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MIDWEST TRUST and WEALTH MANAGEMENT CONFERENCE

OCTOBER 6-8, 2014

The Inn at St. Johns | Plymouth, Michigan

A COOPERATIVE EFFORT OF:

Michigan Bankers Association | Illinois Bankers Association

Indiana Bankers Association | Ohio Bankers League

MIDWEST TRUST and WEALTH MANAGEMENT CONFERENCE

Join us October 6-8, at The Inn at St. John's, Plymouth, Michigan, where you'll hear the latest fiduciary and investment insights from industry experts. Ample networking opportunities are scheduled, starting with a golf outing on Monday, lunches, breaks and a reception with exhibitors. Take part in smart conversations, and come away with practical strategies for serving your clients. Concurrent sessions for trust and wealth management topics are scheduled. Conference attendees are eligible for continuing education credits toward the CTFA and CFP designations. As of July 22, this conference is approved for 13.25 CTFA credits, 10 CRSP credits and 17 CFP credits.

SPECIAL THANKS TO OUR SPONSORS

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MONDAY, OCTOBER 6

10:00 a.m.
Golf Outing

The Inn at St. John's golf course offers 27 challenging holes equaling a truly rewarding golf experience. This superb golf course has been ranked among the finest Michigan golf resorts. Join for a fun day of golf to kick-off the conference!

4:00 p.m. **Early Registration/Exhibitor Set-Up**

TUESDAY, OCTOBER 7

8:15 a.m. **Continental Breakfast with Exhibitors**

8:45 a.m. **Welcome and Exhibitor Introductions**

9–10:00 a.m. **Opening General Session**
We'll discuss the need for our services for families and how to differentiate ourselves from the traditional brokerage model.

Speaker: William Johnston, Greenleaf Trust

10–10:30 a.m. **Break with Exhibitors**

10:30–11:30 a.m. **Economic Update**
What does the U.S. Economy look like and what does it mean for Michigan and the Midwest? Our speaker will walk us through what challenges lay ahead.

Speaker: Charles Ballard, Michigan State University

11:30 a.m.–12:30 p.m. **Roundtable Luncheon with Exhibitors**

TRUST TRACK | WEALTH MANAGEMENT TRACK

12:30–1:30 p.m.

Trust Track

Ethical Issues and Investment Management Concerns

Is investment management a business or a profession? How do you build an ethical culture? And how do you deal with stewardship of client assets, the management and disclosure of conflicts of interest and structuring and reporting fees and compensation?

Speakers: Joanne Hindel and Jeff Schmidt, Fifth Third Bank

Wealth Management Track

Developing a New Value Propositions for Bonds

A review of the need to reset expectations among bond investors and develop compelling arguments for the purchase of bonds even in a rising rate environment will be presented. Additionally, the practical portfolio benefits of bonds, behavioral approaches to investing, and scenarios for potential economic environments where bonds have decided benefits will provide a balanced view of the asset class.

Speaker: Douglas S. Williams CFP, AIF, PNC Wealth Management

1:35–2:35 p.m.

Trust Track

Retention Strategies/Relationship Building

Get beyond the first conversation to develop long-term give-and-take relationships. The power of the network is in the long-term.

Speaker: Greg Peters, The Reluctant Networker

Wealth Management Track

Rate Normalization and How it Affects the Global Fixed Income Markets

We'll discuss:

- So-called Fed rate normalization is now being recognized to be more complex than many have anticipated
- Rates have rallied
- Emerging markets currencies have strengthened
- Municipal bonds have been on a tear
- Questions around the sustainability of China's economic growth and geopolitical considerations have come to the forefront.

Speaker: Chris Dillon, T. Rowe Price

2:35-3:00 p.m. Refreshment Break with Exhibitors

3–4:00 p.m.

Trust Track

Directed Trusts and Divided Trusteeship: Origin, Evolution and Implications

Divided trusteeship has become increasingly popular. This session will discuss the evolution of divided trusteeship, how the concept has changed in contemporary practice, and questions those trustees should consider when working with "directors," "advisors" and "protectors" in divided trusteeship matters.

Speaker: Kelly Burnell, Bodman PLC

Wealth Management Track

Investment Policy Statements

We'll discuss how to create a written investment-policy statement—and stick to it. It's a good way to produce steadier returns in volatile times. It instills discipline and can clarify strategies.

Speaker: Benjamin V. Hill, CFA, FCI Advisors

4:05–5:00 p.m.

Trust Track

The Intersection of Powers of Appointment and Decanting

In this session, you'll learn:

- Using powers of appointment to fix broken trusts
- Decanting strategies under the new act and common law
- Drafting powers of appointment and flexible distribution provisions

Speaker: Jennifer L. Remondino, Warner Norcross & Judd LLP

Wealth Management Track

Michigan Municipal Bond Market

Are municipal bonds currently a good investment? We'll explore this in-depth.

Speaker: Sarah Quirk, Fifth Third Bank

5-6:00 p.m. Reception with Exhibitors Visit with exhibitors and find a new product or service. Join us for refreshments!

