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38TH

ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE



FIRMA®

Fiduciary & Investment Risk Management Association

**ORLANDO
FLORIDA**

APRIL 28–MAY 1, 2025

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Alabama State Banking Dept.
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Company
NC Office of the Commissioner
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Northwestern Mutual Wealth
Management Company
Oakworth Capital Bank
Office of the Comptroller of
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Old National
Old Point Wealth Management
OnPoint Community Credit
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Peak Trust Company
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Tampa Bay Trust Company
TCV Trust & Wealth
Management
TD Bank
Teacher Retirement System
of Texas
Texas Department of Banking
The Chicago Trust Company,
N.A.
The Glenmede Trust Company
The Sanibel Captiva Trust
Company
TNB Financial Services
Tolleson Private Bank
Trident Trust
Trust Bank
Trust Company of the South
UMB Bank, N.A.
Union Bank & Trust Company
United Bankshares, Inc.
United Community Bank
US Bank
VA Bureau Of Financial
Institutions
WA Department Of Financial
Institutions
Washington Trust Bank
Wells Fargo
Wintrust Financial Corp
Wipfli LLP

CONFERENCE SCHEDULE

SUNDAY

APRIL 27, 2025
Conference Check-in
3:00 - 6:00 p.m.
Exhibitor Set-up
2:00 - 6:00 p.m.
NEW ATTENDEE/NEW
MEMBER SOCIAL
6:30 - 7:30 p.m.

MONDAY, APRIL 28

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

TUESDAY, APRIL 29

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

WEDNESDAY, APRIL 30

General Session	8:00 - 9:00 am
Breakout Sessions	9:15 - 11:30 am
Luncheon & FIRMA Annual Membership Meeting	11:30 am - 1:00 pm
Breakout Sessions	1:00 - 3:15 pm
Roundtable Sessions	3:30 - 4:30 pm

THURSDAY, MAY 1

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

To Our Fiduciary Colleagues and Friends – We invite you to Orlando!

FIRMA is proud to introduce our in-person 2025 National Conference program as we return to fun and embracing Orlando, FL. 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 takes the protection of your safety and health at our event together very seriously. FIRMA reserves the right to adjust our Conference Health and Safety Protocols to be in compliance with requirements of local jurisdictions without prior notice.



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

38th Annual Fiduciary Risk Management Conference

FIRMA™ is especially proud to sponsor its 38th Annual Fiduciary Risk Management Conference and we are pleased to bring outstanding topics and speakers back to exciting Orlando. 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 Wednesday 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 \$2,250 for FIRMA members and \$2,750 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

- ♦ \$2,050 for Regulator FIRMA Members
- ♦ \$2,550 for Regulator FIRMA Non-Members

FOR ALL 2025 CONFERENCE PAYMENTS: please take \$100 off your registration fee if paying by March 7, 2025.

Cancellation Refund Policy

Cancellations received prior to April 4, 2025, will be refunded in full, less a \$75 service charge. Cancellations received April 4th through April 11th will be refunded subject to a \$250 service charge. Cancellations made after April 11, 2025, 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 2025 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 Rosen Shingle Creek Resort.

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 2025, 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 Rosen Shingle Creek Resort, each individual is eligible for one of three (3) special raffle prizes as an incentive:

- ♦ One (1) free registration certificate to the FIRMA 2026 Conference
- ♦ One (1) complimentary room for up to 5 nights for a FIRMA Attendee's guest bill
- ♦ One (1) gift voucher for a complimentary 2-night stay in a Rosen Hotel & Resort

FIRMA always hopes our Attendees will choose to enjoy the convenience of our host hotel and, for 2025, especially the many grand amenities offered at The Rosen Shingle Creek Resort.

8:00 - 8:15 am

Welcoming Remarks

Deanna Rankin, NCVMP, CFIRS

FIRMA President

8:15 - 9:15 am

Opening Keynote Address

Executive Fireside Chat

(NASBA Field of Study – Specialized Knowledge)



Shawn Beber

*President & CEO,
CIBC BANK USA and SEVP & Group Head, US Region
Chicago, Illinois*

In an ever changing and more complex world, the role of the Risk Manager, Chief Compliance Officer, Fiduciary Executive and Auditor has become more challenging. We kick off our 2025 FIRMA conference with an executive who is not only focused on leading a major financial institution in the U.S. but has overseen global risk management and is a former General Counsel for a leading global financial institution, the Canadian Imperial Bank of Commerce. Shawn Beber, CEO of CIBC Bank USA, will provide his thoughts on the current challenges we face but also what he sees on the horizon that each of our respective field's should be thinking about, anticipating and where the opportunities are. Join us for an intriguing opening session from a leading Chief Executive in our industry.

9:30 -10:30 am

General Session

Challenges and Choices

An Economic Outlook for the Balance of 2025

(NASBA Field of Study – Economics)



Carl R. Tannenbaum

*Executive Vice President, Chief Economist
Head of Risk Analytics and Strategic Risk
NORTHERN TRUST
Chicago, Illinois*

Elections across the globe last year produced important changes of personnel and policy. The new casts are promoting new ways to tackle old challenges like trade, immigration, and debt. How will the choices made in world capitals be received by central banks and markets? Will Washington go its own way, or remain open to some degree of international collaboration? Answers to these questions, along with an update on current conditions, will be provided.

