

Schedule of Events

Wednesday, May 10, 2023

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| 2:00 pm – 2:05 pm | Introduction/Welcome
Pamela Lucina
Northern Trust
Chairman, Wealth Management & Trust Executive Council |
| 2:05 pm – 2:50 pm | Unlocking the Power of Pricing
Dave Lincoln
WISE |
| 3:00 pm – 3:50 pm | Member Discussion: In Defense of the Wealth Management Industry
James Kronenberg
Bessemer |
| 4:05 pm – 4:50 pm | As the World of Wealth Turns: Opportunity and Risk in Inbound Wealth Management
Suzanne Shier
Levenfeld Pearlstein, LLC |
| 6:00 pm – 7:00 pm | New Member Networking and Welcome Reception |
| 7:00 pm – 9:00 pm | Opening Dinner |

Thursday, May 11, 2023

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| 7:00 am - 8:00 am | Breakfast |
| 8:00 am – 8:50 am | Servicing Next Gen Clients
Kristin Keffeler
Illumination 360 and Johnson Financial Group |
| 9:00 am – 9:50 am | Letters of Wishes: Friend or Foe
Cynthia Brown & Pamela Lucina
Commonwealth Trust & Northern Trust |
| 10:00 am – 10:15 am | Morning Break |

Thursday, May 11, 2023 (Continued)

10:15 am – 11:05 am	The Institutional Perspective on Digital Asset Custody & Management Brandon Vongsawad Second Key
11:10 am – 12:00 pm	Transformation in the Trust Industry Joe Correnti & Charles Smith EY
12:05 pm – 1:00 pm	Lunch
1:00 pm – 6:00 pm	Free Afternoon
6:00 pm – 7:00 pm	Reception
7:00 pm – 9:00 pm	Closing Dinner

Friday, May 12, 2023

7:00 am - 8:00 am	Breakfast
8:00 am – 8:50 am	Corporate Transparency Act Glenn Fox Baker & McKenzie LLP
9:00 am – 9:50 am	Diminished Capacity Josh Jones Bressler Amery & Ross
10:00 am – 10:15 am	Morning Break
10:15 am – 11:05 am	Just Because you Can, Doesn't Mean You Should Dave Diamond Northern Trust
11:10 am – 12:00 pm	How To Manage Unique Administrations And The Liability That Follows Amber D. Hughes & Les Raatz Dickinson Wright
12:05 pm – 1:00 pm	Adjourn



Participant List

COUNCIL MEMBERS

Cynthia D.M. Brown

President
Commonwealth Trust Company
Wilmington, DE

Alison Carnie

Principal
Edward Jones Trust Company
St. Louis, MO

Timothy Carroll

Head of Trust & Fiduciary of the
Americas Private Client Services
JT Trust Company
Wilmington, DE

Caroline Harty Dickerson

Chief Executive Officer
Commonwealth Trust Company
Wilmington, DE

John Geraghty

EVP & Chief Fiduciary Officer
Truist
Atlanta, Georgia

James Kronenberg

Chief Fiduciary Counsel
Bessemer Trust
New York, NY

Erica Lord

Chief Fiduciary Officer
The Bank of New York Mellon
Chicago, IL

Pamela Lucina

Chief Fiduciary Officer
Northern Trust
Chicago, IL

Laura Mandel

EVP & Chief Fiduciary Officer
Northern Trust
Chicago, IL

Sam Pertucci

Managing Director
Neuberger Berman
New York, NY

Timothy Powers

SVP & National Director of
Fiduciary Governance
Fifth Third
Cincinnati, OH

Stacie Price

Partner
Evercore Wealth Management
Minneapolis, MN

Peter Randazzo

President
Trident Trust Company (South Dakota) Inc
Sioux, Falls, SD

Aaron Reber

Head of Institutional & Personal Trust
Huntington National Bank
Medina, Ohio

Trista Shigley

SVP & Fiduciary Division Director
Truist
Greenville, SC

Jason Susini

Fiduciary Manager
Glenmede
Philadelphia, PA

David Sutton

Legal Counsel and Trust Manager
INTRUST Bank
Wichita, KS

Frank Sutton

Chief Fiduciary Risk Officer
Wilmington Trust Company
Florham Park, NJ

Scott White

Senior Vice President
US Bank
Denver, CO

SPEAKERS**Joe Correnti**

Managing Director
EY
St. Louis, MO

Dave Diamond

President
Northern Trust
Wilmington, DE

Glenn Fox

Partner
Baker McKenzie
New York, NY

Amber Hughes

Member
Dickinson Wright
Phoenix, AZ

Josh Jones

Principal
Bressler, Amery & Ross
Birmingham, AL

Kristin Keffeler

Principal & Chief Learning Officer
Illumination 360 and Johnson Financial
Group
Niwot, CO

