

*Advancing Education, Enhancing Connections™*



# 39TH ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE



**FIRMA®**

Fiduciary & Investment Risk Management Association



**MAY 12-15, 2026**  
**THE WIGWAM**  
**LITCHFIELD PARK, AZ**



**WIGWAM**  
ARIZONA

**WWW.THEFIRMA.ORG**

# 39TH ANNUAL FIDUCIARY RISK MANAGEMENT CONFERENCE

FIRMA™ proudly presents its Thirty-Ninth Annual Fiduciary Risk Management Conference, offering timely, practical education for senior fiduciary, investment, audit, compliance, and risk management professionals.

As regulatory expectations intensify and market complexity continues to evolve, this Conference provides a premier forum for industry leaders to explore emerging risks, governance practices, and effective fiduciary oversight—while engaging with peers and nationally recognized subject-matter experts.

## Program Overview

Distinguished national speakers will address current industry developments, emerging products, and specialized lines of business, with a strong emphasis on practical strategies for managing and controlling fiduciary and investment-related risks.

The Conference is designed to deliver meaningful value to professionals across the fiduciary ecosystem, including:

- ♦ Fiduciary Executives
- ♦ Fiduciary Risk, Audit, and Compliance Professionals
- ♦ Asset and Investment Management Leaders
- ♦ State and Federal Regulators
- ♦ Legal Counsel and Certified Public Accountants

## Conference Format

The program features a dynamic blend of General Sessions, specialized Breakout Sessions, and interactive industry Roundtables.

## Continuing Education

The 2026 Conference provides **21 Group-Live Continuing Education** hours. For Certified FIRMA members, all credit hours qualify as FIRMA-specific continuing education.

- ♦ **Program Level:** Intermediate
- ♦ **Field of Study:** Listed by session (e.g., Auditing, Specialized Knowledge, Regulatory Ethics, Behavioral Ethics)
- ♦ **Prerequisites:** None
- ♦ **Advance Preparation:** None

## Conference Fees

- ♦ FIRMA Members: \$2,350
- ♦ Non-Members: \$2,850
- ♦ Regulator FIRMA Members: \$2,150
- ♦ Regulator Non-Members: \$2,650

## Discounts:

- ♦ Early Payment Incentive: \$100 discount if payment is received by March 11, 2026
- ♦ Group Discount: \$125 discount per registrant for groups of six (6) or more

Conference registration includes all conference materials, daily continental breakfasts, morning and afternoon refreshment breaks, three luncheons, and the Tuesday evening Welcome Reception.

## Cancellation, Refund, and Complaint Resolution Policies

- ♦ Cancellations received on or before **April 1, 2026**, will be refunded in full, less a \$150 administrative fee.
- ♦ Cancellations received **April 2-8, 2026**, will be refunded in full less a \$300 administrative fee.
- ♦ Cancellations received after **April 8, 2026**, are non-refundable.
- ♦ All cancellations must be submitted in writing.
- ♦ Substitutions are permitted at any time.
- ♦ Registrants with unpaid balances who cancel after April 8, 2026, will be assessed a \$300 service fee.

For concerns or complaints regarding administrative policies, refunds, or program delivery, please contact

**FIRMA at 770-790-8355.**

## Host Hotel & Attendee Incentives

### The Wigwam Arizona Resort

FIRMA encourages attendees to stay at the host hotel to support conference commitments. Up to **50 government-rate rooms** are available for eligible government attendees.

Conference attendees staying at The Wigwam will be eligible for raffle prizes, including:

- ♦ Complimentary registration to the **2027 FIRMA 40th Anniversary Conference**
- ♦ Food and beverage credits at the Resort
- ♦ Complimentary two-night stay at The Wigwam Arizona Resort

## Additional Information

FIRMA reserves the right to substitute speakers, modify session content, or cancel sessions, as necessary. FIRMA is not responsible for any costs incurred due to program changes or cancellations, including travel or lodging expenses.

# CONFERENCE SCHEDULE

## MONDAY, MAY 11

Conference Check-in 3:00 - 6:00 pm

## TUESDAY, MAY 12

Late Conference Check-in 7:00 - 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

## WEDNESDAY, MAY 13

General Sessions 8:00 - 10:45 am

Breakout Sessions 11:15 am - 12:45 pm

Luncheon 12:45 - 2:00 pm

Breakout Sessions 2:00 - 3:30 pm

## THURSDAY, MAY 14

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 - 3:15 pm

Roundtable Sessions 3:30 - 4:30 pm

## FRIDAY, MAY 15

General Sessions 8:00 - 11:30 am

Adjourn 11:30 am

**NOTE:** All times are Mountain Standard Time

### **To Our Fiduciary Colleagues,**

We invite you to join FIRMA in Arizona at The Wigwam Resort for the 2026 National Conference, held in Litchfield Park in the Phoenix metropolitan area.

FIRMA is pleased to present an in-person conference program developed by fiduciary professionals and designed to address current and emerging issues affecting fiduciary audit, compliance, risk management, and oversight. The sessions and speakers outlined in this brochure focus on practical guidance, regulatory developments, and governance considerations relevant to today's fiduciary environment.

The FIRMA National Conference provides a setting for professional dialogue, peer exchange, and direct engagement with experienced practitioners and subject-matter experts. Attendees will have the opportunity to reconnect with colleagues, participate in substantive discussions, and build professional relationships that support effective fiduciary oversight and risk management.

Participation in the conference offers exposure to diverse perspectives and practices that are shaping fiduciary risk governance across the industry.

For fiduciary audit, compliance, and risk professionals, FIRMA remains committed to delivering timely, in-depth discussion of the issues that inform sound decision-making and strengthen fiduciary responsibilities.

For fiduciary executives, the conference offers structured discussion of key business, governance, and risk topics relevant to organizational leadership. FIRMA continues to serve as a forum for the exchange of fiduciary risk management perspectives among industry and regulatory professionals.

We encourage you to review the program details in this brochure and consider participation as part of your ongoing professional development. We look forward to your engagement at the 2026 FIRMA National Conference.

Hale Mast, CTA  
FIRMA Executive Director

FIRMA takes the protection of your health and safety at our event very seriously. FIRMA reserves the right to adjust Conference Health and Safety Protocols as necessary to comply with the 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](http://www.nasbaregistry.org).

