Principal®

2024 EXCHANGE

Let's fly together.

Tuesday, October 8

4:30p.m. – 5:30p.m.	**Premier Group Dinner check-in**	Pacific Ballroom East Registration
5:45p.m.* – 9:00p.m.	**Invitation only: Premier Group dinner** Hosted by **Fidelity** *Transportation leaves hotel from Pacific Ballroom Foyer at 5:30 p.m.	Ultimate Skybox

Wednesday, October 9

8:00a.m. – 9:30a.m.	**Invitation only: Premier Group and home office breakfast**	South Pool Deck
11:30a.m.* – 1:00p.m.	**Invitation only: Premier Group & Platinum Partner luncheon** Hosted by **Principal Securities, Clark Capital, Equitable, Fidelity, and Morningstar** *Meet in hotel lobby at 11:15a.m. to walk over	Roy's Restaurant
11:15a.m. – 1:30p.m.	**Women's Financial Network luncheon (optional)** Open to all - space is limited. To RSVP, select as a session during breakout selection Presentations by Elizabeth Durkee, Head of Marketing at **Morningstar Wealth,** and Mandy Scipione, Head of Global Diversity & Inclusion at **Fidelity Investments** Moderated by Melissa Couch, Asst. Director - Advisory Operations at **Principal Securities.** Note: You may bypass registration as your badge will be preprinted for you and available for pickup in the meeting room.	Pacific 17
1:00 p.m. – 4:30 p.m.	**General registration**	East Registration
2:00 p.m. – 4:00 p.m.	**Exhibit Hall Grand Opening** This is a great time to stop in and talk with our valued partners prior to the conference kickoff!	Pacific Exhibit Hall
2:00p.m. – 2:55p.m.	***[CE Eligible]*** **Pre-conference breakout sessions: Track 1** **The Final Frontier - Helping to Improve Retirement Income & Legacy** This presentation spotlights the study conducted by Wade D. Pfau, Ph.D., CFA, which examines the role of structured annuities with living benefits when attempting to meet both lifetime spending goals and legacy objectives. Pfau's research reveals the effectiveness of an integrated portfolio management approach inclusive of buffered segments and insurance protection by helping improve retirement success rates, increase legacy values, and reduce shortfalls in cases when markets do not perform well. Furthermore, this presentation introduces Pfau's practical framework for measuring the overall efficiency of a retirement income portfolio. Presented by Laird Johnson, Director of Advanced Markets at **Equitable**	Pacific 14
	Year-End Planning Strategies Clients expect financial professionals to proactively help them organize their financial affairs and deliver experiential alpha. This session provides strategies for tax planning, charitable giving, retirement, and portfolio management, including how to: • Identify a checklist of planning strategies for year-end discussions • Add value to client relationships by providing an organized and timely service Presented by John Nersesian, Head of Advisor Education at **PIMCO**	Pacific 15

Your Clients' Top Questions, Answered — Pacific 16

During this presentation, we'll share Clark Capital's latest insights on market trends, the economy, the 2024 election, and other key topics. You'll gain essential talking points to help address your clients' investing concerns and keep them focused on their long-term goals during market volatility.
Presented by Peter J. Eisenrich, VP, Senior Client Portfolio Manager at **Clark Capital**

Aligning Your Financial Planning Practice with Client Expectations — Pacific 17

According to a recent Spectrem Group Study, there are wealth management services that clients desire, but are not receiving from their advisor. In this session we will learn how you can help fill these gaps, meet clients' needs, and strengthen the relationship.
In this session we will:
- Explore the services desired by clients that are not being met by most advisors.
- Discuss ways in which to uncover client expectations of their advisor during the data collection process.
- Look at how a financial plan can help you address each one of these objectives.
- Show how to illustrate and document these discussions to ensure clients understand your value.

Presented by Chip Petty, Trainer at **Envestnet | MoneyGuide**

Economic and Market Review — Pacific 24

Russell Investments will share our global strategist team's knowledge and perspective on the current financial markets and changing opportunities. We will help understand recent market events against the backdrop of long-term investment objectives. We'll also spend time answering your questions. Our goal is to leave you feeling more confident in your understanding of today's market environment. As an attendee, you'll get insights on:
- Last quarter's economic and market activity
- Key indicators for where the economy is going
- How to view short-term market events in relation to your long-term investment strategies

Presented by Ryan Pogodzinski, Director Consulting & Analytics at **Russell Investments**

Deliver Priceless Value — Pacific Ballroom

Get essential skills for building high-quality client experiences that exceed expectations and are priced to reflect the value you offer. You will learn how to have a pricing conversation that establishes your value, engage clients to understand their expectations, and create a consistently excellent client experience.
Skills we will teach you: Client satisfaction & referrals, planning & productivity
Presented by Wassan Kasey, Advisor Practice Management Consultant at **American Funds | Capital Group**

Portfolio Allocation Opportunities in an Age of Uncertainty — Pacific 25

With the myriad of uncertainties that are engulfing the markets, we will look at historical allocations and what may or may not work moving forward. In viewing the historic patterns in a longer term and more recent term, what expectations are built in and where do these expectations need to be changed. We will view a cross-asset strategy in a different nature as well as the communication challenges that this may present as markets evolve.
Presented by Matt Lloyd, Chief Investment Strategist and Executive Vice President, Head of Distribution & Capital Markets at **Advisors Asset Management (AAM)**

3:05p.m. – 4:00p.m. ***[CE Eligible]*** **Pre-conference breakout sessions: Track 2**