10:45 - 11:45 am

General Session

Regulator Panel

(NASBA Field of Study – Regulatory Ethics)



Moderator:

David B. Jonke, CTA, CPA

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



Jamie A. Bazarow

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



Thomas H. Belcher

*Senior Examination Specialist (Trust)
FDIC
Washington, D.C.*



Edward Thomson

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

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

Luncheon

11:45 am - 1:00 pm

Breakout Sessions – 1:00 - 2:00 pm

ABA Trust Regulatory and Legislative Update

(NASBA Field of Study – Regulatory Ethics)



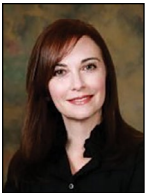
Timothy E. Keehan

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

In the post-election environment, what priorities, challenges, and impact can we expect from a new Administration, reshuffled Congress, and reset federal agencies? The American Bankers Association will provide the latest legislative and regulatory initiatives that will shape trust and wealth management activities, fiduciary operations, and compliance. Topics will include (i) the prospects for legislation in the trust, investments, and retirement areas, (ii) federal regulatory policies and proposals on fiduciary investment advice, SECURE 2.0 implementation, beneficial ownership reporting, nondeposit investment products, and conflicts of interest, and (iii) the outlook for agency rulemaking in light of the demise of the Chevron deference standard.

Filling the Void

(NASBA Field of Study – Specialized Knowledge)



Lisa Narrell-Mead

Chief Executive Officer
EVERETT ADVISORY PARTNERS
Birmingham, Alabama

How are fiduciaries negotiating the pathways of Lines of Defense as to talent, proficiency, communication, governance, and reporting?

World Crises and Their Impact on US Markets

(NASBA Field of Study – Specialized Knowledge)



Luciano V. Santos

Chief Risk Officer
JPMORGAN ASSET MANAGEMENT
New York, New York

Crises can spread across borders in seconds impacting U.S. financial markets in unpredictable ways. This presentation will explore the domino effects of global upheavals – from geopolitical conflicts to economic shocks – and how they reshape risk landscapes. We will dive into real world examples to explore vulnerabilities and resilience factors in today's markets crucial for risk managers in times of uncertainty.

Does ESG Have a Future?

(NASBA Field of Study – Regulatory Ethics)



Emily Kaiser

Co-Head ESG Engagement and Stewardship
US Private Wealth Management
CIBC NATIONAL TRUST COMPANY
Washington, D.C.

Questions abound. Is this a year of anti-ESG political rhetoric and direction? States continue to embrace ESG legislation in investment decision-making. Will political scrutiny on “ESG” dissipate? What’s the impact on key proxy voting standards and shareholder resolutions. We will address political scrutiny and regulatory movement for ESG investing as a durable portfolio solution.

Breakout Sessions – 2:15 - 3:15 pm

ABA Trust Regulatory and Legislative Update

REPEAT SESSION

(NASBA Field of Study – Regulatory Ethics)

Fiduciary Risk Developments in Connection with Retirement Clients

(NASBA Field of Study – Regulatory Ethics)



Robert L. Sichel

*Partner
K&L GATES
Washington, D.C.*

Robert will discuss the latest legal and regulatory developments impacting the provision of services to retirement clients, such as ERISA plans and IRAs. Attendees will learn about the status of the Department of Labor’s fiduciary rule and other rulemaking initiatives. We will discuss practical considerations for financial institutions.

Ethics

(NASBA Field of Study – Behavioral Ethics)



Leo G. Rydzewski

*General Counsel
CFP BOARD OF STANDARDS
CFP BOARD CENTER FOR FINANCIAL PLANNING
Washington, DC*

CFP Board’s General Counsel, Leo Rydzewski, will discuss the ethical standards that CFP® professionals uphold when providing financial advice to consumers. Mr. Rydzewski oversees the adjudication and interpretation of CFP Board’s Code of Ethics and Standards of Conduct and has helped CFP Board develop a comprehensive library of guidance resources that interpret CFP Board’s ethical standards. He will go beyond the principles and explain how CFP Board has applied ethical standards to specific factual situations.

Fiduciary Duties in Nonprofits

(NASBA Field of Study – Regulatory Ethics)



Hank Dunbar

*Senior Vice President and Manager, Philanthropic and Charitable Services
FIRST CITIZENS BANK
Raleigh, North Carolina*

In this session we will take a deep dive into the world of the fiduciary and its intersection within nonprofits. In this presentation you will better understand the differences between charitable trusts and charitable corporations, be able to identify the duties of trustees and how those differ in a nonprofit corporation and be able to identify relevant statutory and legal requirements applicable to fiduciaries in the nonprofit world.

The session will highlight differences between nonprofit trusts and corporations from a structural standpoint regarding governance (trustees vs. board of directors). In addition, the session will spend time on the relevant duties of trustees based on the Restatement of Trusts, discuss which ones are most relevant generally when managing charitable trusts and then discuss how those are both broadened and narrowed in a nonprofit corporation. Lastly, you will gain a better understanding of the relevant laws related to the duty of obedience in the context of the nonprofit world, specifically UPMIFA and unrelated business income.

 **Our Conference Attendees are saying...**

“The materials are a key part of the take aways that we can bring back to the office and share with our teammates and use as resources in the future.”

Breakout Sessions – 3:30 - 4:30 pm

Bridge Building 101 – Trust Audit Basics

(NASBA Field of Study – Auditing)



Angela Lerma

Senior Manager, Internal Audit
Raymond James Trust, N.A. Internal Audit
RAYMOND JAMES TRUST COMPANY OF NEW
HAMPSHIRE INTERNAL AUDIT
St. Petersburg, Florida

You are not just a faceless auditor, you are a risk consultant, best practice guru, and trusted advisor. This session will cover how to build a strong fiduciary audit program from risk assessment through audit reporting, utilizing continuous auditing, and building resilient relationships with your business.

Estate Settlement Risks

(NASBA Field of Study – Specialized Knowledge)



Neil P. Archibald, J.D.

EVP, Chief Administrative Officer, General Counsel
MEMBERS TRUST COMPANY, FSB
Tampa, Florida



Nicole A. Slaughter, J.D., ATFA

VP, Head of Fiduciary Administration
MEMBERS TRUST COMPANY, FSB
Fairfax, Virginia

Estate settlements may appear straightforward, but executing the fundamentals can be anything but simple. In this session, we'll revisit the core principles of estate settlements, but with a twist: how to navigate unexpected challenges that can emerge in uncommon or complex situations. Are you prepared to handle these complexities? Gain insights into legal liabilities and risks that could arise during the settlement process, using case law and real-life fact patterns. Learn proven strategies and best practices for minimizing risks while balancing the interests of the beneficiaries.

