FIRMA®
Fiduciary & Investment Risk Management Association

26th National Risk Management Training Conference

Fort Worth, Texas
March 25-29, 2012

thefirma.org

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FIRMA is pleased to present a list of our Sponsors for the 2011 National Risk Management Training Conference in Atlanta:

Association of Certified Anti-Money Laundering Specialists (ACAMS)
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Nth Degree Financial Solutions
PDS Companies
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The Insurance Advisor
Thomson Reuters
Trust Imaging Systems, Inc.
Trust Management Network

Partner Organizations

American Bankers Association (ABA)
Association of Certified Anti-Money Laundering Specialists (ACAMS)
Association of Certified Fraud Examiners (ACFE)
Campbell University/Trust Education Foundation
Cannon Financial Institute, Inc.
Global Association of Risk Professionals (GARP)
Securities Industry & Financial Markets Association – Internal Audit Divison (SIFMA/IAD)

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Kentucky Farmers Bank
KeyBank
Legg Mason
M&M Consulting, LLC
M&T Bank
Marshall & Ilsley Corporation
MB Financial Bank, NA
Mechanics Bank
Mercantil Commercebank
Morgan Stanley
MutualBank
National Independent Trust Company
Nebraska Dept. of Banking & Finance
NewTower Trust Company
Northern Trust
NYS Banking Department
Office of Thrift Supervision
Old Point Trust & Financial Services, NA
PNC Bank
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Reliance Trust Company
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S.R. Snodgrass, AC
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Santa Fe Trust, Inc.
South Dakota Division of Banking
State Board of Administration of Florida
Sterne Agee Group, Inc.
Stock Yards Bank & Trust Co.
SunTrust Bank
Susquehanna Bancshares
Synovus Trust Company
TD Bank
Texas Department of Banking
The 1911 Trust Company
The First National Bank in Sioux Falls
The Glenmede Trust Company, NA
The Trust Company of Virginia
Thrivent Financial Bank
U.S. Trust, Bank of America Private Wealth Mgmt
UMB Financial Corporation
Unified Trust Company, NA
Union Bank
US Bank
Virginia Bureau of Financial Institutions
Wells Fargo
Wilmington Trust
Zions Bancorporation

Conference Schedule

Sunday, March 25, 2012

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
First-Time Attendee Reception	6:30 - 7:30 PM

Monday, March 26, 2012

Late Conference Check-In	7:30 - 8:00 AM
General Sessions	8:00 - 11:45 AM
Hosted Luncheon	11:45 AM - 1:15 PM
General Session	1:15 - 2:15 PM
Concurrent Sessions	2:30 - 3:30 PM
Roundtable Sessions	3:45 - 5:15 PM
Welcome Reception	6:00 - 8:00 PM

Tuesday, March 27, 2012

General Sessions	8:00 AM - 1:15 PM
Vendor Showcase (lunch provided)	1:30 - 2:30 PM
Seminar Check-In	2:30 - 3:00 PM
In-Conference Seminar	3:00 - 5:00 PM

Wednesday, March 28, 2012

General Session	8:00 - 9:00 AM
Concurrent Sessions	9:15 - 11:30 AM
Hosted Luncheon and FIRMA Annual Membership Meeting	11:45 AM - 1:15 PM
Concurrent Sessions	1:15 - 4:45 PM

Thursday, March 29, 2012

General Sessions	8:00 AM - 12:45 PM
Adjourn	12:45 PM

NATIONAL REGISTRY OF CPE SPONSORS

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.

Attention - All Certified Public Accountants in Texas

FIRMA's 2012 Fort Worth National Training Conference has been approved to provide CPE to Texas CPAs by the Texas State Board of Public Accountancy. FIRMA's Sponsor ID is #009961.

26th Annual National Risk Management Training Conference

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

Our expert 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 $175.00 for FIRMA members and $250 for non-members. The fee for our In-Conference Seminar on Tuesday is $125 for FIRMA members; $200 for non-members.

Conference Fees –

Conference fees are $1,395 for FIRMA members and $1,595 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, two luncheons and a Monday evening welcome reception.

EARLY PAYMENT DISCOUNT - For conference payments received prior to February 15, 2012, the conference fees are $1,295 for FIRMA members and $1,495 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 5 registrations

10% off the above fees for 10 registrations

Special Fee Offer For Regulators

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

Cancellation Refund Policy

Cancellations received prior to March 9, 2012, will be refunded in full. Cancellations received March 9th through March 23rd will be refunded subject to a $250 service charge. Cancellations made after March 23, 2012, 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 2012 Training Conference provides 23 Group-Live continuing professional education hours. The Pre-Conference Workshops each provide three Group-Live continuing professional education hours; the In-Conference Seminar provides two Group-Live continuing professional education hours. All of these hours will be recognized as FIRMA-specific for FIRMA certified members.

Conference Education Prerequisites

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

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

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

Tax Deductibility

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

Special Hotel Incentives from FIRMA and our Host Hotel – the Worthington Renaissance

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 2012, FIRMA is pleased to offer to our government Attendees up to 80 government-rate rooms. In addition, for ***all*** FIRMA Conference Attendees ***staying at the Worthington Renaissance***, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- One (1) registration certificate to the FIRMA 2013 Conference in Las Vegas
- One (1) night hotel rooming fee rebated to Attendee's room bill
- One (1) $200 gift voucher to stay in any Marriott Hotel worldwide

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2012, especially the grand amenities offered at the impressive Worthington Renaissance.