Product Structures of the Future: Winning the Next Generation of High-Net-Worth Investors — Pacific 14

What innovative investment structures are emerging as powerful new tools in wealth management? The latest research from Cerulli Associates suggests a number of product trends shaping our industry, from SMAs to tax optimization strategies. In this session, we'll cover how product structure influences investment success, including how to potentially position high-net-worth clients by pairing complementary models within a UMA.
Presented by Michael Laughlin, CFA, FRM, Head of Portfolio Strategist Team at **Morningstar Wealth**

Trends in Fiduciary Advising — Pacific 15

In this session, key trends associated with fiduciary advising and links to commercial outcomes will be highlighted. The focus will be on educating the audience on the underlying regulatory/market dynamics as well as the associated risks and opportunities for advisors. NOTE: This program is eligible for 1 hour of CE credit for Broadridge Fi360 Solutions (includes CE for AIF®, AIFA® and PPC® Designees).
Learning Objectives:
•Understand the legislative, regulatory, and market dynamics associated with in-plan Retirement Income solutions.
•Recognize implications of state mandate and SECURE 2.0 401k start-ups on wealth advisor competition.
•Assess collaboration opportunities associated with Retirement/Wealth convergence, including delivery of personalized solutions to 401k plan participants.
Presented by John Faustino, Head of Broadridge's Fiduciary Training, Technology, and Data Solutions at **Broadridge**

12 IRA Mistakes - Help Clients Avoid Common and Costly IRA Pitfalls — Pacific 17

Nearly 40 percent of household financial wealth in the U.S. are retirement assets, with IRAs accounting for the biggest share totaling $11.5 trillion. With nearly 10,000 baby boomers turning age 65 every day, more Americans than ever before will be making decisions regarding their IRAs. Unfortunately, navigating the labyrinth of IRA rules and regulations can be complex and a tax trap for the unwary. This presentation will provide a detailed discussion of the most common and costly IRA mistakes people make and how to avoid them. We will discuss mistakes regarding contributions, rollovers, Roth conversions, distributions, RMDs and beneficiary designations. Understanding the IRA rules and how to help clients avoid common and costly mistakes will help you become your clients' IRA advisor of choice.
Presented by Chris McGovern, Vice President Advanced Planning at **Prudential**

Client Conversations: Social Security - When Should I Claim My Benefit? — Pacific 16

There are a variety of factors that influence when a client should file for Social Security retirement benefits. In this presentation, you'll discover:
• The different benefits that may be available, including retirement, spousal dependent, and spousal survivor benefits.
• Optimization strategies for clients and couples who are considering filing for benefits.
• Important considerations for building an income bridge for clients nearing retirement but looking to delay filing for benefits
Presented by Jim Schomburg, Senior Retirement Strategies Group Consultant at **Pacific Life**

Giving your clients the ESOP edge — Pacific 24

Business owner curiosity about using an ESOP as an exit strategy has reached new heights due to recent coverage on 60 minutes, TEDTalk, WSJ, Forbes and more. ESOPs can unlock investable assets, create recurring revenue and solidify your role as a trusted advisor.
Come learn the basics, identify prospects and hear what all the buzz is about.
Presented by Amy Hartnett, Managing Director, Stock Plan Services Bus Development at **Principal Workplace Savings and Retirement Solutions**

The Model Practice — Pacific 25

Education on how to use research-based language to present model portfolios
Presented by Doug Reeves, Model Consultant and Nathan Agan, Market Consultant at **Invesco**

4:15p.m. – 4:45p.m. — Pacific Ballroom

Principal Exchange 2024 Kick-off: Path for Growth

Mike Murray, **President & CEO, Principal Securities**
Candy Bidler, **Vice President, Principal Financial Network**

4:45p.m. – 5:30p.m. — Pacific Ballroom

It Is What You Make It: Overcoming The 'It Is What It Is' Mindset with Steve Gilliland, Hall of Fame Speaker & Bestselling Author

More than ever, individuals hold the power to rely on collective strength, think differently, and find ways to make themselves stronger and more complete. Your response to challenges is not a product of circumstance but a reflection of your

mindset. This relevant and timely keynote speech unveils the tools to cultivate a specific mindset that directly impacts your behavior in different situations. It illuminates the keys to solving the problem instead of accepting it and guides you on how to readjust your thinking and react in any situation to impact your success positively. It's time to let go of the passive "it is what it is." It's time to embrace a new mindset: IT IS WHAT YOU MAKE IT! Introduction by Brandon Palser, Regional Vice President at **Equitable**

6:00p.m.* – 8:00p.m. **Exchange Conference Reception** — USS Midway

Join us for an unforgettable evening aboard the USS Midway. Enjoy light fare, beverages, and live music by our house band of financial professionals. All conference attendees and partners are welcome. You must have your name badge on for entry. *Transportation leaves hotel from Pacific Ballroom Foyer beginning at 5:45 p.m.

The USS Midway is a historic aircraft carrier that served in the U.S. Navy for 47 years, making it the longest-serving carrier of the 20th century. Now a museum rated the #1 thing to do in San Diego by TripAdvisor, the USS Midway features over 30 restored aircrafts and exhibits that highlight its storied history.