## Welcoming Remarks

8:00 - 8:15 am



**Natalie McCabe, CFIRS, CPA, CAMS, CISA**  
FIRMA President

## Opening Keynote Address

8:15 - 9:15 am

### Navigating Cyber Risk: The Complex Threat Environment in Financial Services

*(NASBA Field of Study – Information Technology)*



**Jason Mayor**  
SVP, Deputy Chief Information Security Officer  
RAYMOND JAMES FINANCIAL, N.A.  
St. Petersburg, Florida

This session offers a concise overview of the evolving cyber threat landscape facing financial services organizations. Designed for non-technical professionals, it highlights the operational, client, and regulatory implications of cyber risk to support effective oversight and governance.

Attendees will be able to identify key cyber risks impacting financial services institutions; explain operational and regulatory implications of cyber risk; interpret cybersecurity reports for risk oversight; and engage effectively in cyber risk discussions with internal stakeholders.

## General Session

9:30 - 10:30 am

### Practical AI in Wealth Management: Strategic Integration for Fiduciary Success

*(NASBA Field of Study – Information Technology)*



**Moderator**  
**Denise Morrison**  
EVP, Head of Wealth Management Risk Control  
REGIONS BANK  
Birmingham, Alabama



**John O'Connell**  
Founder and Chief Executive officer  
THE OASIS GROUP  
Indian Land, South Carolina



**Brittany A. Scott**  
US Head of Technology  
VP and Chief Information Officer  
CIBC BANK USA  
Chicago, Illinois

This session examines how artificial intelligence is being applied in wealth management to enhance decision-making, operational efficiency, and client engagement. Through practical examples, it addresses key risk, compliance, and governance considerations, including emerging regulatory and ethical expectations for 2026.

Attendees will be able to identify areas where AI creates measurable value in fiduciary and wealth management operations; evaluate AI applications for risk assessment and compliance oversight; and describe strategies for aligning AI innovation with regulatory and ethical governance expectations.

## General Session

10:45 - 11:45 am

### Regulatory Panel: Key Developments and Supervisory Expectations

*(NASBA Field of Study – Regulatory Ethics)*



**Moderator:**

**Mark T. Gray, MBA**

*Sr. Manager, Compliance  
RAYMOND JAMES TRUST, N.A.  
St. Petersburg, Florida*



**Thomas H. Belcher**

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



**Jamie A. Bazarow**

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



**Chizoba Egbuonu**

*Director for Asset Management Policy  
Market Risk Division – Bank Supervision Policy  
OFFICE OF THE COMPTROLLER OF THE CURRENCY  
Washington, D.C.*

This regulator panel discusses the 2026 supervisory landscape, highlighting key examination priorities, emerging risks, and evolving expectations for governance and oversight. Panelists will share themes and lessons learned from recent inspections to help organizations prepare for regulatory examinations.

Attendees will be able to identify key 2026 supervisory priorities and their impact across the three lines of defense; analyze emerging regulatory themes to align risk and compliance coverage with examiner expectations; and apply lessons from recent examinations to identify and address potential compliance gaps.



## Luncheon

11:45 am - 1:00 pm

## **Breakout Sessions – 1:00 - 2:00 pm**

### **Driving Excellence in Fiduciary Oversight: Innovation, Risk, and Regulatory Readiness**

*(NASBA Field of Study – Auditing)*



**Angela Lerma**  
Internal Audit Director  
RAYMOND JAMES TRUST  
St. Petersburg, Florida

This session explores practical approaches to strengthening fiduciary oversight through embracing technology, enhanced governance, and proactive regulatory readiness. Topics include continuous auditing and monitoring, fiduciary risk assessments, and leading practices for effective board and committee oversight.

Attendees will be able to apply technology-enabled approaches to continuous auditing and monitoring; strengthen governance frameworks to enhance board and committee oversight; and conduct fiduciary risk assessments aligned with leading industry practices.

### **Alternatives – A Deeper Dive into Private Markets**

*(NASBA Field of Study – Specialized Knowledge)*



**Christopher Ginter**  
SVP, Director of Private Markets  
FIFTH THIRD BANK  
Cincinnati, Ohio

This session provides a focused overview of private market investments, including private equity, private credit, and real assets, with emphasis on investment structures, liquidity considerations, and fiduciary governance practices.

Attendees will be able to evaluate private market investment structures and liquidity constraints; assess alignment of interests and key governance considerations; and apply enhanced due diligence practices to alternative investments.

### **Advanced Administrative Reviews: Fiduciary Risk and Governance**

*(NASBA Field of Study – Specialized Knowledge)*



**Donald F. Moore, Jr.**  
Principal / Founder  
BEARMOOR, LLC  
Florissant, Colorado

Explore the essential role of administrative reviews in meeting regulatory and fiduciary requirements. Led by former regulator Don Moore, this session examines the core components of effective governance frameworks. Participants will analyze real-world cases to identify high-risk areas and implement advanced review processes that protect fiduciary accounts.

Attendees will be able to define the critical attributes of a compliant governance framework for administrative reviews; identify common pitfalls in review management through the analysis of real-life case studies; and implement advanced administrative review techniques to mitigate institutional risk and ensure regulatory alignment.





## **Breakout Sessions – 2:15 - 3:15 pm**

### **Centralizing Operations to Optimize Controls**

*(NASBA Field of Study – Management Services)*



**Danny McHale, CFIRS**  
President  
STRAIGHT ARROW  
SOLUTIONS, LLC  
Atlanta, Georgia

This session examines how centralizing key fiduciary and operational functions can strengthen internal controls, reduce operational risk, and support scalable growth. Practical insights are drawn from real-world trust companies and wealth management organizations.

Attendees will be able to identify fiduciary and operational functions suitable for centralization based on risk and scalability; explain how centralized oversight improves control effectiveness and reduces operational gaps; and apply practical strategies to address implementation challenges, including technology integration and change management.

### **Directed, Delegated, Disinterested, and Dissenting: Navigating Modern Fiduciary Roles**

*(NASBA Field of Study – Regulatory Ethics)*



**Brian Waterman, J.D., LL.M., MBA, CTFA**  
General Counsel  
RAYMOND JAMES TRUST, N.A.  
St. Petersburg, Florida

As fiduciary structures become increasingly complex, the lines between directed and delegated duties often blur, creating significant risk management challenges. This session explores the nuances of these roles, the impact of disinterested fiduciaries, and the critical importance of documenting dissenting opinions. We will analyze recent litigation and regulatory trends to provide a roadmap for managing these distinct yet overlapping responsibilities.

Attendees will be able to distinguish between directed and delegated fiduciary models and their associated risks; evaluate the role of disinterested fiduciaries in governance and conflict resolution; and apply best practices for documenting dissenting views and mitigating fiduciary liability.

