MONDAY, JANUARY 29

8:00 a.m. – 3:00 p.m.
FSI Board of Directors Meeting (Board Members Only; Closed to Media)

10:00 a.m. – 12:00 p.m.
FSI IAS Council Meeting (IAS Council Members Only; Closed to Media)
Ft. Worth 7

10:00 a.m. – 6:30 p.m.
Registration Open

12:00 p.m. – 3:45 p.m.
PRE-CONGRESS: Advancing Women in Leadership Luncheon
Sponsored by Broadridge Financial Solutions, Inc. and Fidelity Clearing & Custody Solutions
Texas C
Kick off OneVoice with this educational and inspiring luncheon bringing together female executives from across the independent financial services industry for an opportunity to network, exchange ideas and gain insights on professional development and issues important to women in today’s workforce.

The Advancing Women in Leadership Luncheon will feature:

- Kate Johnson, Founder & President of Grace Camp, LLC, who will conduct a workshop on Leading Change Authentically and discuss how to be proactive as the ongoing tsunami of regulatory, technological, and demographic developments continues to evolve our industry
- TED Talk by Michelle Barry, President of H. Beck, Inc., about her personal experiences and what has led her to success as a woman in this predominantly male profession
- Retaining Women in Financial Services – Hear the views from C-Suite on retaining talented female staff, as well as representatives from a range of leading institutions discussing the challenges and proposed solutions for retention.

- Wendy Benson, Head of Wealth Management, MassMutual Financial Advisors
- Gregg Johnson, SVP, Branch Office Development & Acquisitions, Securities America, Inc.
- Jamie Price, CEO, Advisor Group
- Moderator: Frieda Lewis, Chief Commercial Diversity Officer, Broadridge Financial Solutions, Inc.
• Fidelity Insights on Advice: How Female Advisors Are Standing Out from the Crowd, with Samantha O’Neil, Senior Vice President of Marketing at Fidelity Clearing & Custody Solutions
• Table Topic Discussions and Networking Opportunities

This will be a very interactive workshop with plenty of opportunities to network and ask questions. We look forward to your participation!

*Pre-registration is required to attend this complimentary workshop luncheon, so sign up today!

1:00 p.m. – 3:30 p.m.
FSI Compliance Council Meeting (Compliance Council Members Only; Closed to Media)
Dallas 2

2:00 p.m. – 3:30 p.m.
FSI Operations & Technology Council Meeting (Ops & Tech Council Members Only; Closed to Media)
Dallas 4

4:00 p.m. – 5:15 p.m.
OPENING GENERAL SESSION
Adapt and Disrupt: Capture New Business Opportunities and Stay Ahead of the Pack
Texas A&B

After finding success, many companies fall into a pattern of dire complacency. Their decision-makers forget about adapting and making change happen. Once-thriving corporate cultures can quickly wilt, and the results can be deadly. Just ask Kodak, Blackberry, Blockbuster or Smith Corona, whose leaders didn’t adapt at crucial moments of transformation. Today, no one can afford to stagnate. Jeremy will show you how to awaken, hunt and capture those immense opportunities that others might too easily dismiss – and actually make these ideas happen.
Drawing on 200 interviews with CEOs, Trend Hunter’s study of 250,000 innovations, new case studies and even his family’s personal journey of entrepreneurial daring, Jeremy challenges audiences to define their core values, and guides them toward a new outlook on innovation, disruption and adaptation.

• Jeremy Gutsche, CEO of TrendHunter.com, Innovation Expert, and NY Times Best-selling Author

5:15 p.m. – 6:30 p.m.
Opening Networking Reception
Texas A&B

TUESDAY, JANUARY 30

6:30 a.m.
Registration Open

6:45 a.m. – 7:45 a.m.
Networking Breakfast
Texas A&B

8:00 a.m. – 9:00 a.m.

