



# 24TH NATIONAL RISK MANAGEMENT TRAINING CONFERENCE

San Francisco, California  
March 28 - April 1, 2010



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Campbell University/Trust Education  
Cannon Financial Institute, Inc.  
Global Association of Risk Professionals (GARP)  
Securities Industry & Financial Markets Association –  
Internal Audit Division (SIFMA/IAD)

## Organizations Represented at the 2009 National Conference

Amalgamated Bank of Chicago  
Amarillo National Bank  
American National Bank  
Bancfirst Trust & Investment  
Management Company  
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Deloitte & Touche, LLP  
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Frost National Bank  
Guaranty Bank and Trust Company  
Harris Bank  
Hartwell Group, LLC  
INTRUST Financial Corp.  
Invesco  
Iowa Division of Banking  
Johnson Financial Group  
JPMorgan Chase & Co.  
KeyBank  
M&M Consulting, LLC  
M&T Bank  
MB Financial Bank, NA  
Mercantil Commercebank  
National City Bank  
Nebraska Dept. of Banking & Finance  
NewTower Trust Co.  
Northern Trust Bank  
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Office of Thrift Supervision  
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S.R. Snodgrass, AC  
Sageworth Trust Company  
South Dakota Division of Banking  
State Street Bank  
Synovus Trust Company  
TD Banknorth  
Texas Department of Banking  
The Bank of New York Mellon  
The First National Bank in Sioux Falls  
The Huntington National Bank  
The Northern Trust Company  
The Trust Company of Virginia  
U.S. Bank  
Union Bank  
USAA  
Virginia Bureau of Financial Institutions  
Wells Fargo  
Whitney Bank  
Whitney National Bank  
Zions Bancorporation

# Conference Schedule



## Sunday, March 28, 2010

Workshop Registration	11:30 am - 1:00 pm
Pre-Conference Workshops I and II	1:00 - 4:00 pm
Conference Registration	4:30 - 6:00 pm
"First-Time Attendee" Reception	6:30 - 7:30 pm

## Monday, March 29, 2010

Late Registration	7:30 -8:00 am
General Sessions	8:00 - 11:45 am
Hosted Luncheon	11:45 am - 1:00 pm
General Session	1:15 - 2:45 pm
Concurrent Town Hall Sessions I, II, III, IV	3:00 - 4:45 pm
Welcome Reception	6:00 - 8:00 pm

## Tuesday, March 30, 2010

General Sessions	8:00 am - 12:45 pm
Seminar Registration	2:00 - 2:30 pm
In-Conference Seminar	2:30 - 4:30 pm

## Wednesday, March 31, 2010

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

## Thursday, April 1, 2010

General Sessions	8:00 am - 1:00 pm
Adjourn	1:00 pm

## "First-Time Attendee" Reception

**Sunday, March 28 – 6:30 - 7:30 pm**

Hosted by FIRMA

FIRMA is delighted to host a special reception for our "first-time" Conference attendees.

Our guests will learn about the events planned for the Conference week, will receive tips for navigating through the many sessions – both general and concurrent – and 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.



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, 1540 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. NASBA phone number (615) 880-4200. Website: [www.nasba.org](http://www.nasba.org).

# 24th Annual National Risk Management Training Conference



FIRMA™ is proud to sponsor its twenty-fourth Annual National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers to the famous Palace Hotel in San Francisco. In these turbulent financial times, 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 management, broker/dealer 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 both Monday and Wednesday. We will offer separate educational tracks each of these days, totaling 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 In-Conference Seminar on Tuesday afternoon.

## Workshop and Seminar Fees

Pre-Conference Workshops are \$125.00 for FIRMA members and \$250 for non-members. The fee for our In-Conference Seminar on Tuesday is \$100 for FIRMA members; \$165 for non-members.

## Conference Fees – (No price increase since 2007)

Conference fees are \$1,295 for FIRMA members and \$1,495 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, two lunches and a Monday evening welcome reception.

**EARLY PAYMENT DISCOUNT - For conference payments received prior to February 15, 2010, the conference fees are \$1,195 for FIRMA members and \$1,395 for non-members.**

## Group Discounts

Group discounts to the above prices are available as follows. Group registrations must be received as a group and paid through a single invoice.

- 5% off the above fees for 3 registrations
- 10% off the above fees for 5 registrations
- 20% off the above fees for 12 or more 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 9, 2010, will be refunded in full. Cancellations received March 9th through March 19th will be refunded subject to a \$150 service charge. Cancellations made after March 19, 2010, 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 airfare penalties 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 2010 Training Conference provides 23 continuing professional education hours. The Pre-Conference Workshops each provide 3 continuing professional education hours; the In-Conference Seminar provides 2 continuing professional education hours. All of these hours will be recognized as FIRMA-specific for FIRMA certified members.

## Conference Education Prerequisites

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

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

## Tax Deductibility

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



# SUNDAY, MARCH 28 Pre-Conference Workshops

## Workshop I: Trust Boot Camp – 1:00 - 4:00 pm

### The Boot Camp Format

Please join our subject-matter experts for a unique offering of general fiduciary topics. This “Boot Camp” Workshop will offer basic-level training for each topic. Attendees may choose two of the six topic offerings, as follows:

**ERISA; Trust Operations; and Personal Trust will be offered during the first 90-minutes (Choose One)**

**Trust Audit & Controls; IRAs; and Reg 9 will be offered during the second 90-minutes (Choose One)**

### ERISA

Ed Seifried  
Consultant  
Oro Valley, Arizona

Join Ed for a primer on the fiduciary duties and responsibilities imposed by ERISA, including a discussion on the potential for personal liability.



### Trust Operations

Michael Daly  
Vice President and Manager  
SP&SS Risk Management and Quality Control  
UNION BANK  
San Francisco, California

Please join Mike for a concise overview of securities movement and control as well as coverage of basic trust operational functions, recordkeeping, and controls.

### Personal Trust

Sally Larson Sargent  
SVP & Head of Personal Trust  
MB FINANCIAL BANK, N.A.  
Rosemont, Illinois

Join trust veteran Sally Larson Sargent for a discussion of her Top Ten List of what a trust administrator needs to know. Basic

Training will include reviewing the trust document, knowing and loving your trust accounting system, documenting disbursements, handling discretionary distribution requests, working with portfolio managers, providing statements, balancing fiduciary duties and developing new business.