### **Beyond the ETF: Advanced Operational and Custody Frameworks for Digital Assets**

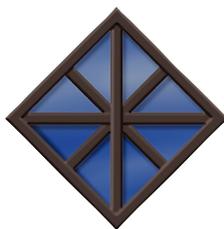
*(NASBA Field of Study – Specialized Knowledge)*



**Terrence Dempsey**  
Head of Product Strategy  
FIDELITY DIGITAL  
INVESTMENTS  
New York, New York

This session examines the evolution of institutional digital asset adoption beyond ETFs, with a focus on direct holdings, stablecoins, and tokenized assets. It addresses emerging operational and custody models, fiduciary-grade controls, and recent federal regulatory guidance impacting fiduciary oversight.

Attendees will be able to distinguish between ETF-based exposure and direct custody of digital assets; describe emerging operational and custody models, including multi-custodian arrangements; and assess fiduciary-grade custody, compliance, and risk management considerations under current regulatory guidance.



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

“FIRMA conferences are always so well done. In the 18 years I have attended, I have never left dissatisfied with the learning objectives or host hotel. Kudos!”

## Breakout Sessions – 3:30 - 4:30 pm

### Best Practices for Establishing Investment Governance and Oversight

*(NASBA Field of Study – Regulatory Ethics)*



**Chris Watson**

Senior Vice President, Director of Equity Portfolio Management  
REGIONS INVESTMENT MANAGEMENT  
Birmingham, Alabama

This session provides an overview of leading practices for establishing effective investment governance and oversight frameworks that promote accountability, transparency, and alignment with organizational objectives and regulatory expectations.

Attendees will be able to describe core fiduciary responsibilities and accountability expectations; design governance and oversight mechanisms aligned with regulatory and market expectations; and evaluate alignment of investment activities with organizational strategy and risk tolerance.

### Navigating Diminished Capacity: Fiduciary, Legal, and Ethical Challenges

*(NASBA Field of Study – Regulatory Ethics)*



**Sean D. Muntz**

Managing Partner  
RMO LLP  
California/Texas

This session examines fiduciary responsibilities related to diminished capacity and undue influence, with a focus on current legal standards, ethical obligations, and emerging judicial and regulatory considerations affecting trust and estate administration.

Attendees will be able to identify legal and ethical standards related to diminished capacity and undue influence; recognize key indicators of diminished capacity in fiduciary relationships; and apply statutory and case law principles to fiduciary decision-making and documentation.

### Change Management: Navigating Transformation in Fiduciary Organizations

*(NASBA Field of Study – Business Management & Organization)*



**David S. Villwock**

Managing Director  
Chief Compliance Officer and Head of Operational Risk,  
Global Corporate Bank and Commercial Bank  
Chief Compliance Officer, J. P. Morgan Securities LLC  
JPMORGAN CHASE BANK, N.A.  
Columbus, Ohio

This session explores strategies for leading fiduciary organizations through technological, regulatory, and organizational change while maintaining performance and managing risk. Practical frameworks for stakeholder engagement, resilience, and effective leadership are highlighted.

Attendees will be able to apply change management frameworks to fiduciary and regulatory environments; develop strategies to sustain organizational resilience and stakeholder engagement during transitions; integrate new regulatory requirements and technologies into existing workflows.





## Breakout Sessions – 4:45 - 5:45 pm

### Driving Excellence in Fiduciary Oversight: Innovation, Risk, and Regulatory Readiness

*(NASBA Field of Study – Auditing)*

REPEAT SESSION

### AI Governance Framework

*(NASBA Field of Study – Regulatory Ethics)*



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

This session will focus on best practices for the establishment of an enterprise AI governance framework to enable the responsible, secure, and compliant use of AI at financial institutions. An effective AI governance framework needs to be flexible enough to foster innovation while mitigating AI-related risks regarding data security, confidentiality, accuracy, and ethical considerations in a consistent manner across a firm.

Attendees will be able to design an AI governance structure that clearly defines roles and responsibilities across the three lines of defense; evaluate AI risk assessment methodologies to identify and mitigate threats to data security, confidentiality, and accuracy; develop foundational components for an AI Governance Policy that satisfies regulatory expectations; and implement standardized testing protocols to ensure ethical and compliant AI deployment.

### Understanding the Universe of Situs and Choice of Law

*(NASBA Field of Study – Specialized Knowledge)*



**Todd A. Flubacher**  
PARTNER  
MORRIS, NICHOLS, ARSHT &  
TUNNELL, LLP  
Wilmington, Delaware

This session clarifies complex trust administration concepts, including Situs, governing law, and relocation. Participants will gain a practical framework for applying legal principles to trust validity, construction, and administration while navigating jurisdictional and tax considerations.

Attendees will be able to differentiate administrative, tax, accounting, and jurisdictional Situs for accurate reporting and compliance; apply conflict-of-law principles to trust validity, construction, and administration issues; and implement strategies for changing governing law while addressing legal and tax implications.



## Keynote Session

8:00 – 9:00 am

### Future-Ready Risk Management: Embedding Agility Within Your Organization

*(NASBA Field of Study – Business Management & Organization)*



**Clarissa Lucas, CIA, CIDA, CISA**

Founder, Owner  
Author and Professional Speaker  
INSIGHTFUL CONSULTING, LLC  
Johnstown, Ohio

This session explores strategies for embedding organizational agility across the three lines of defense, enabling fiduciary organizations to respond proactively to regulatory changes, market volatility, and emerging risks.

Attendees will be able to assess the strategic importance of agility in managing evolving risks; apply practical techniques to increase operational responsiveness within teams; and integrate agile practices into risk management frameworks and organizational culture.

## General Session

9:30 - 10:45 am

### Fiduciary Executive Panel: Strategic Leadership for 2026 and Beyond

*(NASBA Field of Study – Regulatory Ethics)*

This panel brings together senior fiduciary leaders to discuss trends reshaping the personal trust industry, including regulatory changes, emerging risks, AI oversight, and talent management. The discussion emphasizes practical strategies for governance, succession planning, conflict management, and investment risk oversight.

Attendees will be able to analyze regulatory and industry trends affecting fiduciary operations and strategy; evaluate executive approaches to AI governance, talent management, and succession planning; and identify and mitigate conflicts.



