


## Monday, September 15

**Premier Group events are invitation-only and hosted by Fidelity. Guests are welcome.**

**7:30 a.m. – 8:30 a.m.** — Omni Hotel

### Bourbon trail tour check-in

Check-in located at the Mint Julep experience in the Omni Hotel by Falls City Market

**8:00 a.m. – 5:00 p.m.** — Bulleit, Castle & Key, Bluegrass Distillers

### Premier Group bourbon tour experience

Experience provided by Mint Julep. Bus departures: Bus A - 8:00 a.m. Bus B - 8:30 a.m.

**6:00 p.m. – 8:30 p.m.** — The Last Refuge

### Premier Group dinner

Buses will depart from the Omni Hotel by Falls City Market at 6:00 p.m.

## Tuesday, September 16

**9:30 a.m. – 10:45 a.m.** — Marriott X

### Invitation only: Premier Group brunch featuring Barron's Top 100 Advisor, Erin Botsford

Come hungry and ready to enjoy made-to-order omelets, avocado toast bar, chicken and waffles, and other brunch favorites.

**Inflection points: transforming success into excellence**
There are inflection points in every advisors journey. What you do in those moments can make the difference between incremental or exponential growth. Join Barron's Top 100 Advisor, Erin Botsford, CFP®, to learn how you can turn seemingly benign moments into exponential opportunities.
Premier guests welcome. Session presented by Prudential

**12:30 p.m. – 4:00 p.m.** — Marriott Ballroom Foyer Second floor

### General registration

**12:30 p.m. – 2:00 p.m.** — Kentucky Ballroom Lobby level

### Exhibit hall grand opening

And we're off! Join us in the exhibit hall to meet our valued partners, get exclusive giveaways, and enjoy a welcome drink before the conference begins.

**2:00 p.m. – 2:15 p.m.** — Marriott Ballroom

### Principal Exchange 2025 kick-off

Mike Murray, President & CEO – Principal Securities

**2:15 p.m. – 3:00 p.m.** — Marriott Ballroom

### Future proofing you and your organization via focus

We don't have a choice on whether we digitally transform; the choice is how well we do it. As a leading futurist, professor, and author, Erik Qualman shows practical ways to design your best future. Knowing that technology changes every second but human nature never does, Qualman shows us how to balance offline and online approaches to drive successful outcomes for partners, like winning customers, employee satisfaction, focusing on big things versus busy, and much more. While it sounds simple, it's not easy. A lack of focus is the #1 killer of promising careers, teams, and businesses. We either try to do too much, get easily distracted, or put our time, treasures, and talent into the wrong buckets. Learning to focus in this unfocused world is a modern superpower. How and what we focus on today will determine our growth and success tomorrow.
Erik Qualman, 5x #1 Bestselling Author and Keynote Speaker on digital leadership and transformation.




**3:00 p.m. – 3:30 p.m.** — Marriott Ballroom

## Unlocking your inner superhero

Erin Botsford, CFP®, will share her journey from poverty to becoming one of America's top advisors. This keynote highlights the mindset, discipline, and steps advisors need to achieve next-level success. You'll learn how to:

- Adopt a Superhero Mindset – Develop the discipline, focus, and resilience needed for high performance and next-level growth.
- Step Into the Role of "Financial Director" – Learn strategies elite advisors use to take on a more impactful role in their clients' lives.
- Ignite Motivation – Draw inspiration from powerful stories that drive passion, raise standards, and boost results.

Erin Botsford, Barron's Top 100 Producer, Author, Speaker, & Advisor Trainer.
Introduction by Rick Dodge, Vice President - Strategic Relationship Management at **Prudential**

**3:30 p.m. – 3:45 p.m.** — Marriott Ballroom Foyer

## Break

Grab a refreshment and take a break before we continue distilling success, together

**3:45 p.m. – 4:15 p.m.** — Marriott Ballroom

## Estate planning essentials

Clients count on you to guide them through life's biggest transitions, and estate planning is one of the most critical — and overlooked — parts of that journey. In this session, Shelby Anderson from Clark Capital's Advanced Wealth Planning Team will share the tools you need to know to help clients confidently build, update, and communicate their estate plans.
Presented by Shelby Anderson, JD, CEPA®, Sr. Wealth Planner at **Clark Capital**

**4:15 p.m. – 5:00 p.m.** — Marriott Ballroom

## Shaken, not stirred - global market Q&A with Seema Shah, Chief Global Strategist

Get timely insights from Seema Shah as she discusses her Global Market Perspectives in this exclusive mainstage session. We'll explore her global growth outlook, shifting trade dynamics & potential tariff implications, the Fed's rate path, and her broad outlook for both Equities & Fixed Income. With market volatility and policy uncertainty ahead, diversification and a global view have never been more essential.
Q&A moderated by Tim Hill, Sr. Executive Managing Director, U.S. and Europe Client Group at **Principal Asset Management**

**6:00 p.m – 8:30 p.m.** — View detailed agenda

## Dinner reception at Churchill Downs

Experience America's most legendary racetrack during this signature evening event. Come ready to eat, socialize, and create lasting memories at this storied venue!

All conference attendees, their guests, and partners are welcome. You must have your name badge on for bus entry and Churchill Downs tour.
*Transportation will depart from Kentucky Ballroom East Foyer beginning at 5:30 p.m.

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## Wednesday, September 17

**7:00 a.m. – 6:00 p.m.** — **General registration and hospitality** — Marriott Ballroom Foyer - Second floor

**7:00 a.m. – 8:00 a.m.** — **Breakfast in the exhibit hall** — Kentucky Ballroom Lobby level

Distill success for the day with a delicious breakfast while networking with our valued partners. Pour yourself a fresh cup of coffee, fill your plate, and discover innovative solutions. Breakfast will also be set up on the second floor for sunrise session attendees.