### IRAs

Bridget Kovalik  
Vice President & Trust Officer  
HUNTINGTON NATIONAL BANK  
Akron, Ohio

These popular retirement vehicles present unique challenges for owners, trustees and custodians. Please join Bridget for an important discussion of the operational, investment, and legal requirements and guidelines.

### Reg 9

Bradley F. Beshea, CRP, CFIRS  
SVP, Fiduciary Compliance Officer  
FROST NATIONAL BANK  
San Antonio, Texas

Reg 9 is widely viewed as the accepted standard for trust department governance. Please join Bradley for this important overview of Reg 9 requirements.

### Trust Audit & Controls

Gary Pelcak  
Chief Audit Executive  
CENTRAL NATIONAL BANK  
Junction City, Kansas

Jennifer DeVries  
FVP, Director of Risk Management & Operations  
MB FINANCIAL BANK, NA  
Rosemont, Illinois

This “How To” Session is for Beginning to Intermediate auditors and combines lectures, best practices, and interactive class discussions using the audit process to build techniques to assist in identifying key components to audit, skill sets to build the audit team, a risk assessment model, the audit calendar, and positive relationships with management. The expectation from attending this session should enable the auditor to resource, plan, develop, and implement an audit program that incorporates best practices and addresses regulatory requirements for the internal auditor.



## Workshop II: Estate Tax Law Changes – 1:00 - 4:00 pm

Fran DeMaris  
Executive Vice President  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

Fran DeMaris of Cannon Financial Institute will present an up-to-the-minute look at Gift and Estate Tax under the continuing rules of EGTRRA, as EGTRRA comes to Sunset. In 2010, the current law eliminates both Estate and Generation-Skipping Tax, with continuing Gift Tax. That, in

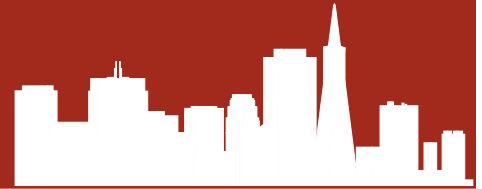


itself, will present challenges. Additionally, there will be total revision of the concept of “step-up” basis, which has been the law for decades. Just to make this more entertaining, there is a good possibility that by the time we meet, all the current rules could easily be changed!! Come to this early session to be the first in the know. Fran will provide all the insight you might require, along with a chance to laugh at ourselves as citizens of a nation that uses tax law as a channel for humor. Get the real story on what has happened, what is happening, and what is likely coming in the future.



# MONDAY, MARCH 29

## General Sessions



### Welcoming Remarks

8:00 - 8:15 am

FIRMA President Keith A. Bujalski, CTA, CPA, CFSA

### Opening Keynote Address

8:15 - 9:15 am

#### *Where Do We Go from Here: Risk Management after the Financial Meltdown*

Kevin McCabe  
EVP/Chief Auditor  
WELLS FARGO & COMPANY  
San Francisco, California

Kevin McCabe will provide an overview of the regulatory pressures and legislative reaction to the financial services crisis and describe what will be expected of all companies to improve their enterprise risk management process and internal audit departments. He will also discuss what it takes for internal audit to become strong and how audit, risk groups, and the line of business must interact to improve their ERM. Finally, he will describe why internal audit cannot be strong unless it partners with the risk groups to become strong together.

### General Session

9:30 - 10:30 am

#### *Vendor Risk*

JanErik E. Aase, COP  
VP – Enterprise Procurement  
AMERIPRISE FINANCIAL  
Minneapolis, Minnesota

How the "new normal" will and should not impact governance of 3rd party vendors. Robust balance sheets, redundant sites, and robust R&D budgets might be a thing of the past. But data protection, performance management, and risk mitigation are alive and well.

### General Session

10:45 - 11:45 am

#### *Valuation Strategies for Complex and Uncertain Times*

Dr. Perry H. Beaumont, PhD.  
President  
CSV, INC.  
Richfield, Connecticut

In this session Dr. Beaumont will provide practical real-life case studies and solutions for valuing a variety of financial assets and with a special focus on the challenges of today's global marketplace. Perry brings the perspective of both a practicing professional and an academic, and his remarks will include a "Top 10" list of things every finance professional should be aware of when it comes to maximizing valuation tools and resources. His comments will also incorporate up-to-the-minute perspectives of regulatory matters affecting securities pricing and related expectations for fund managers, risk managers, auditors, and others.

### Luncheon Speaker

11:45 am - 1:15 pm

#### *Audit and Compliance Coordination*

James F. Strickland  
Chief Audit Executive  
TDBANKNORTH, N.A.  
Portland, Maine

As a follow-up to a presentation at last year's conference that presented the results of a FIRMA member survey on best practices and tendencies in Compliance, Audit and Risk Management oversight for broker-dealers and wealth management, Jim will provide attendees a practical view of the application of those practices. Calling on 25 years of experience, Jim will discuss tools and techniques that have proven effective in coordinating Audit and Compliance

oversight activities in banks with broker dealers and wealth management businesses, interacting with regulators, what lessons have been learned from the industry events of the recent past, and what changes may be in order to increase the role's effectiveness in a post financial reform world.

### General Session

1:15 - 2:45 pm

#### *Conflicts of Interest Red Flags*

Fran DeMaris  
Executive Vice President  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

Fran DeMaris of Cannon Financial Institute will talk to us about Conflicts of Interest - Red Flags in this session. The topic is left a bit open, so she can bring the freshest, meatiest, most important items to our attention. In a time where everyone wants someone to blame, and lawsuits are rampant; it is imperative that each of us learns to manage the risks we see daily with new vigor. We all know that "when you are in the trust business, you are in the liability business". But our ability to stay informed, thinking forward and being proactive, provides the opportunity to separate us from others in a meaningful and positive way. Come to Fran's session to put yourself in charge of your own destiny, and enhance your job skills for you and your company.

