Conference Program as of December 4, 2023

MONDAY, JANUARY 29

8:30 am – 6:00 pm
Registration Open

9:00 am – 3:00 pm
FSI Board of Directors Meeting (Board Members Only; Closed to Media)

11:00 am – 1:00 pm
FSI Council Meetings (Council Members Only; Closed to Media)
- Accounting & Finance Council
- Compliance Council
- Human Resources Council
- Investment Advisory Services Council
- Operations & Technology Council

1:15 pm – 3:15 pm
Pre-Conference Advancing Women in Leadership Workshop: Navigating Challenges, Embracing Triumphs: Empowering Women in Leadership
Sponsored by Fidelity Investments
**Pre-registration and additional fee are required to attend this workshop, so sign up today!*

Recognized as a trailblazer for women in tech, Noelle Russell leads an inspiring and empowering talk in which she brings to light captivating stories of resilience and success for women in leadership. In a thought-provoking presentation, Russell examines the unique challenges that women face in their professional journeys and guides the audience in discovering the keys to overcoming obstacles with grace and determination.

Through captivating stories, personal anecdotes and expert insights, Russell guides those in attendance on a transformative journey, uncovering essential qualities and strategies that pave the way for triumph in leadership. Drawing upon real-life experiences and research-backed principles, this workshop will shed light on the power of resilience and its profound impact on shaping success. While designed to empower women in leadership roles, the workshop's insights and strategies apply to anyone seeking to overcome adversity and biases, navigate complex organizational dynamics, harness their authentic voice, and reach their full potential.

- Noelle Russell, Leading AI Innovator & Practitioner, Global AI Solutions Lead at Accenture, Founder & Chief AI Officer at AI Leadership Institute

3:30 pm – 5:00 pm

OPENING GENERAL SESSION

Welcome

- LeAnn Rummel, OneVoice 2024 Vice Chair, President & CEO, Cetera Investment Services
- Jamie Price, Chair, FSI Board of Directors, President & CEO, Osaic
- Dale Brown, CAE, President & CEO, FSI

Keynote

AI in Our Future: Revolution or Evolution?

In recent years, our ability to process abundant data quickly has transformed the independent financial services industry, automating tasks, reducing human error, and accelerating fraud detection. Nonetheless, client-advisor interactions remain the heart of the business.

Will this remain true as technology becomes more capable and the capacities of artificial intelligence expand? Will we chase bigger data sets and greater efficiency? Or can we harness AI to help us innovate, run more effective firms, and serve our clients better?

Award-winning technologist Noelle Russell will guide us in thinking through the implications of AI on business and leadership. She is a passionate champion for AI ethics and literacy who has led teams at AWS, Amazon Alexa, Microsoft AI, IBM, and NPR. She has built over 100 conversational AI applications since 2014, with more than 2 million unique users on Amazon Alexa.

Russell is currently the global AI solutions lead at Accenture, advising numerous companies on integrating AI, Web3 and the cloud into their operations and strategies.

- Noelle Russell, Leading AI Innovator & Practitioner, Global AI Solutions Lead at Accenture, Founder & Chief AI Officer at AI Leadership Institute

5:00 pm – 6:00 pm

Opening Networking Reception

TUESDAY, JANUARY 30

6:15 am – 7:00 am
Morning Yoga
Space will be limited. Sign-ups will be available onsite at the registration desk.

7:30 am – 6:00 pm
Registration Open

7:30 am – 8:30 am
Networking Breakfast

8:30 am – 9:30 am
CONCURRENT SESSIONS

1. **Culture Continuity in a Fluid Work Environment**
   Chart your course to navigate the evolving landscape of remote and hybrid work. This panel discussion will delve into critical topics like adapting business and compliance approaches to the remote work environment, fostering connections between employees and supporting newcomers to the workforce. Explore strategies for promoting collaboration and engagement creating a culture that persists across these unique work settings.
   Panel includes:
   - Jeffrey Green, SVP Total Rewards, Osaic
   - Gregor Maitland, Enterprise Chief Compliance & Risk Officer, Steward Partners Global Advisory
   - Moderator: Nicole Isom, VP of Talent Management, Orion Advisor Solutions

2. **Deep Dive 1: AI Regulation and Implementation Best Practices: What We Know So Far**
   Sponsored by Athene
   For decades, we have learned to speak the language of computers. With artificial intelligence (AI), computers will finally learn to speak the language of humans.

