



2022 Guide to the Exhibit Hall

I
F Bob Veres'
Insider's
Forum

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Introducing the Curated Exhibit Hall

In most conference experiences, the exhibit hall represents a missed opportunity. There is minimal interaction between the advisor attendees and the exhibitor sponsors who represent the advisor support ecosystem.

Ideally, every exhibit hall should be an important part of the conference experience, a valuable resource where advisors could find solutions to their business challenges, and identify new possibilities to enhance client service and foster their business growth.

Beyond that, the exhibit hall representatives attend many of the industry and professional conferences, and talk with advisors from all walks of life. If you're facing significant business challenges (and which of us is not?) the exhibit hall could become a powerful consulting resource.

Plus, where else can advisors complete an entire year of vendor due diligence in a single afternoon? That's time leverage you can't find in your office.

But of course, I get it. Many times, the exhibit hall contains a lot of firms that you aren't interested in talking to, because the representatives are there to sell you something you don't want or your clients don't need. All of us have walked through the exhibit hall looking for the food in the back, trying not to make eye contact with these irrelevant vendor representatives.

At our Insider's Forum conference, we want the exhibit hall to enhance the experience of our professional attendees. To make that work, our exhibit hall is curated; that is, we only invite sponsoring firms who we believe will add value to the business lives of advisors. That greatly enhances peoples' willingness to engage and explore.

In addition, we democratize our exhibit hall by having everybody work from tables rather than booths. At other conferences, the largest firms with the greatest marketing budgets will set up the biggest, most elaborate booths, which allows them to draw attention away from competing firms who might provide more value, but who don't have the budget to set up their own tiki bar or buy acres of floor space for a conference habitat.

We also charge less than most conferences, and because of that, we're often the only national meeting that some sponsors will attend. You get to see and interact with firms that are not available elsewhere. Many times, our exhibit hall introduces new companies to the profession.

Why did we invite this or that company to participate in the Insider's Forum exhibit hall? What makes us think this or that company can enhance your business life?

In this *Guide to the Exhibit Hall*, I'm providing our rationale for inviting each exhibitor, and what I think is important to know about what they do for the advisors who work with them. I've offered suggested topics of conversation when you visit their booths.

I invite you to consider the Insider's Forum exhibit hall as a way to benefit your professional life, alongside the quality of our presentations and the important networking and hallway conversations that we facilitate during your stay with us. We aren't going to create cheesy incentives like bingo cards with a prize at the end of the conference. Instead, we're offering a chance to meaningfully interact with some of the most important corporate citizens of the advisor support ecosystem.

I hope and trust that, with the help of this guide, you'll take full advantage of the opportunity.

Bob Veres
Insider's Forum conference

Partner Sponsor: SEI, Inc. (<https://seic.com/>)

Whether as an outsource investment service or a custodial platform, SEI leverages its scale and resources to take pain points and distractions off of an advisory firm's plate, with the mutual goal (advisors and SEI) to freeing up time to better serve clients. One of the key distinctions about SEI's custodial platform is the broad range of tech applications built into the custodial software—trading, rebalancing, institutional-level portfolio reporting, various client engagement tools and a client portal.

Another is the unique service approach, where the service team members sit at the same desk space as the relationship managers, facilitating a closer relationship between service providers and the advisory firms they're assigned to.

At the company's booth, ask to see how the tech capabilities measure up to the various software packages your firm might be paying for out of pocket, and calculate what costs you might be able to save out of your tech budget. Also ask about the company's practice management consulting and services, including making available staff people to help you cover office tasks when a new batch of clients threatens overload at your office. Finally: would the company provide a firm your size with a dedicated service team?