This session will arm you with practical tools and knowledge to navigate the often-challenging landscape of estate settlements with confidence.

Uniform Law Update

(NASBA Field of Study – Regulatory Ethics)



Susan D. Snyder

Senior Vice President | Senior Planner
Wealth Management
NORTHERN TRUST
Chicago, Illinois

This presentation will provide an update on the work of the Uniform Law Commission on laws pertaining to the wealth management practice by an Illinois Uniform Law Commissioner. Please come hear about the drafting committees on Conflict of Laws in Trust and Estates Acts and a revised Uniform Transfers to Minors Act, in addition to Probate and Non-Probate Transfer Integration. There also will be a discussion of possible updates to the Uniform Trust Code in the areas of trustee removal and trust modification.

Forecasting the Trump Administration for Financial and Regulatory Reform

(NASBA Field of Study – Regulatory Ethics)



Satish Kini

Partner
DEBEVOISE & PLIMPTON, LLC
Washington, D.C.



Christopher Paridon

Partner
MORGAN LEWIS & BOCKIUS
Washington, D.C.

Please join two Washington insiders-with-influence as they discuss, and Attendees will learn, strategies and plans for both financial and regulatory reform under the new administration and administration leaders. Please join us for this fascinating discussion of initiatives that will shape our industry and the regulatory landscape.

Breakout Sessions – 4:45 - 5:45 pm

Audit Hot Topics and Focus Areas

(NASBA Field of Study – Auditing)



Neil E. Bohlen, CIA, CAMS

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

Strengthen Internal Audit's impact and influence! Adapt audit practices and skillsets. In this session, topics will include guidance on fiduciary audit activities from the 2023 OCC Asset Management booklet of the Comptroller's Handbook and meeting the New 2024 IIA Global Internal Audit Standards. Additional topics include issue management and validation, innovative auditing, and leading audit coverage approaches of data governance, access control, affiliate and third-party management, and more!

ERISA Update

(NASBA Field of Study – Regulatory Ethics)



Arsalan Malik

Senior Counsel
GROOM LAW GROUP, CHARTERED
Washington, DC

Arsalan will discuss the latest developments for the Fiduciary Rule / Advice and to Individual Retirement Accounts, including the implications for financial institutions of the Department of Labor's efforts to regulate IRA rollover and distribution recommendations. Attendees will also learn impactful insights from recent ERISA litigation.

Investment Management Due Diligence

(NASBA Field of Study – Regulatory Ethics)



Michael Comiskey

Senior Investment Analyst
CIBC PRIVATE WEALTH
Boston, Massachusetts


Please join Mick for a discussion of manager due diligence and insights for the selection of Private Wealth multi-manager investment programs.

Forecasting the Trump Administration for Financial and Regulatory Reform

REPEAT SESSION

(NASBA Field of Study – Regulatory Ethics)



 **ur Conference Attendees are saying...**
"The conference app is awesome, extremely helpful, and very user friendly."

8:00 – 9:00 am

Keynote Session

What if Nostradamus Was Here to Predict AI Risk

(NASBA Field of Study – Information Technology)



Steven Wujek, CISSP, CISM, CCNP
VP, IT & Security
TCDI, INC.
Greensboro, North Carolina

Nearly 500 years ago, the renowned French astrologer and seer, Nostradamus, penned a collection of prophecies, mostly ominous, that have continued to intrigue people long after his death. Did his predictions include AI? Likely not! However, who could be more fitting to consult about the risks of AI than our famous doomsayer Nostradamus, known for his penchant for forecasting calamities, disasters, and conflicts?

Imagine if we could close our eyes and summon Nostradamus to give us his insights on the rise of AI and the potential risks it brings. We could ask him what dangers he anticipates, examine whether any of those have already come to pass, and identify the risks we should brace ourselves for in the coming months and years. Which industries would he predict to be the most vulnerable? And what about specific risks in the realms of fiduciary duties and investment? Let's delve into these questions and more through the perspective of our renowned seer.

9:15 -10:15 am

General Session

Fiduciary Executive Panel – Current Events and Trends in Personal Trust

(NASBA Field of Study – Regulatory Ethics)



Moderator:
Holly A. Bailey, JD
SVP, Global Fiduciary Risk Management
NORTHERN TRUST
Chicago, Illinois



Cindy K. Eubank
Executive Director
Firmwide Fiduciary Compliance
JPMORGAN CHASE




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



Mary Ellen Reilly
Chief Fiduciary Officer
FIFTH THIRD BANK
Cincinnati, 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 2025 top-of-mind challenges to trust departments. This session will be moderated and the panel will take questions from attendees.

 **ur Conference Attendees are saying...**

*"This was my first time; it was all so beneficial.
Great conference overall. I will be back!"*

Breakout Sessions – 10:30 - 11:30 am

POW! Finding Your Risk Management Superpowers

(NASBA Field of Study – Regulatory Ethics)



Maribeth G. Berlin
Partner, Trusts & Estates
LEVENFELD PEARLSTEIN, LLC
Chicago, Illinois

If you could have any superpower, what would it be? Flight? Invisibility? Both great choices, but not particularly effective in mitigating fiduciary risk. Precognition – the knowledge of a future event or situation – on the other hand, could be quite helpful. In this session we will build our fiduciary precognition powers as we explore the leading risks that can affect an organization’s fiduciary business and strategies, best practices and actionable procedures to mitigate fiduciary risk.

Centralization and Middle-Office Services

(NASBA Field of Study – Regulatory Ethics)



Danny McHale
Founding Principal
STRAIGHT ARROW SOLUTIONS, LLC
Atlanta, Georgia

In this session, attendees will learn best practices, efficiencies, and risk mediation for fiduciary operations consolidation.

