



Advancing Education, Enhancing Connections™



FIRMA®

Fiduciary & Investment Risk Management Association

37TH ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE



NEW ORLEANS, LOUISIANA



APRIL 29 - MAY 2, 2024

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JTC Trust Company (Delaware) Ltd
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Commissioner
M&M Consulting, LLC
M&T Bank/Wilmington Trust

MainStreet Advisors
Mechanics Bank
Midland Wealth Management
National Advisors Trust Company
NC Office of the Commissioner
of Banks
Northern Trust
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United Bankshares, Inc.
US Bank
Virginia State Corporation
Commission
Washington State Dept of
Financial Institutions
Washington Trust Bank
Waukesha State Bank
Wells Fargo
Wintrust Financial Corp/The
Chicago Trust Company
WoodTrust Bank
Zions Bancorporation

CONFERENCE SCHEDULE

SUNDAY, APRIL 28, 2024

Conference Check-in

3:00 - 6:00 p.m.

**NEW ATTENDEE/NEW MEMBER
SOCIAL**

6:30 - 7:30 p.m.

MONDAY, APRIL 29

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

TUESDAY, APRIL 30

| | |
|--|---------------------|
| General Sessions | 8:00 - 10:15 am |
| Breakout Sessions (Lunch on your own) | 10:30 am - 12:45 pm |
| In-Conference Seminars | 2:30 - 4:30 pm |

WEDNESDAY, MAY 1

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

THURSDAY, MAY 2

| | |
|------------------|-----------------|
| General Sessions | 8:00 - 11:30 am |
| Adjourn | 11:30 am |

**All times listed in the conference brochure
are "Central Standard Time" (CST)**

**To Our Fiduciary Colleagues and Friends – We
invite you to New Orleans!**

FIRMA is proud to introduce our in-person 2024 National Conference program as we return to charming and captivating New Orleans. Our outstanding group of Conference sessions and speakers, displayed in this brochure, has been selected specifically by your peers as not-to-miss topics and essential guidance.

The FIRMA National Conference setting offers you the opportunity to reconnect with industry friends, to be enthralled through live interaction with expert compelling speakers, and to build and renew relationships through private conversations with eminent associates, respected mentors, as well as the leaders of tomorrow.

Quite simply, your attendance at this single event places you among the elite influencers and champions of today's fiduciary risk world.

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

To all Fiduciary Executives – FIRMA invites you to join us for state-of-the-industry key business topics. Emphatically, FIRMA is the premier industry source for vital sharing of fiduciary risk management topics with audit, assurance, risk/compliance, and regulatory professionals. Let us prove our moxie.

I urge you to seize the opportunities in this brochure. Turn these pages and select valuable insights for investing in your expertise and your advancement. We warmly invite you to join us for this dynamic Conference experience!

Hale Mast, CTA

FIRMA Executive Director

FIRMA takes the protection of your safety and health at our event together very seriously. FIRMA reserves the right to adjust our Conference Health and Safety Protocols to be in compliance with requirements of local jurisdictions without prior notice.



The Fiduciary and Investment Risk Management Association, Inc.™ (FIRMA) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

37th Annual Fiduciary Risk Management Conference

FIRMA™ is especially proud to sponsor its 37th Annual National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers back to exciting New Orleans. Our demanding and challenging responsibilities for fiduciary risk are more critical than ever and FIRMA stands strong in our belief that there is no more vital time than now for training, sharing, and networking. In recognition of this, FIRMA is proud to provide training resources to risk management professionals who are responsible for asset/wealth management, broker/dealer/advisor activities, and insurance products.

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

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

Our program will offer a unique combination of general sessions and individualized breakout sessions. 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 with a total of 50 breakout sessions. These breakout 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 three 2-hour Complimentary Focus Sessions on Tuesday afternoon.

Conference Fees

Conference fees are \$2,150 for FIRMA members and \$2,650 for non-members. This fee includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, two luncheons and the Monday evening welcome reception.

Group Discounts

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

- ♦ 5% off the above fees for 5-9 registrations
- ♦ 10% off the above fees for 10 or more registrations

Special Fee Offer for Attendees from National and State Regulatory Agencies

- ♦ \$1,950 for Regulator FIRMA Members
- ♦ \$2,450 for Regulator FIRMA Non-Members

FOR ALL 2024 CONFERENCE PAYMENTS: please take \$100 off your registration fee if paying through March 8, 2024.

Cancellation Refund Policy

Cancellations received prior to April 5, 2024, will be refunded in full, less a \$75 service charge. Cancellations received April 5th through April 12th will be refunded subject to a \$250

service charge. Cancellations made after April 12, 2024, are non-refundable. No refunds will be processed unless the cancellation is made in writing. Note: You may transfer your registration to another person at any time.

FIRMA reserves the right to change speakers or reschedule or cancel sessions when necessary. FIRMA is not responsible for any penalties (e.g. airfare, hotels, etc.) that may be incurred should this program be canceled. For more information regarding conference administrative policies such as complaint or refund, please contact our offices at 770-790-8355.

Continuing Education

The 2024 Training Conference provides 20 Group-Live (NASBA) continuing education hours. The Complimentary Focus Sessions will each provide 2 Group-Live continuing education hours. For certified FIRMA members, all of these hours will be recognized as FIRMA-specific.

Conference Education Prerequisites

There are no advance preparation requirements to be read or completed prior to attending this program. The program skill level for this Conference is rated “Intermediate”. This program is rated Intermediate because of the educational and/or experience recommendations as follows:

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

Tax Deductibility

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

Special Hotel Incentives from FIRMA and our Host Hotel – The Hilton New Orleans Riverside

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 2024, FIRMA is pleased to offer to our government Attendees up to 35 government-rate rooms. In addition, for all FIRMA Conference Attendees staying at The Hilton New Orleans Riverside, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- ♦ One (1) free registration certificate to the FIRMA 2025 Conference
- ♦ One (1) night hotel rooming fee rebated to Attendee's room bill
- ♦ One (1) gift voucher for a complimentary 2-night stay in a Hilton hotel

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2024, especially the grand amenities offered at The Hilton New Orleans Riverside.

MONDAY, APRIL 29, 2024

8:00 - 8:15 am

Welcoming Remarks

Deanna Rankin, CFIRS, NCVMP
FIRMA President

8:15 - 9:15 am

Opening Keynote Address

The Future of Fiduciary and Investment Wealth Management

(NASBA Field of Study – Specialized Knowledge)



Charles (“Chip”) Roame
Founder and Managing Partner
TIBURON STRATEGIC ADVISORS
TIBURON CEO SUMMITS
Tiburon, California

Please welcome Chip Roame, an internationally known speaker and strategic innovator. Chip is a leading strategic advisor to 600+ Tiburon members, primarily advising the CEOs, other senior executives, and boards of directors of wealth and investment management (and WealthTech) firms. He has also served as an industry experienced board member for numerous Tiburon members, and currently serves on ten boards.

