

## 2022 TMTS Conference Program

(The complete program will be available in the conference app. Text subject to change).

**Click on the track of interest and jump to that section.**

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Texas Ballroom E

## Conference Overview

### Monday, June 6

#### **NAST Corporate Affiliate Meet & Greet**

**3:30-4:30 PM**

*All corporate attendees are welcome to join for this informal gathering! Hear from Corporate Affiliate Board members about membership, ask questions and reconnect with friends and colleagues.*

#### **TMTS Welcome & Orientation Session**

**4:30-5:15 pm**

*New to NAST? First time attendee? Join us for an overview of the conference schedule, explore the conference app, meet the staff and NAST leadership. Hear from NAST experts about the various tracks and what you can expect during evening events as we welcome you into the NAST family. All questions, comments and feedback are welcome. We hope to see you there!*

**5:30-6:00 PM**

#### **First Time Attendee & New Member Welcome Reception (Invitation Only)**

**6:00-7:30 PM**

#### **Welcome Reception at the Grand Hyatt Hotel**

### Tuesday, June 7

**7:30-8:30 AM**

#### **Networking Breakfast**

**12:00-1:30 PM**

#### **Networking Lunch**

**6:00-9:00 PM**

#### **Evening Reception & Gallery Tour at [Briscoe Western Art Museum](#)**

*Enjoy an evening at the museum that preserves the art, history, and culture of the American West right along the historic River Walk.*

### Wednesday, June 8

**7:30-8:30 AM**

#### **Networking Breakfast**

**12:00-1:30 PM**

#### **Networking Lunch**

**6:00-9:00 PM**

#### **Dinner & Entertainment at [Howl at the Moon](#)**

*Stroll down the River Walk for one of the most unique nightlife experiences in the country! Come sing, dance and howl as the most versatile and talented musicians perform your favorite songs from 80's rock, 90's pop and today's dance hits on pianos, guitars and more in a high-energy show.*

### Thursday, June 9

**8:00-9:00 AM**

#### **Networking Breakfast**

9:00-10:30 AM

## Workshops

### **Improvisation to improve leadership skills, collaboration, and communication**

*What if improvisation exercises were used in a professional training environment? Being present, fostering collaboration, listening to understand, adapting a 'Yes, and' mindset, and storytelling; all these improvisation skills are tried and true to help grow relationships and enhance leadership skills.*

*With roots in education and improvisation, participants will try on improv exercises in a low-stakes environment at their seats. After the improv expert leads the group through each exercise, the expert guides the discussion towards an 'Ah-ha' learning moment designed to prompt participants to think differently about business conversations. Finishing each exercise with why this matters to you and how you can incorporate what was learned into your workplace, participants leave with actionable new skills. People are tired of being informed. Let's excite, thrill, and maybe even amuse them!*

### **Join the Financial Wellness Education Movement Offered by NAST & Enrich**

*Is your state on board? During this hands-on workshop, you will learn how your office can implement the NAST and Enrich award-winning financial education platform and offer a solution tailored to the unique needs of your citizens. The NAST Foundation offers this personalized, interactive financial wellness platform for free through a grant from Wells Fargo. Join the cohort of Treasury offices that are already part of the program. Hear from your colleagues who are already having great success with improving the financial well-being of their citizens and learn how you too can be part of this exciting movement (or opportunity)!*

## **ABLE Savings Plans**

Texas Ballroom F

**Thank you to our track sponsor PNC Bank**

### **Implementation of ABLE Final Regulations**

**Tuesday, June 7, 8:30-9:30 am**

*With full implementation of the ABLE regs a few months away, hear from your colleagues across the country on the status of their efforts to implement the regulations in their ABLE program. Attendees will gain an understanding of how states are taking different approaches to implementing the regulations and what, in any, unintended consequences we might be facing as we near the deadline to implement this November.*

### **State of the States**

**Tuesday, June 7, 9:45-10:45 am**

*Join your colleagues from around the nation in sharing the latest information, trends, and issues on ABLE programs during this highly interactive session. The results of the annual ABLE Program survey will be discussed. Session attendees will be asked to share what's new, what's working, what's not working, and problems they have faced and their solutions. This is your chance to not only hear and learn from your colleagues but also to have constructive debate about different programs' approaches.*

### **ABLE and Disabled Veterans Community: Pathways to Partnerships and Outreach**

**Tuesday, June 7, 11:00 am-12:00 noon**

*We will explore best avenues for ABLE outreach to the disabled veterans community and successes that states have experienced in such outreach. Attendees will learn how conversations with this community might differ from those in general ABLE outreach. Attendees will also learn the differences between Social Security's definition of disability and that of the VA's, as well as what benefits are typically accessed by disabled veterans.*

### **The Next Generation of Outreach and Marketing**

**Tuesday, June 7, 1:30-2:30 pm**

*This session will focus on innovative outreach methods that plans are using to reach ABLE Eligible Populations.*

### **ABLE National Data 2022**

**Tuesday, June 7, 2:45-4:15 pm**

*This session will continue our look at the story of what ABLE program data tells us by comparing the data that was collected in 2020, 2021, and now in 2022. The session will provide a comparison of data collected from national ABLE programs to learn more about current and future trends in ABLE plan enrollment, contributions, disbursements, and other statistical characteristics that may assist with forecasting for the future and building greater sustainability. During this session there will also be a presentation from True Link about the use of pre-paid cards for its customers and discussion regarding ABLE industry data points formalized by the NAST ABLE Data Working Group.*

## **ABLE INVESTMENT STRUCTURES: Does Your 2016 Design Still Work Today?**

**Wednesday, June 8, 8:30-9:30 am**

*In this session, panelists will overview current ABLE investment philosophy and structure, and share new disability consumer data to help consider and prepare for the future of ABLE investment portfolio design. It has been almost six years since the first ABLE program launched. At that time, little was known about the disability saver and investor, so portfolio line-ups generally were designed to be simple, while providing a small range of static options. Diversified asset allocation and passively managed investment strategies minimize risk for what has been perceived to be a more risk-averse disability investment community. Unlike a typical 529 college saver's time horizon, the ABLE investor's time horizon is less predictable, from a month to a lifetime. But do these considerations still hold true?*