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



# MONDAY, MARCH 29 Town Hall Sessions

Concurrent Sessions – 3:00 - 4:45 pm

## Town Hall I

3:00 - 4:45 pm

### *Auditing Brokerage and Investment Activities*

**Keith Wenk**  
Senior Manager  
AERS, Financial Services  
DELOITTE & TOUCHE LLP  
San Francisco, California

Please join Keith for an interactive discussion of the critical risk points in the audit of brokerage and investment activities in banks. Attendees will learn about sampling, risk activity profiling, asking the right probe questions, compliance and best practice testing, as well as effective communications.

## Town Hall II

3:00 - 4:45 pm

### *Account Pre-Acceptance – Asset Analysis*

**Karen S. Koehn, CTCP**  
Vice President  
Wealth Management Compliance Officer  
INTRUST FINANCIAL CORPORATION  
Wichita, Kansas

No doubt we are all familiar with the acceptance of cash and securities in-kind into our Wealth Management accounts. But what do you do when you are faced with “OTHER” assets? Acceptance of Farm, Ranch, Commercial, and Residential Real Estate and Mineral Interests has become fairly routine to many of us. But what do you do when you are faced with the acceptance of race-horses, antique furniture, a historic log-cabin, or worse...?

Join Karen Koehn in this interactive group discussion as we talk about and explore what to look for when accepting “Unusual Assets”. This is a Town Hall format, designed not for lecture or reviewing prepared slides. This will be a roll-up your sleeves, lively discussion as together we look for ways to identify and minimize risk.

## Town Hall III

3:00 - 4:45 pm

### *Control Self-Assessment Process*

**Julie Perkins**  
Managing Director  
Technology Risk Management Services  
RMS MCGGLADREY  
Minneapolis, Minnesota

Julie Perkins, RSM McGladrey Managing Director, will lead a 90 minute town hall session on key considerations for control self-assessments. Attendees will gain an understanding of the role a control self-assessments program may have within their organization. This interactive session is focused on the following areas:

- Overview and definition
- Use of control self-assessment in auditing
- Basic skills and tools
- Benefits and concerns of control self-assessments
- Need for control self-assessment in your organization’s risk management process

## Town Hall IV

3:00 - 4:45 pm

### *Personal Trust Administrative Reviews*

**Shelley Goldfarb**  
PCS Operations Manager  
TD WEALTH MANAGEMENT  
Brattleboro, Vermont

**Sally Larson Sargent**  
SVP & Head of Personal Trust  
MB FINANCIAL BANK, N.A.  
Rosemont, Illinois

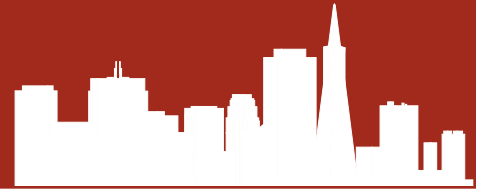


Please join Shelley Goldfarb of TD Wealth Management and Sally Larson Sargent of MB Financial Wealth Management in a town hall conversation about their experiences in the preparation, documentation and automation of administrative reviews. Attendees will gain an understanding of:

- Frequency of Reviews-How often/what account types.
- Review Questions-Basics.
- Source of Data-Internal (online) or External-(hard copy files).
- Reg 9 Review-In relation to the Admin Review.
- Automated Process vs. Manual Process-And the transition between.
- Approval Process

# TUESDAY, MARCH 30

## General Sessions



### Keynote Session

8:00 - 9:45 am

#### **Banking Regulator Panel**

**Joel Miller**  
Senior Advisor  
Asset Management Division  
OFFICE OF THE COMPTROLLER OF THE CURRENCY  
Washington, D.C.

**Barbara Cornyn**  
Director – Fiduciary Activities  
FEDERAL RESERVE BOARD  
Washington, D.C.

**Judi McCormick**  
Manager of Policy  
OFFICE OF THRIFT SUPERVISION  
Washington, D.C.

**Anthony J. DiMilo**  
Examination Specialist - Trust  
Special Activities Section  
FDIC  
Washington, D.C.

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

### General Session

10:00 - 11:30 am

#### **Trust Legislative Update**

**Sally Miller**  
Director  
Center for Securities, Trust, and Investments  
AMERICAN BANKERS ASSOCIATION  
Washington, D.C.



This is another not-to-miss session. Regulatory restructuring, too-big-too-fail, and a consumer financial protection agency are front and center issues for the 111th Congress. Come learn about the various proposals being discussed on Capitol Hill to regulate financial services firms and how these proposals could impact the wealth management industry. Congressional attention on derivatives, securities lending, fiduciary responsibilities for broker-dealers as well as those tax bills impacting bank trustees, will also be discussed.

### General Session

11:45 am - 12:45 pm

#### **Information Security**

**Matthew Speare**  
Senior Vice President  
M&T BANK  
Amherst, New York



With data breaches making headlines and with new and growing threats coming from disgruntled insiders, viruses/worms, corporate espionage, cyber-terrorism, and information warfare, there is a heightened concern over information assurance. Today, largely invisible enemies launch daily attacks on nearly every major corporation and government agency, and rapidly adapt their tactics to address countermeasures. As the threat model evolves, traditional "perimeter" security measures are no longer adequate to protect sensitive information. It's time for enterprises to consider a number of time-tested techniques and principles to prepare for such electronic warfare. This session will present the newest techniques that help address evolving computer security threats.

In this session attendees will learn:

- How to apply time-tested risk management techniques to address evolving computer security threats, including multi-level security, compartmentalization, need-to-know, cryptography, layered defense, concentration of data flow, role separation, two-factor authentication, key rotation etc.
- How to evaluate your security infrastructure to identify the most appropriate protection measures for your organization.
- How to deploy a security model that ensures that mission-critical data is backed up, replicated, and accessible, and enables organizations to completely retrieve data after such unplanned events as system failures, operational outages, and cyber threats.
- A list of common vulnerabilities and the newest attack techniques along with recommendations on addressing these issues to effectively protect sensitive information





# TUESDAY, MARCH 30

## In-Conference Seminar

### In-Conference Seminar

2:30 - 4:30 pm

#### *Merger & Acquisition Due Diligence*

**Kim Dessormeau**  
VP Wealth Compliance Manager  
TD BANKNORTH, N.A.  
Burlington, Vermont

Unsure what to look at to evaluate your newest merger/acquisition? Join Kim as she walks you through key due diligence issues, steps, and critical best practices. The war stories are free.