Model Risk Management

(NASBA Field of Study – Specialized Knowledge)



Ryan Michalik, CFA, CRC
Principal
Crowe LLP
Chicago, Illinois

Do you use models in your everyday job? Are you confident in your organization’s ability to manage model risk effectively? Join us for an insightful session on Model Risk Management, where we’ll demystify what model risk truly is and explore how to establish a robust governance program that includes risk assessment, inventory management, and governance best practices. Learn about the model lifecycle—from development and validation to ongoing monitoring—and gain insights into emerging challenges like AI in modeling. Don’t miss this opportunity to strengthen your bank’s resilience and compliance in an ever-evolving regulatory landscape.

Can Performance Measurement Teams Help to Reduce Firm Risk?

(NASBA Field of Study – Specialized Knowledge)



Michael Beck, CFP®, CAIA, CIPM
Vice President of Performance Measurement
THE GLENMEDE TRUST COMPANY
Philadelphia, Pennsylvania

Did you ever wonder how performance for Investments is calculated? And why it could be inconsistent across account types?

This session will provide information on some of the data issues and how they can be resolved and reviewed to help reduce risk. Mike will explain some common issues, including where they exist, how they can be identified and where to look for them across account types and various composite structures.

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

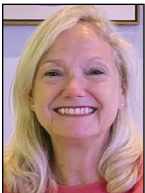
POW! Finding Your Risk Management Superpowers

REPEAT SESSION

(NASBA Field of Study – Regulatory Ethics)

Meaningful Reg 9 Reviews

(NASBA Field of Study – Regulatory Ethics)



Nanna Goodfellow

Retired - National Bank Examiner
Large Bank Supervision
OFFICE OF THE COMPTROLLER OF THE CURRENCY
New York, New York

“Reg 9” reviews are critical risk management tools for fiduciary account acceptance and investment management. This session will provide valuable insights on effective pre-acceptance, initial post-acceptance, and annual reviews.

Basics of Blocking & Tackling in Securities/Trust Operation

(NASBA Field of Study – Specialized Knowledge) - BASIC



Duane Lee

Executive Vice President
CANNON FINANCIAL INSTITUTE
Athens, Georgia

Duane will discuss Basics of Blocking & Tackling in Securities/Trust Operations from the perspective of Audit, Compliance and Risk Management. The session will explore each activity/area in operations and discuss the Policies, Procedures, and Controls you would expect to see. Duane will deliver the content in a funny, fast and thorough way. He hopes to see you at his session.

Purpose Trusts

(NASBA Field of Study – Regulatory Ethics)




Dave A. Diamond

President
THE NORTHERN TRUST COMPANY OF DELAWARE
Wilmington, Delaware

If you have clients who are business owners, this presentation will help you address their questions about business succession and will give you another “tool in the tool kit” to discuss with those clients.

The noncharitable perpetual purpose trust is a trust that has a stated purpose and is governed by a statute that recognizes the concept. These give the business owner a way to provide for succession of the business while doing so in a way that can perpetuate values of the owner such as the business continuing to serve the local community, supporting employee welfare, or upholding certain business practices.

 **ur Conference Attendees are saying...**

*“It always brings out the best speakers....
This conference has always been
very relevant and informative.”*

Focus Sessions – 2:30 - 4:30 pm

Focus Session I

Discretionary Decisions: Point/Counterpoint

(NASBA Field of Study – Regulatory Ethics)



Erica A. Ferranti
Fiduciary Governance Officer & Vice President
Fiduciary Governance Group
FIRST CITIZENS BANK
Raleigh, North Carolina



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

You are invited to join Erica Ferranti and Louis Walker as they present the intricacies of exercising discretionary authority. Erica has a strong background in trust construction and is well versed in the accepted interpretation of dispositive provisions. Louis has presented to and chaired discretionary committees for over 30 years. Both will bring their occasionally disparate perspectives to the presentation. They will start with the foundation of applicable trust law, Regulations and duties. Then, Erica and Louis will discuss, dissect, and sometimes debate appropriate discretionary decisions in the context of case studies. This session will have an interactive dynamic as you will help us make some tough decisions.

Focus Session II

Incorporating Emerging Risks into Your Risk Framework

(NASBA Field of Study – Specialized Knowledge)



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



Shannon Vidmont
Vice President | Wealth Management Control Manager
NORTHERN TRUST COMPANY
Chicago, Illinois

Prioritizing forward-looking risks with your Board of Directors and other stakeholders is an important piece of anticipating risks, the potential impacts to your business from those risks, and how to prepare and address them. Identifying emerging and forward-looking risks is imperative in advancing your risk framework and your business strategy. Please join this session to learn how to enhance your institution's risk identification and framework with an added look at potential forward-looking fiduciary risks.

Focus Session III

Issues Management

(NASBA Field of Study – Specialized Knowledge)



Melissa Crump
SVP, Business Unit Compliance Manager
Wealth Management Risk Control
REGIONS BANK
Birmingham, Alabama



Alicia McKnight
GRC Technology Principal / Partner
CROWE, LLP
Chicago, Illinois



Christine Murphy
CONSULTANT
Clearwater, Florida

Hierarchy of changes, escalation and de-escalation, lines of authority – just the beginning of vital discussion topics for 'issue management.' Governance mandates an acceptable level of control and accountability for items of importance, as well as meaningful lines of communication and resolution authority. Please join our expert panel for clear insights to improve your problem-processing.

