



# FIRMA<sup>®</sup>

Fiduciary & Investment Risk Management Association

## 36TH ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE

**San Antonio, Texas**  
**May 1 - 4, 2023**



*Advancing Education, Enhancing Connections™*

**WWW.THEFIRMA.ORG**

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## Partner Organizations

American Bankers Association (ABA)  
Association of Certified Fraud Examiners (ACFE)  
Association of Certified Anti-Money Laundering Specialist (ACAMS)  
Campbell University/ Trust Education Foundation, Inc.  
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## Organizations Represented at the 2022 National Conference

Alerus  
Amarillo National Bank  
Argent Financial Group  
Argent Trust Company  
Associated Bank  
Atlantic Union Bank  
Baillie Gifford Overseas Limited  
Baker Tilly US LLP  
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First National Bank of Omaha  
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Fordham University Graduate School  
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Godfrey & Kahn, S.C.  
Greenleaf Trust  
Harbour Trust & Investments Company  
Hemenway Trust Company  
Horizon Bank  
Huntington

Indiana Dept of Financial Institutions  
Integrity Trust Company  
INTRUST Bank  
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M&T Bank / Wilmington Trust  
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National Advisors Trust  
Northern Trust  
OCC  
Ohio Division of Financial Institutions  
Old National Wealth Management  
Old Point Trust  
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Synovus Trust Company  
Texas Department of Banking  
The Bank of Missouri  
The First National Bank in Sioux Falls  
The Glenmede Trust Company, N.A.  
TMI Trust Company  
Trust Bank  
Trust Company of the South  
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US Bank  
Virginia State Corporation Commission  
Washington State Dept of Financial Institutions  
Washington Trust Bank  
Wells Fargo  
Wintrust Financial Corp/  
The Chicago Trust Company  
Zions Bancorp



# CONFERENCE SCHEDULE

**SUNDAY, APRIL 30, 2023**

**Conference Check-in**

**3:00 - 6:00 p.m.**

**NEW ATTENDEE/NEW MEMBER  
SOCIAL**

**6:30 - 7:30 p.m.**

## MONDAY, MAY 1

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 2

General Sessions	8:00 - 10:15 am
Breakout Sessions	10:30 am - 12:45 pm
<i>(Lunch on your own)</i>	
Focus Sessions	2:30 - 4:30 pm

## WEDNESDAY, MAY 3

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 4

General Sessions	8:00 - 10:15 am
Roundtable Sessions	10:30 - 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 San Antonio!*

*FIRMA is proud to introduce our in-person 2023 National Conference program as we return to beautiful San Antonio and the captivating River Walk. 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, 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, 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's COVID Protocols

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.

# 36th Annual Fiduciary Risk Management Conference

FIRMA™ is especially proud to sponsor its 36th Annual Fiduciary Risk Management Conference and we are pleased to bring outstanding topics and speakers back to historic San Antonio. 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 three 2-hour Complimentary Focus Sessions on Tuesday afternoon.

## Conference Fees

Conference fees are \$2,095 for FIRMA members and \$2,550 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

\$1,895 for Regulator FIRMA Members

\$2,200 for Regulator FIRMA Non-Members

**FOR ALL 2023 CONFERENCE PAYMENTS:** please take \$100 off your registration fee if paying prior to March 10, 2023.

## Cancellation Refund Policy

Cancellations received prior to April 7, 2023, will be refunded in full, less a \$75 service charge. Cancellations received April 7th through April 14th will be refunded subject to a \$250 service charge. Cancellations made after April 14, 2023, 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 please contact our offices at 770-790-8355.

## 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.

## Continuing Education

The 2023 Training Conference provides 20 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 Cannon Financial Institute or Campbell University, or an equivalent industry program; or
- ♦ Attendee should have attended a previous FIRMA education program.

## Special Hotel Incentives from FIRMA and our Host Hotel – The Grand Hyatt San Antonio

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 2023, 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 San Antonio, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- ♦ One (1) free registration certificate to the FIRMA 2024 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 2023 especially, the great amenities offered at The Grand Hyatt San Antonio River Walk.

# MONDAY, MAY 1, 2023

## WELCOMING REMARKS

8:00 - 8:15 am

FIRMA President William T. Norris

## OPENING KEYNOTE ADDRESS

8:15 - 9:15 am

### The State of the Trust Profession



**Mark R. Parthemer**

*Chief Wealth Strategist and Regional Director of Florida | Managing Director  
GLENMEDE TRUST COMPANY  
West Palm Beach, Florida*

Join this nationally recognized speaker and author for a survey of the challenges and opportunities swirling around the fiduciary profession. Topics covered will include the increasing cadence of uniform laws, such as the Uniform Fiduciary Income and Principal Act and the Uniform Directed Trust Act, as well as state law efforts to lure fiduciary business, including statutory community property trusts. And what summary would be complete without a discussion on digital assets and cryptocurrency? Consideration of all these topics and more will be from the perspective of inherent risk to a fiduciary.

