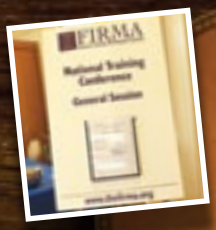
FIRMA®

Fiduciary & Investment Risk Management Association

29TH NATIONAL RISK MANAGEMENT TRAINING CONFERENCE

THEFIRMA.ORG

NASHVILLE, TENNESSEE
APRIL 19-23, 2015



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Global Association of Risk Professionals (GARP)
Securities Industry & Financial Market Association - Internal Auditors Society (SIFMA/IAS)

Organizations Represented at the 2014 National Conference

Alaska Trust Company
Alerus Financial
Alpine Bank & Trust Co.
Amarillo National Bank
Aon PLC
Argent Fiduciary Consulting Services
Arkansas State Bank Department
Atlantic Trust Company, a CIBC Company
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Bank of Texas/BOK Financial
BankWest
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FDIC
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Federal Reserve Bank of San Francisco
Fifth Third Bank
Financial Outsourcing Solutions
FIRMA
First Bankers Trust Services
First Hawaiian Bank
First National Bank of Omaha
FirstMerit Bank
Fremont Bank
Frost Bank
Fulton Financial Corporation
GE Capital America
Godfrey & Kahn, S.C.
Greenleaf Trust
Guaranty Bank and Trust Company
Hilltop National Bank
HSBC Bank USA, NA
IBERIABANK
INTRUST Financial Corp
Invesco National Trust Company
Iowa Division of Banking
Johnson Bank
JPMorgan Chase
JRMB II
Kanaly Trust LTA
Kansas State Bank Commissioner
KeyBank
M&M Consulting, LLC
MB Financial Bank, NA
McGladrey
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Morgan Stanley
Mutual of Omaha
MutualBank
Nebraska Dept. of Banking & Finance
Northern Trust Company
Northwestern Mutual Wealth Mgmt. Co.
Ohio Division of Financial Institutions
Old National Trust Company
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Old Point Trust
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State of Iowa - Division of Banking
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The 1911 Trust Company
The First National Bank of Mount Dora
The Glenmede Trust Company, NA
The PrivateBank
The Trust Company of Virginia
Thrivent Financial
Tolleson Wealth Management
Unified Trust Company
Union Bank
Union Bank & Trust Company
Univest Bank and Trust Co.
US Bank
USAA
Virginia Bureau of Financial Institutions
Wells Fargo
Willis
Wilmington Savings Fund Society, FSB
Zions Bancorpora

CONFERENCE SCHEDULE

Sunday, April 19, 2015

Workshop Check-in	11:30 am- 1:00 pm
Pre-Conference Workshops	1:00 - 4:00 pm
Conference Check-in	4:30 - 6:00 pm
New Attendee / Member Reception	6:30 - 7:30 pm

Monday, April 20, 2015

Late Conference Check-in	7:30 - 8:00 am
General Sessions	8:00 - 11:45 am
Hosted Luncheon	11:45 am - 1:15 pm
Breakout Sessions	1:15 - 4:00 pm
Roundtable Sessions	4:15 - 5:30 pm
Welcome Reception	6:00 - 8:00 pm

Tuesday, April 21, 2015

General Sessions	8:00 am - 1:15 pm
Complimentary Focus Session	2:45 - 4:45 pm

Wednesday, April 22, 2015

General Session	8:00 - 9:00 am
Breakout Sessions	9:15 - 11:30 am
Hosted Luncheon and FIRMA Annual Membership Meeting	11:45 am - 1:15 pm
Breakout Sessions	1:15 - 4:45 pm

Thursday, April 23, 2015

General Sessions	8:00 - 10:15 am
Breakout Sessions	10:30 - 11:30 am
Adjourn	11:30 am

FIRMA is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding sponsors may be addressed to National Registry of CPE Sponsors,150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. NASBA phone number (615) 880-4200. Website: www.nasba.org.

29th National Risk Management Training Conference

FIRMA™ is proud to sponsor its twenty-ninth National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers to Nashville for the first time. Our demanding and challenging financial times continue and FIRMA has stood strong in our belief that there is no more vital time than now for training and understanding. In recognition of this, FIRMA is proud to provide training resources to risk management professionals who are responsible for asset/wealth management, broker/dealer/advisor activities, and insurance products.

Our national speakers will discuss the current trends in the industry, new products and specialized lines of business, and will provide insights to the management and control of associated risks. Our program is designed to provide valuable benefits to:

- *Fiduciary Auditors and Compliance Officers*
- *Asset and Investment Management Professionals*
- *Fiduciary Executives*
- *Risk Management Professionals*
- *State and National Regulators*
- *Legal Counsel*
- *Certified Public Accountants*

Our program will offer a unique combination of general sessions and individualized group sessions. Our general sessions will primarily address issues of significant importance to the risk and investment management industry. This year, we are pleased to continue our offerings of expanded breakout sessions, held on Monday, Wednesday, and Thursday with a total of 29 breakout sessions. These sessions focus on more specialized products and services from which attendees can choose the topics of most importance to their institutions. We are also pleased to offer two valuable Pre-Conference Workshops on Sunday prior to the start of the formal conference, as well as a 2-hour **Complimentary** Focus Session on Tuesday afternoon.

Workshop Fees

Pre-Conference Workshops are $235 for FIRMA members and $310 for non-members.

Conference Fees –

Conference fees are $1,550 for FIRMA members and $1,775 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, lunch on Monday and Wednesday, and a Monday evening welcome reception.

EARLY PAYMENT DISCOUNT - For conference payments received prior to March 6, 2015, the conference fees are $1,450 for FIRMA members and $1,675 for non-members.

Group Discounts

Group discounts to the above prices are available as follows. Group registrations must be received together, at the same time, and paid through a single invoice.

- 5% off the above fees for 5 registrations
- 10% off the above fees for 10 registrations

Special Fee Offer for Regulators

FIRMA also offers special fees for attendees from national and state regulatory agencies. Please call our FIRMA Office at 678-565-6211 to inquire about these special conference fees.