**7:15 a.m. – 7:45 a.m.** — **Principal Securities sunrise session showdown** — Second floor

**Join the excitement as Principal Securities teams compete for highest attended session in our most spirited sunrise series yet! Like master distillers perfecting their craft, our PSI teams have been refining their strategies to create the perfect blend of attendance and engagement. Come be part of this friendly competition where we're distilling success, together - one sunrise session at a time. You're welcome to enjoy your breakfast during the session.**

### Aging to perfection: maturing your integration strategy for premium results

Filly & Thoroughbred

In today's complex financial technology landscape, system integration isn't just about connecting the dots—it's about crafting the perfect blend of efficiency, security, and user experience. Join us as we explore how to master the art of system integration with the same precision that goes into crafting Kentucky's finest bourbons and manufacturing Louisville's legendary bats.

This session will help you:

- Up your game by taking advantages of single sign on and data input reductions
- Understand the current tech stack possibilities
- Obtain time to do a review with you and/or your staff to discuss your utilization after the conference

Presented by Josh Nigg, CFP®, Asst. Director, BD Services and Stephen West, Sr. BD Sales Support Coordinator

### Integration in action: PSI operations & supervision distilling success, together

Marriott VII

Join us for an engaging and interactive session hosted by Cody Lawler, featuring PSI Operations and Supervision leaders. During this informative meeting, you'll gain valuable insights into the collaborative relationship between the Supervision and Operations teams and how they work together to support your business needs. The session will provide updates on current initiatives and outline the focus areas for 2026. Additionally, you'll receive important information about complex products and learn what to consider from a regulatory perspective. This interactive format also provides an excellent opportunity for attendees to ask questions relevant to their business operations.

Presented by Bill Froehlich, Director of PSI Operations and Eric Russell, Business Operations Consultant with Alan Valenzuela, Sr. Supervisory Officer and Casey Head, Field Supervisor Lead

Moderator: Cody Lawler, Chief Supervision Officer and Head of PSI Operations

SUNRISE SESSIONS CONT'D

**7:15 a.m. – 7:45 a.m.**

## The power of the plan: diverse expertise, unified fee-based approach

Marriott VIII

This session brings together a dynamic panel of fee-based financial planning advisors who share a common conviction: the profound client benefits of charging a fee for a financial plan. While their client niches are diverse - ranging from complex farms/agri-businesses to individuals navigating the financial intricacies of divorce, and the unique needs of business owners - their commitment to a comprehensive, fee-driven planning model is unwavering.

Join us to explore how their common approach allows advisors to deliver exception value, cultivate deeper client relationships, and address specific financial challenges with unparalleled dedication. Discover practical insights into implementing a robust fee-based planning model that truly empowers clients, no matter their walk of life or financial situation.

Panel moderated by Anthony Battle, CFP®, AIFA®, Assistant Director - Planning & Retirement Broker Dealer. Panelists:

- Lori Nadglowski, MBA, CFP®, CDFA® - President, Laurel Wealth Management
- Benton Penn, FSCP®, LUTCF® - President, Harvest Wealth Advisors
- Dennis Henks, CFP®, MBA - Financial Professional - Stephens Heffner Financial Partners

## Win, place, grow

Bluegrass

In this fast-paced world, the importance of strategic advisory solutions cannot be overstated. We are pleased to invite you to our session where we will discuss our advisory products and services—designed to position your business for sustained success in an increasingly competitive landscape. Much like a trainer carefully studying a horse's strengths and weaknesses before a race, our team will help you analyzes market dynamics, client needs, and competitive positioning to identify the best pathways for growth.

Moderated by Tyler Stevens, Director of PSI Products & Platform. Panelists:

- Derek Miller, Sr. Investment Specialists
- Grady Holt, Market Director - Advisory
- Adam Shah, Asst. Director – Due Diligence
- Jennifer Moston, PSI Retirement Business – Sr. Associate
- Staci Hardy, AVP – Preferred Product Network

**8:00 a.m.**

## Exchange day 2 kick-off

Marriott Ballroom Second floor

Tom Drogan, Chief Compliance Officer - PSI

**8:00 a.m. – 8:30 a.m.**

## Investing in times of turmoil

Marriott Ballroom

In today's world of geopolitical tensions, economic uncertainty, and evolving investor sentiment, financial advisors face the critical challenge of guiding clients through market volatility with confidence. Join Dan Kemp, Morningstar's Chief Research and Investment Officer, as he shares actionable strategies to help you:

- Construct resilient, high-quality portfolios designed for long-term value
- Leverage a framework for systematic risk management and valuation-driven asset allocation
- Overcome behavioral biases that can derail investor outcomes during turbulent times

Dan Kemp, Chief Research and Investment Officer at **Morningstar**

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**8:30 a.m. – 9:00 a.m.** — Marriott Ballroom

## Momentum in Motion: Scaling Success Together

Join us for a dynamic conversation that celebrates the remarkable growth and scale achieved across our firm, driven by the success of each of you, the financial professionals that we proudly support. This session will spotlight the strategic alignment, shared values, and collaborative partnerships that have fueled our collective momentum and positioned us for continued success. Together, we'll explore the key drivers behind these achievements and share practical, actionable insights that you can apply to further grow your business and deepen your impact.