Meet with: **Gabriel Garcia, Shauna Mace, Linsey Poletti, Tom Murray and Seamus O'Brien**



Premier Sponsor: Thrivent Advisor Network
(<https://www.thriventadvisornetwork.com/about/>)

Thrivent Advisor Network is an independent RIA and community of advisors who share a calling to make an impact on the world. The platform aims to take administrative burdens off of advisors' shoulders so they can focus on what they love to do. The ideal prospect firm will have a service mission of helping clients make the most of their lives, of giving back to their communities, and strengthening their families. Thrivent Advisor Network lives deep in the fiduciary mindset and is backed by Thrivent, a member-owned not-for-profit organization that has been ranked as one of the World's Most Ethical Companies for each of the past 10 years. If you're curious about a higher level of back office support, ask at the booth about the Advisor Gateway portal, tech infrastructure and catch the breakout presentation on how you can facilitate a "purposeful life" on behalf of your clients.

Meet with: **Tom Pistole, Erik Feldman and Kelly Caffrey**



Premier Sponsor: Lincoln Financial Group (www.LincolnRIA.com)

This is your chance to get up to speed on the new commission-free, transparent-expense annuity products that have the potential to enhance the advisor product marketplace. Advisors who have traditionally avoided annuities might be surprised to see the fully fiduciary design of the Lincoln Financial products—allowing clients and advisors to change the start date of their payments, base the contracts on one or two lives, and to determine the payment frequency when they decide to receive income. These annuities can be used to replace an expensive product that you might have inherited from a new client, or to add annual annuity income to Social Security to cover a client's basic living expenses guaranteed to last no matter how long he or she lives.

The Lincoln Financial booth might be a good place to learn about creative annuity product designs that will become mainstream in the profession within the next few years.

Meet with: **Jeff Stanford and Paul Waldeier**



Premier Sponsor - Prudential (<https://pruria.prudential.com/ria-ui/>)



It's a significant moment in the financial services industry that one of the world's largest insurers is providing fiduciary annuity contracts, with liquidity, transparency and flexibility, but notably also commission-free. The company's actuaries have developed a variety of product designs to maximize tax-free growth, create guaranteed lifetime income with market growth opportunities, or to offer the possibility of market gains without any concern about market losses—taking the fat tails off of future return experiences.

If you're up for an annuity tour, talk about the features and options you can offer your clients to keep them invested safely and with a comfortable income through market volatility before and into retirement.

Meet with: **Michael Visconti** and **Joe Wamnbach**

Presiding Sponsor - FP Alpha (<https://fpalpha.com/>)



FP Alpha fundamentally offers expertise in a box—in a lot of areas not covered by CFP training, and deeper insights into traditional areas of advice. The software allows an advisor to scan client estate documents, tax returns and insurance policies, and FP Alpha's machine learning algorithms will pull out the insights and observations built into the program by 40 subject matter experts and professionals.

In all, the program offers expertise across 17 different planning disciplines, covering tax and estate planning, various insurance coverages (auto, home/P&C etc.), property taxes, student debt, identity theft—and, well, you can get the whole list at the booth. The program allows advisors to broaden the scope of their advice to clients and deepen their tax and estate planning advice while at the same time eliminating time-consuming data entry tasks.

At the booth, ask how prospects can use the tool via a link from your website to score themselves in different areas of their financial lives—a unique marketing approach that gives them the data they need to contact you as a professional to help them better optimize their financial lives.

Meet with: **Andrew Altfest** and **Dillon Gilpatrick**

Presiding Sponsor - T. Rowe Price (<https://www.trowe-price.com/financial-intermediary/us/en/home.html>)



I (Bob Veres) have admired T. Rowe Price for its ability to continue to provide investment value in a world where it sometimes seems like indexing has taken over—and the formula is not complicated: create teams of really smart people and then have them outwork everybody else in an effort to find hidden value across the full spectrum of the investment landscape.

Advisor investors not only get the benefit of this work, but the company also shares its ever-adjusting top-down asset allocation viewpoints—with a disarming self-awareness that offers not just what the company believes will work in the upcoming environment, but also the kinds of things could go wrong with the analysis.

At the booth, I would ask to see the Advisor Dashboard and the diagnostic tools that make it easy to provide free analysis of prospect portfolios.

