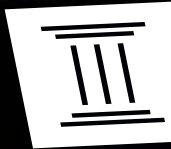


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FIRMA  
30<sup>th</sup>  
ANNIVERSARY

2016



**FIRMA**<sup>®</sup>

Fiduciary & Investment Risk Management Association

**30th National  
Risk Management  
Training  
Conference**

**LAS VEGAS, NEVADA  
MARCH 20-24, 2016**

[THEFIRMA.ORG](http://THEFIRMA.ORG)

## Current & Recent Sponsors

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## Partner Organizations

American Bankers Association (ABA)  
Association of Certified Fraud Examiners (ACFE)  
Association of Certified Anti-Money Laundering Specialist (ACAMS)  
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Cannon Financial Institute, Inc.  
Global Association of Risk Professionals (GARP)  
Securities Industry & Financial Market Association - Internal Auditors Society (SIFMA/IAS)

## Organizations Represented at the 2015 National Conference

Alaska Trust Company	Country Club Trust Company	INTRUST Bank	S&T Bank
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Amarillo National Bank	Davis Kinard, PC	Johnson Bank	Somerset Trust Company
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BNC National Bank	Federal Reserve Bank of San Francisco	MB Financial Bank	The First National Bank in Sioux Falls
BNY Mellon	Fifth Third Bank	Mercantile Bank	The Glenmede Trust Company
BOK Financial	Financial Outsourcing Solutions	MUFG Union Bank	The Private Trust Company, NA
Bremer Financial Services	First Bankers Trust Company	MutualBank	The Trust Company of Virginia
Broadway National Bank	First Citizens Bank	NBT Bancorp	Thrivent Trust Company
Brown Brothers Harriman Trust Company	First Hawaiian Bank	Nebraska Dept. of Banking & Finance	Tolleson Private Bank
Busey Trust Company	First National Bank of Omaha	Northern Trust Company	UBS AC, Private Bank & Trust Company
CA Dept of Business Oversight	First Tennessee Bank	Northwestern Mutual	UBS Trust Company
Cadence Bank, NA	First Tennessee Bank	Ohio Dept of Commerce, Division of Financial Institutions	Umpqua Bank
Capital One Bank	Frost Bank	Old National Trust Company	Union Bank & Trust
Central National Bank	Fulton Financial Corporation	Old Point Trust & Financial Services, NA	US Bank
Chesapeake Trust Company	Guaranty Bank and Trust Company	Phoenixville Federal Bank & Trust	USAA
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Office of Comptroller of the Currency	IBERIABANK		
	Independent Trust Company of America		

# CONFERENCE SCHEDULE

## SUNDAY MARCH 20

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 / New Member Reception	6:30 - 7:30 pm

## MONDAY MARCH 21

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

## TUESDAY MARCH 22

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

## WEDNESDAY MARCH 23

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 MARCH 24

General Sessions	8:00 - 10:15 am
Roundtable 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](http://www.nasba.org).

# 30th National Risk Management Training Conference

FIRMA™ is proud to sponsor its thirtieth National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers back to Las Vegas. Our demanding and challenging financial times continue, and FIRMA stands 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 32 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 \$275 for FIRMA members and \$375 for non-members.

## Conference Fees –

Conference fees are \$1,650 for FIRMA members and \$1,875 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, two luncheons and a Monday evening welcome reception.

## EARLY PAYMENT DISCOUNT

- For conference payments received prior to February 12, 2016, the conference fees are \$1,550 for FIRMA members and \$1,775 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 March 4, 2016, will be refunded subject to a \$25 service charge. Cancellations received March 4th through March 11th will be refunded subject to a \$250 service charge. Cancellations made after March 11, 2016, 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 2016 Training Conference provides 23 Group-Live continuing education hours. The Pre-Conference Workshops each provide three Group-Live continu-

ing 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**
- Attendee 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**
- Attendee 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 Cosmopolitan of Las Vegas

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 2016, FIRMA is pleased to offer to our government-rate Attendees up to 20 government-rate rooms, in addition, for all FIRMA Conference Attendees staying at The Cosmopolitan of Las Vegas, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- One (1) free registration certificate to the FIRMA 2017 Conference at the New Orleans Marriott Hotel in New Orleans
- One (1) night hotel rooming fee rebated to Attendee’s 2016 room bill
- One (1) \$500 gift card from Marriott

## Pre Conference Workshop I

1:00 - 4:00 pm

### **Risk Management for Small Trust Institutions**

Basic



**Geoffrey A. Madsen**

*Chief Executive Officer and President  
INDEPENDENT TRUST COMPANY OF AMERICA  
Rapid City, South Dakota*



**Rebecca Miller, CFIRS**

*Vice President / Trust Officer  
CENTRAL NATIONAL BANK  
Topeka, Kansas*

Smaller trust departments don't always have the luxury of employing a full time compliance officer. How do we make sure that all team members understand their stake and their role in risk management? We'll be discussing "real world" problems, solutions and ideas that you can take home and implement immediately.

- Identifying areas of exposure in your department
- Implementing streamlined risk management systems
- Helping team members see risk management as a partner not a critic
- Staying current on changes in law, rules and regulation
- Stress-free audits and exams (just kidding - stress-reduced)

## Pre Conference Workshop II

1:00 - 4:00 pm

### **Heightened Standards – The Next Level**

Advanced



**Mark Links**

*Executive Audit Director  
Corporate Risk, Wells Fargo Audit Services  
WELLS FARGO BANK  
San Francisco, California*

**David S. Villwock**

*Executive Director, Compliance Director  
JPMORGAN CHASE & CO.  
Columbus, Ohio*

On September 2, 2014, the OCC published final "Heightened Standards" intended to strengthen the governance and risk management practices of large financial institutions. This highly interactive workshop will examine the current state of these heightened standards and look at several ways banks and trust companies are analyzing and incorporating these standards into their infrastructure. Participants in the workshop should expect to engage in conversations and receive significant input from a variety of participants on understanding the standards, methods to analyze your institution against the standards, development of action plans to address gaps, and insight from participants as to how regulators are using examinations and supervision to enforce the standards.

David Villwock and Mark Links will bring unique Compliance and Audit perspectives as they coordinate the workshop. The workshop will include hands on small group discussions as well as interactive full group sessions.

