

2019 FINRA Annual Conference

May 15 – 17 | Washington, DC

Where Industry Experts Engage

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The 2019 FINRA Annual Conference session tracks are designed to help you find the content suited to your practice or level of expertise. All sessions are open to all conference attendees.

Advanced Regulatory	sessions discuss practical solutions and dive deeper into the subject matter—these sessions are appropriate for attendees with a deep understanding of the concepts to be discussed.
Anti-Money Laundering (AML)	sessions provide attendees with information about relevant rules and regulations, current trends in money laundering, and effective practices for monitoring and reporting suspicious activity.
Back-to-Basics Compliance (B2BC)	sessions are designed for attendees who are new to the industry—and provide a basic groundwork of FINRA rules, regulations and implementation.
Cybersecurity	sessions help attendees stay current on today’s cybersecurity challenges and explore solutions for protecting organizations from ongoing cyber threats.
Financial Technology (FinTech)	sessions discuss current technology and how it is being used to meet regulatory requirements.
Fixed Income	sessions provide answers to commonly asked questions regarding fixed income concerns and offer effective practices.
Institutional	sessions cover industry rules and regulations that are impacting institutional firms and discuss challenges and risks unique to their businesses.


Tuesday, May 14	
5:00 p.m. – 7:00 p.m.	Registration and Information ▶ “Kick Off” Happy Hour
Wednesday, May 15	
7:30 a.m. – 6:00 p.m.	Registration and Information
8:00 a.m. – 6:00 p.m.	FINRA Innovation and Business Zone Demos
8:00 a.m. – 6:00 p.m.	Networking With Exhibitors
8:00 a.m. – 9:30 a.m.	General Continental Breakfast
9:00 a.m. – 10:00 a.m.	New Conference Attendee Orientation and Breakfast
	▶ We are excited that you are here and we hope you make the most of the conference experience. This orientation breakfast is designed specifically to provide new conference attendees the opportunity to gain valuable knowledge on how to navigate the conference. During this session, attendees learn about the conference app and networking opportunities, and receive information on many other onsite features, including office hours, demos and more. Attendees also have the opportunity to network with fellow new conference attendees and get first-hand answers to last-minute questions. Moderator: Susanne Goldsmith, FINRA Member Relations and Education Panelists: Karrie Foley, FINRA Member Relations and Education Holly Scavetta, FINRA Member Relations and Education
10:00 a.m. – 10:10 a.m.	▶ Plenary I: Welcome Remarks —Chip Jones, FINRA Member Relations and Education 🎥
10:10 a.m. – 11:00 a.m.	▶ Plenary II: Fireside Chat —With FINRA President and CEO Robert Cook, Executive Vice President of Member Supervision Bari Havlik and Senior Vice President of Member Relations and Education Chip Jones 🎥



CHECK OUT WHAT'S NEW AND BACK BY POPULAR DEMAND **WATCH NOW**

- ▶ **Business Continuity and Disaster Recovery: Lessons Learned** 

Join FINRA staff and industry panelists as they review their experience with recent weather-related disruptions. Panelists share what they have learned from these events and how they have improved their Business Continuity Plans (BCP) as a result.

Moderator: Ed Wegener, FINRA Midwest Region
Panelists: Jeanette Wingler, FINRA Office of General Counsel
 Kyle Wootten, Raymond James Financial, Inc.
- ▶ **Emerging FinTech Trends (FinTech Track)** 

Join FINRA staff and industry representatives as they discuss how recent developments in financial technology (FinTech) are disrupting the securities industry. Topics include RegTech, artificial intelligence, identity authentication tools, big data/cloud computing and other advances in FinTech.

Moderator: Kavita Jain, FINRA Office of Financial Innovation (OFI)
Panelists: Mark Casady, Vestigo Ventures
 Charles (Chuck) Senatore, Devonshire Investors
 Vinod Rajaram, Citi
- ▶ **AML Challenges and Effective Practices (AML Track)**

During this session, FINRA staff and industry practitioners discuss common challenges firms face in establishing and implementing AML compliance programs, as well as practical solutions to these challenges that FINRA staff and industry professionals have developed and observed.

Moderator: Jason Foye, FINRA Anti-Money Laundering Investigative Unit (AMLIU)
Panelists: Brent Cohen, UBS
 James (Jim) Fiebelkorn, Ameriprise Financial, Inc.
 Rebecca (Becki) LaPorte, Advisor Group
- ▶ **Chief Compliance Officer's (CCO's) Role in Cybersecurity (Cybersecurity Track)**

Increased use of technologies such as mobile devices, social media and cloud computing has increased the risk posed by cyber criminals. As a result, in addition to other compliance matters the CCO is now also responsible for protecting company information technology (IT) systems. During this session, panelists discuss steps CCOs should take to prevent or reduce cyber-attack risk.

Moderator: Kevin Bogue, FINRA Chicago District Office
Panelists: Leslie Jallans, NEXT Financial Group, Inc.
 Judith Villareal, Esq., CoreCap Investments, Inc.
 Daniel (Danny) Woodring, PFS Investment Inc.
- ▶ **Supervising Variable Annuities Business (Advanced Regulatory Track)**



Supervising variable annuities is not a simple task. These products have many different features and benefits. Join FINRA staff and industry experts to hear about effective practices for working with these products and assisting clients who already own annuities.

Moderator: David Greene, FINRA Los Angeles District Office
Panelist: Paul Chryssikos, Lincoln Financial Group Distribution
 Scott May, FINRA Philadelphia District Office
 Mark Quinn, Cetera Financial Group
- ▶ **Regulatory Exams: How to Prepare (B2BC Track)**

During this Back to Basics Compliance session, conference attendees learn how to effectively prepare for a regulatory examination, including interview tips, record production, and responding to findings and deficiencies.

Moderator: Lance Burkett, FINRA Denver District Office
Panelists: Evelyn Kriegel, FINRA Long Island District Office
 Kent Lund, GVC Capital LLC
 Alexis Shumann, Advisor Group

Wednesday, May 15

12:15 p.m. – 1:15 p.m.	<ul style="list-style-type: none"> ▶ General Lunch ▶ CRCP Luncheon—Network with Certified Regulatory and Compliance Professionals (CRCP)[®] program alumni, current participants and those interested in the program, and hear from Georgetown University McDonough School of Business Professor James Angel, CRCP[®] Program Academic Director, while meeting and exchanging ideas with colleagues and FINRA staff. Introduction: Patricia Albrecht, FINRA Member Relations and Education Speaker: James (Jim) Angel, McDonough School of Business, Georgetown University
1:15 p.m. – 1:45 p.m.	Dessert With Exhibitors
1:30 p.m. – 2:30 p.m.	CRCP Lounge
1:45 p.m. – 2:45 p.m.	Concurrent Sessions II:
	<ul style="list-style-type: none"> ▶ Creating Effective Supervision Structures (<i>Medium and Large Firm Focus</i>)  Join FINRA staff and industry experts as they discuss current industry trends and regulatory supervision requirements. Panelists share effective practices on how to perform day-to-day supervisory duties to help protect your organization. Panelists also discuss types of supervision structures. Moderator: Elizabeth (Liz) Page, FINRA Boston District Office Panelists: Dennis Beirne, People’s Securities, Inc. Ronald (Ron) Chan, FINRA Member Supervision, Office of Risk Oversight and Operational Regulation Nicholas (Nick) Sahadi, HSBC Securities (USA) Inc. ▶ Common Examination Findings (<i>Small Firm Focus</i>)  Join FINRA staff as they discuss FINRA’s examination process and most common deficiencies identified during cycle examinations of small firms. Industry practitioners present effective practices for preparing for examinations, taking corrective action and updating compliance procedures and practices based on lessons learned from common examination findings. Moderator: Yvette Panetta, FINRA Boca Raton District Offices Panelists: Stephen (Steve) Mack, Mack Investment Securities, Inc. Linde Murphy, M.E. Allison & Co., Inc. Shawn O’Neill, FINRA Chicago District Office ▶ Suspicious Activity Monitoring: What to Look for and How to Find it (<i>AML Track</i>) As the first line of defense, compliance advisors may identify money laundering and other financial crimes. It is the responsibility of all firm associates to understand these risks. Join FINRA staff and industry professionals as they discuss new and concentrated areas of focus, such as terrorist financing, bribery, and corruption. Attendees will also learn about new fraud trends and risks related to digital currencies. Moderator: Dawn Calonge, FINRA Boca Raton District Office Panelists: Eric Hains, TD Ameritrade, Inc. Blake Snyder, FINRA Anti-Money Laundering Investigative Unit (AMLIU) Janice Stark, Ameriprise Financial, Inc. ▶ FINRA’s Digital Transformation and New CRD Expansion FINRA’s Digital Transformation focuses on a series of new FINRA systems and tools to transform FINRA’s external digital experience with the goal of helping the industry reduce costs, run more effective compliance programs and enable automation to increase efficiency. During this session, FINRA and industry staff discuss the strategic plan, goals, roadmap, and 2019 highlights including the new CRD system. The new CRD platform provides a glimpse into what to expect in the future from FINRA and how your firm will benefit from these improvements. Moderator: William (Bill) Swanstrom, FINRA Registration and Disclosure’s Business Development and Innovation Panelists: Janet Dyer, Fidelity Investments Noah Egorin, FINRA Registration and Disclosure’s Business Development and Innovation Ivy Ho, FINRA Industry & Investor Technology

- ▶ **FINRA’s Membership Application Program (MAP)**
Attend this session to learn about FINRA’s Membership Application Program (MAP). The session provides an overview of the application process, including MAP’s fast track/ expedited review process. Learn tips on submitting your application, and how FINRA reviews for material changes to a firm’s business. Panelists also discuss changes to the membership rules, including FINRA Regulatory Notice 18-06.

