Voice

ANNUAL KICKOFF 2023
January 23–25
JW Marriott Desert Springs Resort & Spa

Conference Program
as of January 19, 2023

MONDAY, JANUARY 23

8:30 a.m. – 6:00 p.m.
Registration Open
Meeting Room - South Registration Counter

9:00 a.m. – 2:00 p.m.
FSI Board of Directors Meeting (Board Members Only; Closed to Media)
Meeting Room - Santa Rosa Ballroom
Sponsored by Orion Advisor Solutions

11:00 a.m. – 1:00 p.m.
FSI Council Meetings (Council Members Only; Closed to Media)

- Accounting & Finance Council Meeting,
  Meeting Room - Director 6

- Compliance Council Meeting
  Meeting Room - Springs H

- Human Resources Council Meeting
  Meeting Room - Director 7

- Investment Advisory Services Council Meeting
  Meeting Room - Springs I

- Operations & Technology Council Meeting
  Meeting Room - Springs J&K

1:15 p.m. – 3:15 p.m.
Pre-Conference: Advancing Women in Leadership Workshop*
Meeting Room – Springs C-E
**Pre-registration and additional fee are required to attend this workshop, so sign up today!*
Sponsored by Fidelity Investments

Have a Voice, Not Merely a Seat at the Table: Powerful Strategies to Amplify Your Impact. Elevate Your Executive Presence & Personal Brand
Did you know the tenets of executive presence rank 2nd in the top 20 leadership traits that make a difference in your career? Now, more than ever, leaders must embody these power skills to deliver business results for your organization. To do this, you have to amplify your influence, thought leadership and business acumen to lead transformational breakthroughs. This ability to align your mindshare while commanding a room, in person or virtually, is the DNA of executive presence.

During OneVoice's Advancing Women in Leadership Workshop, you'll learn the three key elements to improving your professional presence with communication skills prioritized. As you likely know, men are 75% more likely to speak up in group settings than women. And when a woman does speak up, it's statistically probable that her male colleagues will either interrupt her or speak over her. Fortunately, there are proven ways to successfully counter this.

Corporate communications professional Sharon Delaney McCloud will share strategies and tactics to amplify your voice figuratively (and literally) and hone your message to make certain that your voice is heard - so that you truly have a voice, and not just a seat, at the table.

LEARN

- The three, key elements to build your executive presence
- The core principles to clear, concise communication
- How to manage your interpersonal style to enhance your leadership presence

- **Sharon Delaney McCloud, CDE**

3:30 p.m. – 5:00 p.m.
OPENING GENERAL SESSION
Meeting Room – Sinatra 7&8

Welcome

Estee Faranda
OneVoice 2023 Chair
CEO, PFS Investments

J. Scott Spiker
Chair, FSI Board of Directors
Chairman & CEO, First Command Financial Services

Dale Brown, CAE
FSI President & CEO

Welcome

The New Way of Work is Already Here
When Heather McGowan and her co-author sat down to write The Adaptation Advantage: Let Go, Learn Fast, and Thrive in the Future of Work, which was published in 2020, they didn't realize just how quickly their predictions would come to pass. The global pandemic led to the transformation of work occurring over not three to five years but three to five weeks.

- **Heather E. McGowan, Future of Work Strategist**

5:00 p.m. – 6:00 p.m.
Opening Networking Reception
Meeting Room – Spring F&G

TUESDAY, JANUARY 24

7:00 a.m. – 6:00 p.m.
Registration Open
Meeting Room - South Registration Counter

7:00 a.m. – 8:00 a.m.
Networking Breakfast
Meeting Room – Springs F&G

8:15 a.m. – 9:15 a.m.
CONCURRENT SESSIONS

The Evolving Regulatory Perspective and Its Impact on the Risk vs. Growth Balance
Meeting Room – Sinatra 4-6
Sponsored by Capital Rock
Over the time many financial professionals have been in the industry, the regulatory landscape has changed considerably. From products offered to documentation required, it can be difficult for an advisor to understand and track all of the changes. With this in mind, BDs need to take different approaches with new advisors and established ones when describing the balance between risk and growth. Panelists will discuss how to successfully navigate these tricky issues using technology and peer partnerships.
Panel Includes:

- Seth Miller, President, Advocacy and Administration, Cambridge Investment Research, Inc.
- Mark Quinn, Director of Regulatory Affairs, Cetera Financial Group
- Michael Schwartzberg, Managing Partner, Winget, Spadafora & Schwartzberg LLP
- Moderator: Joan Schwartz, Chief Legal Officer, BNY Mellon|Pershing

The Golden Age of M&A and What It Means for Boutique Firms
Meeting Room – Sinatra 1-3
In this provocative session, we will explore key challenges facing boutique firms, including consolidation, margin compression, rising technology costs and advisor productivity. With every challenge comes opportunity, so our expert panel will also share plans for growth using organic strategies like recruiting and marketing as well as inorganic ones (preparing for both sides of an acquisition, deal structure, etc.). We'll also note pitfalls to avoid along the way.
Panel Includes:

- Shannon Eusey, CEO, Beacon Pointe Advisors, LLC
- Dan Seivert, CEO and Managing Partner, ECHELON Partners
- Larry Roth, Managing Partner, RLR Strategic Partners
- Moderator: Laura Delaney, VP Practice Management, Fidelity

ESG - How to Break Through the Noise
Meeting Room – Spring B-E
How does your company define ESG when choosing investment products? The subjective concept has taken flight, specifically with younger investors who are looking at investments with a critical eye and working to ensure their money goes toward ESG-conscious businesses. How do we break through the "noise" and focus on what will help ease investors' minds? We'll break down the definitions of ESG vs. SRI vs. Impact, which are all very different. Then we'll focus on monitoring companies claiming to live by these standards and understanding what it will take to manage them.
Facilitators Includes:

- Sponsor: Michael Lane, Head of iShares U.S. Wealth Advisory, BlackRock
- Libet Anderson, President, Concourse Financial Group Securities
- Charles Reiling, CEO, Coastal One
- Alyssa Stankiewicz, Associate Director, Sustainability Research, Morningstar, Inc.
- Brad Stanger, CFA, Director BlackRock

Time for a Makeover? How to Attract the Future Workforce
Meeting Room – Springs H-K
This session will reaffirm what makes independent financial services a relationship business and discuss how

to use these skills to recruit both advisors and employees in the era of hybrid work. As younger advisors have often been difficult to find, train and retain, our expert panel will share strategies for effectively integrating them (as well as second-career advisors). Next, we'll set you up for success in your own workforce, examining office infrastructure, training tools, and other supportive models.

Panel Includes:

- Kristen Kimmell, Executive Vice President Business Development, Advisor Group
- Tammy Robbins, EVP & Chief Business Development Officer, Cambridge Investment Research, Inc.
- LeAnn Rummel, President & CEO, Cetera Investment Services
- Moderator: Anand Sekhar, Vice President, Practice Management, Fidelity

Evolution from Money Manager to Holistic Practice

Meeting Room – Sinatra 9-11

For a long time, the value that a financial advisor brought to a client was measured in ability to outperform the markets. The financial advice model has become more holistic, with an emphasis on advice – which is a good thing for investors. Panelists will discuss how to build more meaningful client relationships through partnership, specialization, and integration, as well as the regulatory standards of conduct surrounding the process of building a more holistic practice.

Panel Includes:

- Christine Byrne, MBA, CRPS®, Partner, Wealth Advisor, Back Cove Financial
- Corey Brodsky, Director of Practice Management, American Portfolios
- Tom Rieman, Head of Wealth Solutions, Global Business Intelligence, JD Power
- Moderator: Chris Gies, Advisor Practice Management Director, Capital Group

Practical Resources for Advisors Serving as Portfolio Managers

Meeting Room – Sinatra 12-14

Discuss the inherent risks, as well as the necessary discretion, associated with "Advisor as Portfolio Manager," and identify situations where it makes sense to leverage third-party managers/vendors. Our expert lineup will dive into custom tech stacks designed to assist in the growth, compliance and success of advisors' businesses.

Panel Includes:

- Duane McDonald, Director, Investment Advisory Consulting, Commonwealth Financial Network
- Iryna Northrip, Chief Compliance Officer, Investment Advisory, Advisor Group
- Dean Rager, Chief Operating Officer, Geneos Wealth Management
- Moderator: Alyssa Palmero, Product Consultant, BNY Mellon | Pershing X

9:15 a.m. – 9:45 a.m.
Networking Break
Meeting Room – Springs F&G

9:45 a.m. – 10:45 a.m.
CONCURRENT SESSIONS

RTO & Rebuilding Cultures in Today's Workplace

Meeting Room – Springs B-E

Whether your organization is remote, in-person, or hybrid, it's clear the workforce is rethinking HOW they work, creating new challenges and opportunities for leadership. In this roundtable session, members share how they too are thinking differently and adapting to new needs through the three Cs: Communication, company Culture, and effectively managing Change.