CONCURRENT SESSIONS

CEO TRACK Sponsored by American Funds

Thriving in a Fiduciary World

Texas C

The future of DOL fiduciary rule is uncertain, and the SEC has begun consideration of a uniform fiduciary standard. What should a uniform fiduciary standard look like? How will it be enforced? Come and find out what independent financial services firms should do to ensure their businesses thrive in the future.

- Adam Antoniades, President, Cetera Financial Group
- Valerie G. Brown, Executive Chairman, Advisor Group
- Scott Curtis, President, Raymond James Financial Services, Inc.
- Moderator: Carolyn Clancy, Executive Vice President, Head of Broker-Dealer Segment, Fidelity Clearing & Custody Solutions

COMPLIANCE TRACK

Advisor-Run RIAs

Texas D

In this session, we will cover a broker-dealer firm's obligation when one of its advisors runs his own RIA as an outside business activity. We will go over FINRA guidance outlined in notices 94-44 and 96-33 and share best practices, conditions and prohibitions around this type of activity.

- Bryan Jacobsen, Senior Vice President and Chief Compliance Officer, Cetera Advisor Networks, LLC
- Joan Schwartz, Chief Legal Officer and Managing Director, Pershing, a BNY Mellon company
- Chad Weaver, Partner, Freeman Mathis & Gary, LLP
- Moderator: Lynn Goebel, Vice President - Advisory Programs, ValMark Securities, Inc.

DUE DILIGENCE TRACK

Interaction Panel

Dallas 5-7

What is the right amount of communication between due diligence departments and other departments? What other departments are critical for the success of due diligence, communication with advisors and training for advisors as well as due diligence professionals? This panel will answer these critical questions and more.

- Karen Bean, VP, Investment Products, Kestra Financial, Inc.
- Peter Greenberger, Director, Mutual Fund & 529 Plan Product Management, Raymond James & Associates
- Timothy Stickney, AVP, Product Risk Management, Lincoln Financial Network

IAS TRACK

Are you a Fiduciary? New and Proposed Regulations Creating Fiduciary Status for
Firms
Texas 5&6
Exploratory discussion about the implications of being a fiduciary and its impact on client service, investment selection and outsourcing. Come and learn what are the best practices for reducing risk quotient and how to effectively manage this with advisors.

- Melissa Couch, Director, Corporate RIA Sales and Support, Signator Investors, Inc.
- William Dowell, Founder & President, Vision Financial Group, Inc.
- Gene Goldman, CIO/Director of Research, Cetera Financial Group
- Moderator: Daniel Ciavarella, EVP, Head of Product Strategy and Marketing, FolioDynamix

MARKETING, GROWTH & DEVELOPMENT TRACK
Doing More with Less – Effectively Leveraging Strategic Partnerships for Marketing Success
Texas 1&2
In a world with scarce resources and increasing demand for marketing and communications expertise, how can marketing leaders continue to develop and deliver marketing results? One answer may lie in strategic partnerships. From freelancers, contractors, agencies and “content for hire,” this session will discuss ways in-house teams can best leverage their partners.

- Joseph Kuo, President & Managing Partner, Haven Tower Group, LLC
- Larry Schwartz, Head of Business Marketing, Broadridge Financial Solutions, Inc.
- Susan Theder, Chief Marketing Officer, Advisor Group
- Moderator: Alex David, Head of Branch Development | Marketing | Relationship Management, Wells Fargo Advisors Financial Network (FiNet)

OPERATIONS & TECHNOLOGY TRACK
Cybersecurity
Texas 3&4
FINRA & the SEC have provided their observations on cybersecurity, having examined 50-75 firms recently. This session is a panel discussion aimed at highlighting the most common issues that they uncovered and how to address these issues with the help of a cyber security expert.