Cancellation Refund Policy

Cancellations received prior to April 3, 2015, will be refunded in full. Cancellations received April 3rd through April 10th will be refunded subject to a $250 service charge. Cancellations made after April 10, 2015, are non-refundable. No refunds will be processed unless the cancellation is made in writing. Note: You may transfer your registration to another person at any time.

FIRMA reserves the right to change speakers or reschedule or cancel sessions when necessary. FIRMA is not responsible for any penalties (e.g. airfare, hotels, etc.) that may be incurred should this program be canceled. For more information regarding seminar administrative policies such as complaint or refund, please contact our offices at 678-565-6211.

Continuing Education

The 2015 Training Conference provides 23 Group-Live continuing education hours. The Pre-Conference Workshops each provide three Group-Live continuing education hours; the Complimentary Focus Session provides two Group-Live continuing education hours. For certified FIRMA members, all of these hours will be recognized as FIRMA-specific.

Conference Education Prerequisites

There are no advance preparation requirements to be read or completed prior to attending this program.

The program skill level for this Conference is rated "Intermediate". This program is rated Intermediate because of the educational and/or experience requirements as follows:

- Attendee should be a Certified professional; ***or***
- Attendees should have at least one year of general trust or fiduciary work experience in the fields of personal trust, employee benefit trust, audit, compliance, or risk management; ***or***
- Attendees should have passed a one-week trust school course offered by Cannon Financial Institute or Campbell University, or an equivalent industry program; ***or***
- Attendee should have attended a previous FIRMA education program.

Tax Deductibility

The cost of continuing education (when taken to maintain or enhance professional development) may be tax deductible. Please consult with your tax accountant for more information.

Special Hotel Incentives from FIRMA and our Host Hotel – the Omni Nashville

FIRMA feels it is important for our Conference Attendees to know that FIRMA has significant contractual risk if our Attendees do not stay at our host hotel. For 2015, FIRMA is pleased to offer to our government Attendees up to 50 government-rate rooms. In addition, for all FIRMA Conference Attendees staying at the Omni, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- One (1) free registration certificate to the FIRMA 2016 Conference at the Cosmopolitan Hotel in Las Vegas
- One (1) night hotel rooming fee rebated to Attendee's room bill
- One (1) gift voucher for a complimentary 2-night stay in an Omni hotel

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2015, especially the grand amenities offered at the new Omni Nashville Hotel.

SUNDAY, APRIL 19, 2015

Pre-Conference Workshops
1:00 - 4:00 pm

Workshop I

Building a Wealth Management Risk Assessment Model

BASIC TOPIC

David B. Jonke, CTA, CPA
Investment Advisors Compliance Director
FIFTH THIRD BANK
Chicago, Illinois

Jeffrey S. Kropschot, CTCP, IACCP
Chief Compliance Officer
EDWARD JONES TRUST COMPANY
St Louis, Missouri

Successful organizations do not equate risk management with risk avoidance. These organizations recognize the importance of a robust and dynamic risk assessment program, which allows them to make informed decisions and take calculated risks to achieve strategic objectives and remain competitive.

We are pleased to offer an invaluable opportunity to learn about creating, implementing and maintaining an effective fiduciary risk assessment program. We will focus on the primary objectives of a risk assessment, which are to identify, measure, and prioritize potential or actual adverse events that may impact an organization and its ability to execute its business plan and achieve strategic objectives. We will also discuss best practices for reporting and tracking significant inherent and residual risks.

Workshop II

ARC- Audit, Risk, Compliance – Making It Work In Your Organization

ADVANCED TOPIC

Marilyn Smith, CTCP
Head US Risk Governance
BMO HARRIS BANK
Chicago, Illinois

Satish Pattegar
SVP Corporate Compliance
U.S. Bancorp
Minneapolis, Minnesota

Join in this interactive workshop for the Audit, Risk, or Compliance professional to discuss industry practices and techniques for working collaboratively to accomplish your objectives at organizations of any size.

- Obtain guidance on role clarity between business and functional partners
- Review factors for enhancing your effectiveness
- Identify audit, risk, or compliance opportunities for improvement
- Facilitate "business performance" rather than "business prevention".
- Explore various ways to team effectively

Attendees will learn about and work through various scenarios, techniques, and practical steps for developing, improving, and promoting more effective working relationships among their stakeholders for risk reduction or mitigation.

New Attendee / Member Reception

6:30 - 7:30 pm
Hosted by FIRMA

FIRMA is delighted to host a special reception for our first-time Conference attendees and new FIRMA members. Our guests will learn about the events planned for the Conference week, will receive tips for navigating through the many sessions – both general and breakout, and they will learn about FIRMA's mission and the benefits of FIRMA membership. Guests are also encouraged to share questions with the FIRMA ambassadors. This informal reception provides an easy Conference introduction for our new attendees and members.

MONDAY, APRIL 20, 2015

Welcoming Remarks
8:00 - 8:15 am

FIRMA President Bruce K. Goldberg, CTA, CPA

Opening Keynote Address
8:15 - 9:15 am

Family Wealth – Is it Really About the Money?

Christian G. Heilmann
Chief Fiduciary Executive
US TRUST BANK OF AMERICA
PRIVATE WEALTH MANAGEMENT
New York, New York

Today's families are complex, with emotional, lifestyle and financial needs that are closely intertwined. The combination of a family's values, generational needs and differences, and goals is likely to require a comprehensive approach to develop a thoughtful, integrated plan to help reach those goals. In the end, "family wealth" is about so much more than account balances, investment choices and tax awareness. In fact, family wealth is really about people: both relationships and fundamental issues such as mortality and the legacy that each hopes to leave. Please join Chris Heilmann, Chief Fiduciary Executive at U.S. Trust, as he shares his views, based on his 42 years of experience, on the opportunities families have today and how these opportunities can influence perspectives on wealth.