Facilitators Include:

- Sponsor: Christopher Wilson-Byrne, Head of Dynamic Working Program Management, Fidelity Investments
- Teri Bockting, SHRM-SCP, SPHR, VP, Associate Experience, Cambridge Investment Research, Inc.

- Robert Molinari, CRCP, Chief Regulatory Affairs Officer, Commonwealth Financial Network

A Focus on Pricing and Service of the Future
Meeting Room – Sinatra 1-3
The current investor has more information at their fingertips than ever before, and they continue to insist on transparency and fairness from the financial professionals managing their portfolio. How do we as firms manage expectations when it comes to pricing and service?
In this session we'll consider:

- Service areas of focus outside of traditional wealth management
- New ways to charge and receive payment for services in the future
- Pricing through a more consistent retainer or a subscription-based model
- Structure and supervision flexibility points: auto-renewal, terms, a-la-carte

Panel Includes:

- Michael C. Bryan, Chief Executive Officer, Triad Hybrid Solutions
- Von Cook, Managing Partner, Client Centric Advisors
- Erin Jagusak, Managing Director, Investment Advisory Services, Hornor, Townsend & Kent, LLC
- Moderator: John Weitzer, SVP, Chief Investment Officer, First Command Financial Services, Inc

New Ways to Incentivize and Motivate Your Winning Team
Meeting Room – Springs H-K
Your highest expense is often human capital. With staff turnover at an all-time high, we'll examine new and creative ways to incentivize and retain your dedicated workforce. Pay transparency may be beneficial during recruitment, but once they are inside the door, how does your firm continue to stand out from the crowd? Initiatives have become increasingly complicated as companies go remote or hybrid. During this roundtable discussion, let's work together on a plan to keep team members motivated and invested in your company, long after they take a seat at the table.
Facilitators Includes:

- Mary Creagh, Director, HR Initiatives & Programming, Commonwealth Financial Network
- Rick Boyles, EVP, Chief Financial Officer, Cambridge Investment Research, Inc.
- Lead Facilitator Anne Cooper, SVP, Chief Human Resources Officer, Sammons Financial Group Companies

Employee Advisors as a Complement to IC Model: IC, Employee, or Hybrid?
Meeting Room – Sinatra 4-6
Sponsored by Capital Rock
Many firms are considering alternative distribution models that complement and extend the capabilities of their existing independent contractor model. Panelists will describe how they have blended the advisor network to grow overall field force and serve more clients, including ways to avoid pitfalls or the "cannibalization" of the primary distribution network.
Panel Includes:

- Jim Gold, CEO, Co-Founder, Managing Partner, Steward Partners Global Advisory
- RJ Moore, CEO Private Advisor Group
- Ed Forst, President & CEO, Lincoln Investment
- Moderator: Alex David, President & CEO, Stifel Independent Advisors

Alternative Investments: Not So Alternative Anymore
Meeting Room – Sinatra 9-11
Alternative investments are becoming more mainstream and accessible to investors. And "alternatives" no longer means just mean hedge funds and PE – the asset class has expanded to include crypto, commodities, real assets, and many more options. Advisors must educate themselves and be prepared for the questions that will inevitably come from clients. Wealth firms must also support advisors with

educational content and streamlined platforms so they can efficiently deliver. Discover how to accomplish these goals with the expert panel.

Panel Includes:

- Michael Alexander, President, Wealth Management & Global Managed Services, Broadridge Financial Solutions Inc.
- Erik Niland, MBA CFP, AVP, Investment Research and Product Due Diligence, Advisor Group
- Matt Radgowski, Chief Operations Officer, Halo Investing
- Moderator: Megan Smith, Director, Platform Development, USWA, BlackRock

Where Has All The Revenue Gone? Fee Compression and Alternative Revenue Streams

Meeting Room – Sinatra 12-14

With trends continuing toward lower fees, how are firms creating new revenue streams to replace that lost from reduced revenue sharing? Together we will identify possibilities for new sources of revenue and discuss how to diversify your business to help combat fee compression.