WEEK AT A GLANCE

MONDAY, APRIL 28

WELCOMING REMARKS 8:00 - 8:15 am FIRMA President Deanna Rankin	OPENING KEYNOTE ADDRESS 8:15 - 9:15 am <i>Executive Fireside Chat</i> Shawn Beber	GENERAL SESSION 9:30 - 10:30 am <i>Challenges and Choices An Economic Outlook for the Balance of 2025</i> Carl R. Tannenbaum	GENERAL SESSION 10:45 - 11:45 am Regulator Panel Moderator: David B. Jonke Jamie A. Bazarow Thomas H. Belcher Edward Thomson	LUNCHEON 11:45 am - 1:00 pm
BREAKOUT SESSIONS – 1:00 - 2:00 PM				
<i>ABA Trust Regulatory and Legislative Update</i> Timothy E. Keehan	<i>Filling the Void</i> Lisa Narrell-Mead	<i>World Crises and Their Impact on US Markets</i> Luciano V. Santos	<i>Does ESG Have a Future?</i> Emily Kaiser	
BREAKOUT SESSIONS – 2:15 - 3:15 PM				
<i>ABA Trust Regulatory and Legislative Update</i> REPEAT SESSION	<i>Fiduciary Risk Developments in Connection with Retirement Clients</i> Robert L. Sichel	<i>Ethics</i> Leo G. Ryzdewski	<i>Fiduciary Duties in Nonprofits</i> Hank Dunbar	
BREAKOUT SESSIONS – 3:30 - 4:30 PM				
<i>Bridge Building 101 – Trust Audit Basics</i> Angela Lerma	<i>Estate Settlement Risks</i> Neil P. Archibald Nicole A. Slaughter	<i>Uniform Law Update</i> Susan D. Snyder	<i>Forecasting the Trump Administration for Financial and Regulatory Reform</i> Satish Kini, Christopher Paridon	
BREAKOUT SESSIONS – 4:45 - 5:45 PM				
<i>Audit Hot Topics and Focus Areas</i> Neil E. Bohlen	<i>ERISA Update</i> Arsalan Malik	<i>Investment Management Due Diligence</i> Michael Comiskey	<i>Forecasting the Trump Administration for Financial and Regulatory Reform</i> REPEAT SESSION	

TUESDAY, APRIL 29

KEYNOTE SESSION 8:00 - 9:00 am <i>What if Nostradamus Was Here to Predict AI Risk</i> Steven Wujek	GENERAL SESSION 9:15 - 10:15 am <i>Fiduciary Executive Panel – Current Events and Trends in Personal Trust</i> Moderator: Holly A. Bailey Cindy K. Eubank, TJ Haynes-Morgan, Mary Ellen Reilly			
BREAKOUT SESSIONS – 10:30 - 11:30 AM				
<i>POW! Finding Your Risk Management Superpowers</i> Maribeth G. Berlin	<i>Centralization and Middle-Office Services</i> Danny McHale	<i>Model Risk Management</i> Ryan Michalik	<i>Can Performance Measurement Teams Help to Reduce Firm Risk?</i> Michael Beck	
BREAKOUT SESSIONS – 11:45 AM - 12:45 PM				
<i>POW! Finding Your Risk Management Superpowers</i> REPEAT SESSION	<i>Meaningful Reg 9 Reviews</i> Nanna Goodfellow	<i>Basics of Blocking & Tackling in Securities/Trust Operation</i> Duane Lee	<i>Purpose Trusts</i> Dave A. Diamond	

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

SESSION I <i>Discretionary Decisions: Point/Counterpoint</i> Erica A. Ferranti Louis Valker	SESSION II <i>Incorporating Emerging Risks into Your Risk Framework</i> Holly A. Bailey Shannon Vidmont	SESSION III <i>Issues Management</i> Melissa Crump Alicia McKnight Christine Murphy
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WEEK AT A GLANCE

WEDNESDAY, APRIL 30

KEYNOTE SESSION

8:00 - 9:00 am
Exploring the Benefits of a Strong Risk Culture
 Josh Picov

LUNCHEON & MEETING

11:30 am - 1:00 pm
**FIRMA Annual
 Membership Meeting**

BREAKOUT SESSIONS – 9:15 - 10:15 AM

Money Laundering – An Operational Approach to the Old and New Rules
 Sarah Beth Felix

Third Party Oversight
 Rafael E. DeLeon

Three Lines of Defense, Assurance and Collaboration: A Retrospective
 Lisa Garcia

Future of Alternative Investing
 Ohm Srinivasan

BREAKOUT SESSIONS – 10:30 - 11:30 AM

Money Laundering – An Operational Approach to the Old and New Rules
REPEAT SESSION

Planning to Prevent Breakdown
 Steve Fochler

Special Needs Trusts
 Michelle R. Diamond

Pitfalls of Directed Trusts
 Jeffrey C. Wolken

BREAKOUT SESSIONS – 1:00 - 2:00 PM

Fiduciary Litigation
 Rebecca Wallenfelsz

Bank vs. Registered Investment Advisor (RIA): What's the difference?
 Amanda H. Poe

Sunrise or Sunset - Taxes
 Elie J. Foy

Acting as a Fiduciary in a Digital World: RUFADAA and Other Considerations
 Randy Bond

BREAKOUT SESSIONS – 2:15 - 3:15 PM

Fiduciary Litigation
REPEAT SESSION

Herding Cats 2: Getting Your Arms Around Your Company's Risk Management
 Mark T. Gray, Jeffrey S. Kropschot

Planning and Navigating System Conversions
 Christopher M. Teevan

Unique Assets
 Andrew Tanner

ROUNDTABLE SESSIONS – 3:30 - 4:30PM

Small and Regional Institutions: Audit
 Leaders: Natalie McCabe
 Stephen Cantrell

Large Institutions: Audit
 Leaders: Bruce K. Goldberg
 Neil Bohlen

Small and Regional Institutions: Risk / Compliance / FLOD
 Leaders: Danielle R. Albrecht
 W. Michael Bridgeman

Large Institutions: Risk / Compliance / FLOD
 Leaders: Sacha W Waldeck
 Denise Morrison

Regulators
 Leaders: Nanna Goodfellow
 Bryan Mabeus

THURSDAY, MAY 1

KEYNOTE SESSION

8:00 - 9:00 am
Future Trends in the Industry
 David Lincoln

GENERAL SESSION

9:15 - 10:15 am
Conflicts of Interest
 Gregory J. Lyons

GENERAL SESSION

10:30 - 11:30 am
Protecting and Preparing Your Clients for Fraud
 Cynthia Hetherington



8:00 - 9:00 am

Keynote Session

Exploring the Benefits of a Strong Risk Culture

(NASBA Field of Study – Behavioral Ethics)



Josh Picov

Executive Vice-President
Global Operational & Enterprise Risk Management
CANADIAN IMPERIAL BANK OF COMMERCE
Toronto, Ontario

Risk culture is what happens when no one is looking – when you walk out of the meeting, what people in your organization naturally do. Far too often, we’ve seen the fall-out of organizations with risk culture that is out of balance. This session will discuss the competitive advantages of a strong risk culture, the elements required to create a healthy balance and provide you with ideas and concrete steps you can apply to enhance your own organization.

