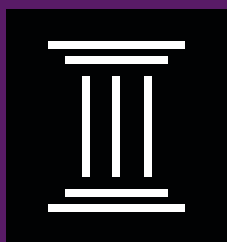




*Advancing Education, Enhancing Connections™*



# FIRMA®

Fiduciary & Investment Risk Management Association

## 35TH ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE



**NASHVILLE, TENNESSEE  
MAY 1-5, 2022**

**WWW.THEFIRMA.ORG**

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American Bankers Association (ABA)  
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Campbell University/ Trust Education Foundation, Inc.  
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## Organizations Represented at the 2021 National Conference

Accutech Systems  
Alabama State Banking Department  
Alerus Financial  
Alpine Bank Wealth Management  
Amarillo National Bank  
American National Bank & Trust  
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Edward Jones Trust Company  
Evercore Trust Company, NA  
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Denver Branch  
Fifth Third Bank, N.A.  
Financial Outsourcing Solutions, LLC  
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First Interstate Bank  
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S.R. Snodgrass, P.C.

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The Stephenson National Bank & Trust  
TI-TRUST, Inc.  
Tolleson Private Bank  
Truist Bank  
Trust Company of the South  
Trust Company of Vermont  
Trustmark National Bank  
UMB Financial Corporation  
United Bankshares, Inc.  
US Bank  
Waukesha State Bank  
Wells Fargo  
Wintrust Financial Corp/The Chicago  
Trust Company  
Wipfli LLP  
Zions Bancorporation

# CONFERENCE SCHEDULE



## SUNDAY, MAY 1

Workshop Check-in	11:30 am - 1:00 pm
Pre-Conference Workshops	1:00 - 4:00 pm
Conference Check-in	4:30 - 6:00 pm
New Attendee/New Member Social	6:30 - 7:30 pm

## MONDAY, MAY 2

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 - 4:30 pm
Roundtable Sessions	4:45 - 5:45 pm
Welcome Reception	6:30 - 8:30 pm

## TUESDAY, MAY 3

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

## WEDNESDAY, MAY 4

General Session	8:00 - 9:00 am
Breakout Sessions	9:15 - 11:30 am
Luncheon	11:30 am - 1:00 pm
Breakout Sessions	1:00 - 4:30 pm

## THURSDAY, MAY 5

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

*To Our Fiduciary Colleagues and Friends – We Are Thrilled To Be Back!*

*FIRMA so warmly welcomes all of you back with us for a 'Reunion' Conference. We have all been waiting over two years for the grand and cherished opportunity to reconnect with industry friends, to be enthralled through live interaction with expert speakers, to build new relationships from personal conversations, and to enjoy the experience of a modern showplace hotel amid the dynamic city of Nashville.*

*We are proud to introduce our in-person National Conference! The 2022 outstanding group of Conference sessions and speakers, displayed in this brochure, has been selected specifically by your peers as not-to-miss topics.*

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

*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, risk/compliance, and regulatory professionals. I will state again - strategic cross-functional risk management is intensely required and fundamental.*

*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 are deeply proud to be in the room with you this year!*

*Hale Mast, CTA  
FIRMA Executive Director*

## FIRMA's COVID Statement of Protocols

FIRMA takes the protection of your safety and health at our event together very seriously. In that light, we offer the following guidance as to COVID.

Attendees of the 2022 FIRMA National Conference, including any guests at FIRMA-sponsored events, must adhere to the following Health and Safety Protocols upon admission:

- 1) Completion of the FIRMA COVID Self-Declaration Form; AND
  - 2) Compliance at all times with local, state, and national jurisdictions and the event's host property policies; AND
  - 3) Show one of the following at Conference check-in:
    - COVID Vaccination Card indicating that Attendee (or guest) has been fully vaccinated (as defined by CDC) at least two weeks prior to arrival.
- OR
- Evidence of a Negative PCR COVID Test taken within 72 hours of arrival (take-home tests will not be considered sufficient evidence).

FIRMA reserves the right to adjust our Health and Safety Protocols to be in compliance with requirements of all jurisdictions without prior notice.



# 35th National Risk Management Conference



FIRMA™ is especially proud to sponsor its thirty-fifth Annual National Risk Management Training Conference and we are pleased to bring outstanding topics and speakers back to exciting Nashville. 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. Our general sessions will primarily address issues of significant importance to the risk and investment management industry. This year, we are pleased to continue our offerings of expanded breakout sessions, held on Monday through Thursday 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 two valuable Pre-Conference Workshops on Sunday prior to the start of the formal conference, as well as two 2-hour Complimentary Focus Sessions on Tuesday afternoon.

## Workshop Fees

Pre-Conference Workshops are \$315 for FIRMA members and \$415 for non-members. (Same as 2019)

## Conference Fees

Conference fees are \$1,895 for FIRMA members and \$2,250 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 (*Conference fee only*) for Attendees from National and State Regulatory Agencies

- \$1,695 for Regulator FIRMA Members
- \$1,850 for Regulator FIRMA Non-Members

**FOR ALL 2022 CONFERENCE PAYMENTS:  
please take \$100 off your registration fee  
if paying prior to March 12, 2022.**

## Cancellation Refund Policy

**Cancellations received prior to April 9, 2022**, will be refunded in full, less a \$75 service charge. **Cancellations received April 9th through April 15th** will be refunded subject to a \$250 service charge. Cancellations made **after April 15, 2022**, are non-refundable. No refunds will be processed unless the cancellation is made in writing. Note: **You may transfer your registration to another person at any time.**

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

## Continuing Education

The 2022 Training Conference provides **20 Group-Live** continuing education hours. The Pre-Conference Workshops each provide 3 Group-Live continuing education hours; the Complimentary Focus Sessions will each provide 2 Group-Live continuing education hours. For certified FIRMA members, all of these hours will be recognized as FIRMA-specific.

## Conference Education Prerequisites

There are no advance preparation requirements to be read or completed prior to attending this program. The program skill level for this Conference is rated **"Intermediate."** 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 the ABA, Cannon Financial Institute, 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 Grand Hyatt Nashville

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 2022, FIRMA is pleased to offer to our government Attendees up to **50** government-rate rooms. In addition, for all FIRMA Conference Attendees staying at The Grand Hyatt Nashville, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- One (1) free registration certificate to the FIRMA 2023 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 Grand Hyatt hotel

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2022, especially the grand amenities offered at new The Grand Hyatt Nashville at Nashville Yards.





# SUNDAY, MAY 1, 2022



## Pre-Conference Workshop I

1:00 - 4:00 pm

### *Cyber Risk*



#### **Ricoh Danielson**

*Head of Incident Response and Digital Forensics  
PRIVATE ORGANIZATION  
Nashville, Tennessee*

Mr. Danielson is one of the country's leading experts in digital forensics, cyber breach investigations, and cyber disaster recovery. He will lead a discussion and walk-through of 'cyber-preparedness' and attendees will learn the critical procedures necessary to effectively deal with today's cyber risks. Real-life lessons learned and war-stories will infuse the critical requirements learned for all levels of cyber incident response.

## Pre-Conference Workshop II

1:00 - 4:00 pm

### *Risk Management Pulse Check*



#### **Kevin J. Burns**

*Managing Director - Deputy Chief Risk Officer  
Risk Management, Combined US Operations (CUSO)  
CIBC  
Chicago, Illinois*

Risk Management for the current environment: too many risks to manage? What do Enterprise, Operational, Regulatory & Legal Risks, Operational Resiliency, Cloud Technologies and Digital Assets have in common? Identifying and understanding the similarities and nuances will help us get back to the basics and better manage our risks. Please join us for the vital discussion.