**NEW  
ATTENDEE /  
NEW 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 new members.

## Welcoming Remarks

8:00 - 8:15 am

FIRMA President Bruce K. Goldberg, CTA, CPA

## Opening Keynote Address

8:15 - 9:15 am

### *The Professional's Winning Hand*

#### **Greg Dinkin**

*Author of The Poker MBA  
Charlotte, North Carolina*

Strategy is important. Knowing what to do, however, is only part of a winning formula. Having the self-mastery to execute along with the awareness to adapt to any person in any situation is a powerful combination.

As a TEDx speaker and author of four books including *The Poker MBA* (Random House), Greg will show you how to know what others are thinking, evaluate risk, and negotiate winning deals. Drawing on the lessons he learned from winning \$102,000 at the World Series of Poker, re-inventing himself several times, and losing 100 pounds, Greg will offer specific tools and techniques to get the best out of yourself and those around you.

Get ready to learn the only surefire way to win in a casino (own one), crush your poker buddies by reading their minds, and most important, make winning decisions when big money is on the line.

In this action-packed opening keynote, the takeaways go far beyond knowing when to hold 'em and when to fold 'em.

- Manage emotions to make effective decisions in the midst of chaos
- Learn best practices for leading others by walking in their shoes
- Read nonverbal communication to manage risk and negotiate more effectively
- Develop tools for self-mastery that mitigate poor choices and self-sabotage
- Apply networking strategies that directly impact business development

## General Session

9:30 - 10:30 am

### *Fiduciary Reputation Risk*



#### **Joan Bozek**

*First Vice President  
PEOPLE'S UNITED BANK  
Boston, Massachusetts*

Financial institutions spend countless hours managing fiduciary operational, investment, strategic and compliance risk. If a misstep occurs, we quickly move to damage control and correction fearing that client trust may be irrevocably damaged.

This session will focus on how management of fiduciary reputational risk can be made a regular, active component of business practices. Using examples from the headlines, we will discuss:

- Proactive consideration of reputational risk in fiduciary products and services
- Governance processes to manage reputational risk
- Communication preparedness
- Establishing reputational risk management as part of the business culture

## General Session

10:45 - 11:45 am

### *Ethics*

#### **Sue Turnage**

*Executive Vice President  
Frost Wealth Advisors Tarrant County Regional Manager  
FROST BANK  
Fort Worth, Texas*

There is probably no standard of care higher than ethical behavior for trustees and investment managers. Please join Sue as she discusses the role of ethics in business and the challenges and changes brought about by unethical corporate behavior in the past few years.

## Hosted Luncheon

11:45 am - 1:00 pm

## BREAK OUT SESSIONS – 1:00 – 2:00 PM

### **Auditing the Second Line of Defense**

Advanced



**Ryan Dirks**  
*Senior Audit Director*  
FIFTH THIRD BANK  
Cincinnati, Ohio

With increasing regulatory expectations of dynamic risk assessments and testing programs in all three lines of defense, it is critical to understand Internal Audit's role in assessing and evaluating second line of defense programs. This session will provide some background on the key pillars of effective audit programs over second line of defense functions in your organization. We will also discuss different strategies to maximize effective communication and collaboration when there are differences in Internal Audit risk assessments and testing results versus those executed within the second line of defense; and how to effectively report those results to management and the Board.

### **The Strategic Implementation of the Three Lines of Defense**

Advanced

**Carol A. Goulding**  
*Group Vice President*  
*Chief Compliance Officer*  
M&T SECURITIES  
Buffalo, New York

This session will focus on the significant activity affecting the industry in recent years regarding the first, second and third line of defense.

Areas of discussion include:

- The importance and role of front line employees (1st line of defense)
- The independent oversight of front line employees (2nd line of defense)
- The review of the 1st and 2nd line of defense activities and results (3rd line of defense)

### **Retirement Accounts Legislative Update**

Advanced



**Michael P. Kreps**  
*Partner*  
GROOM LAW GROUP, CHARTERED  
PRINCIPAL  
Washington, D.C.

This session will focus on and attendees will learn about the current, critical retirement plan legislative and regulatory developments coming out of Washington, DC. There will be a particular focus on the Department of Labor's controversial fiduciary rule and its potential effect on 401(k)'s, IRAs, and other retirement plans. Please join us for this always-valuable program.

### **The CFPB is Knocking on your Door... Are you Ready?**

Basic



**Julia Kirby**  
*Director, Regulatory and Compliance*  
DELOITTE & TOUCHE LLP  
Washington, D.C.

The Consumer Financial Protection Bureau, "CFPB", is coming to visit. How prepared is your institution to respond to inquiries, an examination or a visit from the enforcement team? This session will provide background on the CFPB and its approach to oversight, examination and enforcement. We will discuss differences and similarities with the other federal regulators and how the fiduciary industry may fit into their oversight activities. Describing themselves as the "21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives", we will explore how this focus on empowering consumers can impact your view of risks and your third-party relationships. Is this the regulatory approach of the future? Join Julia to explore interacting with the CFPB.

# MONDAY, MARCH 21, 2016

## BREAK OUT SESSIONS – 2:15 – 3:15 PM

### **Extended Enterprise Risk Management – What does that Mean to You?**

Advanced



**Jonathan Rizzo**  
*Senior Manager*  
DELOITTE & TOUCHE LLP  
New York, New York



**Tushar Sainani**  
*Senior Manager*  
DELOITTE & TOUCHE LLP  
New York, New York

This session will explore the following topics:

- What is the extended enterprise and why is a third-party risk management program necessary in today's business environment?
- Ideas for developing, structuring and implementing a third-party risk management program
- When managing third-party risk, what type of information are clients and boards looking for?
- What risks are they most concerned with?
- How do you monitor performance of third parties?  
What types of indicators are used to evaluate services provided and potential risk?
- What type of challenges you may encounter and how to overcome those challenges

### **Identifying and Resolving Fiduciary Operational Risks**

Advanced



**Joel Gallant**  
*Senior Vice President & Group Manager*  
*Investment Operations*  
CITY NATIONAL BANK  
Los Angeles, California

Please join Joel for an interactive discussion about how firms are identifying and managing risk in an ever changing environment. Among topics to be covered:

- New Product offerings
- New regulatory requirements
- Controls and reporting mechanisms
- Bank and Broker custodial platforms
- Vendor Reviews and outsourcing services
- Leveraging technology for risk management purposes

### **Retirement Accounts Legislative Update**

Advanced

REPEAT SESSION



**Michael P. Kreps**  
*Partner*  
GROOM LAW GROUP, CHARTERED  
PRINCIPAL  
Washington, D.C.

### **FFIEC's Cybersecurity Assessment Tool**

Advanced



**Duane E. Lee, II**  
*Executive Vice President*  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

Duane will explain and describe this new Cybersecurity Assessment Tool and how it provides a consistent process for monitoring cybersecurity preparedness over time. The tool is designed to help banks defend against cyber threats in an environment in which attacks continue to increase in both frequency and sophistication.