## GENERAL SESSION

9:30 - 10:30 am

### Economic Update



**Thomas S. Jalics, CFA**

*Director, Senior Vice President –  
Chief Market Strategist  
FIFTH THIRD PRIVATE BANK  
Cleveland, Ohio*

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

10:45am - 11:45 am

### Regulator Panel

Moderator:



**David B. Jonke, CTA, CPA**

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



**Chizoba Egbuonu**

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

**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  
St. Louis, Missouri*

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.

**Hosted Luncheon**  
**11:45 am - 1:00 pm**



# MONDAY, MAY 1, 2023

## BREAKOUT SESSIONS – 1:00 - 2:00 PM

### Operational Risks – A Deeper Dive!



**Rosanne Reneo**

*Head of Client Operations and Operations Executive  
WELLS FARGO BANK  
Charlotte, North Carolina*

Please join Rosanne for insights into today's top operational fiduciary risk management issues. Rosanne will share Line of Defense perspectives in an interactive discussion on oversight strategies and tools in the evolving regulatory environment. Our operational focus will also include: Roles and Responsibilities, Current and Emerging Top Risks, Oversight and Committee Structures, and Risk and Control Assessments, including KRI's.

### Top 5 Artificial Intelligence Concepts



**James L. Massa**

*Executive Director  
Software Engineer  
JP MORGAN CHASE BANK, N.A.  
Jersey City, New Jersey*

Level up your compliance and regulatory programs by exploring real world AI successes and failures in Reg 9 monitoring, market surveillance alerting, news curation, pre-trade approvals, and data integrity and validation. Join James Massa, an award winning and patented technologist in Compliance AI, for a fast fun audience-participation session where you will learn:

- ♦ How to explain your AI process and results to regulators.
- ♦ How to embrace AI without being replaced by it.
- ♦ What are the best and easiest ways to train the machine.

- ♦ Which projects to solve with AI.
- ♦ How to target less false positives or more true positives.

### Sanctions, Sanctions, Sanctions: Why Every Firm Must Do Something



**Sarah Beth Felix, CAMS, M.F.S.**

*President  
PALMERA CONSULTING LLC  
Austin, TX*

This session will focus on the important differences between sanctions and AML programs and how to ensure your firm is operationalizing and mitigating applicable sanctions risk. In addition, attendees will get an update on the various aspects of the US Treasury Sanctions regime since the War in Ukraine and how that impacts all US firms. Key takeaways will include policy highlights, sanctions framework steps, and indicators of unmitigated sanctions risks.

### The Culture Ethics Connection



**Neil P. Archibald, JD**

*EVP, COO, General Counsel  
MEMBERS TRUST COMPANY, FSB  
Tampa, Florida*

The legendary management consultant Peter Drucker famously said, "Culture eats strategy for breakfast." While no one disputes the value of strategy, a strategy without a culture to support it is unrealized. From Enron to Worldcom to Wallstreet, we have been witness to the central role culture plays in supporting an ethical environment. This session will focus on the culture ethics connection and how it drives company policy and practice.

## BREAKOUT SESSIONS – 2:15 - 3:15 PM

### Emerging Risks



**Louis Valker**

*Personal Trust Manager & Senior Vice President  
Private Wealth Advisory Services  
FIRST CITIZENS BANK  
Raleigh North Carolina*

Staying current; staying agile; staying compliant; staying ready. And staying calm. Please join Louis for a critical discussion of today's hottest risks impacting fiduciary wealth management. Louis will also address emerging compliance strategies through critical insights.

### Trust Legislative and Regulatory Update



**Timothy E. Keehan**

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

What priorities and impact can we expect from the new 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 major retirement reform legislation and federal policies and proposals on the fiduciary label, IRA rollovers, ESG investing, climate-related financial risk, and crypto-asset activity.

# MONDAY, MAY 1, 2023

## Client Notifications: the Flight Safety Cards of our Industry



**Deidre S. Waltz, CFP, CIMA, CPWA, CEPA**

*Vice President  
Heritage Trust Company  
Oklahoma City, OK*

Welcome aboard. Please review the safety information on the card located in the seat pocket in front of you, even if you are a frequent flyer, as each aircraft is different. We

strongly suggest you read it before take-off. We wish you all an enjoyable flight. Now that we've established a relationship, what other disclosures and notifications should our client's review? Similar to the airline industry, banks and trust companies ask their clients to review notices and disclosures. We will review the different types of disclosures and notices to better understand why they are important and why our clients should review them, even if they are frequent investors.

## Ethics: Conduct & Culture Risks

REPEAT SESSION

## BREAKOUT SESSIONS – 3:30 - 4:30 PM

### Emerging Risks

REPEAT SESSION

### RIA Risk and Compliance



**Christine Fornes**

*VP, Director of Operations  
FAIRVIEW INVESTMENT SERVICES  
Raleigh, North Carolina*

Learn how to prepare and position your firm for a successful SEC exam. In this session you will hear about the SEC's "hot topics" and what specific areas they are focusing on in exams of registered investment advisers. We will discuss recent risk alerts the SEC has issued based on examination findings, and how these can help you prepare for an exam of your firm.

### Audit Issue Management and Report Writing



**Tony Palma**

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

Writing an audit report that communicates the right message to stakeholders and management is always a challenge. This class provides the key strategies and secrets to write an effective audit report that gets results.