Meet with: **Bethany Krulis**, **Jason O'Connor**, **Carey Ward** and **Brendan James**

Presiding Sponsor: TradePMR (<https://www.tradepmr.com/home>)

TradePMR is a different kind of custodian in the advisor marketplace; it was created by an advisor who wanted to control the quality of service and features that he would receive, which he then made available to a wider audience in the profession. The firm now has 400 advisory firms on the platform, and is selective about who is invited in—and one of the least important criteria is the amount of assets under management. The custodial technology is entirely proprietary, with what may be the state-of-the-art onboarding software and an overall 8.93 customer satisfaction (out of 10) rating in the latest T3/Inside Information software survey—one of the few custodians (or, indeed, companies) to exceed 8.0.

The limited size and scale works to TradePMR's advantage when it comes to offering service team support, with access, when needed, to the company's leaders and founders. The size factor also lets the management team provide a level of customization that would not be possible at the giant custodians; in the past, the company has been open to helping advisory firms create their own software solutions and APIs.

At the booth, you can get a feel for the company's supportive culture, and you should definitely ask to see the highest-rated custodial technology.

Meet with: **Jessica Shores** and **Cris Frankel**

Sustaining Sponsor: Tweedy, Browne & Company (<https://www.tweedy.com/>)

This is going to be short: we typically only invite five asset management companies to our forum, because frankly I'm not sure any of the others add value to their investors and shareholders. Three of them accepted our invitation.

Tweedy Browne is a value investment firm that quietly delivers on its promises and puts its investors first. While other firms create flashy products, Tweedy's management teams follow the definitely unflashy approach of appraising the worth of each company under consideration by the Ben Graham definition of 'intrinsic value'—by estimating the value of its assets and/or cash flow to determine what an outside buyer would pay for the company.

At the booth, I would take a look at the steadiness of the company's investment returns across a variety of different market environments.

Meet with: **Jason Minard** and **Conrad Shrager**

Sustaining Sponsor: DPL Financial Partners (<https://www.dplfp.com/>)

DPL in the insurance world is like Morningstar in the mutual fund/ETF world: a data service that provides search capabilities and full transparency on the growing range of fiduciary life, annuity and other insurance products for your clients. Most of the accumulation products allow advisors to bill on the underlying assets and include them in their portfolio performance reports.

But DPL is also a facilitator when you want/need to access these product lines. You don't need an insurance license to implement the recommendations; DPL serves as the licensed facilitator.

When you visit the booth, ask about what product designs on the company's platform would be appropriate for specific client situations you're facing now—whether it's combining underlying portfolios with tax-free accumulation, death benefits and downside floors, or a variety of income options that reduce the risk of outliving a retirement portfolio. You can ask about 1035 exchanges for clients who need to get out of expensive products they were sold before they came to you, or clients who want to repurpose their existing contracts for a new life stage.

Meet with: **Tim Rembowski** and **Christian Lau**



**Tweedy,
Browne
Company LLC**
Established in 1920



dpl financial partners

Sustaining Sponsor: Osterweis Capital Management (<https://www.osterweis.com/>)



Osterweis is the first company I call when I want to know what's going on in the bond market, but the company also focuses on out-of-favor companies and defensible brands in the equities markets as well. All of its funds are managed with a goal of minimizing downside risk and delivering a smoother performance ride to its investors. The Growth & Income Fund features a top-down analysis of the investment markets, fueling a flexible allocation approach that informs the managers at the more specialized portfolio options.

When you visit the booth, I would ask about the company's view of the current investment dynamics and how the company is navigating the rising rate environment.

Meet with: **Shawn Eubanks**

Sustaining Sponsor: FP Transitions (<https://www.fptransitions.com/>)

It's hard to think of a firm in the advisor space that hasn't leaned on FP Transitions for valuation work, either for an internal succession or an external sale.



FP TRANSITIONS®

Many also rely on the listings of companies that are looking to be acquired—whether they be sellers or buyers.

What might not be known is that the company also consults on financing and on the all-important transaction details—including how the tax consequences will be allocated based on how the sales assets are configured. The company's 'equity benchmarking' service also helps companies build enterprise value and 'dress up' their firms to make them more valuable in an outside transaction.

