



2026 ANNUAL CONFERENCE

BECOMING A RISK-SMART TRUSTEE: REDUCING RISK AND RAISING STANDARDS



May 13–15, 2026 • Dallas, Texas

Dallas/Addison Marriott Quorum by the Galleria

14901 Dallas Parkway

Dallas, Texas 75254

**Full Conference Attendance will be accredited
for 8.5 hours MCLE. Accreditation pending.**

AGENDA

Pre-Conference Session Extra: Wednesday, May 13, 2026 **Separate Registration Required*

2:00–5:00 pm So, You Want to Be a Trustee?

From Intake to Exit: Practical Pointers on Trusteeship
for Professionals and Beginners

Panelists:

Marguerite Lorenz, Master Certified Independent Trustee, CLPF (CA)

Dave Folz, Esq., Trustee Consultant (TX)

Tim Borchers, Master Certified Independent Trustee
and CTFA Estate Planning Law Specialist (MA)

Conference Begins: Wednesday, May 13, 2026

6:00 pm Opening Reception – everyone welcome

Thursday, May 14, 2026

7:30 am Breakfast

8:00 am Welcome – Kevin Quinn

8:15 am Defusing Explosive Trusts – Dan Felix, Esq., and Amanda Koplin

9:15 am Break

9:30 am Changing Trusts, Changing Taxes: Risks to Watch – Nikki Laing, Esq.

10:30 am Managing Unique Assets – Matt Erskine, Esq.

11:30 am Lunch / ITA Annual Business Meeting and Update

12.30 pm Trust-Owned Life Insurance: What Can Go Wrong – Ron Ware

Thursday, May 14, 2026 *(continued)*

- 1:30 pm Release Agreements for Trustees – Brooke Ginsburg-Guerro, Esq.
2:15 pm Reducing Beneficiary Risk Through Purpose-Inspired Trust Meetings -
John A. Warnick, Esq.
3:15 pm Break
3:30 pm Investments and Risk Reduction – Wade Jewett and Matthew Bourque, Esq.
4:15 pm Special Needs Trusts and Tools for Managing Distribution Risk with Beneficiaries
– Jim Wolverton, Esq.
5:00 pm End of Presentations
5:15-6:30 pm ITA Happy Hour (at the Hotel)
6:30 pm Dinner with Friends (Choose Your Own – Options Provided)

Friday, May 15, 2026

- 7:30 am Breakfast
8:00 am AI Practical Applications for Trustees – Dave Folz, Esq. & Frazer Rice, Esq.
9:30 am Update on Cyber Liability and Trustee Insurance Trends – Judy Pearson
10:00 am Break
10:15 am Open Discussion
11:30 am Wrap Up
12:00 pm Adjourn



ABOUT THE SESSIONS AND SPEAKERS

Pre-Conference Session Extra: Wednesday, May 13, 2:00-5:00 pm

So, You Want to Be a Trustee?

From Intake to Exit: Practical Pointers on Trusteeship for Professionals and Beginners

Marguerite Lorenz, Tim Borchers, and Dave Folz

This practical, fast-paced seminar offers real-world guidance for both new and seasoned trustees. Topics include trustee duties, operations, fees, technology and cybersecurity, staffing, beneficiary management, ethics, and avoiding burnout. Panelists share practical strategies, checklists, and communication tools to reduce risk, improve efficiency, and build a sustainable trustee practice. Interactive Q&A ensures attendees leave with actionable takeaways.



Marguerite Lorenz, MCIT, CLPF#319 has served as a Trustee/Executor since 2003. As a founder of Lorenz Private Trustees, Ms. Lorenz has developed a robust succession plan; she is one of five trustee partners in her fiduciary practice. Since 1975, the Lorenz team relies on good communication, solid values, continuing education, and continual process improvement. No two cases are exactly alike. Please visit MyTrustee.net to learn more about how Marguerite and her team can serve you best.

