



Tuesday, September 23, 2025

8:30 - 11:30 AM - HIFON Breakfast & Workshop

AI Won't Save Your Firm; Client Segmentation Will

Matt Sonnen, Coldstream

An Unlikely Career Path - Moving Forward Without a Map

Janise Brooks, Pax Financial Group

From Catch-All to Catalyst: Redefining the COO/CTO role in Modern Wealth Management

Jordan Hutchison, RFG Advisory

11:30 AM - 12:30 PM - Lunch Buffet in Chamber Foyer - Student Meet & Greet Roundtables

12:30 - 1:20 PM

Operations roundtables (Topics TBA)

Owners & Advisors Roundtables (Topics TBA)

1:35 - 2:25 PM

Compliance & Legal Issues Surrounding Your Tech Stack

Joseph Antonakakis, Stark & Stark, and Jeffrey Lang, Stark & Stark

Two leading attorneys from the advice profession's premier compliance law firm explain how to compliantly navigate a host of issues surrounding the new AI note-taking solutions, bitcoin, large language models, electronic communications/texting and the SEC's increasing focus on tech stack due diligence and data security.

Learning Objectives:

Determine compliant integration of Bitcoin in client portfolios—and suitability issues.

Determine regulatory and compliance considerations regarding AI note taking tools and the use of large language models.

Distinguish the SEC's enforcement actions around electronic communications with clients, and record keeping requirements.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Regulatory ethics - Technical (Regulatory Oversight)

NAPFA Subject Code: M - Technology

CFP Credits: A. Professional Conducting Regulation (A.4 - Financial Services Regulations and Requirements)

of Credits: 1.0



Trust & Estate Planning - Providing Customized Service and Managing Trust Assets

Rosemary Hueser, BOK Financial and **Mike Bennett**, EncorEstate Plans

Learn how advisory firms are providing their clients' estate documents, from developing simple (but necessary) wills and powers of attorney, to implementing the most complex estate planning strategies, to offering their personalized services managing the trust assets and ensuring that their clients have professional trust administration services.

Learning Objectives:

Determine the appropriate times to consider/utilize professional trustee.

Determine how to select a professional trustee that will work with a financial advisor.

Analyze and select available and existing estate planning tools to assist their entire set of clients without practicing law.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: F - Estate Planning

CFP Credits: G. Estate Planning (G. 56 - Estate and Incapacity Planning Documents)

of Credits: 1.0

2:40 - 3:30 PM - Conference Breakout Sessions

A New Approach to Lifecycle Planning and Investing

Jeffery Coyle, Libretto

A financial advisor's most important deliverable is advice. While our industry has made strides in packaging "risk tolerance portfolios" and "probability of success" plans into sleek software and reports, we've dropped the ball on innovating advice methodology itself.

So, what does the future of advice methodology look like? How can you provide more tailored guidance and better address your client's needs at each stage of the lifecycle? No risk questionnaires, no simulations; this session will present a new framework for lifecycle advice that moves beyond the "risk tolerance ecosystem" in favor of an outcomes-oriented approach to planning and investing.

Learning Objectives:

Identify why traditional tools like risk questionnaires and Monte Carlo simulations may fall short in helping clients plan and invest throughout their lives..

Distinguish modern risk management solutions, including hedging, reserves, insurance, diversification, and life adjustment optionality.

Identify how to integrate non-portfolio assets like Social Security, human capital, private businesses, homes, and mortgages into a client's overall planning and investment strategy.

Analyze how to apply liability-driven investing to create more personalized investment solutions and boost confidence in achieving the outcomes your clients care about.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Finance - Technical (Financial Planning, Analysis)

NAPFA Subject Code: A. Financial Planning Process

CFP Credits: B. General Principles of Financial Planning (B.7 - Financial Planning Process)

of Credits: 1.0

From Inheritance to Influence: Winning the Next Generation of Wealth

Bill Coppel, TradePMR

The \$124 trillion wealth transfer is here—and advisors who fail to connect with clients' heirs risk watching assets walk out the door. This session will reveal eye-opening research from TradePMR and Absolute Engagement, showing how you can turn risk into opportunity by creating a family-centered experience that locks in relationships, fuels referrals, and ignites growth.

