Wednesday, September 16, 2026

8:00 - 11:30 AM - HIFON Breakfast & Workshop
8:00 – Breakfast Buffet
8:30 The AI Edge
Matt Reiner, Capital Investment Advisors
9:30 Playing to Your Strengths to Grow Your Firm
Travis Rychnovsky, Foster Group
10:30 Lessons Learned From 50 Years in an RIA
Yonhee Gordon, JMG Financial Group

11:30 AM - 12:20 AM - Student Meet & Greet Over Sit Down Lunch OR Sit Down Lunch with Your Peers

12:30 - 1:20 PM

Roundtables -Topics and table locations will be on the conference app and on tabletop signs.

- Building Resiliency for What the Succession Literature Doesn't Tell You - Rick Kathler
- Mentoring & Developing Emerging Financial Planners in an AI World - Brooke Salvini
- Advocating for Yourself When Moving into Leadership or Ownership Roles - Avani Ramnani
- Special Needs Planning - Mike Walther
- AI Practical Applications - Shane Cummings
- Imposter Syndrome: What's it Costing You? - Stepanie Mowers
- Why Operations should be on your ownership team - Jennifer Anderson
- Developing Talent: Recruiting, Training & Feedback that Works - Jessely Pineda
- Managing high net worth clients - Jeff Coyle & Jorge Tarraso
- Benefits of Hiring Gen Z & What They are Looking For in a Firm - Jenna Smith & Emeri Johnson-tentative

1:35 - 2:25 PM

Technology - Including AI - That Supports & Drives Growth
Fernando San Martin, Hazel/Altruist, **Hayden Neal,** Slant and **Sarah Rehman,** Agilno, with **Bob Veres,** Inside Information (moderator)

Okay, but... How does AI work in the real world? This session will show that artificial intelligence 'staff' is already available, and how advisory firms can 'employ' their own silicon support team.

Learning Objectives:

Determine what AI capabilities might come embedded in an advisory firm tech stack.

Identify different ways that firms can create and train their own AI agents.

Identify some of the most persistent obstacles to bringing on silicon workstaff, including access to the full dataset and training issues.

Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Computer Software & Applications - Non-Technical (Surely by now they have an AI field of study...)
NAPFA Subject Code: M - Technology

Succession Beyond the Spreadsheet: A Human, Honest, and Transformational Journey

Rick Kahler, Kahler Financial Group

Rick Kahler began succession planning 13 years ahead of schedule, attended every workshop, followed every best practice, and fully expected the unexpected — yet nothing prepared him for the emotional depth, cultural upheaval, and personal loss of the real transition. This presentation reveals the untold, brutally honest human story behind succession planning.

Learning Objectives:

1. Identify the emotional dimensions of succession, including grief, identity transitions, and the internal conflicts that arise when founders begin stepping away.
2. Apply a values-first framework to succession planning, ensuring alignment with client welfare, staff culture, and personal integrity.
3. Distinguish cultural and leadership shifts, including operating-system mismatches (such as EOS/LMA™) and how these shape both the founder's and the team's experience.
4. Differentiate between pressured consent and true alignment in high-stakes decisions, preserving trust and dignity during periods of transition.

Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Personal Development - Non-Technical (Career Planning)
NAPFA Subject Code: L - Strategic Thinking
CFP Credits: Psychology of Financial Planning **- (**H.65 - Client and planner attitudes, values, biases)
# of Credits: 1.0

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

The Advisor's Next Role: Architect of Total Wealth

Jeffery Coyle, Libretto

This session explores how advisors can move beyond portfolio construction and act as architects of a client's total wealth. By starting with the household's full financial structure, including investments, real estate, liabilities, human capital, Social Security, businesses, insurance, future inflows, and client objectives, advisors can define a more precise role for the portfolio as flexible capital within a broader system.

Attendees will learn how to organize wealth around purpose, align resources with personal, family, and social objectives, and evaluate risk through the lens of outcome sensitivity rather than generalized volatility or risk tolerance. The result is a more coherent advice model that connects planning, investing, and risk management to the real-life outcomes clients are trying to achieve.

Learning Objectives:

Distinguish how the advisor's role changes when advice begins with the household's full financial structure rather than the investment portfolio.

Identify the major components of total wealth, including liquid assets, real estate, liabilities, human capital, future benefits, private businesses, insurance, and client objectives.

Determine how the portfolio can function as flexible capital or a completion fund that supports liquidity, offsets concentrated exposures, and complements the broader balance sheet

Identify and organize client objectives into personal lifestyle, family priorities, and social objectives, and distinguish between essential, important, and discretionary outcomes.

Analyze risk in terms of outcome sensitivity, including the likelihood that specific client objectives may not be achieved under changing market, personal, or economic conditions.

Determine how reserves, hedging strategies, insurance, diversification, and planning flexibility can help advisors design more resilient total wealth solutions for clients

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)

<u>3:45 - 4:00 PM</u> - Conference Welcome

<u>4:00 - 5:15 PM</u> - Keynote Presentation

Bob and Joel Argue About Tech

Joel Bruckenstein, T3, **Bob Veres,** Inside Information

The fintech landscape is changing more rapidly than ever before, and not just due to the implementation of artificial intelligence capabilities. This is a discussion about AI-UX interfaces, more rapid evolution of point solutions, the increasing relevance of platform solutions, and the complexities of 'hiring' AI agents.

