

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



WWW.THEFIRMA.ORG



WIGWAM
ARIZONA

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.

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

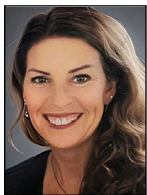
FIRMA takes the protection of your health and safety at our event very seriously. FIRMA reserves the right to adjust Conference Health and Safety Protocols as necessary to comply with the requirements of local jurisdictions without prior notice.

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.

TUESDAY, MAY 12, 2026

Welcoming Remarks

8:00 - 8:15 am



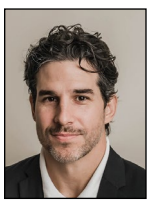
Natalie McCabe, CFIRS, CPA, CAMS, CISA
FIRMA President

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 Gitner

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.

**FIRMA'S
Welcome
Reception**

6:30 - 8:30 pm

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 Egbunu

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 Gitner

*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

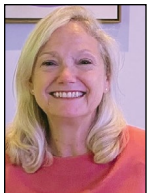
10:30 - 11:30 am
Emerging Risks
 Russ Zusi



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.

THURSDAY, MAY 14, 2026

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.

Luncheon

11:45 am - 1:00 pm

Breakout Sessions – 1:00 - 2:00 pm

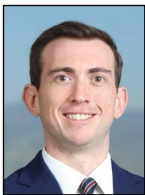
AI Innovation: Auditing AI

(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)*

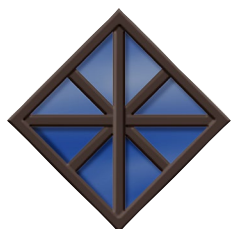


Dana G. Fitzsimons, Jr.

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,
CTFA, 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



FRIDAY, MAY 15, 2026

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)



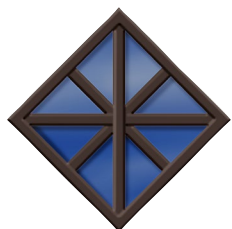
Russ Zusi
Senior Executive Vice President
Chief Risk Officer
REGIONS BANK, N.A.
Birmingham, Alabama

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

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:

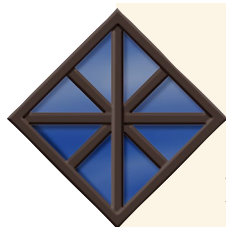
(310) 746-7111 • btstransportationservices.com

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 #: _____

Exp. Date: _____ Security Code: _____

Cardholder's Name (please print): _____

Cardholder's Signature: _____

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



Past Sponsors

ACA Compliance Group
Akrivis Real Estate Valuation
Services
Argent Fiduciary Consulting
Services
Brivy IT
Broadridge
Chicago Clearing Corporation
Deloitte & Touche LLP

Ernst & Young
F2 Strategy
Federated Investors
GlobeTax Services, Inc.
ITM/TwentyFirst
Jackson Private Wealth & Trust
KBR Consulting
Northern Trust Asset
Management

Ncontracts
Nth Degree Financial Solutions,
LLC
NuComply
O/G Trust Services
PricewaterhouseCoopers, LLP
Proteus, LLC
Protiviti
Proxytrust

Renaissance Regulatory Services
SS&C Innovest
TCDI
TEAM Risk Management
Strategies
Thomson Reuters
Thrive
Trust Imaging Systems, Inc.
Wolters Kluwer

Partner Organizations

American Bankers Association (ABA)
Campbell University/Trust Education Foundation, Inc.
Cannon Financial Institute, Inc.

Organizations Represented at the 2025 National Conference

Advocacy Trust
Alabama State Banking Department
Alerus Financial
Amarillo National Bank
American Bankers Association
Ameriserv Trust and Financial Services
Argent Trust Company
Arkansas State Bank Department
Atlantic Union Bank
Baker Tilly Advisory Group LP
Bank of America
Bank of New York Mellon
Bank OZK
Bankers Trust Company
BNC National Bank
BOK Financial
Broadway National Bank
Brown Advisory
CA Dept of Financial Protection &
Innovation
Cannon Financial Institute, Inc.
Capital Group Companies
Cetera Trust Company, N.A.
CFP Board
Chapman and Cutler LLP
Charles Schwab
CIBC
Citizens & Northern Bank
Citizens Bank, N.A.
Citizens Trust & Investments Corp.
City National Bank & Trust Company
of Lawton
City National Bank of Florida
Commerce Bank
Community Financial System, Inc.
Creative Planning Trust Company, LLC
Crowe LLP

Cumberland Trust
Datos Insights
Debevoise & Plimpton, LLC
Edward Jones Trust Company
Ernst & Young LLP
Everett Advisory Partners
Extraco Banks
FDIC
Federal Reserve Bank of Atlanta
Federal Reserve Bank of Chicago
Federal Reserve Bank of Kansas City
Federal Reserve Bank of Philadelphia
Federal Reserve Bank of St. Louis
Fidelity
Fifth Third Bank, N.A.
First Citizens National Bank
First Foundation Bank
First Horizon Bank
First Mid Wealth Management
First National Bank of Omaha
First Nebraska Trust Company
Frost Bank
Fulton Financial Advisors
Greenleaf Trust
Groom Law Group, Chartered
Hemenway Trust Company
Hetherington Group
Highland Associates
Horizon Bank
Huntington National Bank
Indiana Dept of Financial Institutions
Inspire Trust Company
Integrity Trust Company
INTRUST Bank
Iowa Division of Banking
JPMorgan Chase
K&L Gates

Katten Muchin Roseman, LLP
Kentucky Farmers Bank
Kropschot Consulting Partners
Levenfeld Pearlstein, LLC
MainStreet Advisors
Mechanics Bank
Members Trust Company
Midland Wealth Management
Morgan Lewis & Bockius
Moss Adams, LLP
National Advisors Trust
NC Office of the Commissioner of
Banks
Northern Trust
Northwestern Mutual
OCC
Old Point Wealth Management
OnPoint Community Credit Union
Palmera Consulting LLC
Peak Trust Company
Phoenixville Federal Bank & Trust
Piedmont Trust Company
PNC
Principal Financial Group
Raymond James
RCB Bank
Regions Bank
Renasant Bank
Rockland Trust
RSM US LLP
S.R. Snodgrass, P.C.
Sabal Trust Company
Sageworth Trust Company
Saltmarsh CPA
South Dakota Division of Banking
South Dakota Trust Company
SouthState Bank, N.A.

State of Michigan Office of Banking
Straight Arrow Solutions LLC
Tampa Bay Trust Company
TCDI
TCV Trust & Wealth Management
Teacher Retirement System of Texas
Texas Department of Banking
The Glenmede Trust Company, N.A.
The Glenview Trust Company
The Naples Trust Company
The Northern Trust Company of
Delaware
The Sanibel Captive Trust Company
The Stephenson National Bank & Trust
Thrivent Trust Company
TI-TRUST, Inc.
TNB Financial Services
Trident Trust
Trust
Trust Company of the South
Trustmark National Bank
U.S. Bancorp
UMB Bank
Union Bank & Trust
United Bankshares, Inc.
United Community Bank
United Southern Bank
US Bank
VA Bureau of Financial Institutions
Washington Trust Bank
Waukesha State Bank
Wells Fargo
Wilmington Trust
Wintrust Financial Corp.
Wipfli LLP
Wyrick Robbins Yates & Ponton LLP

The Wigwam

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

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

www.wigwamarizona.com



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

For more information about FIRMA:



Visit the FIRMA Website
www.thefirma.org