When you visit the booth, ask about the data that FP Transitions has acquired about transactions and recent trends in listings.

Meet with: **Eric Godes** and **Kem Taylor**

Sustaining Sponsor: Live Oak Bank (<https://www.liveoakbank.com/>)

Live Oak Bank's SBA loan program is one of the first and still one of the most relevant lending



LiveOakBank®

programs for advisory firms that want to finance internal business investments, succession/ownership transfers and inorganic growth through acquisitions. The company has a reputation for making a deep commitment to learning about focused business niches, and becoming not just a lender, but also a partner to that business community. Because of its knowledge base in the advisor space, Live Oak is one of the few lenders in the marketplace that understands the unique ins and outs of collateralizing loans to businesses where the primary 'asset' is ongoing revenue and client relationships.

Government-guaranteed small business loans are generally less expensive than what you would get on the open marketplace, but qualifying requires a certain level of expertise. When you visit the booth, you might ask about any capital needs you have with your business, or how to finance a succession transfer of equity to the next generation—and how that can be facilitated through SBA lending.

Meet with: **James Hughes**

Sustaining Sponsor: Redtail Technology (<https://corporate.redtailtechnology.com/>)



Redtail is by far the market leading CRM in the advisor space—and for good reason. Nobody offers the same combination of intuitive interface, expanding feature set and down-to-earth pricing. Its user satisfaction rate is consistently among the highest in the annual T3/Inside Information software survey, and the Redtail University training plus tech support over the phone is remarkably extensive. The company does not want people using just a small fraction of Redtail’s feature set. There’s a calendar feature, workflow management and task tracking capabilities. The company’s motto regarding CRM utilization is: If it isn’t in Redtail, then it didn’t happen.

According to our surveys, most of you are using Redtail already. But if you stop by the booth for more than just a chance to say hi, ask about Redtail’s marketing features and prospect tracker.

Meet with: **Dusty Russell**

Sustaining Sponsor: AdvisorEngine (<https://www.advisorengine.com/>)



AdvisorEngine represents the most ambitious effort in our advisor ecology to create the no-compromises all-in-one software solution. The program starts with a robo-like digital client onboarding and account opening process, Junxure CRM, a variety of planning tools (goals-based, like MoneyGuidePro), plus a suite of automated rebalancing tools that prevent portfolio drift. Plus cash management tools, trading tools, model portfolio design and management, and a client portal that serves as an online portfolio reporting solution.

The AdvisorEngine booth will be an opportunity to see what could be the future of advisor software. When you visit the booth, ask to see how inputs into one feature set flow into others, and how intuitive the overall interface feels.

Meet with: **Rich Cancro, Kathy Crowley and Justin Wilkinson**

Sustaining Sponsor: Andes Wealth Technologies (<https://andeswealth.com/>)



Andes Wealth is the most comprehensive client onboarding tool for assessing the appropriateness of client portfolio recommendations in three dimensions: risk tolerance, risk composure and risk perception. During the evaluation process, advisors can show clients the spectrum of returns for model portfolios over any time horizon. I once ranked Andes as the most defensible of all the evaluation instruments if a client were accuse his/her advisor of making inappropriate portfolio recommendations.

Andes CEO Helen Yang has been a prolific contributor to thought leadership around communicating market realities to clients—so she’s a good person to talk with about client conversations during difficult markets. When you visit the booth, ask to see Andes’ automated investment policy statement generation tool.

Meet with: **Helen Yang**

Sustaining Sponsor: StratiFi Technologies (<https://www.stratifi.com/>)



StratiFi offers a deeper way to evaluate and model the potential downside risk of client portfolios, by far, than anything on the market. Instead of relying on standard deviation/volatility as a naive risk measure, the program maps each portfolio on a “PRISM” scale of 1-10, combining diversification risk, tail event risk, a more sophisticated volatility measure and single-asset risk. In addition to the evaluation tool, the program allows advisors to create mixes of ETFs and funds for their model portfolios that are less likely to be exposed to severe downside events.

