



FIRMA[®]

Fiduciary & Investment Risk Management Association

THEFIRMA.ORG

32nd National Risk Management Training Conference



SAN DIEGO, CALIFORNIA

APRIL 22-26, 2018

Current & Recent Sponsors

Argent Fiduciary Consulting Services	Informa Investment Solutions	The Revzon Consulting Group
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Partner Organizations

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

Organizations Represented at the 2017 National Conference

Alerus Financial	Country Club Trust Company	INTRUST Bank	Southeastern Trust Company
Alpine Bank	Deseret Trust Company	JPMorgan Chase	State of Alabama
Amarillo National Bank	Edward Jones	JRMB II	State of Colorado, Division of Banking
AmeriServ Trust & Financial Services Company	F.N.B. Corporation	KeyBank	State Street Bank & Trust Company
Argent Fiduciary Consulting Services	FDIC	Legacy Private Trust Company	Synovus Trust Company
BancorpSouth	Federal Reserve Bank of Atlanta	M&M Consulting, LLC	TCF Consulting, LLC
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Bank of Labor	Federal Reserve Bank of Cleveland	MB Financial Bank	Texas Department of Banking
Bank of the West	Federal Reserve Bank of Kansas City	Monroe Bank & Trust	The Bank of Nova Scotia Trust Company Bahamas Ltd
BankWest	Fifth Third Bank	MUFG Union Bank	The First National Bank in Sioux Falls
BB&T	First Bankers Trust Services	MutualBank	The Glenmede Trust Company
BBVA Compass	First Foundation Bank	National Advisors Trust Company, FSB	The PrivateBank
Besemer Trust Company	First Hawaiian Bank	Northern Trust Company	The Trust Company of Virginia
BMO Harris Bank	First National Bank of Omaha	Ohio Division of Financial Institutions	Tolleson Private Bank
BNC National Bank	First Tennessee Bank	Old National Wealth Management	Trinity Health
BNY Mellon	Frost Bank	Old Point National Bank	Trustmark National Bank
BOK Financial	Fulton Financial Advisors	Old Point Trust	U.S. Bancorp
Broadway National Bank	Godfrey & Kahn, S.C.	Peak Trust Company	Union Bank & Trust
Brown Brothers Harriman	Greenleaf Trust	Phoenixville Federal Bank & Trust	U.S. Bank
Busey Trust Company	Hancock/Whitney Bank	Piedmont Trust Company	U.S. Trust/Bank of America
CA Dept of Business Oversight	Harper & Pearson Company, PC	PNC	USAA
Cadence Bank, NA	Hemenway Trust Company	Raymond James	Virginia Bureau of Financial Institutions
Capital One	Hills Bank and Trust Company	Regions Financial	Washington Trust Bank
Central National Bank	Hoosier Trust Company	Renasant Bank	Wells Fargo
City National Bank	HSBC Bank USA, NA	Rockland Trust Co.	Whitney Bank
Commerce Bank	Huntington National Bank	S.R. Snodgrass, PC	Whittier Trust Company
Community Trust and Investment Company	IBERIABANK	Sandy Spring Bank	Zions Bancorp
Community Trust Bancorp, Inc	Independent Trust Company of America	Securian Trust Company	
Comptroller of the Currency	Indiana Dept of Financial Institutions	Somerset Trust Company	
		South Dakota Division of Banking	

CONFERENCE SCHEDULE

SUNDAY, APRIL 22

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 Social	6:30 - 7:30 pm

MONDAY, APRIL 23

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, APRIL 24

General Sessions	8:00 am - 12:45 pm
Complimentary Focus Sessions	2:30 - 4:30 pm

WEDNESDAY, APRIL 25

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 26

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

To Our Fiduciary Colleagues – A unique window...

Our fiduciary and investment risk industry is facing unprecedented responsibility to focus upon risk management as a cohesive team and to reshape fiduciary mandates across all products and services.

FIRMA's 2018 outstanding group of Conference sessions and speakers, displayed in this brochure, has been selected specifically by your peers as not-to-miss topics.

To the Business Line / First Line of Defense—FIRMA invites you to join us for state-of-the-industry business topics, including two special Trust Executive Focus Sessions. Emphatically, FIRMA is the premier industry source for vital sharing of fiduciary risk management topics with audit, risk/compliance, and regulatory professionals. Never before has strategic cross-functional risk management been so intensely required and regulated.

To our valued fiduciary audit, compliance, and risk professionals - FIRMA proudly and steadfastly recognizes our pledge to bring to you the most current and in-depth industry issues that define, strengthen through understanding, and distinguish your critical roles.

We believe our 2018 Agenda is unequaled in value over a five-day period. Come engage with us and our expert speakers – learn, confirm, surpass, and network. Gain a distinct advantage within the fiduciary industry.

I urge you to peer into this Brochure's window. Turn these pages, invest in your expertise, and join us in San Diego See you there!

Hale Mast, CTA
FIRMA Executive Director



National Association of State Boards of Accountancy

The Fiduciary and Investment Risk Management Association, Inc.™ (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 registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

32nd National Risk Management Training Conference

FIRMA™ is proud to sponsor its thirty-second Annual National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers to beautiful San Diego. Our demanding and challenging responsibilities for fiduciary risk continue and FIRMA stands strong in our belief that there is no more vital time than now for training, sharing, and networking. 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 as well as 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
- Business Line Asset and Investment Management Professionals
- Fiduciary Executives
- Fiduciary 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 topics from which attendees can choose those 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 two 2-hour Complimentary Focus Sessions on Tuesday afternoon for conference attendees.

Workshop Fees

Pre-Conference Workshops are \$295 for FIRMA members and \$395 for non-members.

Conference Fees

Conference fees are \$1,750 for FIRMA members and \$1,995 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.

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 Attendees from National and State Regulatory Agencies

\$1,550 for Regulator FIRMA Members

\$1,695 for Regulator FIRMA Non-Members

EARLY PAYMENT DISCOUNT - For conference payments received through March 2, 2018, attendees may take \$100 off the above Conference Fees.