Learning Objectives:

Determine the skill development required to facilitate and deliver family wealth counseling.

Determine how an advisor relationship can curate well being in the children of planning clients.

Compare families' most important goals and concerns.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications and Marketing - Non-Technical (Marketing Professional Services)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.0

3:45 - 4:00 PM - Conference Welcome, Insider's Forum Leadership Award Presentation

4:00 - 5:15 PM - Keynote Presentation

The New Realities of Succession

Philip Palaveev, The Ensemble Practice

PE-backed acquisitions have raised the cost for successors to buy equity in the firms they had hoped to manage someday. At the same time, succession is no longer a situation where one successor takes over from one founder. How can company owners, successors, and THEIR successors, navigate the changing dynamics and challenges to building an enduring independent firm?

Learning Objectives:

Identify the tradeoffs of internal succession (at potentially a lower sales price) vs. external sale.



Determine the successor leadership roles where there will be multiple successor leaders after the ownership transition.

Identify the changing dynamics where the successors are likely to be investing in their firm alongside outside capital.

Analyze the emotional/psychological dynamics of leadership change.

Compare the emotional/psychological dynamics of post-outside-sale vs. internal succession.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Business Management & Organization - Non-Technical (Succession Planning)

NAPFA Subject Code: K. Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

5:15 - 7:00 PM - Opening Reception & Networking in the Exhibit Hall - Promenade and Salons 1 & 2

Wednesday, September 24, 2025

7:30 - 8:30 AM - Sit-Down Breakfast in Salons 3, 4, 5

8:30 - 8:45 AM - Announcements & Student Introductions

8:45 - 10:00 AM - Keynote Presentation

Scaling Extraordinary Client Experiences

Julie Littlechild, Absolute Engagement

Nothing deepens client relationships like creating extraordinary experiences, but these have traditionally been one-off situations where the firm went above and beyond. This session will explore ways to scale an extraordinary and memorable experience efficiently and on an on-going basis.

Learning Objectives:

Differentiate between an efficient experience and a memorable experience.

Identify the drivers of a memorable experience.

Apply tactics to efficiently deliver a memorable experience.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications and Marketing - Non-Technical (Customer Communications)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

10:00 - 11:00 AM - Networking Break in the Exhibit Hall - Promenade & Salons 1, 2

11:00 AM - 12:15 PM - Breakout Sessions

Scaling Smart: Adding Leadership Roles Without Losing Agility or Profit



Kara Armstrong, CapSouth, **Stacey McKinnon**, Morton Wealth and **Matt McGinness**, The Ensemble Practice (moderator)

As RIA firms grow beyond the founder-led, “everyone does everything” model, the need for defined leadership roles becomes critical—but so does the pressure to manage costs and preserve culture. In this session, Stacey McKinnon, COO and CMO of Morton Wealth and Kara Armstrong, COO of CapSouth Wealth Management, share real-world insights on how to strategically introduce C-suite roles, delegate effectively, and evolve your organizational structure without sacrificing profitability or flexibility. The session will be moderated by Matt McGinness, a Senior Consultant at The Ensemble Practice who advises RIAs interested in scaling their businesses. Through candid stories, practical frameworks, and audience Q&A, attendees will walk away with a roadmap for scaling leadership in a way that supports both growth and sustainability.

Learning Objectives:

Identify the right time to introduce leadership roles based on firm size, complexity, and growth stage.

Identify cost-effective strategies for adding executive talent, including fractional roles, internal promotions, and role prioritization.

Apply time management and delegation techniques to transition from generalist to strategic leader.