Moderator: Alissa (Lisa) Robinson, FINRA Membership Application Program
Panelists: Leyna Goro, FINRA Membership Application Program
James (Jim) Webb, Cape Securities, Inc.
- ▶ **The Basics of Blockchain, Initial Coin Offerings (ICOs) and Cryptocurrencies (FinTech Track) (B2BC Track)**
This Back to Basics Compliance session provides an overview of various technological applications (including blockchain) that are being explored in the securities industry. Hear how technology is being used to issue digital assets and enhance operational capabilities.

Moderator: Alex Khachaturian, FINRA Office of Financial Innovation (OFI)
Panelists: Amy Davine Kim, Chamber of Digital Commerce
David Forman, Fidelity Brokerage Services LLC
Kevin Werbach, University of Pennsylvania

- ▶ **Outside Business Activities (OBAs) and Private Securities Transactions (PSTs) (Advanced Regulatory Track) 📺**
Outside business activities (OBAs) and private securities transactions (PSTs) continue to be regulatory and examination priorities, as they can both result in conflicts of interest that firms must understand and manage appropriately. This advanced session features industry practitioners and FINRA staff discussing specific conflicts that arise from OBAs and PSTs, and how to handle those conflicts, including issues related to affiliated and unaffiliated advisory relationships. Panelists also discuss proposed changes to the OBA and PST rules.

Moderator: Scott Maestri, FINRA Dallas District Office
Panelists: Meredith Cordisco, FINRA Office of General Counsel
Fred Fram, Summit Brokerage Services, Inc
Laura Trotz, FINRA Chicago District Office
- ▶ **Social Media and Digital Communications 📺**
This session focuses on the rapidly changing world of digital communications compliance, including how firms supervise text and instant messages, social media and email. The panel covers current topics including how firms engage technology to address their compliance obligations.

Moderator: Amy Sochard, FINRA Advertising Regulation
Panelists: Stephen (Steve) Bard, Wells Fargo Advisor
Shayna Beck, Vanguard Group, Inc.
Sheelagh Howett, Cantella & Co., Inc.
- ▶ **Common Findings Related to Books and Records**
During this session, FINRA staff and industry panelists discuss common books and records findings of broker-dealers and related retention requirements, and offer effective practices to mitigate issues.

Moderator: Scott DeArme, FINRA Kansas City District Office
Panelists: Afshin Atabaki, FINRA Office of General Counsel, Regulatory Practice & Policy
Jane Matoesian, Benjamin F. Edwards & Company
Thomas (Tom) McGowan, U.S. Securities and Exchange Commission (SEC)
- ▶ **Cybersecurity Guidance: How Small Firms Can Better Protect Their Business (Small Firm Focus) (Cybersecurity Track)**
It is crucial that small financial firms take proper cybersecurity measures to protect their customers and their firm. During this session, panelists provide risk-based, threat-informed effective practices applicable to small firms and supportive of their overall business model to increase their security and ensure the protection of their data.

Moderator: David (Dave) Yacono, FINRA CAT, LLC
Panelist: Gregory (Greg) Gilbert, Infinity Financial Services
Gregory (Greg) Markovich, FINRA Chicago District Office
Therese Surprenant, USCA Securities LLC

- ▶ **Understanding Proposed Changes to the Continuing Education Program and Performance of the Restructured Qualification Examination Program**
 This session provides updates to FINRA’s qualification and continuing education programs, including activities related to potential enhancements of the Securities Industry Continuing Education Program described in FINRA *Regulatory Notice 18-26* and the associated document published by the Securities Industry/Regulatory Council on Continuing Education. In addition, FINRA panelists discuss the implementation and performance of the restructured qualification exam program.

Moderator: John Kalohn, FINRA Registration and Disclosure’s Testing and Continuing Education
Panelists: Jeffry (Jeff) Freiburger, Robert W. Baird & Co.
 Genay Glasgo, Raymond James & Associates, Inc.
 Joseph (Joe) McDonald, FINRA Registration and Disclosure’s Testing and Continuing Education
 David (Dave) Scrams, FINRA Registration and Disclosure’s Testing and Continuing Education

- ▶ **Fixed Income Sales and Trading: Current Issues (Fixed Income Track)**
 This session discusses current trends in, and their potential implications for, the fixed income markets and how regulators and firms are responding.

Moderator: Elliot Levine, FINRA Transparency Services
Panelists: Christopher (Chris) Alwine, CFA, Vanguard Group, Inc.
 Peter (Pete) Sirbu, Ameriprise Financial, Inc.
 Don Winton, Crews & Associates, Inc.



- ▶ **Suitability: What You Need to Know (B2BC Track)**
 This Back to Basics Compliance session provides a review of important suitability obligations for new compliance and legal professionals. Join FINRA staff, along with industry participants, as they share relevant information on key components of the suitability rule and provide insight on effective practices.

Moderator: Erin Vocke, FINRA Dallas and New Orleans District Offices
Panelists: Todd Coppi, FINRA Boston District Office
 Steven Trigili, Garden State Securities, Inc.
 James (Jim) Ritt, B. Riley Wealth Management, Inc.


3:00 p.m. – 6:00 p.m.	CRCP Lounge: Cupcake Celebration
4:00 p.m. – 4:15 p.m.	Networking and Demos Break
4:15 p.m. – 5:15 p.m.	▶ Plenary Session III: Keynote Speaker —Chris Gardner, Author of “The Pursuit of Happiness” 🎤 Introductions: Chip Jones, FINRA Member Relations and Education Robert (Bob) Muh, Sutter Securities Incorporated
6:00 p.m. – 7:00 p.m.	Pre-Networking Reception Sponsored by Smarsh
7:00 p.m.	Buses begin loading at Marquis Rear and Side Lobbies
7:30 p.m. – 9:30 p.m.	Opening-Night Reception at the International Spy Museum



Thursday, May 16

7:30 a.m. – 6:00 p.m.	Registration and Information
7:30 a.m. – 8:30 a.m.	General Continental Breakfast
7:30 a.m. – 8:30 a.m.	Breakfast With Member Supervision Staff
7:30 a.m. – 7:00 p.m.	FINRA Innovation and Business Zone Demos
8:00 a.m. – 6:00 p.m.	Networking With Exhibitors
8:30 a.m. – 9:30 a.m.	Concurrent Sessions IV:
	<p>▶ Managing Cybersecurity Risks (<i>Cybersecurity Track</i>) </p> <p>Every firm faces cybersecurity risks, and every firm needs a cybersecurity program to manage them. What types of cybersecurity risks does your firm face? Does your current program comprehensively address this universe of risks? How do you measure whether your program is effectively mitigating these risks for your firm and your clients? This session helps you consider and prioritize the myriad of cybersecurity risks your firm faces, and discusses useful practices and tools for protecting your firm and customers’ information and for measuring the health of your program. Whether you are beginning to build a cybersecurity risk management program, or are seeking to validate and enhance a mature established program, this session provides actionable practices and proven tools used in our industry to build and maintain a comprehensive and effective cybersecurity program.</p> <p>Moderator: Gregory (Greg) Markovich, FINRA Chicago District Office</p> <p>Panelists: Amie Caban, Guggenheim Partners Timothy (Tim) Lotz, T. Rowe Price Group, Inc. Edward (Ed) Obuchowski, Advisor Group</p> <p>▶ High-Risk Activity Impacting Retail Investors </p> <p>Join FINRA staff as they share helpful insight on identifying and assessing activity of registered representatives as high-risk and how that intelligence can be more broadly used to assess risks across and within branch offices. Also, hear from industry practitioners on helpful practices for effective risk mitigation.</p> <p>Moderator: Brooks Brown, FINRA Atlanta District Office</p> <p>Panelists: Susan Hechtlinger, SunTrust Investment Services, Inc. John Salerno, FINRA High Risk Registered Rep Program Andrew (Andy) Small, RBC Wealth Management</p> <p>▶ Digital Assets and Initial Coin Offerings (<i>Advanced Regulatory Track</i>) (<i>FinTech Track</i>)</p> <p>Join FINRA staff, regulators, and industry experts in this advanced session as they discuss the rapidly evolving developments in the areas of initial coin offerings and digital assets, and related market and regulatory challenges.</p> <p>Moderator: Haimera (Haime) Workie, FINRA Office of Financial Innovation (OFI)</p> <p>Panelists: Gus Coldebella, Circle Linda Lerner, Crowell & Moring, LLP Valerie Szczepanik, U.S. Securities and Exchange Commission (SEC) Ed Wegener, FINRA Midwest Region</p> <p>▶ Registration and Disclosure Reporting Requirements</p> <p>This session highlights key reporting requirements, including requirements for maintaining Forms U4 and U5, and customer complaint reporting obligations. Panelists share effective practices related to reporting and disclosure requirements.</p> <p>Moderator: Ronald (Ron) Petersen, FINRA Regulatory Review and Disclosure</p> <p>Panelists: Sean Driscoll, Credit Suisse Karin Marshall, FINRA Regulatory Review and Disclosure Eileen O’Connell Arcuri, Jefferies, LLC</p> <p>▶ Financial and Operational Effective Practices (<i>Small Firm Focus</i>)</p> <p>This session provides an overview of recent developments associated with financial and operational rules. Join FINRA staff and industry practitioners as they discuss pertinent rules and interpretive guidance relative to current financial and operational requirements. Staff members discuss common deficiencies noted with accounting practices and net capital compliance, as well as other risks that firms address in their day-to-day responsibilities. Attendees also learn effective practices in Financial Accounting Standards Board (FASB) accounting standards and the potential effect on financial statements and net capital, use of service and expense sharing agreements, and the impact to net capital from pending litigation and arbitrations.</p> <p>Moderator: Daniel (Dan) Stefek, FINRA Atlanta District Office</p> <p>Panelists: Ana Carter, LCG Capital Advisors, LLC Ann Duguid, FINRA Reg Development Services Mark Ramler, CPA, Grant Thornton LLP</p>

