

2026 TRI-STATE TRUST FORUM

OCTOBER 1 & 2, 2026
Venue at Portwalk Place
Portsmouth, NH

The New Hampshire Bankers Association, in cooperation with the Maine Bankers Association, Vermont Bankers Association, Inc. Trust Committees, and the NH Trust Council, invites you to attend this year's Tri-State Trust Forum.

MAINE
BANKERS
Association

NH Bankers
ASSOCIATION

VBA
Vermont Bankers Association, Inc.



NEW HAMPSHIRE
TRUST COUNCIL

2026 TRI-STATE TRUST FORUM

OCTOBER 1 & 2, 2026 | VENUE AT PORTWALK PLACE, PORTSMOUTH, NH

AGENDA

WEDNESDAY

SEPTEMBER 30

Tee Times TBD

EARLY ARRIVAL GOLF

Enjoy a day of golf at a local course. It's all for fun! Pre-registration required and further details will be provided as we get closer.

THURSDAY

OCTOBER 1

8:00 AM – 9:00 AM

EXHIBITOR & SPONSOR SET UP

9:00 AM – 9:30 AM

REGISTRATION & COFFEE WITH EXHIBITORS AND SPONSORS

Sponsors:

AssetMark – Thurs Afternoon Break
Cheetah – Exhibitor Receptions
Federated Hermes – Thursday Lunch
Fifth Third – Exhibitor Reception
Jordan Park Trust Company – Thursday Morning Break
MainStreet Advisors – Thurs Afternoon Break
NH Trust Council – Friday Morning Break
Raymond James – Thursday Afternoon Break

Exhibitors:

Broadridge **ProxyTrust**
Estateably **Systems Engineering**
GreenHill **Thomson Reuters**
Infovisa, Inc. **Trust Investment Solutions**

9:30 AM – 9:35 AM

WELCOME

Susan Martore-Baker, *President*, Cambridge Trust Company of NH
Chair, NH Bankers Association Trust Committee

Jeff Nowell, *SVP of Client Relationship Management*, Mascoma Wealth Management
Chair, Vermont Bankers Association Trust Committee

9:35 AM – 10:15 AM

TRI-STATE ECONOMIC UPDATE

Andrew Paolillo, *Vice President of Member Lending & Strategies*
 Federal Home Loan Bank of Boston

A view of the local tri-state economy.

10:15 AM – 11:00 AM

THE UNIFORM VOIDABLE TRANSACTIONS ACT IN NEW HAMPSHIRE: IMPLICATIONS FOR TRUSTS, CREDITORS, AND ESTATE PLANNING

Moderator: **Heather Perkins Ogmundson**, *VP, Associate Counsel & Chief Compliance Officer*, Jordan Park Trust

Panelists:

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Joyce Hillis, Attorney, Devine Millimet

Brendan Mitchell, VP-Chief Fiduciary Officer, Market Street Trust Company

Jan Myskowski, Attorney, Pierce Atwood

Charles W. Mooney, Jr., NH Commissioner on Uniform State Laws

This presentation will provide a broad overview of the Uniform Voidable Transactions Act and its recent adoption in New Hampshire, with particular emphasis on how New Hampshire modified the uniform act to protect qualified New Hampshire trusts and the state's trust industry. The program will explain the benefits of modernizing the older fraudulent-transfer statute, identify the estate-planning issues raised by the UVTA and its official commentary, and discuss practical implications for trustees, estate planners, fiduciaries. It will also compare New Hampshire's approach with Maine and Vermont, highlighting how regional differences may influence trust situs, asset-protection planning, entity planning, creditor litigation, and future legislative developments in northern New England.

11:00 AM – 11:15 AM

MORNING BREAK

Sponsored by Jordan Park Trust Company

11:15 AM – 12:15 PM

MARKETING TO THE NEXT GENERATION

Speaker Invited

Every generation has its own characteristics that are driven by its experiences, beliefs and values – learn how to engage with your audience effectively, increase brand awareness and build an authentic connection.