Breakout Sessions – 9:15 - 10:15 am

Money Laundering – An Operational Approach to the Old and New Rules

(NASBA Field of Study – Specialized Knowledge)



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

Principal
PALMERA CONSULTING LLC
Hyper-S Research LLC
Austin, Texas

This session will dive into the existing and new requirements for covered entities. With FINRA, the SEC, and the CFTC all focusing on AML effectiveness for existing requirements, it is vital for all covered firms and advisers to ensure they are carefully designing their AML programs to satisfy the January 1, 2026, requirements. In addition, we will be discussing lessons learned from penalties in 2024 as well as some red flag indicators to incorporate into your AML program.

Three Lines of Defense, Assurance and Collaboration: A Retrospective

(NASBA Field of Study – Specialized Knowledge)



Lisa Garcia

Chief Risk Officer
CIBC PRIVATE WEALTH MANAGEMENT
Boston, Massachusetts

Lisa Garcia will share her experience of the last 20 years as Chief Risk Office and how her role and the responsibilities of the Business, Risk and Compliance and Internal Audit have evolved over the years toward collaboration, support, coordination and trust.

Third Party Oversight

(NASBA Field of Study – Specialized Knowledge)



Rafael E. DeLeon

Senior Vice President of Industry Engagement
NCONTRACTS
San Antonio, Texas

Please join an industry-expert veteran for an engaging discussion of vendor governance.

Future of Alternative Investing

(NASBA Field of Study – Specialized Knowledge)



Ohm Srinivasan, CFA

Head of Mgr. Research & Alt. Investments
CIBC PRIVATE WEALTH
Boston, Massachusetts

In this session, Attendees will open the door and learn current strategies and risks of the expanding world of ‘Alternatives’ – their management and their portfolio attributes.

Breakout Sessions – 10:30 - 11:30 am

Money Laundering – An Operational Approach to the Old and New Rules

(NASBA Field of Study – Specialized Knowledge)

REPEAT SESSION

Planning to Prevent Breakdown

(NASBA Field of Study – Specialized Knowledge)



Steve Fochler, CBCP
Business Continuity Specialist
NCONTRACTS
Hollidaysburg, Pennsylvania

In today's ever-evolving business world, resilience is key. Natural disasters like hurricanes and floods are just the start—cyber threats like ransomware attacks demand our readiness too. Planning to prevent breakdowns is now more critical than ever.

Join this session to learn from a 35-year industry expert and certified business continuity professional. Discover how to engage busy stakeholders, build effective recovery plans, and practice proactive strategies to ensure your business can weather any disruption.

Special Needs Trusts

(NASBA Field of Study – Specialized Knowledge)



Michelle R. Diamond
Chief Development Officer
CUMBERLAND TRUST
Nashville, Tennessee

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

Pitfalls of Directed Trusts

(NASBA Field of Study – Specialized Knowledge)



Jeffrey C. Wolken
National Director, Delaware Trust Planning
Director, Wealth Strategies
Emerald Family Office & Advisory
WILMINGTON TRUST WEALTH MANAGEMENT
Wilmington, Delaware

A majority of state laws now sanction the use of directed trusts, so it is important to understand how a directed trust works. Because most of the available commentary focuses on the flexibility and benefits of directed trusts, this session will highlight common pitfalls during administration and challenges with the oversight of directed trusts. Because a “directed trust” may take many forms, this session will also review the types of directed trusts available among the states and the fiduciary duties, liability and risks involved with administering a directed trust.

**Luncheon
and
Meeting**

11:30 am - 1:00 pm
Open to all Conference Attendees

**FIRMA Annual Membership
Meeting**

Deanna Rankin
FIRMA President

Breakout Sessions – 1:00 - 2:00 pm

Fiduciary Litigation

(NASBA Field of Study – Specialized Knowledge)



Rebecca Wallenfelsz

Partner
CHAPMAN AND CUTLER, LLP20
Chicago, Illinois

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

Bank vs. Registered Investment Advisor (RIA): What's the difference?

(NASBA Field of Study – Specialized Knowledge)



Amanda H. Poe

SVP and CCO
HIGHLAND ASSOCIATES
REGIONS BANK
Birmingham, Alabama

Confused about how a Bank differs from a Registered Investment Advisor? In this session, we'll explore the distinct roles, services, and responsibilities of these two financial entities. We will discuss the regulatory frameworks, fiduciary obligations, and operational priorities that define each of them and how these differences shape client relationships and market dynamics.

Sunrise or Sunset - Taxes

(NASBA Field of Study – Taxes-Technical)



Elie J. Foy

Attorney
WYRICK ROBBINS, YATES & PONTON LLP
Raleigh, North Carolina

What now?? With Republican control of the White House and both houses of Congress should estate planners be concerned with a sunset of the estate tax exemption amount? In this session we will discuss why extension of the 2017 Tax Act provisions is not a given, and how to plan in the face of uncertainty.

Acting as a Fiduciary in a Digital World: RUFADAA and Other Considerations

(NASBA Field of Study – Regulatory Ethics)



Randy Bond, JD, AFTA

Executive Vice President
Chief Fiduciary Officer
ARDEN TRUST COMPANY
Dallas, Texas

More of our client's assets are either held or stored digitally, and this session will explore some of the complexities of addressing client's digital footprint during and after their lifetimes. The passage of RUFADAA in most states will be explored and more.