Cancellation Refund Policy

Cancellations received prior to March 31, 2018, will be refunded in full, less a \$75 service charge. Cancellations received March 31st through April 6th will be refunded subject to a \$250 service charge. Cancellations made after April 6, 2018, 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 770-790-8355.

Continuing Education

The 2018 Training Conference provides 20 Group-Live continuing education hours. The Pre-Conference Workshops each provide 3 Group-Live continuing education hours; the Complimentary Focus Sessions will each provide 2 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" except where otherwise noted. This program is rated Intermediate because of the educational and/or experience recommendations 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 Loews Coronado Resort

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 2018, FIRMA is pleased to offer to our government Attendees up to 45 government-rate rooms. In addition, for all FIRMA Conference Attendees staying at the Loews Coronado Resort, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- One (1) free registration certificate to the FIRMA 2019 Conference
- One (1) night hotel rooming fee rebated to Attendee's room bill
- One (1) gift voucher for a complimentary 2-night stay in a Loews hotel

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2018, especially the grand amenities offered at the Loews Coronado Resort.

Pre Conference Workshop I

1:00 - 4:00 pm

Enterprise-Wide Vendor Management

Basic



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



Robert P. Lavigne
Director
PRICEWATERHOUSECOOPERS, LLP
Boston, Massachusetts

Financial institutions are increasingly seeking and establishing relationships with third parties, to help provide products and services to clients more capably and efficiently, while also mitigating risk. The benefits of these outsourcing relationships are not without risk, however, and financial institutions must have a strong process in place to properly evaluate, select, onboard, oversee and terminate relationships with these contractors and subcontractors. Attendees will learn key elements of a strong, risk-based, third-party vendor risk management program, intended to limit risk and meets evolving regulatory requirements.

Our discussion will consider existing regulatory guidance on third-party relationships, as well as recently issued guidance addressing the prudent management of risks associated with new, modified and expanded product and service offerings.

Whether you are seeking to implement or enhance a vendor risk management program, this session will provide you with the tools you need to make your program a success.

Pre Conference Workshop I I

1:00 - 4:00 pm

Core Tenets for Effective Operational Fiduciary Risk Management Programs

Basic



Holly A. Bailey, JD
National Director, Trust Fiduciary Risk
Vice President
BMO PRIVATE BANK
Chicago, Illinois



Linda Sirgo
Executive Vice President
Operational Risk Management – Risk Executive
BRANCH BANKING AND TRUST COMPANY
Raleigh, North Carolina

Come join this pre-workshop program to learn exciting building blocks for effective operational fiduciary risk management programs. Join two seasoned industry professionals who will share first and second line of defense perspectives in an interactive discussion on oversight strategies and tools in the evolving regulatory environment. The workshop will provide examples of important components to assist in the execution of effective risk management strategies to include:

- Roles and Responsibilities
- Current and Emerging Top Risks
- Oversight and Committee Structures
- Risk and Control Assessments, including KRI's

The workshop will be interactive and provide an opportunity to share best practices and learn from our industry experts. We look forward to a productive and exciting discussion.

New Attendee / New Member Social

6:30 - 7:30 pm

Hosted by FIRMA

FIRMA is delighted to host a special social hour 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.

Welcoming Remarks

8:00 - 8:15 am

FIRMA President David B. Jonke, CTA, CPA

Opening Keynote Address

8:15 - 9:15 am

A Little Paranoia Goes a Long Way these Days: Risk, Regulation, and Reputation



David Carroll

Retired

*Former Senior Executive Vice President of
Wealth and Investment Management at
Wells Fargo & Company
Carroll Family Holdings, LLC
Charlotte, North Carolina*

Please join David as he shares thoughts on Risk Management, Compliance, your reputation with clients, and credibility with Regulators.

General Session

9:30 - 10:30 am

The U.S. & Global Economy: Late-cycle Challenges and Opportunities



Jeff Korzenik

*Senior Vice President and Chief Investment Strategist
FIFTH THIRD BANK
Chicago, Illinois*

In this session, attendees can hear answers to:

- In our 9th year of growth, how much longer can the expansion last?
- How do structural workforce problems impact U.S. growth?
- What can we expect from the final innings of the business cycle?
- What can we expect from the Fed?

General Session

10:45 - 11:45 am

Conflicts of Interest – The Fiduciary’s Bane



James M. Marion

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

“The most fundamental duty of the fiduciary obligation of trust law is the duty of undivided loyalty to the beneficiary.” (Sitkoff, Robert H. Wills, *Trusts and Estates*. New York: Wolters Kluwer Law & Business, 2013.)

While the traditional trust law duty of loyalty does not apply to all bank fiduciary activities, it should serve as the starting point for all self-assessment. This session will explore the increasing complexity of the financial services marketplace and examine examples of traditional and developing conflicts of interest that arise in delivery of fiduciary investment services.

Hosted Luncheon

11:45 am - 1:00 pm

Breakout Sessions – 1:00 - 2:00 pm

Regulatory Panel

Nanna Goodfellow – Moderator

National Bank Examiner – Large Bank Group
OFFICE OF THE COMPTROLLER OF THE CURRENCY
San Francisco, California

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.

Ronald Wert

Manager of Examinations
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.

Middle Office Efficiencies

**Michael Halter**

Managing Director- Senior Middle Office Manager
CIBC PRIVATE WEALTH MANAGEMENT
Chicago, Illinois

Imagine having the ability to create efficiencies, reduce duplication of efforts, and provide appropriate segregation of duties to minimize risk! This session will give an overview of the benefits of developing strong “Middle Office Efficiencies” to support business development efforts in the Front Office.

