

SESSION DATES AND TIMES SUBJECT TO CHANGE BASED ON SPEAKER AVAILABILITY

	Banking (Jeremy) <i>Deer Lake/Elk Lake (108 Schoolroom)</i>	SDMN (Preston) <i>Crystal Lake (39)</i>	NAUPA (David) <i>Ballroom 4 + PreFunc (162 school + 96 theater)</i>	College Savings Plans/ABLE <i>Ballroom 3 (144 school + 44 theater)</i>	Financial Education and Empowerment (Emma) <i>Pine/Cedar/Birch (54)</i>	NAUPA Legal Community of Practice Friday Morning Only
Wednesday, May 10, 9:00-9:50AM Moderator Panelists	Cyber Security: Keeping Your Information Safe - As recent events have identified, no institution is immune from cyber-threats. Fostering a cyber-aware culture and innovating safeguards to protect against threats is imperative in today's current environment. This panel will discuss what options and tech are out there to help states for vendor file access and management?	Debt Affordability - This panel will explore the many aspects of debt affordability. We will have both public and private sector issue experts to ensure a complete discussion of sound state debt management practices.	NAUPA State of the States (Part 1): State unclaimed property officials in attendance will introduce themselves & attending staff to discuss program highlights and hot topics in their respective states. Topics for further discussion later in the conference will be suggested by attendees. (Each state/ province/territory/ nation will be asked to respond to an online survey about their unclaimed property program highlights.)	State of the States (2 part session) Get involved with this annual interactive session where states share marketing strategies, initiatives and ideas from their 529 program! Hear lots of great ideas and innovations!	State of the States: Financial Education Programs: States will share their experiences developing and running financial education programs including what works, what doesn't work, marketing strategies, partnerships and tools to incorporate these ideas in your state!	
		Jennifer Hassemer (MN)			Treasurer Seth Magaziner	
		Kelly Rogers (RI)			Time TBD	
Wednesday, May 10, 10:05-10:55 AM Moderator Panelists	LGIP, Short Term Investment Opportunities, and Treasury Considerations: Commercial Paper Use and other options to Diversify Your Portfolios - This panel will look at various options to diversify your portfolio to help ensure growth and safe returns in an era of changing regulations.	Public Private Partnerships - This session will focus on the decision factors that determine if a P3 is the right delivery method for a project and how to mitigate risks to the governmental sponsor. Part of the panel will look at what happens when seemingly good projects go bad. All of this will be done through panel discussion and case study(ies).	NAUPA State of the States (Part 2): State unclaimed property officials in attendance will introduce themselves & attending staff to discuss program highlights and hot topics in their respective states. Topics for further discussion later in the conference will be suggested by attendees. (Each state/province will be asked to respond to an online survey about their unclaimed property program highlights.)	State of the States (2 part session) Get involved with this annual interactive session where states share marketing strategies, initiatives and ideas from their 529 program! Hear lots of great ideas and innovations!	Innovative Public/Private Partnerships in K-12 Financial Literacy: According to research from the University of Wisconsin, fewer than 20% of teachers reported feeling "very competent" to teach key personal finance topics. To reduce this confidence and competence gap, Fidelity Investments is working with teachers across the country and the JumpStart Teacher Training Alliance to offer in-person trainings and is developing a web portal online to bring the curriculum online to serve even more teachers. Learn how this program and others can prepare teachers to better teach financial literacy, link them to impactful classroom resources and provide an opportunity for State Treasurers to partner and lend their support to piloting and rolling out this innovative approach to K-12 financial literacy.	