**Moderator:**

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



**Gabrielle Bailey**

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



**Chris Ruggiero**

Senior Vice President, Head of Wealth and Institutional Services  
FNBO  
Omaha, Nebraska



**Brian Waterman, J.D., LL.M., MBA, CTFA**

General Counsel  
RAYMOND JAMES TRUST, N.A.  
St. Petersburg, Florida





## Extended Breakout Sessions – 11:15 am - 12:45 pm

### Discretionary Distributions – Elevating Committee Governance and Process

*(NASBA Field of Study – Regulatory Ethics)*



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



**Louis Walker**  
Personal Trust Manager and Private Wealth Advisory Services  
FIRST CITIZENS BANK  
Raleigh, North Carolina

This session provides practical guidance for establishing robust discretionary distribution processes, emphasizing governance frameworks, committee structure, and decision-making protocols that balance fiduciary risk, grantor intent, and beneficiary needs.

Attendees will be able to develop a discretionary committee charter defining roles and approval authorities; apply standardized frameworks to evaluate distribution requests in alignment with fiduciary risk and grantor intent; and implement escalation and documentation practices to ensure consistent, defensible, and compliant decision-making.

### Handling Concentrated Specialty Assets – Strategies to Mitigate Risk and Complexity

*(NASBA Field of Study – Regulatory Ethics)*



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

This session provides practical strategies for managing concentrated specialty assets—such as closely held businesses, real estate, and energy interests—while minimizing fiduciary risk, addressing liquidity constraints, and enhancing oversight and documentation.

Attendees will be able to assess concentration levels and associated risks using standardized fiduciary techniques; apply mitigation strategies to manage specialty asset exposures and liquidity constraints; and implement documentation and communication protocols to support defensible decision-making and regulatory compliance.

### Optimizing First-Line Monitoring and Testing: Advanced Oversight and Control

*(NASBA Field of Study – Regulatory Ethics)*



**Shannon Vidmont**  
Senior Vice President  
Wealth Management  
Head of Control  
NORTHERN TRUST COMPANY  
Chicago, Illinois

This session explores advanced program design, evolving oversight models, and the measurable impact of risk ownership on organizational resilience. Participants will examine strategies for balancing operational efficiency with rigorous control standards in an increasingly complex regulatory environment.

Attendees will be able to apply first-line monitoring techniques to enhance business unit risk ownership; evaluate oversight models and design principles for optimal organizational fit; and measure the effectiveness of advanced testing programs on compliance and operational performance.



# WEEK AT A GLANCE

## TUESDAY, MAY 12

### WELCOMING REMARKS

8:00 - 8:15 am  
FIRMA President  
Natalie McCabe

### OPENING KEYNOTE ADDRESS

8:15 - 9:15 am  
*Navigating Cyber Risk:  
The Complex Threat Environment  
in Financial Services*  
Jason Mayor

### GENERAL SESSION

9:30 - 10:30 am  
*Practical AI in Wealth Management:  
Strategic Integration  
for Fiduciary Success*  
Moderator: Denise Morrison  
John O'Connell, Brittany A. Scott

### GENERAL SESSION

10:45 - 11:45 am  
*Regulatory Panel: Key Developments  
and Supervisory Expectations*  
Moderator: Mark T. Gray,  
Thomas H. Belcher, Jamie A. Bazarow,  
Chizoba Egbuonu

### LUNCHEON - 11:45 AM - 1:00 PM

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

*Driving Excellence in Fiduciary Oversight:  
Innovation, Risk, and Regulatory Readiness*  
Angela Lerma

*Alternatives - A Deeper Dive into  
Private Markets*  
Christopher Ginter

*Advanced Administrative Reviews:  
Fiduciary Risk and Governance*  
Donald F. Moore, Jr.

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

*Centralizing Operations to  
Optimize Controls*  
Danny McHale

*Directed, Delegated, Disinterested, and Dissenting:  
Navigating Modern Fiduciary Roles*  
Brian Waterman

*Beyond the ETF: Advanced Operational and  
Custody Frameworks for Digital Assets*  
Terrence Dempsey

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

*Best Practices for Establishing  
Investment Governance and Oversight*  
Chris Watson

*Navigating Diminished Capacity:  
Fiduciary, Legal, and Ethical Challenges*  
Sean D. Muntz

*Change Management: Navigating Transformation  
in Fiduciary Organizations*  
David S. Villwock

### BREAKOUT SESSIONS - 4:45 - 5:45 PM

*Driving Excellence in Fiduciary Oversight:  
Innovation, Risk, and Regulatory Readiness*  
**REPEAT SESSION**

*AI Governance Framework*  
Carolynn Rosse

*Understanding the Universe of Situs  
and Choice of Law*  
Todd A. Flubacher

## WEDNESDAY, MAY 13

### KEYNOTE SESSION

8:00 - 9:00 am  
*Future-Ready Risk Management:  
Embedding Agility Within Your Organization*  
Clarissa Lucas

### GENERAL SESSION

9:30 - 10:45 am  
*Fiduciary Executive Panel: Strategic Leadership for 2026 and Beyond*  
Moderator: Holly A. Bailey  
Gabrielle Bailey, Chris Ruggiero, Brian Waterman

### EXTENDED BREAKOUT SESSIONS - 11:15 AM - 12:45 PM

*Discretionary Distributions - Elevating  
Committee Governance and Process*  
Erica A. Ferranti  
Louis Valker

*Handling Concentrated Specialty  
Assets - Strategies to Mitigate  
Risk and Complexity*  
Andrew Tanner, CFA

*Optimizing First-Line Monitoring and  
Testing: Advanced Oversight  
and Control*  
Shannon Vidmont

### LUNCHEON - Sponsored by Life Insurance Trust Company / ITM - 12:45 - 2:00 PM

### EXTENDED BREAKOUT SESSIONS - 2:00 - 3:30 PM

*Reg 9 Review Governance  
and Oversight*  
Nanna Goodfellow, Ed Thomson

*Integrated Enterprise Risk Management for Bank  
and SEC-Regulated Fiduciary Operations*  
Rafael E. DeLeon

*Life Cycle of Estate Settlement*  
Neil P. Archibald  
Nicole A. Slaughter

# WEEK AT A GLANCE



## THURSDAY, MAY 14

### KEYNOTE SESSION

8:00 - 9:00 am  
**2026 Economic Outlook**  
 Thomas S. Jalics

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

**Leveraging AI in the Audit Lifecycle:  
 Empowering Auditors with Intelligent  
 Insights and Enhanced Precision**  
 Kevin Cozad, Aaron Guth