## **The National ABLE Initiative (NAI) - a new chapter for ABLE and NAST**

**Wednesday, June 8, 11:00 am-12:00 noon**

*In March, the NAST Foundation and founding partner Wells Fargo announced the launch of a first-of-its-kind national campaign aimed at promoting the availability and benefits of ABLE programs, and increasing the number of individuals using ABLE to improve their lives. Join us to hear how ABLE can foster financial empowerment and community inclusion for people with disabilities through this coordinated outreach effort.*

## **ABLE Plans and Employers**

**Wednesday, June 8, 1:30-2:30 pm**

*DE&I is no longer an option; it's a priority. So now, more than ever, is the time for ABLE Savings Plans to lead the conversation as they work with employers to offer information on ABLE plans as a workplace benefit. But how do you do that effectively in today's ever-changing marketplace? This panel will include experts who will share a combination of search, social and news listening that provides a well-rounded view of what people are saying about ABLE and related topics. Also hear from companies that have begun to look at offering ABLE as a workplace benefit.*

## **Organizations Serving as Authorized Legal Representatives - What ABLE Program Administrators and Managers Need to Know**

**Wednesday, June 8, 2:45-3:45 pm**

*The IRS has issued final regulations on ABLE plans. One aspect allows SSA representative payees to open and manage ABLE accounts for those account owners who are minors or who lack capacity to enter contracts (Authorized Individuals). Many group living facilities and other care organizations, e.g. ARC, are representative payees for, or could be granted POA by, the individuals they serve. It is likely that a significant number of these clients are eligible to open ABLE accounts. This session will discuss the practical implications, requirements, opportunities and possible pitfalls of organizational Representative Payees or POAs acting as Authorized Individuals. Participants will hear from state ABLE plans, program managers, and organizational Representative Payees.*

## **Banking & Cash Management**

**Texas Ballroom D**

### **Investment Theory, Investment Practice**

**Tuesday, June 7, 8:30-9:30 am**

*The Fed is back in the market not just to remove stimulus but to fight inflation. With the many tools at their disposal and with so many variables in play, how do you make sense of it all? Should you stay in cash or do I invest out the curve? What type of portfolio strategy - barbell or ladder? The goal is to understand the dynamics at play and how to structure a portfolio in a Fed fighting, rate rising environment.*

### **State Cash Management Systems**

**Tuesday, June 7, 9:45-10:45 am**

*Like perhaps many smaller states, Maine has been in the process of finding a tool to help manage the increasingly complex process of daily cash management. Virginia experienced similar challenges on the cash management side, coupled with the need for a tool on the investment side. Several companies offer these tools, but are the costs justifiable? Virginia's homegrown system has been running well for five years. Maine's has been running for five weeks. Hear how and why Maine and Virginia took the road less traveled in addressing one of the most important functions in state governments.*

### **Unlock human performance to strengthen your cybersecurity**

**Tuesday, June 7, 11:00 am-12:00 noon**

*Find out how you can leverage your employees as a first line of defense for fraud. Learn strategies to bring together people, systems and technologies to optimize your cybersecurity protection.*

### **A Journey in Payment Innovation**

**Tuesday, June 7, 1:30-2:30 pm**

*In 2017, the State of Delaware found itself under the threat of fines from the card brands and banks associated with the State's merchant services systems. We wondered how we would charter a path to improve a system that touched almost every aspect of government. At that time, few people knew what Payment Card Industry Data Security Standards (PCI) meant, nor how a small group of people without prior merchant services experience might move forward. This is a story of the tribulations, lessons learned, and triumphs, in building a model merchant services program from the ground up.*

**Impact Investing: Diversity, Equity, and Inclusion & ESG Innovation in Cash Management****Tuesday, June 7, 2:45-3:45 pm**

*Diversity, equity, and inclusion (DE&I) along with environmental, social, and governance (ESG) considerations have long been areas of focus for those in treasury and cash management. As we emerge into a post-pandemic landscape, these values are becoming more engrained in investment policies and mandates as investors look to invest responsibly and with impact. This discussion between Joe Aguilar (Chief Investment Officer for the Illinois State Treasurer), Panelist #2 (TBD), and Pia McCusker (Global Head of Cash Management for State Street Global Advisors) will focus on the latest DE&I strategies in cash management, and highlight the success local governments and municipalities have had in incorporating diversity strategies in their cash management and treasury programs.*

**Demystifying Real Time Payments. What the first new payment system in 40 years means for State Governments****Wednesday, June 8, 8:30-9:30 am**

*RTP, Venmo, Zelle, FedNow, RfP - What do all these acronyms mean and how will the movements towards the first new payments method in 40 years affect State Governments and their constituents. This session will explore what real time payments are, how they currently work in the banking system and what's coming down the road in the future. We will also discuss how State Governments should start thinking about how they can adapt their operations to meet the needs of their states and their constituents while taking advantage of the exciting possibilities real time payments will bring to the banking system.*

**Joint Session with State Debt Issuance: State of the Economy****Wednesday, June 8, 9:45-10:45 am**

*The economy, right? What's the deal with that? This session will spend time discussing the state of the economy as it relates to short-term and long-term tax-exempt markets.*

**Bank Fraud and Cyber Security****Wednesday, June 8, 11:00 am-12:00 noon**

*This panel will explore trends, best practices, and important actions agencies can take to safeguard themselves against cyber threats such as ransomware, extortion and ACH fraud. Learn from senior colleagues about how they addressed cyber threats, some of the challenges they faced, and what they did to ultimately strengthen their security. We will invite state treasurers from Delaware, Michigan, Florida and Louisiana to join us and share their insights, experiences and recommendations.*

