

SOUTH DAKOTA
TRUST ASSOCIATION

OCTOBER 17-18

The Lodge at Deadwood

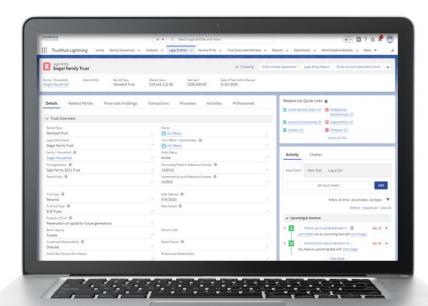
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As a result, WealthHub users have a complete view of family members, professionals providing services, legal entities and related parties, financial information, and pertinent documents—all in one screen, one system.

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- AGENDA -

THURSDA	AY, OCTOBER 17, 2024	3:05 PM - 3:5 <mark>5 PM</mark>	Life Settlements and Life Insurance
7:15 AM - 8:15 AM	Breakfast & Registration		Valuation Solutions for Estate and Tax Professionals Jamie Mendelsohn
8:15 AM - 8:45 AM	Welcome, SDTA Board Member Committee Reports & SDTA Highlights SDTA Board Members	4:00 PM - 5:00 PM	Welcome to the Jungle: The Next Phase of the Evolution of the Wealth Management Industry
8:45 AM - 9:45 AM	BSA/AML Guidance, Transaction Monitoring and SAR Reporting for	5 00 DW	Mark Hurley
	Foreign Structures Jamie Schupp	5:00 PM - 7:00 PM	Cocktail Hour / Networking Social Sponsored by RSM
9:45 AM - 10:00 AM	Morning Break	FRIDAY	, OCTOBER 18, 2024
10:00 AM - 10:50 AM	Practical Issues in Foreign Trust Administration for South Dakota Trustees	8:00 AM - 8:30 AM	Breakfast & Registration
488 AM 4458 AM	Peter Cotorceanu	8:30 AM - 9:20 AM	The Corporate Transparency Act is Here: Now What?
11:00 AM - 11:50 AM	Succession with Purpose: Purpose Trusts as a Tool for Business Succession		David Warren
	Planning Susan Gary	9:30 AM - 10:30 AM	Turning Theory into Practice for Trusts & Estates Michael Miranda
12:00 PM - 1:00 PM	Networking Lunch		Phonasi Phi anda
1:00 PM - 1:50 PM	Fireside Chat with Bret Afdahl: Division of	10:30 AM - 10:45 AM	Morning Break
	Banking Updates Bret Afdahl and Mary Schaefbauer	10:45 AM - Noon	South Dakota Legislative & Case Law Update
2:00 PM - 2:50 PM	SD Blockchain Institute: Beyond UCC		Patrick Goetzinger and Jennifer Bunkers
	Article 12 - What is Next for Trust Companies Digital Holdings	Noon - 12:15 PM	Annual Meeting of the SDTA Patrick Goetzinger, SDTA Board Member
	Barry Sackett & Ben Wiener		
2:50 PM - 3:05 PM	Afternoon Break	12:15 PM	Closing Remarks Mary Schaefbauer

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Operations Manager

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The South Dakota Trust Association gratefully acknowledges the invaluable contribution that the board of directors and planning committee of the 8th Annual SDTA Fall Forum has made to the success of our program.

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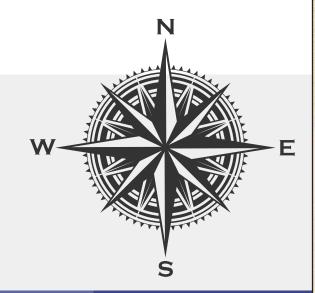
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Website www.cisatrust.com



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Trust Administration

Program

The University of Sioux Falls offers three courses to help those wanting to learn more about the South Dakota trust industry. These classes are for anyone currently employed in the trust industry looking to advance their careers, or for current undergraduate students desiring to learn more about the South Dakota trust industry.