General Session
9:30 - 10:30 am

AML in the Digital/CryptoCurrency Environment

Brian Stoeckert
Managing Director
Chief Strategy Officer
COINCOMPLY
New York, New York

Virtual currencies, including Bitcoin, can potentially provide numerous beneficial rewards to consumers from cheaper fees to enhanced privacy. So far, virtual currencies have faced a bumpy road in the broader marketplace sometimes running afoul in the criminal underworld. Thus, as with many emerging products and services, anti-money laundering risks must be taken into consideration and mitigated. This session will address the financial crimes risks, rewards, and pitfalls of virtual currencies.

General Session
10:45 - 11:45 am

Global and Domestic Economic Conditions and their Affect on Wealth Management

Ellen Beeson Zentner
Executive Director & Senior Economist
MORGAN STANLEY | RESEARCH
New York, New York

Hosted Luncheon with Speaker
11:45 am - 1:15 pm

LeaderMetrics®: What Key Decision-makers Need to Know When Serving in a Key Leadership Role

Don Trone, GFS®
CEO & Founder
3ETHOS
Mystic, Connecticut

Leadership is your single most important point of differentiation, and chances are you are underestimating the impact your leadership has on others. There is an energy which is generated from authentic leadership, and you are the steward of that power. You do not want to miss Don's dynamic discussion of your leadership role. There is no better way to lead than to do so for the benefit of others.

FIRMA's Welcome Reception
6:00 - 8:00 pm

MONDAY, APRIL 20, 2015

Breakout Sessions — 1:15 - 2:15 pm

Three Lines of Defense for Trust Account Reviews

ADVANCED

Duane Lee
Executive Vice President
CANNON FINANCIAL INSTITUTE
Athens, Georgia

Duane will discuss the use of the Account Acceptance Reviews, Post-Initial Acceptance Reviews, Annual Investment Reviews and the Account Administrative Reviews as the four lines of defense in controlling risk, increasing compliance and improving client service levels. The session will cover frequency, coverage, content, documentation and account risk-ranking. Best practices will be discussed along with some ideas for efficiencies and effectiveness. The session will include as a foundation Reg 9, OCC Bulletins and interpretations from the FRB and FDIC.

Who Do You Trust? Know Your Customer … and All Things AML in the Trust World

ADVANCED

Randy J. Johanneck
Senior Vice President & Chief Operating Officer
Wealth Management
COMERICA BANK
Dallas, Texas

Joan R. Dindoffer
Senior Vice President & Counsel
Wealth Management
COMERICA BANK
Detroit, Michigan

Our program will look at AML, BSA, KYC, CIP, OFAC, USA Patriot Act, and the whole alphabet soup of regulations as they pertain to the trust world. Discussion will include how to coordinate your trust AML program with your corporate AML program, the use of reliance agreements, how to identify and monitor your powerholder customers in the trust world. A trust nuts and bolts focus is promised.

Optimizing Risk Management

ADVANCED

Marilyn Smith, CTCP
Head US Risk Policy & Governance
HARRIS BANK
Chicago, Illinois

Satish Pattegar
SVP Corporate Compliance
U.S. Bancorp
Minneapolis, Minnesota

Examine the essential components of a risk management program. How do you know if your program is working? What makes a good risk management program better?

Breakout Sessions — 2:45 - 4:00 pm (Repeat Sessions)

Three Lines of Defense for Trust Account Reviews

Who Do You Trust? Know Your Customer … and All Things AML in the Trust World

Optimizing Risk Management

Roundtable Sessions — 4:15 - 5:30 pm

What keeps us up at night? Join your peers in three different discussion groups of best practices, problem solving, leadership, governance, current issues, present challenges, and possible approaches to address all issues. We ask all federal and state regulators in attendance to join the "Regulators" Roundtable. All other attendees may choose the "Small to Midsize" or "Large" Institutions Roundtables.

Small to Midsize Institutions

Leaders:

Bruce K. Goldberg, CTA, CPA
Director
Audit and Enterprise Risk Services / Internal Audit
DELOITTE & TOUCHE LLP
New York, New York

Gary E. Pelcak, CTA, CFSA, CFE
Chief Audit Executive
CENTRAL NATIONAL BANK
Junction City, Kansas

Large Institutions

Leaders:

Jennifer L. De Vries, CTA
Senior Managing Director
FVP, Director of Risk Management & Operations
MB FINANCIAL BANK, NA
Rosemont, Illinois

David B. Jonke, CTA, CPA
Investment Advisors Compliance Director
FIFTH THIRD BANK
Chicago, Illinois

Regulators

This session is open only to Federal and State Regulators

Leaders:

Angela Frozena, JD, MBA
LTC Operations Relationship Manager
THRIVENT FINANCIAL
Appleton, Wisconsin

Jeffrey S. Kropschot, CTCP, IACCP
Chief Compliance Officer
EDWARD JONES TRUST COMPANY
St. Louis, Missouri

TUESDAY, APRIL 21, 2015

Keynote Session
8:00 - 9:00 am

How to Use The New Body Language To Turn Cubic Zirconia Relationships Into Diamond Relationships

Christopher Ulrich
THE BODY LANGUAGE INSTITUTE
North Waltham, Massachusetts

Body Language Expert Chris Ulrich reveals how to read body language, build trust and rapport with others, and ask powerful questions to get to the truth in any situation and increase your success. Imagine the impact you will have on others when you are inspired to look at the world differently. Come early and grab a seat to experience the exciting and inspiring body language expert and popular speaker, Christopher Ulrich!

Get ready to learn what signals you are giving off with your body language and how to become more influential, how NOT to be a mind-reader, but how to ask powerful questions to get to the truth and get more results faster. You will learn these global communications strategies and be inspired on how to live at a level 10 every day, plus more! Grab a seat and hang on tight for a presentation unlike any other!

- Spot Common Body Language "Hot Spot" and accurately decode others
- Fine-tune your visual information channel and spot and fix challenging unspoken concerns before you lose thousands of dollars of business
- Use the New Body Language to empower you and your team and improve your results, your team's confidence, and explode your ability to see the truth in any situation

General Session
9:15 - 10:15 am

Managing Risk: Hot Topics within the Investment Management Industry

Michael Fay
Principal
DELOITTE & TOUCHE LLP
Boston, Massachusetts

Staying current and prioritizing risk are two of our most challenging responsibilities. You are invited to a not-to-miss session with one of the industry's leading experts for investment management. Michael will bring us current with and attendees will learn today's critical compliance issues regarding investment risks.