**Treasury Management & Government Investing in the Post Pandemic World****Wednesday, June 8, 1:30-2:30 pm**

*Fitch works directly with more than 60 government investment offices at state and local levels managing more than \$400 billion of assets. Participants will hear from Fitch rating analysts on trends observed across rated and unrated state/local government investment pools to gain a better understanding of typical asset allocation strategies, maturity positioning, and yields. Participants will also gain insight into Fitch's short-term credit views, economic outlook, ESG/socially responsible investing, and current regulatory environment including proposed money market fund reform.*

## **The Future of State Cannabis Revenue and Navigating the Minefields**

**Wednesday, June 8, 2:45-3:45 pm**

*Cannabis legalization is sweeping the nation and is creating new, significant revenue for States. The panel will provide a national overview on cannabis laws and how states are handling revenue streams. Minefields exist that will need to be crossed as States generate, use, and rely on cannabis revenue. These issues include but are not limited to cash businesses risks, banking issues, diversion issues and enforcement. Federal law changes such as the SAFE Banking Act will be key to create a legal framework that ensures states have the rights to create the proper tools necessary to properly oversee and track cannabis-related financial transactions. Ice Miller's cannabis team will explore these issues and provide insight for State Treasurers on how best to navigate this industry no matter where their states are in the legalization continuum.*



## **529 College Savings Plans**

**Texas Ballroom C**

**Thank you to our track sponsors Intuition College Savings Solutions  
and Orion Advisor Solutions**

### **CSPN Prepaid Tuition Plan Forum**

**Monday, June 6, 12:00-2:00 pm**

### **CSPN Legal & State Affairs Committee**

**Monday, June 6, 1:00-2:00 pm**

### **CSPN Member Engagement Committee**

**Monday, June 6, 1:00-2:00 pm**

### **CSPN Communications Committee**

**Monday, June 6, 2:00-3:00 pm**

### **CSPN Diversity & Leadership Committee**

**Monday, June 6, 2:00-3:00 pm**

### **CSPN Primer**

**Monday, June 6, 3:00-4:00 pm**

*What is Section 529 (aka college savings plans) of the Internal Revenue Code? This pre-conference session for all attendees will cover the basic requirements of the statute, what is meant by the various terms and definitions found in Section 529, and will include an overview of tax rules applicable to these accounts.*

### **CSPN Executive Board Meeting**

**Monday, June 6, 4:00-5:00 pm**

### **CSPN Corporate Affiliate Meeting**

**Monday, June 6, 5:00-6:00 pm**

### **The Modern Apprenticeship - Helping Americans save for non-traditional education**

**Tuesday, June 7, 9:00-9:45 am**

*Apprenticeship programs are gaining in numbers nationwide with significant growth in non-traditional apprenticeship programs such as tech support services, software testing, and digital marketing. Join us for details on how 529 plans can most effectively understand, engage, and market to this quickly expanding demographic.*

**Unite against fraud attempts****Tuesday, June 7, 10:00-10:45 am**

*If one plan successfully stops fraud, we all win. This interactive session will provide details on current fraud attempts along with the most common trends to watch.*

**From Insights to Outcomes: Using Technology to Motivate Saving for Education****Tuesday, June 7, 11:00 am-12:00 pm**

*The expectations of our 529 savers are shifting. They no longer compare their 529 experience to those of other financial services, but instead to all digital experiences. Going up against the Amazon's of the world is daunting. How do we get it right? In this session we want to demonstrate how leveraging our data and key insights can enhance the UX design process. Audience members should leave with an understanding of how "knowing your users" through data analytics can be used to elevate experiences and create more effective digital offerings.*

**Understanding, Tracking, and Communicating the Major Market Themes of 2022:  
Geopolitical Volatility, Inflation, and Rising Interest Rates****Tuesday, June 7, 1:30-2:30 pm**

*Intended for professionals with a wide range of roles within the 529 world, this session focuses on the three major market themes of 2022: geopolitical volatility, inflation, and rising interest rates. Participants will gain a better understanding of each and, just as importantly, learn strategies for communicating the details to 529 plan participants.*

**Back Together Again: CSPN Family Reunion 2022****Tuesday, June 7, 2:45-4:15 pm**

*Back by popular demand, CSPN is excited to include the famed "State of the States" session for 2022. It's been three years since we have been together and there is a lot to share! Get ready to hear from your colleagues throughout the 529 community as they share about the marketing successes, legislative improvements, program enhancements and other innovations they have undertaken since we were last together.*

**What really happens during and IRS audit for the 529 withdrawals...a cautionary tale****Wednesday, June 8, 8:30-9:30 am**

*What is one of the biggest fears of American taxpayers? Hint- it is a FIVE letter word..... AUDIT. Learn the best practices for retaining 529 withdraw documentation, some of the "Gray" areas in the IRS tax code and meet a special guest "529 withdraw auditee" that will share their story.*

**The advisor sold plan of the future****Wednesday, June 8, 9:45-10:45 am**

*Tune in for current trends in the advisor sold 529 plan marketplace including the advent of "clean shares", Regulation BI compliance, suitability issues, omnibus accounts, the NSCC and reaching scale in the advisor sold market.*

**Broadening 529 reach through employer relationships****Wednesday, June 8 11:00 am - 12:00 pm**

*A fresh look at the current state of the 529 employer landscape, what has been learned so far, the vast opportunity that still exists, how the 529 participant pool can be diversified through workplace engagement, and what is needed to more fully reach and support individuals in the workplace. Attendees will leave with actionable ideas to increase chances of engaging with employers of all sizes by pursuing traditional as well as unique strategies.*

**The Tail End of the College Planning Lifecycle****Wednesday, June 8, 1:30-2:30 pm**

*Tremendous focus has been placed on the start of the college planning process, encouraging families with young children to open 529 plans. But what about the latter part of the 529 life cycle? The session will examine areas that we may be overlooking and how focusing on these areas can benefit families as their beneficiaries approach education after high school.*