The program breaks out each component of risk separately for client/prospect portfolios, and its institutional algorithms update market volatility and asset correlations in real time. All of these are moving targets as the markets go through their daily movements.

At the booth, you will want to see how StratiFi allows you to compare, side-by-side, a prospect’s portfolio with your proposed model portfolio—and potentially how you can tweak model portfolios to account for previously hidden risk exposures.

Meet with: **Akhil Lodha**

Sustaining Sponsor: EncorEstate Plans
(<https://encorestateplans.com/>)



Every advisory firm has clients who simply can’t seem to get their power of attorney, medical power of attorney and advance directive documents in order, and some are slow to create a will. EncorEstate Plans was created for those situations; it allows clients to complete a series of quick questionnaires, online, on their personal information, their heirs, their wishes, their designated individuals—and then that information automatically populates the basic documents that everybody needs to protect against chaos if they are hospitalized, debilitated or die. The program also allows clients to create living trusts, and for an extra fee, the EncorEstate team will transfer homes or other assets into the trust.

The fees are quite reasonable, the firm has attorneys on-call in 49 states (North Carolina is the exception), and each document undergoes a thorough review before being presented to clients. You get sample disclosure documents that ensure that clients don’t think you, personally, are practicing law.

When you visit the booth, look at how the questionnaires are formatted, so you can see how you and the clients could, in the space of a single review meeting, get the basic estate planning chores handled for your most reluctant (attorney-averse) clients.

Meet with: **Matt Morris** and **Mike Bennett**

Sustaining Sponsor: Concenter Services (<https://xlr8crm.com/>)



If you want to take advantage of the (many) features of the Salesforce CRM, then I would turn to Concenter’s XLR8. XLR8 is a version of Salesforce that includes all the power and features, but is customized for advisors--and Concenter’s tech team will customize it further to your specifications.

As an interesting bonus: XLR8’s customized version and additional personal service is less expensive than buying Salesforce directly. I know a number of advisory firms that switched to Salesforce and eventually realized how much it was going to cost them to get the CRM to do what they needed, and XLR8 provided a lifeline.

When you visit the booth, ask about the feature set that this customized version of Salesforce can bring to your firm. And I’m pretty sure they wouldn’t mind if you asked about XLR8’s user satisfaction rating in the last four T3/Inside Information software surveys.

Meet with: **Jennifer Thomas** and **Alicia Solis**

Sustaining Sponsor: **Elements Technology** (<https://getelements.com/>)



Elements has the potential to completely change the way we use financial planning software. The program—really a highly-sophisticated phone app—synchs with a client’s banking and brokerage providers to pull in all the financial data, and then it calculates, in real time, ratios like the clients’ savings rate, spending and a bunch of others, which show clients how their financial lives are improving, month by month, as a result of their advisor’s advice and recommendations.

This radically different planning approach pulls the focus of a client’s financial picture from a future (retirement) date to the present moment, which especially resonates with younger clients. The retirement calculation is still there, represented by the “total term” ratio, which calculates, again in real time, how long a client could sustain their current rate of spending, without additional income, with their current total net worth. When the total term reaches, say, 30 years or more, then suddenly work has become optional.

There’s a lot more, including tax information, insurance, liquid term and—well, it’s all there in colorful icons with two-letter abbreviations that looks like a mini version of the Periodic Table of the Elements, a unique interface the lets the client point and click.

When you visit the booth, you should ask for a demo and look at the evolving (improving) financial ratios through a client’s eyes.

Meet with: **Abby Morton**

Sustaining Sponsor: **Shareholders Service Group** (<https://www.ssginstitucional.com/>)



Shareholders Service Group was flying a bit under the radar until company president Dan Skiles (formerly VP of technology at Schwab Institutional) began writing his tech column for Investment Advisor magazine, but the company still flies under the radar in the custodial space. The company built a reputation for accepting smaller advisory firm relationships that had been turned away by other custodians, but it has won a wider array of advisor business through a formula that combines extraordinary service and tech support. There is a company ethos that all check requests and other tasks for advisors will be completed before the end of the day. The company declines to accept payments for order flow and offers advisors the full range of cash options for clients—basically positioning itself in a more fiduciary posture with advisors than some of its larger competitors.