Learning Objectives:

Identify the spectrum of potential transitions that advisors are likely to encounter.

Determine the best path forward for advisory firms upgrading their tech stacks.

Identify the changing dynamics of tech interfaces.

Analyze the opportunities and challenges to integrating AI agents into advisory firm workflows.
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

5:15 - 7:00 PM - Opening Reception & Networking in the Exhibit Hall

Thursday, September 17, 2026

7:30 - 8:30 AM - Sit-Down Breakfast

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

8:45 - 10:00 AM - Keynote Presentation
Key Career Lessons & Insights - Regulatory & More!
Tom Giachetti, Stark & Stark, **Bob Veres**, Inside Information
The premier compliance attorney in the advisor space looks back on key lessons learned in life and the long, sometimes painful, evolution of regulatory dynamics, and offers a cautionary preview of upcoming regulatory requirements.
Learning Objectives:
Differentiate between an efficient and a meaningful career.
Identify the drivers of current regulatory initiatives.
Apply precautions and business preparation for the next phase of advisor regulation.
Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Personal Development - Non-Technical (Career Planning)
NAPFA Subject Code: L - Strategic Thinking

10:00 - 11:00 AM - Networking Break in the Exhibit Hall

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

KPI Development & Management
Matt Cosgriff, Apella Wealth, **Spenser Segal**, ActiFi, and **Randy Brunson**, Centurian Advisory Group, with **Bob Veres**, Inside Information (moderator)
Key Performance Indicators have been called 'an unfair management challenge' in the financial advisor space. But how do you develop meaningful metrics and track them? This session will offer some suggestions for KPIs from advisory firms that have done a deep dive into their own metrics, to help attendees develop their own indicators.
Learning Objectives:
Identify processes for customizing KPIs to an advisory firm's unique goals.
Identify individual KPIs that are in force at other advisory firms.
Determine three different levels of performance indicators that track progress, identify drivers of progress, and measure client service and operational efficiency.

Level of Interactivity: Panel Discussion/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Management Services - Technical (Project Management)
NAPFA Subject Code: L - Strategic Thinking

Growth Risks: Where the Threats & Opportunities Lie for RIAs

Angie Herbers and **Kristin Pierson**, Herbers & Co.

Growth in the RIA space isn't just about short-term profitability. It's about maximizing the net present value of client relationships that compound over time through retention and expansion. Firms that understand this shift make fundamentally different decisions about client service, talent acquisition, and growth. This session will challenge conventional thinking and show where real enterprise value is created, and where firms, often unknowingly, quietly destroy it. Attendees will walk away with a clear framework for evaluating growth decisions based on long-term value, not short-term metrics.

Learning Objectives:

Determine appropriate client metrics for sustained organic growth.

Identify the service drivers of client retention and expansion.

Identify an internal decision framework for creating organic growth through a service structure rather than relying on external marketing initiatives.

Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Personal Development - Non-Technical (Leadership)
NAPFA Subject Code: K - Marketing and Practice Management

<u>12:15 - 1:30 PM</u> –Buffet Lunch

<u>1:30 - 2:45 PM</u> - Breakout Sessions

Total Firm Marketing

Marianela Collado, Tobias Financial Services, **Travis Rychnovsky**, Foster Group, **Andres Garcia**, Zoe Financial + **Bob Veres**, Inside Information (moderator)

Organic growth is more than blogs and Youtube videos; the most successful firms are embracing a culture of growth that includes incentive compensation, service models, a disciplined prospect meeting agenda, monitoring capacity and total staff outreach into the consumer marketplace.

Learning Objectives:

Identify organic growth initiatives beyond the traditional blogging and social media outreach.

Determine how capacity growth and continued client service can factor into successful organic growth strategies.

Identify out-of-the box outreach strategies that target specific demographics.

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

Aligning Compensation & Culture to Drive Organic Growth

Kara Armstrong, CapSouth Wealth Management, **Jennifer Fensley**, CapSouth Wealth Management, **Kate Kammes**, JMG Financial Group, (moderator)

As firms grow, compensation models that once fueled success can quietly become barriers to scale.

When growth expectations clash with team structures, when capacity constraints or complacency limit momentum, or when compensation and rewards reinforce the wrong behaviors, even strong organizations can stall.

In this session, panelists from a 20-person firm and a 100-person firm will walk through the real decisions they made and examine the consequences of those decisions, as they redesigned compensation, career paths, leadership practices, and growth systems to align with their culture and values.

This isn't a session about theory. It's about the messy, tension-filled place where values-driven culture collides with an industry built on product sales, asset accumulation, and the promise of a comfortable lifestyle. It's about recognizing that compensation must adapt but alone won't turn the ship; you also need career clarity, coaching practices, and the willingness to keep adjusting as the pendulum swings between being too transactional and too accommodating.

The panel will explore how to design systems that support sustainable organic growth without creating a transactional or sales driven culture.