Thursday, October 10

6:30a.m. – 8:15a.m. **Breakfast in the exhibit hall** — Pacific Exhibit Hall

Join us for breakfast and networking time with our valued partners in the exhibit hall. Specialty coffee from Eurobar, a local woman-owned business will be available

7:00 a.m. – 8:00a.m.
**You're welcome to bring your breakfast into the breakout room*

Principal Securities Sunrise Session Series

Salesforce/Skience: Charting a Course for New Account Success* — Pacific 16

Learn about how the new Salesforce/Skience account opening has been driving additional revenue, increasing in good order processing, and speeding up cycle times for client and office experiences.
Presented by Josh Nigg, Asst. Director, BD Services and Tyler Kubik, Sr. Sales Support Coordinator at **Principal Securities** with Jon Feinstein, Sr. VP, Head of Client Success at **Skience**

Principal Securities Supervision: Opening the Black Box* — Pacific 17

Join us for a discussion of how Supervision supports you before, during, and after the recommendation to manage risk and empower your practice.
Presented by Casey Head, Senior Complex Products Lead; Beth McCall, Field Supervisor; Brian Klitzke - Data and Surveillance Supervisor Team Lead at **Principal Securities**

Advisory Solutions: Building Efficiencies in Your Fee Based Practice* — Pacific 15

We understand that the differences in programs and the number of product options on Envestnet can be daunting! Join our **Advisory Solutions Team** to discuss when each program should be used in your fee-based practice, how to use these programs to make your business more efficient, and how our team can assist with navigating through the different products available to your clients.
Presented by Derek Miller, Sr. Investment Specialist and Tyler Stevens, Asst. Director – Advisory Solutions at **Principal Securities**

Reach New Altitudes with Principal Securities Operations** — Marina Kitchen

***Breakfast will be available in this session beginning at 6:30 a.m.*

Join us as we take Principal Securities Operations to new heights! This interactive session will explore best practices and process improvement to elevate your operational efficiency and effectiveness.
Presented by Bill Froehlich, Director of Advisory &Trading Ops; Melissa Couch, Asst. Director-Advisory Operations; Eric Russell, Business Operations Consultant; Tanner Beavers, Advisory Operations Specialist at **Principal Securities**

8:15a.m. – 8:45a.m. **The Many Facets of Behavioral Finance: What's Behind Our Curtain?** — Pacific Ballroom

While events, technologies and challenges continually arise, there is one thing that seems averse to change; the human condition. When you combine uncertainty with desired security and amplify the emotional distress via money, the human condition

falls into historical patterns. We see this more clearly today though it is not addressed in the daily deluge of data and opinions. We will look at the many ways behavioral finance has evolved on an internal, external and environmental aspect and where it appears most dominant in the current financial environment.
Matt Lloyd, Chief Investment Strategist and Executive Vice President, Head of Distribution & Capital Markets at **Advisors Asset Management (AAM)**

8:45a.m. – 9:30a.m.

Investing in the Next Decade with Dan Kemp, Chief Research and Investment Officer at Morningstar Wealth

Pacific Ballroom

Like running a marathon, achieving long-term investment success often depends on how well you prepare for the journey. Rather than sprinting from one milestone to the next, it's crucial to understand the factors that drive returns and create value along the way. Join Dan Kemp, Morningstar's Chief Research and Investment Officer, as he explores the current investment landscape, shares insights on building resilience into your investment strategy, and highlights the opportunities ahead.

9:40a.m. – 10:30a.m.

Breakout sessions: Track 1

Social Security part II — Answering questions on often overlooked aspects of Social Security

Pacific 14

CE Eligible: This presentation takes a deeper dive into Social Security strategies that might not be addressed during initial conversation with clients. Learn more about how benefits are impacted with divorce, widows(ers), disability and government employees.
Presented by Laird Johnson, Director of Advanced Markets at **Equitable**

Education Planning & 529 Plans

Pacific 15

CE Eligible: Stay sharp on 529 tax law and learn how to best incorporate 529s, Financial Aid and Education Savings into your Financial Practice.
Presented by Joseph Friedman, 529 Specialist at **Principal Asset Management**

Estate Planning and Retirement Assets after the SECURE and SECURE 2.0 Acts

Pacific 17

CE Eligible: U.S. households will transfer $72.6 trillion in wealth to heirs and $11.9 trillion to charity over the next 25 years. And 62% of U.S. adults do not have a will. In this presentation, we will discuss the current state of the retirement market, key provisions of the SECURE Act and SECURE 2.0 Act, as well as non-qualified distribution rules. **Not eligible for CE credit in NY
Presented by Chris McGovern, Vice President Advanced Planning Field at **Prudential**

Client Conversations: Seven Ideas to Manage the Required Minimum Distribution Rules for Owners

Pacific 16

CE Eligible: The saving and disciplined investing have paid off, but now it's time to take required minimum distributions (RMDs) from IRA savings. For some, the size of these payments—and the resulting tax consequences—may come as an unwelcome surprise. In this course, we'll cover:
• Important background information about IRA distributions.
• Seven ideas to help clients manage RMDs.
• Important considerations and action steps to take with clients
Presented by Jim Schomburg, Sr Retirement Strategies Group Consultant at **Pacific Life**

Deliver Priceless Value

Pacific 24

CE Eligible: Get essential skills for building high-quality client experiences that exceed expectations and are priced to reflect the value you offer. You will learn how to have a pricing conversation that establishes your value, engage clients to understand their expectations, and create a consistently excellent client experience.
Skills we will teach you: Client satisfaction & referrals, planning & productivity
Presented by Wassan Kasey, Advisor Practice Management Consultant at **American Funds | Capital Group**