If you visit the booth, you’ll experience a low-key conversation that will focus on who you are, what you’re looking for, where are your current pain points, what are you looking for in a custodial relationship—and it’s more than possible to walk away suddenly realizing that you haven’t been given a sales presentation.

Meet with: **Barry Boyte**

Sustaining Sponsor: **MaxMyInterest** (<https://www.maxmyinterest.com/advisors>)



Until Max showed up on the scene, managing client cash was a vexing chore. But now, users are able to specify that cash should be automatically swept out of checking accounts when it exceeds certain levels, to be automatically invested in the highest-interest-bearing online banking accounts (currently 2.61%), and whenever the total invested cash amount exceeds \$250,000, Max will automatically open up the next-highest-return account, so that the money is always FDIC-insured. Every month, the program (that word again) automatically searches for the highest-yielding accounts and redeploys the cash.

In addition, the program offers a dashboard that displays the cash holdings and interest rates for every client in the system. The account opening process has been streamlined dramatically, so that clients can now get access to the Max services with a few clicks.

When you visit the booth, compare the cash returns offered online with whatever you’re getting from your custodian, and pay attention to the streamlined enrollment process. And ask about the integration with various performance reporting platforms and planning software.

Meet with: **Michael Halloran**

Sustaining Sponsor: Hubly (<https://www.myhubly.com/>)

Hubly sits on top of your CRM software and makes it intuitively simple to create workflows and office procedures by enhancing the CRM features and pulling or adding data to the CRM fields as needed. It allows advisory firms to break each workflow down into individual tasks, assign tasks to staff members so that when one is finished the next person, assigned to the next task, is alerted, and you can link tasks in sequence. You get best-practice workflows, task sequences and linked sequences out of the box, and the program is far more flexible than the (often vexing, generally inflexible) workflow processes within most CRM systems.

HUBLY

Perhaps most importantly, Hubly tracks everything that is happening in the office, so the office manager or advisor management team can see who is assigned to what tasks that day, what has been completed and where client work is in its office processes. Every day, each staff member can see, through the interface, the tasks that needed to be completed and the prioritization. Hubly becomes the hub for managing the office, and the record-keeper for all the work your firm does for each client.

When you visit the booth, ask to see how a workflow is created, and look at the interface that shows the overall firm tasks in process, and the view for each individual staff member who is assigned to different tasks.

Meet with: **Ron Gorodetsky** and **Kai Bogdanaovich**

Sustaining Sponsor: Visory (True North Networks)
(<https://www.truenorthnetworks.com/>)



If you're still relying on a local tech person for your IT support, then it might be time to look at the expanded array of services offered by a firm that specializes in the advisor market. The services include secure remote worker connections from secure laptops, and an end-to-end cybersecurity and data protection solution with multiple protective overlays. At the base level, the company will serve as a 24/7 help desk that monitors your software ecosystem with best practices experience. The firm has famously never required an advisory firm to pay a ransom due to a ransomware attack.

At the booth, you could ask about a solution that fulfills the SEC's cybersecurity requirements, how an anti-spam solution can be enabled on your office computers, and about some of the ways you can more comfortably configure your systems to accommodate remote employees.

Meet with: **Steven Ryder** and **Barry Dougherty**

Sustaining Sponsor: Orion (<https://orionadvisortech.com/>)



Advisors who switch to Orion as their portfolio management/reporting software also get access to integrated features like scenario forecasting of portfolio performance (called 'risk intelligence' within the firm), financial planning software, trading and tax-aware rebalancing, index replication capabilities—and, recently, the Redtail CRM, integrated into the total platform. The all-in-one solution also helps advisory firms monitor their business metrics, and its Market*r service helps advisors to create their own marketing campaigns, with designed/coded email and social media workflows and sample written material that communicates portfolio issues and leads prospects back to your branded landing page.