					Treasurer Kelly Mitchell	
					Time TBD	
Wednesday, May 10, 11:10-12:00 PM Moderator Panelists	Innovation in Government Payments - As the financial industry responds to consumer and business demands for faster and more secure payment options with new initiatives like Same-Day ACH, Real-Time Payments and tokenized payments, how can state treasurers determine the best options to meet their specific payment needs? As state treasurers look to redesign their payment platforms, actions such as streamlining their receivables and being able to use messaging such as request for payments while maintaining safety and security measures will be imperative. Join us for this session to better understand what the new options offer and find the right payment solution for your business.	Revolving Funds - This session will examine how states can use revolving funds to support local government infrastructure financing. We will also look at how SRFs (State Revolving Funds) compare to public debt markets and the appropriate role of leverage. What is the outlook for future federal funding?	Recent Legal Decisions Involving Unclaimed Property: Unclaimed property law experts will discuss and analyze recent important judicial decisions.	Investor Best Interest: Framework for aligning your 529 plan investment lineup with your plan goals This panel will discuss how to ensure you have an investment line-up framework that reflects plan objectives and supports the best interests of your investors. Plan objectives may include (1) Keeping it Simple (2)Maximizing Returns by keeping costs low or (3) Creating the Potential for Outperformance with blended active/passive strategies. Discuss how to think about risks and what the trade-offs are for the different strategies, and how investors select the investment options.	What do the new Administration and Congress Mean for Financial Education and Empowerment?: This conversation with Williams and Jensen will go over insights for what to expect from Washington on a range of topics, from the recent update of the Elementary and Secondary Education Act, to the outlook for the Consumer Financial Protection Financial Bureau and Obama-era consumer finance regulations.	
		Ellen Evans (WA)			Treasurer Seth Magaziner	
					Time TBD	
Wednesday, May 10, 1:15-2:30 PM Moderator	Making Cash Great Again: Liquidity Management - Key trends impacting the goals for investment management: safety of principal, maintaining liquidity, appropriate return. Potential market trends stemming from rising rates, Basel III, even a complete US tax reform will place a premium on Treasury's ability to deliver these goals. This discussion will introduce key issues every practitioner needs to consider in order to optimize investment strategies and manage liquidity.	Managing Investment Bank Relationships - As an issuer, how you approach your deal, select your investment bank, and how you use them can mean the difference between a stellar transaction and...well, a not-so-stellar transaction. This panel will consist of issuers that will discuss best practices around selection of your underwriter and how to utilize them as a resource, a member of the banking community that will discuss the changing relationship between issuers and underwriters, and a financial advisor that will provide more detail on the things you should be considering before and during a transaction.	Fraud, do you know when it exists? Internal, external, large or small can you recognize it? Panel discussion ensure that departments are paying the right person, through external data authentication, and determining a confirmable relationship between the claimant and the reported property. We'll discuss methods of using vendor and state-sourced data, verification of holder reported data, and ways of confirming the data integrity of the reporting and claims process. Methods of identifying and tracking potential fraud will be reviewed.	Financial Education, College Savings Accounts and the Wage Gap: Saving for college can have lifelong financial consequences. This panel will discuss how college savings accounts can be used to teach students about savings, and also serve as a tool to teach residents of all ages about key financial decisions throughout their life, including educating women about the wage gap. Panelists will cover how they are currently utilizing college savings accounts as a means for financial literacy; how to engage with key partners; and how to connect these accounts to other financial topics including the gender wage gap.		
		Jim MacDonald (MA)			Treasurer Deb Goldberg	

Panelists		Drew Smith (MA), Thomas Green (Citigroup Capital Markets)		Joint Session with CSPN	
Wednesday, May 10, 2:45-3:35 PM	Evolving Banking Regulations - Potential market trends stemming from rising rates, SEC changes, Basel III, even a complete US tax reform will place a premium on Treasury's ability to deliver the goals of safety of principal, maintaining liquidity and appropriate return. This session will help give Treasurers a broad overview of the regulatory changes that will affect them in 2017 and beyond.	Water Infrastructure Financing Innovation Act (WIFIA)- What is WIFIA, is it a replica of TIFIA? This discussion will aim to introduce the program and focus on the benefits along with a path to execution. The primary focus will be on WIFIA as it relates to State's Revolving Funds.	Holder reports via online portal: Tennessee pilots new website functions. Lessons learned and costs vs. benefits. Panel to discuss automation benefits and challenges. What are the unintended consequences? How to we encourage holders to embrace the changes. How to foster positive changes within your sphere of influence. Policy issues that need to be considered. How to ensure data integrity remains solid. What workflow decisions are critical to success?	Understanding how 529 plans fit into a comprehensive strategy to finance higher education: This panel of financial aid and college planning experts will examine how families can best utilize 529 plans as a key component of the strategy to finance higher education. Topics to include: how families should think about financing higher education; the optimal use of 529 plan distributions during the college years; and case studies of different types of families to better understand how financing college can vary by family.	
