



2019 FINRA Regulation Best Interest Conference

December 18, 2019 | Washington, DC

Form CRS: What You Need to Know

Wednesday, December 18, 2019

10:15 a.m. – 11:00 a.m.

Join panelists as they discuss Form CRS, its impact on the industry and effective practices.

Moderator: Meredith Cordisco
Associate General Counsel
FINRA Office of General Counsel

Speakers: Alicia Goldin
Senior Special Counsel, Office of Chief Counsel, SEC Division of Trading and
Markets
U.S. Securities and Exchange Commission (SEC)

Rema Holland
First Vice President | Account Management Strategy Independent Brokerage and
Platform Services
Wells Fargo Advisors

Wendy Lanton
Chief Operations and Compliance Officer
Lantern Investments, Inc.

Form CRS: What You Need to Know Panelist Bios:

Moderator:

Meredith Cordisco is Associate General Counsel with FINRA's Office of General Counsel. In this capacity, she provides legal guidance on policy initiatives, rule changes and interpretations in various areas, including regarding suitability, new issues and spinning, private securities transactions and outside business activities. Before joining FINRA in 2015, Ms. Cordisco was counsel in the Securities Litigation and Enforcement group at WilmerHale, where she focused her practice on complex securities enforcement investigations. Ms. Cordisco received her B.S., *summa cum laude*, in International Business and French from Mount St. Mary's University in Emmitsburg, Maryland, and her J.D., *summa cum laude*, and M.B.A., *cum laude*, from Villanova University. Following her studies, Ms. Cordisco clerked for the Honorable Eduardo C. Robreno on the U.S. District Court for the Eastern District of Pennsylvania.

Speakers:

Alicia Goldin is Senior Special Counsel in the Division of Trading and Markets, Office of Chief Counsel, specializing in broker-dealer sales practices, with a particular focus on issues relating to Regulation Best Interest, Form CRS, advertising, supervision and arbitration. Ms. Goldin previously served as Counsel to former SEC Commissioner Elisse B. Walter. Prior to joining the Commission in 2007, Ms. Goldin spent four years in private practice. She earned her law degree from the University of Michigan Law School and her undergraduate degree from the University of Virginia.

Rema Holland is First Vice President at Wells Fargo Advisors. Based in St. Louis, she leads the Account Management Strategy team, which is responsible for the development and implementation of the strategic vision and roadmap for the platform. The Account Management suite of applications supports the critical business functions around account opening, upgrading, maintaining, and papering brokerage and advisory accounts. The applications are used by front, middle and back office personnel, as well as clients in the digital space. Ms. Holland has an MBA from Greenville University, a Project Management Professional (PMP®) certification, and her FINRA Series 99.

Wendy Lanton has been in the financial services industry for more than 25 years. She is one of the founding principals of Lantern Investments, a FINRA registered broker dealer, and Lantern Wealth Advisors, an SEC registered investment advisor. She has been the Chief Compliance Officer of Lantern Investments since its inception in 1993. The firm has multiple business lines and currently has 40 registered representatives and operates 12 branch offices across the country. Ms. Lanton is responsible for both the firm's compliance and the day-to-day operations. In December 2015 she was appointed to the FINRA Small Firm Advisory Committee and served as the committee's chairperson in 2018. She also currently serves on the Steering Committee for her firm's current clearing firm and was the co-chairperson on the steering committee at her previous clearing firm. As a steering committee member, her industry experience is called upon to help direct both compliance and technology resources. Ms. Lanton has also served as the chairperson for multiple Compliance Forums for retail brokerage firms. She is a frequent panelist/speaker at FINRA conferences. Her industry perspective is called upon to discuss topics such as Anti-Money Laundering, Top Regulatory Concerns, Effective Risk Based Examinations, and Cybersecurity. She has written numerous compliance-centric articles focusing on topics ranging from client suitability to cyber-security. Ms. Lanton graduated from George Washington University where she majored in International Finance.



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■ Moderator

- **Meredith Cordisco, Associate General Counsel, FINRA Office of General Counsel**

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- **Alicia Goldin, Senior Special Counsel, Office of Chief Counsel, SEC Division of Trading and Markets, U.S. Securities and Exchange Commission (SEC)**
- **Rema Holland, First Vice President | Account Management Strategy Independent Brokerage and Platform Services, Wells Fargo Advisors**
- **Wendy Lanton, Chief Operations and Compliance Officer, Lantern Investments, Inc.**



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Resources

U.S. Securities and Exchange Commission Resources

- Instructions for Form CRS
www.sec.gov/rules/final/2019/34-86032-appendix-b.pdf
- Form CRS Relationship Summary; Amendments to Form ADV
www.sec.gov/info/smallbus/secg/form-crs-relationship-summary
- Frequently Asked Questions on Form CRS
www.sec.gov/investment/form-crs-faq

Other Resources

- FINRA Reg BI and Form CRS Firm Checklist (Compliance Date is June 30, 2020)
www.finra.org/sites/default/files/2019-10/reg-bi-checklist.pdf
- Form CRS Relationship Summary; Amendments to Form ADV, Federal Register, Vol. 84, No. 134 (Friday, July 12, 2019)
www.govinfo.gov/content/pkg/FR-2019-07-12/pdf/2019-12376.pdf