Dave Lincoln

Partner
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Washington, DC

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Partner
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Brandon Vongsawad

Managing Partner
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ABA STAFF

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Senior Director
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Washington, DC

Paul O'Toole

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2023 Wealth Management & Trust Executive Council Directory





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NOTES

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NOTES

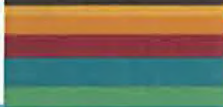
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2023 Wealth Management & Trust Executive Council Member Biographies



Cynthia D.M. Brown is the President of Commonwealth Trust Company and a member of its Board of Directors. Cindy has more than twenty-five years of experience in the areas of trust administration, estate planning, asset protection planning, and tax. Cindy is an ACTEC Fellow, a member of the Society of Trust and Estate Practitioners (STEP), and the Delaware State Bar Association Trust Act Committee that is responsible for drafting the annual revisions to the Delaware Code relating to trust matters. She is an active member of the ABA Section of Real Property, Trust and Estate Law and serves as Vice-Chair of its Non-Tax Planning: Asset Protection Planning Committee; and a member of the Board of Directors for Delaware CarePlan, Inc.

Cindy is an active member of the Delaware Bankers Association (DBA), chairing its Trust Committee and a Past Chair of its Trust Conference Planning Committee as well as Past Chair of its Board of Directors. Through her work with the DBA, Cindy was active in the development of the Minor in Trust Management at the University of Delaware, a joint effort between the University, the DBA, and the (?) industry. She currently serves as the Chair of the Minor's Advisory Board.

Alison Carnie is Principal at Edward Jones and leads the Edward Jones Trust Company. In this role, she is responsible for equipping and leading the teams that help individual investors and their families understand and work toward achieving their unique financial goals and considerations related to their estates.

Alison first joined Edward Jones in 2006 as an intern in the legal and business development departments of Edward Jones Trust Company. After graduating from law school, she worked as an associate at a St. Louis-based law firm focusing primarily on estate and wealth planning, including planning for beneficiaries with special needs and probate and trust administration.

In 2012, Alison returned to Edward Jones as a wealth strategist in the Client Consultation Group, which is responsible for partnering with financial advisors in working with high-networth clients with complex needs. She served as a team leader in the Client Consultation Group from 2014 until November 2018, at which time she returned to Edward Jones Trust Company as chief administration officer and served in that capacity until March 2022. Carnie was named a principal in 2021.

Alison received her bachelor's degree in human and organizational development from Vanderbilt University in Nashville, Tenn., and received a Juris Doctor from Saint Louis University School of Law. Alison is a member of the Missouri Bar Association, Illinois Bar Association, the Bar Association of Metropolitan St. Louis and the Estate Planning Council of St. Louis.

Timothy Carroll joined JTC in 2021 as Head of Trust and Fiduciary of the Americas Private Client Services division.

JTC has expanded its US trust administration offering to Delaware through the acquisition of New York Private Trust Company, in addition to having a well-established South Dakota office. In his role, Tim will continue to expand JTC's US state jurisdictions and broaden the range of services offered.

Tim has over 30 years' experience in the fiduciary sector. Before joining JTC he was President/Chief Executive Officer at New York Private Trust Company. During his time at this firm, he helped to nurture and grow the business.

From 2013-2014, He worked for UBS Trust Company, Delaware, as Chief Trust Officer. Tim oversaw the fiduciary and new business responsibility for the company and successfully transformed the new business process to satisfy internal audit and regulatory review.

Tim has also advised advanced estate planning techniques to ultra-high net worth individuals. His experience includes grantor asset protection strategies, sale to intentionally defective trusts and post mortem death planning, as well as asset allocation based on risk and required rates of return to achieve financial goals.