- Annie Groleau, Compliance Officer – Cybersecurity, Securian Financial Services, Inc.
- David M. Kelley, Surveillance Director, FINRA – Kansas City Office
- Jonathan Klein, Chief Information Security Officer, Broadridge Information Security Group
- Moderator: Joseph Borg, Director, Alabama Securities Commission, NASAA

SUPERVISION TRACK
Best Practices on Partnering with Compliance
San Antonio 1-3
The relationship between the compliance and supervision departments is critical to creating a strong regulatory compliance system between firms and their financial advisors. This session will focus on how the two departments can work together to create effective policies and procedures, how to and when waivers to policies should be granted and how to best communicate with the advisor force.
Networking Break
Texas A&B

9:30 a.m. – 10:30 a.m.
CONCURRENT SESSIONS

JOINT CEO AND MARKETING, GROWTH & DEVELOPMENT TRACK Sponsored by American Funds

Hybrid RIA Model – Are You on Offense, Defense or on the Sidelines?
Texas C
A growing trend in the industry has been the migration of advisors to the hybrid model. This session will discuss the best practices from firms that offer this model and how they support it, supervise it and profit from it, without cannibalizing their core advisory business.

- David Canter, EVP, Head of RIA Segment, Fidelity Clearing & Custody Solutions
- Gabriel Garcia, Managing Director, Head of Relationship Management – Advisor Solutions, Pershing, a BNY Mellon company
- John Hyland, Founder & Managing Director, Private Advisor Group
- Moderator: Michael Bryan, Senior Vice President, Advisory Services, Triad Advisors, Inc.

JOINT COMPLIANCE AND IAS TRACK

The Share Class Conundrum
Texas D
The ABC’s of share classes is outdated information. It’s common these days to see a single fund offer several share classes beyond A, B and C, some offering 10 or more. The question of what’s better for the client: load-waived A versus I; loaded A versus C; or Clean versus T can be very difficult to answer at the time of the transaction. In this session, panelists will discuss common approaches and share best practices.

- Joseph Gallo, Senior Counsel, Lincoln Financial Network
- Matthew Schluter, President, Wealth Management Solutions, Advisor Group
- Pete Thatch, Product Management Director, American Funds
- Moderator: Michael Partnow, Financial Solutions, Pershing, a BNY Mellon company

DUE DILIGENCE TRACK

Advisory Panel
Dallas 5-7
There is an ongoing shift in the securities industry away from commission-based to fee-based services. Financial advisors have an array of tools available to them in this arena. This panel will
address significant due diligence topics in advisory services, including the evaluation of advisors as portfolio managers, outside money managers and other related service providers.

- **Colleen Bell**, First Vice President, Fiduciary Services, Cambridge Investment Research, Inc.
- **Zoe Brunson**, Senior Vice President, Investment Strategies, AssetMark, Inc.
- **James Clements**, 2nd VP – Supervision Department, Ameritas Investment Corp.
- **Moderator**: M. Kirk Leslie, VP, Regional Director, Envestnet, Inc.

**OPERATIONS & TECHNOLOGY TRACK**

**Service Management in Financial Services**

**Texas 3&4**

Providing excellent service is part of the financial services business fabric. This session is a panel discussion aimed at highlighting service management solutions & considerations around the technology that powers these solutions.

- **Kevin Crowe**, Unit Leader, Solutions Team, SEI Advisor Network, SEI
- **Tom Keiser**, Chief Operating Officer, ZenDesk
- **Michael Pinsker**, CEO & Founder, Docupace Technologies, LLC
- **Moderator**: Guru Rao, VP, Applications Development, Lincoln Investment Planning, LLC

**SUPERVISION TRACK**

**Supervising Complex Products**

**San Antonio 1-3**

The supervision of complex products, as defined by FINRA Notice 12-03 has become an important supervisory function. This session will focus on the various types of complex products available today and their unique supervisory challenges. In addition, the session will also discuss up front control procedures, training advisors and systems testing.

- **Mason Burnham**, Senior Vice President, Divisional Supervisory Manager, Wells Fargo Advisors Financial Network, LLC
- **Garrett Merrill**, Managing Director, Supervision, First Allied Securities, Inc.
- **Brandon Reif**, Managing Partner, Winget, Spadafora & Schwartzberg, LLP
- **Moderator**: Albert Haworth, CEO, Preferred Capital Securities

10:30 a.m. – 10:45 a.m.