Writing strategies will include ways to prepare a report with a logical flow of ideas, a method of drafting a clear and concise report, writing it once with a minimum of edits, and lastly focusing on language that persuades the reader to take the required necessary action.

This highly recommended and successful course is a must for Chief Audit Executives and all levels of Internal Audit staff.

### Second Line Testing



**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 second line testing techniques and practices. Learn effective ways to get the best coverage for testing compliance, identifying the testing universe, utilizing risk assessments, testing frequency with regulations utilizing first line testing, second line monitoring and third line testing. Let's not forget about "post testing." This session will explore numerous topics such as:

- ♦ An effective compliance testing framework and program
- ♦ Testing phases
- ♦ Testing schedule and execution
- ♦ What to test?
- ♦ Testing scope
- ♦ Issues and issue management
- ♦ Reporting results
- ♦ One shop's approach to testing

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

# MONDAY, MAY 1, 2023

## 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 choice by “Audit” or by “Risk / Compliance / First Line of Defense” discipline and by “Small and Regional” or “Large” Institutions.

### Small and Regional Institutions: 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 Institutions: 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*

### Small and Regional Institutions:

#### Risk / Compliance / FLOD

Leaders:



**Danielle R. Albrecht, CFIRS, CAMS**

*BSA/AML Compliance 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

Leaders:



**Mark T. Gray**

*Fiduciary and Regulatory Consultant  
Columbus, Georgia*



**Denise Morrison**

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

### Regulators

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

Leader:



**Scott Kelly, CFIRS**

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



**FIRMA'S Welcome  
Reception  
6:30 - 8:30 pm**



# TUESDAY, MAY 2, 2023

## KEYNOTE SESSION

8:00 - 9:00 am

### Industry Trends



**David Lincoln**

*Partner  
WISE  
Washington, D.C.*

This session will focus on competitive trends, including the implications of the shift towards advice. How are firms changing the client experience and what adjustments are they making to their marketing, sales, and pricing strategies to support a service model that is meaningfully different than more traditional approaches? Across a range of business practices, this session will highlight several examples of how firms are adjusting business practices to better fit new approaches.

## GENERAL SESSION

9:15 -10:15 am

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

Moderator:



**Holly A. Bailey, JD**

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



**Gabrielle D. Bailey**

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



**Patrick Renaud, CPA/MBA**

*General Auditor  
THE GLENMEDE TRUST COMPANY  
Philadelphia, Pennsylvania*



**David Villwock**

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



**David P Williams, CPWA®**

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

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

### Fiduciary Litigation: Spotlighting Industry Trends



**Chris Holtzclaw, JD**

*Chief Fiduciary Officer - West Region  
ARGENT TRUST COMPANY  
Ruston, Louisiana*

This presentation will survey the litigation landscape from recent fiduciary cases around the country. A review of recent changes and developments in trust and estate litigation, with an emphasis on Uniform Trust Code jurisdictions, indicates a number of areas where disputes repeatedly arise. Attendees will review reported and unreported cases involving creation of trusts, construction of trust terms, breach of fiduciary duty claims, liability for investment decisions, and compensation of trustees and their attorneys. This session will assist in spotlighting industry trends to better safeguard your institution and minimize risks against unwelcome litigation.

# TUESDAY, MAY 2, 2023

## 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?

## Investing for Irrevocable Trust Assets: Key Considerations



### Lisa K. Tesarik, CFA

*Senior Vice President, Managing Director  
FIFTH THIRD BANK  
Chicago, Illinois*

When it comes to irrevocable trusts, have you wondered what to consider before delegating investment authority, investing in private placements or diversifying assets? While the Uniform Prudent Investors Act broadened the investment parameters for trusts, it also made for a more complex backdrop. This session will cover the various nuances of investing irrevocable trust assets and best practices for addressing these questions are more.

## Beware: Dangers Lurking in the Retirement Plan Waters



### Chris W. Shankle, CPA, CGMA

*Senior Vice President  
ARGENT RETIREMENT PLAN ADVISORS  
Shreveport, Louisiana*

Join me as we dive into the waters of IRAs and retirement plans to get an understanding of some of today's hazards to doing business in these waters. We'll start our adventure by taking a look at the Secure Act and the changes it presents to the landscape of retirement plans below the surface. Following this we'll take a closer look at a couple of known threats as we work in this realm – the new Required Minimum Distribution rules and Rollovers from IRAs and Qualified Plans in light of 2020-02. We'll finally consider a few developing issues that you'll want to be aware of but may not yet know of.

## SAN ANTONIO SCENES



### River Walk:

The Paseo del Rio is San Antonio's favorite attraction. You can shop, dine, lounge in a café, take a riverboat tour or simply stroll alongside the calming river.



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

## Fiduciary Litigation and Complaints

REPEAT SESSION

### Irrevocable Trust Administration: Avoiding Risk from Start to Finish



**Kathryn S. Van Eeuwen**  
*Executive Director*  
JPMORGAN PRIVATE BANK  
Chicago, Illinois

From the point of consideration of opening a new irrevocable trust account; through the ongoing administration; to account termination; we will examine the potential sources of risk and discuss ways to avoid or limit a firm's exposure.