9:40a.m. – 10:30a.m.	**The Power of Customization with Horizon Custom Portfolios** Not eligible for CE. Designed for clients who seek a fully customizable investment solution, HCP is a professionally managed 50-single-stock portfolio that combines the benefits of individual equity ownership, comprehensive tax management capabilities down to the lot level, and active management to address a wide range of client preferences and goals. Presented by Carlos Barbosa, Head of Strategic Relationships; Scott Ferrette, National Sales Director; and Jacqueline Kniejski, Strategic Relationships Manger at **Horizon Investments**	Marina Kitchen
	Equity Markets Insights with George Maris, Executive Managing Director, CIO & Global Head of Equities Not eligible for CE. Please join this interactive discussion with George Maris, Executive Managing Director, CIO & Global Head of Equities of **Principal Asset Management** as he discusses the current landscape of equity markets.	Pacific 25
	Models with Annuities *plus* Models with SMAs-2 Core & Explore Sessions in 1 Not eligible for CE. Differentiate your practice by learning how to complement your client's annuities with public investments. Hear from Goldman Sachs on how a stock and bond portfolio, accessed through a specific selection of ETFs, may help achieve a client's goals alongside traditional insurance products. Signing high net worth clients can make your practice more efficient and more profitable. But many wealthy individuals have unique needs that must be addressed, presenting a challenge for some advisors. Hear from Goldman Sachs on how SMAs and Model Portfolios can be used in conjunction to meet the needs of wealthy individual without draining your resources. Presented by Brendan Corey - VP, Multi-Asset Solutions Group at **Goldman Sachs**	Pacific Ballroom
10:40a.m. – 11:10a.m.	**Breakout sessions: Track 2**	
	Power Panel: Business owner insights in action Help business owners protect what matters. Principal® offers insights to help you shape the planning conversation to address business owner priorities while creating additional sales opportunities. In panel conversation, Principal financial representatives will share how they identify and approach businesses, offer solutions to protect the clients' business, help the business attract top talent and retain key employees, and fulfill the personal needs of the business owner and their family. Presented by Lindsey Bessy and Jeff Deren, Sales VPs-**Business Solutions** with **Principal advisors** Ty Hughes, Founder of Walnut Hill Advisors, and Inaam Ziyadeh, President & CEO at Ethos Financial	Pacific 17
	A New Era for High-Net-Worth Investors, Positioning Yourself for Growth How are you growing your client base? Are you keeping pace with industry trends? And which "Up Escalators" can provide tailwinds for you and your clients? This session will explore massive shifts in the Asset Management Industry, High New Worth (HNW) investor preferences, and offer valuable insights into growing your Assets Under Management. Presented by Corey Silva, Sr. Vice President at **Bluerock**	Pacific 15
	Three High-Impact Ideas for Risk-Managed Sales Growth Join Frontier for an engaging breakout session to discover three ideas to boost sales while managing risk: (1) Learn how custom UMA strategies tailored for Principal Advisors can attract higher-net-worth clients, (2) Discover tips on attracting taxable accounts and uncovering hidden assets, and (3) Capitalize on the current yield environment to drive new business into managed money solutions. Presented by Dan Cupertino at **Frontier Asset Management**	Pacific 14
	Principal Wilshire Diversified Portfolios With the disciplined application of a sound investment process and guided by over 30 years of market-tested experience, Wilshire delivers a broad range of outcome-oriented investment solutions for advisors and their clients. Join us in a breakout session with the manager of the fastest growing FSP on the platform, as Wilshire showcases a series of model portfolios built to suit a range of investment objectives.	Pacific 16

	Learn how you can utilize one of the industry's largest institutional investment consulting firms for investment management while improving business practice scale and efficiency. Presented by Nate Palmer, CFA, Managing Director and Head of Portfolio Management at **Wilshire**	
	Power Panel: Leveraging RightBRIDGE for Enhanced Operational Efficiency Join us for an insightful panel discussion on the transformative impact of the RightBRIDGE tool in driving operational efficiencies. Our experts will explore how RightBRIDGE's innovative features streamline workflows and enhance the business submission process. Learn practical strategies for integrating RightBRIDGE into your organization, hear real-world success stories, and engage in a dynamic Q&A session to uncover how this tool can drive tangible improvements in your operational efficiency. Presented by Lane Johnson, Sr. Business Project Lead at **Principal Securities** and Trevor Morgan, Principal Product Manager at **CapitalROCK** with Advisor, Rob Cozzi	Pacific 23 – Tech Deck
	Workplace to Wealth Discussion on how WSRS can help you grow your business through the benefit event notification process. Further, we'll discuss why now is a great time to do retirement plan business, how to differentiate yourself while helping clients, and how to use technology to win business. Presented by Christabelle Cook, National Sales Director-Strategic Initiatives at **Principal Workplace Savings and Retirement Solutions**	Pacific 24
	Empowering Portfolio Personalization with Direct Indexing Join us to learn how Direct Indexing empowers you and your clients to customize portfolios to meet unique needs, wants and goals. During the session, we will discuss: •Key features and benefits of direct indexing •Case studies highlighting different investment challenges and approaches •How to implement direct indexing using Russell Investments' Personalized Managed Accounts (PMA) program. Whether it's higher-level tax management, security restrictions, or building around constraints and parameters, learn how we can help you get a competitive advantage. Presented by Ryan Pogodzinski, Director-Consulting & Analytics at **Russell Investments**	Pacific 25
	The SMB Growth Platform and How it Works Understanding the growth opportunity in front of you when it comes to capitalizing on your personal relationships with SMB owners and employees. Presented by Lee Bissmeyer, Sr. Managing Director - Business Market Lead and Rosalyn Brown, Program Manager at **Principal Financial Network**	Pacific Ballroom
	Harness Model Portfolios to Meet Growing Client Demands and Accelerate Growth Clients are demanding more services from their financial advisors. To meet these needs, efficient time management across all aspects of an advisor's practice is crucial. Join Fidelity to learn how advisors are scaling and improving efficiency by leveraging model portfolios. This approach allows them to spend more time with clients, driving faster business growth without compromising investment management quality. Presented by Brandon Fabiani, Vice President, Model Portfolio Business Development at **Fidelity Investments**	Marina Kitchen
11:20a.m.–11:50a.m.	**Breakout sessions: Track 3**	
	Bear or Bull Market, clients want to reduce their tax bill. Give them what they want, a lower tax bill Taxes should be an important consideration when managing assets for High-Net-Worth clients. How do we know this? Because when surveyed, HNW investors indicated their primary goal is to preserve their wealth followed closely by tax minimization. This session will explore how Tax Overlay can attract and retain HNW individuals through the use of two case studies. Presented by Michael Pescatore - Principal Director, Overlay Services at **Envestnet**	Pacific 14
	Capitalizing on Private Credit: Opportunities in Direct Lending Hear from Blue Owl to learn our perspectives on the private credit landscape and how it can be used inside your clients' portfolios.	Pacific 15