   History shows machines have often disrupted our lives in ways we didn't see coming, and that the final step of any revolution is when new technology becomes invisible, so much a part of our lives that we just don't notice it anymore.

Now is the time to learn what exactly “AI” is, how it differs from ChatGPT and what each will mean for advisors, managers, and staff. Understand the skills needed to stay ahead of today’s intelligent machines and ways you might justify your fees when AI does it “for free.” Ultimately, this presentation focuses on being more human and doing the creative, inspiring, and meaningful work even the most advanced robots can’t.

Presented by:

- Mark Zinder, Futurist and Leading Trend Forecaster, Mark Zinder & Associates

3. **Partnering with Universities for Next-Gen Talent (Invitation-Only)**
   Invitation-Only Session: Members of the FSI Next-Gen Advisor Task Force will meet with special guests from local Florida universities (students and professors) for an interactive discussion about how independent broker-dealer and RIA firms can better partner with universities to introduce new college graduates into the financial services industry.

4. **Exploring the Diversity of RIA Models**
   Sponsored by Axos Clearing
   The panel will provide insights into the evolving RIA landscape, surveying a wide range of business affiliation models and highlighting unique advantages and considerations for each. Assess the impact of fee compression, client demands and competition on RIA diversity. Explore strategies to help identify the RIA model that in today’s dynamic environment best aligns with your goals, client needs and profitability expectations.
   Panel includes:
   - Stephen Caruso, Senior Analyst, Wealth Management, Cerulli Associates
   - Ben Harrison, Managing Director, Head of Wealth Solutions BNY Mellon|Pershing
   - Michael Lane, Head of Enterprise, U.S. Wealth Advisory, BlackRock
   - Moderator: Chris Radford, President, AE Wealth Management, LLC

5. **Ransomware Attacks: New Developments in Cybersecurity**
   There's no better time than now to prepare for the unexpected. The panel will provide suggestions for acquiring infrastructure, technology, and services to meet your firm’s expanding cybersecurity needs, in a buy or build method. They will also address endpoint protection considerations for affiliated financial professionals.
   Panel includes:
   - Jonathan Klein, Global Head Client Security Relationship Management Broadridge Financial Services, Inc.
   - Mike Lefebvre, Director of Cybersecurity at SEI Sphere, SEI
   - William Noonan, Former CIA, & Vice President, Strategic Information Security Officer, Fidelity Investments

- Moderator: Nick Graham, CTO, Cambridge Investment Research

9:30 am – 10:00 am
Networking Break

10:00 am – 11:00 am
CONCURRENT SESSIONS

1. **DEIB: Best Practices, Allyship and Resource Partners**
   It's no secret: Those who promote and support Diversity, Equity, Inclusion and Belonging (DEIB) within their firms understand it is a critical investment in long-term business success.

   This session is designed for professionals, compliance officers, executives and decision-makers who are committed to making DEIB a cornerstone of their business strategy.

   Gain valuable insights on the latest DEIB strategies, the power of allyship and the value of resource partnerships in shaping a more inclusive and thriving firm environment.
   Group discussion facilitated by:
   - Larry Fisher, Chief Human Resources Officer, Osaic
   - Elissa Mahendra, Chief Talent and Inclusion Officer, Cetera Financial Group
   - Anand Sekhar, VP, Practice Management & Consulting, Fidelity Investments

2. **Deep Dive 2: SWOT Analysis of AI Regulation and Implementation**
   Sponsored by Athene
   Dissect the intricate landscape of AI best practices through the lens of a SWOT analysis. This lively debate will scrutinize strengths, weaknesses, opportunities, and threats associated with AI deployment and its regulation, offering a comprehensive view of the current state of AI and its potential future in the financial services industry.