## New Attendee / New Member Social

**6:30 - 7:30 pm  
Hosted by FIRMA**

FIRMA is delighted to host a special social for our first-time Conference attendees and new FIRMA members. Our guests will learn about the events planned for the Conference week, will receive tips for navigating through the many sessions – both general and breakout, and will learn about FIRMA's mission and the benefits of FIRMA membership. Guests are also encouraged to share questions with the FIRMA ambassadors. This informal reception provides an easy Conference introduction for our new attendees and members.



# MONDAY, MAY 2, 2022



## Welcoming Remarks



8:00 - 8:15 am  
**FIRMA President Casey Jeanneret,**  
CFIRS, CBA

## Opening Keynote Address

8:15 - 9:15 am



### **Ransomware**

**Ricoh Danielson**  
*Head of Incident Response and Digital Forensics*  
Private Organization  
Nashville, Tennessee

Join one of the country's leading experts in digital forensics as he discusses the explosive outbreak of Ransomware attacks to industries worldwide. Mr. Danielson will guide us through the details of recent Ransomware headlines and will share state-of-the-moment response criteria. Attendees will learn not only expert procedures in the event of a cyber-breach but also be able to understand the steps of Ransomware forensic investigations of threat engagements.

## General Session

9:30 – 10:30 am

### ***Evolving Trends in Fiduciary Risk and Governance***



**Dolores A. Atallo**  
*Managing Director*  
PROTIVITI  
New York, New York

Unprecedented scrutiny continues to put pressure on risk professionals to manage and even anticipate risks. From the Board of Directors to multiple external stakeholders, there is demand to demonstrate effective risk management that engages your institution and opens a seat at the table to support risk-informed decision-making. This session will focus on evolving trends and what is needed for a “next gen” approach to fiduciary risk and governance.

## General Session

10:45am - 11:45 am

### ***Fiduciary Executive Panel – Current Events and Trends in Personal Trust***



**Gabrielle Bailey**  
*Chief Fiduciary Officer, Managing Director*  
CIBC PRIVATE WEALTH MANAGEMENT  
Wilmington, Delaware



**Michael Milich**  
*Director of Trust*  
FROST BANK  
San Antonio, Texas



**David Villwock**  
*Head of Firmwide Fiduciary Compliance, Managing Director*  
JP MORGAN CHASE BANK  
Columbus, Ohio

Hear from three 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.

## Luncheon

11:45 am - 1:00 pm



# MONDAY, MAY 2, 2022



## Breakout Sessions – 1:00 - 2:00 pm

### ***Trust Legislative and Regulatory Update***



**Timothy E. Keehan**  
*Vice President and Senior Counsel*  
*Financial Intuitions Policy & Regulatory Affairs*  
AMERICAN BANKERS ASSOCIATION  
Washington, D.C.

Hear from the American Bankers Association about the latest legislative and regulatory initiatives in Washington, DC impacting the trust and wealth management industry and what wealth management professionals can expect as the year unfolds. Topics will include Congress' ongoing consideration of significant retirement and wealth management legislation and regulatory policies and proposals on fiduciary status, IRA rollovers, ESG investing, and custody of crypto-currencies.

### ***First Line Risk Basics***



**Mike Kennedy**  
*Senior Vice President & Managing Director,*  
*Personal Trust*  
FIFTH THIRD BANK, N.A.,  
Cincinnati, Ohio

A discussion about risk management must begin with an understanding of who owns the risks in any business. Answer is – the first line of defense. First line business leaders create risk in almost everything they do – everything from on-boarding a new client, accepting unique assets, managing a portfolio, and making discretionary decisions, among many others. In this session, we'll talk about the creation and ownership of a variety of risks, as well as how the first line identifies, manages, controls, and reports risks. We'll also cover some ways that we can effectively test first line controls, in coordination with the second and third lines, and how the first line can address deficiencies to mitigate risk, but not end up over-controlled, all while keeping an eye on our clients' experience. This session is designed to serve as both an introduction to first line risk concepts for new risk and control professionals and as a refresher, with some best practices, for more experienced specialists.

### ***The ESG Regulators Are Coming: Greenwashing, Standardization, and Reporting***



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

Interest in environment, social, and governance (ESG) related investing is sky high. But several challenges remain that are holding back mass adoption, particularly institutional investors. Most so is a perception of greenwashing by many of the asset manager firms jumping into the space – that is, calling something “Green” or “ESG” when it really isn't. But the regulators are coming to help sort this out. In this session, Mark will speak to the efforts in the U.S. by the SEC and Congress to help investors identify who is a “real” ESG manager and who is not. He'll speak to the recent standardized reporting framework implemented in Europe, and how that may be a preview for what's to come on this side of the pond. And, he'll detail how the Department of Labor has begun to update their view on how all of this fits with a fiduciary framework. Put together – these efforts may serve to finally bring ESG related investing to the mainstream.

### ***New IRA Rules: Is Your Firm Ready?***



**John H. Poole Jr., CPA, CFP®**  
*IRA Subject Matter Expert*  
REGIONS WEALTH MANAGEMENT  
Birmingham, Alabama

In this session, Attendees will be able to:

- Learn the Rules:
- The Basics
- SECURE Act
- Rules since the SECURE Act
- Identify Risks
- Consider Controls
- Develop training





# MONDAY, MAY 2, 2022



## Breakout Sessions – 2:15 - 3:15 pm

### *Trust Legislative and Regulatory Update*

REPEAT SESSION

### *Compliance Basics*



**Deborah A. Austin, CTCP, CFSA**

*Director  
Fiduciary Compliance Director  
Wealth Management Global Trust Compliance  
Americas Compliance  
MUFG UNION BANK, N.A.  
San Diego, California*

Join this breakout session to discuss basic industry practices and techniques. Discover ways to meet your regulatory compliance through various methods beginning with a risk assessment and moving on to compliance monitoring/testing. This session will explore numerous topics such as:

- An effective compliance framework and program
- One shop's approach to a compliance risk assessment
- Monitoring and testing topics
- Compliance policy and procedure
- Compliance Training
- Issues Management

Part of this session will be hands on so please come with questions!

### *Handling Hard-to-Value Assets*



**Clayton A. Chastain, CTFA, CAMS, CIA**

*SVP, Wealth Management Risk Control  
REGIONS BANK  
Birmingham, Alabama*

We will look at the aspects of accepting and managing various types of unique assets, including real estate, farm & ranch land, timber, minerals, and privately held business interests. Our critical session will include various real world case studies of potential pitfalls and perils in these areas. Some may have good endings, others not so good endings.

### *SEC Marketing – Performance Issues*



**Roza Rivanshokooch**

*Director Private Wealth Compliance  
CIBC PRIVATE WEALTH  
Atlanta, Georgia*

This session will provide background on the SEC marketing rules on performance with topics such as model vs. actual performance, performance portability, and disclosure requirements. This session will also highlight some of the changes to performance advertising as a result of the new SEC Marketing Rule and how that may impact your firm's marketing materials.