Cody Lawler, AIF, Chief Supervision Officer and Head of PSI Operations
Chris Jones, SVP – Regional Managing Director at **Fidelity Investments**

**9:15 a.m. – 9:45 a.m.**

## Breakout sessions: Track 1

### Navigating the 'One Big Beautiful Bill Act': impacts on tax and financial planning

Bluegrass

This course offers in-depth exploration of the "One Big Beautiful Bill Act," focusing on its implications for tax policy and the effects it has on financial planners' clients.
Participants will gain comprehensive insights into the extension of the Tax Cuts and Jobs Act (TCJA) provisions, new tax proposals, and the evolving landscape of changes to tax rates post-TCJA sunset. The course covers how financial planners can leverage insurance products tax deferred status as a benefit for their clients during the accumulation and distribution phases of their financial plan. By the end of the course participants will be equipped with the knowledge and tools necessary to effectively navigate and adapt to the dynamic tax environment, ensuring informed decision making for their client's financial strategies.

Presented by Chris Price, JD, ML&T, CLU, ChFC, Advanced Planning Director - Retirement Strategies at **Prudential**

### How to use debt to build wealth

Marriott III & IV

U.S. Bank has a securities-based lending program through Principal. Clients can leverage their non-retirement assets to secure a line of credit. The line of credit can be used for any purpose except buying marketable securities. The collateralized assets remain fully invested, and under your management as the financial advisor.

Presented by Eric Wygant and Maria Unkraut, VP – Relationship Managers at **U.S. Bank**

### Deepen client engagement

Marriott X

Deepen client engagement to be the advisor of choice. Put your client and their priorities at the center of your relationship through goals based meaningful conversations and intentional portfolio construction.

Presented by Kirsten Bayer-Petras, Strategic Relationship Specialist at **Capital Group | American Funds**

### The importance of diversifying your business using alternative investments and decoding the private credit landscape

Marriott II

As client needs evolve and public markets remain volatile, financial advisors are increasingly looking to private credit to deliver income, capital preservation, and differentiated returns. But as the asset class grows, so do the risks – highlighting the importance of manager selection. This session will provide an overview of private credit and why disciplined underwriting, structural protections, and manager selection are more important than ever. Attendees will walk away with a deeper understanding of what characteristics to look for in a manager and how to differentiate within an increasingly crowded marketplace.

Presented by Eric Hall, Managing Director at **Crescent Capital Group LP**

TRACK 1 CONTINUED

**9:15 a.m. – 9:45 a.m.**

### The final frontier - helping to improve retirement income & legacy

Marriott VIII

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 that includes buffered segments and insurance protection. This approach helps improve retirement success rates, increase legacy values and reduce shortfalls when markets underperform. Furthermore, this presentation introduces Pfau's practical framework for measuring the overall efficiency of a retirement income portfolio.

Presented by Rob Burns, Director – Advanced Markets at **Equitable**

### The value of an advisor: people make it possible

Marriott VII

We believe advisors are never more valuable than in times of significant change and this year is no exception. That's why we think it is the perfect time for you to place a sharper focus on the full value of your advice and ensure you are communicating that value to your clients and help articulate that value with confidence and conviction. This presentation will cover:

- Insight into the key ways advisors deliver value
- Practical strategies you can use to continuously elevate that value
- A memorable, repeatable and persuasive approach to articulating your value

Presented by Jayson Leach, Strategic Accounts Manager at **Russell Investments**

### IRA payments and RMDs: new opportunities thanks to SECURE Act 2.0

Marriott IX

The SECURE Act 2.0 made several changes to rules surrounding required minimum distributions (RMDs) for IRAs. In this presentation, we cover how these changes provide opportunities for clients to manage RMDs over time and encourage annuitization as a strategy to help build sustainable retirement income.

Presented by Jim Schomburg, Business Leader at **Pacific Life**

**9:55 a.m. – 10:25 a.m.**

## Breakout sessions: Track 2

### Mining for goals: behavioral nudges to help investors discover more-meaningful goals

Marriott VII

A key component of effective financial planning is identifying investment goals that are important to investors. Unfortunately, just asking clients what their goals are may not give advisors the answer they need. Clients might respond with answers that are seemingly reasonable, but research indicates many of these statements reflect top-of-mind priorities that might not represent the goals that are truly important to them. In this research, we develop and test a three-step process to help investors find deeper insight into their overarching long-term aspirations and in doing so potentially improve their chances of reaching their financial goals.

Presented by Matt Ochoa, Divisional Sales Manager at **Morningstar Wealth**

### Beyond 60/40 - accessing alternative investments with iCapital

Marriott VIII

Join iCapital's Brian Meidlinger for insight on the opportunities in alternative investments and how they can enhance your client portfolios. Don't miss this chance to expand your knowledge and discover innovative strategies to better serve your clients!

Presented by Brian Meidlinger, Sr. Vice President at **iCapital Alternatives Distribution**

TRACK 2 CONTINUED

**9:55 a.m. – 10:25 a.m.**

### Better together? Exploring the potential benefits of blending investment managers

Marriott II

Most advisors have evaluated individual investment strategies at some point—whether for a specific mandate or as part of broader planning for their practice. But when it comes to implementation, few rely on a single strategy across all clients and scenarios. Instead, advisors often combine multiple strategies or managers to meet diverse client goals and mitigate concentration risk.

This session will explore the rationale behind using multiple managers and the strategic benefits of blending approaches. We'll cover key trade-offs, including when diversification across strategies adds value—and when it may introduce unintended complexity. You'll walk away with a framework for identifying complementary strategies and characteristics to consider when building a multi-manager portfolio.

Whether you're actively combining managers today or evaluating how to do so more effectively, this session will provide practical insights to help strengthen portfolio design and implementation.