Chip's Keynote Presentation draws upon Tiburon's extensive coverage of 3,100+ topics and profiles in the wealth and investment management markets, highlighting five key trends, including evolving target clients, evolving products and services, evolving markets and channels, evolving business tactics, and evolving industry structures.

9:30 - 10:30 am

General Session

Economic Update

(NASBA Field of Study – Economics)



Carl R. Tannenbaum
Executive Vice President, Chief Economist
Head of Risk Analytics and Strategic Risk
NORTHERN TRUST
Chicago, Illinois

In this session, attendees can expect insight on:

- The prospects for continued growth in the U.S. Economy
- The lasting impact of the Pandemic on businesses
- The way forward in a labor-challenged economy
- Expectations for Fed policy amid election anxieties

10:45 - 11:45 am

General Session

Regulator Panel

(NASBA Field of Study – Regulatory Ethics)



David B. Jonke, CTA, CPA
Moderator
Retired
Former SVP - Director of Wealth / Asset Management
Compliance
FIFTH THIRD BANK
Chicago, Illinois

Thomas H. Belcher
Senior Examination Specialist (Trust)
FDIC
Washington, D.C.



Jamie A. Bazarow
Senior Examiner/Trust & Wealth Management Portfolio
Examiner
Supervision and Regulation Division
FEDERAL RESERVE BANK OF ST. LOUIS
Columbia, Missouri



Chizoba Egbuonu
Director for Asset Management Policy
Asset Management, Market Risk 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 risk.



Luncheon
11:45 am - 1:00 pm

MONDAY, APRIL 29, 2024

BREAKOUT SESSIONS – 1:00 - 2:00 PM

Special Needs Trust Administration: Understanding the Benefits & Navigating the Risks

(NASBA Field of Study – Specialized Knowledge)



Jennifer M. Tindell, J.D.
Special Needs Trust Manager
RAYMOND JAMES TRUST, N.A.
Atlanta, Georgia

This session will focus on the different types of Special Needs Trusts and the importance of administering them properly. Balancing beneficiary requests with public benefits can be a challenge, and often issues are more complex than they initially present. We will cover the various benefits programs, common issues in making distributions, ABLE accounts, and useful tools to limit risk for the beneficiary and the trustee.

Is Your AML Program Trustworthy?

(NASBA Field of Study – Specialized Knowledge)



Kristen J. Stogniew, Esq., CFE
Shareholder
SALTMARSH, CLEAVELAND & GUND
Tampa, Florida

With increased regulatory focus, most banks and trust companies need to enhance their processes for Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT). This session will build upon the fundamentals discussed in FIRMA's August 2023 AML/BSA webinar, and will provide practical guidance for fiduciaries and wealth management professionals in monitoring higher risk customers and transactions and identifying, investigating, and reporting suspicious activities. It helps to know the WHY? so you can determine the WHAT? Come ready to share and learn from case studies and each other on best practices to keep your program up to par!

Investment Reviews: Beyond the Regulatory Requirements

(NASBA Field of Study – Regulatory Ethics)



William T. Norris
Managing Director, Team Executive
CIBC PRIVATE WEALTH MANAGEMENT, BOSTON
Boston, Massachusetts

This session will revisit the age-old requirement of investment reviews for fiduciaries and discuss ways in which a firm can enhance those reviews to accomplish more than just what is required under the regulations. Firms have been trying to get more from these reviews over the years and this session will provide some insights and present ideas on how some firms have accomplished making the process more valuable.

Hot Audit Topics

(NASBA Field of Study – Auditing)

James Siciliano

Principal
DELOITTE & TOUCHE
San Francisco, California



Please join James as attendees will learn state-of-the-industry business and compliance topics that impact audit as well as regulator concerns. You may bring your list of audit coverage topics that you wish to address.

MONDAY, APRIL 29, 2024

BREAKOUT SESSIONS – 2:15 - 3:15 PM

The Latest and Greatest on Digital Assets

(NASBA Field of Study – Specialized Knowledge)



Daniel J. Davis

Partner
KATEN MUCHIN ROSENMAN LLP
Washington, DC

The digital assets ecosystem continues to evolve at a breathtaking pace. This session will discuss all things digital assets. We will touch upon the latest regulatory actions, court cases, and legislative developments. Come get a peek into this exciting space.

Data Analytics

(NASBA Field of Study – Information Technology)



Heather Walker

Senior Vice President | Bank Compliance
Banking, Investments, Insurance
FROST BANK
San Antonio, Texas

Whether your institution is beginning to explore data analytics, or you have the benefit of a robust data analytics function, it's time to think about leveraging data analytics to create broader and deeper risk coverage. During this session, we will discuss ways to leverage data analytics in risk management, maturing your risk management program, and how to maintain a strong partnership with your data analytics team.

Trust Legislative and Regulatory Update

(NASBA Field of Study – Regulatory Ethics)



Timothy E. Keehan

Vice President and Senior Counsel
Wealth Management & Trust Group
AMERICAN BANKERS ASSOCIATION
Washington, D.C.

In a contentious election year, what hard-pressed priorities can we expect from Congress and the federal agencies? The American Bankers Association will provide the latest legislative and regulatory initiatives driving and directing trust and wealth management activities, operations, and compliance. Topics will include the prospects for trust and investments legislation together with federal policies and proposals on fiduciary investment advice, IRA rollovers, fiduciary audits, beneficial owner reporting, T+1 settlement, third-party relationships, and conflicts of interest arising from the use of artificial intelligence.

Hot Audit Topics

(NASBA Field of Study – Auditing)

REPEAT SESSION

James Siciliano

Principal
DELOITTE & TOUCHE
San Francisco, California



MONDAY, APRIL 29, 2024

BREAKOUT SESSIONS – 3:30 - 4:30 PM

The Latest and Greatest on Digital Assets

(NASBA Field of Study – Specialized Knowledge)

REPEAT SESSION

Daniel J. Davis

Partner

KATEN MUCHIN ROSENMAN LLP

Washington, DC

Discretionary Distributions

(NASBA Field of Study – Regulatory Ethics)



Timothy S. Egan, JD

Relationship Manager | Wealth Advisory

Managing Director

GLENMEDE TRUST COMPANY

Philadelphia, Pennsylvania

Exercising discretion when making beneficiary distributions is a fundamental responsibility of a corporate trustee. Through case studies, we will examine and illustrate best practices for the exercise of discretion.