The evaluative tool is designed to help banks:

- Identify factors contributing to, and determining the extent of the institution's overall cyber risk
- Assess its cybersecurity preparedness
- Evaluate whether the bank's preparedness is aligned with its risks
- Determine the risk management practices and controls that are needed
- Provide input to management oversight of the bank's cybersecurity risk management strategy



# MONDAY, MARCH 21, 2016

## BREAK OUT SESSIONS – 3:30 – 4:30 PM

### **Risks & Compliance in Retirement Plan Offerings**

Advanced



**Larry Divers**  
*Executive Vice President*  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

Offering retirement plan products and services to the market place imposes financial institutions to a vast range of risk factors. Given the variety of laws and regulations that apply to retirement accounts, compliance risk is inherently high.

This program will focus on what these three regulators have identified as key compliance and risk areas, namely:

- Department of Labor
- Internal Revenue Service
- Office of the Comptroller of the Currency  
(Retirement Plan Products and Services Handbook, February 2014)

### **Vendor Documentation – No Matter How Much You Do, Will It Be Enough?**

Advanced



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

We set up systems to catalogue and track all the vendors the bank does business with. We classify them in meaningful categories that determine how often we need to refresh the detail documentation. We perform initial and ongoing due diligence. We have contracts requiring communication about security breaches, hacking events, and other concerns. Then vendor A turns around and out-sources some tasks to vendor B. And B hires C&D. The domino effect creates a real maze. Do we know if any vendor other than the one we have a contract with has bank customer data? Where is it stored? Is it secure? Are we entitled to get any information about controls in these other environments? Some of these answers may be unavailable, so what's the best practice you can adopt to attempt to show you did enough to satisfy your risk appetite? We'll share our bank's methodology and hope we can have a collaborative session to put many good ideas to work.

### **Charting a Course through Corporate Escrow Risk Management**

Basic



**Christopher S. Hillcoat, CCTS**  
METIS SOLUTIONS LLC  
River Forest, Illinois

So what do baby elephants and raw uranium ore have in common? Both can be the subject of corporate escrows, illustrating how these transactions come in many shapes and sizes. During this session, we will define the role of an escrow agent and talk about how organizational structure can both control risk and improve profit. Second, we will explore the most common types of escrows to help you better identify these transactions, regardless of where they are administered in your shop. Finally, we will talk about some best practice strategies to mitigate risk, including tips on tools and training for your personnel and must-have document language.

### **FFIEC's Cybersecurity Assessment Tool**

Advanced

REPEAT SESSION

**Duane E. Lee, II**  
*Executive Vice President*  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

# MONDAY, MARCH 21, 2016

## ROUNDTABLE SESSIONS – 4:45 – 5:45 PM

Join your peers in four different roundtable groups for discussions around best and leading practices to address current / emerging issues and challenges. We ask all Federal and State regulators in attendance to join the “Regulators” Roundtable. All other attendees may choose the “Community”; “Regional”; or “Large” Institutions Roundtables.

### Community Institutions

Leaders:



**Bradley F. Beshea, CRP, CFIRS**  
EVP, Fiduciary Compliance Manager  
FROST BANK  
San Antonio, Texas



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

### Regional Institutions

Leaders:



**Bruce K. Goldberg, CTA, CPA**  
Director, Deloitte Advisory  
DELOITTE & TOUCHE LLP  
New York, New York



**Deanna Rankin, CFIRS**  
SVP, Trust Internal Audit Manager  
FROST BANK  
San Antonio, Texas

### Large Institutions

Leaders:



**Jennifer L. De Vries, CTA**  
SVP, Senior Managing Director -  
Wealth Administration, Risk , and 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:



**John L. Clark**  
Senior Manager  
WEISERMAZARS LLP  
Fort Washington, Pennsylvania



**Anthony M. Palma, CFSA, CFE**  
Vice President, Internal Audit  
CITIGROUP  
New York, New York

**FIRMA'S  
WELCOME  
RECEPTION**

**Host Hotel  
North Boulevard Pool  
6:30 – 8:30 pm**

## Keynote Session

8:00 - 9:00 am

### **The Millennials Challenge**

#### **Haydn Shaw**

*Senior Consultant  
FRANKLINCOVEY  
Frankfort, Illinois*

The newest generation – the Millennials (ages 14-34) – are here, and the Traditionalists, Baby Boomers, and Generation Xers only know one thing: it's not business as usual. From their multitasking to their smart phones, the text message generation has a different approach. Organizations that figure out how to attract them, adjust to them, learn from, and retain them now will jump far ahead of those that ignore them until they make up half the workforce in 10 years.

This presentation will make you laugh, cry, and will instill walk-away, use-today essential ideas. You will learn . . .

- The secret to understanding Millennials
- Why half of the criticisms older generations bring against Millennials are just them being grouchy.
- The five things the Millennials misunderstand about the older generations and what to do about it
- Five ideas you can implement tomorrow to better motivate Millennials
- The one conversation Millennials complain their boss is too scared to have

In the words of a thirty year boomer employee, "Before this presentation, I resented the Millennials for wanting things now that took me years to work for. But now, I understand how different their world was than mine and I can't wait to understand them better so I can really enjoy working with them. Plus, this had really helped me understand my own kids. I'm going to talk with them differently tonight."

## General Session

9:15 - 10:15 am

### **ABA Trust Legislative Update**



#### **Cecelia A. Calaby**

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

Although this is an election year, policy makers are still busy with priority issues for this administration and ongoing Dodd-Frank Act implementation. Come to this session to hear what federal legislative and regulatory initiatives are underway in Washington that could have an impact on how you do business.