Thursday, May 16

9:00 a.m. – 12:00 p.m.	CRCP Lounge
9:30 a.m. – 9:45 a.m.	Networking and Demos Break
9:45 a.m. – 10:45 a.m.	Concurrent Sessions V:
	<ul style="list-style-type: none"> ▶ Mark-Up Disclosure Requirements (<i>Advanced Regulatory Track</i>) (<i>Fixed Income Track</i>)  <p>This advanced session focuses on FINRA and MSRB fixed income mark-up disclosure requirements under FINRA Rule 2232 and MSRB Rule G-15. Panelists discuss common findings and effective practices from recent FINRA examinations and use case studies to illustrate how the disclosure requirements apply in various trading scenarios.</p> <p>Moderator: Cynthia (Cindy) Friedlander, FINRA Fixed Income Regulation, Member Supervision</p> <p>Panelists: Alexander (Alex) Ellenberg, FINRA Office of General Counsel Michael Nouri, FINRA Fixed Income Regulation, Member Supervision Michael (Mike) Post, Municipal Securities Rulemaking Board (MSRB)</p> ▶ Common Examination Findings for Institutional Firms (<i>Institutional Track</i>)  <p>Join FINRA staff as they discuss the most common deficiencies noted during FINRA cycle examinations of institutional firms. Industry practitioners describe taking corrective action and updating compliance procedures and practices based on lessons learned from common examination findings pertaining to fixed income and equity sales, and trading business lines.</p> <p>Moderator: Scott Gilbert, FINRA New York Region</p> <p>Panelists: Jonah Arcade, FINRA New York District Office Ann McCague, Piper Jaffray & Co. Andrew Weinberg, Bank of America</p> ▶ Conflicts of Interest, Gifts and Entertainment, Personal Account Trading and Incentives <p>This session focuses on the identification and management of conflicts of interest, gifts and entertainment, personal account trading and incentives. Panelists highlight effective practices regarding typical conflicts and regulatory reporting requirements.</p> <p>Moderator: John Hickey, FINRA New York District Office</p> <p>Panelists: Isabel Patel, FINRA San Francisco District Office Joseph (Joe) Romano, Romano Wealth Management Paul Tolley, Commonwealth Financial Network</p> ▶ Communications With the Public: Current Topics (<i>Advanced Regulatory Track</i>) <p>Join FINRA staff and industry panelists as they discuss current advertising compliance issues. Topics include the impact of the FAIR Act, the status of FINRA's rule proposal related to the use of projections and creative ways to use effective disclosure. Panelists also share tips to strengthen the marketing and compliance relationship when developing compliant communications.</p> <p>Moderator: Thomas (Tom) Pappas, FINRA Advertising Regulation</p> <p>Panelists: Pamela (Pam) Ellis, Municipal Securities Rulemaking Board (MSRB) Jennifer Grego, Morgan Stanley Wealth Management Joseph (Joe) Savage, FINRA Office of Regulatory Analysis</p> ▶ Effective Practices in Fraud Detection (<i>B2BC Track</i>) <p>This Back to Basics Compliance session focuses on effective practices in fraud detection. Attendees learn to identify the core forms of fraud, indications of potential fraud, the essential attributes of an effective control framework to prevent and detect fraud, and the process for investigating instances of suspected fraud.</p> <p>Moderator: Cameron (Cam) Funkhouser, FINRA Office of Fraud Detection and Market Intelligence</p> <p>Panelists: Amanda Hawley, LPL Financial, LLC Gina Petrocelli, FINRA Enforcement</p>
10:45 a.m. – 11:00 a.m.	Networking and Demos Break

▶ **Using Third-Party Vendors to Enhance Compliance** 

During this session, panelists discuss finding a technical solution that is a good fit for your firm, tips on performing an efficient due diligence review, contract issues and advice on implementing new software.

Moderator: Andrew McElduff, FINRA New York District Office

Panelists: Brian Curtis, Pershing LLC
Paige Pierce, Larimer Capital Corporation
Baha Sarana, Morgan Stanley

▶ **Enforcement Initiatives, Developments and Priorities** 

This session provides an overview of new developments and trends in enforcement, including enforcement priorities. Panelists highlight noteworthy decisions and settlements that illustrate FINRA priorities, and provide guidance on regulatory and compliance practices.

Moderator: Susan Schroeder, FINRA Enforcement

Panelists: Ashley Bashur, WilmerHale
Elizabeth (Lizzie) Hogan, FINRA Enforcement
Dean Jeske, LPL Financial, LLC
Christopher (Chris) Kelly, FINRA Enforcement

▶ **The Three Lines of Defense: Supervision, Risk Management & Compliance and Internal Audit**

Compliance and business supervision roles are becoming difficult to differentiate. Join FINRA staff and industry practitioners as they discuss how their firms are defining the roles of supervisors and compliance personnel. Panelists discuss the three lines of defense and explain how their firms are applying these models.

Moderator: Thomas (Tom) Nelli, FINRA South Region

Panelists: Suzy Auletta, Raymond James Financial, Inc.
Bill Bell, FINRA Philadelphia District Office
Douglas (Doug) Wright, The Investment Center, Inc.

▶ **Branch Cybersecurity Controls (*Cybersecurity Track*)**

Cybersecurity is a top priority for the financial industry. Firms dedicate significant resources every day to protect against cyber-crime, safeguard consumer data, and maintain the integrity and resilience of their systems in face of countless cyber threats. During this session, panelists discuss defensive measures that firms can take within branch locations. These measures include developing information security branch plans, training employees and other solutions.

Moderator: David (Dave) Kelley, FINRA Kansas City District Office

Panelists: Matthew (Matt) Beals, Bolton Global Capital
Patrick (Pat) Caulfield, JD Lincoln Financial Group Distribution
Hamza Syed, PlanMember Securities Corp.

▶ **Mergers, Acquisitions and Business Transfers (*Institutional Track*)**

Firms involved in mergers, acquisitions and asset transfers and other operational changes must meet various regulatory and investor-protection obligations. Join FINRA staff and industry practitioners as they highlight common regulatory concerns that may arise during a merger, acquisition or business transfer.

Moderator: Robert (Rob) Sulik, FINRA Boston District Office

Panelists: Jeff Aelmore, FINRA Denver District Office
Jennifer Hoopes, Foreside Financial Group
David (Dave) Weild, Weild & Co.

▶ **Effective Documentation Practices for Financial Advisors (*B2BC Track*)**

Conversations between advisors and their clients have become a critical component of supervision. This Back to Basics Compliance session focuses on what should be documented during a client meeting. Panelists provide tips and discuss systems they have in place to help serve their clients while also protecting their firm.

Moderator: Grant Gibbons, FINRA New Orleans District Office

Panelists: Kosha Dalal, FINRA Office of General Counsel, Regulatory Practice & Policy
Ronald (Ron) Klimas, Securities Service Network, Inc.
Stephen (Steve) Youhn, Proequities, Inc.