**529 Plans and CDAs/CSAs Creating a Double Bottom Line****Wednesday, June 8, 2:45-3:45 pm**

*Child Development Accounts (CDAs), also known as Children's Savings Accounts, are asset building accounts typically dedicated to postsecondary expenses, with public or private funds provided as initial deposits and incentives. While research shows that CDAs have positive effects on asset building and healthy child and family development, their benefits go well beyond this. In addition to the array of benefits for families, CDAs can be an effective marketing tool for 529 plans, helping them to reach new and diverse audiences and helping them to raise awareness of 529 plans generally. This session will review why state-sponsored 529 plans are the ideal account infrastructure for universal and targeted deposits and how they could be leveraged in connection with Federal Baby Bond proposals. Additionally, information will illustrate how CDAs provide both financial and social value to 529 plans and how technology advances have made administration of CDAs more feasible for all involved.*

## **Financial Education & Empowerment**

### **Crockett A/B**

#### **Emergency Savings as an On-Ramp to Financial Security and Wealth-Building**

**Tuesday, June 7, 8:30-9:30 am**

*As has become more apparent than ever with the Covid-19 pandemic, emergency savings is crucial for families to buffer economic shocks and ensure financial security. What has been less explored, though, is how saving for emergencies in the short term can complement savings strategies for the long term, rather than compete with them. Hear about some of the latest research on emergency savings and the unique role states can play in promoting a hybrid savings approach. Representatives from PA Treasury and the national nonprofit Commonwealth will share about an emergency savings pocket they are piloting as a complement, or "sidecar" to the PA 529 program. They will discuss findings from interviews and surveys with over 275 parents on the need and appeal of such a sidecar, as well as the key design components of the product, and early testing results. Representatives from the Wisconsin Department of Financial Institutions' College Savings Program will discuss how they take a holistic approach to promoting and encouraging a savings mindset for Wisconsinites by pairing their messaging around 529 college savings with the importance of emergency and retirement savings. They will share what they have learned during the first year of their Wisconsin Saves Split-to-Save automatic savings initiative pilot, how they encourage employers to offer savings-focused financial wellness employee benefits through their Edvest at Work and Wisconsin Saves programs, and why partnering with entities who focus on banking access is necessary to ensuring households from all income levels can more seamlessly participate in savings programs and initiatives.*

#### **Awards: An outreach opportunity for Treasurers to highlight financial empowerment**

**Tuesday, June 7, 9:45-10:45 am**

*Treasurers are increasingly assuming the mantle as the elected statewide officials who champion financial empowerment. Awards that recognize financial educators and champions can be a low-cost way to spotlight financial literacy generally, spread goodwill, recognize and encourage good practices, attract headlines, build connections in local communities, and for Treasurers to solidify their public standing as financial education leaders. The session will introduce awards programs in several states, none of them identical, and discuss administration and lessons learned.*

#### **Financial Education Director's Caucus Meeting & Open House**

**Tuesday, June 7 11:00-12:00 pm**

*Join caucus members from across the country for our first in-person meeting. Get to know your colleagues during this informal gathering. All are welcome!*

#### **Education through Collaboration: An Innovative Partnership Combining FinLit and History**

**Tuesday, June 7, 1:30-2:30 pm**

*Through a unique in-state partnership, the Tennessee Financial Literacy Commission and the*

*Tennessee State Museum are teaming up to help teachers incorporate financial literacy in the classroom. This session will detail how two state agencies leveraged resources to establish a Traveling Trunk program designed to provide teachers with hands-on activities, games and books that will lead K-2 students on a journey through financial and economic concepts through the eyes of early settlers.*

### **Improving Financial Education & Empowerment: Several Statewide Initiatives**

**Tuesday, June 7, 2:45-3:45 pm**

*This panel of various states will share what each state is doing that is unique and innovative in promoting financial awareness among state populations. Each representative will give a brief summary of the more interesting and challenging undertakings they have performed during the past two years, with emphasis on working during the two-year pandemic. The goal of this session is to let other financial education professionals see what is happening across the nation in terms of promoting greater financial education opportunities.*

### **Implementing and Aligning to the New K-12 Financial Education Standards**

**Wednesday, June 8, 8:30-9:30 am**

*The Council for Economic Education (CEE) and the Jump\$tart Coalition for Personal Financial Literacy (Jump\$tart) have updated and unified a set of national standards for teachers, administrators, curriculum and resource developers, researchers, and others in the field to promote effective, comprehensive financial education for K-12 students. This session will explore the new standards and discuss how treasurers and their staff can help implement the standards.*

### **Leveraging Partnerships to Improve Public Employee Financial Health**

**Wednesday, June 8, 9:45-10:45 am**

*This session will explore the successful collaborative effort between a research institute, two public sector membership organizations, a private corporation, and 24 state and local governments to develop and implement a grant program focused on public sector employee financial wellness. Panelists will describe how these diverse organizations were able to increase their impact on the financial health of thousands of employees by working together to effect change and will offer suggestions for others looking to develop cross-sector or intergovernmental partnerships.*

### **Financial Education 50: Ensuring Access in K-12**

**Wednesday, June 8, 1:30-2:30 pm**

*Financial Education 50 is a coalition of non-profit advocates, researchers, and industry partners, dedicated to ensuring access to financial education for all young people across the 50 states. Building off the groundwork of state and local leadership, Financial Education 50 is first launching this advocacy effort in Pennsylvania and New York. Founding partners will lead a panel discussion with the PA and NY leaders covering best practices, lessons learned, and how to support educators in bringing financial education into their classrooms.*