   Among the topics to be debated are the benefits of current AI regulations in protecting consumers and maintaining fairness while examining their shortcomings that hinder innovation and growth. Participants will also learn how AI can improve efficiency, the misuse of AI, data privacy concerns and the potential for bias.
   Debate participants:
   - Dani Fava, Group President, Product Innovation, Envestnet, Inc.
   - Mike Pedlow, EVP, Chief Compliance Officer, Kestra Financial
   - Moderator: Rob Guldner, Chief Compliance Officer, Steward Partners Global Advisory

3. **Innovative and Engaging Strategies to Develop Next-Gen Financial Professionals**
   Recent surveys from FSI and other firms have indicated two alarming trends: (1.) We have fewer financial professionals overall in this industry: and (2.) we have more financial professionals who are over the age of 70 than those who are younger than 35. It is imperative that we focus on building up our industry through actionable strategies that highlight the opportunities and address the challenges in today's evolving marketplace. Join our interactive panel to hear how your firm can identify the next generation of talent for both financial professionals and home office associates.
   Panel includes:
   - Chel Bernard, Director of Next Gen Talent & Engagement, AAAA
   - Tom Lakatos, SVP, Employee Advisor Group & Recruiting, Lincoln Investment
   - Matt Ransom, VP, Next Gen Advisor and Branch Associate Development, Raymond James Financial, Inc.
   - Jeff Vivacqua, President, Growth and Development, Cambridge Investment Research
   - Moderator: Nate Biddick, VP, Wealth Management Growth, Avantax Wealth Management

4. **Including Alternative Investments in Mainstream Portfolio Allocations**
   Sponsored by Axos Clearing
   Explore strategies for diversifying conventional portfolios with alternative investments to achieve improved risk management and potentially enhance returns while maintaining appropriate liquidity. The panel will also address related compliance and regulatory considerations, along with successful client education strategies designed to foster transparency and informed decision-making.
   Panel includes:
   - Matt Fries, Head of Product, Cetera Financial Group
   - Seth Miller, President, Advocacy and Administration, General Counsel, Cambridge Investment Research
   - Julie Sullivan, President, The Strategic Financial Alliance, Inc.
   - Moderator: Maurice Rabbenou, Director, Enterprise Engagement, CAIS

5. **Cyber Wargames Simulation**
   Cyberattacks pose a growing threat to organizations and individuals alike, but there are surprisingly easy ways to protect yourself and your firm. Expert Maria-Kristina Hayden will break down the latest global cyber threats and how non-technical staff can take control back from cyber attackers. She'll also demonstrate how anyone can begin non-

technical “war gaming” that will help defend you personally, your clients and your workplace.

Presented by:

- Maria Kristina Hayden, Founder & CEO, Outfoxm

11:15 am – 12:15 pm

General Session

Buckle Up: Here Comes 2024

No one alive has seen a political landscape as complex as the one currently brewing. Add the high-stakes 2024 U.S. presidential election to a volatile blend of economic fragility and disruptive geopolitics, and you come up with distinct policy and regulatory risks for the independent financial services industry.

The deeply reasoned insights of Bruce Mehlman will help you assess the situation and plot your trajectory for the year ahead. Following his lauded presentation to FSI Forum & Capitol Hill Day 2023, we are excited to welcome Mehlman back for OneVoice 2024. He will dig into possibilities and probabilities for what happens next with the U.S. presidency, Congress, the economy, and our world.

Mehlman is a regular contributor to CNBC, Fox News, Fox Business and Hearst, as well as a featured expert on Showtime’s “The Circus.” His detailed quarterly infographic analyses are based on two decades of experience in public policy, business and the law, not to mention his love of history.

Mehlman served as Assistant Secretary of Commerce for Technology Policy under President George W. Bush. He was also a senior leadership aide in the House of Representatives, general counsel to a national political party committee and policy counsel to Cisco Systems.