Thursday, May 16

12:00 p.m. – 1:00 p.m.	<ul style="list-style-type: none"> ▶ General Lunch ▶ Diversity Inclusion Luncheon—Hosted by FINRA President and CEO Robert Cook Speakers: Audria Pendergrass Lee, FINRA HR Diversity & Worklife and Gerri Walsh, FINRA Office of Investor Education
1:00 p.m. – 1:30 p.m.	Dessert With Exhibitors
1:00 p.m. – 4:00 p.m.	CRCP Lounge
1:30 p.m. – 2:30 p.m.	Concurrent Sessions VII:
	<ul style="list-style-type: none"> ▶ How FINRA Rules Get Made, Reviewed and Updated 📺 Join FINRA staff and industry experts as they walk through FINRA’s rulemaking and retrospective rule review processes. Panelists give an inside look into the life cycle of rulemaking, including the role of industry engagement and the evolution through FINRA’s staff and advisory committees, and ultimately to the FINRA Board of Governors. Panelists also explain how the retrospective rule review process works and how rules are selected for review. Moderator: Philip (Phil) Shaikun, FINRA Office of General Counsel Panelists: Mark Cresap, Cresap, Inc. Melissa MacGregor, Securities Industry and Financial Markets Association (SIFMA) Jonathan Sokobin, FINRA Office of the Chief Economist ▶ Branch Office Inspections: Implementing a Risk-Based Program and Identifying Red Flags 📺 Panelists discuss practices observed in implementing effective risk-based branch office inspection programs. The panel also features a discussion around common findings and observations from FINRA branch exams, including examples of strong controls and red flags identified. Moderator: Donald (Don) Lopezi, FINRA West Region Panelists: Suzann LoCoco, CUSO Financial Services, L.P. Robert (Rob) Molinari, Commonwealth Financial Network Joelle Morris, FINRA Boca Raton District Office ▶ Detecting, Preventing and Investigating Fraud and Misappropriation This session focuses on recent or noteworthy fraud cases. Panelists highlight emerging trends in securities fraud, provide tips to identify potential “red flags,” and discuss who to contact if a fraudulent scheme is suspected. Moderator: Cameron (Cam) Funkhouser, FINRA Office of Fraud Detection and Market Intelligence Panelists: Anthony (Tony) Cavallaro, FINRA Office of Fraud Detection and Market Intelligence Steven (Steve) D’Antuono, Federal Bureau of Investigation (FBI) Jennifer Diamantis, U.S. Securities and Exchange Commission (SEC) Christopher (Chris) Kelly, FINRA Enforcement ▶ So You’ve Been Named in an Arbitration – Tips and Tools for Small Firms to Navigate FINRA Arbitration (<i>Small Firm Focus</i>) During this interactive session geared toward small firms, you will learn what to do if your firm is named, how to find the right law firm to represent you, arbitration procedures, and strategies to succeed. Panelists also discuss how to deal with employees who are involved in the arbitration. Moderator: Richard (Rick) Berry, FINRA Office of Dispute Resolution Panelists: Nicole Iannarone, Georgia State University College of Law Lisa Roth, Tessera Capital Partners, LLC Angela Turiano, Bressler, Amery and Ross, P.C. ▶ Clearing and Operational Issues (<i>Advanced Regulatory Track</i>) This advanced session is designed to assist firms in making the most of the relationship with their clearing firm and/or tri-party partner. Panelists discuss types of data and services clearing firms offer, and practices for integrating these tools into introducing firms’ compliance processes. Moderator: Demetrios (Jay) Koutros, FINRA Member Supervision, Office of Risk Oversight and Operational Regulation Panelists: Karen Crupi, Fidelity Investments Wendy Lanton, Lantern Investments, Inc. Robert (Bob) Muh, Sutter Securities Incorporated

► **Fundamentals of FINRA Rule 2210 (B2BC Track)**

This session is designed for compliance and marketing professionals who are new to FINRA’s advertising rules or experienced practitioners interested in a refresher. A panel of FINRA professionals provides an overview of FINRA’s Communications With the Public rule, including filing requirements, internal approval and supervision, and content standards. FINRA panelists answer questions about how to apply the rules to financial services communications and marketing materials. Panelists also discuss the core advertising concepts as they apply to social media.

Moderator: Gregory (Gregg) Riviello, FINRA Advertising Regulation

Panelists: Primit Das, FINRA Advertising Regulation
 Steven (Steve) O’Mara, FINRA Advertising Regulation
 Stephanie Gregory, FINRA Advertising Regulation

► **Working with Multigenerational Clients and Staff** 

Over the next several decades, Baby Boomers will transfer trillions in assets to their Generation X and Millennial children. Learn how the new FINRA rules and state requirements related to senior and vulnerable adult clients can help you service this client base and how to ensure you and your organization are protected. This session also looks at ways the financial services industry can adapt to better understand the mindset of younger investors, including Millennials and Generation Z.

Moderator: Gerri Walsh, FINRA Office of Investor Education

Panelists: Monica Daggs, CUSO Financial Services, LP
 Robert (Rob) Mascio, FINRA Senior Helpline
 Jason Young, MindBlown Labs

► **Complex Products and Alternative Investments** 

This session focuses on product features, due diligence obligations and effective practices in connection with sales of alternative investments, including Private Placements, Online Distribution Platforms, Finders, Real Estate Investment Trusts, Opportunity Zone Funds, Variable Annuities, Regulation A+, Blind Pools and Capital Acquisition Brokers. Panelists also discuss the features of popular and new forms of complex products and their role in portfolio diversification.

Moderator: Joseph (Joe) Price, FINRA Corporate Financing/Advertising Regulation

Panelists: Gabriela Agüero, FINRA Corporate Financing
 Alan Berkeley, K&L Gates, LLP
 Gary Goldsholle, Steptoe & Johnson LLP

► **Cybersecurity Response Plans and Resources (Advanced Regulatory Track)**
(Cybersecurity Track)

Every organization should develop a written plan that identifies cyber-attack scenarios and sets out appropriate responses. While plans must be customized for each organization’s particular circumstances, the plan should address specific components. Join panelists as they discuss these components and provide examples of steps their firms have implemented. In this advanced session, panelists also provide resources and helpful tools for firms to address critical cyber threats as well as provide examples of what not to do.

Moderator: John Kines, FINRA Technology, Cyber & Information Security

Panelists: Andrew Morrison, Deloitte & Touche LLP
 Greg Ruppert, Charles Schwab & Co., Inc
 Jennifer Szaro, Lara, May & Associates

► **Common Examination Findings (Medium and Large Firm Focus)**

Join FINRA staff as they discuss the most common deficiencies noted during FINRA cycle examinations of medium and large firms. Industry practitioners describe effective practices for preparing for examinations, taking corrective action, and updating compliance procedures and practices based on examination results.

Moderator: William (Bill) St. Louis, FINRA Northeast Region

Panelists: Andrew (Andy) Lipton, Morgan Stanley
 Jennifer Luginbill, FINRA Kansas City District Office
 Kevin Miller, Securities America, Inc.

2:45 p.m. – 3:45 p.m.	Concurrent Sessions VIII: continued
	<ul style="list-style-type: none"> <li data-bbox="438 201 1526 497"> <p>▶ Building and Maintaining an Ethical Culture This session addresses some of the professional conduct considerations for professionals who serve in compliance roles and how they can navigate the more common potential ethical quandaries they may face.</p> <p>Moderator: Patricia Albrecht, FINRA Member Relations and Education Panelists: Natalie Meyer, FINRA Office of General Counsel Alexandra Remorenko, SVB Leerink LLC Hillary Sale, Georgetown University Law Center and FINRA Public Governor</p> <li data-bbox="438 510 1526 806"> <p>▶ How to Keep Up to Date with Regulatory Changes (B2BC Track) Join FINRA staff and industry practitioners as they provide an engaging discussion and overview of FINRA regulatory notices since our last Annual Conference. Panelists share how they stay compliant.</p> <p>Moderator: Kayte Toczylowski, FINRA Philadelphia District Office Panelists: Carrie Chelko, Lincoln Financial Group Distribution Brian McCormack, Davenport & Company, LLC Thomas (Tom) Mellett, FINRA San Francisco District Office</p>
3:45 p.m. – 4:00 p.m.	Networking and Demos Break
4:00 p.m. – 5:00 p.m.	Concurrent Sessions IX:
	<ul style="list-style-type: none"> <li data-bbox="438 927 1526 1249"> <p>▶ Reviewing Recent Enforcement Actions and Regulatory Actions to Manage AML Risks (AML Track) 📺 Join FINRA staff and industry experts as they review legal cases and enforcement actions impacting AML programs. Panelists cover regulatory trends, potential vulnerabilities and how firms can address any pitfalls in their AML program.</p> <p>Moderator: Laura Leigh Blackston, FINRA Enforcement Panelists: David Cohen, U.S. Securities and Exchange Commission (SEC) Sarah Green, Vanguard Group, Inc. Paul Tyrrell, Sidley Austin, LLP</p> <li data-bbox="438 1263 1526 1626"> <p>▶ FINRA’s Suitability Rule and SEC’s Proposed Regulation Best Interest 📺 Panelists discuss key issues regarding FINRA’s suitability Rule 2111 and the SEC’s Proposed Regulation Best Interest Rule, including a review of their differences. Panelists provide practical advice on how firms and registered representatives can better understand customers and securities in order to comply with FINRA’s suitability obligations and prepare for the SEC’s proposed Regulation Best Interest Rule.</p> <p>Moderator: James (Jim) Wrona, FINRA Office of General Counsel Panelists: Lourdes Gonzalez, U.S. Securities and Exchange Commission (SEC) Chris Lewis, Edward Jones Michelle Oroschakoff, LPL Financial, LLC</p> <li data-bbox="438 1639 1526 1935"> <p>▶ Market Regulation Priorities: Detecting and Preventing Misconduct This session provides updates on market regulation priorities, including current initiatives and rulemaking. FINRA panelists share thoughts on equities, options and fixed income compliance programs.</p> <p>Moderator: Stephanie Dumont, FINRA Office of General Counsel Panelists: Gene DeMaio, FINRA Market Regulation Patrick Geraghty, FINRA Quality of Markets Elizabeth (Lizzie) Hogan, FINRA Enforcement</p> <li data-bbox="438 1948 1526 2177"> <p>▶ Margin Requirements: What You Need To Know Join FINRA staff and industry experts as they discuss margin rules and effective controls.</p> <p>Moderator: Gina Rettagliata, FINRA New Jersey District Office Panelists: James Barry, Morgan Stanley Scott Holz, Board of Governors of the Federal Reserve System Adam Rodriguez, FINRA Regulatory Development Services</p>