University of Sioux Falls Admissions Office

1101 W. 22nd St Sioux Falls, SD 57105

- **(605) 331-6600**
- **(800) 888-1047**
- usiouxfalls.edu
- admissions@usiouxfalls.edu

For more information or to apply

usiouxfalls.edu/trustadmin

The objectives of the classes are to introduce students to the following concepts:

- 1. Fiduciary Standards
- 2. Bank Secrecy Act/Anti-Money Laundering (BSA/AML) & Related Regulation
- 3. Foreign Trust Administration Considerations
- 4. Modern Trust Concepts
- 5. Principal and Income Law
- 6. Fiduciary Income Tax, Gift and Estate Tax and Generation Skipping Tax
- 7. Estate Planning Strategies Utilizing Trusts
- 8. Ethics
- 9. Trust Investments/Unique Assets

There are **three** course levels offered, each to be offered completely online.

Trusts I

Trusts III

This course covers the foundational concepts of South Dakota trust administration targeted towards students/ newcomers to the industry with little to no previous experience or knowledge of trusts.

Prerequisite: BUS325 or equivalent industry experience with finance.

This course is the final course in a

three part series covering South

applications and concepts about trust administration will be covered.

Prerequisite: Trusts II or 1-3 years

Dakota trust administration concepts. Advanced discussions,

of industry experience.

Trusts II

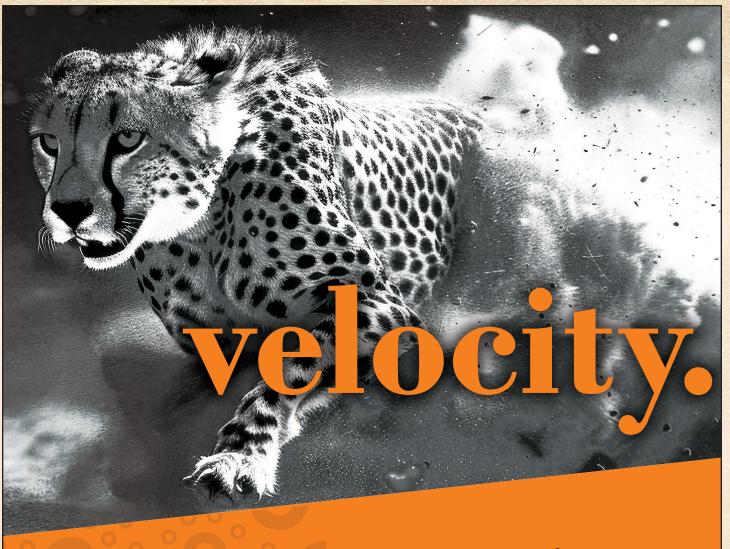
This course is a second course to a three part series on South Dakota trust administration and will include a deeper dive into topics covered in Trusts I.

Prerequisite: Trusts I or 1-3 years of industry experience.





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team experience

20 yrs

Minimum senior

Funds under administration

800+

*Correct as of August 2024

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The goal of the SDTA is to have an association that represents all disciplines impacted by the trust industry of South Dakota. As the trust industry continues to evolve, our focus is to be proactive in marketing/branding, lobbying/trust law protection, education, compliance and philanthropy. In order to make a trade association work, we need to continue to work together for a cause that is well funded and has an active presence.

What We Accomplished in 2024

- The SDTA partnered with the University of Sioux Falls to fund and create trust classes as part of their curriculum. Trust I was offered in Spring and Fall of 2024. The inaugural class had twenty students which included both college students and trust industry employees. The online classes cover trust administration, law, domestic and foreign trusts, South Dakota law and administration, and other relevant topics. Classes are available to anyone whether you are located in or out of state to college students, law students, industry employees or anyone who wishes to learn about the trust industry. The curriculum is approved for CTFA CE credits.
- We awarded three scholarships totaling \$6,000 in November 2023. We have now awarded scholarships totaling \$12,000 to post-secondary students to help recruit more employees to the industry. Applications are being accepted until October 30, 2024 for the Spring 2025 Scholarships. Please see more details in the Fall Forum program.
- The SDTA hosted an event with legislators during the 2024 legislative session in Pierre.
- We held our 2023 Fall Forum in Sioux Falls where 315 members and other attendees from around the country participated in a day and a half conference on topics related to South Dakota trust laws. The conference continues to also be available virtually to give attendees choices. We offered an enhanced experience this year for students in Sioux Falls October 3rd at the University of Sioux Falls.
- Through the generous contributions of SDTA members and by utilizing a portion of your membership dues, we were able to make \$24,500 in grants from the SDTA donor advised fund (Trust for the Future Fund) at the South Dakota Community Foundation. Grants were made to Feeding South Dakota, as well as the YMCA Children's Food Program and Habitat for Humanity locations in both Rapid City and Sioux Falls. Our grant to Feeding South Dakota, combined with other contributions, provided 15.5 million meals to families and individuals across all 66 counties in South Dakota.
- We held a SDTA volunteer day at both Feeding South Dakota and Habitat for Humanity in Rapid City and Sioux Falls.
- A SDTA Compliance Committee was created to review current issues and areas of focus, act as an industry
 resource and create materials to provide to Members.
- SDTA has partnered with industry colleagues to promote a local STEP (Society Trust and Estate Practitioners) Chapter, South Dakota Trade, and the South Dakota Blockchain Institute.