Presented by Nick Wolfe and Adam Mattson, Regional Directors at **Horizon**

### Your top client questions, answered

Marriott X

Gain timely insights and practical strategies to confidently address your clients' toughest questions about today's markets. In this session, we'll cover:

- Fresh perspectives on key market drivers—including tariffs, artificial intelligence, global dynamics, inflation, the national debt, and the outlook for stocks and bonds
- Strategies to help alleviate your clients' recession fears and keep them focused on achieving their long-term goals
- Clear, actionable talking points to reinforce client confidence during volatility or at new market highs

Presented by Ryan Gardner, CFA®, Sr. Client Portfolio Manager at **Clark Capital**

### Holistic planning with emotional intelligence

Marriott IX

Keeping clients engaged and committed to their financial plans is crucial to your success as a financial advisor. Discover the transformative potential of emotional intelligence (EI) in fostering meaningful connections between planners and clients as we delve into the intricate interplay of EI and holistic financial planning, backed by cutting-edge research and insights from eMoney.

Presented by Sasha Grabenstetter, AFC®, BFA™, Co-host on the Heart of Advice podcast and Sr. Financial Planning Education Consultant at **eMoney**

### From insight to action: Wealthscape tools to help elevate your practice

Bluegrass

Discover how Fidelity's latest Wealthscape tools help you do more—with less effort. Explore Wealthscape Intelligence, a data-driven dashboard that delivers priority insights, guides next-best actions, segments your book, uncovers anomalies, and streamlines reviews—all in one place. We'll also explore Retirement Hub, a centralized, client-focused experience that aggregates retirement data across accounts and tools. It enables holistic client views, timely insights, proactive planning (like RMDs and contributions), and supports asset consolidation. Whether you're saving time, enhancing service, or uncovering opportunities, this session offers practical strategies to help elevate your practice. Fidelity professionals will be available to answer questions and help you get the most from these tools.

Presented by Byron Sutton, Director -Technology Consultant at **Fidelity Investments**

TRACK 2 CONTINUED

**9:55 a.m. – 10:25 a.m.**

### Principal/Wilshire model portfolios

Filly & Thoroughbred

Join Wilshire at the Principal National Sales Conference for an in-depth session on the Principal Wilshire Diversified Portfolios—an innovative suite of investment solutions designed to meet an evolving and complex client needs. The session will explore the full suite of portfolios, including the Principal Wilshire Hybrid Portfolios, U.S. Hybrid Portfolios, ETF Portfolios, Diversified Income Portfolio, and completion portfolios (Large Cap, Value, Growth, Municipal Bonds). These portfolios combine Wilshire's institutional investment expertise with active mutual funds and cost-effective iShares ETFs to deliver risk-adjusted returns across varying risk tolerances and investment objectives.

Presented by Nate Palmer, Managing Director at **Wilshire**

### The exit planning blueprint

Marriott III & IV

We're on the brink of a monumental wealth transfer as baby boomers retire and sell their businesses. Transform your practice with enhanced business consulting services to help meet the evolving needs of business owners. You will walk away with a repeatable go-to-market framework to deepen client relationships and be equipped with actionable tools to enhance your planning services and powerful resources to grow your practice.

Presented by Lance Hennesay, JD, MBA, Advanced Solutions Senior Director and Jeff Deren, Sales VP - Business Solutions at **Principal**

**10:35 a.m. – 11:05 a.m.**

## Breakout sessions: Track 3

### Help accelerate your model-based business with SMAs

Marriott VII

Advisory practices are expected to grow SMA assets to $3.6 trillion by 2027, according to Cerulli Associates, and with good reason—more affluent clients demand greater customization and tax benefits made possible by these models. By incorporating equity SMAs in your financial planning, you can potentially differentiate your practice, attract high-value clients, and replicate the growth of many leading financial advisory teams. Join us to explore how to:

- Determine SMA suitability based on client account sizes and financial goals.
- Strategically choose and combine SMAs to avoid unintentional portfolio risks.
- Develop a models-based framework for creating powerful, personalized client portfolios.
- Streamline your portfolio management process by establishing a decision-making matrix for operational efficiency.

Presented by John Simmons, Head of Portfolio Specialists at **Morningstar Wealth**

### Understanding the role of AI in financial planning

Bluegrass

As AI adoption in the financial planning profession continues to grow at a rapid pace, many planners struggle to understand how AI impacts their role with clients and what effect it has on their practice now and in the future. This session will focus on demystifying and explaining AI, showing how frequently AI is currently being used in the financial planning profession and for what purposes, and tools financial planners can use to add and convey value to clients and prospects as AI becomes a bigger part of day-to-day functions. By taking the time to understand AI and how it can be used to bring efficiency to a planner's practice and help provide a better client experience, planners will be well positioned to embrace AI today and in the future as a positive tool for their business.

Presented by Beau Barnett, Sr. Account Manager - Corporate Growth & Development at **CFP Board**

TRACK 3 CONTINUED

**10:35 a.m. – 11:05 a.m.**

### Estate & wealth transfer strategies in a big, beautiful world for all levels of wealth

Marriott III & IV

The new $15 million permanent estate and gift tax exemption will dramatically change the way many clients approach estate planning. We will explore this new frontier and share powerful planning techniques that you can use with clients of different levels of wealth to achieve their estate objectives in an efficient and adaptable manner.
Presented by Thomas McKay, CLU, ChFC, Director – Advanced Sales at **Crump Life Insurance Services**

### Wealth demands more: partnering with Envestnet Private Wealth for high-net-worth clients

Marriott II

Surprisingly, high-net-worth clients are often the most underserved clients by advisors. This interactive session will share insights gathered from Envestnet's $6.5 trillion platform on advisor and client behavior and on how to better serve high-net-worth clients. Through a variety of case studies, you will learn how you can partner with Envestnet Private Wealth to deliver a heightened level of personalization and investment sophistication for your high-net-worth clients. This engaging discussion will help you unlock the capacity and processes you need to better serve clients and increase space for growth in your practice.
Presented by Vishnu Alse, Director - Investment Product Consulting at **Envestnet**