Learning Objectives:

Compare how two firms at different stages are tackling the shift from individual-driven to institutionalized growth.

Identify why compensation alone won't solve the growth problem, and what other systems and metrics need to be adapted alongside it.

Determine what organic growth looks like at different stages (it isn't all about new clients).

Determine career path options that reward both advisors and other staff who grow the business without necessarily adding clients to their own plate.

Evaluate how compensation and equity structures reinforce cultural expectations and accountability, not just serve as retention tools.

Identify early warning signs that culture, capacity, or incentives are unintentionally limiting growth.

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

<u>**3:00 - 3:50 PM**</u> **- Breakout Sessions**

Building Out Your Executive Team

Lisa Crafford, Constellation Wealth Capital

If you've made the decision to grow and scale your wealth management firm, you're going to need to hire an executive team and decide which role you will play in that expanded team. The questions many firms wrestle with are: what role do we hire for first? When is the right time to hire? How much can I expect to pay? And after that first hire - which roles do I to add next and when?

In this session we will explore best practices and considerations for building out your team, aligning the team with your firm's strategic priorities, assessing performance (including your own), and practical ideas on how to find, hire, and retain your new team.

Learning Objectives:

Determine the best process for designing an executive team for an advisory firm.
Identify the initial hire that will address the most immediate pain points.
Identify best practices for aligning an executive team with the firm's strategic priorities.
Identify best practices for finding new executive talent for your firm.

Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Personnel/Human Resources - Non-Technical (Inegration of functions into an effective and efficient human resources management system)
NAPFA Subject Code: K - Marketing & Practice Management

Innovations & Ideas: 3 Presentations

Kevin Hughes, Advyzon, **Justin Fitzpatrick**, Income Lab (SS analysis tool) & **Brent Pretty**, Verlo + **Bob Veres**, Inside Information (moderator)

Three innovative solutions that illustrate how quickly the fintech landscape is evolving.

Learning Objectives:

A chance to see some of the most interesting innovations in the tech world.

Level of Interactivity: Presentation/Audience Questions

<u>3:50 - 4:50 PM</u> - Networking in the Exhibit Hall

<u>4:50 - 5:50 PM</u> - **Keynote Presentation**
Scaling the Magic

Joe Martin, Summitry, and **Shannon Spotswood,** RFG Advisory, **Julie Littlechild**, Absolute Engagement (moderator)

Scaling the Magic brings together client experience leaders who are rethinking how to engage clients in more meaningful and memorable ways. Rather than choosing between efficiency or engagement, the panelists share practical approaches to scaling memorable and meaningful experiences..

Learning Objectives:

Assess how firms can build a strong service foundation.
Evaluate opportunities to deliver more human, engaging experiences built around important life events or experiences.
Formulate practical, real-world examples of how to implement innovative client experience.

Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Advanced

AICPA Field of Study: Communications & Marketing - Non-Technical (Marketing Professional Services)
NAPFA Subject Code: K - Marketing and Practice Management

<u>5:50 - 7:30 PM</u> - Reception in the Exhibit Hall

Friday, September 18, 2026

<u>7:30 - 8:30 AM</u> - Breakfast Buffet & Coffee Cart

<u>8:30 - 9:45 AM</u> - Keynote Presentation
Capacity-Led Growth Strategies: Unlocking Growth Through Collaboration, Culture & Creativity

Angie Herbers, Herbers & Co.

Capacity is often dismissed as an operational, even boring topic, something advisors don't prioritize learning despite it being a growth engine. New research, especially around AI, is reshaping how leading firms expand capacity, fundamentally changing how RIAs grow. This keynote will challenge outdated assumptions and show how firms that rethink capacity today will outpace those still ignoring it. Attendees will leave with actionable ways to redesign capacity, to support collaboration, culture, and creativity.

Learning Objectives:

Identify processes to measure capacity in real time as firms acquire clients.

Determine how AI support and silicon staff can contribute to, or detract from, capacity constraints.

Distinguish how improved office culture can support capacity growth.

Level of Interactivity: Presentation/Audience Questions
Level of Complexity: Intermediate
AICPA Field of Study: Management Services - Technical (Performance Management)
NAPFA Subject Code: K - Marketing and Practice Management

<u>9:45 - 10:40 AM</u> - Networking in the Exhibit Hall

<u>10:40 - 11:30 AM</u> - Closing Keynote Presentation
Creating a Profession: Where Are We Now?

Bob Veres, Inside Information

This is a call to action to shift the professional dialogue away from scale, share of wallet and maximizing profits, to something that could be far more impactful and lift all boats. How did the PE moneymen hijack our trade press and conference presentations? Are any of the articles or presentations talking about the all-important advisor-client interface, and the professional obligations that come with it?

Learning Objectives:

Determine how a commitment to professionalism can impact an advisory practice from marketing and client retention standpoints.

Compare the value proposition between a firm controlled by outside investors with a firm whose advisors are empowered to make their own strategic decisions.

Identify the possible ways to communicate the concept of professionalism in the advisor space to the public, press and clients.
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

11:30 - 11:45 AM - Conference Wrap-Up
Bob Veres & Jean Sinclair