## General Session

10:30 am - 12:00 noon

### **Regulator Panel**

#### **Jean Ackerman**

*Regional Director EBSA  
US DEPARTMENT OF LABOR  
San Francisco, CA*

#### **Joel Miller**

*Asset Management Group Leader  
OFFICE OF THE COMPTROLLER OF THE CURRENCY  
Washington, D.C.*

#### **Michael W. Orange, CFIRS**

*Acting Examination Specialist Trust  
Policy and Program Development Section  
FDIC  
Washington, D.C.*

#### **J. Douglas Pollitt**

*Team Leader  
Large, Specialized, and Regional Institutions Asset & Wealth  
Management  
FEDERAL RESERVE BANK OF CHICAGO  
Chicago, Illinois*

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.

# WEEK AT A GLANCE

SUNDAY

## Pre Conference Workshop I

1:00 - 4:00 pm

### *Risk Management for Small Trust Institutions*

Basic

Geoffrey A. Madsen, Rebecca Miller

## Pre Conference Workshop II

1:00 - 4:00 pm

### *Heightened Standards – The Next Level*

Advanced

Mark Links, David S. Villwock

**NEW ATTENDEE/NEW MEMBER RECEPTION – 6:30 – 7:30 PM**

MONDAY

## Welcoming Remarks

8:00 - 8:15 am

FIRMA President  
Bruce K. Goldberg

## Opening Keynote Address

8:15 - 9:15 am

*The Professional's  
Winning Hand*  
Greg Dinkin

## General Session

9:30 - 10:30 am

*Fiduciary Reputation  
Risk*  
Joan Bozek

## General Session

10:45 - 11:45 am

*Ethics*  
Sue Turnage

## Hosted Luncheon

11:45 am - 1:00 pm

## BREAKOUT SESSIONS – 1:00 – 2:00 PM

### *Auditing the Second Line of Defense*

Advanced

Ryan Dirks

### *The Strategic Implementation of the Three Lines of Defense*

Advanced

Carol A. Goulding

### *Retirement Accounts Legislative Update*

Advanced

Michael P. Kreps

### *The CFPB is knocking on your door...are you ready?*

Basic

Julia Kirby

## BREAKOUT SESSIONS – 2:15 – 3:15 PM

### *Extended Enterprise Risk Management – What does that Mean to You?*

Advanced

Jonathan Rizzo  
Tushar Sainani

### *Identifying and Resolving Fiduciary Operational Risks*

Advanced

Joel Gallant

### *Retirement Accounts Legislative Update*

Advanced

REPEAT SESSION  
Michael P. Kreps

### *FFIEC's Cybersecurity Assessment Tool*

Advanced

Duane E. Lee, II

## BREAKOUT SESSIONS – 3:30 – 4:30 PM

### *Risks & Compliance in Retirement Plan Offerings*

Advanced

Larry Divers

### *Vendor Documentation – No Matter How Much You Do, Will It Be Enough?*

Advanced

Francis P. Thomas, III

### *Charting a Course through Corporate Escrow Risk Management*

Basic

Christopher S. Hillcoat

### *FFIEC's Cybersecurity AssesZment Tool*

Advanced

REPEAT SESSION  
Duane E. Lee, II

## ROUNDTABLE SESSIONS – 4:45 – 5:45

### *Community Institutions*

Bradley F. Beshea  
Gary E. Pelcak

### *Regional Institutions*

Bruce K. Goldberg  
Deanna Rankin

### *Large Institutions*

Jennifer L. De Vries  
David B. Jonke

### *Regulators*

John L. Clark  
Anthony M. Palma

**FIRMA'S WELCOME RECEPTION – 6:30 – 8:30 PM**

TUESDAY

## Keynote Session

8:00 - 9:00 am

### *The Millennials Challenge*

Haydn Shaw

## General Session

9:15 - 10:15 am

### *ABA Trust Legislative Update*

Cecelia A. Calaby

## General Session

10:30 am - 12:00 noon

### *Regulator Panel*

Jean Ackerman  
Joel Miller  
Michael W. Orange  
J. Douglas Pollitt

## General Session

12:15 - 1:15 pm

### *Surviving After the Rock Star is Gone*

James Hatch

**COMPLIMENTARY FOCUS SESSION – 2:45 – 4:45 PM**

### *Fiduciary Monitoring, KRI's and other Risk Metrics*

Advanced

Michael D. Coyne

**Keynote Session**

8:00 - 9:00 am  
**AML and Financial Crimes –  
 Past, Present and Future**  
 Richard A. Small

**HOSTED LUNCHEON**

11:45 am - 1:15 pm  
 Open to all Conference Attendees  
**FIRMA Annual Membership Meeting**  
 Bruce K. Goldberg, CTA, CPA

**BREAKOUT SESSIONS – 9:15 - 10:15 AM**

**Finding the Proper Balance:  
 Role Clarity in Wealth  
 Lines of Defense**  
 Advanced  
 Susan Vogel-Vanderson

**The Volcker Rule, Covered  
 Funds, and Family Offices:  
 An Unintended Consequence**  
 Advanced  
 Martin E. Lybecker

**Investment Oversight: Are you  
 simply trying to weather the  
 storm, or are you  
 changing your sail plan?**  
 Advanced  
 Benjamin A. Blaisdell

**Family and Multi-Family  
 Offices**  
 Advanced  
 Sean Gray

**BREAKOUT SESSIONS – 10:30 - 11:30 AM**

**Risk Governance – A  
 Multi-year Transformation**  
 Advanced  
 Mark Watson

**Bitcoin - Current Movement in  
 Blockchain Technology**  
 Emerging  
 Alex Waters

**Investment &  
 Administrative Reviews**  
 Advanced  
 Kathryn AB Vest

**Managing Risk in Working  
 with the Ultra High  
 Net Worth**  
 Advanced  
 Scott Marantz

**BREAKOUT SESSIONS – 1:15 - 2:15 PM**

**Risk Appetite**  
 Advanced  
 Dana Einhaus

**Employing Crowd-Centric  
 Alternatives to Enhance  
 Portfolio Yield While  
 Maintaining Fiduciary  
 Responsibility**  
 Emerging  
 Dara Albright