Sunday, March 25, 2012

Pre-Conference Workshop I

1:00 - 4:00 PM

Uniform Laws & Unique Features: A Survey of New Developments

Duane Lee
Executive Vice President
CANNON FINANCIAL INSTITUTE
Athens, Georgia

How are Uniform Laws created? Attendees will learn the Uniform Laws Impacting the Trust Industry. Attendees will also receive an Analysis of Specific Uniform Laws. Duane will lead an interactive discussion of:

- Uniform Prudent Investor Act-1994
- Uniform Principal & Income Act-2008
- Uniform Trust Code-2010
- Uniform Prudent Management of Institutional Funds Act-2006
- Uniform Management of Public Employee Retirement Systems Act -1997
- Uniform Gifts to Minors Act-1966 vs. Uniform Transfer to Minors Act-1986
- Uniform Power of Attorney Act-2006 vs. Uniform Durable Power of Attorney Act-1980
- Uniform Health Care Decisions Act-1993
- Crummey Trust Duties
- Natural Resources: Oil, Gas, Timber, & Water, etc.
- Trust Protector
- Trust Advisor
- Trust Decanting
- Perpetual Trusts
- Total Return Trust Conversion

Duane will also provide and attendees will learn from a comprehensive review of the world of Uniform State Laws that govern the trust and fiduciary industry.

He will discuss:

- How the laws are created
- Recent changes in the uniform laws
- How trustees are impacted by these laws
- The "default" status of these laws and the meaning of that concept
- How states alter or amend these laws reducing the "uniformity" of the laws across state lines
- Unique provisions found in these laws
- Discuss the laws themselves and the drafter's comments as to why the language was drafted in its current form, what legal concept those sections are based on and the common laws basis for the laws.
- How to incorporate these laws into your audit, compliance and risk management programs

The program will allow for question and answer time for the participants.

Pre-Conference Workshop II

1:00 - 4:00 PM

Risk Management Metrics

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

James D. Strickland
Managing Director and Global Head
Control Architecture, Control and Emerging Risk
CITIBANK
New York, New York

While the benefits of utilizing metrics by businesses and independent control functions have been acknowledged for many years, getting started and maximizing them in an appropriate and meaningful manner is not always easy. In addition, it is often unclear how metrics can supplement and/or replace other, more traditional, means of monitoring activities, or how to balance and leverage the metrics that should be, and are, developed and utilized directly by the businesses with those developed and utilized by the independent control functions. In this interactive session, attendees will review the development, usage and reporting of metrics for monitoring and evaluating controls and performance in fiduciary and investment businesses, with specific focus from practitioners in audit and compliance departments.

First-Time Attendee Reception

Sunday, March 25

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 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.

Monday, March 26, 2012

Welcoming Remarks
8:00 - 8:15 AM

FIRMA President
Bruce K. Goldberg, CTA, CPA

Opening Keynote Address
8:15 - 9:15 AM

Ethical Behavior in the Financial Services Industry – Why Dodd-Frank Will Not Work

Eugene F. Maloney
Executive Vice President & Corporate Counsel
FEDERATED INVESTORS, INC.
Pittsburgh, Pennsylvania

The "financial crisis" has had a profound effect on the value of financial assets and the economy as a whole. The Dodd-Frank Act has been presented as a deterrent to the activities and conduct that led to the crisis. Nothing could be further from the truth. The presentation will be designed to identify for attendees what really happened and why it could happen again.

General Session
9:30 –10:30 AM

Economic Update

Ellen Beeson Zentner
Economic Research
NOMURA SECURITIES INTERNATIONAL, INC.
New York, New York

Please join one of FIRMA's most popular speakers for an up-to-the-minute analysis of the US economy. Ellen is one of the financial industry's brightest stars as an economic expert and spokesperson. Ellen's discussion will highlight critical trends, key indicators, and forecasts.

General Session
10:45am - 11:45 AM

Trust Legislative Update

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

One year has passed since the enactment of the Dodd-Frank Act – where are we? Much has been done, but much more remains to be done. Come learn about the how the regulators have been implementing the Act so far, and how their regulations will impact the wealth management industry. We will also look ahead to issues to watch out for as implementation of the Act proceeds.

Hosted Luncheon
11:45 AM - 1:15 PM

General Session
1:15 - 2:15 PM

Securities Regulator Panel

Carla Romano
VP and Chief Compliance Officer
FINRA
Chicago, Illinois

David R. Woodcock
Fort Worth Regional Office
U.S. SECURITIES AND EXCHANGE COMMISSION
Fort Worth, Texas

This is always a valuable and not-to-miss session with our primary federal securities 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.

Roundtable Sessions
3:45 - 5:15 PM

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

Auditing

Leaders:

Keith A. Bujalski, CTA, CPA
Managing Director
Audit Department
JPMORGAN CHASE & CO.
New York, New York

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

Compliance/Risk

Leaders:

Deborah A. Austin, CTCP, CFSA
Senior Vice President
Personal Fiduciary Risk Director
UNION BANK
San Diego, California

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

Regulators

This session is open only to Federal and State Regulators.