Moderator Panelists		Mark Pascarella (IN)			
Wednesday, May 10, 3:50-4:40 PM	The Manager Selection Process: Diversifying Asset Managers - Sometimes it's best to think outside of the box, including when it comes to your asset managers. Diverse managers are often truly differentiated and can be tangibly more inclusive at the portfolio company level. This session explores the case for emerging manager programs and why in private equity they provide unique, palpable advantages.	Variable Rate Bonds - With further rate hikes by the Federal Reserve expected in the near future, variable rate securities have become an increasingly attractive option for municipal issuers. Our panelists will discuss the outlook for the short term debt market, the advantages and disadvantages associated with different forms of variable rate debt, and the factors issuers should consider before any transaction--including liquidity support options, remarketing agents, and interest rate modes.	Best practices and innovations – Some examples may be: "high tech" solutions; "high touch" outreach examples; lessons learned from testing new ideas; outreach campaigns; epic failures "don't do this at home" stories; holder tools; claimant expectations management, etc.	When Doves Cry – Using PR to Change the Message - This panel will explore how 529 programs can manage their message when they are faced with negative information in the news. The panel will also examine ways for your 529 program to perform damage control in a crisis, react to breaking news and get ahead of unwanted press. It is your plan, you can control the message.	Measuring the Effectiveness of Financial Literacy Programs: This panel will discuss the process of establishing a measurement program, the lessons learned from a study of the My Classroom Economy program (a free financial literacy program available to all schools and teachers nationwide), and how to promote the benefits of financial literacy programs to school districts.
Moderator Panelists		Jon Azoff (OH)			Time TBD
Thursday, May 11, 9:00-9:50 AM	Protecting your Collateral: Views from Banks, the FDIC, and States - An expert representative from the banking sector, the FDIC, and state treasury operations explore options for how best to protect your collateral. Potential topics include FDIC insurance, LGIP best practices, and establishing plans for liquidation.	Investor Relations - Thanks to all the attorneys out there, issuers know exactly what we are required to communicate to the market. The real question, however, just might be how and what we should communicate with the market. This panel will include issuers for a discussion around their unique approaches to investor relations during and away from sales and an institutional investor to provide insight on what they look for and how it just might mean the difference between their placing an order or sitting the deal out.	Outreach "H": Holder education initiatives, compliance measurements, etc.	"Let's Go Crazy" with 529 Due Diligence, Fiduciary Process and Site Visits - <i>"Dearly beloved.... We are gathered here today.... To get through this thing called"..... Due Diligence, Fiduciary Process and Site Visits</i> This CSPN session will bring 529 state-administers, industry investment leaders/record keepers/back office personnel together for an interactive panel discussion on these topics: § State agency governance § Involvement of state personnel in fiduciary reviews § Best practices during site visits	State of the States Part 2: Financial Education Programs: States will share their experiences developing and running financial education programs including what works, what doesn't work, marketing strategies, partnerships and tools to incorporate these ideas in your state!