Michael will walk us through the development and structure of the following:

- Building a centralized support model to strengthen risk management and create scalability
- Shifting Front Office focus away from administrative matters to increase business development opportunities
- Creating consistent practice and processes
- Enhancing internal controls and provide appropriate segregation of duties

Technology Innovations - Learning From the Past, With Eyes on the Future

Emerging

**Ian Mitchell**

Executive Fraud Management Consultant
FRAUD FIGHTER CONSULTING
Trenton, Georgia

Good Risk Managers learn from their mistakes and misses and those of others. The best learn from the past and anticipate the future. In this talk, you will receive Ian’s perspective on how we can learn from the events of our past, like the mortgage crisis and the Target breach, but still remain firmly rooted in the realities of today (data breaches, faster payments) and threats of tomorrow (autonomous vehicles).

Monitoring the Trading Desk

**Chris Cook**

Vice President
FROST INVESTMENT ADVISORS
San Antonio, Texas

Please join Chris for a detailed discussion of the risks and challenges in monitoring Trade Cost Analysis (TCA). Attendees will have an opportunity to learn and discuss areas of operational risk, the process of analyzing and monitoring best execution reporting, as well as best practice compliance solutions.

MONDAY, APRIL 23, 2018

Breakout Sessions – 2:15 - 3:15 pm

Ethics



Joan Dindoffer
Vice President
Director, IS Regulatory and Fiduciary Oversight
Wealth and Asset Management
FIFTH THIRD BANK
Cincinnati, Ohio

Trust Ethics: Ripped from the Pages of your Policy Manuals. This will be an interactive discussion based on hypothetical situations confronted by your trust departments every day. Conflict of interest, duty of loyalty, federal and local laws and regulations will be presented as background and guidance.

Evolving Your Anti-Money Laundering (AML) Program



Paul Dougherty
Director Financial Crimes Compliance
FIFTH THIRD BANK
Charlotte, North Carolina

The world of Financial Crimes Compliance and AML continues to change - are you changing with it? This session will address:

- The new beneficial ownership requirements and its impact on customer on-boarding
- Red flags and making sure your controls are finding potentially suspicious activity
- The convergence of AML, Fraud, and Information Security
- How does this new regulation impact the trust and fiduciary business?

Regulatory Panel

REPEAT SESSION

Digital Assets: Risk Mitigation



John L. Shepherd, PMC
Founder
CONDADO CONSULTING, LLC
Palm Beach Gardens, FL

Digital Assets (Bitcoin and other ICO's) are proving to be an attractive and risky investment for clients. This session will provide guidelines and suggestions as to how to mitigate the risk associated with Digital Assets by comparing the current trading, settlement and custody environment to similar environments prior to tradable asset book entry environment. By reviewing, comparing and contrasting risk mitigation measures prior to today's book entry environment to the current Digital Asset environment, risk mitigation measures can be identified and discussed. The session will provide risk managers background on the nature of digital assets and the potential risks (trading, market and operations). We will discuss a risk manager's role in assessing digital asset risk, how an organization can take steps to identify relevant risks, and how to rank and address these risks in order of significance.

Breakout Sessions – 3:30 - 4:30 pm

Habits of a Highly Effective First Line of Defense in the Fiduciary Business



Jennifer L. De Vries, CTA
SVP, Senior Managing Director - Wealth Administration, Risk, and Operations
MB FINANCIAL BANK, NA
Rosemont, Illinois

The vernacular “Lines of Defense” has become the buzz in recent years. What is it you are defending? How does your “defense” become highly effective? Join us in this session to learn about key components for a highly effective First Line of Defense implementation and measurement.

Habits of the Highly Effective Compliance Manager



David S. Villwock, CFIRS
Managing Director, Private Bank Fiduciary Compliance
JPMORGAN CHASE BANK, NA
Columbus, Ohio

Compliance Managers / the Second Line of Defense Managers continue to field demands from multiple sets of stakeholders with their own sets of priorities including managers, senior and junior business people seeking advice or approvals, internal projects and product development, advice on control structures, and questions from their own teams and regulators. In this session, David will walk through a set of habits and lessons learned from 19 years of experience in the fiduciary industry on how to effectively manage demands and to deliver effective and efficient Compliance support.

Habits of a Highly Effective Audit Function

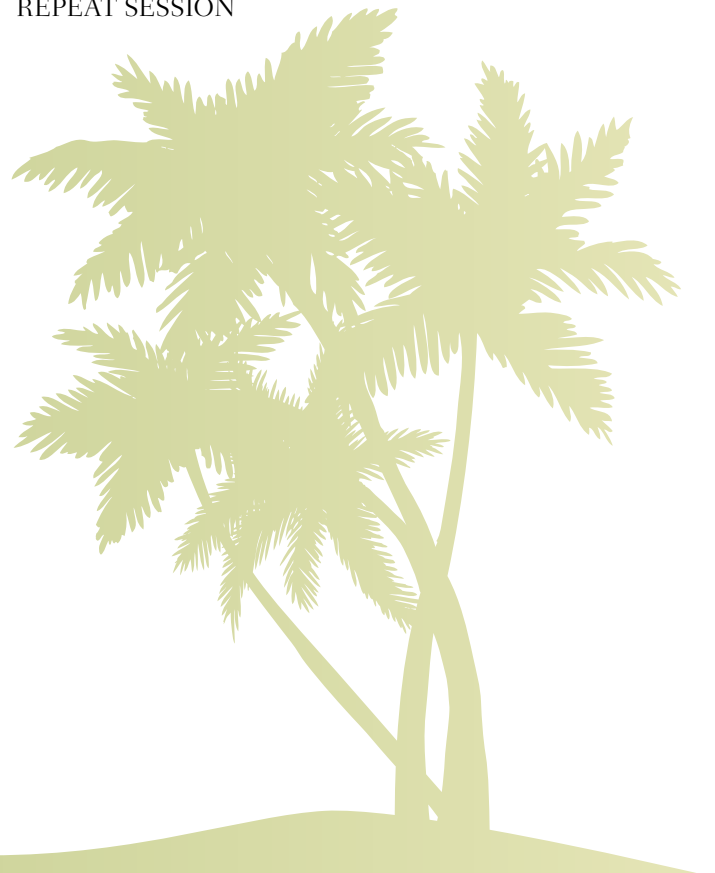


Keith Bujalski
Managing Director and Senior Audit Manager
JPMORGAN CHASE & COMPANY
New York, New York

“Three Lines of Defense” – how often have those words rolled off your tongue in the last few years? Internal Audit may be “third” in the Lines of Defense but is clearly an equally critical component of this risk and control framework alongside Line of Business Management and various Control and Oversight functions such as Compliance and Risk Management. The Internal Audit function continues to receive increased focus from Board of Directors and regulators as evidenced by the evolution of what are now known as Heightened Standards. This “Third Line” is truly an independent, respected, and essential component of any effectively managed fiduciary business. Please join Keith for a critical review of today’s demands for not only a conforming audit function but also for insights into leading industry best practices.

