



2023 WEALTH PLANNING SYMPOSIUM

CONTINUING EDUCATION CREDIT GUIDE

NAVIGATION GUIDE

The 2023 Wealth Planning Symposium will dispel the outdated notion that wealthy families are destined to fail by the third generation — and provide actionable insights from industry leaders on how wealth planning must evolve to harness the power of resiliency.

Click on each navigation box below to learn more about session-specific continuing education credits being offered.

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CONTINUING EDUCATION CREDIT

The Northern Trust Institute 2023 Wealth Planning Symposium is offering continuing education credits. Available credits include CLE, CFP, CIMA, CPWA, CTFA and CPE for CPAs.

CFP, CIMA, CPWA and CTFA is offering up to 7 continuing education credits.

CPE for CPAs is offering up to 6 continuing education credits.

CLE is expected to qualify for up to 5 continuing education credits.

Continuing education credit will **only** be available for sessions attended in real time (**not replay**). All attendees, whether in person or virtual, will be required to confirm their session participation by responding to polling questions in the platform. You will also be asked to provide a keyword for each session and may do so in the platform or in the post-event survey. Live in person attendees will scan a QR code on-site to join each session to confirm their attendance. All attendees are also required to complete a post-event survey to request credits, due by May 15, 2023. CFP, CIMA, CPWA, CTFA and CPE for CPAs certificates will be emailed to you four to six weeks after the program. CLE certificates may take up to six months and will be emailed upon state approval.

CLE

Accreditation provided by National Academy of Continuing Legal Education. This program is expected to qualify for up to 5.0 hours of CLE credit in AK, AL, AZ, CA, CT, DC, FL, GA, HI, IA, IL, IN, MA, MD, MI, MO, NC, NH, NM, NV, NY, NJ, OH, PA, RI, SD, TN, TX, WA, WI, WV, WY. NACLE will try to accommodate requests for CLE credit in your state. Attorneys may be eligible to receive CLE credit through reciprocity or attorney self-submission in other states. For more specific information about CLE accreditation, please contact sdornbush@nacle.com.

Attendee Reporting

Northern Trust will report CE credit hours to the National Academy of Continuing Legal Education on behalf of the attendee. NACLE will email requestors the Certificate of Completion if all requirements have been met (attendance for duration of session, polling responses and keyword submission). Attendee must request for CLE in the post-event survey which will be emailed to attendees on Friday, April 28. This survey must be completed by May 15.

CIMA/CPWA

Investments & Wealth Institute has accepted the The Northern Trust Institute 2023 Wealth Planning Symposium for 7 hours of CE credit toward the CIMA, CPWA, CIMC and RMA certifications.

Attendee Reporting

Attendee must request the Certificate of Completion in the post-event survey which will be emailed to attendees on Friday, April 28. This survey must be completed by May 15. Northern Trust will email requestors the Certificate of Completion if all requirements have been met (attendance for duration of session, polling responses and keyword submission). Attendees must then self-submit credit.

CFP

The Certified Financial Planner Board of Standards Inc. has accepted 7 credit hours for The Northern Trust Institute 2023 Wealth Planning Symposium. Content Level: Intermediate.

Attendee Reporting

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CTFA

American Bankers Association Professional Certifications has approved The Northern Trust Institute 2023 Wealth Planning Symposium for 7 CE credits. ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This statement is not an endorsement of this program or its sponsor.

Attendee Reporting

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CPE

Northern Trust is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

[For more information, please navigate to pages 4 & 5.](#)

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CPE CREDIT INFORMATION – GROUP INTERNET BASED

By attending the symposium virtually, participants can earn up to 6 CPE credits in these fields of study:

- Finance — 2 CPE credits
- Taxes — 1 CPE credit
- Personal Development — 2 CPE credits
- Behavioral Ethics — 1 CPE credit

The program is designed for advisors who work with a high-net-worth or ultra-high-net-worth client base serving families, family offices, business owners, executives and the unexpectedly single.