# MONDAY, MAY 2, 2022



## Breakout Sessions – 3:30 - 4:30 pm

### ***SEC Proxy Rule***



**Chris Watson**

*Director of Equity Portfolio Management  
REGIONS INVESTMENT MANAGEMENT  
Birmingham, Alabama*

In this session, attendees will:

- Review SEC guidance on proxy voting.
- Understand pros and cons of utilizing a proxy advisory firm.
- Discuss proxy advisory firm due diligence.
- Learn how the evolution of ESG investing is impacting proxy voting.

### ***Auditing Basics***



**Gary E. Pelcak**

*Retired – Trust Audit Executive  
CENTRAL NATIONAL BANK  
Junction City, Kansas*

You're not just a control tester; you're a risk management and business consultant. It's what management needs, and who better to deliver than Internal Audit.

In this "How-To" Session for Beginning to Intermediate auditors at all levels you will learn:

- Ways to analyze, compile, and review information to identify areas of focus;
- The means to explore further and gather additional intelligence to gain a thorough understanding of the area(s) subject to review;
- Investigative, analytical, and substantive audit techniques to achieve your audit objectives;
- Effective approaches to assess the audited function; and
- Proven methods of communication, throughout the audit process, that fosters positive relationships with management.

Attending this session should enable the auditor to identify and evaluate key components to audit, based upon risk intelligence gathered, and to deliver impactful results to management.

### ***Climate Change – Risk Planning and Reporting***



**Holly A. Bailey, JD**

*SVP, Global Fiduciary Risk Management  
NORTHERN TRUST  
Chicago, Illinois*

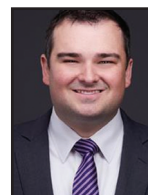
Climate change exposure requires senior bank executives to develop a risk framework of key metrics, a balanced approach to scenario analyses, and expertise on the climate impacts of physical and transition risks.

'Physical risks' include the increased frequency, severity, and volatility of extreme weather and long-term shifts in global weather patterns and their associated impact on financial decisions and assets value. 'Transition risks' relate to the adjustment to a low-carbon economy and include associated changes from government policy, technology, and consumer and investor sentiment.

We will discuss the strategy to adopt a carbon tax in the near future as well as business continuity and disaster recovery plans to incorporate the full range of climate scenarios and risk assessment and mitigation measures, including consideration of impacts to third-party vendors.

Don't miss the discussion of carbon capture, electric vehicles / charging stations, as well as changes to agriculture and water infrastructure.

### ***Managing and Monitoring Third-Party Risks Takes First Priority***



**Brian Kostek**

*Managing Director  
PROTIVITI  
Tampa, Florida*

As institutions increasingly rely on third-party vendors to support product and service delivery, effective risk management in the third-party ecosystem faces new and evolving challenges and heightened regulatory scrutiny. Organizations must nimbly coordinate a diverse group of stakeholders to maintain effective oversight of third parties, with a particular focus on those interacting directly with customers. This is no small feat. As the regulatory bodies in the United States refresh their third-party risk management guidance, now is the time for organizations to revisit their practices for managing and monitoring third-party risks.



# MONDAY, MAY 2, 2022



## Roundtable Sessions – 4:45 - 5:45 pm

Join your peers in four different roundtable groups for discussions around best and leading practices to address current 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 either “Audit” or “Risk / Compliance / First Line of Defense” discipline and “Small and Regional Banks” or “Large Banks.”

### ***Small and Regional Banks: Audit***

*Leaders:*



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



**Deanna Rankin, CFIRS**  
*Chief Compliance Officer*  
ARGENT TRUST COMPANY  
San Antonio, Texas

### ***Large Banks: Audit***

*Leaders:*



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



**Tony Palma**  
*Retired - Professor of Finance*  
The Fordham University Graduate School  
of Business Administration  
Little Silver, New Jersey

### ***Regulators***

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

*Leader:*



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

### ***Small and Regional Banks: Risk / Compliance / FLOD***

*Leaders:*



**Catherine M. Fujisaki, CFIRS, CPA**  
*Vice President*  
BANK OF HAWAII  
Honolulu, HI 96802



**John D. Temple, AIFA, GFS**  
*Retired - SVP, Director of Fiduciary Risk Management*  
RENASANT BANK  
Tupelo, Mississippi

### ***Large Banks: Risk / Compliance / FLOD***

*Leaders:*



**Mark T. Gray**  
*Compliance Manager*  
SYNOVUS TRUST COMPANY  
Columbus, Georgia



**Denise Morrison**  
*Business Unit Compliance Group Manager*  
REGIONS BANK  
Birmingham, Alabama

**FIRMA's  
Welcome  
Reception**

**6:30 – 8:30 pm**





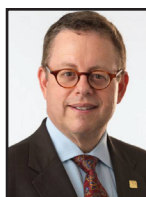
# TUESDAY, MAY 3, 2022



## Keynote Session

8:00 – 9:00 am

### Economic Update



**Jeff Korzenik**  
Senior Vice President and  
Chief Investment  
Strategist  
FIFTH THIRD BANK  
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

## General Session

9:15 -10:15 am

### Regulator Panel

#### Chizoba Egbunu

National Bank Examiner  
Asset Management, Market Risk Division  
OFFICE OF THE COMPTROLLER OF  
THE CURRENCY  
Washington, D.C.

#### Mary Ann M. Shillabeer, CFIRS

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

#### Anthony Calcagno

Senior Examiner – Fiduciary Risk  
Supervision and Regulation Division  
FEDERAL RESERVE BANK OF ATLANTA  
Atlanta, Georgia

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

## Breakout Sessions – 10:30 - 11:30 am

### Plagues, Plagues of Litigators, and a World of Financial Disruptions



#### Dominic J. Campisi

Of Counsel  
JOHNSTON, KINNEY & ZULAICA LLP  
San Francisco, California

The old paradigms no longer work, with interest rates suppressed, small investors with historic margin debts and robin hood enthusiasms pumping meme stocks, and inflation notching up. Class action firms are loaded with profits and looking for new defendants while they forge new approaches for judgments and precedents against fiduciaries. Unprecedented federal stimulus reshapes the financial landscape—who will benefit, who will be blighted?

### Auditing – Leveraging Work with Independence



#### Neil Bohlen, CIA, CAMS

Audit Director  
Wealth & Investment Management Audit Team  
WELLS FARGO AUDIT SERVICES  
Charlotte, North Carolina

Building the future internal audit function, stronger and more efficient, by leveraging risk assessment data, technology, and advanced analytics; while maintaining independence!

### Making Heads or Tails of the Economy



#### Mike Musselman, CFP®, CIMA®

Senior Vice President  
Director, Regional Portfolio Management  
FIFTH THIRD PRIVATE BANK  
Chicago, Illinois

This session will feature a discussion around the data and perspectives driving differing views of the current state of the economy and markets. In addition, Mike will briefly cover portfolio risk management topics related to model management and block trading. This discussion will serve as a current economic update, but also as a review of one of the most fascinating and volatile 18-24 month periods in the history of the financial markets.

### Directed Trusts in Today's Fiduciary World



#### Todd A. Flubacher

Partner  
MORRIS, NICHOLS, ARSHT & TUNNEL LLP  
Wilmington, Delaware

This session will provide an overview of directed trusts and the planning opportunities that are available with a directed trust structure. The presenter will compare various approaches to directed trust statutes, including the Uniform trust Code and Uniform Directed Trust Act, and discuss relevant case law, drafting tips, direction letters and administration.