Moderator Panelists		Jim MacDonald (MA)			Treasurer Kelly Mitchell Time TBD
Thursday, May 11, 10:05-10:55 AM	A View from Washington: FDIC Changes and the Potential Privatization of Fannie and Freddie - A panel of experts will discuss upcoming legislative changes that could affect how your programs are operated.	Taxable Bonds - This session will explore the need for taxable bonds, the market for them. and their spread impact.	Outreach "C": Claimant testimonials, promotions, advertising, earned media, ROI, successes and failures, etc.	MISSION IMPOSSIBLE? How Do You Measure Success? Examine different perspectives of various metrics currently used to measure 529 plan success. The session will also explore what plans may see in the future as tools to determine if they are successfully meeting their goals and objectives.	The Latest Trends in High School Financial Literacy Programs: This panel will discuss differences and pros and cons of different high school financial literacy models, including demonstrations of various programs and a discussion of how they are implemented.
Moderator Panelists		Treasurer Jeff Barnette (DC)			Time TBD

<p>Thursday, May 11, 11:10-12:00 PM</p>	<p>The Evolution of Collateral Management - New technology is changing how states manage their collateral. We talk to states who have updated their management software and talk about the rewards and challenges to changing management software.</p>	<p>Green Bonds - This session will explore successful uses of green bonds and the positive impact they could have on your state.</p>	<p>Deeper Dive: Hot topics identified in the any of the sessions as well as in surveys distributed prior to the conference will be discussed. This will be a highly participatory session and an excellent opportunity for attendees to learn from one another's successes and ideas.</p>	<p>Broadening the reach: Creative Strategies to Expand Participation - States and their private sector partners continue to explore new and modify old approaches to expanding program participation. Hear from 529 representatives about number of strategies including use of a first-of-its kind co-branded retail gift card, the streamlining of connections with brand new moms and the expansion of relationships with various gatekeepers.</p>	<p>The New Retirementality: Financial Coaching Through Pension Plans: The concept of retirement has changed dramatically over the last 20 years, fueled by the increase in expected longevity. Public employees are no exception. Workers are doing a wide variety of amazing things later in life, but need more help than ever visualizing and planning for this phase of their lives. So why are we still talking to DB and DC participants as if nothing has changed? This session will provide insights and research to help the audience think about their own retirements, equipping them to make better decisions as plan sponsors.</p>
<p>Moderator Panelists</p>		<p>Tim Schaefer (CA)</p>			<p>Time TBD</p>
<p>NAUPA NATIONAL HOLDER WORKSHOP BEGINS</p>					
<p>Thursday, May 11, 1:15-2:30 PM</p>	<p>Global Economic Update - This keynote session will feature a respected economist talking about the global economic trends affecting the banking industry with an emphasis on rising interest rates.</p>	<p>Legislative Update: Holder workshop attendees will be welcomed to the conference along with NAUPA members to learn about the latest unclaimed property-related legislation being proposed and enacted throughout the country. Other policy topics will also be discussed.</p>	<p>The Rise of the Robo Advisor – Innovation in the age of evolution for retail investors The financial services industry is in the midst of a transformation in the way that advisory services are delivered to investors. These changes are being driven by new regulations and changing investor demographics. This session will explore the role of digital advice in an evolving financial marketplace and provide attendees with information about the ongoing evolution of technology that supports it.</p>	<p>Salary Negotiation Workshop: Attendees will participate in a live salary negotiation workshop facilitated by the American Association of University Women (AAUW). Women working fulltime in the United States typically are paid 80 percent of what men are paid. AAUW Work Smart is an interactive workshop that teaches women to evaluate, negotiate, and articulate their worth confidentially in the job market. Negotiation ensures that women are putting a fair price on their work. By negotiating fair and equitable salaries, women are better financially positioned throughout their lives. The Massachusetts Treasury is currently running these workshops through their Women's Economic Empowerment Series. After participating in this session attendees will be able to: identify the steps of salary negotiation, practice negotiation strategies and techniques and feel confident in their ability to negotiate salary and benefits packages.</p>	
<p>Moderator Panelists</p>					<p>Alayna Van Tassel, Deputy Treasurer (MA)</p>