Leader:

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

Monday, March 26, 2012

Concurrent Sessions – 2:30 - 3:30 PM

IRS Driven Regulations – Cost Basis, FATCA, etc.

Cheryl Riedlinger
Principal
TAX REPORTING GROUP
High Point, North Carolina

Attendees will learn the Latest and Greatest in IRS Tax Reporting. Penalties have increased to $100 per mistake. This session will cover all the hot topics in 1099 reporting for US and NRA customers including new cost basis rules, FATCA and IRS audits!

Reg R – What Now?

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

Regulation R just celebrated its fourth birthday. Did your organization throw a party, or hover in the shadows waiting for what is still to come? Join us for a refresher and discussion of how to sharpen your tools to ensure Reg R compliance.

ERISA / DOL Update

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

will review recent legal developments in connection with administration and investment management of retirement and other plans covered by the Employee Retirement Income Security Act of 1974 (ERISA) and individual retirement accounts (IRAs), including –

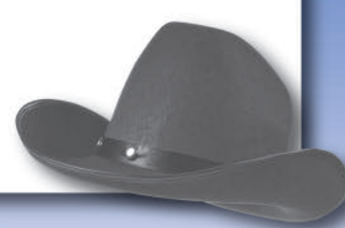
- new and pending service provider and participant disclosure regulation,
- emerging trends in litigation involving plans and IRAs, including 401(k) plan litigation
- DOL enforcement priorities (including late contributions; abandoned plans)

FCPA and UK Bribery Act

Mohammed Ahmed
Senior Manager, Forensic & Dispute Services
DELOITTE FINANCIAL ADVISORY SERVICES LLP
New York, New York

Given the stakes for firms in the current FCPA and UK Bribery Act environment, the risks of non-compliance are too great to ignore. Establishing and maintaining a defensible position in the unlikely event of an FCPA or UK Bribery Act violation needs to be of paramount concern of any fiduciary risk management strategy. One thing is for certain, prevention is better than the cure. Attendees will learn that a well defined compliance program – including policies, controls, employee training and monitoring and a consistent case management strategy – is critical to mitigate the risk of violation and to minimize penalties should they occur.

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



Tuesday, March 27, 2012

Keynote Session

8:00 - 9:00 AM

A Vision of the Future

Chip Roame
Managing Partner
TIBURON STRATEGIC ADVISORS
Belvedere Tiburon, California

Chip Roame is one of our country's great leaders and visionaries. Through his discussions with CEO's from around the globe, Chip brings and will share his unique insights for today's financial services industry. Would it be so simple if our financial challenges were just impacted by legislative pressures, the national and world economies, global government upheaval, citizen unrest, and technology innovation? Add to the mix generational issues, climate change, terrorism, population growth pressures, and the breakneck-speed of change and pace of life. Chip will take us on a not-to-miss journey of realities, conclusions, predictions, and hope.

General Session

9:15 -10:45 AM

Country / Domestic Risk Exposure

Ellen Beeson Zentner
Economic Research
NOMURA SECURITIES INTERNATIONAL, INC.
New York, New York

World headlines decry political upheaval and financial turmoil throughout the globe. World events are shattering financial markets and certain countries face withering economic pressures. Even our US credit rating has been downgraded for the first time in history. Join Ellen for this critically important review of country and domestic risk exposure. Attendees will learn about the factors affecting the world's economies, the ultimate impact upon the US economy, and investment markets here and abroad.

General Session

11:00 AM -12:00 noon

Regulator Panel

William Alverson
Director - Wealth Management & Operations Risk
Dept. of Supervision & Regulation
FEDERAL RESERVE BANK OF SAN FRANCISCO
San Francisco, California

Anthony DiMilo
Examination Specialist - Trust FDIC
San Francisco, California

Joseph Sifuentes
National Bank Examiner
Asset Management Division
OFFICE OF THE COMPTROLLER OF THE CURRENCY
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

12:15 - 1:15 PM

DFA – The Whistleblower Provisions

Mohammed Ahmed
Senior Manager, Forensic & Dispute Services
DELOITTE FINANCIAL ADVISORY SERVICES LLP
New York, New York

Never before has the financial industry placed more incentive upon corporate America for the reporting of malfeasance. Attendees will learn the practical steps and better practices of the new Whistle Blower provisions of the Dodd-Frank Act.

Vendor Showcase
1:30 - 2:30 PM

In-Conference Seminar

3:00 PM - 5:00 PM

Enhancing Your Compliance Testing Program

Beverley Antonich
Trust Compliance
US BANK
Minneapolis, Minnesota

Peter M. Craven
Wealth Management
BNY MELLON
Pittsburgh, Pennsylvania

Have you wondered how to keep your monitoring and testing program relevant in the face of constant changes in the business, industry and regulatory environment?

Attendees will learn how to leverage your own expertise and other subject matter experts to enhance the testing program and add value to the business.