What We Have Planned for 2025

• Beginning with the Spring semester in January 2025, the University of Sioux Falls will be offering the second level of the trust administration classes. Trust II. This will be a 100% online class.

- In January 2025, the SDTA will hold a networking event at the 59th Heckerling Institute in Orlando, Florida. The goal is to educate attendees on the many benefits of South Dakota situs and its progressive trust laws. All SDTA members are invited to attend. The SDTA will also be hosting an exhibitor booth during the week-long conference.
- During the 2025 SD Legislative Session, we are hosting an in-person Legislative event in Pierre. All members are invited to attend. Watch for details to be announced.
- Our education committee will continue its outreach to state and local universities to encourage students to consider a trust-related career and cultivate the future of the industry.
- The philanthropy committee will organize more volunteer opportunities that members can engage in, individually or as a firm. Philanthropy, at its core, embodies the essence of our shared humanity. It is a testament to our capacity for empathy, our willingness to extend a helping hand, and our heartfelt belief in the power of positive change. The focus of our philanthropic efforts through the Trust for the Future Fund has centered on providing financial support to programs that address food security, children/youth programs, and providing safe and affordable housing to those in need. The State of South Dakota has created a business-friendly environment that allows the trust industry to thrive. In a spirit of gratitude and community engagement, the SDTA strongly supports giving back.
- We are actively researching options to conduct a survey and compile a report on the economic impact of the trust industry in SD. We plan to reach out to SDTA members to provide anonymous feedback, your support will greatly benefit the final product which will be shared with all.
- Continue to support the Governor's Trust Task Force making suggestions to improve upon SD trust laws.
- We will continue to build upon the success of this year's Fall Forum and plan to make it even bigger and better. Join us in the brand-new Hilton Canopy located in the Steel District of Downtown Sioux Falls, October 9-10, 2025. Save the date!

Annual Memberships

Annual membership fees for 2025 are \$1,000. Fees are the same for all organizations. Annual dues will go toward fulfilling our goals as stated above. \$250 of your membership will be designated to the Trust for the Future Fund to continue the philanthropic efforts of the SDTA.

You can join the SDTA or renew your organization's membership for 2025 at SDTrustAssociation.org. Should you have any questions feel free to contact Angie Kuiper – Association Executive for the SDTA at 605-743-0927 or via email at Angie@SDTrustAssociation.org.

Thank you for helping us keep South Dakota strong!