SUNDAY

MONDAY

TUESDAY

CONFERENCE SCHEDULE AT A GLANCE

PRE-CONFERENCE WORKSHOPS

1:00 - 4:00 pm

Workshop I

TRUST BOOT CAMP

ERISA

Ed Seifried

Reg 9

Bradley F. Beshea

Personal Trust

Sally Larson Sargent

Trust Audit & Controls

Gary Pelcak

Jennifer DeVries

Operations

Michael Daly

IRAs

Bridget Kovalik

Workshop II

ESTATE TAX LAW CHANGES

Fran DeMaris

First-Time Attendee Reception

6:30 - 7:30 pm

Welcoming Remarks

8:00 - 8:15 am

Opening Keynote Address

8:15 - 9:15 am

Where Do We Go from Here: Risk Management after the Financial Meltdown

Kevin McCabe

General Session

9:30 - 10:30 am

Vendor Risk

JanErik E. Aase

General Session

10:45 - 11:45 am

Valuation Strategies for Complex and Uncertain Times

Dr. Perry H. Beaumont

Hosted Luncheon

11:45 a.m. - 1:15 pm

Audit and Compliance Coordination

James F. Strickland

General Session

1:15 - 2:45 pm

Conflicts of Interest Red Flags

Fran DeMaris

CONCURRENT TOWN HALL SESSIONS

3:00 - 4:45 pm

Town Hall I

Auditing Brokerage and Investment Activities

Keith Wenk

Town Hall II

Account Pre-Acceptance – Asset Analysis

Karen S. Koehn

Town Hall III

Control Self-Assessment Process

Julie Perkins

Town Hall IV

Personal Trust Administrative Reviews

Shelley Goldfarb

Sally Larson Sargent

FIRMA'S Welcome Reception

6:00 - 8:00 pm

Keynote Session

8:00 - 9:45 am

Banking Regulator Panel

Joel Miller

Barbara Cornyn

Judi McCormick

Anthony J. DiMilo

General Session

10:00 - 11:30 am

Trust Legislative Update

Sally Miller

General Session

11:45 am - 12:45 pm

Information Security

Matthew Speare

IN-CONFERENCE SEMINAR

2:30 - 4:30 pm

Merger & Acquisition Due Diligence

Kim Dessormeau

# WEDNESDAY

# THURSDAY

## CONCURRENT SESSIONS

TRACK I - Risk Issues	TRACK II - Operations Hot Topics	TRACK III - Asset Management	TRACK IV - Regulatory
<b>8:00 - 9:00 AM</b>			
<b>Critical ERISA Issues</b> Robert J. Ufford	<b>Internal Control Reports: Facts, Myths and Best Practices</b> Francis P. Thomas, III Suzanne Faulkner	<b>Third Party Money Manager Due Diligence</b> Scott Thoma	<b>Securities Regulator Open Session – SEC and FINRA</b> Carla Romano John H. Walsh
<b>9:15 - 10:15 AM</b>			
<b>Critical IRA Issues</b> Lisa Bleier	<b>Operations Risks</b> Ruth Hanna Strong	<b>Hedge Funds: The Tension Between Managing Risk &amp; Risk Management</b> Douglas C. Wurth	<b>Securities Regulator Open Session SEC and FINRA</b> (Repeat Session)
<b>10:30 - 11:30 AM</b>			
<b>Enterprise Risk Management</b> Dolores Atallo-Hazelgreen	<b>Sub-Custodian Risk</b> John Cotter	<b>Hedge Funds – Globalization and Its Consequences</b> Douglas C. Wurth	<b>Regulator Open Session – Department of Labor</b> Billy Beaver

**GENERAL SESSION**  
11:45 am - 1:15 pm  
**FIRMA ANNUAL MEMBERSHIP MEETING**

TRACK I - Risk Issues	TRACK II - Operations Hot Topics	TRACK III - Asset Management	TRACK IV - Regulatory
<b>1:15 - 2:15 PM</b>			
<b>Burned Once... Using KRIs to Avoid Litigation and Vice Versa</b> Joan Dindoffer	<b>Sub-Custodian Risk</b> (Repeat Session)	<b>Supervision of Registered Representatives in a Bank Broker Dealer</b> Deana King	<b>Regulator Open Session – Department of Labor</b> (Repeat Session)
<b>2:30 - 3:30 PM</b>			
<b>Reviewing Marketing Materials</b> Deborah A. Austin	<b>Class Actions and SEC Settlements</b> Dr. Francis McGovern	<b>Dual Hatting</b> Melody M. Bohlmann	<b>Regulator Open Session – FinCEN</b> Barbara Keller
<b>3:45 - 4:45 PM</b>			
<b>Fiduciary Roundtable – Small Bank</b> Gary E. Pelcak	<b>Fiduciary Roundtable – Large Bank</b> Anthony M. Palma	<b>Investment Advisor Roundtable</b> Carol A. Goulding	<b>Regulatory Roundtable</b> Larry J. Musher

### Keynote Session

8:00 - 9:00 am  
**Investment Fraud – Ponzi Rides Again**  
Jonathan E. Turner

### General Session

9:15 - 10:30 am  
**Operations Risk Management Panel**  
Maggi Boutelle  
Cristina Scassa

### General Session

10:45 - 11:45 am  
**Business Resumption or Business As Usual**  
Larry Kallembach

### General Session

12 Noon - 1:00 pm  
**Sharing Information with Affiliates and Third Parties**  
F. Jay Meyer

### Conference Adjourns

1:00 pm

**CONFERENCE SCHEDULE AT A GLANCE**

# WEDNESDAY, MARCH 31

## Concurrent Sessions



### Track I – Risk Issues

8:00 - 9:00 am

#### **Critical ERISA Issues**

Roberta J. Ufford  
Partner  
GROOM LAW GROUP  
Washington, D.C.