Our expert panelists will discuss how technology and creating regulatory and business risk assessments can sharpen the focus of limited resources on the areas of greatest risk to your company

Wednesday, March 28, 2012

Keynote Session
8:00 - 9:00 AM

Senior Executive Panel – Vision and Direction of Wealth Risk Management

David W. Fisher
Executive Vice President
Wealth Division Manager
BB&T WEALTH
Charlotte, North Carolina

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

John Paulus
Senior Vice President
Manager of Risk and Strategy
Wealth Management & Securities Services
US BANK
Minneapolis, Minnesota

Wealth Management and Risk Management are two of the hottest topics in financial services. Wall Street headlines, current legislative attention, and regulatory examination pressures attest to this focus. FIRMA is proud to sponsor this important discussion of the unique and required role that Risk Management commands within fiduciary services – and its future expectations. From three different perspectives, our Executive Panel will discuss staffing, reporting, communications, coordination, independence, and governance prerequisites. Our audience will also hear executive insights addressing strategies and approaches for risk management requirements dealing with regulatory relations, new products, vendors, business continuity, models, and internal and external changes. This is a "must-attend" session for fiduciary risk management professionals who are seeking clearer line of sight in executing their responsibilities.

Hosted Luncheon and Meeting

11:45 AM - 1:15 PM

Open to all Conference Attendees

FIRMA Annual Membership Meeting

Bruce K. Goldberg, CTA, CPA
FIRMA President

CONFERENCE SCHEDULE AT A GLANCE

SUNDAY

PRE-CONFERENCE WORKSHOPS
1:00 - 4:00 PM

Workshop I

Uniform Laws & Unique Features: A Survey of New Development
Duane Lee

Workshop II

Risk Management Metrics
Michael Daly
James D. Strickland

First-Time Attendee Reception
6:30 - 7:30 PM

MONDAY

GENERAL SESSION
8:00 - 8:15 AM
Welcoming Remarks

OPENING KEYNOTE SESSION
8:15 - 9:15 AM
Ethical Behavior in the Financial Services Industry – Why Dodd-Frank Will Not Work
Eugene F. Maloney

GENERAL SESSIONS
9:30 - 10:30 AM
Economic Update
Ellen Beeson Zentner

10:45 AM - 11:45 PM
Trust Legislative Update
Cecelia A. Calaby

HOSTED LUNCHEON
11:45 AM - 1:15 PM

GENERAL SESSIONS
1:15 - 2:15 PM
Securities Regulator Panel
Carol Romano
David R. Woodcock

CONCURRENT SESSIONS
2:30 - 3:30 PM

IRS Driven Regulations – Cost Basis, FATCA, etc. Cheryl Riedlinger	***ERISA / DOL Update*** Roberta J. Ufford	***Reg R – What Now?*** Kathryn AB Vest	***FCPA and UK Bribery Act*** Mohammed Ahmed

ROUNDTABLE SESSIONS
3:45 - 5:15 PM

Auditing Keith A. Bujalski, Gary E. Pelcak	***Compliance/Risk*** Deborah A. Austin, Michael Daly	***Regulators*** Larry J. Musher

FIRMA'S Welcome Reception
6:00 - 8:00 PM

TUESDAY

KEYNOTE SESSION
8:00 - 9:00 AM
A Vision of the Future
Chip Roame

GENERAL SESSIONS
9:15 - 10:45 AM
Country/Domestic Risk Exposure
Ellen Beeson Zentner

11:00 AM - Noon
Regulator Panel
William Alverson
Anthony DiMilo
Joseph Sifuentes

12:15 - 1:15 PM
DFA – The Whistleblower Provisions
Mohammed Ahmed

VENDOR SHOWCASE
1:30 - 2:30 PM

IN-CONFERENCE SEMINAR
3:00 - 5:00 PM
Enhancing Your Compliance Testing Program
Beverley Antonich
Peter M. Craven

WEDNESDAY

KEYNOTE SESSION
8:00 - 9:00 AM
Senior Executive Panel – Vision and Direction of Wealth Risk Management
David W. Fisher
Kevin McCabe
John Paulus

CONCURRENT SESSIONS

9:15 - 10:15 AM			
Reg R – What Now? (REPEAT SESSION) Kathryn AB Vest	***Corporate Trust*** Terry McRoberts	***Managing Specialty Assets in a Challenging Environment*** Dennis Moon	***Micro-Cap Securities Investigations*** William E. Sweeney
10:30 - 11:30 AM			
AML – The Fiduciary Risk C. Rachel Romijn	***The Chinese Wall – Today's View*** M. Clinton Lackey, CFIRS	***Transitioning from SAS 70 to SSAE 16*** Adam Berman	***FX Transactions*** Gail E. Weiss

HOSTED LUNCHEON
11:45 AM - 1:15 PM
FIRMA ANNUAL MEMBERSHIP MEETING

CONCURRENT SESSIONS

1:15 - 2:15 PM			
Data Breaches Matt Speare	***Fiduciary Litigation*** William C. Ries, Esq.	***Conflicts of Interest Monitoring*** Deborah A. Austin	***Compliance Risk Assessments – Trends and Components*** Patricia A. Hackett
2:30 - 3:30 PM			
Class Actions Francis McGovern, PhD.	***Investment Products – Mutual Funds Due Diligence*** R. James Hrabak	***Stress Testing / Capital Adequacy Assessment*** Sabeth Siddique	***Vendor Risk Management – 3rd Party*** Michael Masterson
3:45 - 4:45 PM			
Defensible Records Retention and Preservation Linda Starek-McKinley	***Practical Model Risk Management*** Dr. Wenling Lin	***Vendor Risk Management – 3rd Party*** (REPEAT SESSION) Michael Masterson	***Letters and Titles and Tags, OH MY!*** Deborah A. Austin, Janice J. Sackley

THURSDAY

KEYNOTE SESSION
8:00 - 9:00 AM
Risk Assessments/ Risk Appetite
William Langford

GENERAL SESSIONS

9:15 - 10:15 AM
DFA – The Volcker Rule and Corporate Living Wills
Sarah A. Miller

10:30 - 11:30 AM
Reputation Risk – How to React and Survive a Crisis
Marcia Keeler

11:45 AM - 12:45 PM
Business Continuity Planning
Rosanne McSorley

Conference Adjourns
12:45 PM

Wednesday, March 28, 2012

Concurrent Sessions

9:15 -10:15 AM

Reg R – What Now?