WEDNESDAY, OCTOBER 8

7:30 a.m. **Continental Breakfast with Exhibitors**

8–9:00 a.m. **New Probate and Trust Law Cases**

A review of probate and trust cases published in the last year.

Speaker: David Skidmore, Warner, Norcross & Judd

9:05–10:05 a.m. **Cyber Fraud: Best Practices for Managing the Latest Threats**

With the value of data being high and attracting thieves worldwide, protecting against data risks and identity crimes has become essential. We'll discuss the importance of having a sound security plan in place to help you meet your legal requirements to protect your client's sensitive information.

Speaker: Dianne Shovely, Comerica Bank

10:05–10:30 a.m. **Refreshment Break with Exhibitors**

10:30 a.m. - Noon **The Intergenerational Transfer of Wealth and the Value of a Corporate Trustee**

The U.S. is well into the macroeconomic event where affluent families will bequeath billions, if not trillions, of dollars to their offspring who are either going to invest it or consume it. Mr. Maloney will explain the results of a study he commissioned to identify the recipients of this wealth and what steps they are taking, if any, to seek out individuals or institutions to help in its management. He will also present a DVD showing how focus groups were used to respond to the present competitive environment that is unique to trustees acting in a fiduciary capacity. The concept of "divided trusteeship" and the role of investment advisors will also be discussed.

Speaker: Gene Maloney, Federated Investments

Noon –1:00 p.m. **Lunch and Annual Meeting**

1:00–2:00 p.m. **A Regulators View of Fiduciary Risk Management**

A regulatory view and examination practices surrounding all types of trust accounts and their portfolios.

Speaker: Steve Savich, Federal Reserve Bank of Chicago

2:05–3:00 p.m. **Using a Donor Advised Fund to Better Serve Your Clients**

What are high net worth families looking for? What are they getting?

- How does a donor advised fund work?
- What's the difference?
  - Costs, distribution requirements, deductions
    - Private foundations
    - Charitable Trusts
    - Donor Advised Funds
- Private Family Foundation vs Donor Advised Fund
- Solutions that can reduce taxes or administrative burdens
- Not all Donor Advised Funds are equal – Helping your client select a program that fits their needs

Speaker: Dave Durak, American Endowment Foundation

3:00 p.m. **Adjourn and Prize Drawings**

MBA TRUST EXECUTIVE

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United Bank & Trust

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Northwestern Bank

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OPPORTUNITIES

Contact us! Email sfisher@mibankers.com or call (517) 342-9057.

HOTEL

LOCATION

The Inn at St. John's
44045 Five Mile Road
Plymouth, MI 48170

The Inn at St. John's is just 20 minutes north of Detroit Metropolitan Airport, 30 minutes from downtown Detroit and 15 minutes from Ann Arbor.

ACCOMMODATIONS

Online Reservations
Visit www.theinnatstjohns.com, click on "Reservations" and select the "Group Code" tab at the top of the screen. Enter GROUP ACCESS CODE: 10F215

The group access code must be entered to receive the group rate.

Phone Reservations
To make a reservation over the phone, please contact the hotel at (734) 414-0600 and reference the group access code or our conference name to receive the group rate.

DINING

5IVE

The Inn at St. Johns features 5ive Restaurant. Open daily serving breakfast, lunch and dinner. For reservations, please call (734) 259-2086

DOWNTOWN PLYMOUTH

Visit http://www.downtownplymouth.org/ for more dining options.

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IT'S EASY TO REGISTER:

Online: www.messageblocks.com/mbatrust14
Fax: (517) 487-1235
Phone: (517) 485-3600
Email: mbaregistrations@mibankers.com

Mail: Michigan Bankers Association
507 S. Grand Ave.
Lansing, MI 48933

Name ______________________________

Name on Badge ______________________________

Title ______________________________

Bank/Firm ______________________________

Address ______________________________

City/State/Zip ______________________________

Phone ______________________________

Email ______________________________

Golf Handicap ______________________________

☐ Please check here if you have a food allergy or require a vegetarian lunch. Please specify: ______________

METHOD OF PAYMENT (CHECK ONE):

☐ Please Invoice (MBA Members only)

☐ Check payable to Michigan Bankers Association

Charge My:

☐ MasterCard ☐ Visa ☐ AMEX

Credit Card Number ______________________________

Exp. Date ______________

Signature ______________________________

Print Cardholder Name ______________________________

REGISTRATION FEES:

Includes session materials, refreshments and lunches.

☐ Early Bird MBA, IBA and OBL Members (register by September 22) $445.00
☐ MBA, IBA and OBL Members (after September 22) $495.00
☐ Tuesday or Wednesday only (one-day) $295.00
☐ Additional Exhibitor (in addition to primary exhibitor) $275.00
☐ Monday Golf Outing (with boxed lunch) .... $ 55.00
☐ Golf Club Rental .... $ 30.00
TOTAL........ $ ________

CANCELLATIONS:

Registration fees will be refunded, if received by October 1, 2014, less a $25 processing fee. Substitutions are always welcome.

Please email mbaregistrations@mibankers.com with your request.

Michigan Bankers Association

507 S. Grand Ave.
Lansing, MI 48933

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