Determine a scalable org chart that supports firm growth while maintaining culture and operational clarity.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Personnel/Human Resources - Non-Technical (Attracting, motivating, developing and retaining employees)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

Redefining Succession: Designing a Meaningful Business Transition

Brooklyn Brock Flynn, CFP®, CEPA®, CHFC®, CKA®, Ellevest Advisors, and **Tiffany Lee**, CRPC, Ellevest Advisors

*Succession shouldn't just be transactional—it has the power to be transformational. In this high-impact, 75-minute workshop, you'll move beyond deal structures and valuations to explore the real decisions that shape a company's legacy. Led by **Brooklyn Brock Flynn**, CFP®, CEPA®, CHFC®, CKA®, and **Tiffany Lee**, CRPC, this dynamic session brings together the strategy of succession and retirement planning with the psychology of major life transitions. Whether you're a founder preparing for retirement, a successor stepping into ownership, or an advisor serving business-owner clients through similar transitions, you'll gain tools, insights, and momentum to*

move forward with confidence. If your business transition involves more than just numbers—if you're also solving for culture, continuity, client care, employee benefits, and work-life balance—this workshop is built for you.

Learning Objectives:

1. Predict barriers you (or your clients) struggle with in your retirement planning and strategies to overcome each.
2. Categorize 5 unique business transition success criteria and evaluate possible solutions by analyzing real life examples.
3. Formulate an action plan for their ideal phased retirement timeline or business transaction by completing a Succession Readiness Assessment.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Business Management and Organization - Non-Technical (Succession Planning)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: Retirement Planning

of Credits: 1.5

Success Stories in Organic Growth

Chevonne Farier, TBH Advisors, **Debra Tagg**, BFS Advisory, **Susan Theder**, FMG, and **Bob Veres**, Inside Information (moderator)

Experience real-world case studies of how advisory firms can solve the complex marketing equation of creativity, digital marketing and consistency to service more clients and drive extraordinary growth.

Learning Objectives:

Determine what to outsource / what to insource - where you add the most value to your marketing efforts, and where your time has a higher ROI elsewhere.

Identify content marketing, although requiring patience, which is the best long-term approach to organic growth.

Identify trends in digital marketing

Determine what is AEO vs. SEO and what advisors need to know

Apply the concept of an ideal monthly content calendar/content strategy

Identify the importance of consistency and a multi channel approach

Determine how to standardize the expected and personalize everything else – using your team and technology to deliver a superb client and prospect experience.

Choose how to define your audience (new clients, current clients, potential team members, other advisors) and what you want to achieve, then build your marketing strategy around your goals.

Determine methodologies to track your data and results to determine where to spend your time.

Analyze the best practices to crystallize your message, make it compelling, and deliver it consistently.

Determine how to leverage facebook groups successfully

Determine how to build and nurture a niche

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Communications and Marketing - Non-Technical (Marketing Professional Services)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: - No

of Credits: 1.5

12:15 - 1:30 PM - Sit Down Lunch

1:30 - 2:45 PM - Breakout Sessions

From Idea to Impact: Lessons Learned in Launching a New Service Offering

Chris Galeski, Morton Wealth, **Stacey McKinnon**, Morton Wealth

In an evolving financial landscape, firms must continually adapt to meet changing client needs, employee passions, and growth objectives. In this session, we'll take you behind the scenes to explore how Morton launched two new service offerings—from the initial “why” through strategy, testing, and go-to-market execution. Through real-world case studies (Modearn and Strategist), we'll explore what worked, what didn't, and how we used feedback loops, storytelling frameworks, and organizational design to turn ideas into actionable, scalable services. Whether you're considering launching your own new initiative or refining one already in motion, this session will offer practical insights to help you align innovation with impact.

Learning Objectives:

Identify key drivers for launching a new service offering—including market needs, team passions, and firm growth goals—and determine whether it's the right move for your organization,

Apply a framework for testing, storytelling, and feedback integration to refine offerings before a full-scale launch.

Determine how to structure your internal team and training approach to support and scale new services without over-engineering.

Choose the appropriate tools to position, pitch, and adjust your new service using market research, profitability metrics, and advisor branding strategies.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Management Services - Technical (Project Management)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

Best Planning Ideas

Scott Sprinkle, Sprinkle Financial, **Katharine George**, Wealthstream Advisors, and **Lyle Benson**, L.K. Benson & Co. (moderator)

Join three leading CPA thought leaders as they offer their insights into the new tax regime and how to apply multi-year planning to create optimal client outcomes in a variety of planning scenarios.