General Session
10:30 am - 12:00 noon

Regulator Panel

Carla Walter-Clifton
Examination Specialist - Trust
Special Activities Section
FDIC
Kansas City, Missouri

Tish Dalton
National Bank Examiner
Asset Management Division
OFFICE OF THE COMPTROLLER OF THE CURRENCY
Washington, D.C.

James Dow
Director - Wealth Management & Operations Risk
Dept. of Supervision & Regulation
FEDERAL RESERVE BANK OF ATLANTA
Atlanta, Georgia

This is always a valuable and not-to-miss session with our primary federal regulators. These agency leaders will share their current fiduciary examination and policy initiatives, each responding respectively to a series of questions posed by FIRMA. This unique format will allow attendees to hear how each agency is addressing financial reform.

General Session
12:15 - 1:15 pm

Trust Legislative Update

Cecelia A. Calaby
Senior Vice President
Center for Securities, Trusts, and Investments
AMERICAN BANKERS ASSOCIATION
Washington, D.C.

This is another not-to-miss session. Regulatory restructuring and the need for a systemic regulator is a front and center issue for the 116th Congress. Come learn about the various proposals being discussed on Capitol Hill to regulate all financial services firms and how these proposals could impact the wealth and asset management industry.

Complimentary Focus Session

2:45 - 4:45 pm

Approaching Risk Management from Square One for Wealth Management

Brian J. Pinkerton, CFIRS, CAMS
Wealth Chief Risk Officer
FIRSTMERIT WEALTH MANAGEMENT
Akron, Ohio

T. Kevin Whalen
SVP - Managing Director Investment Management,
Trust & Private Banking - Chief Fiduciary Officer
FIFTH THIRD BANK
Cincinnati, Ohio

- Maybe you are new to your organization, and you believe your enterprise risk management program needs to be rebuilt.
- Is it difficult to distinguish where the Compliance function ends and Risk Management starts?
- What about Legal? Do people think your enterprise risk/compliance teams provide legal advice?
- What governance committees should you have? More? Fewer?
- Does your Trust Committee need to include board members, or can other board-level committee address trust and fiduciary matters?
- Are criminals finding their way into your clients' accounts?
- Have you taken too many recent losses due to control lapses?
- What regulations do you need to consider? State? Federal? Other?

This special complimentary focus session will address all these dilemmas and more. It will begin by assuming you have no Enterprise Risk Management function for Wealth Management, and it will build up from there. By the end of the session, you will have a good idea on the direction you must go to enhance your program.

While you're in Nashville...

Perhaps the biggest factor in drawing visitors to Nashville is its association with country music. Many visitors to Nashville attend live performances of the Grand Ole Opry, the world's longest running live radio show. The Country Music Hall of Fame and Museum is another major attraction relating to the popularity of country music. The Gaylord Opryland Resort & Convention Center, the Opry Mills regional shopping mall and the General Jackson showboat, are all located in what is known as Music Valley.

Civil War history is important to the city's tourism industry. Sites pertaining to the Battle of Nashville and the nearby Battle of Franklin and Battle of Stones River can be seen, along with several well-preserved antebellum plantation houses such as Belle Meade Plantation, Carnton plantation in Franklin, and Belmont Mansion.[58]

Nashville has several arts centers and museums, including the Frist Center for the Visual Arts, Cheekwood Botanical Garden and Museum of Art, the Tennessee State Museum, the Johnny Cash Museum, Fisk University's Van Vechten and Aaron Douglas Galleries, Vanderbilt University's Fine Art Gallery and Sarratt Gallery, and the full-scale replica of the Parthenon.

– Wikipedia

Country Music Hall of Fame

WEEK AT A GLANCE

SUNDAY

PRE-CONFERENCE WORKSHOPS

1:00 - 4:00 pm

Workshop I

Building a Wealth Management Risk Assessment Model

BASIC

David B. Jonke
Jeffrey S. Kropschot

Workshop II

ARC - Audit, Risk, Compliance – Making It Work In Your Organizatio

ADVANCED

Marilyn Smith
Satish Pattegar

New Attendee / Member Reception

6:30 - 7:30 pm
Hosted by FIRMA

MONDAY

KEYNOTE SESSION

Welcoming Remarks

8:00 - 8:15 am

FIRMA President Bruce K. Goldberg

Opening Keynote Address

8:15 - 9:15 am

Family Wealth – Is it Really About the Money?

Christian G. Heilmann

GENERAL SESSIONS

9:30 - 10:30 am

AML in the Digital/CryptoCurrency Environment

Brian Stoeckert

10:45 - 11:45 am

Global and Domestic Economic Conditions and their Affect on Wealth Management

Ellen Beeson Zentner

Hosted Luncheon with Speaker

11:45 am - 1:15 pm

LeaderMetrics®: What Key Decision-makers Need to Know When Serving in a Key Leadership Role

Don Trone, GFS®

CONCURRENT BREAKOUT SESSIONS

1:15 - 2:30 pm – ADVANCED

Three Lines of Defense for Trust Account Reviews
Duane Lee

Who Do You Trust? Know Your Customer…and All Things AML in the Trust World
Randy J. Johanneck
Joan R. Dindoffer

Optimizing Risk Management
Marilyn Smith
Satish Pattegar

2:45 - 4:00 pm – ADVANCED

Three Lines of Defense for Trust Account Reviews
REPEAT SESSION

Who Do You Trust? Know Your Customer…and All Things AML in the Trust World
REPEAT SESSION

Optimizing Risk Management
REPEAT SESSION

ROUNDTABLE SESSIONS

4:15 - 5:30 pm

Small to Midsize Institutions
Bruce K. Goldberg,
Gary E. Pelcak

Large Institutions
Jennifer L. De Vries
David B. Jonke

Regulators
Angela Frozena
Jeffrey S. Kropschot

FIRMA's Welcome Reception

6:00 - 8:00 pm

TUESDAY

KEYNOTE SESSION

8:00 - 9:00 am

How to Use The New Body Language To Turn Cubic Zirconia Relationships Into Diamond Relationships