Trust Legislative and Regulatory Update

(NASBA Field of Study – Regulatory Ethics)

REPEAT SESSION

Timothy E. Keehan

Vice President and Senior Counsel

Wealth Management & Trust Group

AMERICAN BANKERS ASSOCIATION

Washington, D.C.

How Many Types of Account Reviews Can You Name?

(NASBA Field of Study – Regulatory Ethics)



Duane E. Lee, II

Executive Vice President

CANNON FINANCIAL INSTITUTE

Athens, Georgia

This presentation will focus on the six different types of account reviews used in the Fiduciary world. These reviews are the single biggest Risk Management and Control Tool in the industry. The presentation will discuss the purpose, format, frequency and source of each account review. Duane Lee will share his experiences, successes and failures with these reviews over his career.

Special Events

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

On Sunday evening, April 28th, FIRMA will host a social for First-Time Conference Attendees / FIRMA New Members from 6:30 to 7:30 pm. Please indicate you are a first-time attendee on the conference registration form.

FIRMA will host a special welcome reception on the beautiful Mark Twain Courtyard at The Hilton Riverside Hotel on Monday evening, April 29th, from 6:30-8:30 pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday afternoon, April 30th, FIRMA is offering three complimentary Focus Sessions from 2:30 – 4:30 pm, entitled “Operational Risk - Too Much? Too little?”; “Demystifying Crypto, Bitcoin, and Blockchain”; and “A Trustee’s Jambalaya: Savor the Full Flavor of Trending State Touch Laws.”

MONDAY, APRIL 29, 2024

BREAKOUT SESSIONS – 4:45 - 5:45 PM

Enhancing Your Audit Plan

(NASBA Field of Study – Auditing)



Shreyas Rao

Managing Director
DELOITTE ADVISORY
New Orleans, Louisiana

Join Shreyas for an audience-engaged discussion of optimal audit governance. Through experience with nationwide audit program supervision and critique, attendees will learn risk-based methodology and critical thinking for maximizing audit effectiveness.

Business Resiliency

(NASBA Field of Study – Information Technology)



Andy Lapierre, CBCP, ARMP

Senior Vice President | Business Resiliency
Frost – Banking, Investments, Insurance
FROST BANK
San Antonio, Texas

Ever wonder how different roles play a part within Business Resiliency? How do we switch from Business Continuity to Business Resiliency? What is the difference between Business Continuity and Business Resiliency? Are we ready and prepared for the unexpected? In this session we'll be exploring all of these areas and more. This session will be an interactive session. Come and join me on this journey.

How Many Types of Account Reviews Can You Name?

(NASBA Field of Study – Regulatory Ethics)

REPEAT SESSION

Duane E. Lee, II

Executive Vice President
CANNON FINANCIAL INSTITUTE
Athens, Georgia

Modern Trust Planning and The Corporate Transparency Act: A New Normal

(NASBA Field of Study – Regulatory Ethics)



Elizabeth King

Principal, President
BROWN BROTHERS HARRIMAN TRUST COMPANY OF
DELAWARE
Wilmington, Delaware

The Corporate Transparency Act (CTA) represents the most significant reformation of the Bank Secrecy Act and related anti-money laundering rules since the US PATRIOT Act. The CTA requires LLCs, partnerships, corporations and other private entities to disclose the personal information for each beneficial owner. Because modern trust planning oftentimes includes the ownership of entities, trustees, settlors, beneficiaries and other advisers may be deemed to be beneficial owners of entities owned or controlled by trusts. With reporting obligations starting in January 2024, there is a pressing need for advisers to understand the scope and impact of the CTA as it relates to trust structures.

This session will equip you with a solid understanding of the framework of the CTA, including: 1) what constitutes a reporting entity and which entities are exempt; 2) the rules for determining beneficial ownership, including the “ownership test” and the “control test”; 3) an in depth review of how the ownership and control tests are applied in the context of trust structures; 4) unresolved questions and traps for the unwary; and 5) considerations for trust companies.

TUESDAY, APRIL 30, 2024

8:00 - 9:00 am Keynote Session

Keeping Your Eye on the Ball

(NASBA Field of Study – Behavioral Ethics)



Dr. Alexander Wright
CEO, Alexander Wright Ministry Inc
CORNERSTONE CHRISTIAN SCHOOLS
San Antonio, Texas

From a collegiate level to a pro level, to everyday life there are risks to the choices we make. In this session, we will address and attendees will learn about constructive risk adjustment. We will also discuss the risky business of the NFL and some of the impactful changes the game of football has made to society.

Dr. Alexander Wright will dive into the lifestyle of what collegiate and pro football players face physically and mentally while overcoming the risks of the game.

9:15 -10:15 am General Session

Fiduciary Executive Panel – Current Events and Trends in Personal Trust

(NASBA Field of Study – Regulatory Ethics)



David B. Jonke, CTA, CPA
Moderator

Retired
Former SVP - Director of Wealth / Asset Management
Compliance
FIFTH THIRD BANK
Chicago, Illinois



Gabrielle Bailey
Chief Fiduciary Officer, Managing Director
THE GLENMEDE TRUST COMPANY
Philadelphia, Pennsylvania



Holly A. Bailey, JD
SVP, Global Fiduciary Risk Practice Lead
NORTHERN TRUST
Chicago, Illinois



TJ Haynes-Morgan
Chief Audit Executive, Internal Audit
RAYMOND JAMES FINANCIAL, INC
Saint Petersburg, Florida



Kyle McDonald
Chief Executive Officer
ARGENT FINANCIAL GROUP
Ruston, Louisiana

Hear from four senior fiduciary executives from different organizations and lines of defense on current topics affecting the Personal Trust industry. Topics covered will include regulatory changes, examination trends, cryptocurrency developments, state trust code developments and post-pandemic changes to trust departments. This session will be moderated and the panel will take questions from attendees.



BREAKOUT SESSIONS – 10:30 - 11:30 AM

Hidden World of Conflicts of Interest

(NASBA Field of Study – Regulatory Ethics)



Robert McKeon
Chief Fiduciary Officer
CIBC
New York, New York

This session will provide information on some of the obvious, and less obvious, potential conflicts of interest that exist in fiduciary, wealth management and banking organizations. Robert will walk us through an overview of conflicts of interests, including where they exist, how they can be identified and where to look for them across several account types and various institutional structures.

Fiduciary Litigation and Impact to Risk

(NASBA Field of Study – Regulatory Ethics)



Rebecca Wallenfels
Partner
CHAPMAN AND CUTLER, LLP
Chicago, Illinois

Hear about and understand the circumstances of current fiduciary litigation cases from one of our industry's most respected attorneys. Lessons learned and recognition of ethical missteps will be highlighted.