**Join the Financial Wellness Education Movement Offered by NAST & Enrich****Thursday, June 9, 9:00-10:15 am**

*Is your state on board? During this hands-on workshop, you will learn how your office can implement the NAST and Enrich award-winning financial education platform and offer a solution tailored to the unique needs of your citizens. The NAST Foundation offers this personalized, interactive financial wellness platform for free through a grant from Wells Fargo. Join the cohort of Treasury offices that are already part of the program. Hear from your colleagues who are already having great success with improving the financial well-being of their citizens and learn how you too can be part of this exciting movement (and opportunity)!*

## Innovations & Trends in the Treasury

Crockett C/D

### **Under Pressure: The How, What, and Why of Critical Thinking**

**Tuesday, June 7, 8:30-9:30 am**

*What is critical thinking? And why is it so, well, critical for sound decision-making under pressure? In our fast-paced treasury offices, we are often called upon to make swift decisions that carry big implications. Join Kelly Mitchell, the Indiana State Treasurer, and learn some critical thinking tools to help guide your choices when those outcomes really matter.*

### **Closing the Wealth Gap with Baby Bonds**

**Tuesday, June 7, 9:45-10:45 am**

*Wealth inequality in the United States has increased sharply over the past several decades, especially by race. Baby Bonds programs are a bold policy that can address this wealth gap by providing children, starting at birth, with a significant nest egg for their future. Learn about the policy and economic theory behind Baby Bonds, how Connecticut – led by the Treasurer’s office - became the first state in the country to pass Baby Bonds legislation, how and why addressing the wealth gap matters for State Treasurer offices, and steps you can take to develop a Baby Bonds initiative in your state.*

### **Can We Talk? Values, Leadership, and Dialogue in America Today**

**Tuesday, June 7, 11:00-12:00 pm**

*Most of the decisions we make are expressions of our values. Where do these values originate, how do we convey them, and where are they in tension? The Aspen Institute supports the development of public leaders by helping them move beyond performativity to clarify their priorities and have the frank conversations needed to address pressing problems. The kind of self-knowledge necessary for effective leading, strategic thinking, and interpersonal relationships does not happen in solitude or in crowded auditoriums. It does happen in an Aspen dialogue. Join us as Aspen staff and fellows – some of our very own treasurers – create a unique space for us to pause, reflect, and consult with one another.*

### **Capitalizing on the Covid-Windfall: Using Today’s Surplus for Tomorrow’s Fiscal Challenges**

**Tuesday, June 7, 1:30-2:30 pm**

*In aggregate, retirement obligations, government debt, and infrastructure maintenance backlogs make up nearly 90% of long-term liabilities to state budgets and annual costs equal to 30% revenues. These issues are connected: rating agencies evaluate debt and unfunded retirement liabilities together; debt is used primarily to fund infrastructure; and, as annual retirement contributions have nearly doubled, investments in infrastructure have declined precipitously in the last decade. But, today’s budget surpluses and stimulus dollars present policymakers with a meaningful opportunity to take a more sustainable approach to meet these financial obligations tomorrow. The session hosted by Pew Charitable Trusts will include an overview of these long-term liabilities and their enduring impact on budget planning and will highlight successful approaches being used by select states.*

**Uncovering better engagement strategies for retirement readiness****Tuesday, June 7, 2:45-3:45 pm**

*With retirement income playing a more significant role for today's workforce, participants are facing complex choices about their financial futures. As a result, plan sponsors will have an opportunity to reimagine the tools and resources used to engage participants to achieve financially secure retirement nest eggs. Panelists from Capital Group will share highlights from a recent survey, provide insights into creating a retirement paycheck from multiple sources, and outline key opportunities for plan sponsors to consider.*

**Affordable banking access strategies focused on racial equity and inclusion****Wednesday, June 8, 8:30-9:30 am**

*The learning objective of this session is to highlight efforts to expand safe financial access options for unbanked and underbanked people across the U.S. Major disparities in banking access by race persist in the marketplace. As such, ensuring availability of affordable bank accounts with few or no fees is a key priority for policymakers who strive to achieve racial equity. This session arranged by Citi will provide solutions from civil rights experts, government agencies and financial institutions focused on addressing these inequities.*

**Demographic Change and Labor Mobility: Long-term Strategies for Revenue Resilience****Wednesday, June 8, 9:45-10:45 am**

*Significant demographic changes are expected to slowly occur which could expose states to a confluence of challenges. These include the aging of the US population and migration of population generally from the Northeastern, Mid-western region to other states. The pandemic also introduced increased labor mobility and accelerated the pace of migration from densely populated areas to sub-urban areas. This S & P Global Ratings panel will explore what these mean for states, traditional state revenue sources, and opportunities for innovation in the budgeting process.*

**Get in Front of the Next Disruption****Wednesday, June 8, 11:00-12:00 pm**

*How can your treasury teams be prepared for the next disruption? Learn how FinTechs and banks are partnering together and how these partnerships can benefit your business continuity planning, operational model and workforce development. Join us to hear a Wells Fargo client's journey over the last two years, the partnerships they've explored and how that positioned them for the future. Economist Shannon Seery will provide an overview of the economy and what to expect from fiscal and monetary authorities over the next year.*

**The Great Resignation and the Public Sector Workforce****Wednesday, June 8, 1:30-2:30 pm**

*The COVID pandemic has brought about a wide mix of emotions and reactions among workers around how and where they work as well as considering changing jobs or retiring. New data from MissionSquare Research Institute includes surveys of both employees and human resource managers can help shed light on stress and burnout, tough to fill positions, and strategies being implemented to recruit and retain staff and maintain services. This session will*



*also highlight NAST's Public Finance Workforce Study from October, 2021. All of these reports can be found in the conference app.*

### **Join the Financial Wellness Education Movement Offered by NAST & Enrich**

**Thursday, June 9, 9:00-10:15 am**

*Is your state on board? During this hands-on workshop, you will learn how your office can implement the NAST and Enrich award-winning financial education platform and offer a solution tailored to the unique needs of your citizens. The NAST Foundation offers this personalized, interactive financial wellness platform for free through a grant from Wells Fargo. Join the cohort of Treasury offices that are already part of the program. Hear from your colleagues who are already having great success with improving the financial well-being of their citizens and learn how you too can be part of this exciting movement (and opportunity)!*