Christopher Ulrich

GENERAL SESSIONS

9:15 - 10:15 am

Managing Risk: Hot Topics within the Investment Management Industry

Michael Fay

10:30 am - Noon

Regulator Panel

Carla Walter-Clifton
Tish Dalton
James Dow

GENERAL SESSION

12:15 - 1:15 pm

Trust Legislative Update

Cecelia A. Calaby

FOCUS SESSION

2:30 - 4:30 pm

Approaching Risk Management from Square One for Wealth Management

Suzanne B. Holmes
Brian J. Pinkerton

WEDNESDAY

KEYNOTE SESSION

8:15 - 9:15 am

The Legacy of Bernie Madoff

Diana B. Henriques

CONCURRENT BREAKOUT SESSIONS

9:15 - 10:15 am

RC-T Reporting – Your Risk Tips & Traps
ADVANCED
Karen S. Koehn, CTCP

ILITs
BASIC
Fran DeMaris

Migration to T+2 Settlements
EMERGING
Gail E. Weiss

Risk Management for Third Party Relationships – OCC Expectations for Wealth Management Activities
ADVANCED
Tish Dalton

10:30 - 11:30 am

FATCA and Muni Advisor Post Mortem
ADVANCED
Patrick W. Alyward
James Burr

Hedge Funds / Alternatives / ETFs – Deeper Dive
ADVANCED
William T. Norris

Operational Risk Management: New Products and Offerings
ADVANCED
Lisa M. Garcia

Proxy Voting Due Diligence
BASIC
Elizabeth O'Hanlon

HOSTED LUNCHEON & MEETING

11:45 am - 1:15 pm

FIRMA Annual Membership Meeting

Bruce K. Goldberg

CONCURRENT BREAKOUT SESSIONS

1:15 - 2:15 pm

ERISA Update
ADVANCED
Jennifer E. Eller

The Tale of Enron: "What The Smartest Guys in a Room" Can Teach Us About Concentrations!
ADVANCED
Asma Usmani

Conflicts of Interest – Is Your Program Effective?
BASIC
Deborah A. Austin

Trade Operations / Trade Limits / Trade Errors / Soft Dollars
ADVANCED
John Tallini

2:30 - 3:30 pm

IRA Custodial Responsibilities
BASIC
Bev Edwards

How to Mitigate Litigation Risk
ADVANCED
James E. Dahl

The Tale of Enron: "What The Smartest Guys in a Room" Can Teach Us About Concentrations!
REPEAT SESSION
Asma Usmani

Trust & Wealth Management Audit Risk Strategies
BASIC
Francis P. Thomas, III

3:45 - 4:45 pm

IRA Custodial Responsibilities
REPEAT SESSION
Bev Edwards

Medallion Stamp, Notary, and Guarantee Signature Risks
EMERGING
Mary T. LaPierre

Crowdfunding
EMERGING
Mark Perlmutter

Trust & Wealth Management Audit Risk Strategies
REPEAT SESSION
Francis P. Thomas, III

THURSDAY

KEYNOTE SESSION

8:00 - 9:00 am

Today's Risk Management Challenges for Wealth

Julie Williams

GENERAL SESSIONS

9:15 - 10:15 am

Fiduciary and Trust Governance – Are You Informing the Right People In the Right Positions About Fiduciary Risks?

James M. Marion

BREAKOUT SESSIONS

10:30 - 11:30 am

Conference Highlights & Key Takeaways

Small to Midsize Institutions
Bruce K. Goldberg
Gary E. Pelcak

Large Institutions
Jennifer L. De Vries
David B. Jonke

Regulators
Angela Frozena
Jeffrey S. Kropschot

WEDNESDAY, APRIL 22, 2015

Keynote Session
8:00 - 9:00 am

The Legacy of Bernie Madoff

Diana B. Henriques
Hoboken, New Jersey

It was the largest Ponzi scheme in history -- and its lessons will live far longer than its architect, who is now serving a 150-year prison term for his crimes. The entire compliance community needs to understand how Madoff challenged public and regulatory assumptions about Ponzi schemers, what he exposed about financial "due diligence" and what he revealed about the ways human psychology undermines market safety. Besides offering a compelling human drama, the Madoff scandal poses timeless questions for those tasked with keeping organizations safe and honest.

Breakout Sessions – 9:15 - 10:15 am

RC-T Reporting – Your Risk Tips & Traps

ADVANCED TOPIC

Karen S. Koehn, CTCP
WM Compliance Manager
INTRUST Financial Corp.
Wichita, Kansas

Schedule RC-T: It's a schedule submitted with the quarterly Call Report, but what else is it? Join in the discussion as we decipher what data gets reported where, talk about some common mistakes or misunderstandings as to where to report certain account types, and think about how the information is used.

ILITs

BASIC TOPIC

Fran DeMaris
Executive Vice President
CANNON FINANCIAL INSTITUTE
Athens, Georgia

Irrevocable Life Insurance Trusts aren't new, but some of the things that surround them are. Come hear Fran speak to the newest info on one of the older tax avoidance tools in the estate planning arsenal. Though ILITs may be less popular in the rising world of exemptions, they still may play a role for some. And they absolutely require significant understanding to do them well. Remember, we still have Gift Tax and GST issues, as well as a need to monitor asset quality annually. So, be sure to stop, visit, and learn what you should know moving forward...

Migration to T+2 Settlements

EMERGING TOPIC

Gail E. Weiss
Vice President & Head of Global Business Development
Wealth Management Services
THE DEPOSITORY TRUST & CLEARING CORPORATION
New York, New York

Gail will bring everyone up-to-date with the progression to T+2 settlements Attendees will learn about operational challenges as well as the systemic benefits and risks within wealth and asset management services.

Risk Management for Third Party Relationships – OCC Expectations for Wealth Management Activities

ADVANCED TOPIC

Tish Dalton
National Bank Examiner
Asset Management Division
OFFICE OF THE COMPTROLLER OF THE CURRENCY
Washington, D.C.

