

REGISTRATION



Sponsored by:



NORTH DAKOTA  
**BANKERS**  
ASSOCIATION

2026 Tri-State  
**Trust**  
CONFERENCE

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**April 27-29, 2026**  
In-Person and Virtual Options

Conference Location:  
Holiday Inn | Fargo, ND

## REGISTRATION OPTIONS:

IN-PERSON OR  
VIRTUAL

## EXHIBITORS & SPONSORS

*As of March 3, 2026*

*Broadridge*

*Cannon Financial Institute*

*CAPIS*

*Cheetah*

*Compliance Alliance*

*Epic Retirement Services*

*Estateably*

*Farmers National Company*

*Federated Hermes*

*Fifth Third Institutional  
Services*

*FIS*

*Fi-Tek*

*Hertz Farm Management*

*Infovisa*

*J.P. Morgan Asset  
Management*

*MainStreet Advisors*

*Manulife John Hancock  
Investments*

*MineralTracker*

*National Care Advisors*

*North Dakota Community  
Foundation*

*Pifer's Auction and Realty*

*Proxytrust*

*Simplify ETFs*

*Steffes Group*

*T. Rowe Price*

*Touchstone Investments*

*Trust Investment Solutions*

*UMB*

## Monday, April 27

4:30 pm Registration

5:00 pm Opening Reception in Exhibit Hall

6:30 pm Opening Dinner

7:00 pm **They Might Not be Crazy: Working with People You Disagree With  
(And Might Not Even Like)**  
Dallin Cooper

Everybody has to work with those they disagree with, don't understand, and might not even like. Dallin Cooper empowers people to challenge their assumptions (about their coworkers, their customers, and even that guy on the bus) to communicate more effectively, manage conflict, and build relationships of trust.

## Tuesday, April 28

7:45 am Breakfast Buffet in Exhibit Hall

8:30 am Welcome and Introductions

8:30 am **J.P. Morgan's Retirement Planning Essentials**  
Sharon Carson, JP Morgan Chase

Using J.P. Morgan's 2026 Guide to Retirement, this presentation will help financial professionals have better retirement planning conversations with their clients. Topics will include Social Security expectations vs. reality, a summary of Medicare basics and pitfalls, what to consider when considering Roth conversions, favorite investment slides to keep clients on track, and points to help clients avoid financial fraud.

9:30 am Morning Break in Exhibit Hall

10:00 am **Federal Tax Update 2026: Key Developments & Emerging Issues**  
Sam Donaldson, Georgia State University

Get up to speed with an engaging and informative overview of the most significant federal income, estate, and gift tax developments from the past year. Although the "One Big Beautiful Bill" is nearly 10 months old, new rules taking effect now and in the months ahead mean there's still plenty to unpack. Additional topics will be included based on the latest updates and emerging developments.

11:30 am **Rapid-Fire Roundtable Discussions**

Discuss current issues and trends with colleagues in this fast-paced session.

12:10 pm Luncheon in Exhibit Hall

1:15 pm **The Impact of Artificial Intelligence and Digital Assets on Wealth Management**  
Mike Tropeano, Fi-Tek

AI and digital assets have moved from future considerations to present-day realities. As platforms integrate AI capabilities, passage of the GENIUS Act has accelerated stablecoin adoption while reducing the likelihood of a Central Bank Digital Currency (CBDC). Stablecoins are poised to transform money movement, support a shift to T+0 settlement, and lay the foundation for tokenized securities. In this session, we'll share the latest research, highlight how emerging technologies can benefit your organization, address key challenges, and provide practical guidance to help your firm move confidently forward.

2:05 pm Dessert and Final Break with Exhibitors | Door Prize Drawings

2:40 pm **Demystifying Direct Indexing**  
**Alex Urbani, MainStreet Advisors**

Discover how direct indexing works and why it is rapidly emerging as a preferred investment strategy. The session highlights the advantages of personalized portfolio construction, tax-loss harvesting, and customization opportunities that extend beyond what traditional ETFs and mutual funds offer. Participants will gain a clearer understanding of how direct indexing can enhance tax efficiency, address concentrated positions, align portfolios with personal values, and support long-term wealth planning goals.

3:40 pm **CCA 202352018: What Every Fiduciary Needs to Know About the Most Consequential IRS Decanting Guidance in Decades**  
**Dan Gespass, Andersen**

In recent years, the IRS has taken a noticeably stronger interest in the gift tax consequences of trust decantings and modifications. This session will explore the roots of that heightened scrutiny – from the IRS’s no-rule position in 2011 to CCA 202352018, to the gift tax stance reflected in *McDougall* – and examine how these authorities interact with the evolving landscape of state fiduciary law.