Investment Manager Due Diligence and Risk Appetite

(NASBA Field of Study – Regulatory Ethics)



Hunter W. Craig
SVP, Director of Investment Research, Multi-Asset Solutions
REGIONS ASSET MANAGEMENT
Birmingham, Alabama

In this session, Attendees will:

- ♦ Learn how manager selection fits within the investment process.
- ♦ Learn about the Six Ps of due diligence.
- ♦ Learn why anchoring your asset allocation process to risk is important.

ESG Investing: A Durable Approach to Fiduciary Duty Amidst the 2024 Political Environment

(NASBA Field of Study – Specialized Knowledge)



Mark Hays
Director of Sustainable and Impact Investing
THE GLENMEDE TRUST COMPANY
Philadelphia, Pennsylvania

Investors enter 2024 with anti-ESG political rhetoric at a fever pitch. As of January 2024, 37 states have introduced 165 pieces of legislation to prevent state pools of capital to incorporate ESG information in investment decision-making. Political scrutiny on “ESG” is unlikely to dissipate as the industry awaits the results of the 2024 presidential election, with both candidates having diametrically opposed stated policies across ESG investing, specifically around the ability for ERISA plans to invest along these lines, in addition to policies that impact key proxy voting standards and shareholder resolutions.

In this session, Mark will unpack political scrutiny and regulator movement in 2024, and, discuss frameworks that can be utilized as a fiduciary to invest in ESG investing that can provide a durable approach irrespective of end-victor in the election this year.

WEEK AT A GLANCE

SUNDAY, APRIL 28

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

MONDAY, APRIL 29

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|--|---|---|--|---------------------------------------|
| WELCOMING REMARKS 8:00 - 8:15 am FIRMA President Deanna Rankin | OPENING KEYNOTE ADDRESS 8:15 - 9:15 am <i>The Future of Fiduciary and Investment Wealth Management</i> Charles (Chip) Roame | GENERAL SESSION 9:30 - 10:30 am <i>Economic Update</i> Carl R. Tannenbaum | GENERAL SESSION 10:45 - 11:45 am <i>Regulator Panel</i> David B. Jonke Thomas H. Belcher Jamie A. Bazarow Chizoba Egbuonu | LUNCHEON 11:45 am - 1:00 pm |
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BREAKOUT SESSIONS – 1:00 – 2:00 PM

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| <i>Special Needs Trust Admin. Understanding the Benefits</i> Jennifer M. Tindell | <i>Is Your AML Program Trustworthy?</i> Kristen J. Stogniew | <i>Investment Reviews: Beyond the Regulatory Requirements</i> William T. Norris | <i>Hot Audit Topics</i> James Siciliano |
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BREAKOUT SESSIONS – 2:15 – 3:15 PM

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|---|---|---|--|
| <i>The Latest and Greatest on Digital Assets</i> Daniel J. Davis | <i>Data Analytics</i> Heather Walker | <i>Trust Legislative and Regulatory Update</i> Timothy E. Keehan | <i>Hot Audit Topics</i> REPEAT SESSION |
|---|---|---|--|

BREAKOUT SESSIONS – 3:30 – 4:30 PM

| | | | |
|---|--|---|--|
| <i>The Latest and Greatest on Digital Assets</i> REPEAT SESSION | <i>Discretionary Distribution</i> Timothy S. Egan | <i>Trust Legislative and Regulatory Update</i> REPEAT SESSION | <i>How Many Types of Account Reviews Can You Name?</i> Duane E. Lee, II |
|---|--|---|--|

BREAKOUT SESSIONS – 4:45 – 5:45 PM

| | | | |
|---|---|---|---|
| <i>Enhancing Your Audit Plan</i> Shreyas Rao | <i>Business Resiliency</i> Andy Lapierre | <i>Modern Trust Planning and the Corporate Transparency Act: A New Normal</i> Elizabeth King | <i>How Many Types of Account Reviews Can You Name?</i> REPEAT SESSION |
|---|---|---|---|

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

TUESDAY, APRIL 30

| | |
|---|---|
| KEYNOTE SESSION 8:00 - 9:00 am <i>Keeping Your Eye on the Ball</i> Dr. Alexander Wright | GENERAL SESSION 9:15 - 10:15 am <i>Fiduciary Executive Panel – Current Events and Trends in Personal Trust</i> David B. Jonke, Holly A. Bailey, Gabrielle Bailey, TJ Haynes-Morgan, Kyle McDonald |
|---|---|

BREAKOUT SESSIONS – 10:30 – 11:30 AM

| | | | |
|---|---|--|---|
| <i>Hidden World of Conflicts of Interest</i> Robert McKeon | <i>Fiduciary Litigation and Impact to Risk</i> Rebecca Wallenfelsz | <i>Investment Manager Due Diligence and Risk Appetite</i> Hunter W. Craig | <i>ESG Investing: A Durable Approach to Fiduciary Duty Amidst the 2024 Political Environment</i> Mark Hays |
|---|---|--|---|

BREAKOUT SESSIONS – 11:45 AM – 12:45 PM

| | | | |
|---|---|--|--|
| <i>Hidden World of Conflicts of Interest</i> REPEAT SESSION | <i>Old Wills and Unfunded Trust Agreements: How Long Do I Keep the Paper</i> Robert M. Maxwell | <i>Model Risk Management: Basics in Model Identification and the Three Lines of Defense</i> Jill Murphy | <i>IRA Update</i> Michael Del Conte |
|---|---|--|--|

WEEK AT A GLANCE

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

SESSION I

*Operational Risk – Too much?
Too little? Then what?*

Lisa Garcia, Danny McHale, Marilyn Smith

SESSION II

*Demystifying Crypto, Bitcoin
and Blockchain*

T. Penn Nugent

SESSION III

*A Trustee's Jambalaya: Savor the Full
Flavor of Trending State Trust Laws*

Suzanne Shier, J. Zachary Haupt

WEDNESDAY, MAY 1

KEYNOTE SESSION

8:00 - 9:00 am

Global Cybersecurity and STRIDE

Michael Echols

LUNCHEON

11:30 am - 1:00 pm

**FIRMA Annual
Membership Meeting**

BREAKOUT SESSIONS – 9:15 - 10:15 AM

*Emerging Investment
Trends*
Corey Hill

*Don't Miss Topics in
Corporate Trusts*
Dennis Gillespie

Auditing 2nd Line
Carol Severyn

*Addressing the Elephant in the Room:
Governance in an Increasing Complex
Cybersecurity Landscape*
John Huston, Geoffrey A. Madsen