The program will dispel the outdated notion that wealthy families are destined to fail by the third generation — and provide actionable insights from industry leaders on how wealth planning must evolve to harness the power of resiliency.

By attending the Wealth Planning Symposium, you will:

- Gain practical insights on managing complex wealth in an evolving landscape
- Gain unique perspectives and actionable insights on how to embrace this moment and advise clients with a more collaborative and purposeful approach

Additional Information

- This program is complimentary for Northern Trust employees and clients
- There are no cancellation fees associated with this program
- Delivery method: Group Internet Based
Prerequisites: General familiarity with estate planning principles
- Program knowledge level: Intermediate
- Advance preparation: None
- To register for this program virtually, visit our [registration site](#).
- For more information regarding administrative policies such as complaints and refunds, please contact our offices at 312 444 4635.
- Questions: Contact Kelly Ross at kr56@ntrs.com or 312 444 4635

Certificate of Completion

Attendee must request the Certificate of Completion in the post-event survey which will be emailed to attendees on Friday, April 28. This survey must be completed by May 15. Northern Trust will email requestors the Certificate of Completion if all requirements have been met (attendance for duration of session, polling responses and keyword submission). Attendees must then self-submit credit.

Due to NASBA record keeping requirements, you will be monitored on the virtual platform. Information collected by this process is used by Northern Trust and will not be shared with any other organization for any purpose other than NASBA-required audits. You are required to be in attendance for the full session. Any deviation from full session attendance will result in credit forfeit.



About CPE

The Northern Trust Company is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors website:

www.nasbaregistry.org.

CPE CREDIT INFORMATION – GROUP LIVE

By attending the symposium live in person, participants can earn up to 6 CPE credits in these fields of study:

- Finance — 2 CPE credits
- Taxes — 1 CPE credit
- Personal Development — 2 CPE credits
- Behavioral Ethics — 1 CPE credit

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Additional Information

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- Delivery method: Group Live
- Prerequisites: General familiarity with estate planning principles
- Program knowledge level: Intermediate
- Advance preparation: None
- To register for this program live, visit our [registration site](#).
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SESSION DETAILS

9:30 – 11:30 AM CT

A NEW FRONTIER: WEALTH PLANNING & BEHAVIORAL SCIENCE

Wealth planning lives under the dark shadow of a myth of failure — “shirtsleeves to shirtsleeves” in three generations. To help avoid this pitfall, many families seek to create enforceable in terrorem clauses, restrictive dispositive provisions and confidential trusts. Yet these restrictive terms can limit opportunities for hands-on learning and autonomy, creating distrust between parties and even triggering family litigation — making “shirtsleeves” a self-fulfilling prophesy.

Our experts will discuss how you can incorporate leading behavioral science research into your practices to produce better outcomes for clients.

Stan Treger

Northern Trust

Dennis Jaffe

BanyanGlobal Family Business Advisors

Amy Szostak

Northern Trust

SESSION CE CREDIT HIGHLIGHTS

Credits: CLE, CFP, CIMA, CPWA, CTFA and CPE for CPAs

Learning Objectives:

- Understand the fundamentals of leading behavioral science theory and research on human motivation and decision making
- Learn integration strategies to enhance client interactions and produce better outcomes
- Expand your skillset to help families nurture resiliency through engagement, transparency, collaboration and innovation

CPE Field of Study: Personal Development

CFP Principals of Knowledge Topic: Estate Planning

10:45 – 11:45 AM CT

RELEASING THE DEAD HAND: HELPING FAMILIES EMBRACE TRANSPARENCY

As advisors we know that preparing, educating and empowering the next generation is often best served by gradually disclosing the purpose behind the wealth transfer during the life of the grantor. Multigenerational discussions on the roles, responsibilities and opportunities the wealth presents enables family members to make decisions together. Yet, while transparency comes with benefits, there are also potential pitfalls that can result in the delay of that disclosure.