- Bruce Mehlman, Consultant & Former Federal Official, Mehlman Consulting

12:15 pm – 1:30 pm

Networking Lunch

1:30 pm – 2:30 pm
CONCURRENT SESSIONS

1. **Creating a Culture that Values Mental Health and Wellbeing**
   A healthy workforce is the foundation for thriving organizations and healthier communities – it's good for employees and the bottom line. With an increasing spotlight on the role of mental health in the workplace, particularly in our post pandemic world, how can organizations and their leaders create a culture that values and prioritizes mental health and wellbeing? This session will uncover actionable ideas and best practices, discuss resources that work and strategies to promote this critical focus in the workplace.
   Group Discussion facilitated by:
   - Kirstie Eustace, Chief Human Resource Officer, Steward Partners Global Advisory
   - Sara Lommel, Human Resources Business Partner, Wealth Enhancement Group
   - Leigh McCluskey, SVP, Talent Acquisition, Osaic

2. **Deep Dive 1: Leveraging Digital Tools to Enhance the Advisor Experience**
   Sponsored by Athene
   Advisors play a crucial role in developing business opportunities, growing the bottom line and serving clients, and their satisfaction and success is important to the overall client experience. The panel will explore key considerations in addressing advisor needs and ways to enhance advisor effectiveness. Ideas for a comprehensive advisor experience that will be discussed include customized support models, practice management tools, data utilization, technology integration and necessary feedback loops.
   Panel includes:
   - Beth Rodenhuis, SVP, Global Head of Digital Products & Capabilities, Capital Group
   - Mike Alexander, President of Wealth Management & Global Managed Services, Broadridge Financial Solutions
   - TBD
   - Moderator: Colleen Bell, President, Innovation and Experience, Cambridge Investment Research

3. **Succession Planning Roadmap**
   Succession planning and business continuity have long been recognized as essential, yet challenging, for advisors to implement. This discussion will center on strategies that can assist advisors and firms in recruiting and retaining assets while funding exit plans. It also explores ways to involve the next generation, both in recruiting new advisors and engaging the children of clients.

Group discussion facilitated by:

- Kevin Beard, Chief Growth Officer, Atria Wealth Solutions
- Robert Goff, Vice President, Succession and Acquisition Consulting, Raymond James Financial Services
- Dan Mayes, Director, Corporate Development, Cetera Financial Group - Panelist
- Mary Steele, Managing Partner, Freehold Wealth Management
- Moderator: Jeremi Karnell, Head of Investment Data Solutions, Envestnet

4. **Resilience in the Face of Regulatory Change**

   Sponsored by Axos Clearing

   We've never seen regulators produce so much rulemaking in so short a time. An aggressive rulemaking agenda at both federal and state levels places unprecedented change management demands on the financial services industry. A facilitated discussion will identify best practices for firms trying to adapt and communicate change and for financial advisors pivoting quickly in the face of shifts in the regulatory environment.

   Panel includes:

   - Amanda Hawley, Managing Director, General Counsel, Atria Wealth Solutions
   - Matt Watts, SVP, Supervision, Raymond James Financial Services
   - Moderator: Benjamin Biard, Partner, Winget Spadafora & Schwartzberg, LLP

5. **The Decade of Generational Wealth**

   Explore the intricate process of generational wealth transfer and discover strategies to engage an entire family in securing and growing its legacy. Building generational wealth is not just about financial assets; discover how it can involve preserving values, knowledge, and relationships across generations.

   Group Discussion facilitated by:

   - Tyler DeHaan, Director of Advanced Sales, Sammons Financial Group
   - Lara Mego, Director, Family Engagement Consultant, Fidelity Investments

2:30 pm – 3:00 pm

Networking Break

3:00 pm – 4:00 pm
CONCURRENT SESSIONS

1. **Enterprise Risk Management Best Practices & Hot Topics**
   Gain understanding of Ops-Tech and Compliance risk challenges as it relates to regulatory hotspots such as Reg BI and off-channel communications. Our panel experts will unwrap these inherent challenges and review FSI's newly created Enterprise Risk Management white paper. Created by the Operations & Technology Council, this document provides a step-by-step checklist to assist firms at all levels of risk management.
   Panel includes:
   - Jamie Schlag, Senior Compliance Officer, Gradient Securities
   - Frank Smith, SVP, Chief Information Security Officer & Data Privacy, First Command Financial Services, Inc.
   - Moderator: Valerie, Mirko, Partner & Co-Leader Securities Regulation & Litigation Practice, Armstrong Teasdale