Presented by Omari Errar, Associate at **Blue Owl**

What's Next After Connelly?

Pacific 25

Over the summer, the Supreme Court rendered its much-anticipated decision in Connelly v. United States, impacting the estate taxation of corporate redemption buy-sell arrangements. Now that many are familiar with the case and its result the question remains – what's next? This session will help you address your clients' real-world questions about the case and how it impacts them. It includes a framework for analyzing whether Connelly even impacts your clients at all. It also navigates the many issues present when changing from a redemption buy-sell to some other structure, including the transfer for value rule, the corporate tax on property distributions to shareholders under IRC sec. 311, and how partnerships figure into the equation. Attendees will leave the session able to determine which of their clients have problematic structures and will be armed with the knowledge of how to help them.
Presented by Jon Whitacre Director, Advanced Sales at **Crump Life Ins. Svcs**

Succession, Practice Management Tips & Best Practices

Pacific Ballroom

Putting in place best practices and routines that will help you build, grow, and maintain a successful practice is key to long-term success. Whether you are building your book of business or thinking about transitioning to retirement, having contingency & succession plans in place and a supportive team to help you with your business will serve you well.
Presented by Melville Waithe, National Director - Succession and Practice Management at **Principal Financial Network**

Data Centers 101: Sector dynamics and U.S. market trends

Pacific 24

With AI on the rise, plus more and more reliance on digital applications, global demand for data centers is surging. A lack of supply and high barriers to entry are creating a landlord-friendly market and characterizing a compelling investment opportunity underpinned by robust fundamentals. Principal Real Estate has been involved with the data center sector for almost two decades and has witnessed the asset class evolve and adapt. In this session we'll explore how our data center strategy and how Principal Real Estate is investing in this space.
Presented by Matt Hackman, Portfolio Manager and Matt Ciambriello, Director of Global Wealth Alternatives at **Principal Real Estate** with Adam Shah, Asst. Director – Due Diligence at **Principal Securities**

Transformational Client and FA Experience--Planning as a business model not a tool

Pacific 16

Most all investors have 3 questions on their mind. Am I okay? Do we have enough? and how are we doing? To answer these questions with confidence you must have a plan. In this session we will make planning fun again, simplify the process, and transform the client experience. From FA (Financial Advisor) to FA (Family Advocate). It's time to make this business fun again and this session will deliver on that promise.
Presented by David Brown, Sr. VP Business Development at **Davidson Investment Advisors**

Sharp or Shallow? Investment implications for a unique rate cutting cycle

Pacific 17

Join Michael Goosay, Executive Managing Director, CIO & Global Head of Fixed Income & Mark Cernicky, Managing Director & Product Specialist of **Principal Asset Management** as they discuss the current fixed-income landscape. What investment implications should be considered as we enter into a unique rate cutting cycle.

Share Your Love – Estate Planning for Loved Ones

Marina Kitchen

Preparing for the inevitable is a tough discussion. It's one that many people find difficult to have, especially with those closest to them. The Share Your Love Family Discussion Guide® is intended to help initiate an open, thoughtful dialogue with your family as you plan for your future and how to honor your final requests. It's more than a simple list of instructions. It covers many topics such as: where to find important documents and key contacts; who should care for loved ones and minors; and who you want to handle decision-making if you become incapacitated. Discover how this guide can be utilized for client events and other conversations to create generational clients.
Presented by Brandon Palser, Regional Vice President at **Equitable**

