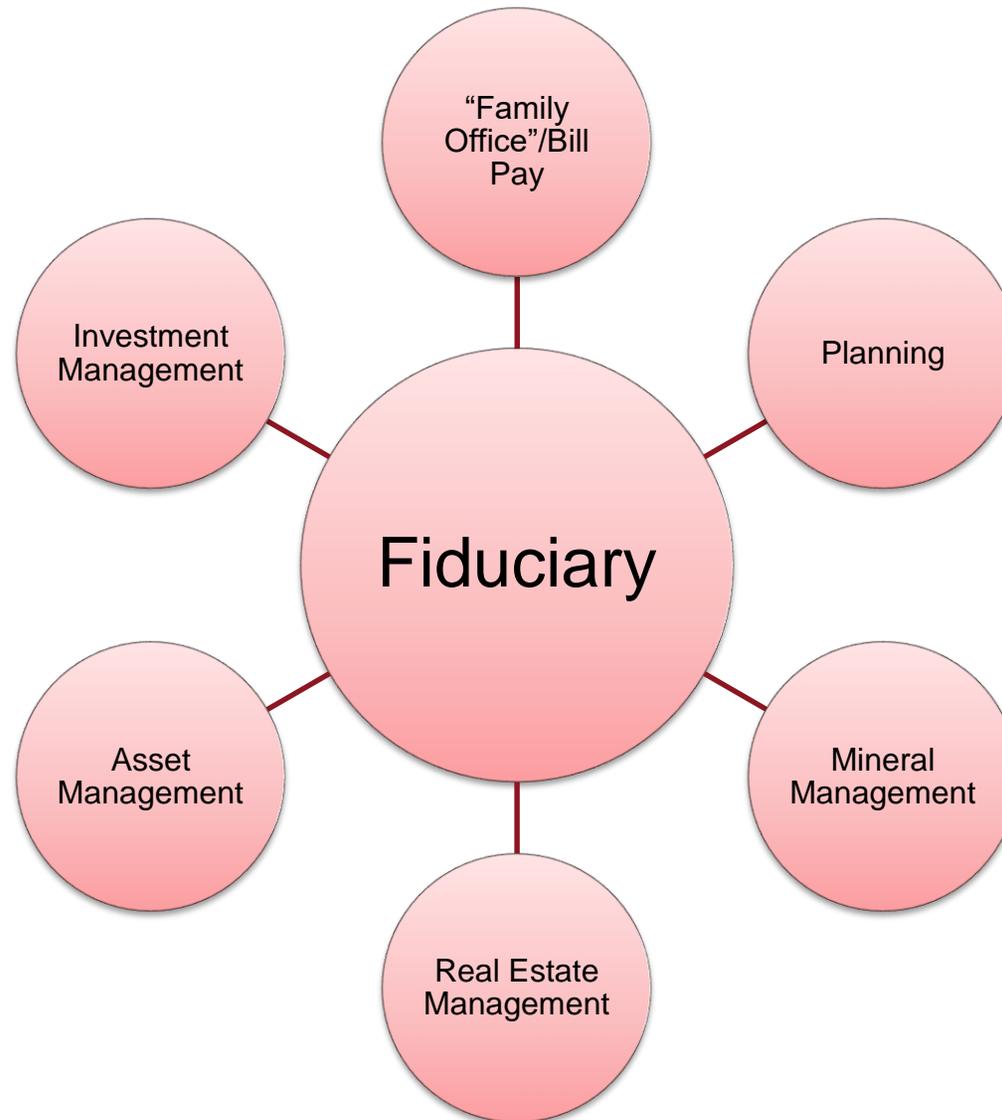
# Known Challenges to the Industry Today