The OCC updated its risk management guidelines for third party relationships in guidance late 2013. This session focuses on these current, important issues in the context of banks' asset management activities.

WEDNESDAY, APRIL 22, 2015

Breakout Sessions – 10:30 - 11:30 am

FATCA and Muni Advisor Post Mortem

ADVANCED TOPIC

Patrick W. Alyward
VP/General Manager
CCH TRUST US
WOLTERS KLUWER TAX AND ACCOUNTING
Kennesaw, Georgia

James Burr
CHAPMAN AND CUTLER LLP
Salt Lake City, Utah

The Foreign Account Tax Compliance Act (FATCA) rules became effective in 2014 and created new reporting and withholding requirements for financial services organizations. The requirements are complicated and "staying on top" of these rules may cause challenges for Wealth Management organizations. The objective of this session is to:

- Summarize the FATCA rules and provide an update on recent developments – NOTE – my original goal was not to spend a major portion of the discussion on the introduction of FATCA.
- Review the withholding and tax filing requirements
- Outline the remaining timeline

Attending this session will help make sure your organization is prepared as key dates and terms will be reinforced and resources/ best practices will be provided!

Hedge Funds / Alternatives / ETFs – Deeper Dive

ADVANCED TOPIC

William T. Norris
Private Wealth
Managing Director | Chief Investment Officer
THE PRIVATEBANK
Chicago, Illinois

Bill is one of our industry's most respected voices for proper investment administration, product knowledge, and risk exposure. Attendees will learn the critical features, uses, challenges, and risks of many of today's unique investment vehicles.

Operational Risk Management: New Products and Offerings

ADVANCED TOPIC

Lisa M. Garcia
Chief Risk Officer and Director of Fiduciary Services
ATLANTIC TRUST PRIVATE WEALTH MANAGEMENT
Boston, Massachusetts

New internal products and offerings must undergo the same level of scrutiny and due diligence, if not more, as any other client offering. How can we, as risk managers, ensure that such new products and offerings are appropriately vetted so that they may be successful without breaching a firm's risk appetite or risk limits? What are some of the approaches and requirements that will result in a supportive "yes" to such new products and offerings?

Proxy Voting Due Diligence

BASIC TOPIC

Elizabeth O'Hanlon
EDWARD JONES TRUST COMPANY
St. Louis, Missouri

This session will address the traditional proxy voting responsibilities of bank fiduciaries, as well as the enhanced responsibilities of investment advisers who are subject to robust SEC regulations regarding proxy voting. We will review the steps involved in developing and implementing a strong proxy voting compliance program and will consider whether bank fiduciaries should join other bankers who have decided to incorporate SEC proxy voting requirements as a best business practice.

Hosted Luncheon & Meeting

11:45 am - 1:15 pm
Open to all Conference Attendees

FIRMA Annual Membership Meeting

Bruce K. Goldberg, CTA, CPA
FIRMA President

Breakout Sessions — 1:15 - 2:15 pm

The Tale of Enron: "What The Smartest Guys in a Room" Can Teach Us About Concentrations!

ADVANCED TOPIC

Asma Usmani
Edward Jones Trust Company
St. Louis, Missouri

Your clients who previously owned shares of Enron, World Com, AIG and Lehman Brothers will attest that there is such a thing as "too much of a good thing." In this session we will explore the role of asset allocation as the primary driver of account performance. We will discuss the importance of diversification across sectors, industries and asset classes. Finally, we will present advice to help you and your trust investment professionals effectively reduce concentration risk while managing taxes and emotional attachments.

Conflicts of Interest – Is Your Program Effective?

BASIC TOPIC

Deborah A. Austin, CTCP, CFSA
Fiduciary Compliance Director
Wealth Markets and Global Trust Compliance
MUFG UNION BANK, N.A.
San Diego, California

Are your Conflicts of Interest and Self-Dealing Monitoring Programs ready for Heightened Standards? Are you adequately identifying and managing potential and/or actual conflicts. Are your first line of defense and second line of defense programs aligned? What preventative and detective controls are there to prevent and/or identify conflicts of interest? Attend this 50 minute session to learn what systems and steps your institution can use or take to have a strong conflict of interest program and learn what others are doing to step up their program.

ERISA Update

ADVANCED TOPIC

Jennifer E. Eller
GROOM LAW GROUP, CHARTERED PRINCIPAL
Washington, D.C.

This ERISA Update session will address the hottest topics in employee benefits, including: the U.S. Supreme Court's landmark decision on company stock, recent activity on fiduciary status, IRA rollovers, and the latest DOL guidance on target date funds, missing participants and self-directed brokerage accounts.

Trade Operations / Trade Limits / Trade Errors / Soft Dollars

ADVANCED TOPIC

John Tallini
Managing Director, Corporate Audit
KCG
Jersey City, New Jersey

Trade Operations: Understanding the importance of an effective trade operations process to reduce transaction risks and costs borne by investment managers and broker/dealers (or other intermediaries), which ultimately benefits the investors as well as positively impacts liquidity and the overall markets.
Trade Limits: Rolling out an effective risk strategy that balances market risk appetite, restrictions, and monitoring.
Trade Errors: Ways to prevent and detect trade errors that may have a significant impact to the firm and markets.
Soft Dollars: Providing insights on why soft dollars are beneficial to asset managers but need to be properly supervised to prevent or detect abuse as well as ensure compliance with Section (28e) of the SEC 34 Act.

Grand Ole Opry

WEDNESDAY, APRIL 22, 2015

Breakout Sessions – 2:30 - 3:30 pm

IRA Custodial Responsibilities

BASIC TOPIC

Bev Edwards
Senior Vice President/Legal Counsel & Compliance
FIRST TRUST COMPANY OF ONAGA
Overland Park, Kansas

Being appointed custodian of an IRA brings with it a host of essential duties such as holding title to IRA assets, physical custody of indicia of ownership, withholding for federal income taxes, calculating RMDs, and valuing assets, among others. Is your financial institution up to the task? This session will cover the quintessential custodial duties, best practices and recent litigation involving IRA custodians.