(REPEAT SESSION)

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

Managing Specialty Assets in a Challenging Environment

Dennis Moon
National Executive, Managing Director
Specialty Asset Management
US TRUST
BANK OF AMERICA
PRIVATE WEALTH MANAGEMENT
New York, New York

During these times of market volatility, specialty assets such as commercial & residential real estate, farm & ranchland, timberland, oil & gas and closely held businesses can play a significant role as part of a well-diversified portfolio. BUT, it is also very important to ensure that proper governance and controls are in place and that organizations have a solid risk management discipline to accept, manage and handle the disposition of these types of complex assets. Many times, these types of specialty assets are performing very well compared to other assets in portfolio. Yet, they may also represent illiquid assets or concentrations that must be recognized and managed. Come hear a robust discussion around why these specialty assets are attracting investors, how do they fit into a fiduciary portfolio, why in this challenging environment organization must be have strong oversight processes in place to effectively manage these assets and what some of those processes look like.

Corporate Trust

Terry McRoberts
Executive Vice President
US BANK
Los Angeles, California

Attendees will learn and be able to identify the most current risk issues facing Corporate Bond Trustees today.

Micro-Cap Securities Investigations

William E. Sweeney, CFE
Compliance Investigations Manager
Office of Corporate and Regulatory Compliance
THE DEPOSITORY TRUST AND CLEARING CORPORATION
New York, New York

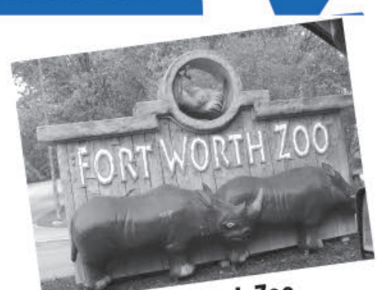
DTC, as the U.S. central securities depository, provides custody and asset servicing for over 3.6 million issues from the U.S. and 121 other countries and territories and for its participating bank and broker/dealer firms ("participants"). As such, DTC is able to aggregate deposit activity across its bank and broker-dealer participants and identify patterns, trends, and large share deposits that generally correlate from new share issuance.

Although DTC does not have a direct relationship with the underlying registered holders of the securities, through its unique position, DTC is able to identify corporate entities and individuals associated with suspicious patterns of deposit activities correlating to promotional schemes, market manipulation, debt financing, and improper or over issuance of shares micro-cap securities.

Attendees will learn and receive an overview of DTC's processes, various fraud schemes, and how DTC utilizes its information to detect those fraud schemes.

Fort Worth Attractions

Please visit **www.fortworth.com/visitors** for an offering of all the sights and destinations within the great Texas city of Fort Worth – known as The City of Cowboys and Culture.



Fort Worth Zoo

Billy Bob's Texas

Wednesday, March 28, 2012

Concurrent Sessions

10:30 - 11:30 AM

AML – The Fiduciary Risk

C. Rachel Romijn
Senior Vice President and Compliance Director
Capital and Wealth Management Groups
WELLS FARGO BANK
Charlotte, North Carolina

This interactive discussion will explore the unique inherent risks associated with wealthy and often high profile client types. The session will cover and attendees will learn about these customers, products, and often geography risks that are inherent to Wealth Clients. We will also address potential mitigating factors in addressing the risk points. Specific topics will include managing reputational risk, profiling wealthy clients, the importance of a strong source of wealth analysis and regulatory expectations for beneficial ownership.

During this session, we will discuss how to implement and improve a BSA Program in the Fiduciary and Wealth/Private Banking space. Specifically, we will address the unique and not so unique risk points and the importance of proactively managing reputational risk.

Transitioning from SAS 70 to SSAE 16

Adam Berman
Senior Manager
DELOITTE & TOUCHE LLP
New York, New York

The New Standards (SSAE 16) represent the first significant modifications since SAS 70 was issued nearly two decades ago. Attendees will learn about and understand the reasons for the change and the impact to your organization.

The Chinese Wall – Today's View

M. Clinton Lackey, CFIRS
Director of Compliance Oversight for Fiduciary
And Insurance Activities
WELLS FARGO BANK
Charlotte, North Carolina

In this session we will explore the background of the Chinese Wall and the role that it has played in our institutions through the years. We will discuss applicability in today's financial services environment and the reasons for sustaining and challenging the limitations. Hopefully we might also generate some discussion around how other institutions are applying the concepts.

FX Transactions

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

This session will include a brief overview of the foreign exchange market and its role in facilitating international trade and investment. In addition, attendees will learn key aspects of foreign exchange risk management policies and procedures including passive and active hedging strategies.