**Fiduciary Fees – Risks and Decisions**  
 Deborah Austin

**Foundation of Prudent Investor Rule**  
 William T. Norris

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

**Nonprofit Governance and Fiduciary  
 Risk: Safeguarding Reputation  
 in a Regulated Landscape**  
 Hank Dunbar

**Optimizing Investment Performance  
 Reporting: Challenges and Opportunities  
 in Platform Integration**  
 Chris Moorhead

**Mastering FFIEC Call Report Schedule  
 RC-T: Accurate Reporting of Losses  
 and Errors**  
 Duane Lee

### LUNCHEON - 11:30 AM - 1:00 PM

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

**AI Innovation: Auditing AI**  
 Kevin Cozad, Aaron Guth

**Third-Party Risk Management – Trust Specific**  
 Jeffrey S. Kropschot

**Tax Legislative Update**  
 Mark R. Parthemer

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

**The Fiduciary Statement: Your Primary  
 Defense Against Liability  
 and Litigation**  
 Meredith Walsh

**The Current and Future  
 State of ETFs**  
 Michael Comiskey

**Review of the Past Year's Significant,  
 Curious, or Downright Fascinating  
 Fiduciary Cases**  
 Dana G. Fitzsimons, Jr.

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

**Small and Regional  
 Institutions: Audit**  
 Leaders: Natalie McCabe  
 Kevin Cozad

**Large Institutions: Audit**  
 Leaders:  
 Bruce K. Goldberg

**Small and Regional Institutions:  
 Risk, Compliance, First Line**  
 Leaders: W. Michael Bridgeman  
 Gabrielle Bailey

**Large Institutions:  
 Risk, Compliance, First Line**  
 Leaders: Sacha W. Waldeck  
 Denise Morrison

**Regulators**  
 Leader:  
 Jamie A. Bazarow

## FRIDAY, MAY 15

### KEYNOTE SESSION

8:00 - 9:00 am  
**Effective Communications with Clients and Colleagues**  
 Daniel A. Smith

### GENERAL SESSION

9:15 - 10:15 am  
**Managing Conflicts of Interest for Wealth Managers**  
 David P. Williams

### GENERAL SESSION

10:30 - 11:30 am  
**Emerging Risks**  
 Russ Zusi



## Extended Breakout Sessions – 2:00 - 3:30 pm

### Reg 9 Review Governance and Oversight

*(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



**Ed Thomson**

Senior Trust Examiner  
TEXAS DEPARTMENT OF  
BANKING  
Dallas, Texas

The Reg 9 review is completed, with the exceptions and actions plans properly documented. Now what?

This session examines mechanisms to ensure that exceptions identified during Reg 9 reviews are resolved in a timely manner. This will include internal controls, oversight and reporting processes related to pre-acceptance, initial post-acceptance and annual investment reviews.

Attendees will be able to evaluate and implement issue tracking, escalation, reporting and oversight processes related to Reg 9 review exceptions.

### Integrated Enterprise Risk Management for Bank and SEC-Regulated Fiduciary Operations

*(NASBA Field of Study – Regulatory Ethics)*



**Rafael E. DeLeon**

Senior Vice President of Industry Engagement  
NCONTRACTS  
Washington, D.C.

This session explores strategies for integrating SEC-regulated businesses into enterprise risk management within bank-centric fiduciary operations, addressing regulatory divergences, governance alignment, and the three lines of defense.

Attendees will be able to analyze differences between SEC regulatory obligations and bank fiduciary risk expectations; implement strategies to align risk appetites and governance across the three lines of defense; and design ERM and oversight integration approaches that satisfy both regulatory regimes.

### Life Cycle of Estate Settlement

*(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

This session provides a practical roadmap of the estate administration life cycle, covering key milestones from estate opening and asset collection through tax reporting, distributions, and closure, with an emphasis on fiduciary best practices and operational efficiency.

Attendees will be able to identify critical steps and timelines for estate opening, asset collection, and reporting; apply best practices for tax reporting, distributions, and estate closure; and implement strategies that mitigate fiduciary liability and ensure compliance with governing documents.

## Keynote Session

8:00 - 9:00 am

### 2026 Economic Outlook

*(NASBA Field of Study – Economics)*



**Thomas S. Jalics, CFA**  
Senior Vice President |  
Managing Director  
Chief Investment Strategist  
FIFTH THIRD PRIVATE BANK  
Cleveland, Ohio

This session examines the principal drivers of the U.S. economy. The speaker will outline the current state and outlook for labor markets, consumer spending, debt levels, economic policy, inflation and inflation expectations, Federal Reserve actions, corporate earnings, and capital expenditures and productivity and their combined impact on the domestic economy.

Attendees will be able to analyze current 2026 macroeconomic indicators, including labor market trends and consumer spending, to assess their impact on domestic

growth; evaluate the Federal Reserve's current stance on interest rates and inflation management to predict shifts in the monetary environment; and summarize how current economic policy and debt levels are likely to influence financial market stability.

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

### Leveraging AI in the Audit Lifecycle: Empowering Auditors with Intelligent Insights and Enhanced Precision

*(NASBA Field of Study – Auditing)*



**Kevin Cozad**  
Senior Manager, Consulting  
ERNST & YOUNG LLP  
San Francisco, California



**Aaron Guth**  
Senior Manager  
ERNST & YOUNG LLP  
New York, New York

AI is revolutionizing the internal audit lifecycle, offering immense potential to enhance efficiency, accuracy, and strategic impact. This session explores how AI is applied across the internal audit lifecycle – from risk assessment and planning to fieldwork and reporting. Attendees will explore use cases, tools, and governance strategies that enhance audit efficiency and decision-making.

Attendees will be able to identify how AI can empower internal audit as part of the risk assessment, audit planning, testing,

and reporting process; evaluate control, risk, and governance considerations when implementing AI in internal audit functions; and apply data-driven insights generated through AI to enhance audit coverage and precision.

### Fiduciary Fees – Risks and Decisions

*(NASBA Field of Study – Regulatory Ethics)*



**Deborah Austin**  
Senior Lead Operations Risk  
Officer  
WELLS FARGO  
San Diego, California

This session examines fiduciary fee-setting responsibilities, associated risks, and governance frameworks. Participants will explore conflict-of-interest considerations, oversight practices, and litigation trends to enhance documentation and defensible decision-making.

Attendees will be able to analyze fiduciary duties and identify conflict-of-interest risks in fee setting; evaluate fee governance structures and oversight practices; and apply strategies to document and justify fee decisions to mitigate regulatory and litigation risk.