## National Institute of Public Finance (NIPF)

Seguin

### **National Institute of Public Finance Overview Session - NIPF 2023 “Re-imagining Treasury Management”**

**Tuesday, June 7, 8:30-9:30 am**

*Co-Chairs and Track Chairs Provide a Sneak Peek for NIPF 2023. This session includes an overview by NIPF, Chair, Treasurer Goldberg, on the Certificate Program and detailed descriptions from each of the Track Chairs. Participants get to be part of “Re-imagining NIPF 2023 - with an interactive session on current challenges and themes to be included in next year’s curriculum.*

### **Leadership in a Changing Environment: Reimagining the Future**

**Tuesday, June 7, 9:45-10:45 am**

*As we emerge from the pandemic, public sector leaders are faced with new management challenges, without necessarily changes to the underlying missions of our organizations. These challenges include, for example, the realities of a dynamic workforce, where leaders must manage concepts such as productivity against the need for autonomy. Even more pressing is the need to continue to attract high-quality professionals who are dedicated to public service and committed to each organization’s public purpose mission. This session will be a lively dialogue among Treasurers and a recognized leadership scholar exploring the risks presented by a changing employee population, providing an opportunity to discuss significant considerations for treasury management organizations in the future, and sharing leadership lessons learned over the last two years.*

### **ESG Sustainable Investing - A Closer Look through the Policy Lens**

**Tuesday, June 7, 11:00 am-12:00 noon**

#### **How is Public Finance adapting to change?**

**Tuesday, June 7, 1:30-2:30 pm**

*Participants get a sneak peek on content provided in the Public Finance Track including:*

- *What are the changes in execution of mission...staffing, skills, logistics, deal execution, WFH consequences*
- *Changes in demands for infra and essential services*
  - *Housing/broadband/energy transition*
  - *Resilient infrastructure*
- *Changes in the market*
  - *Rates/liquidity/investor demand*
- *How has ESG evolved?*
  - *Confusion in the definitions?*
  - *What are the incentives?*
  - *How do you measure ESG factors?*

### **Infrastructure Discussion**

**Tuesday, June 7, 2:45-3:45 pm**

## Retirement Security

### Seguin

#### **State Auto-IRAs: The Current Landscape**

**Wednesday, June 8, 8:30-9:30 am**

*This introductory session will provide an overview of the automatic-IRA state program structures and features. Panelists will provide state and industry perspectives on plans that are currently operating and those working toward implementation. Attendees will get a solid refresher on how these new state-led efforts work, how behavioral economics help drive participation and what we've seen from a growth and expansion standpoint over the last year.*

#### **Industry Insights and Perspectives on Participation in State-Sponsored Programs**

**Wednesday, June 8, 9:45-10:45 am**

*State-facilitated retirement security programs are relatively new. The first program in the nation was implemented just five years ago. This informative session will discuss the key factors and lessons learned from the launch of programs in several states for workers who lack access to a workplace retirement plan, including marketing and branding initiatives, outreach and engagement strategies, and communication tools and resources. In addition, the panel will explore new opportunities to increase enrollment, participation, and the long-term success of these programs.*

#### **Multi-State Partnerships**

**Wednesday, June 8, 11:00-12:00 pm**

*As more and more states pass auto-IRA legislation, some states are looking to implement their programs through multi-state partnerships. During this third session, panelists will outline the different partnership models that exist today and explore additional partnership opportunities to help other states provide retirement security for their residents.*

#### **What's Next in Retirement Security?**

**Wednesday, June 8, 1:30-2:30 pm**

*More and more states are passing legislation and establishing retirement security programs for their residents. The final session will identify the features that are currently in place and explore the enhancements needed to help even more people save for their future. The expert panel will discuss how we can best utilize behavioral economics to enhance current systems and build out new features and tools, including financial education resources to increase participation and overall financial wellness among participants. The panel will also discuss the importance of and potential need for emergency savings accounts and lifetime income solutions as part of a retirement security strategy. Finally, the panel will explore current trends and best practices in investments and the possibility of future federal legislation as these programs seek to chart new paths for retirement security in the future.*

#### **Retirement Security: Town Hall**

**Wednesday, June 8, 2:45-3:45 pm**

*This last session of the day is set aside for all participants to ask their questions, dive deeper into discussions brought up earlier in the day, and to set next steps for each program.*

## **State Debt Issuance**

### **Republic B**

#### **Bonds 101**

**Tuesday, June 7, 8:30-9:30 am**

*This session will revisit and discuss some of the basics related to state-level debt management. In addition, this session will identify and expand on experiences, successes, and challenges that debt managers and advisors can share with others, including bond sale type, RFP processes, optimal bond sale dates, fixed-rate versus variable-rate, disclosure, and more.*

#### **Infrastructure Funds and Hidden Liabilities– Navigating How to Best Utilize New Infrastructure Dollars**

**Tuesday, June 7, 9:45-10:45 am**

*States have an untold amount of infrastructure that needs rehabilitation, repair or outright replacement. That will mean borrowing and spending at some point or losing economic productivity. Additionally, between the \$200 billion in American Rescue Plan Act (ARPA) funding and the additional \$550 billion included in the Infrastructure Investment and Jobs Act (IIJA), states are left with the positive challenge of determining how to best maximize the new revenues.*

*This panel will include an outlook for how states are contemplating the incorporation of a potential new tranche of federal infrastructure funding in 2022, provide guidance for states' expenditure options, discuss what states are doing to prepare for competitive grants, and ensuring that liabilities aren't unreported or underreported.*