Fort Worth Attractions

The 16th-largest city and still growing rapidly, Fort Worth is a destination redefined. New and renovated hotel offerings, restaurants and exciting tourism attractions are enhancing the City's reputation as one of the premier travel destinations in the nation. Named the #4 value-friendly destination in the United States by Hotwire.com, Fort Worth attracts over 5.5 million visitors per year.

From www.fortworth.com

Concurrent Sessions

1:15 - 2:15 PM

Data Breaches

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

Have you been blissfully unaware of the massive amount of electronic fraud occurring against the financial services industry? In 2010, global financial institutions lost an estimated $23 billion to electronic fraud. During this session, Matt will discuss the current state of the battle between hackers and Information Security professionals, including – intellectual property theft, corporate account takeover, identity theft, and the sophisticated crime syndicates who perpetrate them – for profit! You will learn the trends of techniques and more importantly, what you can do to defend against these fraudulent efforts.

Fiduciary Litigation

William C. Ries, Esq.
Partner
TUCKER ARENSBERG
Pittsburgh, Pennsylvania

Please join one of our country's best known attorneys for a discussion of recent litigation cases affecting wealth and fiduciary administration. Attendees will not only learn the interesting facts of each case but they will learn and be better informed to identify the legal implications and possible unsafe practices of related activities.

Conflicts of Interest Monitoring

Deborah A. Austin, CTCP, CFSA
Senior Vice President
Personal Fiduciary Risk
Director
UNION BANK
San Diego, California

"Conflicts of Interest" is a topic that always gets everyone's attention – because they always involve investigation, management's attention, and risk – always. Please join one of our industry's most respected risk and compliance professionals in a discussion of internal controls and best practices for monitoring these risks. All attendees will gain a better insight for monitoring, identifying, and preventing conflicts of interest.

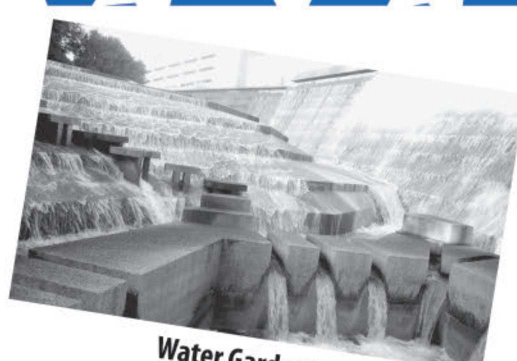
Compliance Risk Assessments – Trends and Components"

Patricia A. Hackett
Vice President, Compliance Group Manager
Asset Management Group and PNC Investments
Compliance
THE PNC FINANCIAL SERVICES GROUP
Pittsburgh, Pennsylvania

Please join Patricia for a do-not-miss best practices session for all fiduciary compliance professionals. Attendees will learn today's stress points within the role of fiduciary compliance, the priorities for risk assessments, trends within compliance tools and testing, and practical do's and don'ts for fiduciary compliance requirements.

Fort Worth Attractions

Kimbrell Museum



Water Gardens

Concurrent Sessions

2:30 - 3:30 PM

Class Actions

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.

Stress Testing / Capital Adequacy Assessment

Sabeth Siddique
Director
DELOITTE & TOUCHE LLP
Washington, D.C.

Stress testing and capital planning have become an area of focus of regulators since the financial crisis. Macro-prudential supervision calls for forward-looking supervisory initiatives. Having a robust internal capital adequacy process that incorporates a sufficient adverse-case stress scenario is an important component to submitting a credible capital plan. Upcoming new regulations will require all institutions over $10 billion to stress test and institutions over $50 billion to conduct stress tests and submit a capital plan. Understanding the regulatory expectations for these activities will be imperative.

Investment Products – Mutual Funds Due Diligence

R. James Hrabak, CFA
Chief Investment Officer
Asset Management & Trust
MB FINANCIAL BANK
Rosemont, Illinois

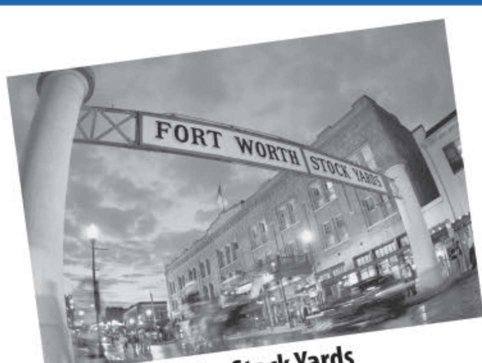
Mutual fund manager due diligence is an essential part of offering a robust investment management platform. This program will help you identify key elements for manager review that will help you select and monitor your list of managers in a way that is consistent with your department's investment philosophy.

Vendor Risk Management – 3rd Party

Michael Masterson
Vice President
Vendor Risk Administration
UNION BANK
San Francisco, California

As organizations become more reliant on external vendor relationships to provide products and services in order to remain competitive and drive down costs, this shift in structure creates additional risk exposures. In addition to a general discussion of the importance and basic requirements of any vendor risk management program, this session will look at some of the tools and resources available. From a practitioner's perspective, Michael will share and attendees will learn the challenges financial institutions experience in moving from decentralized to centralized vendor risk management programs and how to overcome them.