### First Line of Defense - Basics



**Diana K. Vasquez**  
*Head of Governance and Controls, US Region*  
CIBC BANK USA  
Chicago, Illinois

The first line of defense owns the risk for its revenue generating activities. In this session, attendees will learn about the role of the first line of defense with respect to identifying, mitigating, monitoring, measuring, and reporting risk. Best practices for an effective first line of defense structure will be discussed as well as common pitfalls to avoid. The interactions between the first line of defense and second line Independent Risk Management and third line Internal Audit will also be examined.

## Getting Thoughtful About Intellectual Property



**Andrew Tanner, CFA**  
*COO for Specialty Asset Management*  
BANK OF AMERICA  
Dallas, Texas



**Shari A. Levitan**  
*Partner*  
Private Wealth Services | Chair – New England  
HOLLAND & KNIGHT, LLP  
Boston, Massachusetts

This session will focus on the unique care and feeding required by these assets and the administration of them in fiduciary settings. The discussion will include some of the common pitfalls regarding transfer, economics, and defense of these assets. We will discuss the ownership settings - including estates, trusts and the use of holding companies – and their related impact on risk, responsive oversight and decision making.

## SAN ANTONIO SCENES



### Market Square:

The historic three-square block area is home to a variety of shops, galleries and restaurants, offering the wares and cuisine of Mexico



# WEEK AT A GLANCE

**SUNDAY, APRIL 30**

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

**MONDAY, MAY 1**

<b>WELCOMING REMARKS</b> 8:00 - 8:15 am FIRMA President William T. Norris	<b>OPENING KEYNOTE ADDRESS</b> 8:15 - 9:15 am <i>The State of the Trust Profession</i> Mark R. Parthemer	<b>GENERAL SESSION</b> 9:30 - 10:30 am <i>Economic Update</i> Thomas S. Jalics	<b>GENERAL SESSION</b> 10:45 - 11:45 am <i>Regulator Panel</i> David B. Jonke Chizoba Egbuonu Thomas H. Belcher Jamie A. Bazarow	<b>HOSTED LUNCHEON</b> 11:45 am - 1:00 pm
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## BREAKOUT SESSIONS – 1:00 – 2:00 PM

<i>Operational Risks – A Deeper Dive!</i> Rosanne Reneo	<i>Sanctions, Sanctions, Sanctions: Why Every Firm Must Do Something</i> Sarah Beth Felix	<i>Top 5 Artificial Intelligence Concepts</i> James L. Massa	<i>The Culture Ethics Connection</i> Neil P. Archibald
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## BREAKOUT SESSIONS – 2:15 – 3:15 PM

<i>Emerging Risks</i> Louis Valker	<i>Trust Legislative and Regulatory Update</i> Timothy E. Keehan	<i>Client Notifications: the Flight Safety Cards of our Industry</i> Deidre S. Waltz	<i>Ethics: Conduct &amp; Culture Risks</i> REPEAT SESSION
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## BREAKOUT SESSIONS – 3:30 – 4:30 PM

<i>Emerging Risks</i> REPEAT SESSION	<i>RIA Risk and Compliance</i> Christine Fornes	<i>Audit Issue Management and Report Writing</i> Tony Palma	<i>Second Line Testing</i> Deborah A. Austin
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## ROUNDTABLE SESSIONS – 4:45 – 5:45 PM

<i>Small and Regional Inst.: Audit</i> Natalie McCabe Deanna Rankin	<i>Large Inst.: Audit</i> Bruce K. Goldberg Tony Palma	<i>Small and Regional Inst.: Risk / Compliance / FLOD</i> Danielle R. Albrecht W. Michael Bridgeman	<i>Large Inst.: Risk / Compliance / FLOD</i> Mark T. Gray Denise Morrison	<i>Regulators</i> Scott Kelly
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**FIRMA'S WELCOME RECEPTION – 6:30 – 8:30 PM**

**TUESDAY, MAY 2**

<b>KEYNOTE SESSION</b> 8:00 - 9:00 am <b>INDUSTRY TRENDS</b> David Lincoln	<b>GENERAL SESSION</b> 9:15 - 10:15 am <i>Fiduciary Executive Panel – Current Events and Trends in Personal Trust</i> Holly A. Bailey, Gabrielle Bailey, Patrick Renaud, David Villwock, David P. Williams
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## BREAKOUT SESSIONS – 10:30 – 11:30 AM

<i>Fiduciary Litigation: Spotlighting Industry Trends</i> Chris Holtzclaw, JD	<i>ERISA Update</i> Jennifer Eller	<i>Investing for Irrevocable Trust Assets: Key Considerations</i> Lisa K. Tesarik	<i>Beware: Dangers Lurking in the Retirement Plan Waters</i> Chris W. Shankle
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## BREAKOUT SESSIONS – 11:45 AM – 12:45 PM

<i>Fiduciary Litigation and Complaints</i> REPEAT SESSION	<i>Irrevocable Trust Administration: Avoiding Risk from Start to Finish</i> Kathryn S. Van Eeuwen	<i>First Line of Defense – Basics</i> Diana K. Vasquez	<i>Getting Thoughtful About Intellectual Property</i> Andrew Tanner, Shari A. Levitan
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# WEEK AT A GLANCE