Panel Includes:

- Kirk Hulett, BFA, EVP of Business Coaching & Consulting, Advisor Group
- Sean Meighan, Managing Director, Head of Advisory Services, Atria Wealth Solutions
- Mark Schoenbeck, EVP, Advisor Engagement, Kestra Financial
- Moderator: Shauna Mace, Head of Practice Management, SEI

10:45 a.m. – 11:15 a.m.

Networking Break

Meeting Room – Springs F&G

11:15 a.m. – 12:15 p.m.

CONCURRENT SESSIONS

Is This Approved? Supporting Initiatives for Your Product Shelf

Meeting Room – Sinatra 4-6

Sponsored by Capital Rock

As firms create and maintain their own product shelves, it can be challenging for all critical staff to stay informed as each new platform nears launch. This is especially true when technology gets involved early and outruns process considerations. Is there a proven standard operating procedure in these situations, and how does it affect which products are approved, omitted, or removed? Panelists will discuss the successes and failures they encountered in developing processes that work for their firms.

Panel Includes:

- Matt Fries, Head of Due Diligence, Cetera Financial Group
- Mike Pedlow, EVP Compliance, Kestra Financial, Inc.
- Tarah Williams, President & COO, Prospera
- Moderator: Tim Holland, CIO, Orion

BD Transition to RIA: What Does the Future Hold?

Meeting Room – Sinatra 1-3

Regulatory changes, along with advisor demographic shifts are causing more BDs to consider offering fee-only business models (including AUM fees, fee for service, and subscription fees). Will this change be driven by advisors, BDs, or clients? And what do these shifts mean for small investors? Let's continue the conversation about this shift to RIA and whether it will continue to complement or eventually replace the BD model.

Panel Includes:

- Jim Dickson, CEO, Sanctuary Wealth Group, LLC
- John Rooney, Managing Principal, Commonwealth Financial Network
- Dave Welling, CEO, Mercer Advisors

- Moderator: Eric Grey, Head of RIA Channel, Capital Group

How to Bring Your DEI Strategy to Life
Meeting Room – Springs B-E
Building a diverse workforce for the future is critical to any DE&I strategy. Join this insightful roundtable discussion as we examine:

- Ways to broaden your outreach to populations underrepresented in our industry
- How diversity in applicant pools improves your firm
- The value of guides and training, versus rules and requirements

Roundtable Facilitators Includes:

- Sponsor: Tisha Boyd, SHRM-CP, Senior Director of Learning and Development, Envestnet, Inc.
- Dawn Collier, Human Resources Director, Advisor Group
- Shawna Dover, Senior Vice President, Human Resources & Talent Development, First Command Financial Services, Inc.

Cybersecurity Defense Strategy: To Build or To Buy?
Meeting Room – Springs H-K
The landscape of cybersecurity is rapidly evolving. Firms have important decisions to make when it comes to protecting their clients and assets. Should a firm build its own solution, outsource to vendors, or use a hybrid model? Hear from industry experts about the benefits and drawbacks of each approach, and understand what may be right for your firm.
Panel Includes:

- Jeffrey Potter, CISSP, SVP, Chief Technology Officer, Davenport & Company
- Chad Walter, Chief Revenue Officer, Paperclip, Inc.
- Hamza Syed, CIO, PlanMember
- Moderator: Mike Lefebvre, Head of Information Security, SEI

SEC Marketing Rule: Opportunities and Obligations
Meeting Room – Sinatra 9-11
In an increasingly digital world, where products and services are scrutinized in the court of public opinion, ratings and reviews are more important than ever. The number of reviews created globally has doubled since the pandemic began, and assessing reviews is now considered the "transparent" way to shop for products and professional services. Panelists will discuss the SEC Marketing Rule, effective as of November 2022, including the use of testimonials and endorsements, presenting performance, and how to leverage the Rule to manage risk while driving opportunities for growth.
Panel Includes:

- Kristy Haley, SVP & Chief Compliance Officer - Advisory, Cetera Financial Group
- Alyssa Meyer, Senior Director, Wealth and Investment Management Risk & Controls, Northwestern Mutual
- Kellie Richter, Executive Vice President, Chief Marketing and Client Experience Officer, First Command Financial Services, Inc.
- Moderator: Brian Rubin, Partner, Eversheds Sutherland