Fort Worth Attractions



The Stock Yards

National Cowgirl Museum

Concurrent Sessions

3:45 - 4:45 PM

Defensible Records Retention and Preservation

Linda Starek-McKinley
Director, Records and Information Management
EDWARD JONES LEGAL DIVISION
St. Louis, Missouri

Please join Linda for a critical and timely update for record retrieval. Attendees will learn:

Approach to effectively respond to requests for records to limit litigation, compliance, reputation and other risks.

Creation and maintenance of a consistent records management program with commitment to destroying records once they have been retained for the required period of time

Ability to preserve and protect records so that they are available when needed

Letters and Titles and Tags, OH MY!

Deborah A. Austin, CTCP, CFSA
Senior Vice President
Personal Fiduciary Risk Director
UNION BANK
San Diego, California

Janice J. Sackley
Principal
FIDUCIARY FORESIGHT, LLC
Portage, Michigan

Does your firm permit their use? Learn about the hidden dangers associated with the use of various industry designations. Some may carry unanticipated risks or unknowingly subject your firm and its employees to codes of ethics and standards of care that you are not equipped to manage. Come prepared to share your firm's approach and learn about the pros and cons of allowing employees to use professional and educational designations.

Practical Model Risk Management

Dr. Wenling Lin, FRM
Senior Financial Economist
Market Risk Analysis Division
OFFICE OF THE COMPTROLLER OF THE CURRENCY
Washington, D.C.

OCC Bulletin 2011-12 Practical Model Risk

The increasing reliance on quantitative models/applications in Asset Management industry creates substantial model risk, which can potentially impact business financials and reputation. Based on the OCC 2011-12, this talk informs Asset Management professionals on how to set up a sound model risk management framework that can effectively mitigate/manage model risks and ensure prudential business practices. This talk covers all the essential topics starting with how to define models versus applications/tools, what are the sources of model risks and how to identify them, why and how to establish the sound governance and control process as well as the robust process for model development, use, and implementation, and finally how to validate internally-developed and vendor models based on the core principles behind the OCC 2011-12. Practical examples from Asset Management practices and regulators' expectations will be offered.

Vendor Risk Management – 3rd Party

(REPEAT SESSION)

Michael Masterson
Vice President
Vendor Risk Administration
UNION BANK
San Francisco, California

Fort Worth Attractions

In only a few days, you can enjoy an enormous range of experiences - from longhorns to longnecks, from salons to saloons. Discover the artistic masterpieces of the Fort Worth Cultural District. Explore the true American West in the Stockyards National Historic District. Shop and dine in the 35-block Sundance Square, one of the most exciting downtown areas in the nation. See a magical show at Bass Performance Hall. Stroll through the Museum of Living Art at the top-ranked Fort Worth Zoo. And that's just the beginning of what you'll experience in Fort Worth.

From www.fortworth.com

Thursday, March 29, 2012

Keynote Session
8:00 - 9:00 AM

Risk Assessments / Risk Appetite

William Langford
Compliance Managing Director
Global Anti-Money Laundering
JPMORGAN CHASE & CO.
New York, New York

FIRMA is thrilled to welcome back William Langford. As one of JPMorgan's chief compliance and risk professionals, William brings an expert's view and insights for managing Risk Assessments. This is a not-to-miss Keynote from a not-to-miss speaker addressing one of the hottest topics in today's banking and fiduciary world.

General Session
9:15 - 10:15 AM

DFA – The Volcker Rule and Corporate Living Wills

Sarah A. Miller
Chief Executive Officer
INSTITUTE OF INTERNATIONAL BANKERS
299 Park Avenue, 17th Floor
New York, New York

U.S. regulators are issuing regulations to implement the Dodd-Frank Act at breathtaking speed. Come to this session to find out how the proposed regulations interpreting the Volcker Rule's prohibitions on proprietary trading and investing in, and sponsoring, of private equity and hedge fund activities could impact your business. Learn how U.S. and foreign firms are implementing U.S. living will requirements and how those requirements match up against efforts underway overseas.

General Session
10:30 - 11:30 AM

Reputation Risk - How to React and Survive a Crisis

Marcia Keeler
First VP & Corporate Counsel
MB FINANCIAL BANK
Rosemont, Illinois

Please join Marcia as she addresses the challenging topic of Crisis Management. She will address the critical question: Planning Ahead – has your company adequately developed and tested its plan? Attendees will learn about crisis management dos and don'ts from others' mistakes and successes.

General Session
11:45am - 12:45 PM

Business Continuity Planning

Rosanne McSorley
Global Head
Business Resiliency and Controls
JPMORGAN CHASE COMPANY
New York, New York

Natural, economic, and corporate disasters represent the foremost risks to today's corporate business plans. As one of our country's leading experts on BCP, Roseann will provide our attendees with a critical guide for strategic emergency management, best-practices, and preparedness.

Conference Adjourns
12:45 PM

Fort Worth Attractions

Sundance Square

Lambert Museum

26th Annual National Risk Management Training Conference – Notes

Hotel and Amenities

The Worthington Renaissance Hotel

Discover one of the premier downtown Fort Worth hotels – The Worthington Renaissance Fort Worth Hotel. Deemed "The Star of Texas", the Worthington is Fort Worth's original AAA Four-Diamond luxury hotel. Located in the heart of Downtown in historic Sundance Square, this hotel in Fort Worth, TX, is just moments from the Fort Worth Stockyards, Museum District, Cowboys Stadium, NASCAR at Texas Motor Speedway, DFW Airport, Amon Carter Museum and Texas Christian University (TCU). Discover 504 luxurious guestrooms that reflect Western elegance and unparalleled comforts, including high-speed internet access, Marriott Plug-In technology and spacious work desks. Enjoy fine dining in Vidalias, relax at our indoor pool, stay in shape in the fitness center, or indulge in our premium suites and Concierge level for the ultimate Fort Worth luxury hotel experience. Discover a new standard for hotels in Fort Worth, Texas, at the luxurious Worthington Renaissance.