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

### SESSION I

*Beyond the Basics – Risk Assessments*  
Stephen Cantrell, Joan Dindoffer,  
Natalie McCabe, Carol Severyn

### SESSION II

*Data Analytics – Real and Practical Applications*  
Machelle Rinko, Jenna Pruitt

### SESSION III

*Beyond the Basics – Reviews*  
Amy Rhodes

## WEDNESDAY, MAY 3

### KEYNOTE SESSION

8:00 - 9:00 am  
*The Future Regulation of Crypto*  
Daniel J. Davis

### HOSTED LUNCHEON

11:30 am - 1:00 pm

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

*Beyond the Basics – Compliance*  
David S. Villwock

*Beyond the Basics – Third Party Relationships*  
Jeffrey S. Kropschot

*Difficult / Hard-to-Find Beneficiaries*  
Mike Milich

*Effective Fiduciary Governance – Process & Reporting*  
Mary Ellen Reilly

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

*Beyond the Basics – Trust Audits*  
Neil Bohlen

*Unique Asset Management Challenges and Solutions*  
Jennifer L. De Vries

*Regulatory Reporting – Schedule RC-T*  
Satish G. Pattergar

*Data Governance / Privacy*  
Cynthia Hetherington

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

*Effective Auditing in a Virtual Environment*  
Josh White

*Beyond the Basics – Conflicts of Interest*  
Gregory J. Lyons

*Fiduciary Challenges in a Global/Offshore World*  
Dave A. Diamond

*My How Prudence Has Changed! The Prudent Investor Rule for the Contemporary Fiduciary*  
Suzanne L. Shier

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

*Beyond the Basics – Investment Tools*  
Matt Bankston

*Do You Really Want to Do That*  
Donald F. Moore, Jr.

*Are Prohibited Transactions for Real?*  
Rosemarie M. Panico-Marino

*My How Prudence Has Changed! The Prudent Investor Rule for the Contemporary Fiduciary*  
REPEAT SESSION

### BREAKOUT SESSIONS – 3:30 - 4:30PM

*Audit Hot Topics from Regulators*  
Edward Thomson

*Problematic Trust Language*  
Susan D. Snyder

*Investing for Trusts and the Complexities of Current and Remainder Beneficiaries*  
Sharon Giuffre

*An Inflection Point for the ESG Investing Industry*  
Mark Hays

## THURSDAY, MAY 4

### KEYNOTE SESSION

8:00 - 9:00 am  
*Cyber Security – Financial Open Source Intelligence*  
Cynthia Hetherington

### GENERAL SESSION

9:15 - 10:15 am  
*Future Technology*  
Mark Sabino

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

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

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

*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

# TUESDAY, MAY 2, 2023

## FOCUS SESSIONS – 2:30 - 4:30 pm

### Session I

#### Beyond the Basics – Risk Assessments



**Stephen Cantrell, CIA, CAMS**  
SVP, Audit Director  
MECHANICS BANK  
Roseville, California



**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.

### Session II

#### Data Analytics – Real and Practical Applications



**Machel Rinko, CIA, CFIRS, CPA**  
Internal Audit & Risk Management Consultant



**Jenna Pruitt, CIA, CFIRS**  
CROWE LLP

While the use of data analytics has greatly improved over the past years, whether due to funding, lack of skills, access to data, or all of these, Internal Audit continues to lag in implementation. Corporate Boards and Management continue to look to internal audit to provide value to an organization not only through audit and assurance services but by quickly identifying emerging risks and sharing valuable insights. During this course, we will provide real examples of how to use data, example test results, and discuss what the data can tell you. If you are new to data analytics, in the early stages of implementation, or been using data analytics here and there, this course will provide you with practical and real examples of how you can implement data analytics into your internal audit programs and utilize the results to provide additional value to your Boards and Management.

### Session III

#### Beyond the Basics – Reviews



**Amy Rhodes**  
Chief Compliance Officer  
ARGENT TRUST COMPANY  
San Antonio, Texas

This session will provide you with the opportunity to tap into the knowledge base and practical experience from those in attendance, exploring a wide range of practical considerations around both Administrative and Investment Reviews. Topics we will cover include: a deep dive into account risk rating concepts that can affect the admin review frequency; how to style both admin and investment review questions and their associated responses to support standardized trend reporting and/or committee reports; and explore effective methods in which to provide ongoing oversight around any non-conforming responses. You will leave better prepared to further enhance your Administrative and Investment Review program, which will result in heightened oversight of your client's accounts.



# WEDNESDAY, MAY 3, 2023

## KEYNOTE SESSION

8:00 - 9:00 am

### The Future Regulation of Crypto



**Daniel J. Davis**  
*Partner*  
KATTEN MUCHIN ROSENMAN LLP  
Washington, DC

This session will focus on competitive trends, including the implications of the shift towards advice. How are firms changing the client experience and what adjustments are they making to their marketing, sales, and pricing strategies to support a service model that is meaningfully different than more traditional approaches? Across a range of business practices, this session will highlight several examples of how firms are adjusting business practices to better fit new approaches.