11:50a.m.–12:45p.m.	**Lunch in the exhibit hall** Join us for lunch and networking time with our valued partners.	Pacific Exhibit Hall
12:45p.m. – 1:30p.m.	**Global Market Q&A with Seema Shah, Chief Global Strategist at Principal Asset Management** Q&A moderated by Tim Hill, Head of the U.S. and Europe client group at **Principal Asset Management**	Pacific Ballroom
1:30p.m. – 2:30p.m.	**Being your best when it matters the most! The Hero Effect® with Kevin Brown** In a fresh and entertaining style, Kevin shares ideas, strategies and principles that will inspire and equip participants to show up every day and make a positive difference. At the heart of Kevin's message is a simple, yet powerful philosophy for life that drives every thought, every action and ultimately every result we achieve both personally and professionally. This program is designed to help participants: •Achieve greater results by eliminating "ordinary" thinking and mastering the habit of excellence. •Own the moments that matter (and they all matter) by taking responsibility for their attitude, their actions and their results. •Create meaningful relationships and deliver an extraordinary experience for every "client" at work and at home. Introduction by Cody Lawler, Head of PSI Operations & Chief Supervision Officer at **Principal Securities**	Pacific Ballroom
2:45p.m. – 3:15p.m.	**Breakout sessions: Track 4**	
	Reduce the Stress of Managing Taxes with FSTM The growth in ETFs over the past two decades has been nothing short of remarkable. Now that ETFs have gone mainstream, we're witnessing a shift from mutual wrap to ETF model portfolios. But how do you manage this transition in a tax efficient way? Hear from Goldman Sachs and Envestnet on how FSTM can save you time and save your clients money. Presented by Brendan Corey, Vice President Multi-Asset Solutions Group at **Goldman Sachs** and Kipp Cormier, Principal Director, Advisor Sales & Wealth Consulting at **Envestnet**	Pacific 14
	Alts 101: What You Need to Know About PSI's Alternatives Platform Did you know PSI has a robust offering of Alternative Investments to help support your clients' investment needs? Join us to discover the iCapital portal and learn how Alts can fit in your practice. Presented by Andrew Barnum, CAIA - SVP - Wealth Managers at **iCapital** with Adam Shah, Asst. Director – Due Diligence at **Principal Securities**	Pacific 15
	Three High-Impact Ideas for Risk-Managed Sales Growth Join Frontier for an engaging breakout session to discover three ideas to boost sales while managing risk: (1) Learn how custom UMA strategies tailored for Principal Advisors can attract higher-net-worth clients, (2) Discover tips on attracting taxable accounts and uncovering hidden assets, and (3) Capitalize on the current yield environment to drive new business into managed money solutions. Presented by Dan Cupertino at **Frontier Asset Management**	Pacific 16

	Power Panel: Personal Trust Services Join this breakout session to hear from your peer and discover how financial advisors can capture personal trust clients in their book of business to retain and increase AUM when utilizing Principal Trust Company's personal trust services. Presented by Amy Justus, Assistant Director, Advanced Solutions; Laura D.A. Johnson, Sr. Trust Officer, **Principal Trust Company**, and Matt Ramaekers, MSM, MSFS, CFP, Senior Financial Representative	Pacific 17
	Maximizing Client Engagement in 2024: Leveraging Texting and the MyRepChat (MRC) Platform Discover how to enhance your client interactions by adapting to the latest communication trends in 2024. This session will delve into the strategic use of texting as a powerful tool for this industry, highlighting when and how to leverage this method effectively. You'll gain an understanding of the evolving communication patterns and how they impact client engagement in today's fast-paced environment. The session will also feature a live demo of the MRC platform, showcasing its advanced features designed to make texting even more efficient than it already is. Learn how MRC's innovative tools can streamline your communication processes, and benefit from practical advice and tips from a former advisor. This is your opportunity to see how these insights can transform your approach to client communication and improve overall efficiency. Presented by Spencer Raymond, Sales Professional at **MyRepChat**	Pacific 23 - Tech Deck
	Attracting and Retaining High-Net-Worth Clients Clark Capital believes one of the most important yet overlooked aspects of winning high net worth clients is putting together a pitch that creates trust, confidence, and comfort. Drawing on their experience of meeting with high-net-worth clients for over 35 years, they've compiled a guide to help you. During this session, you'll walk away with an overview of today's high net worth opportunity, an understanding of what high net worth investors want from their financial advisors, and how Clark Capital can help support your business with risk-based portfolios and concierge-level support. Presented by Rob Schlegel, SVP, Co-Head of National Sales at **Clark Capital**	Pacific 24
	Principal Blue Chip & Mid Cap Update from Aligned Investors Please join this interactive session with Val Jalon, Portfolio Specialist with Aligned Investors. Val will provide an update on both Principal Blue Chip & Principal Mid Cap, in addition to detailing the importance of Owner Operators and their unique management style that has led to long-term outperformance VS peers. Presented by Val Jalon, Portfolio Specialist at **Aligned Investors**	Pacific 25
	Grow your market with Elevate by Principal Create instant value for new prospects in the business market by demonstrating how to orient businesses for growth. This compelling approach will allow you to open up new opportunities by extending deep discounts and valuable insights that help drive growth and profitability. Don't miss out on the chance to explore ways to expand your current offerings and reach new markets. Presented by Dan Buehrle, National Managing Director - Head of Ecosystem Growth and Sarah Kemmer, Ecosystem Business Development Director at **Elevate by Principal**	Pacific Ballroom
	Looking beyond Secure 2.0 – What's next for retirement policy Providing the current view of the November election, legislative opportunities: pre-and post-election, potential threats to DC plans and tax incentives, and the regulatory environment Presented by Lance Schoening, Director of Policy at **Principal Government Relations**	Marina Kitchen
3:25p.m. – 3:55p.m.	**Breakout sessions: Track 5** **PFN Power Panel: Why you need to incorporate annuities in your practice** PFN advisors Vicky Johnson, Jim Follstad, and Peter Webster will discuss how they have found success implementing RILA annuities in their business, touching on 1) exciting new asset class; 2) downside protection; 3) income generation for your client and your practice. Q&A session will follow discussion. Presented by Dustin Hill and Ty Petsche, Managing Vice Presidents, Principal Annuity Distribution	Pacific Ballroom