Evolving Your Anti-Money Laundering (AML) Program

REPEAT SESSION



MONDAY, APRIL 23, 2018

Roundtable Sessions – 4:45 - 5:45 pm

Join your peers in four different roundtable discussion groups for discussions around best and leading practices to address current or emerging issues and challenges. We ask all Federal and State regulators in attendance to join the “Regulators” Roundtable. All other attendees may choose their Roundtable of choice by discipline - “Audit”; “Risk / Compliance”; or “First Line of Defense.”

Audit

Leaders:



Bruce K. Goldberg, CTA, CPA
Managing Director.
Deloitte Risk and Financial Advisory
DELOITTE & TOUCHE LLP
New York, New York



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

Risk / Compliance

Leaders:



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



David B. Jonke, CTA, CPA
Compliance Senior Director -
Wealth and Asset Management Division
Senior Vice President
FIFTH THIRD BANK
Chicago, Illinois

First Line of Defense

Leaders:



John L. Clark, CTA, CRCM, CAMS
Retirement & Institutional Services Trust
Operations Manager
BB&T
Raleigh, North Carolina



William T. Norris
Chief Investment Officer
CIBC BANK USA
Chicago, Illinois

Regulators

This session is open only to Federal and State Regulators

Leader:



Scott Kelly, CFIRS
Deputy Director
SOUTH DAKOTA DIVISION OF BANKING
Pierre, South Dakota

FIRMA's Welcome Reception

6:30 – 8:30 pm



Keynote Session

8:00 - 9:00 am

Lead Without Speaking – The Importance of Nonverbal Communication



Erick Rheam
Speaker
Clear Creek, Indiana

You cannot achieve anything of significance without the help of others. Solid communication skills are paramount if you desire to gain buy-in from your colleagues, leadership, friends, and family; however, your words are only part of your communication repertoire. Studies show that 55% of communication is nonverbal and two people will signal over 800 nonverbal cues over the course of a thirty-minute conversation. Erick Rheam will deliver a highly entertaining and informative talk that will enhance your communication skills in the realm of nonverbal communication that can be applied immediately in your career and in your life.

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.

Policy makers are still busy with priority issues for this administration and ongoing Dodd-Frank Act and Fiduciary Standard 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 - 11:30 am

Cyber Security



Luke Dembosky
Partner
DEBEVOISE & PLIMPTON, LLP
Washington, D.C.

Luke will lead an interactive discussion of the latest cyber risk developments, including those affecting the SWIFT system, and how financial firms and other leading companies are approaching these issues. The discussion will include regulatory and litigation trends, and how those are influencing the ways that companies prepare for and manage cybersecurity incidents. In so doing, Luke will draw on his many years of leading national security and cyber crime investigations for the Justice Department, along with his private practice experience assisting a range of clients globally in addressing cyber threats.

General Session

11:45 am - 12:45 pm

Fiduciary Conduct



Don Andrews, Esq.
Partner & Global Practice Leader for Risk and Compliance
REED SMITH, LLP
New York, New York

Please join Don as he reviews key aspects of Fiduciary Requirements especially in connection with on-boarding relationships and on-going administration. Don will focus on issues such as the role of Trust Committees in reviewing proprietary investments and risky investment strategies. Don will also examine the role of Compliance and Risk Management in connection with these important issues.

SUNDAY

Pre Conference Workshop I

1:00 - 4:00 pm

Enterprise-Wide Vendor Management
Basic

Jeffrey S. Kropschot, Robert P. Lavigne

Pre Conference Workshop II

1:00 - 4:00 pm

Core Tenets for Effective Operational Fiduciary Risk Management Programs

Basic
Holly A. Bailey, Linda Sirgo

NEW ATTENDEE/NEW MEMBER SOCIAL – 6:30 – 7:30 PM

MONDAY

WELCOMING REMARKS

8:00 - 8:15 am

FIRMA President
David B. Jonke

OPENING KEYNOTE ADDRESS

8:15 - 9:15 am

A Little Paranoia Goes a Long Way these Days: Risk, Regulation, and Reputation

David Carroll

GENERAL SESSION

9:30 - 10:30 am

The U.S. & Global Economy: Late-cycle Challenges and Opportunities

Jeff Korzenik

GENERAL SESSION

10:45 - 11:45 am

Conflicts of Interest – The Fiduciary's Bane

James M. Marion

HOSTED LUNCHEON

11:45 am - 1:00 pm

BREAKOUT SESSIONS – 1:00 – 2:00 PM

Regulatory Panel

Nanna Goodfellow – Moderator
Joel Miller, Michael W. Orange
Ronald Wert

Middle Office Efficiencies

Michael Halter

Technology Innovations – Learning From the Past, With Eyes on the Future Emerging