2. **Deep Dive 2: Leveraging Digital Tools to Enhance Client Experience**
   Sponsored by Athene
   Consumers have more choices and expect more than ever before from the financial services firm they chose. They value firms that put their needs and client experience first. Explore how firms and advisors are leveraging digital technology, experience marketing and robust analytics to acquire and retain clients across generations—plus reasons you may want to add a behavioral scientist to your payroll.
   Panel includes:
   - Tom Rieman, CEO, Practice Intelligence
   - Dr. Naomi Win, Behavioral Finance Analyst, Orion Advisor Solutions
   - Hilda Wong-Doo, Founding Partner, Greenline Consultants, LLC
   - Moderator: Val Vest, SVP & Chief Experience Officer, Cambridge Investment Research

3. **Marketing Strategies to Attract Unique Client Segments**
   No matter the size of a firm or its marketing budget, it's critical to articulate the right message to the right audience at the right time and through the right channels. Discover ways to effectively leverage various marketing tactics and techniques and propel your business forward in today's competitive landscape. Understanding digital marketing, social media marketing and traditional marketing can help your firm attract new clients, foster loyalty and optimize your brand identity.

Panel includes:

- Christine Byrne, Partner & Wealth Advisor, Back Cove Financial
- Joe Kuo, CEO & Founder, Haven Tower Group, LLC
- Gwendaline Mazzara, VP, Practice Management, Fidelity Investments
- Moderator: Kevin Darlington, Head of Advisor Solutions, Broadridge

4. **Unleash the Potential of Direct Indexing**
   Sponsored by Axos Clearing
   Explore innovative strategies for crafting direct indexes and customizations that deliver specific investment outcomes. The panel will highlight critical aspects of risk supervision, ensuring compliance and effective oversight throughout the investment process. You'll gain insights into cutting-edge techniques that can enhance your investment strategies and empower you to navigate a complex financial landscape.
   Panel includes:
   - Tim Gregory, Director of Portfolio Advisory Services, SEI
   - Jen Mahan, Director, Head of Whole Portfolio Pillar, BlackRock
   - Hunter Willis, Portfolio Manager, Envestnet
   - Moderator Shannon Larson, SVP, Platform Management and Product Development, Osaic

5. **The Future of the Independent Business Model…Continued**
   In the ever-evolving financial advice profession, advisors and firms face a multitude of challenges to "business as usual." Get a comprehensive overview of the current landscape and a glimpse at the future by delving into mergers and acquisitions, rising costs, impact of the DOL investment consultant rule, the outlook for the Solo FP model and the emergence of a new model.
   Panel includes:
   - Mike Rose, Director, Wealth Management, Cerulli Associates
   - Pete Thatch, SVP, Director of WM National Accounts, Capital Group
   - Moderator: Andrew Christofferson, CEO and President of Berthel Fisher & Co. Financial Services, Inc. , BFC Planning and Securities Management and Research

4:15 pm – 5:00 pm
Closing General Session

5:00 pm – 6:00 pm
Closing Networking Reception

WEDNESDAY, JANUARY 31

7:00 am – 8:00 am
Networking Breakfast*

8:00 am – 11:00 am
Discussions*

- **CEO Discussion**
- **Compliance Discussion**
- **Due Diligence Discussion**
- **Human Resources Discussion**
- **Investment Advisory Services Discussion**
- **Marketing, Growth & Development Discussion**
- **Operations & Technology Discussion**
- **Supervision Discussion**

Sponsor and exhibit personnel are ineligible to attend discussion meetings, with the following exceptions:
Ambassador and Premier Sponsors may send one (1) attendee to each of the discussion meetings.
Partner Law Firm Sponsors may send one (1) attendee to the Compliance Discussion Meeting only.
Discussion meetings are closed to media.

11:00 am
Conference Adjourns