<p>Thursday, May 11, 2:45-3:35 PM</p>	<p>Managing Investments in a Rising Rate Environment - Discuss rising rate environment and the alternate investments available as a result. We have seen rates rise in over a decade and is therefore new and uncharted territory for a lot of people and who probably weren't exposed to it.</p>	<p>What Ratings to Use - Due to many factors, issuers are faced with increasing fees and time commitments to maintain relationships with multiple rating agencies. Do investors really care how many and which ratings an issuer uses? How many ratings do issuers really need to ensure optimal awareness, credit input, and pricing of its obligations? What other factors should issuers consider before asking a rating agency to STOP rating a credit? Join this session to explore these questions.</p>	<p>Reporting and Compliance 101: Attendees will be given a crash-course in core unclaimed property concepts. Key terms will be defined. Core concepts such as dormancy periods, due diligence and reporting requirements will be introduced and discussed by a panel of state experts. You will leave this session with the basic knowledge and tools to ensure your company complies with State unclaimed property laws.</p>	<p>"New Power Generation" (Prince 1990) -- A Look Ahead - 529 Plans are out of their infancy and teen years; so what does young adulthood look like for 529s? This session will take a look at the future of 529 Plans and CSPN, both near term and long term.</p> <p>Topics include: legal and regulatory issues on the horizon for 2017; improvements to 529 plan disclosure and the CSPN Disclosure Principles; a discussion of the new CSPN Strategic Plan and how CSPN plans to solidify its position going forward; how do we participate in national initiatives to raise awareness of 529 plans and should we lead those initiatives; responding to headwinds we are facing and will face; and where does our industry need to be by 2021 to stay relevant and thrive?</p>	<p>Millennials and the "American Dream:" Is it still within reach?: As the largest generation in American history, Millennials make up a large percentage of America's workforce and have a huge impact on the U.S. economy. With the decade long surge in student loan balances, this session will examine the rising financial anxieties Millennials uniquely experience due to the ballooning costs of post-secondary education and the strain these anxieties place on their lives post-graduation. Additionally, we will examine the various ways this issue is being addressed by public and private organizations.</p>
<p>Moderator Panelists</p>		<p>Dave Erdman (WI)</p>			<p>Time TBD</p>
<p>Thursday, May 11, 3:50-4:40 PM</p>	<p>How Can States Leverage Financial Literacy Platforms With and From Their Banking Services Partners - States are taking on an evermore important role in working with their constituents around financial literacy. Their banking services providers often have interactions with the same constituents. This session will explore how states and banking services providers can partner to promote financial literacy.</p>	<p>Infrastructure Tax Credit Programs - This session will explore the available federal tax credit programs and how your state can take advantage.</p>	<p>Industry Roundtables: State representatives will act as facilitators in this highly interactive session that will allow attendees to discuss unclaimed property issues that are of particular importance to their individual area of business.</p>	<p>Leadership Keynote - In these fiercely competitive and complex times, outstanding leadership is the critical ingredient for success. Great Leaders have to be skilled at not only recognizing and remedying dysfunction within a team, but also developing leadership candidates who will move the organization forward.</p>	<p>How Can States Leverage Financial Literacy Platforms With and From Their Banking Services Partners: States are taking on an evermore important role in working with their constituents around financial literacy. Their banking services providers often have interactions with the same constituents. This session will explore how states and banking services providers can partner to promote financial literacy.</p>
<p>Moderator Panelists</p>	<p>Joint Session with Financial Education</p>				<p>Joint Session with Banking</p> <p>Time TBD</p>

	NO SESSION PLANNED	NO SESSION PLANNED	Reporting & Compliance 201: This session will build upon your knowledge gained in the 101 session. In depth information will be provided on a wide range of topics with an emphasis on best practices. State Unclaimed Property Unit staff members will describe and demystify the audit process and will let you know what to expect should your company be chosen for a compliance review. Differences in state reporting requirements will be discussed, and detailed information about California's reporting requirements will be presented by California's Unclaimed Property Administrator.	ABLE State of the States - With almost 20 ABLE programs open across the country and more expected to be coming on line in the near future, it's time to adapt the ever-popular 529 Plan State of the States to ABLE! We will hear from ABLE administrators across the country on latest developments and milestones; investor behavior; hits and misses; coordination with disability advocates; regulatory issues; outreach initiatives and more!	NO SESSION PLANNED	Unclaimed Property Legal Practice Resources: The NAUPA Legal Community of Practice is less than a year old. This session, specifically geared toward attorneys for state unclaimed property programs, will focus on identifying and sharing legal resources. Among the topics to be discussed are: developing an online library of suggested legislative language and administrative rules; a repository of unclaimed property legislation, issue briefs, and lobbyist information; a repository of litigation documents ranging from discovery requests to complaints to briefs and motions; and, providing resources to address complex claims issues from out-of-state probate and small estates to bankruptcy and ERISA preemption.