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

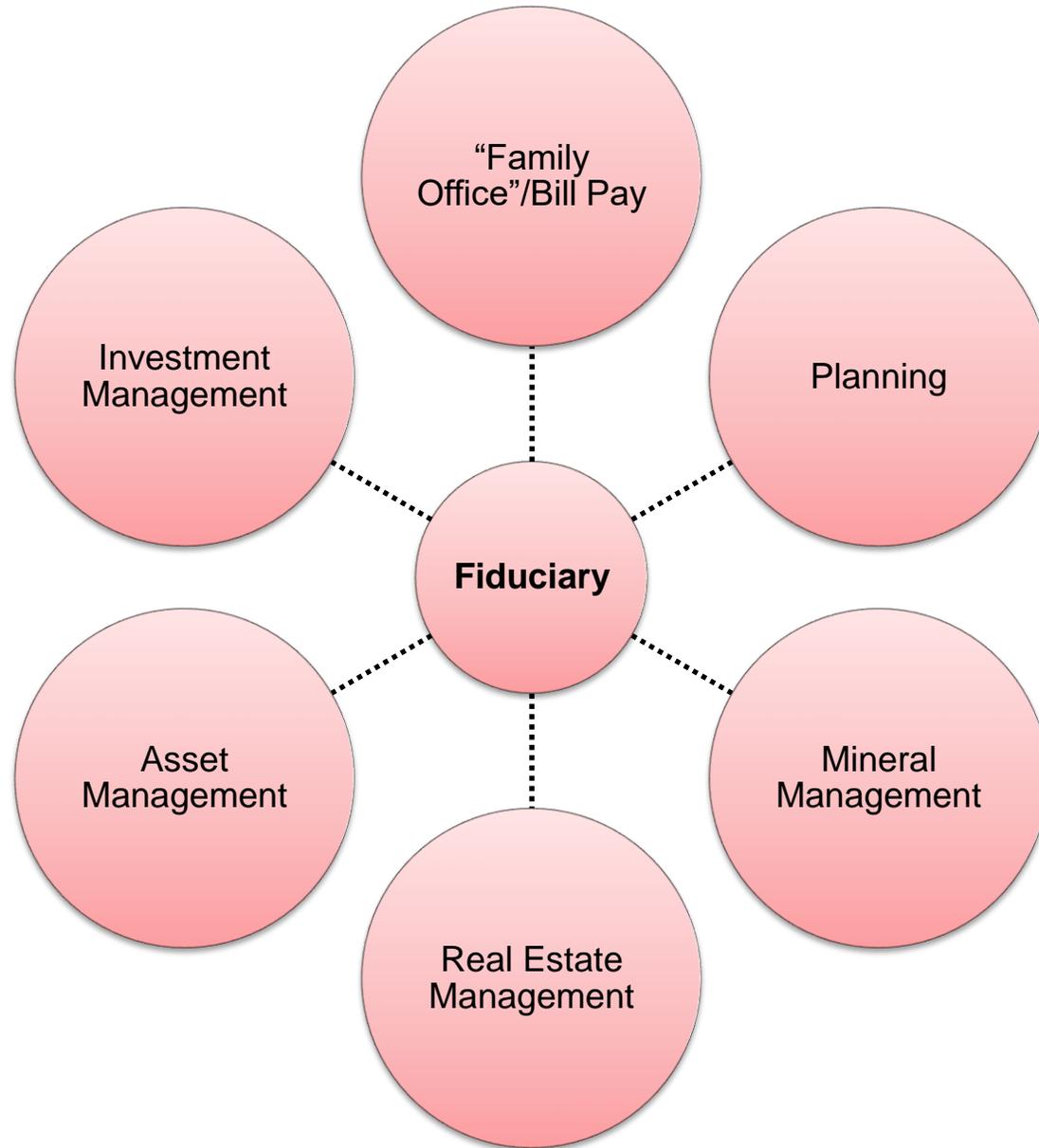
# The Trust Business - “Then”

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# The Trust Business - “Now”

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# The Future

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## 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

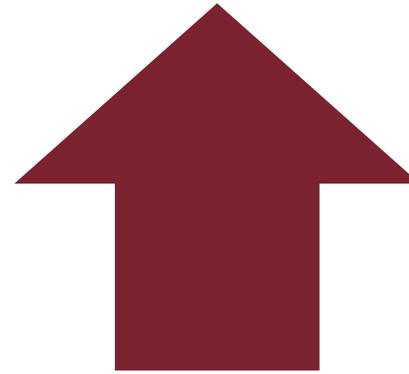
Relevance in the Face of  
Automation and AI

Fewer Employees

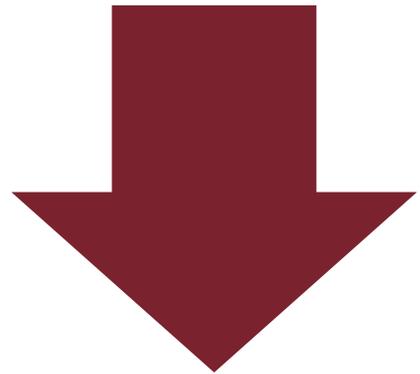
Regulators More “Plugged  
In”

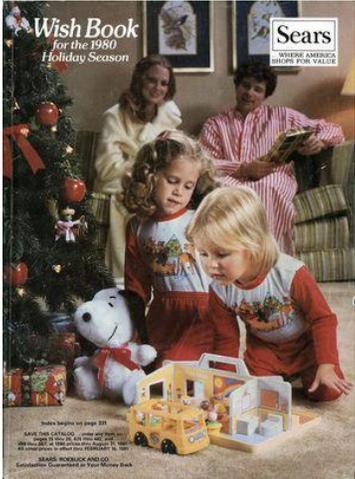
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**Capabilities**



**Cost**





Choice

Convenience

Consumer  
Empowerment

amazon