This session provides unique perspectives from lens of the trustee, planner and beneficiary, including author/consultant of best-seller “The Myth of the Silver Spoon: Navigating Family Wealth & Creating an Impactful Life.” Their stories include practical ways to inspire families to embrace transparency and empowerment, as well as drafting trust provisions that will complement this approach.

Phillip Hayes

Northern Trust

Kristin Keffeler

Illumination360

Nikè Anani

Northern Trust

Todd Flubacher

Morris, Nichols, Arsht & Tunnell LLP

SESSION CE CREDIT HIGHLIGHTS

Credits: CLE, CFP, CIMA, CPWA, CTFA and CPE for CPAs

Learning Objectives:

- Learn modern estate planning and drafting trends, addressing the flow of information between trustees and beneficiaries, potentially over generations
- Learn effective drafting strategies for discretionary trusts to motivate and empower beneficiaries and enhance the beneficiary-trustee relationship
- Learn the perspective of wealthy trust beneficiaries toward varying approaches to planning and drafting discretionary and multigenerational trusts
- Learn the opportunities and potential downsides of gradually disclosing the purpose behind the wealth transfer during the life of the grantor

CPE Field of Study: Finance

CFP Principals of Knowledge Topic: Estate planning

SESSION DETAILS *(continued)*

12:00 – 1:00 PM CT

KEYNOTE: THE HIDDEN IMPACT OF SUDDEN WEALTH: ADDRESSING TABOO TOPICS

Help clients get more comfortable with their wealth and have much-needed — and often taboo — conversations. Join us for a fireside chat where Jennifer, a beneficiary of the dot-com boom and author of “We Need To Talk: A Memoir About Wealth,” will share personal stories that explore the emotional side of money and how wealth impacts identity and relationships.

Pamela Lucina

Northern Trust

Jennifer Risher

Author, “We Need To Talk: A Memoir About Wealth”

SESSION CE CREDIT HIGHLIGHTS

Credits: CFP, CIMA, CPWA, CTFA and CPE for CPAs

Note: This session does not qualify for CLE credit.

Learning Objectives:

- Understand the emotional side of sudden wealth and how basic human behavior intersects with planning and goals
- Demystify the hidden impact of wealth on personal identity, relationships and sense of place in the world
- Learn how adequate preparation and development of financial literacy empower inheritors — the session will highlight many lessons learned

CPE Field of Study: Finance

CFP Principals of Knowledge Topic: Estate Planning

1:05 – 2:05 PM CT

SHARK TANK FOR TRUSTEES: CULTIVATING THE ENTREPRENEURIAL SPIRIT ACROSS GENERATIONS

The spirit of entrepreneurialism often runs strong in wealthy families. While the older generation’s success is often the result of building or investing in new and innovative businesses and ideas, the younger generation may want to follow in the footsteps of their parents and forge a new entrepreneurial path forward. Moreover, they may be intimidated to do so when living in the shadow of the wealth creator’s success. How do we advise the senior generation to walk-the-line of providing guidance and protection, while giving next generation the ability to make their own decisions? What structures can we use in planning to complement this approach?

Join us to discuss how planning can enhance the desire to cultivate each generation’s interests as entrepreneurs and provide the opportunity to learn from their own mistakes — while giving them with the guidance and guardrails to become responsible stewards of family wealth. The panel will discuss best practices in trust structures and philanthropy to support the entrepreneurial spirit.

Eric Czepyha

Northern Trust

David Herzig

Ernst & Young

Barbara Grayson

Willkie Farr & Gallagher

SESSION CE CREDIT HIGHLIGHTS

Credits: CLE, CFP, CIMA, CPWA, CTFA and CPE for CPAs

Learning Objectives:

- Learn modern estate planning strategies and structures that help promote the next generation’s entrepreneurial interests and endeavors
- Learn cutting-edge strategies for philanthropy that encourage participation and entrepreneurship among multigenerational families
- Learn family governance techniques and best practices that foster healthy communication between generations and establish guidance and guardrails to keep the next generation engaged while providing them with the tools to become responsible stewards of family wealth.