#### **Strategic Uses for Short-Term and Variable Rate Debt**

**Tuesday, June 7, 11:00-12:00 pm**

*Variable rate and short-term debt are tools that can help state issuers manage the interest rate risk their cash balances face. At a time where federal aid continues to flow to states, matching short-term assets and liabilities is increasingly important. Discussion will highlight the savings and flexibility that these borrowing structures can offer.*

#### **Bonds 102: What Now? – We're not in Kansas anymore!**

**Tuesday, June 7, 1:30-2:30 pm**

*The days of fixed, low interest rates to fund our capital projects are being swept away. This session expands on the basics discussed in the Bonds 101 session. Join us for an open, free-flowing forum and be part of the discussion to share how your state is responding to financing your capital needs in the midst of the rising interest rate environment and inflationary costs. Questions we all may be interested in: Are projects being accelerated or delayed? Are you looking to short-term or variable debt to help navigate through rising interest rates? Helping state budget solutions? Competitive or negotiated? This will be a great networking session to share and collaborate ideas to keep our states on the yellow brick road no matter what challenges we are facing.*

#### **SDMN Network Meeting and Meet & Greet**

**Tuesday, June 7, 2:45-3:45 pm**

*Join us for an open, free-flowing forum for those involved in debt issuance and management activities to meet colleagues and learn about new initiatives and plans for the State Debt Management Network. Be a part of the discussion and help us promote our goal of SDMN serving as the go-to authority on the professional management of state-level debt. Hosted by the Board of SDMN.*

**ESG Designated Bonds – Trends, Disclosure, Framework, Marketing, Pros and Cons****Wednesday, June 8, 8:30-9:30 am**

*This session will discuss the current trends in ESG bonds as well as ongoing disclosure requirements, standards and best practices, as well as potential frameworks for disclosure (ICMA and SDG goals) and marketability.*

**Joint Session with Banking & Cash Management: State of the Economy****Wednesday, June 8, 9:45-10:45 am**

*The economy, right? What's the deal with that? This session will spend time discussing the state of the economy as it relates to short-term and long-term tax-exempt markets.*

**MSRB Roundtable Discussion****Wednesday, June 8, 11:00-12:00 pm**

*Maintaining an open dialogue with the MSRB is critically important for issuers and all market participants alike. Join a board member and a staff representative from the MSRB for an open discussion about the Board's priorities. Discussion will include a short overview of our strategic plan, including a continued commitment to issuer and investor protection. We will also provide an update on ongoing enhancements to EMMA to benefit issuers and an overview of how MSRB is continually working to improve overall market transparency. Finally, MSRB staff will provide a summary of MSRB's regulatory framework and our stakeholder outreach efforts. We encourage active dialogue among attendees to help inform MSRB's future undertakings.*

**Has Your Municipal Disclosure Been Hacked?****Wednesday, June 8, 1:30-2:30 pm**

*This session will provide finance and debt management officials a re-introduction of the cybersecurity topic including awareness of new risks that cybersecurity brings to borrowing credits that debt managers must administer. Panel discussion will focus on disclosure efforts and ideas relating to cybersecurity leading to good municipal disclosure without providing hackers a roadmap to future cybersecurity attacks.*

**Municipal Analyst and Investor Wish List****Wednesday, June 8, 2:45-3:45 pm**

*This session will include multiple municipal analysts and investors of municipal obligations and provides issuers an excellent opportunity to hear what investors are currently searching for combined with what municipal analysts would like to see from issuers in order to move quickly on buy-side decisions. This panel will provide an excellent exchange between states/issuers and these important market participants.*

## Technology in the Treasury

### Republic A

#### **Behind the Ransomware Iron Curtain, Preparedness and Disclosure**

**Tuesday, June 7, 9:45-10:45 am**

*Ransomware cybercriminals are daily targeting federal, state and local governments, plus court systems. Such attacks are devastating on many levels. Our panel, including an Ice Miller partner and former CIA officer who has been involved in hundreds of incidents including negotiations with these groups, will discuss the threat, best practices, and incident response. The discussion will include a mini-tabletop exercise with audience participation. Along with the exercise there will be conversation around disclosure and best practices for internal controls.*

#### **Beyond Treasury's Rush to Remote Access**

**Tuesday, June 7, 11:00-12:00 pm**

*As Covid-19 demonstrated, the rush to remote access is a business continuity scenario that stands apart from short-term emergencies, which are resolved in a matter of hours or days. The years-long challenge that Covid brought to the workplace has been a key driver in digitizing the public sector at large, even as cybersecurity remains an ever-present threat. This session will help State Treasurers and staff understand how to balance easy, anywhere access with guards against rogue agents and hackers. Learn: Tactics to defend offices from potential harm; How Zero Trust safeguards remote access to mission critical systems; How to know when security has been breached; and Security checklist when procuring technology.*

#### **Treasury Systems Evolution – Why Legacy Systems are Holding You and Your Employees Back**

**Tuesday, June 7, 1:30-2:30 pm**

*State treasurers are tasked with overseeing more cash than most countries have. Yet, the systems being used to oversee the cash and investments are typically built off of technology from the 90s. Automation is the most over-used word in the technological dictionary. This session hosted by Clearwater Analytics will help state treasurers see how automation, specifically among treasury systems, unlocks a whole new world of possibilities. In addition, this session will explore the evolution of other products, and how that can correlate to increased risk and large opportunity cost by not relying on the latest technology. Items that will be discussed include cyber security, employee retention, total cost of ownership analysis, along with many others.*

#### **Building a Next-Generation Cyber Defense Team**

**Wednesday, June 8, 8:30-9:30 am**

*Cyberattacks are a daily reality when it comes to protecting our digital assets. The industry is coming to an understanding that these attacks are inevitable. The massive investment in cyber security technology can no longer reduce the risk of breaches, when cyber defense teams are not skilled in operating the tools at their disposal. This session hosted by Cyberbit will discuss how agencies can dramatically improve cyber-readiness, by building cyber defense skills using next-generation approaches like hyper-realistic simulation.*