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

## Wednesday, April 29

7:45 am Continental Breakfast

8:15 am **Global Market Environment**  
**Kelly Hammond, T. Rowe Price**

Hammond will provide a concise overview of the macroeconomic and market landscape heading into 2026, characterized by a tone of “uneasy optimism.” This session will explore the bifurcated U.S. economy, evolving inflation and Fed policy dynamics, and the impact of A.I.-driven investment on earnings and valuations. Key risks and opportunities shaping portfolio strategy for the year ahead will also be highlighted.

9:30 am **Irrevocable Trust? A Discussion on Modification and its Implications**  
**F. John Williams III, Fredrikson, and Chantal Stenner, Eide Bailly**

With the changing landscape of income and estate tax considerations, Industry leaders John Williams and Chantal Stenner will address the common methods to modify an irrevocable trust and highlight the legal, fiduciary, and tax implications of trust modification, providing practical guidance for trustees navigating today’s evolving planning environment.

10:15 am **The Billion Dollar Blind Spot**  
**Phil Buchanan, Cannon Financial Institute**

Banks aren’t losing business owner relationships because of talent or products—but because no one owns the full client relationship. More than half of business owners say their primary bank has never discussed private banking or wealth services with them. This keynote challenges the succession-only mindset and the tendency to treat business owners solely as commercial clients until exit. Using the Business Owner Lifecycle Framework – Startup, Growth, Maturity, and Transition – attendees will learn to identify key risks and opportunities at each stage, shift conversations from products to real issues like cash flow and talent retention, build trust across disciplines, and create a cultural roadmap that breaks down silos so clients no longer have to repeat their story.

11:15 am Closing and Adjourn

## HOTEL INFO



**Holiday Inn Fargo**  
3803 13th Ave S

Fargo ND

- Deadline April 6
- Room Rate \$131
- Ask for Trust Conference

Call to reserve a room:

**701.282.2700**

or visit:

<https://tinyurl.com/26Trust>

## CE CREDIT

The 2026 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 701.595.7757

## SPEAKERS



### The Billion Dollar Blind Spot

**Phil Buchanan**  
Cannon Financial Institute



### Global Market Environment

**Kelly Hammond**  
T. Rowe Price



### J.P. Morgan's Retirement Planning Essentials

**Sharon Carson**  
JP Morgan Chase



### Irrevocable Trust? A Discussion on Modification and its Implications

**Chantal Stennerson**  
Eide Bailly



### They Might Not be Crazy: Working with People You Disagree With (And Might Not Even Like)

**Dallin Cooper**  
Keynote Speaker



### The Impact of Artificial Intelligence and Digital Assets on Wealth Management

**Mike Tropeano**  
Fi-Tek



### Federal Tax Update 2026: Key Developments & Emerging Issues

**Sam Donaldson**  
Georgia State University



### Demystifying Direct Indexing

**Alex Urbani**  
MainStreet Advisors



### CCA 202352018: What Every Fiduciary Needs to Know About the Most Consequential IRS Decanting Guidance in Decades

**Dan Gespass Andersen**



### Irrevocable Trust? A Discussion on Modification and its Implications

**F. John Williams III**  
Fredrikson



**NDBA**  
PO Box 1438  
Bismarck ND 58502-1438  
[www.ndba.com](http://www.ndba.com)

Questions? Contact NDBA SVP of Education  
Dorothy Lick at 701.595.7757.

# 2026 Tri-State Trust CONFERENCE

April 27-29, 2026

Holiday Inn  
 Fargo, ND

## ATTENDEE REGISTRATION FORM | IN-PERSON & VIRTUAL

### Organization Information

Bank/Company \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Registrants

Registrant 1 \_\_\_\_\_ IF ATTENDING IN PERSON, CHOOSE ONE

Email \_\_\_\_\_  In-Person  Virtual  Will Attend Monday Dinner  Will NOT Attend Monday Dinner

Registrant 2 \_\_\_\_\_ IF ATTENDING IN PERSON, CHOOSE ONE

Email \_\_\_\_\_  In-Person  Virtual  Will Attend Monday Dinner  Will NOT Attend Monday Dinner

Registrant 3 \_\_\_\_\_ IF ATTENDING IN PERSON, CHOOSE ONE

Email \_\_\_\_\_  In-Person  Virtual  Will Attend Monday Dinner  Will NOT Attend Monday Dinner

Please let NDBA know of any dietary restrictions by sending an email to [dorothy@ndba.com](mailto:dorothy@ndba.com)

REGISTRATION	REGISTRATION BY APR. 3	REGISTRATION AFTER APR. 3	NUMBER OF REGISTRANTS X FEE
Member (NDBA, SDBA, MBA)	\$495	\$525	
Non-Member	\$675	\$700	
<b>TOTAL AMOUNT DUE</b>			

- Please send an invoice.
- Check enclosed.
- I'd like to pay by credit card.  
(NDBA will initiate pay link through Skipify)



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 \$135. 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,  
701.292.7757 or  
[dorothy@ndba.com](mailto:dorothy@ndba.com).

**PRINT FORM**