Qualifications:

Bachelor of Arts in Accountancy from Villanova University, Masters in Taxation from Villanova School of Law, Certified Public Accountant (CPA), Certified Financial Planner (CFP), Trusts and Estates Practitioner (TEP)

Caroline Horty Dickerson is the Chief Executive Officer and Treasurer of Commonwealth Trust Company as well as a member of its Board of Directors. Caroline has more than twenty years of experience in the area of trust administration and taxation. Her responsibilities include managing the overall operations and resources of the company, and acting as the main point of communication between the Board of Directors and corporate operations.

Caroline is an active member of the Delaware Bankers Association (DBA), serving on the Board of Directors, Legislative Affairs and Regulatory Compliance Committees. Caroline is also a member of Vistage International.

Prior to joining CTC, Caroline worked at a large Wilmington accounting firm where she specialized in audit, particularly for closely held business owners. In addition, Caroline served as President of Commonwealth Insurance, providing insurance services to small business owners. Caroline is active in many professional organizations and community leadership.

John Geraghty is responsible for the Trust, Financial Planning and Investment Advisory Teams. With more than 35 years of industry experience, he's led many aspects and specialties of the Private Wealth Management business, including several of our key markets.

John is a Member of the Truist Affiliated Foundations Board and The New World Symphony of Miami Beach, Florida. His other interests are centered on child advocacy issues and mentoring young adults. He also served on the board of LifeYield, a technology company based in Boston, Atlanta Police Foundation, as well as Director of the Trust Management Association.

John earned his BA/BS from Shepherd University

James Kronenberg is Chief Fiduciary Counsel at Bessemer Trust. In this role, he is responsible for the firm's trusts and estates department, including its trustee and executor services. He also oversees Bessemer's entire suite of wealth planning capabilities: estate planning, tax consulting and management, insurance and risk management, philanthropic advisory, family wealth stewardship, and private asset advisory. He is a member of the firm's Executive Committee and Management Committee.

Prior to joining Bessemer, Jim was an attorney at Patterson, Belknap, Webb & Tyler LLP in New York City, practicing in its trusts and estates and tax-exempt organizations departments. Before that, he worked in the General Counsel's office at the Metropolitan Museum of Art.

Jim earned a J.D. and an LL.M. in taxation from the New York University School of Law and a B.A. in political science from the University of Pennsylvania.

Erica Lord serves as Chief Fiduciary Officer for BNY Mellon Wealth Management. In this role, she is responsible for the oversight of fiduciary relationships and the delivery of fiduciary services for BNY Mellon's Wealth Management business.

Erica joined the firm in with more than 20 years of experience serving high net worth individuals and families. Prior to joining BNY Mellon, she held a variety of leadership positions with another corporate fiduciary, including serving as Chief Fiduciary Officer for its Global Family Office and its Delaware affiliate trust company. Prior to that, she also served as Assistant General Counsel for the trusts and estates legal team and as a Senior Vice President and Senior Trust Advisor, providing comprehensive wealth management solutions to ultra-high-net worth individuals and families as part of a national team.

Before joining the financial services industry, Erica practiced privately at Reed Smith LLP and Lord, Bissell & Brook LLP, focusing primarily on estate planning for family business owners, trust and estate administration, and fiduciary litigation. Erica has special interest in fiduciary investing, specialty assets, and multi-generational family wealth education.

Erica earned a Juris Doctorate with honor from The George Washington University, Washington DC, and a Bachelor of Arts with high honor from Michigan State University, East Lansing, Michigan. She is a Fellow of the American College of Trust and Estate Counsel (ACTEC) and serves as a member of the Board of Directors of the Chicago Estate Planning Council. She has written and spoken widely for a variety of publications and professional organizations, including ACTEC and the ACTEC Law Journal, Trusts & Estates Magazine, Estate Planning Magazine, and the American Bankers Association.

Pamela Lucina is the Chief Fiduciary Officer for Northern Trust and leads their Trust & Advisory Practice. Pam works to assist clients and Northern Trust partners in achieving their goals through the use of world class tools and techniques while keeping an eye on the human element of wealth and family dynamics.

Prior to joining Northern, Pam was with BNY Mellon where she held the national role of Executive Director for their Wealth Management Advice, Planning and Fiduciary Services practice. Before that she was with JPMorgan providing wealth and estate planning services, and also spent 10 years in private practices as a tax consultant with Arthur Andersen, and in the trusts and estates departments of both Levin Schreder and Mayer Brown law firms.