Learning Objectives:

Assess and apply multi-year tax planning tips and considerations surrounding the new tax regime.

Formulate advanced estate planning strategies to meet the needs of a potentially broader segment of clients.

Assess charitable planning concepts and techniques.

Formulate tax-optimized retirement planning and investment and portfolio strategies.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Specialized Knowledge - Technical (Personal Financial Planning)

NAPFA Subject Code: A - Financial Planning Process

CFP Credits: B. General Principles of Financial Planning
of Credits: 1.5

AI Note-Taking Tools: User Experiences

Jennifer Fensley, CapSouth, **Taylor Geist**, Carson Group, **Charles Tiblier**, Stokes Family Office, and **Bob Veres**, Inside Information (moderator)

AI note taking is arguably the biggest potential time-saver to come into the profession in years. But which one do you choose? What are the different features they offer? And how have advisory firms integrated them into their processes? This panel discussion will feature users of the three most popular solutions, who will talk about how they're using the brand new technology, and what to know before adopting it.

Learning Objectives:

Compare the different feature sets of the most popular AI note-taking solutions.

Identify the most important compliance and PI protection processes when using these tools, and some of the built-in safeguards they offer.

Determine how different advisory firms have embedded the AI note-taking capabilities in their business operations.

Determine pre-meeting and post-meeting use cases as part of the pre- and post-meeting process.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Information Technology - Technical (Computer Systems)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

3:00 - 3:50 PM - Breakout Sessions

Modeling the Cost of Long-Term Care



Lily Vittayarukskul, Waterlily, **Evan Ehrenberg**, Waterlily

LTC expenses remain the largest unknown future cost in retirement planning calculations, and modeling them is virtually impossible without understanding the client's medical and sociodemographic background, as well as their preferences when faced with the need for skilled care. This session will examine how advisors can identify the data required to build a personalized long-term care plan, how they can optimize finances to prepare for the costs, and utilize a tool which leverages millions of data points to create plan calculations and step-by-step planning guidance that is fully-personalized to each individual client.

The session will also show how advisors can identify LTC insurance solutions that address those specific preferences, comparing them against each other and self-funding in a numbers-driven fashion that puts the strongest solution on top, with the mathematical rigor to back it up.

Learning Objectives:

Determine a fully-customized future care plan, in distinct phases, for each client.

Identify a best-guess all-in cost of LTC services based on each client's revealed preferences, that can be used in retirement planning calculations.

Identify insurance solutions and quantify their likely impact on a client's future finances if there is an LTC need, and compare it against pure or blended self-funding plans.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Finance - Technical (Financial Planning, Analysis)

NAPFA Subject Code: B - Insurance and Risk Management

CFP Credits: C. Risk Management and Insurance Planning (C.21 - Long-term Care Insurance and Long-Term Care Case Planning)

of Credits: 1.0

Next Generation Leadership From a Next Gen Leader

Courtney Sukitch, Waldron Private Wealth

Leadership today is defined by more than just managing people or having all the answers. This session, from a successful leader who has explored leadership challenges in her own firm, offers her insights and dives into the core tenets of next-generation leadership. Discover how to empower your teams, examine the evolving expectations of today's workforce, and create an environment where teams can flourish..

Learning Objectives:

Categorize the fundamental shifts from traditional to next-generation leadership paradigms, recognizing the drivers of change in today's business and talent landscape.

Formulate the essential skills required for effective next-generation leadership, and assess the distinct expectations and motivations of the evolving workforce to craft targeted strategies that promote employee well-being, foster professional growth, and enhance overall engagement.

Reconstruct practical frameworks for identifying, nurturing, and retaining future leaders through effective training, mentorship, and succession planning initiatives.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Advanced

AICPA Field of Study: Personal Development - Non-Technical (Leadership)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No.

of Credits: 1.0

Breaking Through the Middle

Chris Pelch, Vance Wealth, **John Vance**, Vance Wealth, and **Kristen Pierson**, Herbers & Co. (moderator)

This a case study for smaller advisory firms that have growth aspirations, detailing how the panelists managed to overcome the psychological and procedural challenges of expanding leadership, creating new staff roles, and redefining the tech stack—and how they leveraged outside consultants to smooth the path forward. As a consultant herself, Pierson can offer a broader perspective on how these challenges can be addressed.