### Targeting the trust market: unlock opportunities in your book of business

Marriott VIII

Too often, trust clients are overlooked by financial professionals, leaving untapped opportunities for deeper relationships, new assets, and comprehensive planning. Meet with the Personal Trust Department of Principal Trust Company to learn how to identify and serve trust clients. In this breakout session we'll review common trust client archetypes to look out for and how Principal Trust Company works with financial professionals to serve these clients.
Presented by Amy Justus, Assistant Director Advanced Solutions and Laura D.A. Johnson, Sr. Trust Officer - Personal Trust Department at **Principal**

### Portfolio consulting & managing expenses with Principal ETFs

Marriott IX

Learn how Principal's Portfolio Consulting Team has been partnering with PFN advisors to help build institutional-grade model portfolios while reducing both Expenses & Program Fees in UMA & Advisory Select.
Presented by Alex Ohlemacher, Portfolio Consultant, Zach Moore, Market Director, and Matt Cohen, Sr. ETF Specialist at **Principal Asset Management**

### Alternatives go mainstream: how private markets are elevating client portfolios

Marriott X

Private market strategies can enhance portfolio resilience and performance potential in today's complex market regime. Particularly, strategic allocations to private equity, credit, real estate, and infrastructure can provide meaningful diversification, inflation protection, and capital appreciation opportunities in an environment where the private markets opportunity set continues to expand. Join KKR experts to explore how you can incorporate private markets and optimize client portfolios across various risk and return profiles.
Presented by Kane Nerys, Relationship Manager, Global Wealth Solutions and Michael Gallic, Principal – Global Wealth Solutions at **KKR**

**11:15 a.m. – 11:45 a.m.** **Breakout sessions: Track 4**

### Practice management essentials

Marriott IX

A thriving practice doesn't just happen - it's built with intention. In this session, we'll discuss four key areas - teaming solutions, contingency & succession planning, client experience, and value proposition. Each plays a vital role in helping you grow your business, deepen client relationships, and set the stage for a confident future transition.
Presented by Melville Waithe, MBA, National Director – Succession and Practice Management at **Principal Financial Network**

### Unlocking the power of alternatives: strategies for attracting high net worth clients

Marriott X

Once reserved for institutional investors, alternative investment strategies are now firmly entering the mainstream—especially within the private wealth space. With the potential to enhance returns, reduce portfolio volatility, and deliver meaningful diversification, alternatives are rapidly becoming a must-have for high net worth (HNW) clients.
Join us for an in-depth discussion on how advisors can leverage alternative investments to meet evolving client expectations and differentiate their value proposition. Drawing on decades of experience managing private market assets for institutional clients, Principal is now bringing these proven capabilities to the private wealth channel.
This session will also spotlight Principal's Alternative Investment platform—including Real Estate Credit, Data Center Opportunities, and Direct Lending strategies—and explore how these solutions can support income generation and capital growth in a climate of increased public market volatility and lower expected returns.
Presented by Matt Ciambriello, Director - Global Wealth Alternatives and Sebastian Rodriguez, Investment Specialist – Alternative Investments at **Principal Real Estate**

### Preparing for the great wealth transfer

Marriott III & IV

By 2030, trillions of dollars will be changing hands — a seismic reordering of wealth that will be seen across generations and is known as the Great Wealth Transfer. A solid estate plan is essential for advisors to be positioned to help their clients during this time. Join Envestnet MoneyGuide to learn an efficient and effective approach to seamlessly integrate estate planning into your practice to enhance your client relationships. See how to simplify the complexity of estate and trust planning within MoneyGuide and Wealth Studios.
Presented by Chip Petty, Lead Trainer at **MoneyGuide**

### The case for model portfolios with Goldman Sachs

Marriott VII

Utilizing Goldman Sachs Model Portfolios to add value to your practice. How to implement within your practice and leverage our content & resources to support ongoing client conversations.
Presented by Brendan Corey, Vice President – Multi-Asset Solutions at **Goldman Sachs**

### Principal Annuity Top Producer Panel

Bluegrass

Panelists: Brad Stephens, Igor Ferreira, and Michael Muersch
Moderated by Dustin Hill, AIF, CRPC and Ty Petsche, CMFC, CMFC, RICP, Managing VPs at **Principal**

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TRACK 4 CONTINUED

**11:15 a.m. – 11:45 a.m.**

### State Street - understanding our active ETF model portfolios

Marriott VIII

With continued market volatility and a quick moving news cycle, the need to be tactical and nimble has become necessary to manage client investments. State Street Active Asset Allocation ETF Portfolios employ a disciplined process to identify and exploit opportunities in the markets using a framework based on quantitative and qualitative insight. These portfolios are now available and seek to outperform their benchmarks over an entire business cycle. Join us to learn how our dynamic approach continuously evolves in tandem with the markets.

Presented by Matthew Coolidge, Sr. Portfolio Manager – Investment Solutions Group and Adam Branch, National Sales Managers – Model Portfolios at **State Street Investment Management**

### SEI Factor Solutions: find a balance between active and passive

Marriott II

As part of our goals-based approach to wealth management, SEI leverages both active and passive investment approaches to capitalize on the potential risk and return advantages that each offer. Join us to learn:

- The Factors that address specific investor behaviors including value, momentum, quality, and low volatility
- How Factor investment strategies could improve risk-adjusted returns in the long term
- How SEI Factor strategies strive to outpace the returns of passive investing at a lower cost than active strategies

Presented by Alice Heath, BFA, National Accounts Manager at **SEI**

**11:45 a.m. – 12:45 p.m.**

### Lunch in the exhibit hall

Kentucky Ballroom
Lobby level

Join us for lunch and networking time with our valued partners.