As more Americans approach retirement, the regulation of ERISA covered retirement and other plans continue to grow more complex. This session will update developing legal issues and discuss new regulatory requirements for the operation and administration of plans, including

- new guidance relating to the disclosure of plan fees and expenses by service providers, the timing for deposit of participant contributions, and providing investment advice and other information to participants in participant directed plans;
- developments in ERISA plan litigation, including responsibilities of 401(k) service providers and directed trustees; and
- developing issues for custodians and trustees of individual retirement accounts.

9:15 - 10:15 am

#### **Critical IRA Issues**

Lisa Bleier  
Senior Counsel  
AMERICAN BANKERS ASSOCIATION  
Washington, D.C.



During Lisa's session you will:

- Plan for the newest and upcoming regulatory and legislative changes
- Learn the latest thinking on creating Auto-IRAs
- Join a free-form discussion on the recapture of rollover dollars

10:30 - 11:30 am

#### **Enterprise Risk Management**

Dolores Atallo-Hazelgreen  
Firm Director  
DELOITTE & TOUCHE  
New York, New York



Please join one of country's leading experts in ERM. Dolores will share and attendees will learn in-depth and practical knowledge about the ERM process. Dolores will also discuss recent developments in ERM theory, application, and practice.

1:15 - 2:15 pm

#### **Burned Once ... Using KRIs to Avoid Litigation and Vice Versa**

Joan Dindoffer  
Vice President & Senior Trust Counsel  
Professional Trust Services  
COMERICA BANK  
Detroit, Michigan



Learn from your mistakes and mitigate risk. Work your complaint files and litigation experience to establish KRIs. Conversely, use your KRI's to predict trouble, establish sound policies and procedures, and avoid litigation. War stories are promised!

2:30 - 3:30 pm

#### **Reviewing Marketing Materials**

Deborah A. Austin  
Vice President  
Personal Fiduciary Director  
UNION BANK  
San Diego, California



Discover the role of fiduciary compliance and risk management in reviewing marketing materials. Marketing materials includes print and soft media, radio and television media as well as client mailings and request for proposals as well as web site content. Attendees will also learn about standardization of content and disclosures. Attendees will also learn what should and should not be included in marketing materials. Examples and scenarios will be provided.

3:45 - 4:45 pm

#### **Fiduciary Roundtable – Small Bank**

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

What keeps us up at night? Join your peers in a discussion of best practices, problem solving, leadership, current issues, present challenges, and possible approaches to address them. Gary Pelcak will use more than 20 years of experience as an Audit/Compliance/Risk Management professional to energize and facilitate this roundtable discussion geared towards smaller bank trust departments.



# WEDNESDAY, MARCH 31 Concurrent Sessions

## Track II – Operations Hot Topics

8:00 - 9:00 am

### **Internal Control Reports: Facts, Myths, and Best Practices**

**Francis P. Thomas, III**  
Audit Director  
GLENMEDE TRUST COMPANY  
Philadelphia, Pennsylvania



**Suzanne Faulkner**  
Assurance  
PRICEWATERHOUSECOOPERS  
San Francisco, California



How can you give clients assurance that the internal controls at your financial institution are more than sufficient to avoid the pitfalls recorded in the press of dealing with funds that turn out to be fraud schemes, the loss of your investment returns and the stunning realization your net worth may be way less than your statement balance? Fears need to be addressed and the primary tool we have to publically communicate the good news is a SAS-70 report. We'll look at: (a) what the report is; (b) what responsibility users of the report have to rely on the results; (c) what you can do to leverage internal work and reduce the cost to your institution; and (d) discuss the flip side of how you can be a user of other SAS-70 reports as a way to improve your due diligence and controls with outside vendors. Join us for this "eye opening" discussion (this is the first session of the day!)

9:15 - 10:15 am

### **Operations Risks**

**Ruth Hanna Strong**  
VP and Chief Compliance Officer  
WACHOVIA  
Charlotte, North Carolina

Attendees to the Operational Risk Management session will learn to understand the implications of the different regulatory agencies on Operational Risk Management. We will focus on recent and proposed changes to the regulatory environment and then use business continuity planning as one example where regulatory emphasis is growing considerably. It is important to attend this session if you are interested in preparing your company, your agency, or yourself.

10:30 - 11:30 am

### **Sub-Custodian Risk**

**John Cotter**  
VP & Global Custodian Network Manager  
UNION BANK  
San Francisco, California

What is the role of the Sub-Custodian in the securities processing model? Please join John as he explains the role of the sub-custodian in terms of risk and accountability. After attending this session, attendees will be able to define sub-custodial risk versus market risk. Attendees will learn and be able to assess the components of Sub-Custodian risks in terms of Operational Risks, Credit Risks, Legal/contractual Risks, Systems/Communication Risks, Physical Infrastructure Risks, Regulatory Risks, and Settlement Risks. Attendees will learn and be able to assess the components of Market risks in the areas of Counterparty Risks, Foreign Exchange Risks, Depository Risks, Settlement Risks, Regulatory (including taxation) Risks, and Other Market Risks

1:15 - 2:15 pm

### **Sub-Custodian Risk** (Repeat Session)

2:30 - 3:30 pm

### **Class Actions and SEC Settlements**

**Dr. Francis McGovern, PhD.**  
Professor of Law  
DUKE UNIVERSITY SCHOOL OF LAW  
Durham, North Carolina

Francis E. McGovern is a Professor of Law at Duke University School of Law. In addition, he is a prolific writer and has served as a special master in some of the most complex cases in the litigation system including the distribution of SEC Fair Funds. He will discuss how fiduciaries can fulfill their obligations when settlements have been reached and plans of distribution are being implemented in securities cases.

3:45 - 4:45 pm

### **Fiduciary Roundtable - Large Bank**

**Anthony M. Palma, CFSA - Moderator**  
Consultant  
Little Silver, New Jersey

Join your peers in an opportunity to participate in a discussion of best practices, current issues, present challenges and possible approaches to address them. Tony Palma, a current member of the FIRMA Board of Directors, will use more than 20 years of experience as an Audit/Compliance/Risk Management professional for large bank trust departments and registered investment advisers to facilitate this roundtable discussion. This session will be closed to regulators but open to other attendees representing the fiduciary and investment industry.