Mary Schaefbauer
President
South Dakota Trust Association

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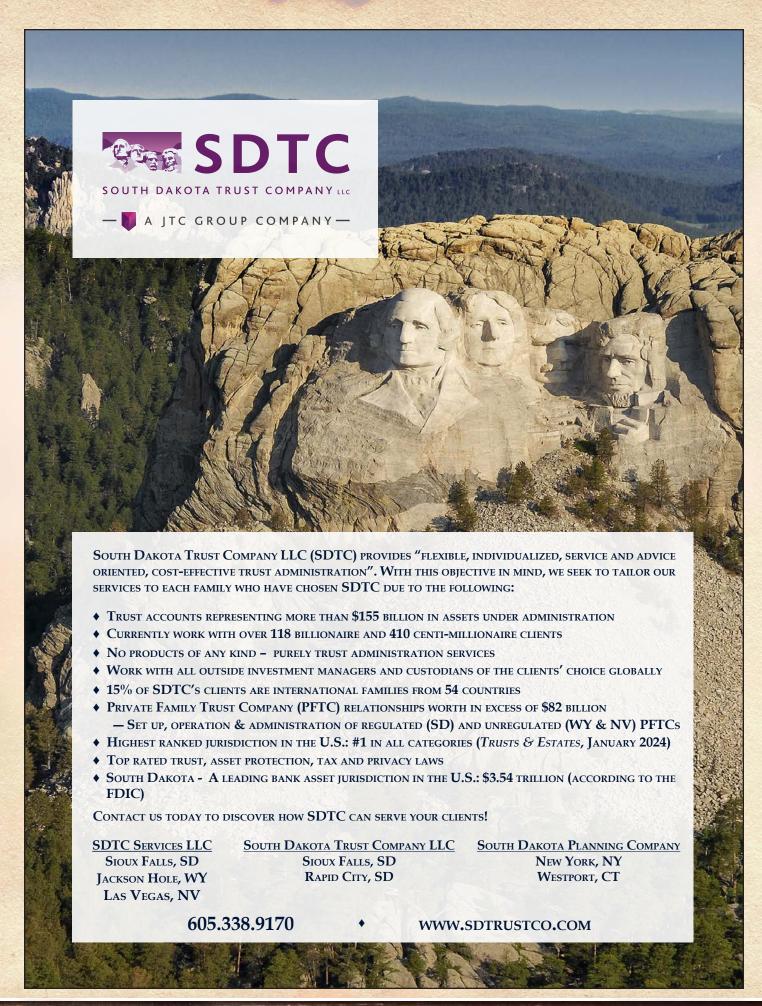


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20 FALL CONTINUING FORUM EDUCATION CREDITS

The Fall Forum has been approved as credit for several types of CE.

American Bankers Association (ABA) Professional Certifications has approved 2024 Fall Forum for: 11.75 CTFA credits. APPROVED NON-ABA CE search for training will appear as: South Dakota Trust Association | South Dakota Trust Association Fall Forum 2024.

Attendee Instructions to self-report for CE Credit:

- 1. Log into certification record at aba.csod.com.
- 2. Hover over ADD CE CREDIT select APPROVED NON-ABA CE
- 3. Enter key word(s) from program title or sponsor name and Select program from search results 4. Click Request and when page refreshes click Mark Complete

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CLE – Iowa has approved 9 hours for the in-person or virtual event.

CLE – Minnesota – Minnesota has approved 9 hours of standard credit. Attorneys wishing to receive credit for this course must report the attendance in their OASIS portal at www.cle.mn.gov.

CLE – Nebraska has approved 8.83 hours of credit. The on-line MCLE system must be used to report attendance at this event.

CFA – Any CFA Charterholders in attendance should reach out to their local society and they can credit this to their CFA Institute profile. They usually equate one hour of presentation + Q/A = 1 CE Credit.



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A lot has changed over the past eight years since we opened our doors in Sioux Falls. But one thing that's remained the same is our commitment to serving our neighbors. We're proud to be part of this community and we look forward to helping investors work toward their goals for years to come. So give us a call or drop by, and talk to us about how we can partner with you.

Lonnie Struckman
Branch Leader

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South Dakota Trust Association Spring 2025 Scholarship

Up to two \$2,000 Scholarships

Purpose: The South Dakota Trust Association Trust Industry Scholarship awards up to two (2) scholarships to college students to promote the South Dakota Trust industry and to offer students a window into the variety of career paths available to them within the industry.

Eligibility Guidelines:

- Must be accepted and/or currently attending a South Dakota-accredited school of higher learning. Enrollment will be verified
 through the student's institution when the scholarship is awarded.
- Graduate students are eligible for this scholarship.
- Scholarship is applied toward tuition fees

Criteria: The South Dakota Trust Association will award up to two scholarships based on the demonstration of the requirements listed below.

Attend the South Dakota Trust Association Fall Forum in person October 17th-18th, 2024 in Deadwood, SD.

- For free student registration visit: https://sdtrustassociation.org/member-signup-2/ and select "student".

OR:

Attend the SDTA Education Committee's Informational Session on October 3 rd . Attend this session in-person at USF or online,
and attend the SDTA Fall Forum virtually. For free student registration visit: https://sdtrustassociation.org/member-signup-2/
and select "student".
☐ Acknowledge and sign the Conflict-of-Interest disclosure provided
☐ Complete the application provided

Answer all of the following:In 100 words or less

Tell us about yourself.