BREAKOUT SESSIONS – 10:30 - 11:30 AM

*Emerging Investment
Trends*
REPEAT SESSION

*Fiduciary Third Party
Risk Management*
Jennifer L. De Vries

Non-Standard Trusts
Jack Hirsch

*Data Governance, Privacy
and Artificial Intelligence*
Kristofer Lindstrom

BREAKOUT SESSIONS – 1:00 - 2:00 PM

*Risk Assessments – Is My
Internal Audit Risk
Assessment Robust Enough?*
Machelle Rinko

*Risk in Electronic
Communication*
Todd L. Spillaine

*Herding Cats – Fundamentals for Getting
Your Arms Around Unique and
Hard to Value Assets Basics*
Mark T. Gray, Jeffrey S. Kropschot

*Data Governance, Privacy
and Artificial Intelligence*
REPEAT SESSION

BREAKOUT SESSIONS – 2:15 - 3:15 PM

ERISA Update
Michael Del Conte

*Evolution of the
Three Lines of Defense*
Shreyas Rao

*Herding Cats – Fundamentals for Getting
Your Arms Around Unique and
Hard to Value Assets Basics*
REPEAT SESSION

*Governance, Risk, and
Compliance (GRC) Tools*
Matthew Eby, Joanne Eby

ROUNDTABLE SESSIONS – 3:30 - 4:30PM

*Small and Regional Inst.:
Audit*
Natalie McCabe,
Deanna Rankin

*Large Inst.:
Audit*
Bruce Goldberg
Shreyas Rao

*Small and Regional Inst.:
Risk / Compliance / FLOD*
Danielle R. Albrecht
W. Michael Bridgeman

*Large Inst.:
Risk / Compliance / FLOD*
Mark T. Gray
Denise Morrison

Regulators
Scott Kelly

THURSDAY, MAY 2

KEYNOTE SESSION

8:00 - 9:00 am

Navigating the AI Revolution in Asset and Wealth Management

Jenna O. Switchenko

GENERAL SESSION

9:15 - 10:15 am

*Just Because You Can Doesn't Always Mean You Should –
Fiduciary Considerations When Using Flexible Trust Laws*
Dave A. Diamond

GENERAL SESSION

10:30 - 11:30 am

Ethics
David P. Williams

TUESDAY, APRIL 30, 2024

BREAKOUT SESSIONS – 11:45 AM - 12:45 PM

Old Wills and Unfunded Trust Agreements: How Long Do I Keep the Paper

(NASBA Field of Study – Regulatory Ethics)



Robert M. Maxwell
Senior Estate Accountant
MORGAN LEWIS
VILLANOVA LAW SCHOOL
Lansdale, Pennsylvania

Does your trust company offer to hold original client Wills in the trust company's safe as a favor to clients? Do your salespeople agree to have your Trust Company named as Trustee for a client's Revocable Trust or Life Insurance Trust, but the trust is on standby for years until the client dies, becomes incapacitated, or finally decides to retitle assets into the Trust? What are the risks to your Trust Company, to the client, and to the client's beneficiaries for providing these services and keeping old paperwork around? We will look at what can go wrong and best practices for keeping original Wills and for agreeing to serve as Trustee in the future.

Model Risk Management: Basics in Model Identification and the Three Lines of Defense

(NASBA Field of Study – Information Technology)



Jill Murphy
Risk Governance Manager
Operational Risk Management
MECHANICS BANK
Roseville, California

Do you know what models are and how to identify them? Who is responsible for managing model risk? What are effective approaches to compile and maintain a model inventory that covers all the models used by your firm? Where do other quantitative tools used in key processes and decision-making fit? If you want to learn more about these topics and tools to manage model risk, please join us for a presentation on model identification and roles and responsibilities of different groups in the model risk management process. Don't miss this opportunity to enhance your knowledge on model risk management and improve your firm's model governance. We look forward to seeing you at our presentation!

IRA Update

(NASBA Field of Study – Specialized Knowledge)



Michael Del Conte
Retirement Services Practice Group
GROOM LAW GROUP, CHTD.
Washington, DC

This session will cover the latest developments related to Individual Retirement Accounts, including the implications for financial institutions of the Department of Labor's efforts to regulate IRA rollover and distribution recommendations.

Hidden World of Conflicts of Interest

(NASBA Field of Study – Regulatory Ethics)

REPEAT SESSION

Robert McKeon

Chief Fiduciary Officer
CIBC
New York, New York



TUESDAY, APRIL 30, 2024

FOCUS SESSIONS – 2:30 - 4:30 pm

Session I

Operational Risk - Too much? Too little? Then what?

(NASBA Field of Study – Specialized Knowledge)



Lisa Garcia
Chief Risk Officer
CIBC PRIVATE WEALTH
MANAGEMENT
Boston, Massachusetts



Danny McHale, CFIRS
President
STRAIGHTARROW
SOLUTIONS, LLC
Atlanta, Georgia



Marilyn Smith, CFIRS, CISA
CONSULTANT
Chicago, Illinois

Operational risk is at the heart of what we do in fiduciary and investment management. It's a complex beast, and managing it efficiently is key. In our session, we'll dive into the operational risks of today, discuss how to measure, monitor, and report them (including KRIs and KPIs), and most importantly, figure out the best ways to mitigate these risks to align with our organization's risk appetite. Bring your questions and get ready to jump into the conversation!

Session II

Demystifying Crypto, Bitcoin, and Blockchain

(NASBA Field of Study – Specialized Knowledge)



T. Penn Nugent, CFP®
Director Portfolio Strategy -
Personal
FIRST CITIZENS WEALTH
MANAGEMENT
Raleigh, North Carolina

Curious about Crypto, Bitcoin, and Blockchains? Are you ready to gain insights into the fundamentals of Bitcoin, explore the basics of the Crypto world, and learn about the implications of Blockchain technology? This session will equip you with the essential knowledge for navigating this evolving landscape and prepare you for your next Crypto conversation!

Session III

A Trustee's Jambalaya: Savor the Full Flavor of Trending State Trust Laws

(NASBA Field of Study – Regulatory Ethics)



Suzanne Shier
Of Counsel
LEVENFELD PEARLSTEIN, LLC
Chicago, Illinois



J. Zachary Haupt
Special Counsel
MORRIS, NICHOLS, ARSHT &
TUNNELL LLP
Wilmington, Delaware

A good New Orleans' Jambalaya is a mix of ingredients and flavors. So too are the mix of laws that impact the administration of a trust by a corporate trustee. There are many applicable laws, and they vary from state-to-state. In this session we will explore the laws that impact three core ingredients of trust administration:

- ♦ providing for the benefit of the beneficiary,
- ♦ managing the risk of the fiduciary, and
- ♦ achieving flexibility to accomplish both benefit for the beneficiary and management of the fiduciary's risk.

Among the laws we will discuss are those pertaining to informing and accounting to beneficiaries, silent trusts, trust conversions, directed trusts, trust protectors, decanting, trust modifications, non-judicial settlement agreements, and more.