**Networking Break**

**Texas Pre-Function Foyer**

10:45 a.m. – 12:00 p.m.

**GENERAL SESSION**

**Firm CEO Panel**

**Texas A&B**

In this session, you will hear from firm CEOs on strategies for growth and success. This panel discussion will provide invaluable insights on emerging ideas, trends and developments in the independent financial services industry.

- **Robert Moore**, CEO, Cetera Financial Group
- James Poer, President & CEO, Kestra Financial, Inc.
- John Rooney, Managing Principal, Commonwealth Financial Network
- **Moderator:** David Knoch, President, 1st Global, Inc.

12:00 p.m. – 1:30 p.m.
**Networking Lunch**
Texas A&B

1:30 p.m. – 2:30 p.m.
**CONCURRENT SESSIONS**

**CEO TRACK** Sponsored by American Funds

**The Product Shelf**
Texas C
New and pending fiduciary standards will forever change the types and pricing of investment products. This session helps firm CEOs think about the future of mutual fund share class pricing, direct business and the appropriate depth of product shelves.

- Michael Diamond, Vice President, Product Management, Fidelity Clearing & Custody Solutions
- Michael Doyle, Managing Director, Pershing, a BNY Mellon company
- Pete Thatch, Product Management Director, American Funds
- **Moderator:** Carly Maher, SVP, Enterprise Initiatives, Ladenburg Thalmann Financial Services

**COMPLIANCE TRACK**

**Vulnerable Clients**
Texas D
Join representatives from regulatory agencies and firms to discuss rules and laws promulgated to assist firms in protecting senior clients, and others who may experience signs of diminished capacity, from financial abuse. We will share techniques around staff and advisor education as well as operational best practices.

- Frank Borger-Gilligan, Assistant Commissioner, Tennessee Securities Division
- Ronald Long, Director of Regulatory Affairs and Elder Client Initiatives, Wells Fargo Advisors, LLC
- Robert Mascio, Manager, FINRA
- **Moderator:** Andrew Hartnett, Officer, Greensfelder, Hemker & Gale, P.C.

**DUE DILIGENCE TRACK**

**Processes and Procedures Panel**
*Dallas 5-7*
During this session, panelists will discuss Due Diligence team structure, tools, communication, research and monitoring of products.

- Thayer Gallison, Vice President – Due Diligence Officer, Ladenburg Thalmann Financial Services
IAS TRACK
Impact of Technology and Regulatory Environment on Advice Delivery
Texas 5&6
Our advisors are being asked to deliver higher value-added services in a time of levelized compensation. How are we coaching them to do so profitably with scale? With the inherent ambiguity of terminology for "reasonable compensation", what guidance are we providing to advisors? Engaging integrated technology which allows scale enables advisors to focus on differentiation; is it feasible to subsidize the ever-growing tools provided by Fin tech companies?

- Gary Gallagher, Head of Investment and Managed Solutions, Fidelity Institutional
- John Yackel, Executive Managing Director, Head of Institutional Business Development, Envestnet, Inc.
- Moderator: Craig Spadafora, AVP, Product Management, Signator Investors, Inc.

MARKETING, GROWTH & DEVELOPMENT TRACK
The Power of Diversity in Growing Your Business
Texas 1&2
The financial advisories with the healthiest growth today are those that reflect more diversity both in terms of their staff and the clients they serve. For firms that want to improve their ability to meet the needs of those clients, it’s important to both recognize the country’s changing demographics and make active efforts to engage with diverse groups.

- Samantha O’Neil, Senior Vice President, Marketing, Fidelity Clearing & Custody Solutions
- Abby Salameh, Chief Marketing Officer, Private Advisor Group
- Ryan Shanks, Founder + CEO, Finetooth Consulting
- Moderator: Frieda Lewis, Chief Commercial Diversity Officer, Broadridge Financial Solutions, Inc.