Pam has a strong background in wealth, tax, philanthropic and business owner planning; she also brings expertise in next generation education, governance and global family office matters. She is a recognized leader and speaker within the Estate and Trust legal community.

She is a Fellow of the American College of Trust and Estate Counsel (ACTEC). Pam is a member of the National Services Leadership Team, and the Wealth Management Executive Leadership Team. These groups oversee the direction of our Wealth Management Business.

Pam earned her bachelor's degree from Marquette University in Business Administration and Management (BS) and her Doctor of Law (JD), Taxation from DePaul University.

Pam is a member of the Board of Trustees for the Lincoln Park Zoo, and a member of the Planned Giving Board for The Hadley School for the Blind. She is a frequent speaker and has

been featured on CNBC & Bloomberg, and quoted in Dow Jones, New York Times, Wall Street Journal, Financial Times, Barron's, Forbes, MarketWatch, Crain's Chicago Business, U.S. News & World Report & Business Insider.

Laura Mandel is an Executive Vice President and serves as the Chief Fiduciary Officer for The Northern Trust Company. Prior to her current role, Laura managed the Global Fiduciary Risk Team with oversight for the identification and resolution of fiduciary risk issues as well as oversight for fiduciary risk management programs.

Laura served as President of The Northern Trust Company of Delaware, a separate affiliate of The Northern Trust Company, which grew in assets under administration from \$8B to \$23B under her leadership. She was also an Advisor to The Northern Trust Company of Nevada and had oversight responsibility for its operations. From 2007 to 2012 Laura managed one of the largest and most complex portfolios of trust and investment management accounts in Wealth Management. Laura dedicated over seven years of service to Northern's Legal Department as a Senior Attorney advising Fiduciary Officers on a variety of trust and legal issues.

Prior to joining Northern Trust, Laura spent eleven years at BMO Harris Bank where she served in several roles, including Trust Counsel, Senior Trust Advisor and Manager of BMO Harris Bank Naperville Trust Department from 1997 to 2000. Early in her career, Laura practiced law with two Chicago firms where she specialized in estate planning and trust law.

Laura received her Bachelor of Arts degree with honors from Loyola University of Chicago in 1984 and attended both Georgetown Law Center where she was on the Dean's List and Loyola School of Law where she received her J.D. in 1987.

Laura is a Fellow of the American College of Trust and Estate Counsel and is a Certified Private Wealth Advisor. She speaks and writes frequently on various fiduciary topics, and is admitted to the bar of the State of Illinois and to the bar of the United States Supreme Court.

Laura serves as a member of the Board of Directors for The Night Ministry and as a Trustee of The Richard Driehaus Museum.

Sam Pertucci is a Managing Director of Neuberger Berman in the Private Wealth Management division, based in New York. He is the Head of Advice, Planning & Fiduciary Services, which is comprised of in-house tax, trust and estate attorneys, certified financial planners, certified public accountants and fiduciary specialists. Together, they advise clients in areas such as estate planning, tax planning, life insurance, philanthropy and wealth education. In addition, they cater to the estate and trust administration needs of wealthy families through Neuberger Berman Trust Company N.A. Sam previously spent 5 years at Deutsche Bank, where he was Global Head of Wealth Planning and Chairman of the Trust Company. Prior to that, he spent 17 years at Credit Suisse as Head of the Wealth Planning Group, which he co-founded. Sam is nationally recognized having been featured/quoted in leading publications including The New York Times, The Wall Street Journal and The Financial Times. The comprehensive suite of advisory solutions he has developed make him an innovator in his field. He has also lectured before numerous professional organizations and written extensively on wealth planning. He holds a B.A. from the University of Pittsburgh, J.D. from Widener University School of Law and LL.M in Taxation from Villanova University School of Law.

Timothy Powers serves as National Director of Fiduciary Governance. He is responsible for the oversight of the fiduciary governance function for both the personal trust and institutional lines of business and new business acceptance. This includes direct management of a team of Regional Fiduciary Executives who are responsible for overseeing fiduciary activity throughout the bank. In addition, Tim is Chairperson of the Fiduciary Governance Council and serves as a member of numerous key administrative and risk committees as well as being a lead fiduciary resource for all audit and regulatory examinations. He has over 30 years of experience in the trust and estate field and has held senior positions at leading wealth management firms.

