2020 Tri-State

Trust

CONFERENCE

April 20-22, 2020

Hilton Garden Inn • Fargo, ND

EXHIBITORS

As of March 4, 2020

Accutech Systems Corporation

Artisan Partners

Broadridge

CAPIS

EPIC Retirement Plan Services

Farmers National Company

FCI Advisors

Federated Hermes

First Trust Portfolios

Infovisa

Innovest Systems

Invesco

J.P. Morgan

Lazard Asset Management

MainStreet Advisors

MFS Investment Management

National Care Advisors

North Dakota Community Foundation

Northern Trust

Pifer's Auction & Realty

Plus Retirement Services

Principal

Promontory

Proxytrust

Reich & Tang

SEI

Total Bank Solutions

Touchstone Investments

T. Rowe Price

Vanguard

Voya Investment Management

AGENDA

Monday, April 20

4:30 pm Registration

5:00 pm Opening Reception in Exhibit Hall

6:30 pm Opening Dinner

7:00 pm **"Disrupting for Good: Using Passion and Persistence to Create Lasting Change"**

Chris Field, College Station TX

In life there are Dreamers and there are Doers. Some people, like Chris Field, are blessed to be both. As a freshmen in college he ran for mayor of his hometown and finished third out of five candidates. He was encouraged to aim lower by the powers that be, but he aimed high anyway. There is something about stepping out. No matter the outcome, it emboldens us and tells us we can. Field launched Mercy Project in 2010 to combat child trafficking in Ghana's fishing industry. He challenges and encourages others to join him in disrupting the status quo.

Tuesday, April 21

7:30 am Breakfast Buffet in Exhibit Hall

8:10 am **Rapid-Fire Roundtables**

Join us for a fast-paced networking session where you'll get to know other attendees and discuss current issues and trends.

9:00 am Break in Exhibit Hall

9:30 am **"Federal Tax Update"**

Samuel A. Donaldson, Georgia State University, Atlanta GA

This informative and entertaining session will recap the major federal income, estate, and gift tax developments from the past year. Specific topics to be addressed include state income taxation of nonresident trusts, final clawback regulations, using trusts to maximize the deduction for state and local taxes, and estate planning implications of the SECURE Act.

11:10 am **"Economic Assessment and Fixed Income Outlook"**

Bill Ehling, Federated Hermes, Pittsburgh PA

Ehling will provide an overview of the U.S. and global macroeconomic outlook and the opportunities currently available in the global fixed income markets. The presentation will also cover the role of fixed income in asset allocation as well as the ways of generating alpha in fixed income despite low nominal yields. Responsible investing – including in ESGs – will continue to be a factor going forward.

12:00 pm Luncheon and Door Prize Drawings in Exhibit Hall

1:00 pm **"Retirement Insights: Breaking the Withdrawal Order Rule of Thumb"**

Sharon Carson, J.P. Morgan, New York NY

As fewer households have pensions than in the past, some retirees must use their capital in addition to earnings to support their lifestyle. They may have several different account types and be unsure which to withdrawal from first. There is a general rule of thumb, but it may not adequately account for when to take Social Security, if a Roth conversion strategy would be helpful, the possibility of Medicare surcharges, tax law changes and significant life events. This presentation will address the big picture, which is the interplay of all of these factors.

2:00 pm Dessert and Final Break with Exhibitors

2:30 pm	**"Digital Assets"**

Michael P. Daly, Pohl Consulting and Training, San Francisco CA

We live in a digital world. This program explores how digital assets have become an important component of the traditional trust, requiring the same level of fiduciary duty and care that real and tangible property requires. How does a trust company accept and care for digital documents? How can the binary asset be protected and prepared for the passing from one generation to the next?

3:20 pm Break

3:30 pm **"SECURE Act: What Your Financial Organization Needs to Know"**

Maureen Revak, Ascensus, Brainerd MN

The SECURE Act represents the most comprehensive retirement reform legislation in over a decade. Learn about effective dates and get an explanation of the Act's provisions and their impact on retirement products and services. In addition, we'll discuss some best practices designed to assist you while the IRS and DOL are working on formal guidance.

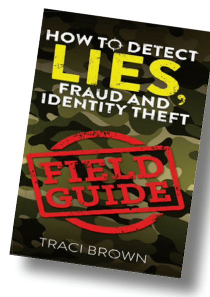
4:30 pm Networking Reception followed by Dinner on Your Own

Wednesday, April 22

7:30 am Continental Breakfast

8:00 am **"Liar, Liar, Pants on Fire"**

Traci Brown, Denver CO



Discover the power of body language and learn how to read fraudsters like a book. You will learn: telltale signs someone is lying, how to elegantly uncover the truth, which lies you should tell and how to keep nefarious people from making you a victim.

9:30 am Break and Time to Check out of Rooms

9:45 am **"Transitioning Your Business…You Have a Successor, But How do You Get There?"**

F. John Williams, Fredrickson & Byron P.A., Fargo ND

For many business owners, selling or passing on a business to family members can be as challenging as starting the business. Williams will address questions a business owner should consider while planning for a transition of the company and how to keep the company strong after leaving. Succession planning means thinking things through as far in advance as possible to maximize value. The session will cover setting the company up for transition, transition techniques, and the tax effects of the transition.

11:15 am Adjourn

HOTEL INFO

Hilton Garden Inn
4351 17th Ave S
Fargo ND

A block of rooms will be held until **March 18.** Room rate is **$119**. Please call the hotel directly and ask for the North Dakota Bankers Association room block.

Calll to reserve a room:
701.499.6000

CE CREDIT

The 2020 Trust Conference content has been submitted for continuing education credit with the following organizations:

- Certified Financial Planner Board of Standards
- Institute of Certified Bankers: CTFA and CRSP
- Minnesota State Board of Continuing Legal Education
- North Dakota Commission for Continuing Legal Education
- North Dakota Insurance Department
- South Dakota Division of Insurance

REGISTRATION

To Register:
Return enclosed form with payment:

NDBA
Attn: Registration
PO Box 1438
Bismarck ND 58502

Questions?
Call NDBA's Dorothy Lick at 701.223.5303

SPEAKERS

Traci Brown
Body Language Trainer
Boulder CO

Sharon Carson
J.P. Morgan
New York NY

Mike Daly
Pohl Consulting and Training, Inc.
San Francisco CA

Samuel Donaldson
Georgia State University
Atlanta GA

Bill Ehling
Federated Hermes
Pittsburgh PA

Chris Field
Mercy Project
College Station TX

Maureen Revak
Ascensus
Brainerd MN

F. John Williams III
Fredrickson & Bryon P.A.
Fargo ND

Questions? Contact NDBA SVP of Education Dorothy Lick at 701.223.5303.

NORTH DAKOTA BANKERS ASSOCIATION

NDBA
PO Box 1438
Bismarck ND 58502-1438
www.ndba.com