# WEDNESDAY, MARCH 31

## Concurrent Sessions



### Track III— Asset Management

8:00 - 9:00 am

#### ***Third Party Money Manager Due Diligence***

**Scott Thoma**  
Director of Investment Advice  
EDWARD JONES  
St. Louis, Missouri



Along with asset allocation, there is no bigger determinant of investment success than the strength of the money managers that comprise this allocation. But the process of selecting these managers can be quite complicated. In this session, we will discuss the important considerations of performing due diligence on third party money managers, including the initial selection process, ongoing due diligence and performance reviews, as well as the analysis of how managers can work together to build better investment portfolios.

9:15 - 10:15 am

#### ***Hedge Funds: The Tension Between Managing Risk and Risk Management.***

**Douglas C. Wurth**  
Managing Director  
Global Head of Alternative Investments  
JPMORGAN PRIVATE BANK  
New York, New York

You are invited to hear from of our industry's experts in Alternative Investments. Attendees will learn and be able to outline the benefits and risks around hedge funds and analyze whether or not regulators should be promoting or discouraging a broader distribution.

10:30 - 11:30 am

#### ***Hedge Funds - Globalization and its Consequences***

**Douglas C. Wurth**  
Managing Director  
Global Head of Alternative Investments  
JPMORGAN PRIVATE BANK  
New York, New York

Many hedge funds are formed offshore, and most include investments outside the US. Attendees will learn of the investment and regulatory implications that follow from an industry that spans the globe.

1:15 - 2:15 pm

#### ***Supervision of Registered Representatives in a Bank Broker Dealer***

**Deana King**  
Senior Compliance Officer  
M&T SECURITIES, INC.  
Rochester, New York



The handling of broker dealer supervision is an important and complex part of the duties and responsibilities of every supervisory principal and compliance professional in the financial industry. Given today's regulatory climate and increased scrutiny of firms, it is critical that organizations have a clear understanding of supervision and the roles and responsibilities that go with it. This presentation will review key topics of supervision, leveraging Deana's 20 years of experience in a bank broker dealer environment.

- Regulatory Environment and Supervisory Structure
- Creating Supervisory Hierarchy
- Keeping the Supervisory Hierarchy on the right track
- How do you insure compliance?
- Evaluating risk

2:30 - 3:30 pm

#### ***Dual Hatting***

**Melody M. Bohlmann, CPA**  
IM & T Investment Risk Manager  
WELLS FARGO BANK  
Houston, Texas



"Dual hatting" of employees is an industry practice that has been growing because it is helpful to business models. But, it is a subject that should make the antennas of risk managers, compliance personnel, and auditors perk up and for good reason. This session will describe and attendees will learn what "dual hatting" is, what the issues are, and what can be done to address them.

3:45 - 4:45 pm

#### ***Investment Advisor Roundtable***

**Carol Goulding - Moderator**  
Group Vice President  
M&T BANK  
Buffalo, New York

Join your peers in an opportunity to participate in a discussion of best practices, current issues, present challenges and possible approaches to address them. This session will be closed to regulators but open to other attendees representing the fiduciary and Investment Advisor industry.



# WEDNESDAY, MARCH 31 Concurrent Sessions

## Track IV – Regulatory

8:00 - 9:00 am

### **Securities Regulator Open Session - SEC and FINRA**

**Carla Romano**  
VP and Chief Compliance Officer  
FINRA  
Chicago, Illinois

**John H. Walsh**  
Associate Director – Chief Counsel  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C.

Please join Carla and John for an update on current regulatory issues including:

- a status report on the consolidated rulebook and sales practice issues.
- FINRA/SEC examination program including examination priorities and findings.

9:15 - 10:15 am

### **Securities Regulator Open Session - SEC and FINRA** (Repeat Session)

10:30 - 11:30 am

### **Regulator Open Session - Department of Labor**

**Billy Beaver**  
Regional Director  
San Francisco Regional Office  
DEPARTMENT OF LABOR  
San Francisco, California



Regional Director Beaver will discuss the current policy and examination initiatives of the Department of Labor, as well as ERISA enforcement issues.

1:15 - 2:15 pm

### **Regulator Open Session - Department of Labor** (Repeat Session)

2:30 - 3:30 pm

### **Regulator Open Session - FinCEN**

**Barbara Keller**  
Deputy Associate Director  
Compliance and Enforcement  
FINCEN  
Washington, D.C.

Please join Barbara for a direct-from-Washington update on FinCEN's current AML investigative and enforcement actions.

3:45 - 4:45 pm

### **Regulatory Roundtable**

**Larry J. Musher - Moderator**  
President  
FIDUCIARY SERVICES CONSULTING GROUP, LLC  
Baltimore, Maryland

Calling all examiners! Please join your peers in discussing today's examination issues and industry hot topics from a regulatory perspective. This session will be limited to attendees who are currently working for a state or federal regulator. Plan to participate in this unique opportunity to share experiences and approaches to conducting examinations.

## Hosted Luncheon and Meeting

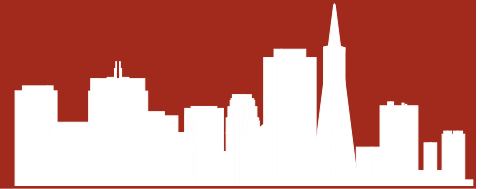
11:45 am - 1:15 pm

## **FIRMA Annual Membership Meeting**

Keith A. Bujalski, CTA, CPA, CFSA  
FIRMA President

# THURSDAY, APRIL 1

## General Sessions



### Keynote Session

8:00 - 9:00 am

#### ***Investment Fraud – Ponzi Rides Again***

**Jonathan E. Turner, CFE, CII**  
Managing Director  
WILSON & TURNER, INC.  
Memphis, Tennessee



Ponzi schemes are all the rage these days. In fact many new fraud schemes have been dubbed Ponzi schemes, “mini Madoffs” and other titles, no matter how much they resemble this particular scheme or not. Nevertheless, there is something particularly instructive about Ponzi schemes, their continued popularity with ... victims. While there are many classic fraud methodologies, the Ponzi scheme is particularly unique for its ability to ensnare individuals and institutions, “mom and pop” types, sophisticated investors, and leading multinationals. Its very notoriety should make it the easiest fraud scheme to spot, and yet it continues to be one of the most profitable models for the fraudster to employ. According to the FBI they are now working more active Ponzi scheme investigations, nearly 500, than any time in FBI history. What was formerly perceived as a small scale scheme must now be acknowledged as one of the prime money makers in the fraud world. This session will use these schemes as a model to highlight the features of successful fraud schemes, identify the keys to their success and the techniques necessary to counter them.