Prior to joining Fifth Third in 2022, Tim was the Chief Trust Officer for Wilmington Trust, where he was responsible for the national oversight of trust administration services. Earlier in his career, he served as Chief Fiduciary Officer for Morgan Stanley Private Bank, Director of High-Net-Worth Services for UBS Trust Company, N.A, and President and Chief Trust Officer of Citigroup Trust, N.A.- Delaware, and was responsible for trust administration services on the East Coast.

Stacie Price is a Partner and Wealth & Fiduciary Advisor at Evercore Wealth Management and a Managing Director at Evercore Trust Company, N.A., part of the team responsible for delivering customized planning and administrative services to families, foundations and endowments.

She joined Evercore in 2011 from Lowry Hill, where she worked directly with individual and family clients and was additionally responsible for operations strategies and oversight. Previously, she was a financial analyst with Norwest Bank Minnesota.

Stacie received her B.A. in Organizational Leadership at Bethel University. She completed the financial planning certificate program at Minnesota State University and is a CFP® and a Certified Trust Financial Advisor.

Stacie is a volunteer for Jeremiah Program, a non-profit organization for furthering education and employment. She is also a member of the Bethel University Business and Leadership Advisory Board.

Peter Randazzo is President of Trident Trust Company in South Dakota. He is responsible for all operations of the trust company as well as affiliated company Trident Corporate Services (USA) LLC. Pete and his team are integral members of the global Trident team offering, strengthening client relationships with their depth of trust administration expertise and a broad perspective on wealth planning issues.

Pete has 36 years of trust and wealth management experience. Prior to joining Trident Trust Company (South Dakota), he was employed with Citi Private Bank as Managing Director, Head of Fiduciary Services in the Americas responsible for the oversight and management of four trust companies with fiduciary services staff in three US locations and one in Nassau, The Bahamas. Prior to joining Citi in 1997, he was employed with Comerica Bank in Detroit, Michigan where he assisted in the development and launch of trust services alliances with various national brokerage firms. Pete was a Registered Representative prior to his trust career.

Pete is a member of the South Dakota Governor's Task force on Trust Administration Review and Reform. Appointed by the Governor of the State of South Dakota, he has played an instrumental role in developing many of the laws that have propelled South Dakota to one of the top trust jurisdictions in the United States.

Pete is also a member of the Trust Management Association (TMA). TMA is an independent self-funded organization, with the American Bankers Association serving as secretariat. Working to bring together the top leaders in the trust and wealth management industry, TMA's primary function is an annual forum to hear speakers and exchange ideas among members.

Pete received his Bachelor's degree in Finance from Wayne State University in Detroit, Michigan and his Juris Doctorate from the University of Detroit School of Law. He is a member of the State Bar of Michigan.

Aaron Reber is Huntington National Bank's Head of Institutional & Personal Trust, which includes its Trusts & Estates, Advanced Wealth Strategy, Retirement Plan Services, Corporate Trust, and Institutional Custody Services businesses. He is also responsible for Huntington Wealth Management's Business Strategy & Innovation. Aaron joined Huntington in 2016 with the acquisition of FirstMerit, where he began in 2014 and held a similar role. Prior to FirstMerit, Aaron was a Managing Director and member of the Global Trusts & Estates leadership team of the J.P. Morgan Private Bank. He was responsible for running J.P. Morgan's Specialty Asset Management (Closely Held Business, Oil & Gas, Farm & Ranch, Real Estate, Life Insurance) and Specialized Trust Administration businesses. Aaron started his career as an attorney at Thompson Hine LLP advising business owners on transactions, business succession, and trust, estate, and tax matters.

Trista Shigley is the Fiduciary Division Director for Truist overseeing the trust advisors in North Carolina and South Carolina. Trista has over 15 years of legal and business experience. Trista graduated magna cum laude from the Honors College and Moore School of Business at the University of South Carolina and earned her Juris Doctor from Charleston School of Law. Prior to going to law school, Trista worked at a national branding firm consulting with many Fortune 500 Companies.