• In 100 words or less

What does South Dakota mean to you?

In 100 words or less

• What do you think about your generation, and what differences have you noticed working with other generations?

In 100 words or less

• Which of these are you more focused on; money, purpose, or belonging?

In 250 words

 Create your perfect job, give a job description and what you would love about this job. Describe how that job would be impacted by estate planning.

In 250 words

You are an entrepreneur who has created wealth for generations to come. How do you currently talk to your family about your wealth, and what do you do to ensure your family and their families continue to contribute to society?

Answer the below prompt by submitting a 1 to 2-minute maximum TIKTOK-style video.

Video is to be submitted via TIKTOK or WeTransfer.com/upload

Create a 1-2 minute "how to" video on a subject or task you are most familiar with

Scholarship Amount: (up to 2) - \$2,000

The scholarship will be applied toward tuition fees and will be disbursed late November, 2024.

Deadline: October 30th, 2024

Submission: Angie Kuiper - angie@sdtrustassociation.org

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Chief Executive Officer /

Chairman



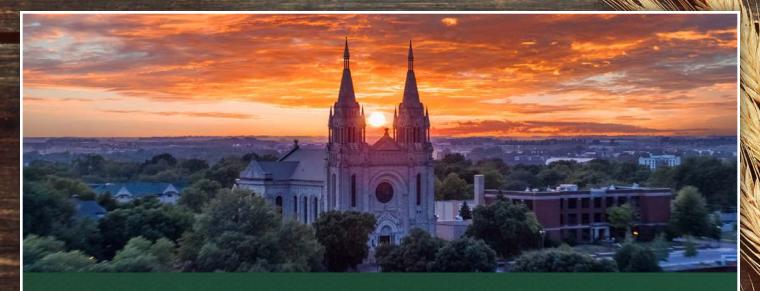
Chief of Staff/
Investor Relations



Director of Business
Development/Investor Relations



Info@BenaiahCo.com | BenaiahCo.com



YOUR TRUSTED SOUTH DAKOTA PARTNER

Thank You

First Bank & Trust's partnership with trust companies that have situs in South Dakota dates back more than three decades. As an independent community bank, we remain strong and pride ourselves in our understanding of this evolving industry. We advocate for the needs of both public and private trust companies and their clientele.

Our Services

First Bank & Trust's Relationship Managers have the expertise to build the right combination of solutions and services to aid in your success. Our customized solutions connect your banking, investing, administration, and compliance to make your South Dakota trust experience seamless!





WWW.BANKEASY.COM/TRUST
110 N MINNESOTA AVE, SUITE 100

Investment management accounts that include non-bank products are not FDIC insured; are not deposits or obligations of, nor guaranteed by, the financial institution or any government agency; and may be subject to investment risks, including possible loss of the principal invested.



JILL DUNCAN
Vice President
Correspondent Banking
605.978.9315
Jill.Duncan@BANKeasy.com



KRISTIN BROWN
Trust Administrator
Wealth Management Services
605.978.1124
Kristin.Brown@BANKeasy.com



PETER SCOTT
Senior Advisor Manager
Wealth Management Services
605.978.1128
Peter.Scott@BANKeasy.com

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REAL BUSINESS SOLUTIONS FOR YOUR TRUST COMPANY

Owning or operating a business is hard work but managing your accounts shouldn't be. With First International Bank & Trust you'll be able to Say Yes to Living First with banking solutions tailored to your specific needs - from deposit accounts to moving money. No matter what stage your business is currently in, we can help you grow into your future.

We offer:

- OPERATING ACCOUNT PRODUCTS
 - o Checking Accounts to match the size and complexity of any entity
- SAVINGS ACCOUNTS

PLEDGE ACCOUNT PRODUCTS

- o High Yield Savings Account
- o Money Markets Account
- o Certificates of Deposit
- o Investment Services (\$500,000+)
- TREASURY MANAGEMENT SOLUTIONS AND MORE

Want to reduce the possibility of check and ACH fraud loss for your business? Ask us about Positive Pay, our fraud protection solution for businesses.

BANKING | MORTGAGE | INSURANCE* | TRUST & INVESTMENTS*