**Low Hanging Technology Fruit: Advancing Transformation with Low Code & RPA****Wednesday, June 8, 9:45-10:45 am**

*True digital transformation begins with savvy business owner's entrance into application generation. With development teams overwhelmed and development costs skyrocketing, providing low/no code and robotic process automation (RPA) tools to these business owners can provide true digital transformation in government. Hosted by the Arkansas Treasury office, join this interactive panel to learn more.*

**Everyone is Talking Crypto, What do we need to know?****Wednesday, June 8, 11:00-12:00 pm**

*Crypto has been called everything from a fad to a Ponzi scheme to the digital revolution and it's about to change the world as we know it. Some states are working on regulations for the growing industry. Others have tried to accept cryptocurrency for tax payments. State pension funds are investing in crypto. Mayors are grabbing attention to take pay in crypto. How can states best prepare for whatever comes next in the world of digital currency? Join this lively discussion hosted by S & P Global Ratings.*

**Cyber Crimes 2.0****Wednesday, June 8, 2:45-3:45 pm**

*Join the Bank of America's Cyber Crimes Division to discuss trends and best practices with a corporate practitioner to help your organization with strategies for protecting from and reacting to fraud and cyber crimes in the financial industry.*

**Join the Financial Wellness Education Movement Offered by NAST & Enrich****Thursday, June 9, 9:00-10:15 am**

*Is your state on board? During this hands-on workshop, you will learn how your office can implement the NAST and Enrich award-winning financial education platform and offer a solution tailored to the unique needs of your citizens. The NAST Foundation offers this personalized, interactive financial wellness platform for free through a grant from Wells Fargo. Join the cohort of Treasury offices that are already part of the program. Hear from your colleagues who are already having great success with improving the financial well-being of their citizens and learn how you too can be part of this exciting movement (and opportunity)!*

## **Unclaimed Property**

**Texas Ballroom E**

**Thank you to our track sponsor Innovative Advocate Group**

### **NAUPA Auditors Community Meeting (State Members Only)**

**Monday, June 6, 3:00-3:45 pm**

### **State of the States Pts. 1 & 2**

**Tuesday, June 7, 8:30-10:15 am**

*Hear from your colleagues around the world in this series of updates from our member states/nations/territories.*

### **A Matter of Interest**

**Tuesday, June 7, 10:30-12:00 pm**

*States follow several different practices when paying interest on claims for the period that property is held in state custody. A handful of states pay on all; many on none; for others, only on properties that were interest-bearing. In this session an expert panel will provide an overview of current state interest payment practices and lay out the arguments for and against. In addition, the panel will discuss the different methods to calculate interest (statutory fixed rate, actual returns, external benchmarks, time limits, etc.)*

### **Lies, #\*%! Lies, and Statistics**

**Tuesday, June 7, 1:30-2:30 pm**

*As Mark Twain observed: "There are three kinds of lies: Lies, #\*%! Lies, and Statistics." Opponents will use data and statistics in an attempt to convince the public, policymakers, and even the courts that state unclaimed property programs are ineffective money-grabs by government. NAUPA and individual state programs must work together to provide consistent reporting of accurate data. Responses to requests for data need to use similar methodologies – whether for the NAUPA Annual Report or requests by associations, the news media, or legislators.*

### **5 Years After RUUPA: Look Both Ways Before Crossing That Road**

**Tuesday, June 7, 2:45-4:15 pm**

*It has been over 5 years since the ULC adopted its Revised Uniform Unclaimed Property Act ("RUUPA"). This panel will discuss the extent to which RUUPA has been implemented, changes that have been made to RUUPA in those states that have enacted it and how certain provisions of RUUPA might be improved.*

### **Unclaimed Property Outreach: Ways to Impact Your State's Program**

**Wednesday, June 8, 8:30-9:30 am**

*Hear how member states are utilizing innovative, unconventional and even quirky ways of connecting owners with their unclaimed property.*



**Bedrock Erosion: Constitutional Challenges to State UP Enforcement and Administration****Wednesday, June 8, 9:45-10:45 am**

*In recent years, holders have increasingly raised defenses under the U.S. Constitution to limit the reach of state unclaimed property laws and the effectiveness of unclaimed property compliance examinations. While most of these defenses have been rejected by federal courts, a few have received some traction. This session will review the many Constitutional claims that holders have thrown against the state enforcement law, with special consideration given to those that have stuck. The session will include an examination of the American Bar Association's Unclaimed Property Subcommittee claims of the unconstitutionality of certain provisions of RUUPA and of predecessor Uniform Unclaimed Property Acts.*

**Let Us Not Split Into Factions: Holder Efforts to Limit the Effectiveness of Multi-State and Contract Audits****Wednesday, June 8, 11:00-12:00 pm**

*For more than 35 years, multi state audits have proven to be an efficient and cost-effective means of states achieving compliance, particularly with respect to holders owing material amounts of unclaimed property on an interstate basis. However, holder advocates are seeking to develop new approaches to limit if not halt these cooperative efforts. Learn about the historical context of multi-state audits, the new approaches holders are taking to prevent states from auditing in concert, and how states are addressing these challenges. Create an awareness of the tools beings used by holder advocates to limit the ability of contract auditors to perform unclaimed property audits*

**The Latest Digital Products and Implementing Virtual Currency Custody Services****Wednesday, June 8, 1:30-2:30 pm**

*This session will discuss the elements of implementing custody services for virtual currency as well as a thorough explanation of a number of new digital assets and products which may eventually become unclaimed property.*

**Recent Legal Developments and Legislation Impacting Unclaimed Property****Wednesday, June 8, 2:45-3:45 pm**

*This is intended to be a hybrid session that focuses on: (1) changes to state laws impacting unclaimed property over the past 12 months and (2) litigation in the courts to resolve disputes relating to the application of unclaimed property laws.*