 **ur Conference Attendees are saying...**

"FIRMA puts on a great practical conference. It's the best conference that I have attended for Compliance – good cost value!"

Breakout Sessions – 2:15 - 3:15 pm

Fiduciary Litigation

REPEAT SESSION

(NASBA Field of Study – Specialized Knowledge)

Herding Cats 2: Getting Your Arms Around Your Company's Risk Management

(NASBA Field of Study – Specialized Knowledge)



Mark T. Gray, MBA
Fiduciary and Regulatory Consultant
GRAY CONSULTING GROUP
Hamilton, Georgia



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

Are you ever frustrated trying to make risk management a priority at your company? We get it! You are navigating a landscape filled with diverse perspectives, requiring grit, creativity, and collaboration to foster a culture of effective risk management.

Join us this spring for an insightful presentation where we will explore strategies to inspire and engage various stakeholders—from the boardroom to the front lines. Learn how to transform the topic of risk management from a perceived threat to profitability, an unnecessary use of resources, or endless end-of-the-world scenarios, into a shield that safeguards the company and enhances its operations. We will discuss team construction, the importance of a risk committee, identifying risks and controls that matter, reporting, and rightsizing your risk management processes to ensure they are effective and efficient.

This lively presentation, including real-world experiences, will empower you with the skills to inspire and lead, making risk management a tangible and integral part of your organization's success. Don't miss this opportunity to learn about enhancing

your impact and driving meaningful change.

Planning and Navigating System Conversions

(NASBA Field of Study – Information Technology)



Christopher M. Teevan
Chief Operating Officer
ARGENT FINANCIAL GROUP
Argent Institutional Trust Company
Tampa, Florida

This session will explore the key components of a successful conversion project, addressing the challenges and dependencies that arise once the decision is made to implement a new platform or process. Critical questions will guide the discussion: Has the desired end state been clearly defined, and what metrics will determine success? Are project management resources and other necessary support systems in place? Lastly, what factors should be prioritized when negotiating with vendors and contractors? By examining these topics, this session aims to equip project leaders and stakeholders with the insights needed to navigate these complexities effectively.

Unique Assets

(NASBA Field of Study – Specialized Knowledge)



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

Specialty Assets – where the best of intentions meet (and sometimes collide with) the real world. Join a discussion on emerging trends and risks associated with taking and managing assets like private companies, real estate and oil & gas interests. Topics will include governance of business entities, running operating companies, transacting specialty assets and emerging dynamics in the industries of each discipline making it considerably more difficult to handle these assets (and remain compliant) at scale in a fiduciary setting.

Roundtable Sessions – 3:30 - 4:30 pm

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

Small and Regional Institutions: Audit

(NASBA Field of Study – Auditing)



Leaders:

Natalie McCabe, CFIRS, CPA, CAMS, CISA

Chief Audit Executive
MECHANICS BANK
Roseville, California



Stephen Cantrell, CIA, CISA, CAMS

Chief Audit Officer
ONPOINT COMMUNITY CREDIT UNION
Portland, Oregon

Large Institutions: Audit

(NASBA Field of Study – Auditing)



Leaders:

Bruce K. Goldberg, CTA, CPA

Retired - Managing Director Deloitte Advisory
DELOITTE & TOUCHE LLP
New York, New York



Neil Bohlen, CIA, CAMS

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

Small and Regional Institutions: Risk / Compliance / FLOD

(NASBA Field of Study – Regulatory Ethics)



Leaders:

Danielle R. Albrecht, CFIRS, CAMS

Vice President, BSA/AML Officer
THE GLENMEDE TRUST COMPANY
Philadelphia, Pennsylvania



W. Michael Bridgeman, CFP, CFIRS

Chief Compliance Officer
TRUST COMPANY OF THE SOUTH
Raleigh, North Carolina

Large Institutions: Risk / Compliance / FLOD

(NASBA Field of Study – Regulatory Ethics)



Leaders:

Sacha W Waldeck, CTEA, CFIRS

Chief Compliance Officer
RAYMOND JAMES TRUST, N.A.
St. Petersburg, Florida



Denise Morrison

Business Unit Compliance Group Manager
REGIONS BANK
Birmingham, Alabama

Regulators

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

(NASBA Field of Study – Regulatory Ethics)



Leaders:

Nanna Goodfellow, CTA, CPA

Retired - National Bank Examiner
Large Bank Supervision
OFFICE OF COMPTROLLER OF THE CURRENCY
New York, New York



Bryan Mabeus

National Bank Examiner
Midsize and Community Bank Supervision
OFFICE OF THE COMPTROLLER OF THE CURRENCY
Omaha, Nebraska

8:00 – 9:00 am

Keynote Session

Future Trends in the Industry

(NASBA Field of Study – Specialized Knowledge)



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.

9:15 – 10:15 am

General Session

Conflicts of Interest

(NASBA Field of Study – Regulatory Ethics)



Gregory J. Lyons

Partner
DEBEVOISE & PLIMPTON, LLC
New York, New York

Identifying and addressing conflicts of interest remains an area of focus for banks and bank regulators. This session will discuss both traditional conflicts of interest (e.g., receiving fees from an affiliate), and less obvious issues such as how to invest in third party funds with different fee benefits for the bank, as well as the duties of banks to pursue claims on behalf of trust clients, and the importance of disclosures. The session also will discuss possible ramifications of the election on bank trust issues.

10:30 – 11:30 am

General Session

Protecting and Preparing Your Clients for Fraud

(NASBA Field of Study – Regulatory Ethics)




Cynthia Hetherington, OSC

Founder and CEO
HETHERINGTON GROUP
Wanaque, New Jersey

Fraud is evolving—are your clients ready? In this dynamic session, discover how to stay one step ahead with cutting-edge OSINT and due diligence practices. We'll explore actionable strategies to identify and mitigate fraud risks, safeguard client interests, and build resilience against even the most sophisticated threats. Equip yourself with the tools and knowledge to become a trusted advisor in fraud prevention. Don't miss this opportunity to enhance your expertise and protect what matters most to your clients!