# WEEK AT A GLANCE

## SUNDAY

### Pre-Conference Workshop I

1:00 - 4:00 pm  
*Cyber Risk*  
 Ricoh Danielson

### Pre-Conference Workshop II

1:00 - 4:00 pm  
*Risk Management Pulse Check*  
 Kevin J. Burns

**NEW ATTENDEE / NEW MEMBER SOCIAL • 6:30 - 7:30 PM**

## MONDAY

### WELCOMING REMARKS

8:00 - 8:15 am  
 FIRMA President  
 Casey Jeanneret

### OPENING KEYNOTE ADDRESS

8:15 - 9:15 am  
*Ransomware*  
 Ricoh Danielson

### GENERAL SESSION

9:30 - 10:30 am  
*Evolving Trends in Fiduciary Risk and Governance*  
 Dolores A. Atallo

### GENERAL SESSION

10:45 - 11:45 am  
*Current Events and Trends in Personal Trust*  
 Gabrielle Bailey, Michael Milich, David Villwork

### LUNCHEON

11:45 AM - 1:00 PM

### BREAKOUT SESSIONS – 1:00 - 2:00 PM

*Trust Legislative and Regulatory Update*  
 Timothy E. Keehan

*First Line Risk Basics*  
 Mike Kennedy

*The ESG Regulators Are Coming: Greenwashing, Standardization, and Reporting*  
 Mark Hays

*New IRA Rules: Is Your Firm Ready?*  
 John H. Poole Jr.

### BREAKOUT SESSIONS – 2:15 - 3:15 PM

*Trust Legislative and Regulatory Update*  
 REPEAT SESSION

*Compliance Basics*  
 Deborah A. Austin

*Handling Hard-to-Value Assets*  
 Clayton A. Chastain

*SEC Marketing – Performance Issues*  
 Roza Rivanshokoo

### BREAKOUT SESSIONS – 3:30 - 4:30 PM

*SEC Proxy Rule*  
 Chris Watson

*Auditing Basics*  
 Gary E. Pelcak

*Climate Change – Risk Planning and Reporting*  
 Holly A. Bailey

*Managing and Monitoring Third-Party Risks Takes First Priority*  
 Brian Kostek

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

*Small and Regional Banks: Audit*  
 Natalie McCabe  
 Deanna Rankin

*Large Banks: Audit*  
 Bruce K. Goldberg  
 Tony Palma

*Regulators*  
 Scott Kelly

*Small and Regional Banks: Risk / Compliance / FLOD*  
 Catherine M. Fujisaki  
 John D. Temple

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

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

## TUESDAY

### Keynote Session

8:00 - 9:00 am  
*Economic Update*  
 Jeff Korzenik

### General Session

9:15 - 10:15 am  
*Regulator Panel*  
 Chizoba Egbuonu, Mary Ann M. Shillabeer, Anthony Calcagn

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

*Plagues, Plagues of Litigators, & a World of Financial Disruptions*  
 Dominic J. Campisi

*Auditing – Leveraging Work with Independence*  
 Neil Bohlen

*Making Heads or Tails of the Economy*  
 Mike Musselman

*Directed Trusts in Today's Fiduciary World*  
 Todd A. Flubacher

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

*Plagues, Plagues of Litigators, & a World of Financial Disruptions*  
 REPEAT SESSION

*Dealing with Investment Errors*  
 Ashley N. Rodriguez

*Collective Investment Funds*  
 Gail Weiss

*Using Data Analytics in Trust Audits*  
 Machel L. Rinko

### FOCUS SESSIONS

**2:00 - 4:00 PM**

*SESSION I  
 Risk Assessment*  
 Joan Dindoffer, Natalie McCabe, Carol Severyn

*SESSION II  
 Trust Related RIA Oversight - Risks and Hot Topics*  
 John L. Clark, Matt Bankston, Bart J. McDonald

# WEEK AT A GLANCE

## WEDNESDAY

### KEYNOTE SESSION

8:00 - 9:00 am

*Unstuck: How to Adapt At or Above the Pace of Change*

Tod Martin

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

*ERISA Update*  
Jennifer Eller

*Do's and Don'ts of Disclosures*  
Gregory J. Lyons

*The Three "R's" of Estate Settlement: Responsibilities, Risks and Rewards*  
Robert M. Maxwell

*Fiduciary Tax – Update and Overview*  
Douglas P. Hart

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

*ERISA Update*  
REPEAT SESSION

*Agile Auditing and Risk Compliance*  
Sarah Adams, Shreyas Rao

*Ambiguous Trust Language*  
Joanne E. Hindel

*Operating Your Trust Powers in today's FinTech Environment*  
Matthew C. Eby

### BREAKOUT SESSIONS – 1:00 - 2:00 PM

*Where to Find Your Investment Expertise*  
Hunter W. Craig

*Tales from the Front Lines of Intellectual Property Practice: Intangible Property as Assets, Obligations, and Liabilities*  
Ryan Compton

*DOL Fiduciary Rule*  
Jason C. Roberts

*AML/BSA Risks in the Fiduciary Space*  
Liz Berger

### BREAKOUT SESSIONS – 2:15 - 3:15 PM

*Alternative Investments – Organizing the Junk Drawer*  
Daniel Kieffer, CAIA

*Administrative Account Reviews – What is the Right Frequency*  
Amy Rhodes

*Conflicts of Interest*  
Don Andrews

*AML/BSA Risks in the Fiduciary Space*  
REPEAT SESSION

### BREAKOUT SESSIONS – 3:30 - 4:30 PM

*What Are Blockchain and Cryptocurrency? An Overview with Use Cases*  
John T. Whelan

*Lending in Trusts*  
Joanne E. Hindel

*Conflicts of Interest*  
REPEAT SESSION

*The Power of the Basics - Account Reviews*  
Mary Ann Lowney

## LUNCHEON – 11:30 AM - 1:00 PM

## THURSDAY

### KEYNOTE SESSION

8:00 - 9:00 am

*Business as Unusual: How to Future-Proof Your Business in Transformational Times*  
Jack Uldrich

### GENERAL SESSION

9:15 - 10:15 am

*Emerging Risks/FinTech – Technology Disruptors*  
Scott Madsen

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

*Small and Regional Banks: Audit*  
Natalie McCabe  
Deanna Rankin

*Large Banks: Audit*  
Bruce K. Goldberg  
Tony Palma

*Regulators*  
Scott Kelly

*Small and Regional Banks: Risk / Compliance / FLOD*  
Catherine M. Fujisaki  
John D. Temple

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





# TUESDAY, MAY 3, 2022



## Breakout Sessions – 11:45 am - 12:45 pm

### *Plagues, Plagues of Litigators, and a World of Financial Disruptions*

REPEAT SESSION

### *Dealing with Investment Errors*



**Ashley N. Rodriguez**

Associate  
DECHERT LLP  
Washington, D.C.

We'll consider how policies and advisory agreements can assist a firm to define and identify errors, resolution and methods of reimbursement, the role of a fiduciary, and contractual duties on liability in shaping these concepts and outcomes. We'll also touch on communication of errors to clients and regulators, and the knock-on effect of regulatory changes for investment advisers (such as the guidance on the investment adviser standard of conduct) and trends in the industry (towards hybrid forms of advice and model portfolios). Having an approach and a plan to handle investment errors allows a firm to manage this risk and strengthen their control environment, and shift from potential liability to resolution more effectively.