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

### Beyond the Basics - Compliance



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

Risk appetite and risk assessment represent the building framework and we will move to compliance monitoring/testing. This session will explore Compliance Policy and Procedure, Compliance Training, and Compliance Issues Management/Reporting. Please join David for a hands-on discussion.

### Beyond the Basics – Third Party Relationships



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

Financial institutions are increasingly reliant on third parties to help provide products and services more capably and efficiently, while also mitigating risk. The benefits of these outsourcing relationships are not without risk and heightened regulatory analysis and concern. Consequently, financial institutions must have a strong process in place to rigorously evaluate, select, on-board, oversee and terminate relationships with these contractors and subcontractors.

In our session, we will set the stage by providing an overview of key existing and evolving regulatory guidance on third-party relationships. We will also explore steps that must be taken to comply with this guidance, regardless of whether the third parties we engage are affiliated or unaffiliated. We will also discuss Federal Reserve Regulation W implications and requirements uniquely related to services provided by affiliates.

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

### Effective Fiduciary Governance – Process & Reporting

**Mary Ellen Reilly**  
*SVP, Senior Compliance Director*  
FIFTH THIRD BANK  
Cincinnati, Ohio

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.

### Difficult / Hard-to-Find Beneficiaries



**Mike Milich**  
*Director of Trust*  
Senior Executive Vice President  
FROST WEALTH ADVISORS  
San Antonio, Texas

Doesn't it sound simple when reading the governing instrument and preparing beneficiary synoptic records. But, Whoa – Who, What, Where are they? Please join Mike for an entertaining glimpse at the creative solutions for dealing with an administrative nightmare of fiduciary detective work.

# WEDNESDAY, MAY 3, 2023

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

### Beyond the Basics – Trust Audits



**Neil Bohlen, CIA, CAMS**  
*Audit Director*  
*Wealth & Investment Management Audit Team*  
**WELLS FARGO AUDIT SERVICES**  
*Charlotte, North Carolina*

Take internal auditing to the next level! Go beyond the basics, broadening your scope of coverage and advancing your testing approaches. Consider guidance and best practices, in ensuring you have an effective, comprehensive, and improved audit program.

### Unique Asset Management Challenges and Solutions



**Jennifer L. De Vries, CTA**  
*Senior Vice President / National Director of Unique Asset Administration*  
**FIFTH THIRD PRIVATE BANK**  
*Rosemont, Illinois*

Often unique assets require unique management techniques and risk management solutions. We will review various unique asset types and situations, the risks they pose, and the approaches taken to manage these assets and risks. Our session will include case studies involved with tangible personal property, real estate, mineral rights, closely held assets and more.

### Regulatory Reporting - Schedule RC-T



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

Regulatory reporting challenging? Resource constrained? Time sensitive and sometimes unappreciated? Fiduciary activities are subject to a fair share of regulatory reporting.

The requirements of Schedule RC-T of the Call Report can be, at times, confusing or misinterpreted. While qualifying institutions strive to report correctly, errors in the reporting can draw attention from external stakeholders. This session will attempt to help clarify the reporting requirements and address some of the confusing elements in the instructions.

### Data Governance / Privacy



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

Everyone is at risk for identity theft, online and physical stalking, and harassment. Beyond social media, your public records are for sale, so your home address and assets are easily located through simple online searches. This topic provides a thorough description of how and where your data is stored and how to remove it.



## Hosted Luncheon

**11:30 am - 1:00 pm**

# WEDNESDAY, MAY 3, 2023

## BREAKOUT SESSIONS – 1:00 - 2:00 PM

### Effective Auditing in a Virtual Environment



**Josh White, CPA, CFIRS**  
*Shareholder*  
ELLIOTT DAVIS  
Raleigh, North Carolina

The COVID-19 pandemic changed the game for how many audits are performed. As auditing evolves in a virtual or hybrid environment, our audit plans, audit programs, and audit tools should evolve to meet the changing landscape. In this session, we will discuss how to update your audit approach for this changing environment.

### Beyond the Basics – Conflicts of Interest



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

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

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

### Fiduciary Challenges in a Global/Offshore World



**Dave A. Diamond**  
*President*  
THE NORTHERN TRUST COMPANY OF DELAWARE  
Wilmington, Delaware

Fiduciary expertise today requires non-traditional adaptiveness to technology, global events, cyber acumen, AML/BSA insight and diligence, and operational transparency amid a strong and effective risk/compliance administrative structure. Please join Dave for a not-to-miss discussion of critical hot-spots in our digital fiduciary world.

### My How Prudence Has Changed! The Prudent Investor Rule for the Contemporary Fiduciary



**Suzanne L. Shier**  
*Of Counsel*  
LEVENFELD PEARLSTEIN, LLC  
Chicago, Illinois

The Prudent Investor Rule is the guide-star of fiduciary investment. It is the “must know it” concept that is the cornerstone of the processes and procedures of risk management for fiduciary investment. While the Rule itself pre-dates all of us, the Rule has changed as investments and financial institutions have evolved. In this session we will revisit the fundamentals of the Rule and examine its application in wealth management today.