**Monitoring and Testing  
 Strategies in the  
 Fiduciary Business**  
 Advanced  
 Maria Hoffman  
 Barb Speidel

**Fraud in Wealth Management  
 – From Ponzi to Madoff  
 and Beyond**  
 Advanced  
 Craig L. Greene

**BREAKOUT SESSIONS – 2:30 - 3:30 PM**

**Dashboards and  
 Benchmarking – Updating  
 Your Trust Committee or  
 Board of Directors**  
 Advanced  
 Brian B. Morrow

**Liquidity Vehicles – LCR and  
 Money-Market Reform**  
 Advanced  
 Lloyd A. Wennlund

**OCC Handbooks –  
 Standout Provisions**  
 Advanced  
 Joel Miller

**Integrating a RIA Strategy in  
 Wealth Growth Plans**  
 Advanced  
 James M. Marion

**BREAKOUT SESSIONS – 3:45 - 4:45 PM**

**Dual Employees – The  
 Challenge of Overseeing  
 Dual Employees and  
 Their Activities**  
 Advanced  
 Carol A. Goulding

**Perspectives on Auto/Robo  
 Trading and Associated Risks**  
 Emerging  
 Christopher P. Sagovac

**Fiduciary Litigation - Come on  
 a Tour of Yesterday,  
 Today, and Tomorrow**  
 Basic  
 McNeil Chestnut

**Alternative Investments**  
 Advanced  
 R. James Hrabak

**Keynote Session**

8:00 - 9:00 am  
**CyberSecurity Exploits Increase in Complexity and are  
 Driving Global/Business Risk...Are You Ready?**  
 Louis Pellicori

**General Session**

9:15 - 10:15 am  
**Views from the Chief's Office – Fiduciary, Risk, & Audit**  
 David G. Bilko  
 Carol Severyn  
 Susan Vogel-Vanderson

**ROUNDTABLE SESSIONS – 10:30 - 11:30 AM**

**Community Institutions**  
 Bradley F. Beshea  
 Gary E. Pelcak

**Regional Institutions**  
 Bruce K. Goldberg  
 Deanna Rankin

**Large Institutions**  
 Jennifer L. De Vries  
 David B. Jonke

**Regulators**  
 John L. Clark  
 Anthony M. Palma

## General Session

12:15 - 1:15 pm

### ***Surviving After the Rock Star is Gone***



**James Hatch**  
*President*  
**HATCH & ASSOCIATES**  
*New York, New York*

Hoping to reduce turnover of your “Rock Stars” and increase worker satisfaction, Financial Institutions are upgrading the way they manage, assess, and share employee performance data. They are investing in Web-based software that tracks the progress of workers from the time they apply to work at a company until they leave.

Talent management is so vital to a Financial Institution that it should be a core skill, fully resourced by all managers. Most large Financial Institutions have divested their routine human resources functions to a shared service center or outsourced them. They are left with a lean corporate HR function that can develop strategic policies to support business strategy, but cannot bring about big changes, operate a critical system or carry out mass assessment programs to ensure Talent retention.

More Financial Institutions have put the responsibility for talent management with line managers, which is no bad thing, so long as they have skills and give it priority. However, neither is happening; so there is a big gap in managing critical talent at financial Institutions.

Mr. Hatch will discuss a risk manager’s role in assessing talent and ensuring that you are doing everything possible to prevent the loss of key talent and steps to take when key talent has left your organization. Attendees will learn how to ensure you have the “bench” to absorb the loss of your “Rock Stars.”



### ***Fiduciary Monitoring, KRI’s and other Risk Metrics***

Advanced

2:45 - 4:45 pm



**Michael D. Coyne**  
*SVP, Asset Management Group*  
*Director of Risk and Regulatory Oversight*  
**PNC BANK**  
*Pittsburgh, Pennsylvania*

Please join us for a special In-Conference Seminar to discuss key risk indicators, monitoring, and reporting related to fiduciary accounts and activity. This session will include an open dialogue among all participants to share ideas and best practices relating to the following topics:

- Key Risk Indicator reporting and development
- Key performance metrics and reporting
- Determining and supporting thresholds
- Forward-looking risk indicators
- Sound governance structures and escalation

Risk management programs for asset managers and fiduciaries—including the use of risk metrics—are a continuing area of focus for regulators and auditors. This session will support a broad discussion of best practices for fiduciary risk indicator identification, reporting, review, and ongoing monitoring. This session will be beneficial for both business-line personnel and independent risk professionals from enterprise or internal audit functions. We will also discuss current issues and challenges facing the industry relating to the development and reporting of key risk indicators, and we hope to provide all attendees with a great opportunity for information sharing and the development of meaningful and useful best practices to take back to their respective organizations.

## Keynote Session

8:00 - 9:00 am

### **AML and Financial Crimes – Past, Present and Future**

#### **Richard A. Small**

Senior Advisor Anti-Money Laundering and  
Financial Crimes | Financial Services  
ERNST & YOUNG LLP  
New York, New York

Anti-money laundering compliance has changed dramatically over the years. At the beginning, simple record-keeping was sufficient to be fully compliant with applicable laws and regulations. As financial transactions became more complex, criminals became more knowledgeable (and devious) and governments became more engaged in aggressively addressing the financing of criminal activities, new and comprehensive laws and regulations have been enacted. We will discuss how we got to the current environment in AML compliance, emerging issues in managing the complexities of compliance and what the future holds for us.

## BREAK OUT SESSIONS – 9:15 – 10:15 AM

### **Finding the Proper Balance: Role Clarity in Wealth Lines of Defense**

Advanced



#### **Susan Vogel-Vanderson**

Senior Vice President  
Chief Fiduciary Officer and  
Director of Business Controls  
FIFTH THIRD BANK  
Grand Rapids, Michigan

In this session, Susan will:

- Discuss the current regulatory environment and the regulators' expectations for a robust risk governance framework
- Consider how best to maximize the effectiveness of the risk governance framework in the wealth management context:
  - Who is ultimately responsible for managing risk?
  - How do the lines of defense coordinate to drive efficiency and effectiveness?
  - What is the impact on client service?
  - How does the role of the wealth professional change?
  - What about the shareholders' return?
- Provide practical suggestions for changing the risk culture

### **The Volcker Rule, Covered Funds, and Family Offices: An Unintended Consequence**

Advanced



#### **Martin E. Lybecker**

Partner  
PERKINS COIE LLP  
Washington, D.C.