### General Session

9:15 - 10:30 am

#### ***Operations Risk Management Panel***

**Maggi Boutelle**  
Senior Vice President  
Trust Securities Processing  
UNION BANK  
San Diego, California

**Cristina Scassa**  
Senior Vice President  
Operational Risk Management  
TD BANK  
Portland, Maine

Cristina Scassa is SVP Operational Risk at TD Bank, America’s Most Convenient Bank. She is responsible for the implementation of a robust governance framework for Operational Risk Management at TD Bank that is not only aligned with the requirements of the Canadian parent bank and the Canadian regulators, but fully meets the requirements of the US regulators and an independent board of directors in the United States. At the conference, Cristina will describe the key elements of the Operational Risk Management governance framework and describe how these have been operationalized at TD Bank. She will point out common challenges

associated with a complex, multi-level governance structure and suggest options to ensure effective management of those challenges. Anyone faced with demands from multiple regulators or from local management and remote governing parent companies will benefit from Cristina’s presentation.

### General Session

10:45 - 11:45 am

#### ***Business Resumption or Business as Usual – They are Closer Than You Think.***

**Larry Kallembach**  
Chief Audit Executive  
MB FINANCIAL  
Chicago, Illinois



Today’s world brings us a number of new trends into business- ubiquitous technology, on-line/any time consumers, virtual workplaces and virtual workspaces. All of these may face disruption from relatively common occurrences such as hardware failures, power or communications outages, a pandemic, or just bad weather. In today’s increasingly automated world, any threat to your business ecosystem can put your business at risk. Learn how to identify what is important in running your business and how to build resumption planning into your “business as usual”.

### General Session

12:00 noon - 1:00 pm

#### ***Sharing Information with Affiliates and Third Parties***

**F. Jay Meyer, Esq.**  
Counsel  
TD BANKNORTH, N.A.  
Portland, Maine



Institutional fiduciaries may share customer information with affiliates or third parties for a variety of purposes, including account servicing, client development, joint marketing and enforcement of obligations. Such information sharing raises important privacy concerns, and may be subject to policies, statutes and rules including institutional privacy policies, the Gramm-Leach-Bliley Act and Federal Regulation P, the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA). This seminar will examine legal and privacy concerns arising from information sharing with affiliated entities and third parties such as vendors and marketing partners.

### Conference Adjourns

1:00 pm



# San Francisco Facts

San Francisco, with a population of almost 800,000 and an area of 49 square miles, enjoys a reputation much larger than its actual size. It's the second most densely populated city in the country, after New York. Tourism is San Francisco's key industry, which could explain why it is often ranked as one of many travelers' favorite cities. Its rolling hills, a mix of Victorian and modern architecture, and well-known landmarks are what make San Francisco such an amazing place to see.

Entertainment is one thing that San Francisco does not lack. It has a variety of annual events that include the Stern Grove Festival, San Francisco Jazz Festival, Cherry Blossom Festival, Bay-to-Breakers Race, Cinco de Mayo Festival, Haight Street Fair, and a lot more. Those who are seeking a wild and infatuating type of en-

tertainment should check out the Curran Theater and the Teatro ZinZanni Theater, which offers a five-course meal and a different kind of entertainment. Here you will see contortionists, chanteuses, jugglers, illusionists, and circus performers.

San Francisco has just about everything as far as sight seeing goes. Some of the San Francisco sights include the Golden Gate Bridge, Fisherman's Wharf, Pier 39, Alcatraz, Ghirardelli Square, Chinatown, Cable Cars, Union Square, Lombard Street, and Golden Gate Park. In recent years, the San Francisco waterfront has undergone a dramatic renaissance, boasting a new baseball park, upgraded waterfront walk, renovated Ferry Building filled with boutique food shops, and a historic trolley connecting it all.

## *Golden Gate Bridge: San Francisco's Signature Sight*

From [www.hellosanfrancisco.com](http://www.hellosanfrancisco.com)

Opened in 1937, the Golden Gate Bridge is among the best known and most photographed bridges in the world and is often called the most popular tourist destination in the United States.

The Golden Gate Bridge is a suspension bridge that spans the "Golden Gate," or the aperture of San Francisco Bay into the Pacific Ocean. Part of U.S. Route 101 and California State Route 1, it unites the city of San Francisco to Marin County.

The 1.7 mile-long structure was the longest suspension bridge span in the world when it was completed. Today it's still considered the second longest suspension bridge main span in the United States, second only to the Verrazano-Narrows Bridge in New York City. With its famous luminescent red color, the American Institute of Architects has listed the bridge among its top five favorite structures.

Bridge designer Leon Moisseiff produced the basic structural design, introducing his "deflection theory" by which a thin, flexible roadway would bend in the wind, greatly reducing stress by transferring energy via suspension cables to the bridge towers. While his plan for the Golden Gate Bridge was determined structurally sound, his original Tacoma Narrows Bridge suffered a famous catastrophic collapse in 1940.

Two primary cables are each made of 27,572 strands of wire. There are 80,000 miles of wire in the main cables. The bridge has approximately 1,200,000 total rivets.

Walking across the bridge is available most days from 5 a.m. to 6 p.m., although hours are later during the months of daylight savings time. Bicyclists can cross 24/7. Bike rentals are available throughout Fisherman's Wharf for around \$8/hour or \$32 per day.