OPERATIONS & TECHNOLOGY TRACK
Cloud Adoption
Texas 3&4
Technology solutions are moving away from deployments that reside within private clouds/corporate data centers to Software as a Service (SaaS) architectures. This shift brings many opportunities as well as risks. This session will explore the major types of Cloud offerings (SaaS, PaaS and IaaS), the major vendors in the space and the benefits and risks associated with each type.

- Aric Bandy, President, Agosto, Inc.
- Tom Feher, Financial Services Industry Director, Microsoft Corporation
- Mark Schlesinger, Chief Information Officer, Broadridge Financial Solutions, Inc.
- Moderator: Dave Bellando, AVP, Technology Services, 1st Global, Inc.
SUPERVISION TRACK

Effective Documentation Practices for Financial Advisors
San Antonio 1-3
Due to the changing regulatory environment, the documentation of conversions between advisors and their clients has become a critical component to supervision practices. This session will focus on what you need to train advisors to protect themselves and the firm including: when did the conversation occur, what was discussed, were investment recommendations made, did the client understand what was discussed, as well as effective note taking practices for advisors.

- Brian Palmeri, Partner, Winget, Spadafora & Schwartzberg, LLP
- Missy Pohlig, Director of NextGen Services, SEI
- Moderator: David Mehlhorn, Director of Sales, Redtail Technology

2:30 p.m. – 3:00 p.m.
Networking Break
Texas A&B

3:00 p.m. – 4:00 p.m.
CONCURRENT SESSIONS

CEO TRACK Sponsored by American Funds

Rep as Portfolio Manager
Texas C
There are many questions surrounding the proper usage of Rep as Portfolio Manager programs. How can firm executives measure advisor competence and ensure that fiduciary responsibilities are met? How do such accounts compare with alternative pricing platforms? What safeguards can be implemented to eliminate the potential for reverse churning? These are just a few of the questions that will be addressed in this session.

- Noreen Beaman, Chief Executive Officer, Brinker Capital
- James Clements, 2nd VP - Supervision Department, Ameritas Investment Corp.
- Daniel Hamer, VP, Product Engagement, Envestnet, Inc.
- Moderator: Tim Stinson, Head of Wealth Management Advisory, Cetera Financial Group

JOINT COMPLIANCE AND DUE DILIGENCE TRACK

Regulatory Update and Exam Focus
Texas D
Join representatives from FINRA and independent firms to discuss recent regulatory exam trends, including examination priorities, frequently found deficiencies and future areas of focus. You will come away from this discussion with a greater understanding of today’s top enforcement and regulatory concerns.

- Patrick J. Caulfield, Vice President & Chief Compliance Officer, Lincoln Financial Group Distribution
- Tom Drogan, Senior Vice President & Deputy, Office of Sales Practice, FINRA
- Scott Orr, Vice President, Public Affairs, Fidelity Investments
- Moderator: Cliff Kirsch, Partner, Eversheds-Sutherland
IAS TRACK
The Impact of Shrinking Product Shelves, TAMP’s Z and Clean Shares
Texas 5&6
Most B firms are compelled to reduce their product shelves to manage risk. What processes are being used to establish approved product lists that meet the needs of a diverse consumer landscape, and how do firms keep these shelves current and relevant to a broad constituency? The decisions we make have dramatic implications on existing consumer relationships including forced terminations, account transfers, tax implications, etc. Learn how to show best interest in these scenarios.

- George Chuang, President, Transamerica Financial Advisors, Inc.
- Robert Guldner, Chief Compliance Officer, Investment Advisory, Advisor Group
- Dana Rhodes, Vice President, Advisory Consulting, Kestra Financial, Inc.
- Moderator: Bruce Olberding, Vice President – Financial Services Group, DST Brokerage Solutions, LLC

MARKETING, GROWTH & DEVELOPMENT TRACK
The Future of Marketing and Branding as the Client Experience
Texas 1&2
While it is nothing new for financial services firms to focus on delivering a high level of service to their advisors, how do you make it a valuable differentiator? How can a firm make customer satisfaction and excellent service synonymous with their brands and use it as a marketing strategy to grow? Come to this panel to find out.