Thursday, May 16

4:00 p.m. – 5:00 p.m.	Concurrent Sessions IX: continued
	<ul style="list-style-type: none">▶ FinTech for Wealth Management (<i>FinTech Track</i>) Disrupting technologies are transforming the wealth management industry. Join FINRA staff and industry professionals as they discuss how digitization is changing the wealth management landscape for investors and intermediaries. Topics include digital advice tools, personal financial management platforms and social media sentiment investing. Moderator: Thomas (Tom) Selman, FINRA Office of Regulatory Analysis Panelists: Ryan Feit, SeedInvest Alexander (Alex) Gavis, Fidelity Investments Steven (Steve) Polansky, FINRA Office of Shared Services▶ Municipal Securities: Origination, Sales and Trading (<i>Fixed Income Track</i>) This session addresses regulatory developments with respect to both municipal securities broker-dealers and municipal advisors. Panelists discuss current topics, SEC and FINRA examination and enforcement priorities, as well as MSRB compliance support and rulemaking initiatives. Moderator: Bonnie Bowes, FINRA Fixed Income Regulation, Member Supervision Panelists: Benjamin (Ben) Juergens, Morgan Stanley Robert (Bob) Lewis, PMA Securities Gail Marshall, Municipal Securities Rulemaking Board (MSRB) Rebecca Olsen, U.S. Securities and Exchange Commission (SEC)▶ Conflicts of Interest in Investment Banking (<i>Institutional Track</i>) Join FINRA staff and industry professionals as they discuss helpful tips and tools for managing conflicts of interest in investment banking. Panelists describe practices that raise conflict of interest concerns and how to mitigate these issues. Moderator: Colleen Diles, FINRA Los Angeles District Office Panelists: Julie Carthane, Houlihan Lokey Capital, Inc. William (Bill) Hayden, KeyBanc Capital Markets James (Jim) McIntyre, Robert W. Baird & Co.
5:00 p.m. – 7:00 p.m.	Networking Reception

Friday, May 17

7:30 a.m. – 11:00 a.m.	Registration and Information
7:30 a.m. – 9:30 a.m.	General Continental Breakfast
9:30 a.m. – 10:30 a.m.	<ul style="list-style-type: none">▶ Plenary Session IV: Compliance and Legal Trends 📺 Join industry leaders as they discuss trends, key focus areas and strategies that are shaping the industry. Panelists share insights on how these changes will affect compliance, and how firms are evolving and responding to business, regulatory and technology issues. Moderator: Robert (Bob) Colby, FINRA Chief Legal Office Panelist: Norm Ashkenas, Fidelity Brokerage Services, LLC Evan Charkes, Bank of America Robert (Bob) Muh, Sutter Securities Incorporated Hillary Sale, Georgetown University Law Center and FINRA Public Governor
10:30 a.m. – 10:45 a.m.	Networking Break
10:45 a.m. – 11:45 a.m.	<ul style="list-style-type: none">▶ Plenary Session V: Ask FINRA Senior Staff 📺 During this session, FINRA senior staff provide updates on key regulatory issues. Panelists address questions relating to FINRA's risk-based examination program, disciplinary actions, market regulation programs, and new and anticipated rules, among other topics. Note: Firm-specific questions can be discussed one-on-one with FINRA staff during conference Office Hours. Moderator: Chip Jones, FINRA Member Relations and Education Panelists: Robert (Bob) Colby, FINRA Chief Legal Office Thomas (Tom) Gira, FINRA Market Regulation Susan Schroeder, FINRA Enforcement Thomas (Tom) Nelli, FINRA South Region William (Bill) St. Louis, FINRA Northeast Region
11:45 a.m.	Conference Adjourns



Robert W. Cook

Robert W. Cook is President and CEO of FINRA, and Chairman of the FINRA Investor Education Foundation. From 2010 to 2013, Mr. Cook served as the Director of the Division of Trading and Markets of the U.S. Securities and Exchange Commission. Under his direction, the Division's professionals were responsible for regulatory policy and oversight with respect to broker-dealers, securities exchanges and markets, clearing agencies and FINRA. In addition, the Division reviewed and acted on over 2,000 rule filings and new product listings each year from self-regulatory organizations, including the securities exchanges and FINRA, and was responsible for implementing more than 30 major rulemaking actions and studies generated by the Dodd-Frank and JOBS Acts. He also directed the staff's review of equity market structure. Immediately prior to joining FINRA, and before his service at the SEC, Mr. Cook was a partner based in the Washington, DC, office of an international law firm. His practice focused on the regulation of securities markets and market intermediaries, including securities firms, exchanges, alternative trading systems and clearing agencies. During his years of private practice, Mr. Cook worked extensively on broker-dealer regulation, advising large and small firms on a wide range of compliance matters. Mr. Cook earned his J.D. from Harvard Law School in 1992, a Master of Science in Industrial Relations and Personnel Management from the London School of Economics in 1989, and an A.B. in Social Studies from Harvard College in 1988.



Chris Gardner

Chris Gardner is an international motivational speaker, Entrepreneur, Best Selling Author, and single parent. Gardner's autobiography, "The Pursuit of Happyness", became a New York Times #1 best seller, and has been translated into over forty languages. Gardner is also the inspiration for the critically acclaimed movie, "The Pursuit of Happyness" for which Will Smith, starring as Gardner received a Golden Globe, Screen Actors Guild and Academy Award nominations for his performance. Gardner's second best book, also a best seller, "Start Where You Are," was published in 2009 and is currently working on his third book "Spiritual Genetics and the New Universal Dream" Gardner has recently produced his first film, a documentary entitled Maya Angelou- And Still I Rise. Mr. Gardner considered Mrs. Angelou a very good friend and mentor. Mr. Gardner has "re-enlisted" in the U.S. Military and works closely with the U.S. Veterans Administration to end homelessness amongst veterans! Mr. Gardner is a major supporter of food banks and pantries across the US. Chris Gardner's aim, through his speaking engagements and media projects is to help others achieve their full potential.



Bari Havlik

Bari Havlik is Executive Vice President for Member Supervision. In this capacity, Ms. Havlik leads FINRA's Member Regulation program, which includes surveillance and examination programs for member firms.

Previously, Ms. Havlik was a Senior Vice President and Chief Compliance Officer for The Charles Schwab Corporation. She began her career in financial services in 1982, and has worked for discount brokerage, full service retail and institutional securities firms, as well as bank-affiliated broker-dealers.

Ms. Havlik received her undergraduate degree from DePaul University. She serves on the board of Creativity Explored, a non-profit that gives artists with developmental disabilities the means to create and share their work with the community, celebrating the power of art to change lives. Before relocating to New York, she also served on the board of GirlVentures, a non-profit that inspires girls to lead through outdoor adventure, inner discovery and collective action.

Supercharge Your Network

Take advantage of 15+ networking opportunities throughout the conference to expand your network and meet with industry peers, committee members and FINRA staff.

Networking events include:

- ▶ **Breakfast With FINRA Member Supervision Staff** – share ideas and meet with representatives from several FINRA district offices
- ▶ **Certified Regulatory and Compliance Professional (CRCP)[®] Luncheon** – network with CRCP alumni and obtain details on how to join an elite group of compliance professionals
- ▶ **CRCP Lounge (NEW)** – Network and connect with FINRA staff and CRCP[®] graduates, while learning more about the FINRA Institute at Georgetown CRCP Program.
- ▶ **Diversity and Inclusion Luncheon** – featuring a special guest speaker
- ▶ **Networking Reception** – a relaxed atmosphere to share ideas with colleagues, regulators and peers
- ▶ **Opening-Night Reception at the International Spy Museum** – Sleuth your way through floors of espionage-themed exhibits, while enjoying food, drinks and entertainment.