Ian Mitchell

Monitoring the Trading Desk

Chris Cook

BREAKOUT SESSIONS – 2:15 – 3:15 PM

Ethics

Joan Dindoffer

Evolving Your Anti-Money Laundering (AML) Program

Paul Dougherty

Regulatory Panel

REPEAT SESSION

Digital Assets: Risk Mitigation

John L. Shepherd

BREAKOUT SESSIONS – 3:30 – 4:30 PM

Habits of a Highly Effective First Line of Defense in the Fiduciary Business

Jennifer L. De Vries

Habits of the Highly Effective Compliance Manager

David S. Villwock

Habits of a Highly Effective Audit Function

Keith Bujalski

Evolving Your Anti-Money Laundering (AML) Program

REPEAT SESSION

ROUNDTABLE SESSIONS – 4:45 – 5:45 PM

Audit

Bruce K. Goldberg
Gary E. Pelcak

Risk / Compliance

Bradley F. Beshea
David B. Jonke

First Line of Defense

John L. Clark
William T. Norris

Regulators

Scott Kelly

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

TUESDAY

KEYNOTE SESSION

8:00 - 9:00 am

Lead Without Speaking – The Importance of Nonverbal Communication

Erick Rheam

GENERAL SESSION

9:15 - 10:15 am

ABA Trust Legislative Update

Cecelia A. Calaby

GENERAL SESSION

10:30 - 11:30 am

Cyber Security

Luke Dembosky

GENERAL SESSION

11:45 am - 12:45 pm

Fiduciary Conduct

Don Andrews

COMPLIMENTARY FOCUS SESSIONS – 2:30 - 4:30 PM

Complimentary Focus Session I

What's 'Key' in KRIs

Michael D. Coyne

Complimentary Focus Session II

Risks and Oversight in Social Media in the Trust / Wealth Business

Cynthia Hetherington

WEDNESDAY

KEYNOTE SESSION

8:00 - 9:00 am

**Maximizing Your Gen Y ROI: Empowering & Retaining
the Future Millennial Leaders of Your Organization &
Engaging Millennial Customers**

Aaron McDaniel

HOSTED LUNCHEON

11:45 am - 1:15 pm

Open to all Conference Attendees

FIRMA Annual Membership Meeting

David B. Jonke, President

BREAKOUT SESSIONS – 9:15 - 10:15 AM

**DOL Rule – Critical Highlights
and Status**
David Levine

**Delegation of Fiduciary
Investment Responsibilities**
Todd Maloy

**Playing with Matches:
Avoiding the Trustee Risks
You Didn't Know Existed**
Lauren J. Wolven

**Shining a Light on New
Business: What Lurks
in the Shadows?**
Jason P. Susini

BREAKOUT SESSIONS – 10:30 - 11:30 AM

**ERISA Update –
Considerations for Providers
and their Clients**
Alexander Ryan

**Special Needs Trusts –
Administration Challenges**
Frances Fata

**Delegation of Fiduciary
Investment Responsibilities**
REPEAT SESSION

Countdown to T+0
Satish G. Pattegar

BREAKOUT SESSIONS – 1:15 - 2:15 PM

**ERISA Update –
Considerations for Providers
and their Clients**
REPEAT SESSION

**Whistleblowing as Part of
Compliance Program DNA**
Michael E. Brodsky

**Wealthy Clients Love to Collect
Hard To Value Assets**
T. Kevin Whalen

**FinTech: Innovating Digital
Financial Services**
Brian Stoeckert

BREAKOUT SESSIONS – 2:30 - 3:30 PM

**Review of the Past Year's
Significant, Curious, or
Downright Fascinating
Fiduciary Cases**
Dana G. Fitzsimons, Jr.

**Data Analytics / Predictive
Analytics**
James G. Hughes

**Senior Clients: Financial
Exploitation and Diminished
Capacity**
Keith E. Grindstaff

**IRA's – Unique Assets and
Other Current Risk Issues**
Katie Jaskinia

BREAKOUT SESSIONS – 3:45 - 4:45 PM

Current Fiduciary Litigation
REPEAT SESSION

**ROBO Advisor – Strategy and
Risks**
Benjamin Alden

**Compliance Programs for
Community Banks**
Basic
Machelle L. Rinko

**Managing the Risks of
Account Officer Succession**
J. Phil Buchanan

THURSDAY

KEYNOTE SESSION

8:00 - 9:00 am

**Remembering (and Forgetting)
Black Monday**

Diana B. Henriques

GENERAL SESSION

9:15 - 10:15 am

**Are You Ready for the New Perfect Storm?" – The Convergence
of the Internet of Things, Blockchain, Better Data Analytics and AI**

Laszlo S. Gonc

ROUNDTABLE SESSIONS – 10:30 - 11:30 AM CONFERENCE HIGHLIGHTS & KEY TAKEAWAYS

Audit
Bruce K. Goldberg
Gary E. Pelcak

Risk / Compliance
Bradley F. Beshea
David B. Jonke

First Line of Defense
John L. Clark
William T. Norris

Regulator
Scott Kelly

Complimentary Focus Session I

2:30 - 4:30 pm

What's 'Key' in KRIs



Michael D. Coyne
SVP, Risk & 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
- Considering 'value' when developing KRIs
- 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. We will also discuss approaches to ensure that KRIs are valuable and meaningful to our organizations, and can be used to drive effective risk management processes.

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 useful best practices to take back to their respective organizations.

Complimentary Focus Session II

2:30 - 4:30 pm

Risks and Oversight in Social Media in the Trust / Wealth Business



Cynthia Hetherington, MLS, MSM, CFE
Founder and Principal
HETHERINGTON GROUP
Wayne, New Jersey

Businesses are built around relationships, and knowing exactly who you are dealing with is often key to success. This session will help conduct the appropriate due diligence using social media and open sources to give you the best information to make the right decisions, and minimize exposure in the process. Learn the top techniques, databases, and resources available that will be most useful for you as you conduct investigations and connectivity.



Keynote Session

8:00 - 9:00 am

Maximizing Your Gen Y ROI: Empowering & Retaining the Future Millennial Leaders of Your Organization & Engaging Millennial Customers



Aaron McDaniel

Founder

YOUNG PROFESSIONAL'S EDGE

San Francisco, California

80+ million strong, Millennials are the largest generation in the workforce and are changing the way that we do business. Through this engaging session, you will learn WHO Millennials are, WHY they got this way, WHAT they want in the companies they work for and buy from, and HOW to develop them into the leaders of your organization and a satisfied loyal customer-base.