Prior to joining BB&T, she also worked at a boutique estate and tax law firm and the Children's Law Center at the University of South Carolina

Jason Susini is the Fiduciary Manager in Glenmede's Fiduciary Practices Team. In this role, he oversees activities related to Glenmede's role as a fiduciary and offers advice and solutions for complex fiduciary matters. He also manages a team of specialists that support administrative functions such as discretionary actions, special asset administration and account closings.

Prior to joining Glenmede, Mr. Susini worked with PNC Wealth Management as a Senior Fiduciary Product Specialist. He has held similar roles with Wilmington Trust and BNY Mellon Wealth Management.

Mr. Susini received his LL.M. in Taxation from Temple University Beasley School of Law, his Juris Doctor degree from Duquesne University School of Law, and his Bachelor of Science degree in Finance from Saint Vincent College.

David Sutton is Wealth Legal Counsel and Trust Manager at INTRUST Bank, N.A. David heads the Wealth Trust Group within the Wealth and Retirement Division of INTRUST Bank, N.A. David joined INTRUST in 2002 after having been in private law practice for 12 years. He holds a bachelor's degree in business administration (summa cum laude) from Washburn University and a juris doctorate degree from Washburn University School of Law. He is also licensed as a certified public accountant.

Frank Sutton serves as the Chief Fiduciary Risk Officer for Wilmington Trust and is responsible for governance, policy/procedure, regulatory exam management as well as general fiduciary risk for Wilmington Trust nationally. Frank joined Wilmington Trust in 2020. Prior to joining Wilmington Trust, Frank was the Global Head of Fiduciary Risk for J.P. Morgan. He spent time at Merrill Lynch Trust Company and U.S. Trust Company where he led teams responsible for new business acceptance as well as providing technical fiduciary advice to trust officers. Earlier in his career, he was a practicing estate planning attorney in New Jersey and New York. Frank holds an LL.M. in taxation from New York University School of Law, a J.D. from Cornell Law School and a B.A. in classics from University of Florida.

Marie L. Tormey is an Executive Vice President and Chief Fiduciary Officer for the PNC Asset Management Group ("AMG"). In this role, she is responsible for Fiduciary oversight in AMG. She is also responsible for the oversight of the business and service practices associated with fiduciary account administration of Closely-held Business Assets, Trust Real Estate Services, as well as Trust Tax.

Prior to the Chief Fiduciary Officer role, Marie was the Wealth Management Fiduciary Managing Director. In that role, Marie was responsible for the oversight of Wealth Management market-based fiduciary teams, including administration, compliance with policies and procedures, client experience as well as employee development and performance.

Prior to assuming her Fiduciary Managing Director role in 2010, Marie served as a Wealth Management Team director in the Central New Jersey market. In that role, she was responsible for the delivery of an exceptional client experience and for expanding market share by retaining and growing existing client relationships, as well as by acquiring new High Net Worth clients. In addition, she served as the Trust Director for the Central and Northern New Jersey market. Her responsibilities in that role included the oversight of fiduciary activities within the market, the effective delivery of PNC Wealth Management trust and estate services and compliance with PNC's policies and procedures. Prior to joining PNC in 1993, Marie completed the Management Training Program at First Fidelity Bank, Newark, New Jersey (now Wells Fargo) and then joined their Trust Department as a Personal Trust Administrator.

Marie is a Summa Cum Laude graduate of Saint Peter's College (n/k/a St. Peter's University) and holds a Bachelor of Science degree in Business Management and Economics. She is also a graduate of the American Bankers Association National and National Graduate Trust Schools.

Marie is a member of the Trust & Wealth Management Committee of the New Jersey Bankers Association, as well as a member of the Executive Committee of the ABA's Trust Management Association, and is also a member of the Estate Planning Council of Central New Jersey.

Scott White is a Senior Vice President with US Bank, responsible for the Trust Product. Scott recently joined US Bank, approximately six months ago. Prior to joining US Bank Scott was at Charles Schwab, working in the Schwab Institutional organization. Scott is currently located in Castle Rock, Colorado. While at Charles Schwab, Scott held many positions from Managing Director responsible for Operational Outsourcing to Managing Director responsible for product development. Scott's most recent position at Charles Schwab was Managing Director responsible for general management of the Trust platform, including four different product offerings, operations, Service and platform development. Scott graduated from Ottawa University with a Bachelor of Arts degree in Business Administration and is a FINRA arbitrator.