

2025 TMTS Conference Program

The complete program including speakers will be available in the conference app.
Text subject to change.

[Conference Overview](#)

[ABLE Savings Plans](#)

Essex (4th Floor)

[Banking & Cash Management](#)

Grand Ballroom 9-10 (3rd Floor)

[College Savings Plans](#)

Harborside Ballroom C-E (4th Floor)

[Communications & Marketing Pathway](#)

[Financial Education & Empowerment](#)

Laurel (4th Floor)

[Retirement Security](#)

Grand Ballroom 9-10 (3rd Floor)

[State Debt Issuance](#)

Grand Ballroom 7-8 (3rd Floor)

[Technology & Innovations in the Treasury](#)

Kent (4th Floor)

[Unclaimed Property](#)

Grand Ballroom 1-4 (3rd Floor)

Conference Overview

Monday, June 2

Pre-conference Breakfast & NAUPA First Time Attendee Breakfast

8:00-9:00 AM

Pre-conference Lunch

11:30 AM-12:30 PM

State Treasurers' Emeritus Meeting (Invitation only)

3:00-4:30 PM

Offsite Venue hosted by former State Treasurer Nancy Kopp (MD)

Former State Treasurers are invited to this NAST affiliate group. No matter your current employment status (working or retired or someplace in between), former treasurers are invited to attend.

State Treasurers' Discussion (Invitation Only)

3:30-5:00 PM

Grand Ballroom 9-10 (3rd Floor)

Join your fellow State Treasurers for a members-only meeting and pre-conference meet and greet.

TMTS New Attendee Orientation

4:45-5:45 PM

Grand Ballroom 1-4 (3rd Floor)

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. You'll also hear from Corporate Affiliate Board members about membership, ask questions, and reconnect with friends and colleagues. All questions, comments and feedback are welcome.

Welcome Reception

6:00-8:00 PM

Foyer and Grand Ballroom 5-6 (3rd Floor)

Kick off the conference with old and new friends alike. All registered attendees are invited.

Young Professionals (Under 40) Reception at [James Joyce](#), Hosted by the NAST Corporate Affiliate Board

8:00-10:00 PM

All conference attendees under 40 are invited to join NAST Corporate Affiliate Board members at James Joyce's indoor patio located around the corner from the hotel. Meet & network with colleagues from both public and private sectors!

Tuesday, June 3**Networking Breakfast & Welcome from NAST President, Host State Treasurer & Network Chairs****7:30-8:20 AM**

Join us for breakfast and hear from NAST President Treasurer Thomas Beadle (ND), Maryland's host-state Treasurer Dereck Davis and Comptroller Brooke Lierman, and our Network Chairs.

Networking Lunch & Keynote Speaker**Networking Lunch 12:00-1:00 PM****Keynote Speaker 1:00-2:00 PM**

Alicia Rainwater, with The Center for Generational Kinetics, brings deep expertise in bridging workforce generational gaps. With experience spanning industries from healthcare to global nonprofits, she delivers insightful, research-driven strategies to help public finance employees navigate and thrive in a multigenerational workplace.

Dinner & Exhibits at the [National Aquarium](#)**7:00-9:30 PM**

Get excited for the opportunity to explore all the interactive exhibits, including Dolphin Discovery, and enjoy a buffet dinner with all conference attendees. The aquarium is a ten minute walk from the hotel. Thanks to Vestwell & Federated Hermes for their support of this event.

Wednesday, June 4**Networking Breakfast****7:30-8:20 AM**

Back by popular demand networking by topic. Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions. See the app and signs to find your topics and color!

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

Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions. See the app and signs to find your topics and color!

Deputy Treasurers/Chiefs of Staff Caucus Meeting (Invitation only)**4:15-5:00 PM****Dinner & Networking at [Power Plant Live](#)****6:00-9:00 PM**

Conference attendees will have access to Luckie's Tavern, Luckie's Liquors and Leinenkugel's Beer Garden for dinner, drinks and arcade games. Join us for a casual evening of fun conversation with your colleagues and friends. Thanks to PFM Asset Management & U.S. Bank for their sponsorship of this event.