# WEDNESDAY, MAY 3, 2023

## Breakout Sessions – 2:15 - 3:15 pm

### Beyond the Basics – Investment Tools



**Matt Bankston**

*Managing Director, Platform Strategy and Innovation  
CHOREO ADVISORS  
Minneapolis, Minnesota*

Matt will bring us up-to-date with the light-saber innovation universe of investment technology that is driving today's investment management decision-making. Matt will discuss the application of risk and compliance mandates and key performance considerations in this highly competitive arena.

### Do You Really Want to Do That



**Donald F. Moore, Jr.**

*Founder  
BEARMOOR, LLC  
Florissant, Colorado*

So, you are presented with an opportunity within the fiduciary line of business; on the surface it appears to be a good fit. However, are you aware of the following: 1) The fiduciary industry is stodgy and innovating – and at the same time; 2) The fiduciary clients are both disinterested and very involved depending upon their mood; 3) The fiduciary employer and the shareholders are expecting a significant return but are requiring the employees to eliminate risk; 4) The fiduciary operating environment is constantly changing and then it isn't; and 5) The fiduciary regulatory environment is infinite and specific.

Join us in this session as we will answer significant questions, such as:

- ♦ What's the definition of "all"?
- ♦ Do you know the life expectancy of a cat?
- ♦ What is the average board foot growth of a timber stand consisting of hardwood oak versus that of short needle pine?
- ♦ Do we need to accrue or accrete a discount on a long-term bond purchase?
- ♦ Can we make investment and portfolio decisions by relying on the request of the family matriarch?
- ♦ Does our entire portfolio consist of "not for profit" accounts?

... and many other interesting questions that we as fiduciaries need to be aware of when accepting and/or managing that opportunity we are presented. Seriously, the fiduciary industry currently has more opportunities for both return and risk than it has ever had in its past – are you ready to accept these opportunities and prosper?

### Are Prohibited Transactions for Real?



**Rosemarie M. Panico-Marino, AIF,  
ERPA, QPA, C(k)P**

*Senior Consultant  
MESIROW RETIREMENT ADVISORY SERVICES  
Chicago, Illinois*

In this session we'll get back to basics and identifying what fiduciary transactions can likely result in prohibited transactions and the implications – both to plan fiduciaries and plan participants. ERISA's prohibited transaction rules and the Department of Labor's enforcement require plan fiduciaries to be diligent when making plan decisions and entering into questionable transactions.

### My How Prudence Has Changed! The Prudent Investor Rule for the Contemporary Fiduciary

REPEAT SESSION

# WEDNESDAY, MAY 3, 2023

## BREAKOUT SESSIONS – 3:30 - 4:30 PM

### Audit Hot Topics from Regulators



**Edward Thomson**

*Asset Management Lead Expert - Risk, Resources & Examiner Development*  
OFFICE OF THE COMPTROLLER OF THE CURRENCY  
Dallas, Texas

The session will feature a discussion around fiduciary audit expectations. Topics will include the differences between the annual audit versus a continuous audit, audit committee requirements, the risk assessment process, and frequency and coverage challenges. Common audit weaknesses and issues will also be explored.

### Problematic Trust Language



**Susan D. Snyder**

*Trust Counsel | Deputy General Counsel*  
NORTHERN TRUST  
Chicago, Illinois

This session will discuss issues with problematic trust language: how to work successfully within the language of the four corners of the document and how to modify, if possible, to smooth trust administration. We will also address different modification options, including what the risks are for the corporate fiduciary.

### Investing for Trusts and the Complexities of Current and Remainder Beneficiaries



**Sharon Giuffre, CFA, CAP**

*Vice President and Senior Portfolio Manager*  
MEMBERS TRUST COMPANY  
Tampa, Florida / Houston, Texas

In this session, we will discuss the importance of developing an appropriate, well-defined Investment Policy Statement upon the opening of a trust account, so that there is a clear understanding of the objectives, goals, and risk tolerances, in order to balance the needs of current and remainder beneficiaries.

### An Inflection Point for the ESG Investing Industry



**Mark Hays**

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

Interest from asset owners in environment, social, and governance (ESG) related investing has continued to increase over the last year, with new records of allocation being hit yet again in 2022. However, alongside this interest, ESG investing as a discipline has faced increasing questions and scrutiny from regulators, investors, and even major media around its performance merits, its ability to produce measurable societal impact, and a perception of greenwashing – that is, calling something ESG when it's not.

In this session, Mark will address the way that each of these sets of stakeholders are viewing ESG – with a particular focus on regulators, present recommended frameworks that the industry as a whole can utilize to address this scrutiny and conclude with remarks about what to expect in the next leg of growth in the industry.

# THURSDAY, MAY 4, 2023

## KEYNOTE SESSION

8:00 - 9:00 am

### Cyber Security – Financial Open Source Intelligence



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

This topic will include relevant and timely information as it pertains to Financial Open Source Intelligence investigations, or what we like to refer to as “FinOSINT”. Building on foundational Open Source investigation skills, we will focus on finding data related to transactional information, crypto currency markets, and tracking down fraudulent operations through the surface to dark web.