In this session, attendees will learn about the prohibition in the Volcker Rule on banking entities sponsoring private equity funds or hedge funds, and the implications of that prohibition on banks serving family offices as trustee, investment adviser, custodian, and related functions.

### **Investment Oversight: Are you simply trying to weather the storm, or are you changing your sail plan?**

Advanced



#### **Benjamin A. Blaisdell, CFA, CAIA**

Managing Director, Investment Solutions  
Executive Investment Solutions Group  
U.S. TRUST/ BANK OF AMERICA  
Boston, Massachusetts

Over the past 15 years, we have seen ever increasing expectations from both our clients and our regulators on the depth and quality of the research supplied by our due diligence and investment oversight teams. All the while, we have seen the mainstreaming of ETF's, the convergence of Alpha and Beta investments, the democratization of non-traditional mutual funds, and the advent of vastly more complex and robust analytical software. Ben will address not only best in class analysis practices, but also pertinent governance and procedures. While the landscape has changed dramatically for due diligence teams, the future can only promise us much more. How prepared is your firm?

### **Family and Multi-Family Offices**

Advanced



#### **Sean Gray**

Managing Director, Chief Compliance Officer  
BESSEMER TRUST  
New York, New York

In this session, Attendees will:

- Understand what is considered a "Family Office"
- Be able to distinguish Family Offices from Multi-Family Offices
- Understand recent regulatory changes affecting Family Offices, e.g., Dodd Frank etc.
- Understand key risks in the Family and Multi-Family Office delivery/service models
- Get a sense of the future challenges Family Offices face

## BREAK OUT SESSIONS – 10:30 – 11:30 AM

### **Risk Governance – A Multiyear Transformation**

Advanced



**Mark Watson**  
*Executive Director | Global Banking & Capital Markets*  
ERNST & YOUNG LLP  
Boston, Massachusetts

Please join Mark for this essential session. Our attendees will learn:

- The blueprint and significance of strong risk governance
- Regulatory expectations and trends on governance
- The risk-governance transformation journey

### **Bitcoin – Current Movement in Blockchain Technology**

Emerging



**Alex Waters**  
*Founder / CEO*  
COIN APEX / COIN.CO  
New York, New York

In this session, attendees will:

- Learn about bitcoin—both the currency and the blockchain technology that underpins it
- Understand how it is affecting the financial industry
- Explore current real-world examples of its application
- Hear about Bitcoin from Technical CEO who has worked directly on the Bitcoin Protocol

### **Investment & Administrative Reviews**

Advanced



**Kathryn AB Vest**  
*Wealth & Investment Management*  
SUNTRUST BANKS, INC.  
Richmond, Virginia

Join us for an interactive debate on best practices associated with investment and administrative reviews. How have our approaches to these reviews changed over time? Do you like the current approach better than prior approaches? Does the size of the organization factor into the approach? Your participation and stance will make this session even more valuable.

### **Managing Risk in Working with the Ultra High Net Worth**

Advanced



**Scott Marantz**  
*Managing Director*  
Division Trust Executive  
U.S. TRUST  
Los Angeles, California

Working with high net worth and “ultra” high net worth clients presents some unique risks. In this session we will review:

- The unique risks in working with the ultra high net worth?
- Methods for effectively managing these unique risks
- Strategies to implement risk management protocols without disrupting the relationship

**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



## BREAK OUT SESSIONS – 1:15 – 2:15 PM

### **Risk Appetite**

Advanced



**Dana Einhaus, CFIRS**

*Director, Compliance & Operational Risk Control  
UBS FINANCIAL SERVICES, INC.  
Wilmington, Delaware*

In this break-out session, attendees will:

- learn what risk appetite is
- understand regulatory expectations
- have an interactive dialogue with their industry peers on range of practice

### **Monitoring and Testing Strategies in the Fiduciary Business**

Advanced



**Maria Hoffman, CFIRS**

*Managing Director  
Audit Manager, Wealth Management  
BNY MELLON  
Philadelphia, Pennsylvania*



**Barb Speidel, CTA**

*Managing Director  
Audit Director, Investment Management  
BNY MELLON  
Philadelphia, Pennsylvania*

How can monitoring and testing functions add value to the business? Attendees in this interactive session will discuss and share their experiences about:

- How to decide where to focus time and attention
- Testing methods and when to use them
- Reliance on work performed by others
- How to raise meaningful issues and influence actions that are sustainable

Participants will take away fresh ideas for how their 1st, 2nd or 3rd Line of Defense role can help raise the bar in their fiduciary organization.

### **Employing Crowd-Centric Alternatives to Enhance Portfolio Yield While Maintaining Fiduciary Responsibility**

Emerging



**Dara Albright**

*Consultant & Speaker -  
Market Structure & Crowdfinance  
Roswell, Georgia*

What's next for crowdfunding / crowdfinance? In this session, Attendees will:

- be introduced to crowd-centric alternative asset classes including P2P (peer-to-peer) investing and crowdfunding
- learn how and why P2P investing and crowdfunding are gaining popularity amongst retail investors and Financial Advisors
- understand how crowdfinance will influence the economic landscape
- become introduced to new financial products and tools that are enabling Financial Advisors to manage their clients alternative holdings, keep alternative assets under management and maintain fiduciary responsibilities to their clients

### **Fraud in Wealth Management – From Ponzi to Madoff and Beyond**

Advanced

**Craig L. Greene, CPA/CFF, CFE, MCJ**

*Partner  
MCGOVERN & GREENE LLP  
Henderson, Nevada*

In this interactive session, seasoned fraud buster, Craig L. Greene will share with you his knowledge of some of the more common types of fraud and embezzlement committed by those who manage the wealth of others. It will focus on the mindset and the profile of the fraudster and discuss the behavioral and procedural red flags that are often overlooked in trustee and fiduciary relationships. By contrasting the typical duties of the trustee or fiduciary against the potential portfolio risks Craig will show where things can and often do go wrong.