Thursday, June 5**Networking Breakfast****7:30-8:15 AM**

Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions. See the app and signs to find your topics and color!

Boxed Lunch**12:00-1:00 PM**

ABLE Savings Plans
Essex (4th Floor)

Thank you to our track sponsor Ascensus

Monday, June 2

ABLE Boot Camp

10:30 AM-12:00 PM

Get your ABLE self in shape with this first-ever ABLE Boot Camp! Seasoned ABLE veterans and new-bees alike will flex their ABLE muscles – from history of ABLE legislation and regulations to ABLE Basics, the role of SSA and promoting ASPN.

ASPN Strategic Plan Committee Meeting

12:00-2:00 PM

ASPN Executive Board Meeting

2:00-3:30 PM

Tuesday, June 3

ASPN Conference Opening & The Voice of the Account Holder

8:30-9:30 AM

ASPN leadership welcomes members to Baltimore and provides an update on recent network activities. This will be followed by a roundtable opportunity for ABLE program administrators and managers to hear from our account owners, Hear directly from customers about how their ABLE account helps them, challenges experienced with the account, and recommendations for improvements or enhancements.

New partnerships for ABLE Age Adjustment

9:45-10:45 AM

ABLE programs have done an excellent job reaching out to organizations and individuals who serve people with intellectual, developmental, and congenital anomalies - but there are several groups that are underrepresented, and with Age Adjustment around the corner, could be even more disadvantaged. How do we reach these other groups? Is it our messaging? Is it our outreach tactics? Are we not educated about these groups? How can we develop strategies and resources for a successful launch of the ABLE Age Adjustment in 2026.

How Increased Age of Onset Helps Shape the Future of ABLE

11:00 AM-12:00 PM

The increase of the Age of Onset from 26 to 46 has the potential to impact all aspects of ABLE programs. Some of the questions to be addressed include: 1) Investment Strategies: Will the now larger, older and potentially more affluent ABLE participants seek different investment offerings? Are target date funds a potential offering? More single fund options? 2) Operational Challenges: With the larger and more diverse group of savers will the onboarding process change? How can we take advantage of new contribution channels like the VA? What new data points should we collect? (Age of onset pre-26 vs post-26, Veteran status, household income, savings goals, etc.) 3) Outreach to Eligible Participants, and Other Providers: What new groups (e.g. VA) should we be targeting? Will the RIA community see the ABLE accounts as a new "ROTH like" retirement savings vehicle for eligible participants? Will there be more / less / the same opportunity with Organizational ALRs and Rep Payees? 4) Marketing, Branding and

Financial Literacy: How does our messaging change in response to this new group of savers? Does our messaging become more targeted and nuanced? Will the SSA asset cap become less of an issue for subsets of this expanded group?

ASPN State of the States

2:15-3:15 PM

Hear from your colleagues about new initiatives, proposed/enacted legislation supporting state ABLÉ programs; partnership opportunities; marketing attempts/successes, staffing expansions, etc. This opportunity is focused on joining together with your ABLÉ peers to learn of ideas to incorporate in your state.

Annual ABLÉ Data Review: Identifying Trends and Opportunities

3:30-5:00 PM

The ASPN Data & Benchmarking Committee will utilize the member reported data to prompt discussions and highlight plan successes in account growth, outreach, and saver behavior that signals new opportunities.

Wednesday, June 4

What the heck is due diligence anyway? The Importance of Third-Party Risk Management and Due Diligence for State-Sponsored Savings Programs

8:30-9:30 AM

Joint Session with Retirement Security

In this session, panelists will share insights and discuss the importance of developing a comprehensive risk management framework, including due diligence process to identify and mitigate the potential impact of risks on state-sponsored savings programs. Whether you are new to due diligence or are a seasoned expert, you'll get answers to important questions, such as: Where to begin? What is required and why? How does this relate to your state's statutes and the success of your program? Learn the ins and outs of due diligence and build a due diligence plan that fulfills requirements, simplifies reporting from your plan manager, and leaves you feeling like a due diligence rock star!