And Many More

Innovation and Business Zones

Meet with FINRA staff for demonstrations, and tips for using FINRA online tools; and connect with representatives from various FINRA departments to learn about FINRA initiatives, resources, and to provide feedback or get answers to questions.

▶ Firm Compliance Resources

Participate in new firm resource demonstrations and learn about helpful tools FINRA is developing to assist with your compliance requirements. FINRA staff will be available to demonstrate firm resources, including the new Preferred Pricing Program, which displays vendors that offer information archive services to firms at a discount; the Peer-2-Peer Compliance Library; and enhanced versions of the Compliance Calendar, the Firm Gateway, and other resources designed to assist member firms' compliance with FINRA rules and regulations.

▶ FINRA Website Redesign and Rulebook Consolidation

See the improved and reimagined *FINRA.org*. Highlights of the new site include improved search functionality, full integration of the FINRA rulebook, streamlined navigation and a modern design. Users browsing the rulebook will find easy access to guidance, FAQ, *Notices* and other content associated with each rule. The entire site can be browsed and searched by key topics.

▶ Member Supervision Business Segmentation

Meet with FINRA Member Supervision staff to hear more about our new approach to segmenting firms based on business models and learn why we are taking this approach. Staff can also give you a preliminary view as to where your firm is placed within this new business segmentation structure.

Innovation and Business Zones | *continued*

▶ Report Center and OTC Trade Compliance Tools

Learn more about the upcoming Report Center modernization, the future of FINRA's Automated Data Delivery Service® (ADDS) and other tools available to assist firms with their trade reporting compliance requirements.

▶ Cybersecurity Resources for Firms

Hear directly from FINRA cybersecurity experts, who will provide insight into FINRA's cybersecurity exam program and discuss any cybersecurity questions you may have. Learn more about the cyber risks firms have identified and the controls we have seen firms implement to secure their confidential customer and firm data, and take home ideas to improve your firm's cybersecurity posture.

▶ Digital Experience Transformation (DXT) and New CRD®

Learn more about New CRD and the Digital Experience Transformation (DXT) initiatives, and join FINRA staff as they share advancements that will improve how firms and the industry can interact digitally with FINRA and its staff. See functionality that is currently available through New CRD and FinPro systems, and help us design the future by providing your feedback on new concepts under consideration for DXT.

▶ Ombudsman

Learn more about FINRA's Office of the Ombudsman—which is an independent, neutral, and confidential resource that receives and addresses concerns, whether anonymous or not, from any source about operations, enforcement, or other FINRA activities or any of its staff members. You should contact the Ombudsman's Office if you believe you cannot resolve the concern through normal channels, cannot determine the proper avenue for handling your concern, or if you require anonymity. As an impartial party, the ombudsman considers the interests and concerns of all parties in the situation, with the objective of achieving a fair outcome.

▶ Dispute Resolution

Meet with Office of Dispute Resolution staff members to learn more about the FINRA arbitration and mediation programs. The Office of Dispute Resolution administers a dispute resolution forum for investors, brokerage firms, and their registered employees in the U.S. through its network of four regional offices and 70 hearing locations, including at least one hearing location in each state and Puerto Rico. Visit the booth to ask questions about case processing, arbitrators and mediators, and the online Dispute Resolution Portal.

▶ Securities Industry Essentials™ (SIE) and Continuing Education Transformation

Visit with FINRA's Registration and Disclosure's Testing and Continuing Education (CE) staff to learn about the Continuing Education Transformation, Securities Industry Essentials Exam and FINRA's 2019 SIE exam academic outreach activities. With CE Transformation, we are seeking to foster coordination between regulatory and firm training programs through an enhanced content catalog and centralized marketplace. In addition, visitors can inquire about other qualification exams and plans for principal-level exam restructuring.

2019 FINRA Annual Conference Office Hours Schedule

Office Hours provides an opportunity for conference attendees to meet one-on-one with FINRA staff. Several FINRA employees will be available for 15-minute appointments to answer questions and discuss firm-specific issues. Attendees can make an appointment via the conference app or onsite at the Information Desk on level 3.

Wednesday, May 15	Judiciary Square	Farragut North
11:15 a.m. – 12:15 p.m.	▶ FINRA Membership Application Program (MAP) <i>Lisa Robinson and Leyna Goro</i>	▶ Qualification, Examination and Continuing Education <i>Joe McDonald and Dave Scrams</i>
1:45 p.m. – 2:45 p.m.	▶ Member Supervision Midwest Region <i>Jennifer Luginbill</i>	▶ Advertising Regulation <i>Wayne Louviere and Tim Holland</i>
3:00 p.m. – 4:00 p.m.	▶ Anti-Money Laundering (AML) <i>Jason Foye</i>	▶ Financial Technology (FinTech) <i>Kavita Jain and Alex Khachaturian</i>
Thursday, May 16		
8:30 a.m. – 9:30 a.m.	▶ Anti-Money Laundering (AML) <i>Blake Snyder</i>	▶ Priorities Letter and the Examination Findings Report <i>Steve Polansky and Elena Schlickemaier</i>
9:45 a.m. – 10:45 a.m.	▶ Financial Technology (FinTech) <i>Kavita Jain and Steve Polansky</i>	▶ Member Supervision North Region <i>Kayte Toczylowski</i>
11:00 a.m. – 12:00 p.m.	▶ Member Supervision West Region <i>Tom Mellett</i>	▶ Advertising Regulation <i>Derek Ashworth and Lynn Lawson</i>
1:30 p.m. – 2:30 p.m.	▶ Member Supervision South Region <i>Dan Stefek</i>	▶ Senior Help Line <i>Rob Mascio</i>
2:45 p.m. – 3:45 p.m.	▶ Anti-Money Laundering (AML) <i>Blake Snyder</i>	▶ Financial Technology (FinTech) <i>Haime Workie and Alex Khachaturian</i>
4:00 p.m. – 5:00 p.m.	▶ Member Supervision New York Region <i>Scott Gilbert</i>	▶ Advertising Regulation <i>Derek Ashworth and Lynn Lawson</i>

Name	Company
Jeff Aelmore	FINRA Denver District Office
Gabriela Aguero	FINRA Corporate Financing
Patricia Albrecht	FINRA Member Relations and Education
Christopher (Chris) Alwine, CFA	Vanguard Group, Inc.
James (Jim) Angel	McDonough School of Business, Georgetown University
Jonah Arcade	FINRA New York District Office
Norm Ashkenas	Fidelity Brokerage Services, LLC
Derek Ashworth	FINRA Advertising Regulation
Afshin Atabaki	FINRA Office of General Counsel, Regulatory Practice & Policy
Suzy Auletta	Raymond James Financial, Inc.
Stephen (Steve) Bard	Wells Fargo Advisors
James Barry	Morgan Stanley
Ashley Bashur	WilmerHale
Matthew (Matt) Beals	Bolton Global Capital
Shayna Beck	Vanguard Group, Inc.
Dennis Beirne	People's Securities, Inc.
Bill Bell	FINRA Philadelphia District Office
Alan Berkeley	K&L Gates, LLP
Richard (Rick) Berry	FINRA Office of Dispute Resolution
Laura Leigh Blackston	FINRA Enforcement
Kevin Bogue	FINRA Chicago District Office
Bonnie Bowes	FINRA Fixed Income Regulation, Member Supervision
Brooks Brown	FINRA Atlanta District Office
Don Bruns	FINRA Web Services
Lance Burkett	FINRA Denver District Office
Amie Caban	Guggenheim Partners
Evan Charkes	Bank of America
Dawn Calonge	FINRA Boca Raton District Office
Ana Carter	LCG Capital Advisors, LLC
Julie Carthane	Houlihan Lokey Capital, Inc.
Mark Casady	Vestigo Ventures
Patrick (Pat) Caulfield, JD	Lincoln Financial Group Distribution
Anthony (Tony) Cavallaro	FINRA Office of Fraud Detection and Market Intelligence
Ronald (Ron) Chan	FINRA Member Supervision, Office of Risk Oversight and Operational Regulation
Carrie Chelko	Lincoln Financial Group Distribution
Paul Chryssikos	Lincoln Financial Group Distribution
Brent Cohen	UBS
David Cohen	U.S. Securities and Exchange Commission (SEC)
Robert (Bob) Colby	FINRA Chief Legal Office
Gus Coldebella	Circle
Robert Cook	FINRA
Todd Coppi	FINRA Boston District Office
Meredith Cordisco	FINRA Office of General Counsel
Mark Cresap	Cresap, Inc.
Karen Crupi	Fidelity Investments
Brian Curtis	Pershing LLC