**12:45 p.m. – 1:30 p.m.**

### How to make every client feel like a high roller with Molly Bloom

Marriott Ballroom
Second floor

From running Hollywood's most exclusive poker games, Molly Bloom mastered the art of creating extraordinary customer experiences. Discover powerful strategies to: create memorable client experiences, transform ordinary interactions into exceptional moments, and cultivate loyalty through personalized service. You'll leave knowing how to unlock the secrets of making every client feel like a VIP.

Molly is the subject of the Oscar-nominated film, "Molly's Game," a bestselling author, U.S. Ski Team alum and the host of award-winning podcast, "Torched."

Introduction by Robert Burns, Director – Advanced Markets at **Equitable**

**1:45 p.m. – 2:15 p.m.**

### Breakout sessions: Track 5

#### Portfolio combinations that help drive results

Marriott IX

When paired strategically, model portfolios can be an effective way to balance risk with reward. Looking at the current market environment, Morningstar Wealth covers investment strategies that can complement each other within a holistic financial plan.

Presented by John Simmons, Head of Portfolio Specialists at **Morningstar Wealth**

#### Deepen client engagement

Marriott VIII

Deepen client engagement to be the advisor of choice. Put your client and their priorities at the center of your relationship through goals based meaningful conversations and intentional portfolio construction.

Presented by Kirsten Bayer-Petras, Strategic Relationship Specialist at **Capital Group | American Funds**

**1:45 p.m. – 2:15 p.m.**

### Transformational client and FA experience--planning as a business model not a tool

Marriott X

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 and clearly understand client goals. In this session we will make planning fun again, simplify the process, and transform the client conversation experience. From FA (Financial Advisor) to FA (Family Advocate). This session promises to enhance the FA/client experience and uncover additional revenue opportunities.

Presented by David Brown, Sr. VP Business Development at **Davidson**

### Attracting and retaining high-net-worth clients

Marriott III & IV

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**

### Retirement plans: the growth opportunity you can't afford to miss

Bluegrass

Retirement plans are more than an employer benefit – they're a business growth engine for advisors. This session will explore how to expand your practice and help deliver improved retirement outcomes for individuals. You'll discover practical strategies to stand out in a competitive market, deepen client relationships, and create measurable value for both businesses and their employees.

Presented by Ken Verzella - Managing Director, Field Product Deployment at **Principal**

### The evolving role of debt in advisory firm growth

Marriott II

Capital solutions for advisory firms are expanding rapidly, offering greater flexibility and a broader range of options than ever before. This session will examine traditional debt's role in current M&A market trends, present real-world case studies, and explore deal structures that support acquisitions, successions, and equity transitions. With transaction activity at record levels, Dustin Mangone of PPC LOAN will provide a high-level overview of how traditional debt financing has become a key resource for addressing diverse strategic needs.

Presented by Dustin Mangone, Managing Partner & Director of Investment Advisor Services at **PPC Loan**

### The non-qualified stretch beneficiary option for non-spouse individual beneficiaries

Marriott VII

The wealth transfer aspects of non-qualified annuities may seem complicated but knowing the basics can help set you and your clients up for success. We will cover:

- The basics of non-qualified stretch, where non-spouse individual beneficiaries may take payments over life expectancy to manage the income consequences of the inheritance.
- The unique challenges and opportunities of inheriting retirement wealth, including income in respect of a decedent.
- Clarification that the SECURE Act had no impact on the nonqualified annuity beneficiary payout rules, so nonqualified stretch is alive and well.

Presented by Jim Schomburg, Business Leader at **Pacific Life**

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DISTILLING SUCCESS, TOGETHER

2:25 p.m. – 2:55 p.m.

## Breakout sessions: Track 6

### Great wealth transfer

Marriott VII

By 2030, trillions of dollars will be changing hands — a seismic reordering of wealth that will be seen across generations and is known as the Great Wealth Transfer. If you've inherited or are expecting to inherit wealth from loved ones, you may be wondering what to do next. Your goals may range from financial independence, control over your financial future, ensuring a secure retirement, and preparing for unforeseen circumstances, to preserving your purchasing power. Now is the opportunity to engage with financial professionals to address your short- and long-term goals.

Presented by Rob Burns, Director – Advanced Markets at **Equitable**

### The power of customization for high net worth clients

Marriott II

This breakout session explores how Horizon's Custom Portfolios can help advisors meet the evolving needs of high-net-worth clients through advanced customization strategies. Discover how to apply the portfolios across diverse client scenarios—from managing concentrated stock positions to navigating complex financial windfalls.

The session will delve into how the flexibility of an unlimited transition timeline and customizable portfolio objectives allows advisors to design solutions centered around client goals rather than constraints.

Whether you're already using Horizon Custom Portfolios or just beginning to evaluate their potential, this session will provide practical guidance on putting customization into action to strengthen your practice.

Presented by Nick Wolfe and Adam Mattson, Regional Directors at **Horizon**

### Meet growing client demands and accelerate growth through tiered service models & model portfolios

Marriott VIII

Advisors are facing increasing time demands that may impact their ability to serve current clients' needs and to prospect new business. Join Fidelity for an informative discussion on how to address these challenges and help drive increased revenue by using model portfolios and client segmentation to develop a tiered service model.

Presented by Brandon Fabiani, Vice President, Model Portfolio Business Development at **Fidelity Investments**

### Differentiating your value

Marriott III & IV

In a crowded marketplace, standing out requires more than just performance—it demands purpose. This presentation explores how financial professionals can differentiate their value by clearly articulating their investment philosophy. With an emphasis on blending active and passive investing, attendees will learn how an Advisor's role has shifted and what solutions are available across the spectrum of wealth for their clients. By showcasing a consistent, transparent, and client-aligned investment approach, advisors can build deeper trust, foster loyalty, and position themselves as thoughtful stewards of wealth.