## GENERAL SESSION

9:15 - 10:15 am

### Future Technology



**Mark Sabino**  
*Head of Business Intelligence & Analytics*  
**CITIGROUP**  
*New York, New York*

Please join Marc for a fascinating tour of today’s financial innovations, new technology tools, and state-of-the-art advances in data capture and utilization. This is a don’t-miss session for Marc’s crystal ball view of the next steps in improving the control environment leveraging innovation.

## SPECIAL EVENTS THIS WEEK

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

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

FIRMA will host a special welcome reception at the Grand Hyatt on Monday evening, May 1st, 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, May 2nd, FIRMA is offering three complimentary Focus Sessions from 2:30 - 4:30 pm. These sessions are entitled “Beyond the Basics – Risk Assessments;” “Data Analytics – Real and Practical Applications” and “Beyond the Basics – Reviews.”





# THURSDAY, MAY 4, 2023

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

### Conference Highlights & Key Takeaways:

#### Small and Regional Institutions (Audit)

**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 Institutions (Audit)

**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*

#### Small and Regional Institutions (Risk / Compliance / FLOD)

**Danielle R. Albrecht, CFIRS, CAMS**

*BSA/AML Compliance 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)

**Mark T. Gray**

*Consultant*

*Columbus, Georgia*

**Denise Morrison**

*Business Unit Compliance Group Manager*

*REGIONS BANK*

*Birmingham, Alabama*

#### Regulators

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

**Scott Kelly, CFIRS**

*Deputy Director*

*SOUTH DAKOTA DIVISION OF BANKING*

*Pierre, South Dakota*

#### Conference Adjourns

**11:30 AM**

# FIRMA 2023 ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE IN SAN ANTONIO, TX

**Grand Hyatt San Antonio River Walk**  
600 East Market Street, San Antonio, TX 78205  
210-224-1234

Grand Hyatt San Antonio River Walk celebrates the history and charm of the Alamo City with a welcoming spirit and an elegant style. Experience the River Walk in the heart of downtown San Antonio, and enjoy top restaurants, museums, and must-visit sites, all within walking distance.

After exploring the city's many attractions, Grand Hyatt San Antonio River Walk offers an upscale—and updated—retreat, with rich décor and modern Southwestern accents for an authentic ambiance. Suites offer separate living areas and coveted Hemisfair Park views.

We are excited to announce the launch of Peloton® Bikes in our fitness Center. Hit your fitness goals while on the go and join live or on-demand studio classes at any time that works for you. The fifth-floor, glass-enclosed facility also provides Life Fitness cardio machines and strength-training equipment. Enjoy sweeping San Antonio views as you grind through a workout. The fitness center is open 24-hours for your convenience and overall wellness. Open 24/7

Our FedEx Office® Print & Ship Center provides a full business center featuring a printer, copier, fax machine, and several computers with high-speed internet access. Complimentary Wi-Fi is available throughout the hotel to help you successfully complete any last-minute business needs.

Open year-round, our outdoor heated pool is the perfect place for a lazy dip, a quick workout swimming laps, or relaxing poolside on the sundeck. The rooftop offers panoramic views of the city, while comfortable lounge chairs provide an ideal setting to take in the San Antonio scenery.

Stop by Breakfast @ Bar Rojo and indulge in a Spanish inspired menu featuring homemade pastries and vibrant entrees or join us at Bar Rojo on the Riverwalk for handcrafted cocktails, flavorful provisions, and your favorite sports entertainment. Ruth's Chris Steak House is known for serving custom-aged Prime steak and other classic steakhouse entrées alongside an award-winning wine list.

## Hotel Reservations

Conference attendees will receive a reduced group rate of \$295.00 single or double occupancy. FIRMA also has 50 government rate rooms blocked at the Grand Hyatt San Antonio, from Sunday night through Wednesday night.

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

FIRMA GOV Block: <https://www.hyatt.com/en-US/group-booking/SATGH/G-FIRG>

Reservations may also be made over the phone by calling 1 (877) 803-7534. 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 Thursday, April 7, 2023 or until our block is sold out. ALL RESERVATIONS MADE AFTER 5PM, Thursday, April 7, 2023 ARE SUBJECT TO AVAILABILITY.

## Airport Transportation Information

San Antonio International Airport is only 15 minutes from the hotel. Wingsz and Taxi Cabs are available at the outer commercial curbside at Terminal A and Uber and Lyft are also great options in the city. Fares generally range between \$25-\$30 one way.

## Dress

Casual dress is recommended for all conference functions. San Antonio enjoys a warm climate; the average temperature in May is 75-80 degrees with lows around 60-65 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.



## FIRMA 37th Annual Fiduciary Risk Management Conference

Hilton New Orleans Riverside Hotel  
New Orleans, LA

April 29 – May 2, 2024



# REGISTRATION FORM

## FIRMA 36th ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE May 1-4, 2023

**Register for:**☐ Conference☐ Conference-Regulators☐ Focus Session    ☐ I   ☐ II   ☐ III (no charge for conference attendees, but pre-registration is required)**Check one:**☐ Member☐ \$2,095.00\*☐ \$1,895.00\*☐ Non-member☐ \$2,550.00\*☐ \$2,200.00\*

\*Take a \$100 discount if paid prior to March 10, 2023

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 \_\_\_\_\_

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