A Golden Gate Bridge Gift Center is located in the historic "Roundhouse" on the southeast side, behind the Strauss Statue. Designed in 1938, the Roundhouse was originally a restaurant for passing motorists. Now it is open daily, 8:30 a.m. to 7:30 p.m. during the summer and 8:30 a.m. to 6:30 p.m. during the winter. You can look through a "virtual" gift center online at the official Golden Gate Bridge web site, [www.goldengatebridge.org](http://www.goldengatebridge.org).





# NOTES



## 24th Annual National Training Conference at San Francisco, CA

### Hotel and Amenities

The Palace Hotel is a historic luxury property located in the heart of downtown San Francisco and part of Starwood's illustrious Luxury Collection. The hotel is within walking distance to many attractions, museums, shopping and world renowned restaurants. In addition the Palace also contains three award winning restaurants, including the Garden Court-the only indoor historic landmark in San Francisco (No. 18) and Kyo-Ya was just voted the #1 Sushi restaurant in San Francisco by Wine Spectator Magazine.

- Full Service Business Center
- Complimentary Health Club, to include fitness room, sauna, whirlpool, skylit indoor lap pool and Spa Services.
- In room features: 42" Plasma TV's, 14' ceiling heights, marble countertops in bathrooms, full size hairdryer, refrigerator, robes, personal safe, 24 hour room service, daily delivery of USA Today newspaper, complimentary bottled waters, iron and ironing board. Coffee pots available upon request. Mini-bars located in suites.
- High-speed Internet available in all Guestrooms
- Wireless Internet available in all public spaces
- Gift Shop located in Hotel Lobby
- Valet parking only. Self parking garages located nearby.
- Hotel website – [www.sfpalace.com](http://www.sfpalace.com)

### Hotel Reservations

Conference attendees will receive a reduced group rate of \$238.00 single or double occupancy. Please note that there is currently a guestroom tax of 15.58% per night. Simply call the Hotel's reservations department at 1-888-627-7196 and mention that you are with FIRMA when you make your reservation for the conference or go to the following link FIRMA 2010 Annual Conference:

(<http://www.starwoodmeeting.com/StarGroupsWeb/res?id=0907081710&key=E099>)

FIRMA has a block of rooms reserved for the conference attendees; however, this block will be released March 5, 2010. Therefore, **ALL RESERVATIONS MADE AFTER 5PM, MARCH 5, 2010 ARE SUBJECT TO AVAILABILITY.** The FIRMA group rate will be honored (3) days prior and (3) days after the meeting dates, subject to availability.

### Government-Rate Room Reservations – At The Palace Hotel and The Westin Hotel

#### *The Palace Hotel*

FIRMA has a limited number of government-rate rooms at the Palace. Simply call the Hotel's reservations department at 1-888-627-7196 and mention that you are with FIRMA and require a government-rate room when you make your reservation for the

conference. FIRMA has this government block reserved for conference attendees; however, this block will be released March 5, 2010. Therefore, **ALL RESERVATIONS MADE AFTER 5 PM, MARCH 5, 2010 ARE SUBJECT TO AVAILABILITY.**

#### *The Westin San Francisco Market Street*

FIRMA has 40 government-rate rooms at The Westin Hotel. Simply call the Hotel's reservations department at 1-877-222-6699 and mention that you are with FIRMA and require a government-rate room when you make your reservation for the conference. FIRMA has the Westin government block reserved for conference attendees; however, this block will be released March 8, 2010. Therefore, **ALL RESERVATIONS MADE AFTER 5 PM, MARCH 8, 2010 ARE SUBJECT TO AVAILABILITY.**

### Dress

Casual dress is recommended for all conference functions. San Francisco enjoys a cool climate; the average temperature in March is a high of 62 degrees, a low of 49 degrees, and an average rainfall of 3.4 inches. While attending conference sessions, a sweater or jacket is always recommended.

### Airport Transportation Information

- (Prices approximate and subject to change)
- BART (Bay Area Rapid Transit) \$8.10 (one-way)
  - Taxi \$45.00 (one-way)
  - Shuttle \$18.00 (one-way)

### 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's Board of Directors will host a special welcome reception in The Palace Hotel Gold Ballroom on Monday evening, from 6:00-8:00pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday, March 30th, FIRMA's General Sessions end at 12:45pm. Our Conference Attendees are invited to attend an optional In-Conference Seminar that afternoon from 2:30 to 4:30 pm.





# REGISTRATION PAGE

## **FIRMA 24th NATIONAL RISK MANAGEMENT TRAINING CONFERENCE MARCH 28 - APRIL 1, 2010**

Choose Program(s):                      Check one:                       Member                       Nonmember

<input type="checkbox"/> Conference	\$1,295.00*	\$1,495.00*
<input type="checkbox"/> Pre-Conference Workshop	\$125.00	\$250.00
<input type="checkbox"/> In-Conference Seminar	\$100.00	\$165.00

\* Take a \$100 discount if paid prior to February 15, 2010

Full Name – Mr. / Mrs. / Ms. \_\_\_\_\_

Name for Badge \_\_\_\_\_

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

Credit Card No. \_\_\_\_\_ Expiration Date \_\_\_\_\_

Authorized Signature \_\_\_\_\_

**How did you hear about this Conference?**

Mail                       My Employer     Email

FIRMA Website     Referral             Other

**Please tell us about your responsibilities:**

Trust                       Investment Mgmt.     Private Banking

Brokerage               Mutual Funds         Insurance

Capital Markets     Other \_\_\_\_\_

**What is your organization's profile?**

Community             Regional

National                 International

**Please tell us about your job function:**

Audit                       Compliance         Risk Management

Legal                       Regulator             Other

**Conference Handouts:** All 2010 Conference attendees will receive a CD at check-in that contains the conference materials, speaker outlines, and handouts. Speaker materials will also be available on the FIRMA website prior to the Conference.

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

**BY E-MAIL**  
 Our e-mail address is thefirma@bellsouth.net  
 or visit our website at www.thefirma.org.

**BY TELEPHONE**  
 Call us at 678.565.6211, Monday-Friday, 8 am to 5 pm EST.

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

**BY FAX**  
 Send this completed form to 678.565.8788.



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A LUXURY COLLECTION HOTEL

*San Francisco*