- Tarah Carlow, SVP, Marketing & Advisor Loyalty, Prospera Financial Services, Inc.
- Jeff Magson, EVP, Client Experience Officer, 1st Global, Inc.
- Jeff Vivacqua, SVP, Marketing, Cambridge Investment Research, Inc.
- Moderator: Chris Perry, President, Global Sales, Marketing & Client Solutions, Broadridge Financial Solutions, Inc.

OPERATIONS & TECHNOLOGY TRACK
Leveraging Agile Principles - Bringing IT and Business Together
Texas 3&4
This session will provide an overview of Agile, as well as a detailed panel discussion on the benefits and challenges with Agile in established environments. Whether you’re new to Agile or an experienced practitioner, there is something for everyone to take away from this discussion.

- Dave Bellando, AVP, Technology Services, 1st Global, Inc.
- Keith Jamaitis, Managing Director, Broadridge Financial Solutions, Inc.
- Geoffrey Moore, VP, Information Technology, ValMark Securities, Inc.
- Moderator: Susan Fojtasek, VP, Consulting, Improving

SUPERVISION TRACK
Supervision of Remote Locations
San Antonio 1-3
In addition to field offices, many advisors today choose to use additional remote locations to run their practices, such as a home office or a vacation home. This session will focus on the unique challenges created by these additional locations including: requirements for these locations to be advertised to the public, what records can be maintained at the remote location versus the field office, the frequency of inspections of remote locations and the treatment of shared office spaces and virtual offices.

- Leslie Ayers, Chief Supervision Officer, Advisor Group
- Paul Matecki, Of Counsel, Greensfelder, Hemker & Gale, P.C.
- Mark Quinn, Director of Regulatory Affairs, Cetera Financial Group
- Moderator: Thomas Horack, Chief Supervision Officer, Signator Investors, Inc.

4:15 p.m. – 5:15 p.m.
GENERAL SESSION
The 5 Second Rule: Achieve Break-Through Performance in Your Career and Life
Texas A&B
Three million people have learned the secret to reaching their true potential – now it’s your turn. You are meant to do extraordinary things in your career and your life, and the 5 Second Rule will help you achieve it.

In her viral, globally praised TEDx talk, Mel demystifies neuroscience research on the brain to explain why and how you sabotage yourself every day. You will learn how to identify the mistakes you are making and how to create lasting behavior change within yourself. You will also discover one radical idea that will forever alter how you approach life.

Mel uses riveting videos, case studies and hilarious personal stories that will amaze and entertain you, all the while giving you the resources you need to soar. She leverages audience participation to demonstrate behavior change. The lessons and tools can be applied immediately, and you will leave feeling deeply inspired, empowered and equipped to tackle your professional and personal dreams.

- Mel Robbins, Attorney, award-winning host on CNN and author

5:15 p.m. – 6:30 p.m.
Networking Reception
Texas A&B

WEDNESDAY, JANUARY 31

7:00 a.m.
Registration Open

7:30 a.m. – 8:00 a.m.
Discussion Breakfast*
Varies (see Discussions)

8:00 a.m. – 10:00 a.m.
• DUE DILIGENCE DISCUSSION*, Ft. Worth 7
• MARKETING, GROWTH & DEVELOPMENT DISCUSSION*, Texas 1&2

8:00 a.m. – 11:00 a.m.
IAS DISCUSSION*
Texas 5&6

8:00 a.m. – 12:00 p.m.
• CEO DISCUSSION*
  Texas C
• COMPLIANCE DISCUSSION*
  Dallas 5-7
• OPERATIONS & TECHNOLOGY DISCUSSION
  Texas 3&4

10:00 a.m. – 12:00 p.m.
Council Meetings (Council Members Only; Closed to Media)

• FSI Due Diligence Council Meeting, Ft. Worth 7
• FSI Marketing, Growth & Development Council Meeting, Texas 1&2

12:00 p.m.
Conference Adjourns

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

*Discussion meetings are closed to Media