Name	Company
Monica Daggs	CUSO Financial Services, LP
Kosha Dalal	FINRA Office of General Counsel, Regulatory Practice & Policy
Steven (Steve) D'Antuono	Federal Bureau of Investigation (FBI)
Pramit Das	FINRA Advertising Regulation
Amy Davine Kim	Chamber of Digital Commerce
Scott DeArmey	FINRA Kansas City District Office
Gene DeMaio	FINRA Market Regulation
Danielle Derrick	FINRA Office of the Ombudsman
Jennifer Diamantis	U.S. Securities and Exchange Commission (SEC)
Colleen Diles	FINRA Los Angeles District Office
Sean Driscoll	Credit Suisse
Ann Duguid	FINRA Reg Development Services
Jennifer (Jen) Duran	FINRA Enterprise Data Platforms
Stephanie Dumont	FINRA Office Of General Counsel
Janet Dyer	Fidelity Investments
Noah Egorin	FINRA Registration and Disclosure's Business Development and Innovation
Alexander (Alex) Ellenberg	FINRA Office of General Counsel
Pamela (Pam) Ellis	Municipal Securities Rulemaking Board (MSRB)
Ryan Feit	SeedInvest
James (Jim) Fiebelkorn	Ameriprise Financial, Inc.
Karrie Foley	FINRA Member Relations and Education
David Forman	Fidelity Brokerage Services LLC
Jason Foye	FINRA Anti-Money Laundering Investigative Unit (AMLIU)
Fred Fram	Summit Brokerage Services, Inc.
Jeffrey (Jeff) Freiburger	Robert W. Baird & Co.
Cynthia (Cindy) Friedlander	FINRA Fixed Income Regulation, Member Supervision
Cameron (Cam) Funkhouser	FINRA Office of Fraud Detection and Market Intelligence
Chris Gardner	Author of the Pursuit of Happyness
Alexander (Alex) Gavis	Fidelity Investments
Patrick Geraghty	FINRA Quality of Markets
Grant Gibbons	FINRA New Orleans District Office
Scott Gilbert	FINRA New York Region
Thomas (Tom) Gira	FINRA Market Regulation
Genay Glasgo	Raymond James & Associates, Inc.
Gary Goldsholle	Steptoe & Johnson LLP
Susanne Goldsmith	FINRA Member Relations and Education
Lourdes Gonzalez	U.S. Securities and Exchange Commission (SEC)
Leyna Goro	FINRA Membership Application Program
Sarah Green	Vanguard Group, Inc.
David Greene	FINRA Los Angeles District Office
Jennifer Grego	Morgan Stanley Wealth Management
Stephanie Gregory	FINRA Advertising Regulation
Eric Hains	TD Ameritrade, Inc.
Bari Havlik	FINRA Member Supervision
Amanda Hawley	LPL Financial, LLC
William (Bill) Hayden	KeyBanc Capital Markets

Name	Company
Susan Hechtlinger	SunTrust Investment Services, Inc.
Elizabeth Heimlich	FINRA Office of the Ombudsman
John Hickey	FINRA New York District Office
Ivy Ho	FINRA Industry & Investor Technology
Elizabeth (Lizzie) Hogan	FINRA Enforcement
Timothy (Tim) Holland	FINRA Advertising Regulation
Scott Holz	Board of Governors of the Federal Reserve System
Jennifer Hoopes	Foreside Financial Group
Sheelagh Howett	Cantella & Co., Inc.
Nicole Iannarone	Georgia State University College of Law
Kavita Jain	FINRA Office of Financial Innovation (OFI)
Leslie Jallans	NEXT Financial Group, Inc.
Dean Jeske	LPL Financial, LLC
Chip Jones	FINRA Member Relations and Education
Benjamin (Ben) Juergens	Morgan Stanley
John Kalohn	FINRA Registration and Disclosure's Testing and Continuing Education
David (Dave) Kelley	FINRA Kansas City District Office
Christopher (Chris) Kelly	FINRA Enforcement
Stefanie Kendall	FINRA Office of Dispute Resolution
Alex Khachaturian	FINRA Office of Financial Innovation (OFI)
John Kines	FINRA Cyber & Information Security
Ronald (Ron) Klimas	Securities Service Network, Inc.
Demetrios (Jay) Koutros	FINRA Member Supervision, Office of Risk Oversight and Operational Regulation
Evelyn Kriegel	FINRA Long Island District Office
Wendy Lanton	Lantern Investments, Inc.
Rebecca (Becki) LaPorte	Advisor Group
Lynn Lawson	FINRA Advertising Regulation
Mathieu (Matt) Lefevre	FINRA Member Relations and Education
Linda Lerner	Crowell & Moring, LLP
Leslie Leutwiler	FINRA Office of Dispute Resolution
Elliot Levine	FINRA Transparency Services
Chris Lewis	Edward Jones
Robert (Bob) Lewis	PMA Securities
Andrew (Andy) Lipton	Morgan Stanley
Suzann LoCoco	CUSO Financial Services, L.P.
Donald (Don) Lopezi	FINRA West Region
Wayne Louviere	FINRA Advertising Regulation
Timothy (Tim) Lotz	T. Rowe Price Group, Inc.
Jennifer Luginbill	FINRA Kansas City District Office
Kent Lund	GVC Capital LLC
Melissa MacGregor	Securities Industry and Financial Markets Association (SIFMA)
Stephen (Steve) Mack	Mack Investment Securities, Inc.
Scott Maestri	FINRA Dallas District Office
Gregory (Greg) Markovich	FINRA Chicago District Office
Karin Marshall	FINRA Regulatory Review and Disclosure

Name	Company
Gail Marshall	Municipal Securities Rulemaking Board (MSRB)
Robert (Rob) Mascio	FINRA Senior Helpline
Jane Matoesian	Benjamin F. Edwards & Company
Scott May	FINRA Philadelphia District Office
Ann McCague	Piper Jaffray & Co.
Brian McCormack	Davenport & Company, LLC
Joseph (Joe) McDonald	FINRA Registration and Disclosure's Testing and Continuing Education
Andrew McElduff	FINRA New York District Office
Thomas (Tom) McGowan	U.S. Securities and Exchange Commission (SEC)
James (Jim) McIntyre	Robert W. Baird & Co.
Thomas (Tom) Mellett	FINRA San Francisco District Office
Natalie Meyer	FINRA Office of General Counsel
Kevin Miller	Securities America, Inc.
Robert (Rob) Molinari	Commonwealth Financial Network
Joelle Morris	FINRA Boca Raton District Office
Andrew Morrison	Deloitte & Touche LLP
Robert (Bob) Muh	Sutter Securities Incorporated
Linde Murphy	M.E. Allison & Co., Inc.
Thomas (Tom) Nelli	FINRA South Region
Michael Nouri	FINRA Fixed Income Regulation, Member Supervision
Edward (Ed) Obuchowski	Advisor Group
Eileen O'Connell Arcuri	Jefferies, LLC
Rebecca Olsen	U.S. Securities and Exchange Commission (SEC)
Steven (Steve) O'Mara	FINRA Advertising Regulation
Shawn O'Neill	FINRA Chicago District Office
Michelle Oroschakoff	LPL Financial, LLC
Elizabeth (Liz) Page	FINRA Boston District Office
Yvette Panetta	FINRA Boca Raton District Office
Thomas (Tom) Pappas	FINRA Advertising Regulation
Isabel Patel	FINRA San Francisco District Office
Audria Pendergrass Lee	FINRA Human Resources Diversity and Worklife
Ronald (Ron) Petersen	FINRA Regulatory Review and Disclosure
Gina Petrocelli	FINRA Enforcement
Paige Pierce	Larimer Capital Corporation
Steven (Steve) Polansky	FINRA Office of Shared Services
Michael (Mike) Post	Municipal Securities Rulemaking Board (MSRB)
Joseph (Joe) Price	FINRA Corporate Financing/Advertising Regulation
Mark Quinn	Cetera Financial Group
Vinod Rajaram	Citi
Mark Ramler, CPA	Grant Thornton LLP
Alexsandra Remorenko	SVB Leerink LLC
Gina Rettagliata	FINRA New Jersey District Office
James (Jim) Ritt	B. Riley Wealth Management, Inc.
Gregory (Gregg) Riviello	FINRA Advertising Regulation
Alissa (Lisa) Robinson	FINRA Membership Application Program
Adam Rodriguez	FINRA Regulatory Development Services
Joseph (Joe) Romano	Romano Wealth Management