CPE Field of Study: Personal Development

CFP Principals of Knowledge Topic: Estate planning

SESSION DETAILS *(continued)*

2:10 – 3:10 PM CT

DIVORCE, FAMILY HARMONY & TRUSTS: ESTATE PLANNING PITFALLS

Estate planning and divorce inevitably overlap, as individuals fail to consider how estate planning might impact a future divorce or how divorce might impact their planning. The need for estate planning and divorce attorneys to understand both disciplines and their interactions is key to ensuring clients understand all the issues, and families come through both processes in the best shape.

Join our panel as they discuss common problems that arise and how to manage them, including use pre and post nuptial agreements, talking about potential divorce before undertaking major estate planning, what estate planning can be done during the divorce process, steps that should be taken after a divorce and more.

Stacy Singer

Northern Trust

Carrie Harrington

Levenfeld Pearlstein, LLC

Meighan Harmon

Schiller DuCanto & Fleek LLP

SESSION CE CREDIT HIGHLIGHTS

Credits: CLE, CFP, CIMA, CPWA, CTFA and CPE for CPAs

Learning Objectives:

- Understand the issues at the intersection of estate planning and divorce that estate planners should be aware of
- Considerations in pre and post nuptial agreements that can affect both divorces and estate planning
- How to talk about a potential future divorce before undertaking major estate planning
- What steps can be taken on the estate planning front during and after a divorce

CPE Field of Study: Behavioral Ethics

CFP Principals of Knowledge Topic: Estate Planning

3:20 – 4:20 PM CT

A VIEW FROM THE TRENCHES: WHAT WE WISH WE KNEW WHEN WE WERE IN PRACTICE

The lawyers and accountants who represent private clients are typically only a portion of the team that advises and supports those clients. Many of these lawyers and accountants leave private practice for other roles, including in financial institutions and family offices.

Join three former practicing attorneys (two with Northern Trust and one who is the head of a family office) to discuss how they see things in their current roles that were not fully evident to them when they were practicing, and how their experience can help practicing professionals and the entire team provide the best advice and service to their clients.

Ed Manigault

Northern Trust

Rana Salti

Kinship LLC

Paul Lee

Northern Trust

SESSION CE CREDIT HIGHLIGHTS

Credits: CLE, CFP, CIMA, CPWA, CTFA and CPE for CPAs

Learning Objectives:

- The panelists will discuss how they see things in their current roles (working at a family office and at financial institutions) that were not fully evident to them when they were practicing law and advising clients
- The panelists will also explain how their experience can help practicing professionals and the entire team provide the best advice and service to their clients

CPE Field of Study: Taxes

CFP Principals of Knowledge Topic: Tax Planning

SESSION DETAILS *(continued)*

4:25 – 5:25 PM CT

KEYNOTE: THE BUSH FAMILY LEGACY: LIFE LESSONS IN RESILIENCY

What is the secret to families who succeed generation after generation? Get an insider look at how the Bush family's powerful legacy is reinforced across generations, and how each individual finds purpose in carving their own paths.

Barbara Pierce Bush

NBA

Steph Wagner

Northern Trust

Lauren Bush Lauren

FEED

SESSION CE CREDIT HIGHLIGHTS

Credits: CFP, CIMA, CPWA and CTFA

Note: This session does not qualify for CLE or CPE credits.

Learning Objectives:

- Shed light on the challenges that many families struggle with, that advisors should better understand, especially when there is a family business and/or prominent legacy involved
- Address the external and internal pressure and expectation to succeed or meet impossible standards that creates a fear of failure.
- Illustrate how reflection and self-awareness can assist in evaluating what works for the individual as they work toward building identity and purpose separate from the family.

CFP Principals of Knowledge Topic: Estate Planning

CONTACT INFORMATION

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