She serves high-net-worth and ultra-high-net-worth clients who want to keep their legacy in trust for future generations. She is comfortable with complex assets such as commercial and residential rentals, short-term rental properties, shopping malls, vessels, and more. Ms. Lorenz is the author of *Ethics for Trustees 2.0*, available on Amazon. Ms. Lorenz is a consultant and educator on the topics of professional mindfulness, ethics, good trust administration practices, and much more. She is a frequent public speaker and podcast guest.



Tim Borchers, Master Certified Independent Trustee, CTFA Estate Planning Law Specialist (MA) Northeast Private Trustees, serves as an independent, professional, corporate fiduciary for trusts from any jurisdiction. Northeast Private Trustees acts as an agent for trustees and can serve as a co-trustee and a directed trustee for trusts anywhere. We serve as a Trust Protector and can be appointed as Executor or Personal Representative. We are not a bank or traditional trust company. We do not manage money or represent financial institutions. We administer trusts from anywhere from our offices in Massachusetts or New Hampshire.



Dave Folz, Esq., Trustee Consultant (TX), has spent his entire career in the professional trust world advising individuals and families and has been involved in all phases of trust administration.

After graduating from Georgetown University Law Center in Washington, D.C., he got his real world trust training at two large banks, one in Chicago and one in Dallas. Asked by Ray Nasher and Tom Abbott to start a Trust Group at NorthPark National Bank in 1987, he went on to be responsible for Comerica’s Trust Services in Texas when Comerica acquired NorthPark. When Texas Capital Bank opened its doors, he was asked by the founders to start a Wealth Management and Trust Group for Texas Capital Bank.

As a consultant, Dave seeks to demystify and simplify for trustees their roles and to help them have a positive impact on the multi-generational transfer of a family’s wealth. Over his career, he has helped many trustees and families assess and make trust related decisions, including disclaimers, power of appointments, splitting and combining trusts, and evaluating complex investment strategies. **Mr. Folz will also present on Friday, May 15.*

Thursday, May 14, 2026

Defusing Explosive Trusts

Daniel P. Felix and Amanda Koplín

Managing a trust is a high-stakes game played in real time, but often judged with the clarity of perfect hindsight. This session looks at how to handle beneficiary resistance before it spirals into costly litigation, with a focus on navigating challenging personality types and high-conflict dynamics. We will explore the habits of the “Risk-Smart Trustee”—the professional who builds solid relationship structures in advance to transform potentially volatile interactions into positive, productive partnerships.



Daniel P. Felix is a licensed Illinois attorney using his legal and other essential skills to help families navigate the waters of disability and death. Dan has developed his services and team from his 30+ years of working and teaching. Certified as a “Master Trustee” by the Independent Trustee Alliance, Dan has lectured to attorneys as well as trustees, including a year-engagement to teach a law firm the art and science of the trustee job. He has written extensively on trusts, including two books.



Amanda Koplín is a licensed professional counselor and the CEO of Koplín Consulting, a concierge mental health treatment team service which provides real solutions in real time for individuals struggling with addictions, eating disorders, and other mental health disorders.

Changing Trusts, Changing Taxes:

Risks to Watch

Nikki L. Laing, Esq.

Estate plans often need to adapt as life unfolds, but even the most well-intentioned “tweak” to a trust or Will can trigger a domino effect of tax consequences. This session examines the critical risks involved in modifying irrevocable instruments, from unintended recognition events and shifts in grantor trust status to the potential loss of vital GST exemptions. We will walk through how to navigate Texas-specific reformations—such as adjusting powers of appointment or adding supplemental needs provisions—while maintaining the rigorous reporting standards required for basis consistency. Join us to learn how to identify the subtle tax traps that often hide behind common trust modifications.