Suzanne and Zach will provide insights and practical practice pointers for the sometimes spicy management of risk in trust administration.

WEDNESDAY, MAY 1, 2024

8:00 - 9:00 am Keynote Session

Global Cybersecurity and STRIDE

(NASBA Field of Study – Specialized Knowledge)

Crypto continues to develop and involve a larger number of developers and investors. During this keynote, attendees will learn some of the key concepts and terminology of crypto and the alphabet soup of federal and state regulators involved with crypto and their respective roles. We will also explore various regulatory proposals at the federal level and how they may influence the development of crypto.



Michael Echols

CEO
MAX CYBERSECURITY, LLC
Washington, D.C.

BREAKOUT SESSIONS – 9:15 - 10:15 am

Emerging Investment Trends

(NASBA Field of Study – Specialized Knowledge)



Corey Hill

Head of Firmwide Fiduciary Compliance
Managing Director
JPMORGAN CHASE BANK, N.A.
Columbus, Ohio

JP Morgan's Portfolio Insights program helps financial professionals build stronger portfolios.

During this session, we'll spend time discussing some of the most notable themes taking place across the investment landscape as well as emerging trends within the industry and advisor portfolios, such as:

- ♦ After 2022 provided the worst year ever on record for bonds, how have portfolios repositioned for the long-term?
- ♦ As recession expectations continue to extend into the future, how are portfolios balancing for the appropriate amount of risk in this environment?

Don't Miss Topics in Corporate Trusts

(NASBA Field of Study – Specialized Knowledge)



Dennis Gillespie

President
TMI TRUST COMPANY
Atlanta, Georgia

Please join one of industry's most respected voices in Corporate Trust Administration. Dennis will discuss and review 'state-of-the-industry' topics, including (1) The Role of an Indenture Trustee-Stakeholder vs Fiduciary; (2) Risk mitigation while expanding products and services; and (3) Recent case studies.

Auditing 2nd Line

(NASBA Field of Study – Auditing)



Carol Severyn

Group Executive Vice President & Chief Risk Officer
FROST BANK
San Antonio, Texas

Please join Carol to learn current and timely introspective into audit's role and view of 2nd Line procedures, reporting, and controls.

Addressing the Elephant in the Room: Governance in an Increasingly Complex Cybersecurity Landscape

(NASBA Field of Study – Regulatory Ethics)



John Huston

Chief Technology Officer
FIDUCIARY RISK SYSTEMS
Director - BRIVY CYBER SECURITY
Sandy, Utah



Geoffrey A. Madsen

CEO
INDEPENDENT TRUST COMPANY OF AMERICA
Sandy, Utah

In an era where digital transformation is paramount, the gap between technology and governance is a critical challenge for corporate leaders across all industries. Join John Huston, CTO of Fiduciary Risk Systems and a Director of Brivy Cyber Security for a compelling keynote on bridging this divide. This session will delve into the vital role of governance in navigating the increasingly complex cybersecurity landscape.

With board members nationally averaging 63.1 years and first-timers at 54.4, there's a pressing need for leaders to become more fluent with rapidly evolving technology risks. We will explore strategies for equipping your firm to effectively uphold their governance roles. This session is not just about meeting regulatory obligations but transcending them to safeguard both the organization and its clients.

John will shed light on the often-overlooked truth: Governance, Risk, and Compliance (GRC) frameworks, while essential, do not guarantee security. Like the 'Three Lines of Defense' true governance is active, ongoing, process oriented and extends far beyond compliance. Done well, GRC fosters a secure, resilient organizational environment. We will discuss common gaps in current practices and provide actionable insights to prepare organizations for the world ahead.

This is a must-attend for stakeholders seeking to understand live governance risks of the digital age and for anyone vested in fortifying their organization against the ever-evolving threats in cybersecurity.

WEDNESDAY, MAY 1, 2024

BREAKOUT SESSIONS – 10:30 - 11:30 AM

Fiduciary Third Party Risk Management

(NASBA Field of Study – Regulatory Ethics)



Jennifer L. De Vries, CTA
CONSULTANT
Rosemont, Illinois

This interactive session will discuss illustrations and best practices of a fiduciary Third Party Risk Management Program. We will also discuss how this process may vary from a firm-wide Third Party Risk Management Program.

Non-Standard Trusts

(NASBA Field of Study – Specialized Knowledge)



Jack Hirsch
SVP Funeral & Cemetery Trust
ARGENT FINANCIAL
Birmingham, Alabama

Is it possible to standardize how we approach and evaluate special appointments? Together we'll examine unique Trust arrangements. We will also discuss best practices that create value for our customers and organizations while responsibly managing risk.

Data Governance, Privacy, and Artificial Intelligence

(NASBA Field of Study – Auditing)



Kristofer Lindstrom
Managing Director and Senior Audit Director
BNY MELLON INTERNAL AUDIT
New York, New York

The changing data risk and regulatory landscape along with the growth of Artificial Intelligence has accelerated the need for a robust and strategic data governance program. Attendees will learn data governance, privacy, and artificial intelligence concepts; regulatory expectations; and considerations and lessons learned for audit coverage.

Emerging Investment Trends

(NASBA Field of Study – Specialized Knowledge)

REPEAT SESSION

Corey Hill

Head of Firmwide Fiduciary Compliance
Managing Director
JPMORGAN CHASE BANK, N.A.
Columbus, Ohio

11:30 am - 1:00 pm

Luncheon

FIRMA

Annual Membership Meeting

WEDNESDAY, MAY 1, 2024

BREAKOUT SESSIONS – 1:00 - 2:00 PM

Risk Assessments – Is my Internal Audit Risk Assessment Robust Enough?

(NASBA Field of Study – Auditing)



Mabelle Rinko, CIA, CFIRS, CPA
Internal Audit & Risk Management
CONSULTANT
Secaucus, New Jersey

The internal audit risk assessment serves to identify, quantify, and prioritize risks facing an organization. A risk assessment should be commensurate with the size, complexity, and risk profile of an organization. With regulators demanding more robust risk assessments, how do those smaller organizations with limited resources keep in line with the demands? Attendees will learn various methodologies to provide these organizations with some additional insights to support their evaluation and presentation of risks in their trust or wealth management internal audit risk assessments.

Risk in Electronic Communication

(NASBA Field of Study – Information Technology)



Todd L. Spillaine
Chief Compliance Officer
Private Wealth Compliance
CIBC PRIVATE WEALTH GROUP, LLC
Houston, Texas

Join Todd for a fascinating discussion of the digital transformation of today's fiduciary business. From messages and email, platform cyber risk, to digital authorizations and privacy – we are in a brave new world. Please join Todd for a detailed look, with examples, of the most recent technological advances in digital communication.