Friday, May 12, 9:00-9:50 AM						
Moderator						
Panelists						
	NO SESSION PLANNED	NO SESSION PLANNED	Industry Roundtables - Part 2: Attendees will regroup to continue discussing items that are of particular importance to their individual area of business.	Legislative and Regulatory Update During the last year almost 20 ABLE programs have begun operations. While our industry worked closely with the Department of Treasury to develop ABLE's proposed regulations, there is nothing like experience to highlight what needs amending, deleting, or adding to those regulations and §529A. We'll discuss some potential problem areas and some proposals for making the ABLE statute and regulations more customer-friendly and efficient. We'll also be discussing a survey of state laws and providing the latest news on the final regulations and SSA data transfer agreements.	NO SESSION PLANNED	Revised Uniform Unclaimed Property Act (RUUPA) and the States: In 2016 the Uniform Law Commission (ULC) released the Revised Uniform Unclaimed Property Act (RUUPA). Most existing state unclaimed property acts are based on one of the previous ULC Unclaimed Property Acts from 1956, 1981, or 1995. Legislation modeled on the RUUPA has been introduced in six states: Delaware, Utah, Nebraska, Minnesota, Tennessee, and Illinois. There are indications that other states will consider the RUUPA in legislative sessions either later this year or in 2018. Meanwhile, legal advocates for holders within the American Bar Association (ABA) have indicated that they intend to draft their own model legislation. Learn from a panel of experts about the issues of interest to state unclaimed property programs as the RUUPA is considered, debated, amended, and even passed by state legislatures.
Friday, May 12, 10:05-10:55 AM						
Moderator						
Panelists						
	NO SESSION PLANNED	NO SESSION PLANNED	State Panel and Hot Topics: This will be a highly interactive session with attendees provided the opportunity to ask a panel of state experts questions about unclaimed property reporting and compliance concepts. Noteworthy issues identified during the Industry Roundtable sessions will be discussed.	Marketing and Outreach for ABLE Programs: Trying to figure out the best way to market your state's ABLE program and reach potential ABLE participants? ABLE program administrators and program managers will discuss a variety of approaches to marketing ABLE programs. We will hear specific ideas on how to leverage the administrating entities' strengths, how to market on a tight budget, how to forge valuable partnerships and much more!	NO SESSION PLANNED	Responding to Aggressive Legal Arguments by Holder Advocates: An increasing number of law firms and holder advocates are raising aggressive legal arguments challenging routine unclaimed property examinations or reporting requirements. Examples include challenging the constitutionality of aspects of unclaimed property statutes, insisting that state auditors cannot examine records held by third parties, citing out-of-state legal precedence as though it was binding on your state unclaimed property program, and proposing exaggerated interpretations of exemptions in your state unclaimed property act. A panel of legal experts from state unclaimed property programs and NAUPA corporate affiliates will provide a "how to" of responses that will be useful for attorneys representing state unclaimed programs.
Friday, May 12, 11:10-12:00 PM						
Moderator						
Panelists						