12:15 PM – 1:00 PM

LUNCH

Sponsored by FEDERATED HERMES

1:00 PM – 2:00 PM

THE HIDDEN POWER OF SEGMENTATION: BOOST EFFICIENCY, DRIVE PROFITABILITY

John Henry, Business Development Officer

AssetMark

Client segmentation works differently in each industry and practice, and yet there are common methods of segmenting to be found almost everywhere. For financial advisors, the most common segmentation is by clients' contribution to assets under management (AUM), but segments by age, profession, and other characteristics can also be valuable. By positioning your clients according to criteria such as assets, revenue, age, and profession, you can achieve a high level of personalization with your services. This session will explore solutions and improvement ideas.

2:00 PM – 3:00 PM

FRAUD/CYBERSECURITY PANEL DISCUSSION

Moderator: Jamie Schupp, Director of Risk & Compliance Management

Pohl Consulting and Training, Inc.

Panelists:

Cameron G. Shilling, Director, Litigation Department, Chair-Cybersecurity and Privacy Group, McLane Middleton Law Firm (Invited)

Erik Thomas, Director of Advisory Services, Systems Engineering

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A panel of cybersecurity experts for trusts and wealth managers will challenge and guide the audience through an interactive table-top exercise involving a real-world funds transfer fraud incident involving banks, wealth managers, and clients. As a participant, you will experience the realistic impacts of a sophisticated and devastating cybersecurity fraud scenario, and will come away with advanced, practical measures to implement at your business to avoid you and your clients becoming the next victims of fraud.

3:00 PM – 3:15 PM

AFTERNOON BREAK WITH EXHIBITORS

Sponsored by MAINSTREET ADVISORS

3:15 PM - 4:15 PM

TRUST INSTRUMENTS IN ACTION: DRAFTING, INTERPRETATION, AND FIDUCIARY DECISION-MAKING

Moderator: Heather Perkins Ogmundson, VP, Associate Counsel & Chief Compliance Officer, Jordan Park Trust

Panelists:

Mark Bartram, Trust & Estate Planning Attorney-Shareholder, Sheehan, Phinney

Sean Houghton, New Hampshire Shores Trust

Brendan Mitchell, VP-Chief Fiduciary Officer, Market Street Trust Company

Deanna Meehan, Founder & President, Blackbird Trust Services, LLC

Alexander Latendresse, Esq., Trust Officer, Portland Trust Company

This roundtable, audience participation-style discussion, will examine recurring trust administration challenges that arise from the interpretation and drafting of trust instruments. Participants will discuss how trustees and counsel should evaluate governing law, principal place of administration, dispositive provisions, distribution standards, tax clauses, fiduciary powers, trust protector provisions, modification and decanting authority, and ambiguous language before taking action. The discussion will also address when informal interpretation is sufficient and when court instruction, beneficiary consent, a nonjudicial settlement agreement, reformation, modification, or decanting may be appropriate.

Drawing on practical experiences, common drafting issues and the lessons of relevant case law, the program will explore the duty of impartiality, the duty to inquire, the treatment of beneficiary interests, and the documentation trustees should maintain when making significant administrative or distribution decisions. Participants will also be invited to share their own experiences and perspectives on what counsel should build

into trusts before administration begins, including administrative roadmaps, fiduciary division provisions, tax-status guidance, reporting rules, trust protector authority, dispute-resolution procedures, modification tools, consent and release mechanisms, and succession provisions that can reduce uncertainty, minimize disputes, and support more effective trust administration.