Let's Get Personal: Delivering Hyper-Personalization in the Advisory Market
Meeting Room – Sinatra 12-14
The modern investor increasingly desires hyper-personalized investment solutions and advice that closely match individual needs and preferences. Advisory firms want to meet this need and are developing processes and solutions they can customize to deliver more personalized services, but can they do this while maintaining scale and profitability? Can you truly succeed at both? Listen to experts in the industry weigh in on personalization vs. scale and building the right balance.
Panel Includes:

- Rob Klapprodt, Corporate Strategy Officer, Vestmark
- Dana D' Auria, Co-CIO and Group President, Envestnet Solutions at Envestnet, Inc.
- Kevin Darlington, Head of Emerging Wealth Products, Broadridge
- Mitch Kerr, Associated Head of Wealth Advisory, Orion
- Moderator: Kimberly Selway, UX Research Lead, Pershing X

12:15 p.m. – 1:30 p.m.
Networking Lunch
Meeting Room – Springs F&G

1:30 p.m. – 2:30 p.m.
General Session
Meeting Room – Sinatra 7&8
CEO Panel: Re-energizing for the Long Run
Following an unquestionably tumultuous period, leaders readying to move forward now face a new set of challenges. They must demonstrate how an organization can "reset," recharging the energy of its workforce and adapting to new relationships with employees, partners and clients. With permanent shifts in how people want to work, learn and do business, this is a defining moment in leadership.

This panel of veteran CEOs will share insights on how to do more than simply move on, with ideas for becoming more innovative, more human-centered and better positioned for challenges yet to emerge.
Panel Includes:

- Amy Webber, CEO, Cambridge Investment Research, Inc.
- Tim Stinson, President, Cetera Advisor Networks
- Doug Ketterer, CEO & Founding Partner, Atria Wealth Solutions
- Moderated by Dale Brown, CAE, FSI President & CEO

2:30 p.m. – 3:00 p.m.
Networking Break
Meeting Room – Springs F&G

3:00 p.m. – 5:00 p.m.
Discussions *

- **CEO Discussion***
  Meeting Room – Springs B-D

- **Compliance Discussion***
  Meeting Room – Sintra H-K

- **Due Diligence Discussion*** **- this discussion has been cancelled.**
  Meeting Room – Sinatra 3

- **Human Resources Discussion***
  Meeting Room – Sinatra 1

- **Investment Advisory Services Discussion***
  Meeting Room – Sinatra 4-5

- **Marketing, Growth & Development Discussion***
  Meeting Room – Sinatra 9-10

- **Operations & Technology Discussion***
  Meeting Room – Sinatra 13-14

- **Supervision Discussion***
  Meeting Room – Sinatra 2

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*

5:00 p.m. – 6:00 p.m.
Networking Reception
Meeting Room – Springs F&G

6:00 p.m.
Conference Adjourns

WEDNESDAY, JANUARY 25

7:00 a.m. – 8:00 a.m.
Community Service Networking Breakfast*
Meeting Room – Sinatra 5&6
**Breakfast will be provided on a flow for those attending the Community Service Event.*

8:15 a.m. – 11:30 a.m.
Optional Community Service (Pre-registration is required)
Bus will depart from Hotel Tour Lobby
Lend a hand to the FIND Food Bank in preparing food donations for distribution to the local community. FIND provides nearly 24 million pounds of food assistance per year, including nearly 8 million pounds of fresh fruits and vegetables, across 5,000 square miles of southern California.

We will provide a shuttle between the J.W. Marriott and FIND's Indio warehouse (departing the hotel at 8:15 a.m. and returning approximately 11:30 a.m.). Upon arrival at the warehouse, there will be a brief orientation to the food processing, sorting, storing and distribution activities.

8:00 a.m. – 11:30 a.m.
Other Optional Activities
For these activities, attendees are responsible for making their own reservations and transportation arrangements.

Among the amenities at the J.W. Marriott at Desert Springs are swimming pools, a fitness center, tennis and pickleball courts, two championship golf courses and The Spa at Desert Springs. Visit our Activities page for links to make reservations.

The surrounding area offers awe-inspiring attractions and adventure, including the Palm Springs Aerial Tramway, the shops of El Paseo, The Living Desert Zoo, Whitewater Canyon Preserve, the BMW Performance Center West, and Red Jeep Tours. Visit our Activities page for links to make reservations.