Breakout Sessions – 9:15 - 10:15 am

DOL Rule – Critical Highlights and Status

David Levine

Chartered Principal

GROOM LAW GROUP

Washington, D.C.

The Department of Labor fiduciary rule has gone through many twists and turns over the past several years. With court challenges, proposed legislation, and the change from the Obama to the Trump Administration, the scope of and breadth of the fiduciary rule changes from moment-to-moment. This session will briefly recap where we are today - and where the fiduciary rule may (or may not!) go in the future.

Delegation of Fiduciary Investment Responsibilities

Todd Maloy

Chief Investment Officer

EDWARD JONES TRUST COMPANY

St. Louis, Missouri

Adoption of the Uniform Prudent Investor Act has created both opportunities and challenges for Trustees with respect to their investment responsibilities. As the market environment grows increasingly complex, and organizational resources evolve, firms are seeking solutions to help balance strategic priorities and day-to-day decision-making. In this session, we will discuss the current state of delegated investment management and practical considerations for fiduciaries.

Playing with Matches: Avoiding the Trustee Risks You Didn't Know Existed



Lauren J. Wolven

Partner, Trust & Estates Group

LEVENFELD PEARLSTEIN, LLP

Chicago, Illinois

Trustees often are asked to engage in loans to related parties or beneficiaries and other transactions with related trusts, closely held assets and real estate. For a trustee who is not careful, even a seemingly simple act like making a loan to a beneficiary can lead to liability. This session will explore the complexities added by directed trust statutes and will examine methods to reduce fiduciary risk in common trust transactions.

Shining a Light on New Business: What Lurks in the Shadows?



Jason P. Susini

Vice President and Fiduciary Manager

GLENMEDE TRUST COMPANY

Philadelphia, Pennsylvania

New business is a major contributor to revenue and growth for your firm. However, proper assessment of these opportunities prior to accepting the business is essential. Placing a greater emphasis on the review of new business will not only lead to enhanced due diligence, it will offer greater guidance to business development officers as they identify and evaluate new opportunities. This discussion will examine the vetting process for new business, best practices for analyzing opportunities, and effective communication with colleagues.

WEDNESDAY, APRIL 25, 2018

Breakout Sessions – 10:30 - 11:30 am

ERISA Update - Considerations for Providers and their Clients



Alexander Ryan
Chartered Principal
GROOM LAW GROUP
Washington, D.C.

This session will address EB trends impacting financial services providers and their clients including the Department of Labor's "investment advice" final regulation, DOL guidance, and current litigation.

Special Needs Trusts - Administration Challenges



Frances Fata
Managing Director Personal Trust & Guardianship Services
MB FINANCIAL BANK, N.A.
Rosemont, Illinois

In this session, attendees will receive a brief overview of the different types of Special Needs Trusts, following which they will delve more deeply into updates concerning Special Needs Trusts, including the Special Needs Fairness Act, and the use of ABLE accounts. Finally, attendees will learn about unique aspects to consider when settling a Special Needs Trust.

Delegation of Fiduciary Investment Responsibilities"

REPEAT SESSION

Countdown to T+0



Satish G. Pattegar
Director of Fiduciary Risk & Governance
Fiduciary & Investment Risk Oversight
Wealth and Investment Management Risk
WELLS FARGO CORPORATION
Minneapolis, Minnesota

The unnoticed and extremely smooth transition from T+3 to T+2 provides the Industry the confidence to continue working toward further risk reduction in the securities settlement process. The unclear timeline for the next shortening of the securities settlement cycle (T+1 or T+0?) gives us an opportunity to discuss potentials, plan, and leverage those transitional activities that caused the flawless success of the transition to T+2. Let's explore and discuss, recognizing that the further shortening of the settlement cycle will continue to be an Industry initiative and may add to the level of operational risk within custody institutions. It is important to focus on this emerging risk to custody organizations.

Hosted Luncheon and Meeting

11:45 am - 1:15 pm

Open to all Conference Attendees

"FIRMA Annual Membership Meeting"

David B. Jonke, CTA, CPA
FIRMA President

Breakout Sessions – 1:15 - 2:15 pm

ERISA Update - Considerations for Providers and their Clients

REPEAT SESSION

Whistleblowing as Part of Compliance Program DNA



Michael E. Brodsky
Managing Partner
DELOITTE FINANCIAL ADVISORY
SERVICES LLP
Boston, Massachusetts

Whistleblowing provisions have increased the proverbial “threat from within” as employees now have a financial incentive to report potential frauds to regulators, exposing a company to regulatory scrutiny and potential reputational risk. As the number of whistleblowing allegations and corresponding whistleblower investigations and payments continue the rise, participants in this session will discuss:

- How to strengthen their existing whistleblower programs
- Leveraging an effective whistleblower program as part of a larger compliance program
- Common pitfalls organizations encounter when trying to build or evolve their existing programs
- Recent trends in US and other international whistleblower programs

Wealthy Clients Love to Collect Hard To Value Assets



T. Kevin Whalen
National Fiduciary Executive
FIFTH THIRD BANK
Cincinnati, Ohio

A 1963 Patent #3,077,850 Sailboat of the Catamaran Type, a 1928 Chevrolet Launderette 2-door Coupe, a collection of Rhino Horn Bowls, Balloon Dogs (a painting by Angelo Kuhn) or a collection of firearms can all end up on your trust system alongside Real Estate, LLC's, Closely Held Corporations, Mineral Interests and Timber. Do you know what they are all worth? Do you know how to value them? Which is valuable? Which is worthless? What does the OCC handbook on hard to value assets say about your responsibilities? In this session learn how to relax, take a deep breath, and deal with these assets.