4:15 PM - 5:00 PM

ECONOMIC UPDATE

Alex Urbani, CFA, Managing Director
MainStreet Advisors

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5:00 PM - 6:00 PM	This session evaluates the current economic and policy landscape and market environment, highlighting key trends, risks, and developments shaping investment decision-making and portfolio construction. EXHIBITOR RECEPTION Sponsored by CHEETAH and FIFTH THIRD Join us for a reception and peer discussions. Also take a little time to thank our sponsors/exhibitors for their support for our event.
FRIDAY	OCTOBER 2
8:15 AM – 9:00 AM	FULL BREAKFAST WITH EXHIBITORS AND SPONSORS Sponsors: AssetMark – Thurs Afternoon Break Cheetah – Exhibitor Receptions Federated Hermes – Thursday Lunch Fifth Third – Exhibitor Reception Jordan Park Trust Company –Thursday Morning Break MainStreet Advisors – Thurs Afternoon Break NH Trust Council –Friday Morning Break Raymond James – Thursday Afternoon Break Exhibitors: Broadridge ProxyTrust Estateably Systems Engineering GreenHill Thomson Reuters Infovisa, Inc. Trust Investment Solutions
9:00 AM – 9:05 AM	WELCOME Susan Martore-Baker, <i>President</i>, Cambridge Trust Company of NH <i>Chair</i>, NH Bankers Association Trust Committee Jeff Nowell, <i>SVP of Client Relationship Management</i>, Mascoma Wealth Management <i>Chair</i>, Vermont Bankers Association Trust Committee
9:05 AM – 10:05 AM	HOW TO HELP YOUR CLIENTS AVOID ELDER ABUSE Moderator: Christa Clapp, <i>MPA, Elder Abuse Program Specialist, Elder Abuse and Exploitation Unit, Consumer Protection and Antitrust Bureau</i>, New Hampshire Office of Attorney General Panelists: Aaron Ferenc, <i>Deputy Commissioner of Banking</i>, Vermont Department of Financial Regulation Acacia Colby, <i>paralegal</i>, NH Banking Department Officer Candice Simeoni, <i>Kennebunk, ME Police Officer & President</i>, York County Elder Abuse Task Force

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	Elder financial abuse can impact financial security, fracture families and lead to a potential loss of trust. Learn how you can protect your clients from becoming victims of elder financial abuse.
10:05 AM – 10:15 AM	MORNING BEVERAGE BREAK WITH THE EXHIBITORS Sponsored by NH Trust Council
10:15 AM – 11:15 AM	BUILDING A COMPETITIVE, SCALABLE WEALTH MANAGEMENT PROGRAM Anne Schutt, VP of Business Development Midwestern Securities Trading Company, LLC Bank wealth management programs are no longer just a source of non-interest income, but a key deposit defense strategy. Many investment firms are starting to strategically target loans and deposits, and your wealth management program is a major line of defense to better serve your clients and prevent deposit outflow. This session will walk through some of the industry trends impacting banks in the wealth management space, as well as discuss tangible ways to evolve your program to ensure it is competitive with what outside investment firms are offering your customers. It will also discuss ways to make your program scalable so you can continue to grow, while still providing top-notch service to your clients. Goals: > Gain a deeper understanding of the true competitive landscape for banks > Discuss assessing broker-dealer/OCIO relationships > Learn best practices to become more competitive > Understand key ways to build a more scalable program
11:15 AM – 12:15 PM	COPILOT & AI FOR BANKING AND TRUST PROFESSIONALS Mike Lannen, Founder Eternity Most of your team has heard about Microsoft Copilot. Far fewer have watched it draft a client review letter, summarize a dense trust document or compliance memo, or clean up an account spreadsheet in the time it takes to refill the coffee. This session shows trust officers, wealth managers, and bankers exactly where AI saves real time in everyday work and, just as important, where it should never be trusted without a human check. You will leave knowing what to try Monday morning and how to keep it safe. Takeaways: ➤ Put Copilot to work in real banking and trust tasks ➤ Build your own custom AI Agent ➤ A simple rule to catch AI mistakes
12:15 PM	ADJOURNMENT