### *Collective Investment Funds*

**Gail Weiss**

Global Chief Operating Officer  
AON INVESTMENT  
Chairman  
AON TRUST COMPANY LLC  
Lincolnshire, Illinois

Please join Gail for an always informative re-introduction to Collective Investment Funds. Gail has over 30 years of experience in the fiduciary operations world. She will bring us up-to-date with current regulatory and compliance requirements and application of CIFs.

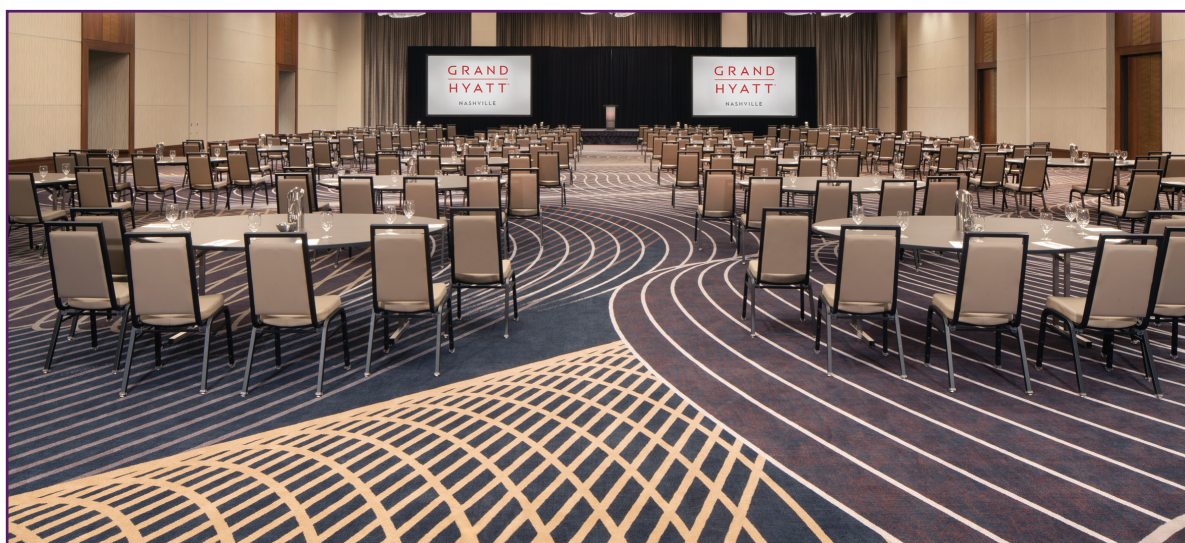
### *Using Data Analytics in Trust Audits*



**Machel L. Rinko, CPA, CIA, CFIRS**

MAZARS USA, LLP  
New York, New York

Everyone has talked about the use of data analytics over the years, but most audit departments still do not utilize data analytics as a regular part of their audit procedures. This course will provide an overview of how using data analytics as part of your audit planning and testing can help you to focus on the key risk areas, perform an efficient audit, and maintain compliance with the IIA standards. We will discuss the different tools and technologies utilized for data analytics and provide you with specific data points that should be analyzed and how you incorporate this information within your audit plans and testing.





# TUESDAY, MAY 3, 2022



## Focus Sessions – 2:00 - 4:00 pm

### SESSION I

### SESSION II

#### **Risk Assessment**



**Joan Dindoffer**  
Vice President  
IS Director of Regulatory and Fiduciary Oversight  
FIFTH THIRD BANK  
Cincinnati, Ohio



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



**Carol Severyn**  
Group Executive Vice President  
and Chief Risk Officer  
FROST BANK  
San Antonio, Texas

Successful organizations do not equate risk management with risk avoidance. These organizations recognize the importance of a robust and dynamic risk assessment program, which allows them to make informed decisions and take calculated risks to achieve strategic objectives and remain competitive.

We are pleased to offer an invaluable opportunity to learn about creating, implementing and maintaining an effective fiduciary risk assessment program. Our distinguished Panel will focus on the primary objectives of a risk assessment, which are to identify, measure, and prioritize potential or actual adverse events that may impact an organization and its ability to execute its business plan and achieve strategic objectives. We will also discuss and attendees will learn best practices for reporting and tracking significant inherent and residual risks.

#### **Trust Related RIA Oversight - Risks and Hot Topics**



Moderator:  
**John L. Clark, CTA, CRCM, CAMS**  
Senior Exam Manager  
TRUIST BANK  
Raleigh, North Carolina



**Matt Bankston, CFP®**  
Director of Operations  
RSM US WEALTH MANAGEMENT LLP  
Minneapolis, Minnesota



**Bart J. McDonald**  
Executive Vice President and Chief Operating Officer  
RENAISSANCE REGULATORY SERVICES  
Deerfield Beach, Florida

The process of mitigating risk begins with identifying the risks within your firm. This is a necessary element in developing and maintaining a strong risk and compliance program. This session will focus on common risks and conflicts of interest related to registered investment advisers that are affiliated with trust departments, and the current regulatory hot topics with the most impact. Attendees will hear about the practical aspects of creating a meaningful and usable risk control matrix, and the benefits that such an assessment can provide to their compliance programs.

#### **Learning Objectives:**

- Discuss the conflicts of interest most prevalent in bank affiliated registered investment advisers
  - Discuss practical risk control practices and ideas, including automation
  - Get the latest on regulatory hot-topics specifically applicable to bank affiliated registered investment advisers
- If your company either already has both Trust and RIA services or you are considering adding an RIA to your business model, this is a session you won't want to miss!

## Keynote Session

8:00 - 9:00 am

### *Unstuck: How to Adapt At or Above the Pace of Change*



**Tod Martin**  
CEO  
UNBOUNDARY  
Atlanta, Georgia

The most important skill in life is the ability to close the gap between who we are and who we intend to be. Given the pace, scale and complexity of change these days, most if not all of us have the intention to improve at adapting. In fact, it has been the top organizational imperative for nearly a decade. And yet nearly all of us find ourselves stuck, nowhere near being able to adapt at or above the pace of change. This session will get you past your stuckness, using new understanding from the first deeply researched and validated model of adaptiveness. You'll walk out with new clarity about what adaptiveness is, what it takes, and how to develop it in yourself, your team, or even across your organization.

## Breakout Sessions – 9:15 - 10:15 am

### *ERISA Update*



**Jennifer Eller**  
Co-Head, Retirement Services Practice Group  
GROOM LAW GROUP, CHTD.  
Washington, D.C.

In this session, attendees will get the latest news shaping retirement policy in Washington, including:

- Who is a fiduciary now? Hear the latest on DOL activities related to IRA rollovers and services to ERISA plans
- DOL enforcement priorities, including 'book of business' investigations
- Cybersecurity and retirement plans – What happens when all parties fulfill their duties of care and loyalty and the money still disappears?
- Litigation update – What is behind the hundreds of ERISA fee cases filed every year?

### *Do's and Don'ts of Disclosures*



**Gregory J. Lyons**  
Partner  
DEBEVOISE & PLIMPTON, LLC  
New York, New York

Fiduciary disclosures are a more critical tool than ever to address competition, product complexity, litigation, and regulatory enforcement. Greg will take us through the issues and suggest practical approaches to best position you to successfully deploy disclosure to succeed in the current environment.