Election Watch: The Politics of Investing — Pacific 15

Although elections don't decide investment success, the ballot box often determines more than our elected officials. Beyond market sentiment, our leaders' economic priorities and policies can shape the financial discourse and investing landscape for years to come. In this presentation, we take a historical perspective on investing during an election and provide insight into how the outcome this November could inform your clients' portfolio strategy.
Presented by Michael Laughlin, Head of Portfolio Strategist Team at **Morningstar Wealth**

Harness Model Portfolios to Meet Growing Client Demands and Accelerate Growth — Pacific 16

Clients are demanding more services from their financial advisors. To meet these needs, efficient time management across all aspects of an advisor's practice is crucial. Join Fidelity to learn how advisors are scaling and improving efficiency by leveraging model portfolios. This approach allows them to spend more time with clients, driving faster business growth without compromising investment management quality.
Presented by Brandon Fabiani, Vice President, Model Portfolio Business Development at **Fidelity Investments**

Washington to Wall Street: An Update from Chris Payne, SVP Government Relations — Pacific 14

Join Chris Payne, SVP **Principal Government Relations** as he provides an update from Washington DC. With the 2024 election less than 30 days away, come to this interactive session with Chris as he will discuss the upcoming election, and potential upcoming regulatory implications within our industry.

Building Better Portfolios through Innovative ETF Solutions — Pacific 24

We will discuss the Simplify Alternative suite. Simplify offer a wide range of Alternatives, and we will go over how we manage risk and create outcomes using forwards, swaps, puts, calls, and derivatives.

Presented by Mark Nordman, Managing Director-ETF Solutions at **Simplify**

The Power of Customization with Horizon Custom Portfolios — Pacific 25

Designed for clients who seek a fully customizable investment solution, HCP is a professionally managed 50-single-stock portfolio that combines the benefits of individual equity ownership, comprehensive tax management capabilities down to the lot level, and active management to address a wide range of client preferences and goals.
Presented by Carlos Barbosa, Head of Strategic Relationships; Scott Ferrette, National Sales Director; and Jacqueline Kniejski, Strategic Relationships Manger at **Horizon Investments**

PFN Power Panel - Practice consultations: Improving on your business and your quality of life — Pacific 17

In this breakout session, attendees will get a brief overview of the PFN development specialist programs and deliverables. Much of our time will be spent with a special emphasis on financial advisor "Practice Consultations," finishing the year strong, and a panel discussion featuring top advisors. A practice consultation consists of a deep dive into your business with a focus on operations, marketing, product enhancements/opportunities and staff/advisor development. Attendees should be prepared to roll-up their sleeves with actionable ideas to implement immediately!
Presented by Mike Darrington, Sr. MD Dev Lead; Matt DiPuppo, MD Dev; Richard Long, MD Dev of **Principal Financial Network** with **Principal Advisors:** Igor Ferreira - True Legacy Financial and Ryan Scott - Scott Wealth Planning

Discover SEI: Delivering technology and investment solutions — Marina Kitchen

SEI delivers technology and investment solutions that connect the financial services industry. With capabilities across investment processing, operations, and asset management, SEI works with corporations, financial institutions and professionals, and ultra-high-net-worth families to solve problems, manage change and help protect assets—for growth today and in the future.

Learn more about SEI and the two different ways to access our expertise for you and your clients' growth.
Presented by Jim Agasar, Business Development Director and Alice Heath, National Accounts Manager at **SEI**

4:05p.m. – 4:35p.m.

Breakout sessions: Track 6

PFN Power Panel: Why you need to incorporate annuities in your practice

Pacific 17

PFN advisors Brian Helm, Matt Reed, and Damien Cannaday will discuss how they have found success implementing RILA annuities in their business, touching on 1) exciting new asset class; 2) downside protection; 3) income generation for your client and your practice. Q&A session will follow discussion.
Presented by Dustin Hill and Ty Petsche, Managing Vice Presidents, **Principal Annuity Distribution**

An Opportunity in Reach: Today's High Net Worth Investor

Pacific 15

High net worth investors present a growing opportunity for our industry. An opportunity that will be missed if we continue business as usual. In this session we'll take a deep dive into who these people are, their needs and expectations, and what it takes to serve them well. Key Takeaways:

- Actionable Insights to help you shift your perception of the high-net worth space
- Segmentation of the individuals who comprise this diverse group
- What motivates and sometimes deters high net worth individuals in terms of wealth management

Presented by Kipp Cormier, Principal Director, Advisor Sales & Wealth Consulting at **Envestnet**

From One Generation to the Next: Using Annuities in Trusts

Pacific 16

As the baby boomer generation continues to age, a greater focus will be on legacy planning and protecting and distributing wealth to the next generation. Trusts have become a popular and integral part of a comprehensive estate plan. In this presentation, learn more about advanced strategies using annuities in trusts for tax purposes, spousal protection as part of a multigenerational legacy plan, the different types of trusts commonly used in an estate plan and estate and income taxation of trusts.
Presented by Chris McGovern, Vice President Advanced Planning Field at **Prudential**