When you visit the booth, you'll want to see the portfolio reporting features and rebalancing/tax-loss harvesting capabilities, and ask about integrations (there are more than 100 now). But also take a moment to explore the built-in compliance features that make the CCO's life less stressful.

Meet with: **Sean Hollingshead**

Sustaining Sponsor: BOK Financial (<https://www.bokfinancial.com/personal/products-and-services/private-banking-and-wealth-management/advisor-trust-services>)



Why do advisors recommend trusts to their clients, only to have an institutional trustee manage the assets? Not only are the assets removed from the advisor's AUM billing, but too often the trust department has little knowledge of or interest in the personal financial circumstances of the trust donor or the beneficiaries. Clients end up being "serviced" by an 800 number, and the advisor has missed out on a golden opportunity to develop relationships with the next generation in the client's family.

BOK Financial is the advisory profession's best solution to take back servicing those trust assets. The company handles the institutional trust administration chores, and the advisor manages the assets under the guidelines laid out in the trust document. The separation of powers ensures that the trust is not only handled professionally, but also with a personal touch.

Of course, it's possible to help clients switch away from traditional bank trustees and put the trust assets under this arrangement. When you stop by the BOK booth, you might ask about some real world situations where advisors retained or regained the right to service trust assets, and how the arrangement works between BOK's institutional services and an advisory firm.

Meet with: **Rosemary Hueser**

Sustaining Sponsor: Markel Cambridge (<https://www.markelinsurance.com/investment-advisors>)



Markel is the undisputed standard in the important field of advisor E&O coverage. The firm customizes insurance coverages for each firm, with professional liability limits up to \$10 million, and cyber policies that cover data breaches, funds transfer fraud, ransomware and coverage for legal and forensic expenses. On a more specialized basis, there's product sales and tax preparation coverage, and insurance for any pro bono services you might offer. Fee-only advisors and planning-focused firms generally receive discounts on the policy premiums.

Chances are you already do business with Markel, and so you might want to stop by the booth and say hi—and reassure them that you're not currently under threat of a lawsuit or dealing with a cyber breach. If you don't currently have E&O coverage, or if your coverage doesn't include cyber insurance, then this is your chance to eliminate some significant risks in your business life.

Meet with: **Courtney Brennan** and **Michael Caplice**

Sustaining Sponsor: BNY Mellon/Pershing (<https://www.pershing.com/>)



BNY Mellon/Pershing has become one of the advisory profession's leading providers of practice management advice, most recently codified into 7 distinct disciplines, each with their own team members to make recommendations and oversee and facilitate implementation. The target advisory firm client is a business with more than \$100 million of client assets under management, which wants/needs outside help to implement its growth objectives and expand its business value.

Pershing has recently rewritten/revamped/upgraded its custodial tech (now called NetX360+) and offers service team support to all of its affiliated advisory firms. The service offer is especially attractive to advisors who work with ultra-wealthy or cross-border clients, with a variety of banking and global services that smaller companies (the other leading custodians in the advisor space) can't provide.

When you visit the BNY Mellon/Pershing booth, ask about the business consulting and practice management services, and take a look at the new features offered by the custodial technology, including how its feature set and dashboard can be customized to each of your various staff members in different departments.

Meet with: **William Bruckner**, **Danny Hernandez**, **Michael Parker**, **Dana Velez** and **Lisa Crafford**

Sustaining Sponsor: Econiq (<https://econiq.com/>)

Econiq is a classic example of something you didn't realize you needed until you saw it in action. At first, it looks like a (much needed) platform that turns your Zoom meetings into lively (and colorful) interactive presentations, making them more 'readable' and engaging on-screen.

But if you look at the demo, the real power comes when you create template presentation flows for different types of meetings: the initial prospect meeting, the initial client meeting, the portfolio review meeting, etc. You load in the images you want these meetings to include, and put in place-holders for the customized images, charts, graphs etc. that relate to this specific prospect or client. The template includes agendas, topics and questions that you want to be sure to address, meaning your meetings are always consistent and nothing is left out. Advisors who are standardizing their workflows will instantly recognize the value of standardizing the Zoom-related meetings that can occupy up to 25% of their total work-time.