Presented by Gabriella Waters, Regional Consultant at **Envestnet**

### An update from D.C.: the latest developments impacting SMBs, taxpayers, and retirement plans

Bluegrass

This session will provide an overview of H.R. 1, the "One Big Beautiful Bill Act of 2025," and its impact on SMBs, individual taxpayers, and retirement plans and a summary of upcoming requirements for retirement plan sponsors related to SECURE 2.0.

Presented by Lance Schoening, Director of Policy, Government Relations at **Principal**

TRACK 6 CONTINUED

**2:25 p.m. – 2:55 p.m.**

### Prospecting with ZoomInfo

Marriott IX

In this session, you will see how ZoomInfo's Sales platform helps financial advisors uncover and connect with their best prospects faster. By combining accurate business and contact data with real-time intent signals, advanced search, and automation, you can spot businesses that are actively in the market, personalize your outreach, and grow your client base more efficiently.

Through Principal Financial Network's master agreement with ZoomInfo, you'll receive discounted access to a global database of companies and decision-makers—giving you more opportunities with SMBs and a powerful edge in winning new business.

Presented by Jennifer Ranno, Senior Enterprise Account Manager at **ZoomInfo**

### Moving out of cash: overcoming client objections

Marriott X

Investor cash balances are at record high levels as higher yields have lured investors to hold even more cash. However, investors who are seeking the perceived safety of cash could miss out on market growth. This session identifies common objections to parting with cash and helps investors remain fully invested to achieve better long-term outcomes.

• Identify how to put cash to work and position a portfolio for the period ahead
• Engage in conversation starters to understand reasons for holding cash

Presented by Wade Sias, Senior Vice President-Solutions Strategist at **PIMCO**

**3:05 p.m. – 3:35 p.m.**

## Breakout sessions: Track 7

### Charitable giving opportunities: wealth monetization events

Marriott III & IV

This session will focus on the strategic integration of charitable giving, particularly through Donor-Advised Funds (DAFs), into the business exit strategies of high-net-worth business owners. Advisors will learn how to help clients leverage their business transition for philanthropic and tax benefits.

- Understand Exit Strategies - Gain an understanding of common business exit strategies and how charitable giving can be incorporated into these plans.
- Leverage DAFs - Learn how to use DAFs to maximize tax advantages and philanthropic impact during the sale or transition of a business.
- Create Win-Win Solutions - Develop strategies that align the financial goals of business exits with clients' charitable intentions, creating mutually beneficial outcomes.

Presented by Steve Brooks, Director - Advanced Planning at **American Endowment Foundation (AEF)**

### Why incentives matter: Principal Blue Chip & Mid Cap

Marriott IX

Discussion on the process of Principal Aligned and its focus on owner-operators, with examples and commentary on recent performance drivers, position changes, and team's outlook.

Presented by Hans VanderPlaats, CFA®, Managing Director and Client Portfolio Manager at **Principal Asset Management**

### Perspectives on artificial intelligence

Marriott VIII

Learn how Generative AI works, what its growth and positioning impact may be, and the key risks involved.

Presented by Holden Patterson, Associate at **Goldman Sachs**

TRACK 7 CONTINUED

3:05 p.m. – 3:35 p.m.

### What does Wyoming have to do with risk?

Marriott II

It turns out—quite a bit. From the heart of Sheridan, Wyoming, Frontier Asset Management has built a 25+ year track record around one powerful principle: putting downside risk first. Advisors today are constantly balancing client service, portfolio oversight, and business development. Discover how Frontier, an independent firm with a national reach, helps ease that burden through its disciplined Dynamic Downside Focus investment approach—designed to reduce risk and deliver a smoother investment experience for clients. In this session, we'll not only share insights about our approach but also provide actionable ideas to help you grow your managed accounts business. If you're looking for turnkey risk-aware strategies that support strong client outcomes and greater practice efficiency, this session is a must-attend.

Presented by Scott Iversen & Bill Naegely at **Frontier Asset Management**

### Expand your success in the SMB market with Group Benefits

Marriott X

Tap into small business needs for big business results. At Principal, we're dedicated to understanding customer needs and creating solutions to solve their challenges. With 8 group products and employer-paid or employee-paid options, you can create a benefits package to meet your clients' needs.

Presented by Craig Hagkull, Regional Sales Manager and Jami Lehman, Strategic Relationship Manager with Workplace Benefits at **Principal**

### Demystifying private markets

Marriott VII

This session will review the rationale for investing in private markets and will also provide an overview for various access points into private markets for investors.

Presented by Jackie Rantanen, Managing Director, Evergreen Portfolio Management at **Hamilton Lane**

### Growing your business with OCIO

Bluegrass

This session will introduce the PFN network to Principal's Outsourced Chief Investment Officer (OCIO) platform and highlight how it can serve as a powerful growth opportunity for your business. We will begin by providing an overview of our OCIO capabilities and how our solutions are designed to meet the needs of a variety of institutional markets. You will gain insight into the current competitive landscape, what differentiates Principal in the OCIO space, and how our integrated platform creates value for clients.

We will then explore our referral partnership model and detail how you can leverage Principal's OCIO offering to expand your client relationships, open doors to new opportunities, and generate additional revenue streams. Attendees will learn how the referral partnership works, the process from introduction to engagement, and how compensation is structured.

The session will also outline the markets we serve which include nonprofits, retirement plans, and other institutional investors and provide clarity on the specific decision-makers and organizations we aim to meet. By the end, you'll leave with a clear understanding of how partnering with Principal's OCIO business can help grow your own practice while delivering industry-leading solutions to your clients.

Presented by Jeff Sparling, CFA® and Darin Baumgartner, CFA®, Sr. Directors – OCIO Investments and David Nelson, Director – OCIO Investor Solutions at **Principal**

3:45 p.m. – 4:15 p.m.