Name	Company
Lisa Roth	Tessera Capital Partners, LLC
Rachel Rudowich	FINRA Market Operations
Greg Ruppert	Charles Schwab & Co., Inc.
Nicholas (Nick) Sahadi	HSBC Securities (USA) Inc.
Hillary Sale	Georgetown University Law Center and FINRA Public Governor
John Salerno	FINRA High Risk Reg Rep Program
Baha Sarana	Morgan Stanley
Joseph (Joe) Savage	FINRA Office of Regulatory Analysis
Holly Scavetta	FINRA Member Relations and Education
Michael Scheidt	FINRA Industry & Investor Technology
Elena Schlickemaier	FINRA Office of Shared Services
Susan Schroeder	FINRA Enforcement
Alexis Schumann	Advisor Group
David (Dave) Scrams	FINRA Registration and Disclosure's Testing and Continuing Education
Thomas (Tom) Selman	FINRA Office of Regulatory Analysis
Charles (Chuck) Senatore	Devonshire Investors
Philip (Phil) Shaikun	FINRA Office of General Counsel
Peter (Pete) Sirbu	Ameriprise Financial, Inc.
Andrew (Andy) Small	RBC Wealth Management
Blake Snyder	FINRA Anti-Money Laundering Investigative Unit (AMLIU)
Amy Sochard	FINRA Advertising Regulation
Jonathan Sokobin	FINRA Office of the Chief Economist
William (Bill) St. Louis	FINRA Northeast Region
Janice Stark	Ameriprise Financial, Inc.
Daniel (Dan) Stefek	FINRA Atlanta District Office
Robert (Rob) Sulik	FINRA Boston District Office
Bill Swanstrom	FINRA Registration and Disclosure's Business Development and Innovation
Kelly Swanstrom	FINRA Registration and Disclosure's Testing and Continuing Education
Hamza Syed	PlanMember Securities Corp.
Jennifer Szaro	Lara, May & Associates
Valerie Szczepanik	U.S. Securities and Exchange Commission (SEC)
Kayte Toczylowski	FINRA Philadelphia District Office
Paul Tolley	Commonwealth Financial Network
Lex Toton	FINRA Registration and Disclosure's Testing and Continuing Education
Steven Trigili	Garden State Securities, Inc.
Laura Trotz	FINRA Chicago District Office
Angela Turiano	Bressler, Amery & Ross, P.C.
Paul Tyrrell	Sidley Austin, LLP
Judith Villareal, Esq.	CoreCap Investments, Inc.
Erin Vocke	FINRA Dallas and New Orleans District Offices
Gerri Walsh	FINRA Office of Investor Education
Thomas (Tom) Weaverling	FINRA Gateway Call Center
James (Jim) Webb	Cape Securities, Inc.

Speakers

Name	Company
Ed Wegener	FINRA Midwest Region
David (Dave) Weild	Weild & Co.
Andrew Weinberg	Bank of America
Kevin Werbach	University of Pennsylvania
Jeanette Wingler	FINRA Office of General Counsel
Don Winton	Crews & Associates, Inc.
Daniel (Danny) Woodring	PFS Investment Inc.
Kyle Wootten	Raymond James Financial, Inc.
Haimera (Haime) Workie	FINRA Office of Financial Innovation (OFI)
Douglas (Doug) Wright	The Investment Center, Inc.
James (Jim) Wrona	FINRA Office of General Counsel
David (Dave) Yacono	FINRA CAT, LLC
Stephen (Steve) Youhn	Proequities, Inc.



Two Ways to Participate

Attend in person

Attend the conference in person and take advantage of unique networking opportunities to connect with industry peers and regulators and meet one-on-one with FINRA staff. In-person attendees receive access to recordings of all sessions on-demand for free after the conference. So if there are two simultaneous sessions of interest to you, you can attend one and listen to the other one later.



Live online broadcast

Because most sessions are video broadcast live, those who can't attend in person can participate via live online broadcast streamed over the Internet. Participants can choose a session to view, and can toggle between other live sessions in real time. Some sessions will be recorded and made available after the conference, so participants can catch up on any sessions they missed live. In addition, online participants receive access to all conference materials and can ask questions during the conference.

<<< Register to participate in person or via live online broadcast.

How to Register

To register, visit www.finra.org/annualconference2019 and complete the online registration form using your credit card. Conference registration is limited and available on a first-come, first-served basis.



Confirmation email

You will receive an email confirmation of your registration. Please make sure your registration has been confirmed prior to your arrival onsite at the conference.

Cancellation policy

The special discounted rate for the first 100 in-person registrants is non-refundable. For all other registration categories, a full refund—less a \$150 processing fee—will be granted to written requests received 14 days or more prior to the start date of the program. Refunds will not be granted after May 1, 2019.



Travel Information

FINRA suggests that you do not purchase restricted or nonrefundable tickets for travel to the conference, especially prior to the receipt of your registration confirmation. FINRA assumes no liability for penalties or fare increases should the conference sell out or in the unlikely event that changes to the conference dates and/or location become necessary.

Please note that hotel reservations, cancellations, and charges are the attendee's responsibility.

QUESTIONS?

Please direct questions about registration to (202) 728-6980 or email conreg@finra.org



Hotel Reservations

The 2019 FINRA Annual Conference room block at the Marriott Marquis is sold out for Wednesday, May 15. As an alternative, please check out other surrounding hotels in the area.

The 2019 Annual Conference takes place at:

Marriott Marquis Washington, DC
901 Massachusetts Avenue, NW
Washington, DC 20001

New Process For FINRA Programs

To reserve a room, you must first register as an attendee for the conference. After you register, you will have the opportunity to book your hotel reservation within the FINRA registration system. Please contact us with any additional questions.

For more information and to register, please visit www.finra.org/annualconference2019

Registration | Fees

Registration Fees	First 100 Through 10/01/18	Up to 500 Through 03/29/19	500+ or After 03/29/19
In Person Individual			
FINRA Member Must provide valid Firm CRD #	\$795	\$1,395	\$1,595
FINRA Member Small Firms**	\$395	\$495	\$495
Attorney Must provide valid bar ID #	\$1,095	\$1,695	\$1,895
Government Regulator	\$795	\$995	\$1,195
Non-Member	\$1,395	\$1,995	\$2,195
Guest Receptions Only	\$110	\$110	\$110
Group Rate* Per Person			
FINRA Member (3-5 attendees) Must provide valid Firm CRD #	\$795	\$1,180	\$1,340
FINRA Member (6 or more attendees) Must provide valid Firm CRD #	\$615	\$1,000	\$1,160
FINRA Member Small Firm** (3 or more attendees)	\$270	\$370	\$370
Attorney (3 or more attendees) Must provide valid bar ID #	\$1,095	\$1,440	\$1,610
Non-Member (3 or more attendees)	\$1,395	\$1,690	\$1,860

Live Broadcast Multi-viewer	
FINRA Member	\$2,800
FINRA Member Small Firm*	\$600
Government Regulator	\$2,800
Attorney Non-Member	\$5,000

* Available to firms registering three (3) or more employees at the same time with the same credit card. Please follow instructions in the registration system.

** FINRA will verify firm size prior to confirmation.



2019 FINRA Annual Conference App

Our conference app is created specifically for the Annual Conference; it empowers our attendees to network and connect, and it provides conference details at your fingertips. The app will be available for download in the near future. It includes information about:

- ▶ speakers;
- ▶ sessions;
- ▶ exhibitors;
- ▶ continuing education;
- ▶ maps; and
- ▶ networking opportunities.

For more information and to register, please visit www.finra.org/annualconference2019

Exhibitors as of 5/3/2019

Conference exhibitors showcase a wide range of products and services for broker-dealer firms. Learn more and connect with exhibitors at the Annual Conference.

Platinum Level

- ▶ Smarsh
- ▶ Zix

Gold Level

- ▶ Proofpoint
- ▶ Workplace by OS33

Silver Level

- ▶ Mimecast
- ▶ StarCompliance
- ▶ TD Ameritrade Designated Brokerage Services

Exhibitors

- ACA Compliance Group
- Bates Group
- Business Information Group
- CellTrust Corporation
- Charles Schwab & Co., Inc.
- CipherTrace
- Compliance Risk Concepts LLC
- Docupace Technologies
- Entreda, Inc.
- Fidelity Investments
- Global Relay
- Hearsay Systems
- INTL FCStone Financial Inc.
- Iron Mountain Intellectual Property Management, Inc.
- Jordan & Jordan
- Kaplan Financial Education
- Knopman Marks Financial Training
- Mercer Health & Benefits
- Micro Focus
- Mimecast
- MyComplianceOffice
- MyRepChat
- n-Tier Financial Services, LLC
- National Regulatory Services (NRS)
- National Society of Compliance Professionals (NSCP)
- Nuance Communications
- Owl Cyber Defense
- Patrina Corporation
- Pinpoint Global Communications
- Prometric
- Proofpoint
- Quest CE
- Red Oak Compliance Solutions
- RegEd, Inc.
- Renaissance Regulatory Services
- SDDco Group
- Securities Training Corporation
- SiteQuest Technologies
- Smarsh
- Solomon Exam Prep
- StarCompliance
- Sterling
- TD Ameritrade Designated Brokerage Services
- Vault America
- Venminder, Inc.
- Veritone, Inc.
- Vertafore
- WithumSmith+Brown
- Workplace by OS33
- Zix