### *The Three "R's" of Estate Settlement: Responsibilities, Risks and Rewards*



**Robert M. Maxwell**  
Managing Director  
GLENMEDE TRUST COMPANY  
Philadelphia, Pennsylvania

We will work through a comprehensive example of the steps involved in settling an estate to examine: (1) What are the key responsibilities of an executor? (2) Where can things go wrong? (3) What are the rewards for a job well done? We will go through the main steps that an executor takes: (a.) probating the Will; (b.) collecting, safekeeping and valuing assets; (c.) paying debts, estate expenses, and filing death tax and other tax returns; (d.) distributing estate assets to the beneficiaries. You will leave with an appreciation of the risks of serving as an executor, how an executor can mitigate those risks, and how an executor is compensated.

### *Fiduciary Tax – Update and Overview*

**Douglas P. Hart**  
Managing Partner  
TRUST PROCESSING SOLUTIONS  
Cincinnati, Ohio

Please join Doug for a discussion of tax duties, liabilities, and issues that an administrator of Trust accounts will encounter for certain types of trust accounts. Attendees will learn the Trustee responsibilities in the tax space and how organizations address these responsibilities. Doug will also cover what tools or services are available to help Trust departments with fiduciary tax compliance requirements?



## Breakout Sessions – 10:30 - 11:30 am

### *ERISA Update*

REPEAT SESSION

### *Agile Auditing and Risk Compliance*



**Sarah Adams**

*Managing Director  
DELOITTE RISK & FINANCIAL ADVISORY  
Houston, Texas*

**Shreyas Rao**

*Advisory Senior Manager  
DELOITTE  
New Orleans, Louisiana*

The world is changing at a velocity unseen in human history. Internal Audit is stepping up in bold ways, and one of the boldest moves they are making is adopting agile thinking to Internal Audit, or what we call Agile IA. There have been exciting successes as companies experiment with agile teams!

- Learn what Agile IA is; we will separate myth from reality
- Hear inspiring real life stories about IA functions becoming better, faster and happier
- Understand the truly tough part of becoming agile – the mindset shift – and role you as a leader can play

Sarah and Shreyas will discuss how Agile values and principles, and the use of Scrum process framework, can transform the internal audit value proposition. A brief introduction of Agile, the Agile Manifesto, and Scrum framework will be presented as background for participants. The value proposition for Agile auditing, mindset shift, and process overview will be presented to inform participants about why the Agile auditing approach enhances audit outcomes for stakeholders and how it is developed and implemented. Live testimonials from internal auditing leaders who have pioneered the Agile auditing approach will be provided to shed light on challenges faced, lessons learned, best practices used, and benefits realized. By the end of the session, participants will have an understanding of what it takes to make the transition to Agile auditing and potential benefits to be gained.

### *Ambiguous Trust Language*



**Joanne E. Hindel**

*Vice President & Regional Fiduciary Executive  
OSBA Board Certified Specialist in Estate Planning,  
Trust and Probate Law  
FIFTH THIRD BANK  
Cleveland, Ohio*

“Share and share alike per stirpes” and other confusing or downright nonsensical trust terms that must be addressed when administering trusts. How does a trustee resolve confusing, conflicting or missing trust provisions while preserving settlor intent? When can trust interpretation or construction be undertaken through the use of a private agreement among the trust beneficiaries and when must court review be pursued? This presentation will explore some common situations and offer solutions to ensure ongoing trust administration by minimizing the risks created by unclear trust provisions.

### *Operating Your Trust Powers in today's FinTech Environment*



**Matthew C. Eby**

*Founding Senior Partner  
NTH DEGREE FINANCIAL SOLUTIONS LLC  
Chicago, Illinois*

How have trust powers been used to structure and operate your FinTech Business Models, including Crypto Currency Exchanges?

The session will demonstrate how trust operations has transformed into a strategic business unit within most trust companies through the use of select outsourcing partners. This has forced a dynamic shift in the inherent risk profile, from operational risk dominated by transaction processing to interface-based risk dominated by vendor management, creating unforeseen challenges for control units. Lastly, due to the rise of crypto assets and fiat currencies, executives and control units, especially in the non-traditional players (FinTech), are scrambling to assess impact and exposure. What is state of the art? Where is the industry going?

## LUNCHEON – 11:30 AM - 1:00 PM



# WEDNESDAY, MAY 4, 2022



## Breakout Sessions – 1:00 - 2:00 pm

### *Where to Find Your Investment Expertise*



**Hunter W. Craig**  
*Managing Director of Investment Research*  
HIGHLAND ASSOCIATES  
Birmingham, Alabama

In this session, Attendees will:

- Learn about the differences between internal and external asset management.
- Learn about the differences between an Outsourced CIO team vs. consultant advisor.
- Learn what questions fiduciaries are asking their investment advisor today.

### *Tales from the Front Lines of Intellectual Property Practice: Intangible Property as Assets, Obligations, and Liabilities*



**Ryan Compton**  
*Of Counsel*  
*Intellectual Property and Technology*  
DLA PIPER LLP  
Washington, DC

Often during a transaction or financing, intellectual property will show up as a simple list of assets, cleanly scheduled in the back of the deal documents or security agreements. Scheduling is great, but what can you do to see behind the list and delve into the issues around creating, registering, enforcing, licensing, and maintaining that IP, so you can hopefully ensure it will retain its potentially significant and stated value? Some of the risks to be discussed in an open forum include:

- Trademarks, licensing, and reputation/goodwill, and how they work together under trademark law.
- NFTs and other digital assets: who really owns what?

Revisiting the sticks in the bundle under copyright law.

- Patents, trade secrets and related intangible property; what are they and what must be done to protect it.
- Tax structures and their ability to take advantage of the value but also put at risk the underlying IP.
- Litigation and liability for infringement, and the costs of maintaining IP assets.

### *DOL Fiduciary Rule*



**Jason C. Roberts**  
*Chief Executive Officer*  
PENSION RESOURCE INSTITUTE, LLC  
San Diego, California

The Department of Labor (DOL), through regulation, defines that term “investment advice” for purposes of determining what activities are considered to be fiduciary for purposes of ERISA and the Internal Revenue Code (IRC). The impact of changes to this definition are significant as financial institutions, which meet the new definition, will become subject to the prohibited transaction rules when serving employer-sponsored plans and IRAs, among other types of “retirement investors.” Jason will describe the regulation in plain English terms, discuss the steps being taken by financial institutions to comply with the changing requirements, and provide attendees with actionable takeaways to help firms shape their strategies.

### *AML/BSA Risks in the Fiduciary Space*

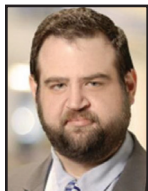


**Liz Berger CPA, CFE, CICA, CGMA, CFIRS**  
*Director*  
PROTIVITI  
New York, New York

On June 30, 2021, the Financial Crimes Enforcement Network (FinCEN) provided an update on implementation of the Anti-Money Laundering Act of 2020 (AML Act) and issued the first government-wide priorities for anti-money laundering and countering the financing of terrorism (AML/CFT) policy (Priorities). Please join Liz for an eye-opening discussion of compliance issues with The Act and pertinent AML regime changes and possible updates in 2022. Liz will also cover the latest headline revelations in AML schemes, investigations, and sanctions.