Hotel Awards

Fort Worth's premier AAA 4-Diamond hotel, since opening in 1981.

Hotel Highlights:

Guest rooms features: luxurious bedding, HDTV's, wired internet access (for fee), coffee maker, hair dryer, in room safe, iron and ironing board, amazing skyline views; Lobby Bar; Vidalias; Bar-Wired – internet café; Complimentary Fitness Center, open 24/7 Indoor pool; Staffed, full-service Business Center from 7:00 AM to 9:00 PM; Wireless internet available in public areas; Concierge desk; Worthington Athletic Club;

Valet Parking

$18 US Daily (special FIRMA rate)
Guest self-parking is available only in adjacent lots, for up to $10 per day.

Parking

On-Site Parking fee: $16 USD daily
Valet Parking fee: $22 USD daily
Off-Site Parking fee: $3 USD hourly; $10 USD daily

Hotel Reservations

Conference attendees will receive a reduced group rate of $235.00 single occupancy & double occupancy. Simply call the Hotel's reservations department at 800-468-3571 and mention that you are with FIRMA when you make your reservation for the conference or go to the following link. For online reservations, simply select your dates of stay, your Marriott Rewards number, if applicable, and click "Check Availability". You must select the rate and then continue to register.

https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=5770460

FIRMA has a block of rooms reserved for the conference attendees; however, this block will be released March 2, 2012. Therefore, ALL RESERVATIONS MADE AFTER 5PM, MARCH 2, 2012, 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 Reservations

FIRMA has 80 government rate rooms blocked at the Worthington. To make your government reservation, you may call 800-468-3571 and ask for a FIRMA government room or register online.

Dress

Casual dress is recommended for all conference functions. Fort Worth enjoys a mild climate; the average high temperature in late March is 72 degreesF. While attending conference sessions, a sweater or jacket is always recommended.

Airport Transportation Information

The hotel does not provide shuttle service

Dallas/Fort Worth (DFW) Airport Information:
1-972-574-8888
Hotel direction: 17 mile(s) SW
Driving directions: South Exit from Airport to 183 West to 121 South. Follow 121 South to downtown Fort Worth. Take Belknap exit, go 1 mile, turn left on Houston. Turn left on 2nd St. The hotel is on the left.

Alternate Transportation

Yellow Checker Shuttle (Yellow/Black Van) – every 30 minutes; fee: $19 USD (one way); on request
Bus service fee: $20 USD (one way)
Estimated Taxi fare: $44 USD (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 at the historic Worthington Renaissance Hotel on Monday evening, from 6:00-8:00 pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday, March 27th, FIRMA's General Sessions end at 1:15pm. Our Conference Attendees are invited to attend an optional, extra-fee In-Conference Seminar that afternoon from 3:00 to 5:00pm. In addition, FIRMA is delighted to present our popular Vendor Showcase, starting at 1:30 pm on Tuesday afternoon. Attendees will receive a free lunch and can choose to attend presentations from our respected Conference Exhibitors. Each vendor will conduct two 30-minute sessions. Pre-registration is required for the Vendor Showcase.

The Worthington Renaissance address is: 200 Main Street, Fort Worth, TX 76102, Phone: (817) 870-1000

For information about the city of Fort Worth, visit www.fortworth.com/visitors

REGISTRATION

FIRMA 26th NATIONAL RISK MANAGEMENT TRAINING CONFERENCE
MARCH 25 - 29, 2012

Register for:	Check one: ❑ Member	❑ Nonmember
❑ Conference	$1,395.00*	$1,595.00*
❑ Pre-Conference Workshop ❑ I ❑ II	$175.00	$250.00
❑ In-Conference Seminar	$125.00	$200.00

❑ Free Vendor Showcase (includes lunch); seating is limited.

* Take a $100 discount if paid prior to February 15, 2012

Full Name – Mr ./ Mrs. / Ms. ______________________________

Name for Badge ______________________________ ❑ **FIRST TIME ATTENDEE**

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

What is your organization's profile?
❑ Community ❑ Regional
❑ National ❑ International

Please tell us about your responsibilities:
❑ Trust ❑ Investment Mgmt. ❑ Private Banking
❑ Brokerage ❑ Mutual Funds ❑ Insurance
❑ Capital Markets ❑ Other ____________

Please tell us about your job function:
❑ Audit ❑ Compliance ❑ Risk Management
❑ Legal ❑ Regulator ❑ Other

Conference Handouts: All 2012 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 TELEPHONE
Call us at 678.565.6211, Monday-Friday, 8 AM to 5 PM EST.

BY FAX
Send this completed form to 678.565.8788.

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

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

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

FIRMA™
Fiduciary & Investment Risk Management Association, Inc.
PO Box 507
Stockbridge, GA 30281
www.thefirma.org

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