The objective of the session is to give you some tangible action points on preventing and detecting red flags of fraud and some pragmatic strategies for maximizing the recognition of early warning signs. Craig will discuss the typical profile of a fraudster, dealing with challenges of the “inform and account” requirements when assessing fraud risks, and other salient topics such as common fraud schemes perpetrated against the elderly, co-mingling of funds, loan schemes and other forms of mis-management that lead to fraud.

## BREAK OUT SESSIONS – 2:30 – 3:30 PM

### **Dashboards and Benchmarking – Updating Your Trust Committee or Board of Directors**

Advanced



**Brian B. Morrow**  
*LOB Risk Manager*  
SUNTRUST BANK, N.A.  
Atlanta, Georgia

This session will focus on and attendees will learn effective, focused presentations of fiduciary business performance data, key risk indicators, and other information your Trust Committee and/or Board of Directors want or need to know about your organization's fiduciary practice.

### **Liquidity Vehicles – LCR and Money-Market Reform**

Advanced

**Lloyd A. Wennlund**  
*Principal*  
NORTHERN TRUST  
Chicago, Illinois

Lloyd is on the leading-edge of today's money market reform products and initiatives. Please join him for an in-depth discussion of the propriety risk of emerging liquidity vehicles within the wealth industry.

### **OCC Handbooks – Standout Provisions**

Advanced

**Joel Miller**  
*Asset Management Group Leader*  
OFFICE OF THE COMPTROLLER OF THE CURRENCY  
Washington, D.C.

Today's series of OCC Handbooks for trust and wealth are certainly utilized for much more than guidance for the OCC's field examiners. Many will agree that they serve as an invaluable tutorial guide to trust and wealth for accepted procedure and governance. Please join the OCC's Group Leader for Asset Management Policy for a discussion of key attention-points for fiduciary and wealth professionals and institutions.

### **Integrating a RIA Strategy in Wealth Growth Plans**

Advanced



**James M. Marion**  
*National Fiduciary Advisor Executive*  
*Private Wealth Management*  
U.S. TRUST, BANK OF AMERICA  
Chicago, Illinois

Banks providing fiduciary investment management services have long utilized the services of RIAs, both affiliated and third-party. While the demands and needs of clients have become more complex, so too has the regulatory environment in which fiduciaries operate. This session will discuss common models for integrating RIAs into a bank's fiduciary investment and trust services model, as well as important issues for governance and oversight activities associated with those models.

## BREAK OUT SESSIONS – 3:45 – 4:45 PM

### **Dual Employees – The Challenge of Overseeing Dual Employees and Their Activities**

Advanced

**Carol A. Goulding**  
Group Vice President  
Chief Compliance Officer  
M&T SECURITIES  
Buffalo, New York

This session will discuss and attendees will learn the challenges that confront Compliance and Risk Officers when employees are both FINRA registered representatives and Bank employees.

Topics to be covered include:

- The development and education of the dual employee
- The concerns of the regulators
- The need to design a robust supervisory structure
- The potential risks and benefits of the dual employee program

### **Perspectives on Auto/Robo Trading and Associated Risks**

Emerging



**Christopher P. Sagovac**  
Managing Director  
BENEFIT TRUST COMPANY  
Overland Park, Kansas

This session will provide and attendees will learn an overview of automated/"Robo" trading paradigms that have experienced a recent surge in popularity and industry offerings. We'll explore automated trading from several perspectives:

- Operational Considerations
- Fiduciary Concerns
- Investor Risk
- Regulatory Compliance

### **Fiduciary Litigation – Come on a Tour of Yesterday, Today, and Tomorrow**

Basic



**McNeil Chestnut**  
Former Deputy Attorney General  
State of North Carolina  
Raleigh, North Carolina

McNeil Chestnut, an attorney and Visiting Professor of Fiduciary Law and Administration in Campbell University's Master of Trust & Wealth Management program, will walk you through some historic decisions that have shaped the wealth management business; explore some recent noteworthy decisions; and take a look at where the courts may be headed. One or two cases may leave you laughing out loud or asking ... the trustee did what? Really!

### **Alternative Investments**

Advanced



**R. James Hrabak, CFA**  
Senior Managing Director – Chief Investment Officer  
Asset Management & Trust  
MB FINANCIAL BANK  
Rosemont, Illinois

Attendees will learn:

- What's the point of alts, anyway?
- The evolution of the liquid alts space
- Selecting alts for portfolio construction
- Prove it: real world results

## Keynote Session

8:00 - 9:00 am

### **CyberSecurity Exploits Increase in Complexity and are Driving Global/Business Risk... Are You Ready?**



**Louis Pellicori**

*Chief Technology Officer  
THE GLENMEDE TRUST COMPANY  
Philadelphia, Pennsylvania*

Are today's security defenses adequate - knowing that Cybercrime is growing exponentially against enterprises, governments and individuals? Cybercriminals and hacker activists are waging malicious attacks with growing sophistication and are more effective in their efforts to steal and sabotage.

Discuss trends in the growing adoption and interdependencies regarding Cloud computing/services and security. You cannot stop the unprecedented pace of organizational, business and technology transformation. Are you prepared and is security a concern. If so, what should you be doing?

#### Takeaways:

- General understanding in the trends in both Security and Cloud
- Concepts in how the trends are influencing changes across companies and technology
- Review practical approaches, technologies and actions to improve security management

## General Session

9:15 - 10:15 am

### **Views from the Chief's Office – Fiduciary, Risk, & Audit**



**David G. Bilko**

*EVP and Chief Risk Officer  
UNION BANKSHARES CORPORATION  
Richmond, Virginia*



**Carol Severyn**

*Executive Vice President and Chief Audit Executive  
FROST BANK  
San Antonio, Texas*



**Susan Vogel-Vanderson**

*Senior Vice President  
Chief Fiduciary Officer and Director of Business Controls  
FIFTH THIRD BANK  
Grand Rapids, Michigan*

As Chief Fiduciary Officer, Susan's challenge is to find the right balance between supporting the client service promise and risk mitigation. Susan will discuss the following top of mind issues:

- Documentation: when is enough, enough?
- Real risk: what is it?
- Creative client solutions: are they within the bank's risk appetite?

As Chief Risk Officer, David must focus on all portfolios of risk: Regulatory, Legal, Reputational, Strategic, Credit, Liquidity, Market, and Operational. David will discuss how these risks impact shareholders, clients, and employees.