Nikki L. Laing, Esq. is an experienced attorney who specializes in navigating the complex intersection of Texas trust law and federal taxation. In her presentation, she will guide attendees through the myriad tax risks—including income, gift, estate, and GST consequences—that can be triggered when modifying or reforming “permanent” estate plans to meet changing life circumstances. Nikki L. Laing is a Shareholder at Hallett & Perrin, P.C., where she leverages her dual expertise as a Board Certified attorney and a Certified Public Accountant to advise high-net-worth families on

complex estate and tax matters. In her presentation, she will address the high-stakes federal tax risks triggered by modifying “permanent” estate plans, providing practitioners with a guide to navigating income, gift, and generation-skipping transfer tax consequences.

Managing Unique Assets

Matthew F. Erskine, Esq.

Art and collectibles often represent a trustee’s greatest fiduciary challenge, combining high financial stakes with intense emotional attachment and subjective value. This session identifies the “service gap” in traditional administration and walks through how to manage the unique risks of this asset class—from avoiding IRS valuation traps to navigating the complexities of Nazi-looted art and indigenous cultural property. We will explore practical strategies for

professionalizing collection management, including the use of “Family Art Councils” to mitigate sibling rivalry and the implementation of rigorous “wall-to-wall” insurance protocols. Join us to learn how to move beyond passive holding to an active management style that protects both the trust’s capital and the family’s legacy.



Matthew F. Erskine, Esq. is the managing partner of this fourth generation law firm. He focuses his estate planning and trust services practice on serving business owners, professionals, individuals, families, collectors, and inheritors of significant assets. Helping his clients and their families achieve their goals by providing customized solutions. Matt carries on his family’s tradition of integrity, continuity, and service. Matt has a particular expertise in the stewardship of special assets that few other estate planning and trust attorneys can match. Working with collectors of art, jewelry, heirlooms, and other valuable assets, as well as owners of real estate and family businesses, Matt brings his and his family’s generations of experience and intimate knowledge of unique areas of the law to help clients achieve their desired investment and personal goals. The Erskine family has been counsel to client families since 1876, overseeing litigation, estate and income taxation planning, residential and commercial real estate conveyances, close corporations, nonprofit corporations, personal trusts, dynasty trusts, private foundations, and family offices. Matt is also active in numerous community organizations in the Worcester, Massachusetts area, including the American Antiquarian Society, the Council on Foreign Relations Worcester Committee, Inc., the Worcester Economics Club, and the John J. Kittredge Numismatic Foundation. Matt is an active member of Wealthcounsel, Wealthcounsel Advisors, Vistage, the American Bar Association and several other professional organizations. After graduating from Lawrence Academy, Matt received his B.A. in Medieval History from Carleton College and his J.D. from Suffolk University Law School. Specialties: estate planning, income taxation planning, business succession planning, trophy residential real estate conveyancing, family compounds, artwork planning, collectibles planning, close corporations, nonprofit corporations, personal trusts, dynasty trusts, private foundations, family office, Estate Tax law, Income Tax Law, Gift Tax Law, Trust Administration, Estate Administration, Massachusetts Probate Law.

Trust-Owned Life Insurance:

What Can Go Wrong

Ron Ware, JD, CFP®

Life insurance is rarely a “set it and forget it” asset, especially when held within a trust. This session identifies the common pitfalls that cause trust-owned policies to underperform or lapse, from simple administrative oversights to complex shifts in the economic landscape. We will walk through real-world case studies and provide a practical framework for ongoing policy management to help you ensure these critical assets deliver on their promises to beneficiaries. Join us to learn how proactive reviews can mitigate fiduciary risk and uncover hidden opportunities to maximize policy value.



Ron Ware, JD, CFP® of Trove Private Wealth, specializes in aligning complex financial structures with a family’s long-term legacy and stewardship goals. In this session, he will identify the common pitfalls of trust-owned life insurance and provide a fiduciary framework to ensure these critical assets perform as intended.

Ron Ware is the founder and CEO of Trove Private Wealth, where he serves as a personal legacy advisor for high-net-worth families and business owners. An attorney and financial planner with over 20 years of experience, Ron specializes in “zero-estate tax” solutions and fiduciary life insurance management to help clients align their financial resources with their highest personal aspirations.

Release Agreements for Trustees

Brooke Ginsburg-Guerro, Esq.