## Breakout Sessions – 2:15 - 3:15 pm

### ***Alternative Investments – Organizing the Junk Drawer***



**Daniel Kieffer, CAIA**  
*Director Alternative & Equity Research  
FIFTH THIRD BANK  
Cincinnati, Ohio*

Alternative investments are best described by what they aren't – Traditional; however, like other aspects of our culture, what was once cutting edge can become passé nearly overnight. During the session attendee's will:

- Learn where the industry has been and where it's going
- Gain some perspective with regards to structures
- Hear a brief introduction to crypto assets and the potential roles they may play

### ***Administrative Account Reviews – What is the Right Frequency***



**Amy Rhodes**  
*Senior Vice President  
ARGENT TRUST COMPANY  
San Antonio, Texas*

Does your office find administrative account reviews to be a required exercise one must endure each year, or do they truly add value to the account's administrative process? This session will address how to find the right balance to ensure your firm is placing their resources where most appropriate. Risk scoring accounts for the purpose of determining an accounts administrative account review frequency is a powerful tool. This session will include a discussion of what data elements should be considered, program oversight, and measurable benefits of embracing a periodic account review frequency.

### ***Conflicts of Interest***



**Don Andrews**  
*Attorney at Law  
Agoura Hills, California*

Don Andrews is a long-time veteran of the securities industry and has seen the significant change in risk management over the last thirty years. He will cover the shift from risk management in banking in its infancy to its more robust formulations today, and discuss the pros and cons on the current methodologies vs. more organic forms of risk management. As Mr. Andrews has vast experience in this field across many disciplines other than just banking, he will also address how forms of risk management in the non-banking sector can instruct the banking world and work toward preventing the kind of catastrophes that we survived in the early part of this century. He will also spend some time discussing the difference between risk management preparations for the regulators and its correlation to practical every day risk that is encountered at these institutions.

### ***AML/BSA Risks in the Fiduciary Space***

REPEAT SESSION





## Breakout Sessions – 3:30 - 4:30 pm

### ***What Are Blockchain and Cryptocurrency? An Overview with Use Cases***



**John T. Whelan**  
*Enterprise Ethereum Alliance Board Chair  
Head of Digital Investment Banking  
BANCO SANTANDER  
Madrid, Spain*

Blockchain and cryptocurrency are hot discussion topics these days. As with many new technologies, organizations are in different phases of adopting blockchain applications for clearing and settlement, payments, trade finance, and beyond. But what is blockchain? How is it being used in financial services? This presentation will answer these questions, present industry use cases for blockchain, and look at what the future holds for blockchain in financial services. While blockchain has enormous potential to change the financial services industry, knowing where to get started can be a real challenge. The presentation will examine how to be thinking through the fundamentals to kick-start your blockchain journey.

### ***Lending in Trusts***



**Joanne E. Hindel**  
*Vice President & Regional Fiduciary Executive  
OSBA Board Certified Specialist in Estate Planning,  
Trust and Probate Law  
FIFTH THIRD BANK  
Cleveland, Ohio*

It is not uncommon for trust beneficiaries to request loans from trusts rather than outright distributions. Under what circumstances can or should a trustee consider issuing loans? Once a loan is made it changes the relationship between the trustee and beneficiary to that of a creditor and a debtor- what conflicts might this create? What happens if a beneficiary is unable or unwilling to repay the loan? This presentation will explore the circumstances under which loans are requested, how the trustee might approach the issuance of the loan and how to handle the possible default of a loan by a beneficiary.

### ***Conflicts of Interest***

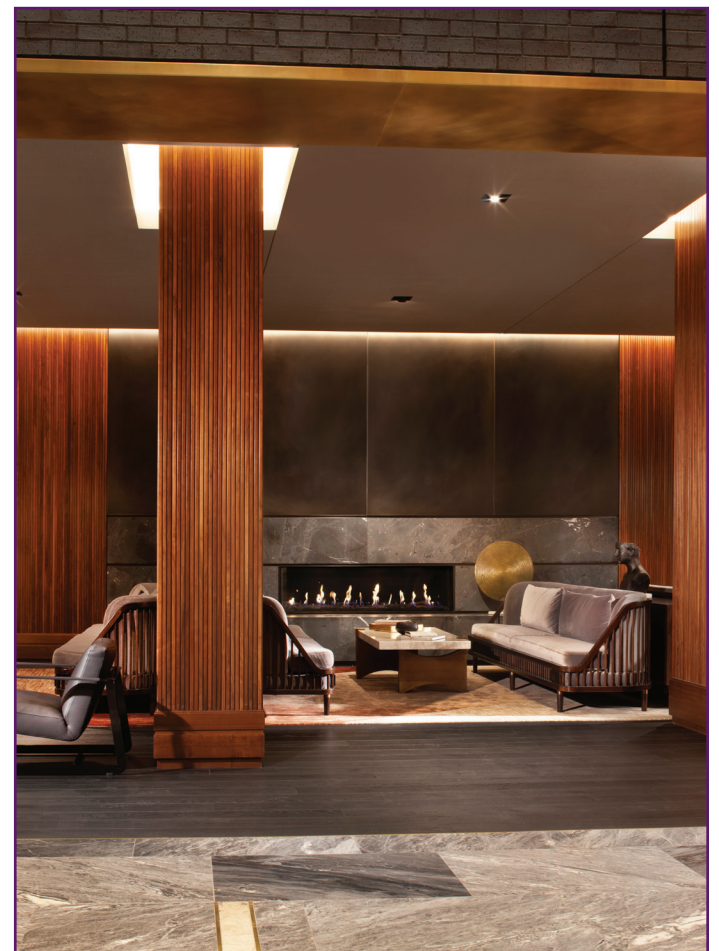
REPEAT SESSION

### ***The Power of the Basics - Account Reviews***



**Mary Ann Lowney**  
*Retired – BANK OF AMERICA PRIVATE BANK  
Managing Director, Compliance and Operational Risk  
Executive  
Boston, Massachusetts*

With a focus on administrative account reviews, a fresh look at how effective account review processes enhance client satisfaction and minimize compliance and operational risk. Roles and responsibilities of first and second lines in the execution and oversight of account reviews will be part of our dialogue.





# THURSDAY, MAY 5, 2022



## Keynote Session

8:00 – 9:00 am

### ***Business as Unusual: How to Future-Proof Your Business in Transformational Times***



#### **Jack Uldrich**

*Futurist, Author, Speaker  
Minneapolis, Minnesota*

The pandemic has catapulted the world into a future of deep change. In this engaging, provocative, and insightful keynote session acclaimed global futurist and best-selling author Jack Uldrich will not only discuss how the world of tomorrow is transforming, he explains why many of the trends that are currently accelerating were already at work prior to March 2020 - and how we might have noticed them if we knew where to look. History reminds us that great crises produce great change – as well as great opportunities. To take advantage of these extraordinary opportunities, businesses and individuals must

position themselves now to operate in a world where “business as unusual” is the new “usual.” This session will help leaders at every level of an organization leverage ten “unconventional” techniques to succeed in today’s—and tomorrow’s—transformational times.

## General Session

9:15 – 10:15 am

### ***Emerging Risks/FinTech – Technology Disruptors***



#### **Scott Madsen**

*CEO  
CINGO SOLUTIONS  
St. George, Utah*

Scott Madsen will be speaking on the evolving and at times chaotic environment of consumer Data Privacy regulation. What regulators expect and the pressure on timing and adoption for existing businesses. Scott will also touch on emerging FinTech and the future of compliance automation.