Estate tax planning with and without estate tax sunset

Pacific 14

Discuss the upcoming federal estate tax sunset set to be cut in half by Jan 1, 2026, and how using a trust and maximizing exemptions can assist with planning and help reduce gift tax effects.
Presented by Patti Bell, CPA, CLU – AVP and Lance Hennesay, JD, MBA – Director at **Principal Advanced Solutions**

How to price fee-for-service financial planning

Pacific 23 – Tech Deck

Here at AdvicePay, we're big proponents of helping advisors like you be paid in an efficient, compliant way for your fee-for-service financial planning. As fee-for-service planning continues to gain popularity, you may be wondering if it's right for your business. After all, there are countless reasons a fee-for-service model could benefit your firm and your clients. One question we often hear from advisors considering implementing fee-for-service planning is, "What exactly should my fees be? How do I price my services in a way that's both profitable to me and attractive to my clients?" Our financial planning experts developed this session to help you determine how to price out your advising services.
Presented by Sean Fannon, Relationship Manager at **AdvicePay**

Solving your client income needs

Pacific 24

We will discuss our Enhanced Income Suite of ETFs. Simplify offers a wide range of products with significant income distributions in Bonds, Equities, and Alternatives.
Presented by Mark Nordman, Managing Director-ETF Solutions at **Simplify**

Why it's (still) a good time to invest in private real estate credit

Pacific 25

A lender's market has taken shape as traditional lenders have stepped back and upcoming loan maturities have resulted in favorable conditions for real estate credit. The next few years are setting up to be the start of a new credit cycle and the role of

private lenders is expected to continue expanding. Understand how Principal Real Estate with 60+ years of private real estate credit experience seeks to provide investors the opportunity to take advantage of this lender's market.
Presented by Kirloes Gerges, Portfolio Manager and Matt Ciambriello, Director Global Wealth Alternatives at **Principal Real Estate** with Adam Shah, Asst. Director – Due Diligence at **Principal Securities**

Discover SEI: Delivering technology and investment solutions — Marina Kitchen
SEI delivers technology and investment solutions that connect the financial services industry. With capabilities across investment processing, operations, and asset management, SEI works with corporations, financial institutions and professionals, and ultra-high-net-worth families to solve problems, manage change and help protect assets—for growth today and in the future.
Learn more about SEI and the two different ways to access our expertise for you and your clients' growth.
Presented by Jim Agasar, Business Development Director and Alice Heath, National Accounts Manager at **SEI**

4:45p.m. – 5:45p.m. **Featured keynote speaker: Bill Belichick** — Pacific Ballroom
Join us for an inspirational conversation with Bill Belichick, legendary Coach + 8-time Super Bowl Champion.
Presented by **Principal Securities and Fidelity Investments**

5:45p.m.– 6:30p.m. **Exhibit hall networking reception**
Join us for a networking reception with our valued partners.
Beverages and hors d'oeuvres will be served.

6:30p.m. **Optional: partner dine arounds** See FAQ

Friday, October 11

If you'll be checking out prior to departure, you're welcome to place your luggage in Pacific 14

7:30a.m. – 8:30a.m. **Breakfast in the exhibit hall**
Join us for breakfast with our valued partners in the exhibit hall. Specialty coffee from Eurobar, a local woman-owned business will be available until 9a.m.

8:10a.m. – 8:30a.m. **Principal Securities: What's Next for Our Platform?** — Pacific Ballroom
Get the scoop on what's coming up on our roadmap as we work to become a best-in-class broker dealer. Plus, learn where Exchange is going in 2025!
Presented by Craig Spadafora, Head of Products & Platform at **Principal Securities**

8:30a.m. – 9:00a.m. **Tools, Tips, and Tactics to Help You Attract and Serve Business Owner Clients**
Representing an over $10 trillion opportunity1 for independent advisors, business owners can be one of the most lucrative and attractive client segments. But, they have unique needs that you need to be able to meet. Learn prospecting ideas and unique ways to attract more business owner clients for your practice. Learn how to help business owner clients prepare for a sale and how to manage the proceeds most effectively.
Presented by Patrick Schultz, J.D., Senior Wealth Planner at **Clark Capital**

9:00a.m. – 9:45a.m. **Power Panel: A 360-degree view of Real Estate markets**
We are on the cusp of a global monetary policy easing cycle, while the World also prepares for a new U.S. president. Our panel of senior investment professionals will discuss the potential impact on private and public real estate, highlight tactical opportunities, and share their "highest conviction ideas" for the medium term.
Kevin Catlett, Sr. Managing Director - Head of Private Debt Origination
Chris Duey, Sr. Managing Director - Head of Private Debt Portfolio Management
Marc Peterson, CFA - Chief Investment Officer – CMBS
Nina Liu, CFA - Portfolio Specialist, Real Estate Securities

Devin Chen – Sr. Managing Director, Head of Private Equity Portfolio Management

9:45a.m. – 10:15a.m.

One year later – A success story

Update on the service enhancements and the success we've experienced with the partnership between WSRS and PFN/PSI.
Presented by Sean Jordan, Vice President Small & Mid-Market Segments at **Principal® Workplace Savings and Retirement Solutions**

BREAK TO SCAN ANNUAL COMPLIANCE MEETING ATTENDEES

10:30a.m. – 11:20a.m.

2024 Annual Compliance Meeting

Satisfy your ACM requirement by attending this session. Topics will include outside business activities (OBA), representative obligations, RegBI, and electronic communications.
Presented by Violet Gesing, Asst. Director of Compliance and Amanda Blome, Sr. Compliance Analyst at **Principal Securities**

11:20a.m.

Departures