FinTech: Innovating Digital Financial Services



Brian Stoeckert
Managing Partner
STRATIS ADVISORY
New York | San Francisco

Financial technology (FinTech) is leading the innovation wave in financial services. Financial institutions used to call the shots, bringing new products and services to market at their own pace and through their own channels. This new wave of businesses steeped in FinTech is disrupting traditional ways to lend, pay, transfer, fund, save, and share. In this session, you will gain broader insight into FinTech, its impact on financial institutions, and how external innovation is driving digital financial services.

Breakout Sessions – 2:30 - 3:30 pm

Review of the Past Year's Significant, Curious, or Downright Fascinating Fiduciary Cases



Dana G. Fitzsimons, Jr.
Principal / Fiduciary Counsel
BESSEMER TRUST
Atlanta, Georgia

This session will review recent cases from across the country to assist fiduciaries and their advisors in identifying and managing contemporary challenges.

Data Analytics / Predictive Analytics



James G. Hughes, PhD
SVP & Chief Innovation and Execution Officer
BB&T RETIREMENT & INSTITUTIONAL SERVICES
Wyomissing, Pennsylvania

An organized and proactive data analytics program is key to enjoying a healthy risk management environment. This session will focus on investment aspects of risk management and concrete things you can do to enhance your company's approach. Join us as we discuss:

- Ideas for maintaining data integrity in your core systems
- Techniques for analyzing data that tell you when you're doing a great job . . . and uncovering inconsistencies that can detect trouble spots
- Processes targeted on satisfying the needs of management

Senior Clients: Financial Exploitation and Diminished Capacity

Keith E. Grindstaff
Director, Legal Counsel
CHARLES SCHWAB & CO., INC.
Lone Tree, Colorado

In this session, attendees will learn:

- Updates on laws and rules affecting broker-dealers, investment advisers, and other financial services professionals.
- What to expect when investigating senior issues and working with regulators.
- How other laws intersect with senior issues.
- How to protect your senior clients including prevention, identification, and action.

IRA's - Unique Assets and Other Current Risk Issues



Katie Jaskinia
Retirement Services
FROST BANK
San Antonio, Texas

This session will look at how to identify the most common prohibited transactions within an Individual Retirement Account, the unique assets involved, and how to mitigate the associated risks. Together, we will do a deep dive into the issues of holding alternative investments in an IRA such as "sweat equity." We will end our discussion with a review of best practices in the ever challenging environment of retirement savings as it relates to the DOL Fiduciary Rule impact and other regulatory topics.

Breakout Sessions – 3:45 - 4:45 pm

Current Fiduciary Litigation

REPEAT SESSION

ROBO Advisor – Strategy and Risks



Benjamin Alden
Chief Counsel
BETTERMENT
New York, New York

Please join Ben for his unique perspective for robo-advisory services. Attendees will learn about the latest technology solutions for advice as well as the strategies considered when offering competitive ROBO services in the emerging fiduciary-driven marketplace. Most importantly, attendees will come away with an understanding of where the robo-revolution is heading over the next few years.

Compliance Programs for Community Banks

Basic



Machelle L. Rinko, CPA, CFIRS, CIA
Senior Manager
CROWE HORWATH LLP
New York, New York

This session will provide Community Banks with information and steps needed to implement a compliance program as a 2nd line function or gain some new insight to enhance your current compliance program. We will discuss various organizational structures that can be employed and help get you started with a general project plan. We will discuss the various phases needed in order to implement your program and the amount of time and effort you can expect. We will discuss any challenges you run into and provide some real life solutions to those challenges.

Managing the Risks of Account Officer Succession



J. Phil Buchanan
Executive Chairman
CANNON FINANCIAL INSTITUTE
Athens, Georgia

Your Firm Got Fired and You Don't Know Why – Managing the risk associated with advisor and officer turnover is a true concern of all financial services firms. This risk manifests itself when there is any change in the organization and may be the ultimate catalyst that causes the rest of the dominoes to fall. It is critical to understand the lens by which the client sees the experience they receive from us. The future depends on the ability of the firm to create a dynamic offer for the family, offer new perspectives of serving multi-generational clients and understanding the ever-changing market demographic. Join Phil Buchanan in exploring ways to mitigate and insulate your firm from turnover risk in today's climate.



Keynote Session

8:00 - 9:00 am

Remembering (and Forgetting) Black Monday



Diana B. Henriques
Financial Journalist and Author
Hoboken, New Jersey

Black Monday 1987 was the “crystal ball” crash: It showed us where we were going, and how fragile markets could be when we got there. After the worst one-day meltdown in history, a crash that almost derailed the entire financial system, Wall Street and its Washington overseers vowed they would take steps to make sure nothing like that ever happened again. That didn’t happen. It still hasn’t happened. Indeed, the historic meltdown in 2008 involved many of the same tectonic market changes first exposed as hazards in the 1987 crash. Please join Diana as she recounts the saga as well as the impact issues.

General Session

9:15 - 10:15 am

Are You Ready for the New Perfect Storm?" – The Convergence of the Internet of Things, Blockchain, Better Data Analytics and AI



Laszlo S. Gonc, CISSP
Partner - Security, IT Risk & Compliance
Practice Lead
MVP ADVISORY GROUP, LLC
Chicago, Illinois

Tremendous technology changes in recent years have made exponential leaps in the way we will communicate, interact and transact with each other for generations to come. The Internet of Things (IoT) has brought about the potential for low cost sensors on everything around us, on us and even in us. Blockchains and smart contracts with advances in encryption tools will provide for the immutable trust and transparency required to build the foundation of Web 3.0. The collection of all this data will provide startling context to how we behave and make decisions through Better Data Analytics. Advances in Artificial Intelligence through machine learning will change the way we interact with machines, our environment and each other forever. What does this mean to your business? What are the technology risks? We have now entered the Transformative Age – are you ready to do business in the future?