Herding Cats – Fundamentals for Getting Your Arms Around Unique and Hard to Value Assets Basics

(NASBA Field of Study – Specialized Knowledge)



Mark T. Gray, MBA
Fiduciary and Regulatory
CONSULTANT
Hamilton, Georgia



Jeffrey S. Kropschot, CTCP, IACCP
Principal
KROPSCHOT CONSULTING PARTNERS, LLC
Mapleton, Utah

Asset management risks are inherent in the administration of trust and related accounts. The inclusion of unique and hard to value assets (UHVAs) in a client's portfolio enhances a financial institution's risk, as these assets often require special expertise to manage and are typically hard to value. With the variety of UHVAs, sometimes it is difficult to know where to begin in properly administering these assets. In this session, we will:

- ♦ Discuss the types and characteristics of UHVAs
- ♦ Summarize challenges and solutions in valuing these assets and assessing appropriate fees
- ♦ Discuss documentation needed to evidence appropriate ownership, oversight and administration
- ♦ Consider regulatory and other risks attendant to holding these assets
- ♦ Guidance on performing appropriate reviews of accounts holding UHVAs
- ♦ Share war stories

Join us for a lively discussion that will make it easier for you to shepherd these assets.

Data Governance, Privacy, and Artificial Intelligence

(NASBA Field of Study – Auditing)

REPEAT SESSION

Kristofer Lindstrom

Managing Director and Senior Audit Director
BNY MELLON INTERNAL AUDIT
New York, New York

WEDNESDAY, MAY 1, 2024

BREAKOUT SESSIONS – 2:15 - 3:15 pm

ERISA Update

(NASBA Field of Study – Regulatory Ethics)



Michael Del Conte

Retirement Services Practice Group
GROOM LAW GROUP, CHTD.
Washington, DC

This comprehensive session will provide an overview of developments involving employer sponsored retirement plans, including Department of Labor guidance and regulatory proposals covering fiduciary investment advice and prohibited transaction exemptions frequently used by financial institutions. The session will also highlight case law developments related to ERISA plans.

Evolution of the Three Lines of Defense

(NASBA Field of Study – Regulatory Ethics)



Shreyas Rao

Managing Director
DELOITTE ADVISORY
New Orleans, Louisiana

Our defined Lines of Defense have never been more important. Shreyas will discuss and trace the evolution of the latest controls, procedures, and validation responsibilities in LOD accountability.

Governance, Risk, and Compliance (GRC) Tools

(NASBA Field of Study – Information Technology)



Matthew Eby

Joanne Eby

Founding Senior Partners
NTH DEGREE FINANCIAL SOLUTIONS LLC
Chicago, Illinois

Join us for an informative session on Governance Risk and Compliance Tools in the Trust Industry, where we will cover the basics of what these systems offer, including their various modules. Discover how to make the most of your investment by gaining insights into the benefits that organizations have gained from implementing partial to fully-integrated solutions. Our speakers will discuss the usage of GRC tools by organizations of different sizes, ranging from small trust companies with less than 5 million AUM to large trust companies with over 25 million. Additionally, we will explore the common problems faced during and after implementation. Don't miss this opportunity to learn about the practical aspects of GRC Tools in the Trust Industry.

Herding Cats – Fundamentals for Getting Your Arms Around Unique and Hard to Value Assets Basics

(NASBA Field of Study – Specialized Knowledge)

REPEAT SESSION

Mark T. Gray, MBA

Fiduciary and Regulatory
CONSULTANT
Hamilton, Georgia

Jeffrey S. Kropschot, CTCP, IACCP

Principal
KROPSCHOT CONSULTING PARTNERS, LLC
Mapleton, Utah



WEDNESDAY MAY 1, 2024

ROUNDTABLE SESSIONS – 3:30 - 4:30 PM

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

Small and Regional Institutions: Audit

(NASBA Field of Study – Auditing)

Leaders:



Natalie McCabe, CFIRS, CPA, CAMS, CISA
Chief Audit Executive
MECHANICS BANK
Roseville, California



Deanna Rankin, CFIRS, NCVMP
Chief Risk Officer
ARGENT TRUST COMPANY
San Antonio, Texas

Large Institutions: Audit

(NASBA Field of Study – Auditing)

Leaders:



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



Shreyas Rao
Managing Director
DELOITTE ADVISORY
New Orleans, Louisiana

Small and Regional Institutions: Risk / Compliance / FLOD

(NASBA Field of Study – Regulatory Ethics)

Leaders:



Danielle R. Albrecht, CFIRS, CAMS
Vice President, BSA/AML Officer
THE GLENMEDE TRUST COMPANY
Philadelphia, Pennsylvania



W. Michael Bridgeman, CFP, CFIRS
Chief Compliance Officer
TRUST COMPANY OF THE SOUTH
Raleigh, North Carolina

Large Institutions: Risk / Compliance / FLOD

(NASBA Field of Study – Regulatory Ethics)

Leaders:



Mark T. Gray
CONSULTANT
Columbus, Georgia



Denise Morrison
Business Unit Compliance Group Manager
REGIONS BANK
Denver, Colorado

Regulators

(This session is open only to Federal and State Regulators)

(NASBA Field of Study – Regulatory Ethics)



Leader:

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

THURSDAY, MAY 2, 2024

8:00 - 9:00 am

Keynote Session

Navigating the AI Revolution in Asset and Wealth Management

(NASBA Field of Study – Information Technology)



Jenna O. Switchenko

*Principal
FS Risk and Regulatory
PWC US CONSULTING LLP
Boston, Massachusetts*

Join us for an engaging keynote session! We will unpack the complex landscape of AI governance, delve into the importance of transparency, fairness, and accountability in AI system and discuss how organizations can effectively address challenges such as bias, privacy, and data security in the use of AI.

We will also explore the potential benefits and challenges of AI in risk management, compliance and internal audit and learn how to address the ethical implications, transparency, fairness, and accountability in AI systems. Discover the importance of collaboration between AI and human experts, emphasizing the value of human expertise and the need for training and reskilling. You will leave with valuable insights into the outlook and recommendations for leveraging and governing AI in Asset and Wealth Management.

9:15 - 10:15 am

General Session

Just Because You Can Doesn't Always Mean You Should – Fiduciary Considerations When Using Flexible Trust Laws

(NASBA Field of Study – Regulatory Ethics)



Dave A. Diamond

*President
THE NORTHERN TRUST COMPANY OF DELAWARE
Wilmington, Delaware*

This discussion will focus on some of the fiduciary considerations and concerns relating to the flexible laws of various jurisdictions. It will cover topics including quiet trusts, trust modifications, and directed trusts. Trust laws have become significantly more flexible in recent years. These provide opportunities for estate planning and trust administration. However, there may be times when although the laws are available, we shouldn't necessarily use them.