Learning Objectives:

Distinguish the emerging operational challenges that have to be addressed as an advisory firm achieves scale and staff complexity.

Identify ways to convert generalized staff roles into specialized ones.

Determine the (sometimes challenging) psychological and procedural issues around expanding management responsibilities beyond the founder.

Identify best practices for key team members to take on leadership roles and opportunities.

Level of Interactivity: Panel Discussion/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Personnel/Human Resources - Non-Technical (Integration of functions into an effective and efficient human resources management system)

NAPFA Subject Code: L - Strategic Thinking

CFP Credits: No

of Credits: 1.0

3:50 - 5:00 PM - Networking in the Exhibit Hall - Promenade & Salons 1, 2

5:00 - 5:50 PM - Keynote Presentation

The Next Custodial Platform

Arthur Worthington, SEI

Here's an opportunity to see how the traditional custodial interface is expanding in scope and power, conveniently allowing advisory firms to locate client assets in the most optimal accounts, tax manage and rebalance across the entire account spectrum—and provide greater tax savings than their annual fees.

Learning Objectives:

Identify the key capabilities of modern custodial platforms that support comprehensive asset management across multiple account types and custodians.

Determine how integrated tax optimization and household-level rebalancing tools can improve client outcomes and potentially deliver tax savings that exceed advisory fees.

Apply asset location strategies and automation techniques to enhance operational efficiency and scale personalized portfolio management.

Analyze the impact of custodial innovation on the advisor-client relationship and articulate how technology-driven platforms can support deeper engagement and long-term value.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Information Technology - Technical (Computer Systems)

NAPFA Subject Code: M - Technology

CFP Credits: No.

of Credits: 1.0

5:50 - 7:20 PM - Reception in the Exhibit Hall - Promenade & Salons 1, 2

Thursday, September 25, 2025

7:30 - 8:30 AM – Breakfast Buffet in the Exhibit Hall - Promenade & Salons 1, 2

8:30 - 9:45 AM - Keynote Presentation

Joel Tells Us What We Need to Know About Tech

Joel Bruckenstein, T3



Take a quick journey through the latest developments and opportunities in the fintech world, and the best advice on how to manage your firm's tech journey.

Learning Objectives:

Choose to consolidate your client and firm data in a data lake.

Identify cybersecurity issues beyond SEC/state compliance.

Determine how AI is being incorporated into your tech stack.

Distinguish what AI is and is not going to do for your firm.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Information Technology - Technical
(Computer Systems)

NAPFA Subject Code: K - Marketing and Practice Management

CFP Credits: No

of Credits: 1.5

9:45 - 10:40 AM - Networking in the Exhibit Hall - Promenade & Salons 1, 2

10:40 - 11:30 AM - Closing Keynote Presentation

AI Advanced Use Cases and Your Future Tech Stack

Spenser Segal, ActiFI and Bob Veres, Inside Information

This is an interactive conversation about what may be the most transformative force in the financial planning space over the next 3-5 years—including advice on how to prepare for AI innovation and shifts in the core tech stack, and the behavioral and procedural issues that will define whether the new AI tools will be an advantage or a distraction for your internal operations.

Learning Objectives:

Determine the most effective first steps to gaining AI proficiency.

Compare different approaches to AI adoption: buy, build or partner.

Identify the key management issues that will define the effectiveness of AI adoption to internal productivity gains, client communications, broadening the client base and enhancing client service.

Level of Interactivity: Presentation/Audience Questions

Level of Complexity: Intermediate

AICPA Field of Study: Information Technology - Technical (Computer Systems)

NAPFA Subject Code: L - Strategic Thinking

CFP Credits: No

of Credits: 1.0

11:30 - 11:45 AM - Conference Wrap-Up

Bob Veres & Jean Sinclair