LOEW'S SAN DIEGO GRAND STAIRCASE

THURSDAY, APRIL 26, 2018

Roundtable Sessions – 10:30 - 11:30 am

Conference Highlights & Key Takeaways / Audit

Leaders:



Bruce K. Goldberg, CTA, CPA
Managing Director.
Deloitte Risk and Financial Advisory
DELOITTE & TOUCHE LLP
New York, New York



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

Conference Highlights & Key Takeaways / Risk / Compliance

Leaders:



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



David B. Jonke, CTA, CPA
Compliance Senior Director - Wealth and
Asset Management Division
Senior Vice President
FIFTH THIRD BANK
Chicago, Illinois

Conference Highlights & Key Takeaways / First Line of Defense

Leaders:



John L. Clark, CTA, CRCM, CAMS
Retirement & Institutional Services Trust
Operations Manager
BB&T
Raleigh, North Carolina



William T. Norris
Chief Investment Officer
CIBC BANK USA
Chicago, Illinois

Conference Highlights & Key Takeaways / Regulator"

Leader:



Scott Kelly, CFIRS
Deputy Director
SOUTH DAKOTA DIVISION OF BANKING
Pierre, South Dakota

Conference Adjourns 11:30 am

32nd National Risk Management Training Conference

NOTES

Hotel and Amenities

Loews Coronado Bay Resort
4000 Coronado Bay Road
Coronado, CA 92118
619-424-4000

Perched on its own 15-acre peninsula, Loews Coronado Bay is a private oasis of tranquility. This Coronado hotel offers views of the shimmering bay waters and the San Diego skyline.

Hotel Highlights:

439 luxury guestrooms, including 37 plush suites
65,000 square feet of flexible function space
Three heated pools, hot tub spa and dry sauna

Crown Landing proudly offers convenient breakfasts, casual brunch and lunches, and relaxed dinners in an approachable, down-to-earth setting. One-of-a-kind, locally-inspired food and beverage offerings showcase a commitment to sourcing the freshest seasonal, sustainable ingredients.

The Silver Strand Exchange, our on-resort commissary pays homage to authentic local flavors and experiences, serving up gelato, handcrafted sandwiches, salads, pastries, Starbucks coffee beverages, fresh-squeezed juices, and blended-to-order fresh fruit smoothies. A vast selection of market goods (including snacks and sundries, wine, and craft beer) from local purveyors and artisans are also available at the ready.

Sea Spa is a top facility among hotels in Coronado and offers signature treatments, therapies, and products

Complimentary Wi-Fi in every guest room—and in public spaces

For information about the city of San Diego, visit www.sandiego.org

Hotel Reservations

Conference attendees will receive a reduced group rate of \$233.00 single or double occupancy at the Loews Coronado Bay Resort. FIRMA also has 45 government rate rooms blocked.

Hotel reservations may be made online at:

<https://aws.passkey.com/go/FIRMA2018> for the conference group rate and at <https://aws.passkey.com/go/FIRMA2018Gov> for the government rate block. Reservations may also be made over the phone by calling 877-872-8559 (group code “FIR420” for the conference group block and “FIR421” for the government block). Government block attendees must show proper credentials at check-in.

Attendees will be able to book up until our agreed cut off which is Friday, March 30, 2018 or until our block is sold out.

ALL RESERVATIONS MADE AFTER 5PM, MARCH 30, 2018, ARE SUBJECT TO AVAILABILITY. The special FIRMA conference group rate will be honored (3) days prior and (3) days after the meeting dates, subject to availability. The government rate will be honored Sunday night through Wednes-

day night.

Dress

Business-casual dress is suitable for all conference functions. San Diego enjoys a mild climate; the average temperature in mid-April is 60 - 70 degrees with lows around 50 - 55 degrees at night. While attending conference sessions, a sweater or jacket is always recommended.

Airport Transportation Information

(Prices approximate and subject to change)

A **taxi** will cost approximately \$40.00 - 45.00 from San Diego International Airport to Loews Coronado Bay Resort. **Cloud 9 / Super Shuttle** will cost between \$18.00 (shared) to \$45.00 (private) one-way, reservations are recommended and can be made at <https://booking.supershuttle.com> or by calling 800-9SHUTTLE (800-974.8885). San Diego International Airport has designated Ride Share passenger pickup locations as well which will run between \$13.00 (UberPool) to \$25.00 (UberX).

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, April 22nd**, FIRMA will host a social 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 on **Monday evening, April 23rd**, from 6:30-8:30pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On **Tuesday afternoon, April 24th**, FIRMA is offering two complimentary Focus Sessions from 2:30 – 4:30pm.

The FIRMA Annual Membership Meeting will be held following the hosted luncheon on **Wednesday, April 25th**. All conference attendees are invited to join us for lunch and the meeting.

REGISTRATION FORM

FIRMA 32nd NATIONAL RISK MANAGEMENT TRAINING CONFERENCE April 22-26, 2018

- Register for:**
- Conference
 Conference-Regulators
 Pre-Conference Workshop I II
 Complimentary Focus Session I II (no charge for conference attendees, but pre-registration is required)
- Check one:**
- Member
 \$1,750.00*
 \$1,550.00*
 \$295.00
- Non-member
 \$1,995.00*
 \$1,695.00*
 \$395.00
- *Take a \$100 discount if paid through March 2, 2018

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 _____ CVV _____

Authorized Signature _____

Conference Materials: All 2018 Conference attendees may access and download the conference materials, speaker outlines, and handouts from the FIRMA website and the FIRMA mobile App 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 669515, Marietta, GA 30066.

BY TELEPHONE

Call us at (770) 790-8355, Monday-Friday,
8 AM to 5 PM EST.

BY FAX

Send this completed form to (770) 790-8363.

BY E-MAIL

Our e-mail address is thefirma@att.net

REGISTER ONLINE

Visit our website at www.thefirma.org.

TRAVEL

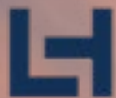
Call Mary at Action Travel at (800) 854-0601,
ext. 3003 for travel arrangements.



FIRMA™
Fiduciary & Investment Risk
Management Association, Inc.
PO Box 669515
Marietta, GA 30066
www.thefirma.org

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LOEWS
CORONADO BAY