As Chief Auditor, Carol must make sure that all processes in the Bank are operating under effective internal controls. When these controls break down, the risks that Susan and David discussed become real. Carol will cover how auditors can make sure that the control environment is designed and operating effectively.



# THURSDAY, MARCH 24, 2016

## ROUNDTABLE SESSIONS – 10:30 – 11:30 AM

### Conference Highlights & Key Takeaways

#### Community Institutions

Leaders:

**Bradley F. Beshea, CRP, CFIRS**  
EVP, Fiduciary Compliance Manager  
FROST BANK  
San Antonio, Texas

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

#### Regional Institutions

Leaders:

**Bruce K. Goldberg, CTA, CPA**  
Director, Deloitte Advisory  
DELOITTE & TOUCHE LLP  
New York, New York

**Deanna Rankin, CFIRS**  
SVP, Trust Internal Audit Manager  
FROST BANK  
San Antonio, Texas

#### Large Institutions

Leaders:

**Jennifer L. De Vries, CTA**  
SVP, Senior Managing Director -  
Wealth Administration, Risk, and 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:

**John L. Clark**  
Senior Manager  
WEISERMAZARS LLP  
Fort Washington, Pennsylvania

**Anthony M. Palma, CFSA, CFE**  
Vice President, Internal Audit  
CITIGROUP  
New York, New York

## CONFERENCE ADJOURNS – 11:30 AM

# 30th National Risk Management Training Conference

## NOTES

### **Hotel and Amenities**

#### **The Cosmopolitan of Las Vegas**

The Cosmopolitan is the most original destination in the heart of The Las Vegas Strip. This unique luxury resort & casino is unlike any other. Enjoy oversized residential-styled living spaces with private terraces and breathtaking views of the Las Vegas skyline. Dining is reinvented with a one-of-a-kind restaurant collection featuring world-class chefs making their Vegas debut including Scott Conant and José Andrés along with authentic dining options by famed restaurateurs Costas Spiliadis, The One Group and brothers Bruce & Eric Bromberg. Stylish design and art engage cultural sensibilities while a vibrant nightlife scene captivates perceptions. The Pool District offers panoramic views and unrivaled service, allowing guests to choose between three distinct pool experiences. Combine it all with an eclectic mix of hand-selected boutiques, a 100,000 square-foot casino, Marquee Nightclub & Dayclub, and the serenity of Sahra Spa & Hammam to redefine your luxury resort experience.

For information about the city of Las Vegas, visit [www.vegas.com](http://www.vegas.com).

### **Hotel Reservations**

Conference attendees will receive a reduced group rate of \$179.00 single occupancy & double occupancy for Sunday through Thursday. The hotel has also offered FIRMA attendees a reduced Resort Fee of \$15 per night. Attendees can now book for this event via the call center at (702) 698-7575 (local) or (855) 435-0005 (toll free). Please ensure that when calling, each attendee references our group name **FIRMA**, and our group code, **SFIRM6**. Attendees will be able to book up until our agreed cut off which is Friday, February 26, 2016, or until our block is sold out.

For online reservations, Attendees may book for this event via your unique **Passkey** link: <https://resweb.passkey.com/go/SFIRM6>

**ALL RESERVATIONS MADE AFTER 5 PM, FEBRUARY 26, 2016, ARE SUBJECT TO AVAILABILITY.** The special FIRMA group rate will be honored (3) days prior and (3) days after the meeting dates, subject to availability.

### **Government Reservations**

FIRMA has 20 government rate rooms blocked at The Cosmopolitan of Las Vegas, from Sunday night through Wednesday night. To make your government reservation, you may call (702) 698-7575 and ask for a FIRMA government room or register online at: <https://resweb.passkey.com/go/SFIRM6G>

### **Dress**

Casual dress is recommended for all conference functions. Las Vegas is world famous for its warm climate and casual atmosphere, so enjoy 85F degree-days with slightly cooler evenings. While attending conference sessions, a sweater or jacket is always recommended.

### **Airport Transportation Information**

#### **Driving Directions from Airport**

The Cosmopolitan of Las Vegas is approximately 10 minutes from McCarran International Airport. The hotel is located on Las Vegas Boulevard. The address is 3708 Las Vegas Blvd. South, Las Vegas, NV 89109.

#### **Alternate Transportation**

Estimated Taxi fare: approx. \$25.00 (one way)

Our host hotel does offer Shuttle services provided through Super Shuttle at a rate of \$11 per person by reservation only. Reservations must be received at least 4hrs before flight departure. More information can be found at [www.supershuttle.com/Locations/LasVegasLAS](http://www.supershuttle.com/Locations/LasVegasLAS).

For airport sedans or limos, the hotel asks that these be arranged ahead of time. Their concierge can help for any FIRMA attendees. Their phone number is (702) 698-7475 or (877) 893-2003 or email [concierge@cosmopolitanlasvegas.com](mailto:concierge@cosmopolitanlasvegas.com).

### **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.

### **Special Events**

FIRMA is pleased to announce the following complimentary programs at this year's conference:

On Sunday evening, March 20th, FIRMA will host a reception for First-Time Conference Attendees / FIRMA New Members. Details are on page 3. Please indicate you are a first-time attendee on the conference registration form.

FIRMA's Board of Directors will host a special welcome reception at the hotel's North Boulevard Pool on Monday evening, March 21st, from 6:30-8:30 pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday afternoon, March 22nd, FIRMA is offering a complimentary Focus Session from 2:45-4:45 pm, entitled "Fiduciary Monitoring, KRI's and other Risk Metrics."

The FIRMA Annual Membership Meeting will be held following the hosted luncheon on Wednesday, March 23rd. All conference attendees are invited to join us for lunch and the meeting.

# REGISTRATION FORM

## FIRMA 30th NATIONAL RISK MANAGEMENT TRAINING CONFERENCE March 20-24, 2016

- Register for:**                      **Check one:**     Member                       Non-member  
 Conference                       \$1,650.00\*                       \$1,875.00\*  
 Pre-Conference Workshop     I     II                       \$275.00                       \$375.00  
 Complimentary Focus Session (*no charge, but pre-registration is requested*)

\* Take a \$100 discount if paid prior to February 12, 2016

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  
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