### Foundation of Prudent Investor Rule

*(NASBA Field of Study – Regulatory Ethics)*



**William T. Norris**  
Managing Director, Team  
Executive  
CIBC PRIVATE WEALTH  
MANAGEMENT  
Chicago, Illinois

This session reviews the evolution and application of the Prudent Investor Rule, focusing on diversification, risk-return considerations, and the duty of loyalty. Participants will learn how to align fiduciary investment processes with statutory requirements and best practices.

Attendees will be able to explain the evolution and statutory purpose of the Prudent Investor Rule; apply prudent investment principles to portfolio construction and fiduciary oversight; evaluate investment processes to ensure compliance with diversification and fiduciary mandates; and most importantly understand why in today's ever-changing environment, adherence and application are critical.

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

### Nonprofit Governance and Fiduciary Risk: Safeguarding Reputation in a Regulated Landscape

*(NASBA Field of Study – Regulatory Ethics)*



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

This session addresses fiduciary and governance challenges in nonprofit organizations, focusing on compliance frameworks, risk management, and strategies to protect reputation and ensure organizational integrity.

Attendees will be able to identify fiduciary risks and common compliance challenges in nonprofit organizations; develop strategies to establish and maintain effective policies, controls, and oversight; and formulate governance questions to proactively manage reputational and regulatory risks.

### Optimizing Investment Performance Reporting: Challenges and Opportunities in Platform Integration

*(NASBA Field of Study – Information Technology)*



**Chris Moorhead**  
Director, Investment Services  
CIBC PRIVATE WEALTH MANAGEMENT  
New York, New York

As investment data grows in complexity, the transition from legacy reporting systems to modern technology platforms has become a fiduciary necessity. This session examines the challenges and opportunities in platform integration, with a specific focus on data integrity, auditability, regulatory considerations, and enhanced analytics that improves reporting accuracy and decision-making.

Attendees will be able to identify operational risks and limitations of legacy investment reporting systems; apply best practices for integrating data, maintaining integrity, and ensuring auditability; and evaluate regulatory considerations and leverage analytics to enhance reporting and investment decision-making.

### Mastering FFIEC Call Report Schedule RC-T: Accurate Reporting of Losses and Errors

*(NASBA Field of Study – Specialized Knowledge)*



**Duane Lee**  
Executive Vice President  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

This session provides a detailed review of the FFIEC Call Report Schedule RC-T reporting requirements, focusing specifically on accurate reporting of fiduciary and related losses and errors. The discussion will focus on common reporting errors, root causes, and practical strategies to reduce reporting inaccuracies, improve data quality, and navigate regulatory scrutiny related to fiduciary activities.

Attendees will be able to explain the purpose and requirements of FFIEC Schedule RC-T reporting; identify common reporting errors and misconceptions in fiduciary loss and error reporting; and apply data governance and internal controls to improve accuracy, auditability, and compliance.





## Breakout Sessions – 1:00 - 2:00 pm

### AI Innovation: Auditing AI

*(NASBA Field of Study – Auditing)*



**Kevin Cozad**

Senior Manager, Consulting  
ERNST & YOUNG LLP  
San Francisco, California



**Aaron Guth**

Senior Manager  
ERNST & YOUNG LLP  
New York, New York

AI is rapidly transforming how internal audit approaches assurance and insight for the business. This session will examine emerging risks, governance, and control considerations. Participants will gain perspectives from peer experiences, discuss lessons learned, and understand how internal audit can play a critical role in evaluating AI adoption, ethics, and accountability within financial services organizations.

Attendees will be able to develop risk-based approaches for auditing AI-enabled processes, focusing on controls for model inputs and output validation; evaluate AI governance, risk, and compliance frameworks to ensure they address ethical considerations, data privacy, and accountability standards.

### Third-Party Risk Management – Trust Specific

*(NASBA Field of Study – Specialized Knowledge)*



**Jeffrey S. Kropschot, CTCP, IACCP**

President  
KROPSCHOT CONSULTING PARTNERS, LLC  
Mapleton, Utah

This session examines third and fourth-party risk management in trust operations, focusing on regulatory requirements, fiduciary responsibilities, and leading practices for due diligence, continuous monitoring, and integration into the three lines of defense.

Attendees will be able to categorize vendors by risk and criticality in a trust environment; identify and mitigate third and fourth-party risk exposures, including data privacy and operational resiliency; and apply continuous monitoring and assessment practices to ensure compliance and fiduciary oversight.

### Tax Legislative Update

*(NASBA Field of Study – Taxes)*



**Mark R. Parthemer, JD, ACTEC Fellow, AEP**

Chief Wealth Strategist  
GLENMEDE TRUST COMPANY, N.A.  
West Palm Beach, Florida

This essential session provides an update on recent developments in estate planning, trust, and tax law for 2025/2026, including IRS rulings, regulations, court cases, FinCEN guidance, and emerging risks related to alternative assets and AI.

Attendees will be able to understand the impact of recent and pending tax legislation on fiduciary planning and trust administration strategies; implement compliance leading practices arising from the latest IRS rulings, regulations, and court case precedents; and assess emerging regulatory risks related to the valuation and reporting of alternative assets and ethical use of AI.



### Our Conference Attendees are saying...

“The conference is always excellent! Just keep doing what you are doing!”

## **Breakout Sessions – 2:15 - 3:15 pm**

### **The Fiduciary Statement: Your Primary Defense Against Liability and Litigation**

*(NASBA Field of Study – Regulatory  
Ethics)*



**Meredith Walsh**  
SVP and CCO  
GLENMEDE TRUST  
COMPANY, N.A.  
Birmingham, Alabama

Account statements are your best friend and are a critical touchpoint with clients and beneficiaries. This session focuses on leading practices for ensuring statements provide clear and accurate information and “adequate disclosures” required to protect the institution while maintaining transparency for beneficiaries. We will discuss statute of limitations considerations, online statement access, and accurate statement setup for various trust types to ensure reporting accuracy and compliance.

Attendees will be able to identify fiduciary statement components that meet disclosure and statutory requirements; evaluate risks related to online statement access and cybersecurity; and implement leading practices for statement setup and review to mitigate fiduciary liability.

### **The Current and Future State of ETFs**

*(NASBA Field of Study – Specialized  
Knowledge)*



**Michael Comiskey**  
Senior Investment Analyst  
CIBC PRIVATE WEALTH  
Boston, Massachusetts

With the number of Exchange Traded Funds (ETFs) now exceeding the number of individual U.S. stocks, the complexity of the investment landscape has never been higher. This session provides a critical analysis of the 2026 ETF Ecosystem, moving beyond basic structures to examine the current developments through use cases, and emerging product trends. Mick will outline how fiduciaries can navigate the unique risks to ensure that portfolio construction remains aligned with the “Prudent Investor Rule” in an era of rapid product innovation.