## Roundtable Sessions – 10:30 - 11:30 am

### Conference Highlights & Key Takeaways

#### ***Small and Regional Banks: Audit***

*Leaders:*

**Natalie McCabe, CFIRS, CPA, CAMS, CISA**  
*Chief Audit Executive  
Mechanics Bank  
Roseville, California*

**Deanna Rankin, CFIRS**  
*Chief Compliance Officer  
ARGENT TRUST COMPANY  
San Antonio, Texas*

#### ***Large Banks: Audit***

*Leaders:*

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

#### **Tony Palma**

*Retired - Professor of Finance  
The Fordham University Graduate School of  
Business Administration  
Little Silver, New Jersey*

#### ***Regulators***

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

*Leader:*

**Scott Kelly, CFIRS**  
*Deputy Director  
SOUTH DAKOTA DIVISION OF BANK-  
ING  
Pierre, South Dakota*

#### ***Small and Regional Banks: Risk / Compliance / FLOD***

*Leaders:*

**Catherine M. Fujisaki, CFIRS, CPA**  
*Vice President  
BANK OF HAWAII  
Honolulu, HI 96802*

**John D. Temple, AIFA, GFS**  
*Retired - SVP, Director of Fiduciary Risk  
Management  
RENASANT BANK  
Tupelo, Mississippi*

#### ***Large Banks: Risk / Compliance / FLOD***

*Leaders:*

**Mark T. Gray**  
*Compliance Manager  
SYNOVUS TRUST COMPANY  
Columbus, Georgia*

**Denise Morrison**  
*Business Unit Compliance Group Manager  
REGIONS BANK  
Birmingham, Alabama*

**Conference Adjourns 11:30am**

**19 – 2022 FIRMA CONFERENCE**



## 35th National Risk Management Conference

### ***Hotel and Amenities***

**Grand Hyatt Nashville**  
1000 Broadway  
Nashville, TN 37203  
615-622-1234

Voted the #1 New Hotel by USA Today's 10Best, the Grand Hyatt Nashville features 591 luxury guestrooms, a world-class spa, a state-of-the-art fitness center, an outdoor saltwater pool overlooking famed Broadway, and seven food and beverage experiences, including one of the tallest rooftop bars in Music City and a signature restaurant led by James Beard award-winning Chef Sean Brock. Located in the heart of downtown, our urban resort is just steps away from all of Nashville's best attractions, including the famed Ryman Auditorium, Broadway Honky Tonks, the Country Music Hall of Fame, restaurants and shopping in The Gulch, Frist Art Museum, Assembly Food Hall, Bridgestone Arena and more.

### ***Notable On Property Restaurants:***

#### **THE NASHVILLE GRANGE**

The stunning open-air space is located on the lobby level and features incredible views of famed Broadway, nearby Union Station and the vibrant, surrounding city.

#### **THE CONTINENTAL**

James Beard award-winning Chef Sean Brock's passion to classic American cuisine... Located on our lobby level, it is an innovative fine dining restaurant.

#### **LOUNA ROOFTOP BAR**

Located on our 25th floor, lou/na is a stunning rooftop venue that features indoor and outdoor seating.

#### **HUMMINGBIRD COFFEE MARKET**

Featuring locally roasted Good Citizen Coffee Co., Hummingbird Coffee Market is located on our lobby level and pays tribute to the L&N "Hummingbird" luxury passenger train that rolled through the Nashville Yards in the 40s, 50s and 60s.

### ***Other Amenities:***

The Grand Hyatt also proudly offers a FREE FITNESS CENTER, the R+R WELLNESS SPA, and FREE INTERNET ACCESS (complimentary high speed internet in all guestrooms and public spaces).

### ***Hotel Reservations:***

Conference attendees will receive a reduced group rate of \$309.00 single or double occupancy. FIRMA also has 50 government rate rooms blocked at the Grand Hyatt Nashville, from Sunday night through Wednesday night.

Hotel reservations may be made online at: FIRMA Block: <https://www.hyatt.com/en-US/group-booking/BNARN/G-FIRM>  
FIRMA GOV Block: <https://www.hyatt.com/en-US/group-booking/BNARN/G-FIRM/GOV>

Reservations may also be made over the phone by calling 1 (888) 591-1234. The guests should request the FIRMA or FIRMA government rooming block.

Attendees will be able to book up until our agreed cut off which is Monday, April 11, 2022 or until our block is sold out. ALL RESERVATIONS MADE AFTER 5PM, Monday, April 11, 2022, ARE SUBJECT TO AVAILABILITY. The special FIRMA group rate will be honored (3) days prior and (3) days after the meeting dates, subject to availability.

### ***Airport Transportation Information:***

(Prices approximate and subject to change)  
A Taxi/Uber/Lyft will cost approximately \$20-30 from Nashville International Airport (BNA).

### ***Dress:***

Casual dress is recommended for all conference functions. Nashville enjoys a warm climate; the average temperature in early May is 75-84 degrees with lows around 55-63 degrees at night. While attending conference sessions, a sweater or jacket is always recommended.

### ***Americans with Disabilities Act:***

FIRMA is pleased to assist in complying with ADA. If you are an attendee with a disability, please contact Hale Mast, FIRMA Executive Director, (803) 547-8964, to discuss any auxiliary aids needed to assist you from a communications, transportation, or architectural aspect. FIRMA will then inform the hotel of your special needs.

### ***Special Events:***

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

On Sunday evening, May 1st, FIRMA will host a social for First-Time Conference Attendees / FIRMA New Members from 6:30 to 7:30pm. Details are on page 3. Please indicate you are a first-time attendee on the conference registration form.

FIRMA will host a special welcome reception at the Grand Hyatt on Monday evening, May 2nd, from 6:30-8:30pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday afternoon, May 3rd, FIRMA is offering two complimentary Focus Sessions from 2:00 - 4:00 pm, entitled "Risk Assessment" and "Trust-Related RIA Oversight - Risks and Hot Topics."

# REGISTRATION FORM

## FIRMA 35th NATIONAL RISK MANAGEMENT TRAINING CONFERENCE May 1-5, 2022

**Register for:** **Check one:** ☐ Member ☐ Non-member  
☐ Conference ☐ \$1,895.00\* ☐ \$2,250.00\*  
☐ Conference-Regulators ☐ \$1,695.00\* ☐ \$1,850.00\*  
☐ Pre-Conference Workshop ☐ I ☐ II ☐ \$315.00 ☐ \$415.00  
☐ Focus Session ☐ I ☐ II (no charge for conference attendees, but pre-registration is required)

\*Take a \$100 discount if paid prior to March 12, 2022

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

Name for Badge \_\_\_\_\_ ☐ **FIRST TIME ATTENDEE  
or NEW FIRMA MEMBER**

Title \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail Address \_\_\_\_\_

**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 2022 Conference attendees may access and download the conference materials, speaker outlines, and handouts from the FIRMA website and the FIRMA mobile App prior to the Conference. Registered attendees will be notified when the speaker materials become available.

### BY MAIL

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

### BY TELEPHONE

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

### BY FAX

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

### BY E-MAIL

Our e-mail address is [thefirma@att.net](mailto:thefirma@att.net)

### REGISTER ONLINE

Visit our website at [www.thefirma.org](http://www.thefirma.org).

### TRAVEL

Call Renee at Action Travel at (800) 854-0601,  
ext. 3023 for travel arrangements.





**Grand Hyatt  
Nashville**

**1000 Broadway  
Nashville, TN  
37203**

**615-622-1234**



**WWW.THEFIRMA.ORG**