11:30 am

Conference Adjourns

 **Our Conference Attendees are saying...**

"Love this conference and everything it stands for."

38TH ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE

Hotel and Amenities

Rosen Shingle Creek Hotel
9939 Universal Blvd, Orlando, FL 32819
(407) 996-9939

Rising above the horizon stands Rosen Shingle Creek® Hotel, a sight welcoming you to experience the personal touch of an independent, full service, luxury hotel with all the amenities you expect. The location is prime—on Universal Boulevard, east of the Orange County Convention Center North/South expansion, and 10 minutes from the Orlando International Airport. Rosen Shingle Creek's third and best-known quality creates the perfect trifecta—award-winning customer service.

Hotel Highlights:

- ♦ 1,500 spacious guestrooms
- ♦ 445,000 square feet of flexible function space
- ♦ Eight Food and Beverage Outlets
- ♦ Four Outdoor Pools and two Hot Tubs
- ♦ 18-hole Golf Course designed by Arnold Palmer Design Company
- ♦ The Spa includes (nine) treatment rooms and Salon Services

The luxurious Rosen Shingle Creek® offers guests a wide selection of cuisines fit for any appetite. Savor succulent Linz Heritage Angus beef at the award-winning steak house A Land Remembered. Treat your tastes to Tuscan-inspired fare at Cala Bella, our AAA Four Diamond signature Italian bistro. Or dine to your heart's desire with an elaborate breakfast buffet at Café Osceola. Discover new dishes or delight in old favorites just an elevator ride away—or delivered to your door any time of the day. And all within the beautiful setting of turn-of-the-century Spanish Revival architecture.

Cala Bella – Our Signature fine-dining Italian Bistro open evenings. The Bistro includes a “private” dining room with seating for up to 30 people and a beautifully appointed wine cellar.

A Land Remembered Steakhouse – Our legendary restaurant named after the novel by Patrick Smith. Serving lunch & dinner including breathtaking views.

Café Osceola & Osceola Bar – Serving breakfast and offering both buffet and a la carte menus

18 Monroe Street Deli – A unique 24-hour Deli restaurant.

Cat-Tails Pool Bar/Grille – Located adjacent to the pool areas

Headwaters Lounge – Its central location is a great gathering place

Creek Ice Creamery – have a refreshing treat while enjoying the pool activities.

Smooth Java – Located in the mail lobby and serving an assortment of coffees, smoothies and pastries.

Room Service – 24-hour full-service.

Hotel Reservations

Conference attendees will receive a reduced group rate of \$260.00 (plus tax) single or double occupancy.

Hotel reservations may be made online through the Group's custom link: [FIRMA 2025 Annual Training Conference](#).

For our Government Attendees: [FIRMA Gov't Block](#)

Please note: Our Government Rooms are available only Sunday through Wednesday nights. Government Attendees must show proper credentials at check-in.

Reservations may also be made over the phone by calling 1-866-996-6338. The guests should request the FIRMA or Fiduciary and Risk Management rooming block. Attendees will be able to book up until our agreed cutoff date, which is Friday, April 4, 2025, or until our block is sold out.

ALL RESERVATIONS MADE AFTER 5 PM EST, Friday, April 4, 2025, ARE SUBJECT TO AVAILABILITY.

Airport Transportation Information

(Prices are approximate and subject to change)

A Taxi/Uber/Lyft will cost approximately \$30-\$45 from Orlando International Airport to Rosen Shingle Creek Hotel.

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, April 27th, FIRMA will host a social for First-Time Conference Attendees / FIRMA New Members from 6:30 to 7:30pm. Light snacks and beverages will be served. Please indicate you are a first-time attendee on the conference registration form.

FIRMA will host a special welcome reception outdoors on the beautiful Osceola Courtyard at The Rosen Shingle Creek Hotel on Monday evening, April 28th, from 6:30-8:30pm. Come join us and enjoy this time to meet old and new friends attending the conference.

On Tuesday afternoon, April 29th, FIRMA is offering three complimentary Focus Sessions from 2:30 - 4:30pm, entitled “Discretionary Decisions: Point/Counterpoint;” “Incorporating Emerging Risks into Your Risk Framework;” and “Issues Management.”

REGISTRATION FORM

FIRMA 38th ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE April 28 - May 1, 2025

- Register for:** **Check one:** Member Non-member
 Conference \$2,250.00* \$2,750.00*
 Conference-Regulators \$2,050.00* \$2,550.00*
 Focus Session I II III (no charge for conference attendees, but pre-registration is required)

*Take a \$100 discount if paid through March 7, 2025

Full Name _____
Name for Badge _____ FIRST TIME ATTENDEE
Title _____
Organization _____
Address _____
City, State, Zip _____
Phone _____ Fax _____
E-mail Address _____

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

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

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

Card Holder Name (Please Print) _____
Credit Card No. _____ Expiration Date _____ CVV _____
Authorized Signature _____

Conference Materials: All 2025 Conference attendees may access and download the conference materials, speaker outlines, and handouts from the FIRMA mobile App prior to the Conference. Registered attendees will be notified when the speaker materials become available.

BY MAIL

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

BY TELEPHONE

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

BY FAX

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

BY E-MAIL

Our e-mail address is thefirma@att.net

REGISTER ONLINE

Visit our website at www.thefirma.org.

Rosen Shingle Creek Hotel

9939 Universal Blvd, Orlando, FL 32819

(407) 996-9939



Hotel photos are courtesy
of the Rosen Shingle Creek.

For more information about FIRMA:



Visit the FIRMA Website
www.thefirma.org

*Friends, please share this
brochure with all your
fiduciary colleagues!*