Attendees will be able to apply a framework for evaluating ETF structures to identify inherent liquidity and counterparty risks; implement a robust due diligence framework for evaluating ETF issuers and products; and identify emerging ETF product trends and developments.

### **Review of the Past Year’s Significant, Curious, or Downright Fascinating Fiduciary Cases**

*(NASBA Field of Study – Regulatory  
Ethics)*



**Dana G. Fitzsimons, Jr.**  
Managing Director  
Senior Fiduciary Counsel  
BESSEMER TRUST  
Atlanta, Georgia

This session delivers a critical analysis of fiduciary litigation decisions from 2025 and 2026 involving estate planning, trust administration, fiduciary duties, and related trial practice. Attendees will gain insights into contemporary fiduciary challenges and emerging legal trends.

Attendees will be able to analyze recent court decisions to identify actions or omissions triggering litigation; evaluate emerging practices affecting fiduciary and trust administration; and apply lessons from case law to enhance administrative procedures and mitigate risk.



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

“I love this conference and look forward to it every year!”



## Roundtable Sessions – 3:30 - 4:30 pm

Engage with industry peers in facilitated roundtable discussions designed to address fiduciary and regulatory challenges. These interactive sessions allow participants to share practical solutions and “lessons learned” regarding emerging risks, exam trends, and operational efficiencies. Attendees will self-select into cohorts based on institution size (Small to Regional vs. Large) and functional disciplines (Internal Audit vs. Risk, Compliance, First Line). A dedicated “Regulators” roundtable is reserved for Federal and State Examiners to discuss current oversight priorities and expectations.

Attendees will be able to benchmark fiduciary and regulatory practices against peer institutions; identify operational and oversight “blind spots” and develop mitigation strategies; and apply peer insights to enhance internal audit, risk, and compliance processes.

### Small and Regional Institutions: Audit

*(NASBA Field of Study – Auditing)*



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



**Kevin Cozad**  
 Senior Manager, Consulting  
 ERNST & YOUNG LLP  
 San Francisco, California

### Large Institutions: Audit

*(NASBA Field of Study – Auditing)*



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

### Small and Regional Institutions: Risk, Compliance, First Line

*(NASBA Field of Study – Regulatory Ethics)*



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



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

### Large Institutions: Risk, Compliance, First Line

*(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**  
 EVP, Head of Wealth  
 Management Risk Control  
 REGIONS BANK  
 Birmingham, Alabama

### Regulators

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

*(NASBA Field of Study – Regulatory Ethics)*



**Leader:**  
**Jamie A. Bazarow, CFE**  
 Senior Examiner/Trust and  
 Wealth Management Portfolio  
 Examiner  
 FEDERAL RESERVE BANK OF  
 ST. LOUIS  
 Columbia, Missouri

## Keynote Session

8:00 – 9:00 am

### Effective Communications with Clients and Colleagues

*(NASBA Field of Study – Communications & Marketing)*



**Daniel A. Smith**  
*Executive Vice President/Head of Schools*  
CANNON FINANCIAL INSTITUTE  
Athens, Georgia

This engaging session explores research-backed strategies to improve interpersonal dynamics with colleagues and internal/external clients. Participants will learn practical techniques to improve collaboration and problem-solving, ensuring that critical initiatives maintain momentum and that complex fiduciary concepts are conveyed with clarity and impact.

Attendees will be able to apply communication principles to improve clarity and effectiveness in problem-solving; demonstrate high-impact techniques for concise messaging and collaboration; and identify communication barriers and implement strategies to enhance client and colleague interactions.

## General Session

9:15 – 10:15 am

### Managing Conflicts of Interest for Wealth Managers

*(NASBA Field of Study – Regulatory Ethics)*



**David P. Williams, CPWA®**  
*Chief Risk Officer | Wealth Management & Fiduciary Risk*  
NORTHERN TRUST  
Naples, Florida

This session addresses challenges that wealth managers face when navigating perceived, actual, or potential conflicts of interest affecting firms, clients, and individuals. Topics include regulatory expectations, disclosures, incentives, and safeguards to mitigate conflicts.

Attendees will be able to identify common conflicts of interest in wealth management; apply mitigation and disclosure strategies to align with regulatory requirements; and evaluate governance and oversight frameworks to maintain ethical and compliant client relationships.

## General Session

10:30 – 11:30 am

### Emerging Risks

*(NASBA Field of Study – Information Technology)*



**Russ Zusi**  
*Senior Executive Vice President*  
Chief Risk Officer  
REGIONS BANK, N.A.  
Birmingham, Alabama

Emerging risks are reshaping the landscape financial institutions have to navigate and demanding an integrated risk-management approach. This session explores the critical convergence of non-financial risks—including advanced cyber threats, complex third-party dependencies, and generative AI vulnerabilities—and their direct impact on operational resilience and data governance. Russ will also analyze the financial risks and regulatory nuances of stablecoins and digital assets.

Attendees will be able to identify interdependencies among emerging non-financial and digital asset risks; evaluate governance and operational resilience approaches to mitigate interconnected risks; and integrate emerging risk monitoring and management into existing ERM programs.

### Conference Adjourns

11:30 am



## Our Conference Attendees are saying...

“Thank you for facilitating another fantastic conference. I always have good takeaways and ideas I can bring to my institution for process improvements.”



## Hotel and Conference Venue Information

### The Wigwam

300 E. Wigwam Blvd., Litchfield Park, AZ 85340

(623) 935-3811 / (800) 327-0396

[www.wigwamarizona.com](http://www.wigwamarizona.com)

The conference will be held at The Wigwam in Litchfield Park, Arizona. The resort offers a combination of renovated accommodations, meeting facilities, and on-site services that support conference programming and attendee needs in a contained setting.