10:30 - 11:30 am

General Session

Ethics

(NASBA Field of Study – Regulatory Ethics)



David P. Williams, CPWA®

*Chief Risk Officer | Wealth Management & Fiduciary Risk
NORTHERN TRUST
Naples, Florida*

Fiduciary Ethics: the cornerstone of performance. Please join Dave for a vital discussion of hypothetical situations confronted by your trust departments every day. Conflict of interest, duty of loyalty, federal and local laws and regulations will be presented as background and guidance for ethical governance.

11:30 am

Conference Adjourns

FIRMA 2024 ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE IN NEW ORLEANS, LA

Hotel and Amenities

Hilton New Orleans Riverside
2 Poydras Street
New Orleans, LA 70130
504-561-0500

It's all about location in New Orleans and the Hilton New Orleans Riverside places you at the center of it all. Nestled against the banks of the Mississippi, guests can watch the ships come sailing in or dive into the city life just steps away. Grab a beignet, listen to live jazz, ride a streetcar, or hop into a parade, you never know what you'll experience in the vibrant culture and excitement of New Orleans just outside our front door.

Hotel Highlights:

1,622 spacious guestrooms
135,000 square feet of flexible function space
100,000+ square feet Health Club with Tennis, Basketball, Racquetball and Volleyball Courts
7 Food and Beverage Outlets
2 Outdoor Pools

Welcome to the Hilton New Orleans Riverside, where the heart of NOLA's robust cuisine culture lies at our doorstep. Start the day with traditional New Orleans classics like crawfish omelets or local favorites such as beignets. For lunch, stop in to the home of the world famous charbroiled oyster at Drago's Seafood Restaurant, where this cheesy, buttery dish is on every 'must eat' list. In the evening, visit Spirits, our open-air bar for a cocktail and American fare or travel upstairs to our Public Belt bar for speakeasy style and live music. On the go? Grab healthy options and get your coffee fix at our Marketplace and River Blends Cafe.

Spirits-New Orleans is a mecca for the senses. Taste, hear, see, feel the rhythm by embarking on your journey from the awe-inspiring surroundings of Spirits. Excite your palate with mouth-watering New Orleans style samplings, or simply enjoy the wide assortment of cocktails, wine and beer that Spirits has to offer.

Drago's is located on the first floor of the hotel. Drago's, a New Orleans dining institution, offers an extensive seafood menu, including signature dishes such as Drago's Charbroiled Oysters and Mama Ruth's Gumbo. As part of our sustainable initiatives, Drago's is now an Ocean Friendly Restaurant!

Le Croissant Start the day off at Le Croissant, which features the "Hilton Breakfast".

Marketplace Marketplace provides a fresh, casual dining retreat for today's savvy and busy traveler. Early risers can enjoy a quick and hot breakfast sandwich or jump start the day with an onsite coffee stand proudly serving Starbucks coffee. Throughout the day stop back in for Chef's pastries and specialty desserts baked daily, or heartier menu items including sandwiches and paninis. Your "grocery store" while you're here find beer, wine, liquor, water, soda, fruit, snacks, and New Orleans souvenirs and travel accessories for one-stop shopping.

River Blends Enjoy a quick breakfast, a cup of coffee, espresso, or latte or a deli sandwich in River Blends Café, our on-site coffee house proudly serving Starbucks Coffee, and conveniently located on the second floor adjacent to the main lobby. Free wireless internet available.

Public Belt A fine piano bar serving craft cocktails, unique wines and select beers.

Hotel Reservations

Conference attendees will receive a reduced group rate of \$279.00 single or double occupancy.

Go to <https://book.passkey.com/e/50617836> to make hotel reservations online. From the dropdown box "Please select your guest type", choose "Attendee" for the group rate; for the government rate, choose "I have an access code" and use code FIDGOV0424836.

NOTE: Government rooms are available Sunday through Wednesday evenings only. Government block attendees must show proper credentials at check-in.

Reservations may also be made over the phone by calling 800-445-8667. The guests should request the FIRMA or Fiduciary and Risk Management rooming block or mention the group code: 'FIR.' Regulators should use the same code and also ask for the group's government block. You may also call the Hilton Riverside Group Reservations Team directly at 504-584-3959 (M-F, 8 am-5pm Central).

Attendees will be able to book up until our agreed cut off which is Friday, April 5, 2024, or until our block is sold out. ALL RESERVATIONS MADE AFTER 5 PM, Friday, April 5, 2024, ARE SUBJECT TO AVAILABILITY.

Complimentary Wi-Fi in every guest room for all FIRMA attendees booked within the official room block.

Airport Transportation Information

(Prices approximate and subject to change)

A Taxi/Uber/Lyft will cost approximately \$30-40 from Louis Armstrong New Orleans International Airport Harbor to The Hilton New Orleans Riverside.

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.

Dress

Casual dress is recommended for all conference functions. New Orleans enjoys a warm climate; the average temperature in April is 75-80 degrees with lows around 60-65 degrees at night. While attending conference sessions, a sweater or jacket is always recommended.

REGISTRATION FORM

FIRMA 37th ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE

April 29 - May 2, 2024

Register for:

- Conference
 Conference-Regulators
 Focus Session I II III (no charge for conference attendees, but pre-registration is required)

Check one:

- Member Non-member
 \$2,150.00* \$2,650.00*
 \$1,950.00* \$2,450.00*

*Take a \$100 discount if paid through March 8, 2024

Full Name _____

Name for Badge _____ **FIRST TIME ATTENDEE**

Title _____

Organization _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

E-mail Address _____

GROUP DISCOUNTS: FOR GROUPS OF 5-9 OR 10+ ATTENDEES, REGISTRATIONS MUST BE SUBMITTED AT THE SAME TIME AND PAID TOGETHER TO RECEIVE THE DISCOUNT.

If you are part of a group registration, please forward this completed form to your internal group coordinator.
GROUP COORDINATORS: Please send all registrations together so that the correct discount can be applied, and include your billing contact information for the single group invoice.

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

Card Holder Name (Please Print) _____

Credit Card No. _____ Expiration Date _____ CVV _____

Authorized Signature _____

Conference Materials: All 2024 Conference attendees may access and download the conference materials, speaker outlines, and handouts from the FIRMA mobile App prior to the Conference. Registered attendees will be notified when the speaker materials become available.

BY MAIL

Copy and mail this complete form to:
FIRMA, PO Box 669515, Marietta, GA 30066.

BY TELEPHONE

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

BY FAX

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

BY E-MAIL

Our e-mail address is thefirma@att.net

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