When a trust terminates or a trustee steps down, a well-crafted release agreement is the final key to a smooth transition and lasting protection. In this session, we will walk through the essential elements of effective release and indemnification language, exploring how to secure beneficiary consent without a court order. Join us to discuss practical strategies for closing the books with confidence, minimizing future liability, and ensuring a “clean break” that preserves professional relationships.



Brooke Ginsburg-Guerrero, Esq. (www.huschblackwell.com) Drawn by a passion for advocacy, Brooke came to the practice of law with a background as a teacher. She had always loved advocating for her students, and she saw a law degree as an opportunity to improve her advocacy skills and build a career centered on standing up for clients. Attracted by the personal nature of the private wealth practice area, she focuses on litigation surrounding contested trusts and estates and estate administration. For the past several years of her legal career, Brooke practiced with a niche firm in Dallas solely devoted to fiduciary, trust, probate, and estate litigation.

Brooke joined Husch Blackwell’s national platform in 2023 and continues to represent individuals in contested estate and trust matters. She handles cases involving fiduciary litigation, contested probate, estate, and guardianship matters, including allegations of undue influence and incapacity, estate and trust administration, and other controversies related to probate, estates, and trusts. Brooke represents individuals and their families, banks, and corporate trustees. She also handles estate administration, serving as a court appointed administrator during the litigation process. She has extensive experience walking clients through the highly stressful, emotionally difficult legal situations that arise during these family disputes.

Brooke sees client relationships as the absolute center of her practice: she chose to focus on trusts and estates for the opportunities the field afforded to help clients with difficult personal matters, and she wants clients to know that she's always on hand to provide the support they need. She's also a dedicated advocate whose time as an educator prepared her well for the courtroom, and she has a gift for breaking down complex matters for both clients and judges. Clients value Brooke as a trusted sounding board who can explain the law, provide the legal advice they need, and fight for their best interests.

Education: J.D., University of Texas School of Law, M.S., Pace University, B.A., University of Texas at Austin

Reducing Beneficiary Risk Through Purpose-Inspired Trust Meetings

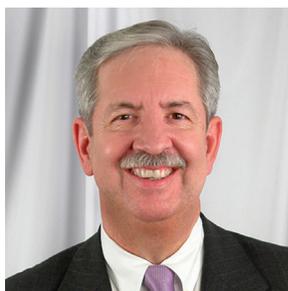
John A. Warnick, Esq.

Annual trust meetings often focus on reports, distributions, and compliance. But the annual trust meeting can be far more than an administrative requirement—it can become one of the most effective tools for strengthening beneficiary preparedness and reducing multi-generational risk.

This session reframes the annual trustee-beneficiary meeting as a form of proactive risk management. Participants will explore five practical meeting practices that help trustees reinforce trust purpose, clarify expectations, build constructive trustee-beneficiary relationships, and cultivate a healthy trust culture that supports long-term stewardship.

Rather than replacing fiduciary rigor, these practices complement it—helping trustees reduce entitlement risk, improve beneficiary engagement, and increase the likelihood that the trust fulfills its intended purpose across generations.

Attendees will leave with practical ideas for transforming routine annual meetings into structured, repeatable moments that strengthen trust success over time.



John A. Warnick, Esq. I assist families in transferring much more than money to their heirs. I also empower them to invest in their relational wealth and to discover the joy of a shared philanthropic journey with their family. I want to transform the way lawyers and financial planners provide estate and financial planning services. I believe the Six Paradigms of Purposeful Planning and the Seven Keys of Purposeful Trusts are transformative. They produce “tears at the signing ceremony” when clients understand that their estate

planning or business succession documents have captured their voice, vision, life wisdom and values. And they lead to “tears of gratitude” when the inheritor hears their parent or grandparent’s voice in a document and understands the great love the grantor had for them and the enhancing gift they have received. As one Collaborator has said, “I believe I do my highest and best work when I am helping a client put together a Purposeful Trust.” Specialties: Purposeful Trusts and Purposeful Planning. Training heirs and beneficiaries to understand their roles and responsibilities and to empower them to find their dream and calling while becoming wise stewards. Consulting with trustees--both in the corporate world and in the private trust company space--and family offices to provide them with awareness of best practices to serve their client families and with connections to world class resources to meet every challenge.