### Venue Overview:

- ♦ 331 casita-style guest rooms, including 70 suites
- ♦ Approximately 100,000 square feet of indoor meeting space; pre-function space; and outdoor event space
- ♦ Three on-site dining outlets
- ♦ Three outdoor pools
- ♦ Three 18-hole golf courses
- ♦ Full-service spa and salon (26,000 square feet)

### Dining:

On-site dining options provide a range of casual and full-service meals, with menus emphasizing American cuisine and locally sourced ingredients. Restaurants are available for individual dining and informal group gatherings throughout the conference

### Hotel Reservations:

- ♦ Group Rate: \$299 per night
- ♦ Reduced Resort Fee: \$18 per night
- ♦ Self-Parking: Complimentary

Online reservations:

FIRMA Group Rate:

<https://book.passkey.com/e/51068579>

Government rate rooms are available at the applicable per diem rate (Sunday–Thursday only). Government ID is required at check-in:

<https://book.passkey.com/e/51068647>

Reservations may also be made by phone at (800) 327-0396. Please reference the **FIRMA / Fiduciary and Investment Risk Management** room block.

Reservation deadline: **Wednesday, April 15, 2026.**

Rooms are subject to availability after this date.

### Airport Transportation Information:

Phoenix Sky Harbor International Airport is approximately 25 miles from the resort (about a 30-minute drive). Attendees are encouraged to use rideshare services or a scheduled car service.

BTS Transportation Services is the preferred provider for the resort:

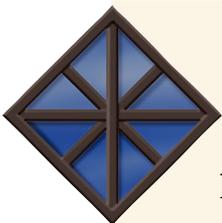
(310) 746-7111 • [btstransportationservices.com](http://btstransportationservices.com)

### Accessibility:

FIRMA is committed to supporting accessibility needs in accordance with the Americans with Disabilities Act (ADA). Attendees requiring accommodations should contact Hale Mast, FIRMA Executive Director, at (803) 547-8964 to discuss assistance related to communications, transportation, or facility access.

### Dress:

Casual attire is appropriate for all conference functions. May temperatures in Litchfield Park typically range from daytime highs of 75–95°F with cooler evenings. Meeting rooms may be air-conditioned; a sweater or jacket are recommended.



## Special Event:

Join us for a memorable evening under the Arizona sky as FIRMA hosts a special outdoor welcome reception on the Wigwam Lawn & Patio on **Tuesday, May 12, from 6:30 - 8:30 pm**

Relax, unwind, and connect with peers – whether you are reconnecting with longtime colleagues or meeting fellow attendees for the first time.



**THE FIDUCIARY AND INVESTMENT RISK MANAGEMENT ASSOCIATION (FIRMA™)**

**2026 FIRMA CONFERENCE – May 12 - 15, 2026, REGISTRATION FORM**

Full Name \_\_\_\_\_

Nickname for Badge \_\_\_\_\_

Organization \_\_\_\_\_

Title \_\_\_\_\_

Business Address \_\_\_\_\_

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

Phone \_\_\_\_\_

E-mail Address (unique address is required for each attendee) \_\_\_\_\_

**Please complete the questions below to assist us with our event planning:**

Is this your first FIRMA Conference?  Yes  No

To help us prepare the menu, please indicate any dietary restrictions or allergies. We will do our best to accommodate your needs. Please note that while we try to accommodate preferences like vegetarian or gluten-free, we cannot guarantee all requests can be met.

- Vegetarian  Gluten-free  Allergies/Other (please describe): \_\_\_\_\_
- Vegan  Dairy-free \_\_\_\_\_

Do you require any accommodations that will facilitate your full participation in this event? If yes, please describe them (e.g., limited walking, wheelchair access, accessible seating, service animal, etc.): \_\_\_\_\_

Attendee contact information will be visible in the Conference App by sponsors, speakers, and fellow attendees. If you do not wish your telephone number and email address to be visible in the App, please check this box:

Are you a CPA and require a NASBA CPE certificate? (check one)  Yes  No

**Please tell us about your job function & organization size to assist in facilitating our conference roundtable discussions (check one):**

- Small or Regional Institution: Audit  Large Institution: Audit  Regulator
- Small or Regional Institution: Risk/Compliance/First Line of Defense  Large Institution: Risk/Compliance/First Line of Defense

**REGISTRATION FEES**

**INDIVIDUAL REGISTRATION OPTION**  
 For individual attendees registering for this webinar, please check one of the following:

Attendee is a FIRMA Member - \$2,350

Attendee is a Non-Member - \$2,850

**GROUP REGISTRATION OPTION**  
 For companies registering six (6) or more employees for this event, please complete one form per attendee. Check one of the following:

Attendee is a FIRMA Member - \$2,225

Attendee is a Non-Member - \$2,725

**REGULATOR/EXAMINER REGISTRATION OPTION**  
 For State and Federal Regulators:

Attendee is a FIRMA Member - \$2,150

Attendee is a Non-Member - \$2,650

**Take a \$100 discount off the above fees if paid by March 11, 2026**

**PAYMENT**

Check enclosed (payable to FIRMA)

Please charge my credit card (AmEx/Visa/MC/Discover):

Card #: \_\_\_\_\_

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Cardholder's Name (please print): \_\_\_\_\_

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**Mail, email, or fax this page and advance payment by March 11, 2026 to:**

FIRMA  
 Attn: Amy Caple  
 PO Box 669515  
 Marietta, GA 30066

**Telephone (770) 790-8355 • Fax (770) 790-8363**  
**Email: amy@thefirma.org**



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**Cannon Financial Institute, Inc.**

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Advocacy Trust	Cumberland Trust	Katten Muchin Roseman, LLP	State of Michigan Office of Banking
Alabama State Banking Department	Datos Insights	Kentucky Farmers Bank	Straight Arrow Solutions LLC
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Atlantic Union Bank	Federal Reserve Bank of Atlanta	Morgan Lewis & Bockius	The Glenview Trust Company
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Broadway National Bank	First Foundation Bank	OnPoint Community Credit Union	Trident Trust
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CA Dept of Financial Protection & Innovation	First Mid Wealth Management	Peak Trust Company	Trust Company of the South
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Charles Schwab	Groom Law Group, Chartered	RCB Bank	United Community Bank
CIBC	Hemenway Trust Company	Regions Bank	United Southern Bank
Citizens & Northern Bank	Hetherington Group	Renasant Bank	US Bank
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City National Bank of Florida	Indiana Dept of Financial Institutions	Sabal Trust Company	Wells Fargo
Commerce Bank	Inspire Trust Company	Sageworth Trust Company	Wilmington Trust
Community Financial System, Inc.	Integrity Trust Company	Saltmarsh CPA	Wintrust Financial Corp.
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	JPMorgan Chase	SouthState Bank, N.A.	
	K&L Gates		

# The Wigwam

300 E. Wigwam Blvd., Litchfield Park, AZ 85340

(623) 935-3811 / (800) 327-0396

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