How to Mitigate Litigation Risk

ADVANCED TOPIC

James E. Dahl
Principal
DAHL & BONADIES, LLP
Chicago, Illinois

We have all heard updates about the current specific fiduciary litigation cases that illustrate and define specific charges of fiduciary misconduct. This session, on the other hand, is a not-to-miss discussion of proactive steps to protect your institution and to minimize litigation risk from the outset. Please join Jim Dahl, a fiduciary litigation expert, as he offers us his valuable insights to stay out of the courtroom and headlines.

The Tale of Enron: "What The Smartest Guys in a Room" Can Teach Us About Concentrations!

REPEAT SESSION

Asma Usmani
Edward Jones Trust Company
St. Louis, Missouri

Trust & Wealth Management Audit Risk Strategies

BASIC TOPIC

Francis P. Thomas, III, CTA, CFE, CFS
First VP, General Auditor
THE GLENMEDE TRUST COMPANY, NA
Philadelphia, Pennsylvania

How do you define the audit universe? If you develop an audit project plan by line of business, how do you alter the plan when the organization chart changes? Every aspect of our business today has some type of information systems component. Do you include applications, access rights, and system controls in a trust audit, or do you leave that to the IT audit folks? We will discuss one methodology as to how you can analyze all the areas of your institution and whether or not audit resources exist to do everything.

We'll talk about how control testing in one area can be leveraged to give you some audit coverage in another area, even if no specific audit is done there. But most of all bring your ideas and contribute to the dialogue that will help all attendees determine a best fit approach for their institution.

The Hermitage

WEDNESDAY, APRIL 22, 2015

Breakout Sessions — 3:45 - 4:45 pm

IRA Custodial Responsibilities

REPEAT SESSION

Bev Edwards
Senior Vice President/Legal Counsel & Compliance
FIRST TRUST COMPANY OF ONAGA
Overland Park, Kansas

Medallion Stamp, Notary, and Guarantee Signature Risks

EMERGING TOPIC

Mary T. LaPierre
Bank Officer and Senior Paralegal
MB FINANCIAL, N.A.
Rosemont, Illinois

Please join Mary for an important discussion of: (1) The appropriate uses; (2) The risk with abusive or unauthorized practices; (3) The best business practices and controls surrounding these services to ensure protection of your customers, employees, and the firm or institution that offers them.

Crowdfunding

EMERGING TOPIC

Mark Perlmutter
Consultant
San Francisco, California

Crowdfunding is already shaking up the venture capital industry because it provides start-ups with an alternative for raising seed capital. Crowdfunding ventures will be increasingly a part of personal finances in the future. Please join Mark for an innovative discussion of this emerging wealth strategy.

Trust & Wealth Management Audit Risk Strategies

REPEAT SESSION

Francis P. Thomas, III, CTA, CFE, CFS
First VP, General Auditor
THE GLENMEDE TRUST COMPANY, NA
Philadelphia, Pennsylvania

General Jackson

THURSDAY, APRIL 23, 2015

Keynote Session
8:00 - 9:00 am

Today's Risk Management Challenges for Wealth

Julie Williams
Managing Director
Director – Domestic Advisory Practice
PROMONTORY FINANCIAL GROUP, LLC
Washington, D.C.

Julie Williams, a Managing Director and Director of the Domestic Advisory Practice at Promontory Financial Group, will address the most important regulatory and supervisory initiatives influencing risk management at banking and trust companies. The tight scrutiny that characterizes an extended post-crisis era of regulation shows no signs of easing. Julie brings keen insight into regulatory compliance and enterprise-wide risk management. Potential topics include heightened expectations, the renewed emphasis on vendor management, and the emergence of operational risk as a top priority for banks of all sizes, with attention paid to the practical effects of these developments for fiduciary and investment risk management professionals.

General Session
9:15 - 10:15 am

Fiduciary and Trust Governance – Are You Informing the Right People In the Right Positions About Fiduciary Risks?

James M. Marion
National Fiduciary Advisor Executive
U.S. TRUST, BANK OF AMERICA PRIVATE WEALTH MANAGEMENT
Chicago, Illinois

Our attendees will learn the answers to these critical questions:

- Who are the members of the Trust Committee?
- What does the Board really need to know about the Trust activity of the bank?
- What is the highway to get that information to the Board?
- What are the sub-committees, and who are the members? Who votes?
- Where do you draw the line on what gets reported?
- How do you make sure risk issues don't get too diluted before they reach the Board?
- Is the Board Trust Committee the highest level, or do issues go to other Board risk committees or the full Board?

Breakout Sessions – 10:30 - 11:30 am

Conference Highlights & Key Takeaways

Small to Midsize Institutions

Leaders:

Bruce K. Goldberg, CTA, CPA
Director
Audit and Enterprise Risk Services / Internal Audit
DELOITTE & TOUCHE LLP
New York, New York

Gary E. Pelcak, CTA, CFSA, CFE
Chief Audit Executive
CENTRAL NATIONAL BANK
Junction City, Kansas

Large Institutions

Leaders:

Jennifer L. De Vries, CTA
Senior Managing Director
FVP, Director of Risk Management & Operations
MB FINANCIAL BANK, NA
Rosemont, Illinois

David B. Jonke, CTA, CPA
Investment Advisors Compliance Director
FIFTH THIRD BANK
Chicago, Illinois

Regulators

This session is open only to Federal and State Regulators

Leaders:

Angela Frozena, JD, MBA
LTC Operations Relationship Manager
THRIVENT FINANCIAL
Appleton, Wisconsin

Jeffrey S. Kropschot, CTCP, IACCP
Chief Compliance Officer
EDWARD JONES TRUST COMPANY
St. Louis, Missouri

Conference Adjourns – 11:30 am

Notes

The Omni Nashville Hotel is created specifically to be an authentic expression of the city's vibrant music culture. Across from the Music City Center, this downtown Nashville hotel is a one-of-a-kind experience, fully integrated with an expansion of the Country Music Hall of Fame® and Museum on three levels.

