REGISTRATION

2025 Tri-State

Trust

CONFERENCE

April 22-24, 2025

In-Person and Virtual Options

Conference Location:

Delta Hotel by Marriott

Fargo, ND

Sponsored by:

NORTH DAKOTA BANKERS ASSOCIATION

REGISTRATION OPTIONS:

IN-PERSON OR VIRTUAL

EXHIBITORS & SPONSORS

As of March 25, 2025

American Cancer Society
Broadridge
Cannon Financial Institute
CAPIS
Cheetah, an Accutech Company
EPIC Retirement Plan Services
Farmers National Company
FCI Advisors
Federated Hermes
Fifth Third Bank
Fi-Tek
Franklin Templeton
FusionIQ
Infovisa
Jack Henry
John Hancock
JP Morgan
MainStreet Advisors
MineralTracker
Monroe Capital LLC
National Care Advisors
ND Community Foundation
Northern Trust
Peoples Company
Pifer's Auction & Realty
Proxytrust
Ritchie Bros.
Simplify ETFs
Steffes Group
T. Rowe Price
Trustate Corporation
UMB Bank
Vanguard

Tuesday, April 22

4:30 pm Registration

5:00 pm Opening Reception in Exhibit Hall

6:30 pm Opening Dinner

7:00 pm **No Bad Days**

Hunter Pinke, Northwood ND

In the winter of 2019, Hunter Pinke, then a college athlete, suffered a life-changing ski accident, leaving him currently paralyzed from his chest down. He underwent multiple surgeries and spent months in rehabilitation at Craig Hospital in Colorado. Despite the challenges he faced, Hunter never gave up hope and faith. Hunter was told by health professionals that he would have good days and bad days going forward. Hunter told them they were wrong. ''I don't have bad days.'' Through Hunter's powerful presentation, you'll learn how to stack good days upon good days and live a life of gratefulness and joy.

Wednesday, April 23

7:45 am Breakfast Buffet in Exhibit Hall

8:30 am Welcome and Introductions

8:30 am **Economic Outlook**

Lauren Henderson, Stifel Financial, Chicago IL

This session will look at the current state of the economy and what it means going forward for overall growth, interest rates and monetary policy. It will cover macro-economic trends in consumer spending and investment, in addition to new monetary and fiscal policy initiatives and the potential economic effects of these changes. It also will examine the changing global and political environment, and how they will affect the economy. Participants will leave this session able to advise management teams on the possible effect of economic issues.

9:30 am **Using J.P. Morgan's Guide to Retirement to Help Clients Retire with Confidence**

Sharon Carson, JP Morgan Chase, New York NY

This presentation will cover timely retirement planning topics including implications of how spending changes by age given inflation of different goods and services, what clients may want to consider because of new retirement legislation, and common Social Security claiming questions and answers.

10:30 am Morning Break in Exhibit Hall

11:05 am **Hot Fiduciary Compliance Topics for Trustees**

Patrick Alyward, TrustWorthy Consultants, Atlanta GA

Navigating the fiduciary compliance landscape and meeting regulatory requirements is challenging. This session will review some pertinent compliance topics that corporate trustees often deal with. Specific compliance risks and requirements will be discussed and industry best practices will be shared to help organizations avoid compliance potholes.

12:00 pm Luncheon in Exhibit Hall

1:05 pm **Scouting Report on Recent Tax-Related Estate Planning Developments**

Steve Murphy, McGuireWoods LLP, Richmond VA

Murphy will provide an update on legislative and regulatory developments, rulings and cases in estate planning and gifts, generation-skipping transfers and fiduciary income tax. He'll also discuss how the changes can affect clients and customers. Additional topics will include gifts, valuation, estate inclusion, marital and charitable deductions, GST issues, and fiduciary income tax.

2:30 pm Dessert and Final Break with Exhibitors | Door Prize Drawings

3:10 pm **A.I. in Wealth Trust: Developing the Use Cases and Trust Needed to be Successful**
Mike Tropeano, Fi-Tek, Boston MA

AI is evolving beyond the hype and starting to impact the workplace. Organizations must develop strategies to leverage AI for better client experiences and scalability. This session will cover AI's current state, practical applications, and steps to prepare for its adoption.

4:15 pm **Rapid-Fire Roundtables**

This fast-paced session will give you a chance to discuss current issues and trends with colleagues.