## Breakout sessions: Track 8

### Why dividends in a growth stock market?

Marriott X

Today's market is undoubtedly a Growth Stock Market, but that won't always be the case. Appeal and benefits of dividends for long-term investors.
Presented by Tom Van Vuren, CFA®, Managing Director and Justin Stender, CIMA, Vice President – Business Development at **Alley Company**

### One Big Beautiful Tax Bill

Bluegrass

On July 4, 2025, the One Big Beautiful Bill was signed into law. The legislation generally lowers taxes and makes permanent many provisions that were set to expire after 2025 under the Tax Cuts and Jobs Act. With reduced taxes, now may be a good time for your clients to take steps they thought they "couldn't afford" to take to help provide financial security for themselves and their employees. This may include maximizing contributions to qualified plans, creating incentive plans for key employees, or obtaining the insurance needed to help protect their business and family against death or disability. We will highlight key provisions of this comprehensive legislation for estate, business, and individual planning.
Presented by Patti Bell, AVP-Advanced Solutions and Lance Hennesay, JD, MBA, Advanced Solutions Senior Director at **Principal**

### Elevating and accelerating client growth to demonstrate your value

Marriott VII

Elevate continues to evolve in the ways in which we are accelerating the growth of SMBs across the country. Come learn about ways that you can lever Elevate to deliver meaningful value to your customers at no expense to you or them while simultaneously increasing the perceived value of your relationship.
Presented by Chaun Powell, President at **Elevate by Principal**

### State Street: understanding our active ETF model portfolios

Marriott II

With continued market volatility and a quick moving news cycle, the need to be tactical and nimble has become necessary to manage client investments. State Street Active Asset Allocation ETF Portfolios employ a disciplined process to identify and exploit opportunities in the markets using a framework based on quantitative and qualitative insight. These portfolios are now available and seek to outperform their benchmarks over an entire business cycle. Join us to learn how our dynamic approach continuously evolves in tandem with the markets.
Presented by Matthew Coolidge, Sr. Portfolio Manager – Investment Solutions Group and Adam Branch, National Sales Managers – Model Portfolios at **State Street Investment Management**

### The 10% yield portfolio

Marriott III & IV

The search for yield is of primary concern for clients and advisors. We will show a diversified portfolio of fixed income and equity income solutions which currently yields around 10%. We can match the client risk tolerance level to this income portfolio.
Presented by Mark Nordman, Director and Jeff Schwarte, Portfolio Manager at **Simplify**

TRACK 8 CONTINUED

**3:45 p.m. – 4:15 p.m.**

## Unlocking the power of alternatives: strategies for attracting high net worth clients

Marriott IX

Once reserved for institutional investors, alternative investment strategies are now firmly entering the mainstream—especially within the private wealth space. With the potential to enhance returns, reduce portfolio volatility, and deliver meaningful diversification, alternatives are rapidly becoming a must-have for high net worth (HNW) clients.

Join us for an in-depth discussion on how advisors can leverage alternative investments to meet evolving client expectations and differentiate their value proposition. Drawing on decades of experience managing private market assets for institutional clients, Principal is now bringing these proven capabilities to the private wealth channel.

This session will also spotlight Principal's Alternative Investment platform—including Real Estate Credit, Data Center Opportunities, and Direct Lending strategies—and explore how these solutions can support income generation and capital growth in a climate of increased public market volatility and lower expected returns.
Presented by Matt Ciambriello, Director - Global Wealth Alternatives and Sebastian Rodriguez, Investment Specialist – Alternative Investments at **Principal Real Estate**

**4:30 p.m. - 5:30 p.m.**

## Never quit - the inspiring journey of a successful career, mission by mission

Marriott Ballroom

Rob details the experiences of his life, from a boy growing up in the mining town of Butte, MT, to an experienced Navy SEAL, a Team Leader of the well-known SEAL Team 6, and part of modern history's most famous missions. He describes how training and preparation made him into one of the most highly-decorated military men of our time, and how teamwork and communication resulted in the success of all missions, including many more he was a part of during his 16-year Naval career.

Q&A portion moderated by Craig Spadafora – Head of Products & Platform

**5:30 p.m. – 6:15 p.m.**

## Invitation only: Premier Group meet and greet with Rob O'Neill

Marriott I

Take advantage of this exclusive opportunity to meet Rob personally and have a professional photograph taken. Framed photos will be sent after the conference. Premier guests welcome.

**5:30 p.m. - 6:15 p.m.**

## Cocktail reception in the exhibit hall

Kentucky Ballroom
Lobby Level

We're in the home straight! Join us in the exhibit hall for your final chance to earn points in our Exchange mobile app game before heading out for partner hosted dine arounds (see FAQ). With bonus points up for grabs, this is your opportunity to pull away from the pack and secure your prize.




## Thursday, September 18

**Luggage storage available** — Marriott VII

**7:00 a.m.** — **Breakfast *in* the ballroom** — Marriott Ballroom, Second floor

Please feel free to enjoy breakfast during general session. Food available until 8:30

**7:45 a.m. - 8:00 a.m.** — **Exchange day 3 kick-off**

Candy Bidler, Vice President-Principal Financial Network

**8:00 a.m. - 8:30 a.m.** — **Industry and Platform Investment Trends/Flows**

Presented by Brooks Friederich, Principal Director - Investment Solutions Strategy at **Envestnet**

**8:30 a.m. - 9:15 a.m.** — **2025 Annual Compliance Meeting**

Satisfy your ACM requirement by attending this session. Please ensure you get your badge scanned when leaving the ballroom to receive credit.
Paul Van Ginhoven, Director - PSI Compliance and Violet Gesing, Asst. Director - Compliance

**9:15 a.m. - 9:30 a.m.** — **Principal Exchange closing and 2026 location reveal**

Craig Spadafora, Head of PSI Products & Platform