When you visit the booth, notice how the program reduces (the company claims by 40%) the preparation and follow-up time for meetings, and how you can adjust the flow so that the issues you want to address are in your specified order.

Meet with: **Dervila Layden** and **Cleve Cogswell**

Sustaining Sponsor: My529 (<https://my529.org/>)

Nobody has earned more gold ratings from Morningstar in the 529 plan category than Utah's educational savings plan, which features the thriftiest combination of costs and investment options of all the state options. But that's only half the story.

The most interesting aspect of My529 is how it has been customized for advisory firms, meaning that it offers integrations with the profession's leading portfolio reporting systems, streamlined trading, the ability to use model portfolios as 529 assets and a dashboard for tracking client contributions and amounts.

When you visit the booth, be prepared to be surprised that, among all the brokerage-sponsored 529s and state programs that are set up by individual mutual fund groups, there is a true fiduciary solution that is aligned with the business practices of a financial planning firm.

Meet with: **Katie Turner**

Sustaining Sponsor: Axos Advisor Services (<https://www.axosadvisorservices.com/>)

Axos Advisor Services took a wild ride to get to our exhibit hall—and into the conversation about custodians that advisors might be considering due to the consolidation of some larger competitors. The firm was originally E*TRADE Advisor Services, which was built off of the first all-in-one custodial tech platform, originally developed by Trust Company of America. The custodian passed through the hands of Morgan Stanley before finding its current home as a subsidiary of Axos Bank, which also owns Core Clearing, which handles the clearing functions.

The Liberty platform is still the core of the firm's tech solution, upgraded and enhanced, offering a trading, rebalancing and portfolio reporting solution that eliminates the need for its affiliated advisory firms to buy expensive off-the-shelf software. And because the custodian is owned by a bank, there are extensive banking and cash management options that can be offered to advisory firm clients, including mortgages, high-yield savings accounts and online checking accounts—plus commercial banking lines of credit for advisory businesses. All custodial services are paid for by monthly or quarterly subscription fees that are individually negotiated.

When you visit the booth, be sure to check out the Liberty technology, and ask about the service team approach for affiliated advisors.

Meet with: **Ryan Macaluso** and **Clayton Johnson**



Sustaining Sponsor: Flourish Cash (<https://www.flourish.com/advisors>)



Flourish Cash offers brokerage accounts that invest only in deposit accounts at different financial institutions—making it easier for advisors to manage client cash, and get a higher rate of return that is normally offered by bricks-and-mortar institutions or custodial sweep accounts. Advisors can deploy held-away cash and see the cash balances on a dashboard which is also integrated into third-party portfolio reporting software programs. Clients can providing standing instructions that will transfer cash from the custodial sweep accounts to Flourish, and the company has a marketing/referral capability that can help advisors increase business prospects.

Interestingly, the company also offers turnkey cryptocurrency investing, custody and trading execution for advisors, through Paxos Trust Company.

When you visit the booth, ask about the current rates offered through the system, and the sign-up process for moving client assets and creating the standing instructions with your custodian.

Meet with: **Ben Cruikshank** and **Melissa Perry**

Sustaining Sponsor: Estate Guru (<https://estateguru.com/>)



Estate Guru's Estate Plan Navigator is an online provider of the basic estate planning documents that every advisor client needs: the will, power of attorney, healthcare directives—and it offers free cloud storage to help clients keep track of those documents. Advisors and clients enter in the relevant information, and the program will create documents and have an attorney file them on behalf of the client. For more complex cases, estate attorneys are on call to assist with trusts or estate tax minimization techniques.

As clients go through the questions, Estate Guru provides an estate planning score, showing clients and prospects how their current estate preparation compares with a complete set of documents. And... The entire process can be handled on a smartphone.

When you visit the booth, look at the interface that clients would navigate, which also becomes a portal to their documents once completed.

Meet with: **Jonathan Warenne** and **Chris Hall**