Investments and Risk Reduction

Wade Jewett and Matthew Bourque, Esq.

Managing a trust portfolio in today’s volatile market requires more than just a sound asset allocation; it demands a disciplined approach to risk reduction that aligns with a trustee’s fiduciary duties. Wade Jewett and Matthew Bourque will explore practical strategies for balancing growth with preservation, focusing on how to identify hidden risks in traditional and alternative investments. Join us to discuss how to document investment oversight, evaluate the effectiveness of your Investment Policy Statement, and ensure your portfolio management remains both prudent and purposeful in the face of economic uncertainty.



Wade Jewett is a Merrill Financial Advisor in the Fort Worth, TX office. He works with clients to help them make informed decisions about protecting wealth and planning for the future. Wade focuses on developing a comprehensive approach to wealth management-whether planning for retirement, saving for education, or supporting businesses with their 401(k) plan needs. Wade graduated from the University of Oklahoma in 2002 and lives in Fort Worth with his wife, Courtney, and their five children. Before joining Merrill in 2014, Wade had a successful career in the medical device industry. Outside of work, Wade coaches Fort Worth Youth Soccer and serves on the elder board of his church.



Matthew Bourque, Esq. Managing Attorney of the Dallas office of RMO LLP, a trust and probate estate litigation law firm focused on representing trustees, executors, beneficiaries, heirs, conservators, guardians, and creditors across California and Texas in contentious probate and civil court matters.

Special Needs Trusts and Tools for Managing Distribution Risk with Beneficiaries

The Fundamentals of Special Needs Trusts

Jim Wolverton, Esq.

Planning for individuals and families with disabilities requires a specialized set of tools to ensure their unique goals are met. Special needs trusts can significantly enhance a beneficiary's quality of life, but they involve specific drafting requirements and ongoing compliance obligations that must be carefully followed.

In this course, Jim Wolverton, J.D., Director of Fiduciary Education at True Link, will provide a clear and accessible overview of the fundamentals of special needs trusts. He will break down complex legal and practical considerations into a straightforward, easy-to-understand presentation designed for both new and experienced professionals.

During this course, participants will learn about:

- The basics of Supplemental Security Income (SSI) qualification and continued eligibility requirements;
- Drafting requirements for effective special needs trusts, including first-party, third-party, and pooled trusts; and
- Practical tools and best practices for fiduciaries managing special needs trusts.

Join Jim for this high-level review of these essential planning tools. Whether you are an experienced practitioner or new to special needs planning, this course offers valuable insights to help you better serve beneficiaries and their families.



Jim Wolverton, Esq. is the Director of Fiduciary Education at True Link Financial. In this role, he is responsible for creating, curating, and promoting high-quality educational content to ensure fiduciaries have the knowledge and tools they need to effectively serve and protect their beneficiaries.

Jim earned his Bachelor of Arts in Journalism from Utah State University and his Juris Doctor from the University of Oregon. Prior to joining True Link, he owned and operated his own law firm and served as Director of Education at ElderCounsel and Krause Financial. These roles provided him with extensive experience educating attorneys and fiduciaries by helping them efficiently implement planning tools into their practices.

Jim is a member of the National Academy of Elder Law Attorneys (NAELA), the Academy of Special Needs Planners (ASNP), and the Colorado, Utah, and Florida Bar Associations.

Friday, May 15, 2026

AI Practical Applications for Trustees

Dave Folz, Esq. and Frazer Rice, Esq.