Located on Fifth Avenue between Demonbreun and Korean Veterans Boulevard, Omni Nashville Hotel's design is a modern expression of the city's distinct character, incorporating natural materials, exposed steel and regional limestone. The multi-story hotel and expanded museum share meeting and entertainment space and bring additional restaurants and retail venues to this dynamic destination in downtown Nashville. Make Music City memories at our award-winning restaurants Kitchen Notes, Barlines, Bongo Java, and Bob's Steak & Chop House. Take a break from the ordinary and discover something that's uniquely Nashville, Five and TENN retail store, specializing in local products and guest sundries.

Relax after a full day of excitement at our signature Mokara Spa, downtown Nashville's only full-service salon and spa, or our rooftop pool and lounge with fantastic views of the Nashville skyline. Our sophisticated accommodations include amenities like a coffeemaker, commissioned artwork, dual-line telephones, and much more.

FIRMA guests reserved in the group block have the opportunity to access complimentary guestroom internet with the Omni Hotels & Resorts Select Guest program at http://www.omnihotels.com/loyalty. Standard internet usage without Omni's Select Guest program is $9.95 per day with the ability to use "hot spots" located in the first level at no additional charge.

The Omni Hotels & Resorts website is
http://www.omnihotels.com/hotels/nashville/meetings/firma-annual-training-conference-2015
For Nashville events, please visit the Nashville Convention and Visitors Corporation at **http://www.visitmusiccity.com/**

Hotel Reservations

Conference attendees will receive a reduced group rate of $199.00 single or double occupancy, $219 triple occupancy, and $229.00 for quad occupancy. Please note that there is currently a 15.25% state and local tax plus an additional $2.50 per room/per night bed tax. Simply call the Hotel's reservations department at 1-800-843-6664 and mention that you are with FIRMA when you make your reservations for the conference.

FIRMA has a block of rooms reserved for the conference attendees; however, this block will be released March 28, 2015. Therefore, ALL RESERVATIONS MADE AFTER 5PM, MARCH 28, 2015 ARE SUBJECT TO AVAILABILITY. The FIRMA group rate will be honored (3) days prior and (3) days after the meeting dates, subject to availability.

Hotel Government-Rate Reservations – (Omni Hotels is offering FIRMA 50 government-rate rooms.)

For our friends requiring government-rate room accommodations, FIRMA has negotiated a special room-block. Please call the above-reference 800 number to make your government-rate rooming reservations.

Dress

Casual dress is recommended for all conference functions. Nashville enjoys a mild climate; the average temperature in April is a high of 71 degrees with lows around 48 degrees at night. While attending conference sessions, a sweater or jacket is always recommended.

Americans with Disabilities Act

FIRMA is pleased to assist in complying with ADA. If you are an attendee with a disability, please contact Hale Mast, FIRMA Executive Director, (803) 547-8964, to discuss any auxiliary aids needed to assist you from a communications, transportation, or architectural aspect. FIRMA will then inform the hotel of your special needs.

Directions from the Airport

Follow I-40 W to I-65 S. Take exit 210C for 2nd Ave. Turn right onto 2nd Ave. Turn left onto Korean Veterans Blvd. The Omni Nashville will be located on the right on the corner of 5th and Korean Veterans Blvd.

Airport Transportation Information

(Prices approximate and subject to change)

- Gray Line Airport Express (Shuttle) @ $16.00 USD one-way; $25.00 round-trip
- Taxi @ $25.00 flat rate.
- Grand Avenue (Limo) / 615-714-5466 $105.00 SUV
- Signature Transportation Services (Limo) / 615-244-5466 $75.00 flat rate sedan

Special Event

FIRMA's Board of Directors will host a special welcome reception at the Omni Hotel on Monday evening, from 6:00-8:00 pm. Come join us and enjoy this time to meet old and new friends attending the conference. In addition, FIRMA is providing a Complimentary Focus Session for all attendees on Tuesday afternoon from 2:45 to 4:45pm. Attendees do not have to separately register for this free program; simply, you are free to join us.

REGISTRATION FORM

FIRMA 29th NATIONAL RISK MANAGEMENT TRAINING CONFERENCE
April 19-23, 2015

Register for:	Check one:	❑ Member	❑ Non-member
❑ Conference		❑ $1,550.00*	❑ $1,775.00*
❑ Pre-Conference Workshop ❑ I ❑ II		❑ $235.00	❑ $310.00

* Take a $100 discount if paid prior to March 6, 2015

Full Name – Mr ./ Mrs. / Ms. _____

Name for Badge _____ ❑ **FIRST TIME ATTENDEE or NEW FIRMA MEMBER**

Title _____

Organization _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

E-mail Address _____

NOTE: REGISTRATIONS FOR GROUP DISCOUNTS MUST BE SUBMITTED
IN A SINGLE REGISTRATION FOR ALL INDIVIDUALS IN THE GROUP FOR DISCOUNT TO APPLY.
If you are part of a group registration, please forward this completed form to your group coordinator. Thank you.

❑ I am part of a group registration

❑ Please Invoice
❑ Check enclosed (payable to FIRMA)
❑ Charge it: ❑ VISA ❑ MasterCard ❑ Discover ❑ American Express

Card Holder Name (Please Print) _____

Credit Card No. _____ Expiration Date _____ Security Code _____

Authorized Signature _____

Conference Materials: All 2015 Conference attendees may access and download the conference materials, speaker outlines, and handouts from the FIRMA website prior to the Conference. Registered attendees will be notified when the speaker materials become available

BY MAIL
Copy and mail this complete form to:
FIRMA, PO Box 507, Stockbridge, GA 30281.

BY TELEPHONE
Call us at (678) 565-6211, Monday-Friday,
8 AM to 5 PM EST.

BY FAX
Send this completed form to (678) 565-8788.

BY E-MAIL
Our e-mail address is thefirma@att.net

REGISTER ONLINE
Visit our website at www.thefirma.org.

TRAVEL
Call Action Travel at 800.854.0601, ext. 3012 for travel arrangements.

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Fiduciary & Investment Risk Management Association, Inc.
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