5:00 pm Networking Reception followed by Dinner on Your Own

Thursday, April 24

7:45 am Continental Breakfast

8:15 am **Thriving in Chaos: Addressing 7 Challenges Impacting Wealth Management**
Phil Buchanan, Cannon Financial Institute, Athens GA

Client expectations of their advisors and advisory firms have never been higher. Driving these elevated expectations are diverse generations of wealth, each with their own perspectives and demands. Adding to the chaos are emerging technological tools, digital assets and artificial intelligence – and all are of interest to end user clients. This talk focuses on three specific strategies that advisors and advisory firms must employ to remain relevant in the eyes of existing clients and future prospects.

9:30 am **BSA/AML/OFAC Compliance Essentials for Fiduciaries**
Jeff Kropschot, Kropschot Consulting Partners, Springville UT

Join us for a dynamic session that dives into the fundamentals of anti-money laundering (AML) compliance. While we'll touch on key regulatory requirements, the primary focus will be on you – the client-facing personnel on the front lines. We'll explore how to spot red flags, identify suspicious activity, and take proactive steps to escalate potential threats. With real-world scenarios and actionable tips, you'll walk away equipped to protect your organization and clients, while navigating the complexities of AML compliance with confidence. Don't miss this chance to empower yourself in the fight against financial crime!

10:30 am **Global Market Outlook**
Chris Dillon, T. Rowe Price

The T. Rowe Price multi-asset group is responsible for managing $450B in T. Rowe assets and is responsible for asset allocation globally. Chris Dillon will discuss T. Rowe Multi-Asset's current decisions and forward-looking views on global markets.

11:30 am Closing and Adjourn

HOTEL INFO

Delta Hotel by Marriott
1635 42nd St SW
Fargo ND

- Deadline March 22
- Room Rate $149
- Ask for Tri-State Trust

Call to reserve a room:
701.277.9000
or visit:
http://bit.ly/4kw1Ar5

CE CREDIT

The 2025 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

CHOOSE IN-PERSON OR VIRTUAL!

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 Ext. 7

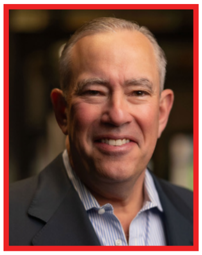
SPEAKERS

Hot Fiduciary Compliance Topics for Trustees

Patrick Alyward
TrustWorthy Consultants

Compliance Essentials for Fiduciaries

Jeff Kropschot
Kropschot Consulting Partners



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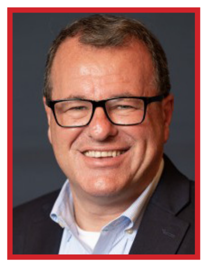

A.I. in Wealth Trust: Developing the Use Cases and Trust Needed to be Successful

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Economic Outlook

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Questions? Contact NDBA SVP of Education Dorothy Lick at 701.223.5303 Ext. 7.

NORTH DAKOTA BANKERS ASSOCIATION

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

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Fargo, ND

ATTENDEE REGISTRATION FORM I IN-PERSON & VIRTUAL

Organization Information

Bank/Company ______________________ Phone ______________________

Address ______________________

City ______________________ State ______________ Zip ______________

Registrants

Registrant 1 ______________________

Email ______________________ ☐ In-Person ☐ Virtual

IF ATTENDING IN PERSON, CHOOSE ONE
☐ Will Attend Tuesday Dinner
☐ Will NOT Attend Tuesday Dinner

Registrant 2 ______________________

Email ______________________ ☐ In-Person ☐ Virtual

IF ATTENDING IN PERSON, CHOOSE ONE
☐ Will Attend Tuesday Dinner
☐ Will NOT Attend Tuesday Dinner

Registrant 3 ______________________

Email ______________________ ☐ In-Person ☐ Virtual

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☐ Will Attend Tuesday Dinner
☐ Will NOT Attend Tuesday Dinner

Please let NDBA know of any dietary restrictions by sending an email to dorothy@ndba.com

REGISTRATION	REGISTRATION BY APR. 4	REGISTRATION AFTER APR. 4	NUMBER OF REGISTRANTS X FEE
Member (NDBA, SDBA, MBA)	$475	$500	
Non-Member	$650	$675	
		TOTAL AMOUNT DUE	

☐ Please send an invoice.

☐ Check enclosed.

☐ I'd like to pay by credit card. *NDBA will call.*

NORTH DAKOTA BANKERS ASSOCIATION

Tax Disclaimer: Fees include attendance at all sessions, meal functions, and session materials. The cost for conference meals and breaks included in the fee is $128. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

Refund Policy: Refund less $50 will be made if requested one week prior to conference. No refunds after that date. Substitutions allowed any time.

Mail this form with payment to:
North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502-1438

Questions?
Contact Dorothy Lick at NDBA,
701.223.5303 Ext. 7 or
dorothy@ndba.com.

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