Join us for a practical look at how the latest AI tools—from multimodal “agents” to advanced research apps—are changing the day-to-day life of the modern trustee. We will explore real-world demonstrations of how to automate document summaries, simplify complex tax concepts for beneficiaries, and even analyze investment statements with greater precision. While we highlight these powerful efficiencies, we’ll also discuss the essential “human in the loop” strategies needed to navigate cybersecurity risks and maintain the high standards of confidentiality our profession demands.



Frazer Rice, Esq., is Director of Family Office Services for Next Capital Management, LLC. He is responsible for developing the firm’s Family Office Services offering and implementing it for select clients. Frazer has spent a more than twenty-year career advising high net worth clients and families around wealth management, estate planning and fiduciary issues. Most recently, he was the Regional Director for Pendleton Square Trust, building their presence in the Northeast and advising clients and advisers around fiduciary issues. He spent 16 years at Wilmington Trust advising high net worth clients and family offices, rising to the level of Managing Director in the firm’s New York office. Frazer has written the book *Wealth, Actually: Intelligent Decision-Making for the 1%* and produces the successful “Wealth Actually” Podcast. He appears on a variety of media and industry panels to discuss wealth management practice, trusts and estates, family dynamics issues, and tax policy. He is on the Board of the New York City Estate Planning Council and is Co-Head of its Programming Committee. He received his B.A. in Political Science and History from Duke University and his J.D. from Emory University School of Law. Frazer lives in Manhattan and enjoys golf, travel, horror movies, media production and writing.

Update on Cyber Liability and Trustee Insurance Trends

Judith Pearson

As digital threats evolve, so does the insurance landscape that protects fiduciaries from the “unseen” risks of modern administration. This session will explore the latest trends in cyber liability and professional insurance, focusing on the specific coverages trustees need to safeguard themselves and their trusts against increasingly sophisticated fraud and data breaches. We will discuss how to evaluate your current policy for hidden gaps, the impact of AI on insurance underwriting, and practical steps to ensure your liability protection keeps pace with today’s shifting risk environment.



Judith Pearson is a recognized authority on fiduciary risk, governance, and insurance solutions for family offices, trustees, and private trust companies. As the founder of Precision Brokers and creator of the Nomadx MGA, she has pioneered specialized insurance and risk management frameworks designed to protect complex wealth-transfer structures and the fiduciaries who oversee them.

Judith’s work sits at the intersection of insurance, trust law, governance, and multi-generational wealth stewardship. She is widely known for identifying emerging fiduciary exposures and translating them into innovative insurance products and risk-management strategies that go beyond traditional market offerings. Through Precision Brokers and Nomadx, she advises trustees, family offices, and Trust Companies on how to mitigate risk while supporting governance.

Prior to founding Precision Brokers, Judith launched Nomadx Solutions, LLC, a firm dedicated to addressing the unique risk challenges faced by fiduciaries and wealth-management structures. Earlier in her career, she served as President of ARIS Title Insurance Corporation, where she pioneered title insurance for fine art and valuable collectibles—an innovation that earned her recognition as one of the 2015 “Power 100 Leaders in the Art World” by Blouin/Artinfo International.

Judith previously held senior leadership roles as Family Office Group Leader at Woodruff Sawyer and Senior Executive Vice President in Aon Corporation’s Financial Services Group, where she also led the firm’s intellectual property division. She began her career underwriting management liability risks at AIG and Chubb, specializing in Directors’ and Officers’ Liability, Errors & Omissions, and related coverage for Fortune 500 companies and global corporations.

A sought-after speaker and advisor, Judith regularly presents at leading forums including Trust & Estate conferences, ABA Trust School, and Family Office Exchange (FOX) events. Her insights have been featured in The Wall Street Journal, The New York Times, The Economist, and Art & Auction Magazine, and she has authored articles for Trusts & Estates, Wealth Management, and Estate Planning. She was also recognized with the 2022 JD Supra Readers’ Choice Award for Wealth Management.



**THANK YOU FOR JOINING US FOR
THIS YEAR'S ANNUAL CONFERENCE!**

**WE LOOK FORWARD
TO SEEING YOU AGAIN NEXT YEAR.**

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