ABLE as a retirement vehicle

9:45-10:45 AM

Millions of Americans are unable to utilize traditional retirement accounts, due to their participation in means-tested benefits programs. And other Americans simply have no access to a retirement plan if they are un- (or under-) employed. But these individuals still need a solution for long-term future savings. Can ABLÉ accounts fill the gap? In this session, we hope to explore:

- *ABLE's potential to serve as a retirement account*
- *Is there a broader concept of what "retirement" means in the disability community – especially for individuals who may be unemployed or underemployed?*
- *Examples of employers using ABLÉ accounts in lieu of a 401(k) / other retirement plan • Messaging / branding ideas for communicating ABLÉ as a retirement solution (and legal issues to be aware of!)*
- *How to use legislation to boost ABLÉ's position in the retirement space (e.g. ABLÉ Employment Flexibility Act; ABLÉ/Saver's Match)*

Connections that Count

11:00 AM-12:00 PM

This session will present strategies used by different ABLE state programs to share information about the ABLE program to large groups of ABLE eligible people. It will include presentations about outreach through school systems, foster care systems, and state Medicaid waiver waitlists. Will also include an open forum for session participants to share other strategies used to promote ABLE programs.

Exploring Plan Incentives to Boost Engagement**1:45-2:45 PM****Joint Session with 529 College Savings Plans**

Many 529 plans offer incentives to new and existing customers to support 529 plan growth, including when recognizing and celebrating “529 Day” each year in May. Offering incentives can spur action from both current account owners (action = contribute) and prospective account owners (action = enroll). Recent focus group participants in Pennsylvania said matching programs would be a motivating factor to start and/or increase contributions to a 529 account. Hear about incentives and find unique ways to promote your state’s 529 plan with marketing activities explained in an easy-to-understand way and the applicability of incentives to ABLE accounts.

Medicaid, Escheatment, Legislation, and Other Scary Things**3:00-4:00 PM**

A panel of experts will review relevant legislative and regulatory issues, including Medicaid recapture, the future of the ABLE Tomorrow Act, IEP Legislation, escheatment/unclaimed property, and more. The session will cover findings from the ASPN Medicaid survey results and highlight efforts to support and influence the latest ABLE legislation and ASPN priorities. Hear from states who have introduced beneficial state legislation in areas like state IEP meetings and how they were able to effectively move their ABLE legislation. State/Program managers will also discuss their experiences and policies on escheatment and unclaimed property.

Thursday, June 5**Expanding Capacity of Government-sponsored Financial Plans through Innovation and Partnerships****8:30-9:30 AM****Joint Session with ABLE Savings Plans, 529 Savings Plan, Financial Education & Innovations in Treasury**

The session will involve an engaging discussion wherein panelists will discuss strategies for wealth building opportunities through state-sponsored programs. This topic will cover proposed and tested solutions to enhance financial and retirement security. Based on evidence-based research and with a focus on building financial security and opportunity, panelists will share ideas and piloted strategies that leverage government-sponsored retirement and education savings programs to enhance retirement and 529 plan uptake.

ASPN Members visit the National Federation for the Blind headquarters to meet with leadership and staff**9:00-10:00 AM - Tour NFB Headquarters (please plan to arrive by 8:45 am)****10:00-11:30 AM - NFB & ASPN Forum**

ASPN and NAST members are invited to engage with NFB leadership and staff to close out TMTS. NFB’s national headquarters is located near TMTS and provides us with a great opportunity for partnership development and ABLE engagement. NFB leadership will welcome

our participants before providing a tour of their facility, which includes the history of NFB, training facilities, living areas, the International Braille and Technology Center for the Blind, and much more.

Both groups will then discuss NFB organizational structure, how their members engage with NFB, state conventions, regional chapters, and how ABLE programs can accessibly communicate the benefits of ABLE accounts to the blind community. We will close with a dialogue on ABLE Age Adjustment and its promotion through NFB moving towards January 2026.

Address:

*National Federation of the Blind - National Headquarters
200 East Wells Street at Jernigan Place
Baltimore, MD 21230*

Transport:

The NFB HQ is located 2 miles from the Baltimore Marriott Waterfront hotel. Participants are encouraged to utilize taxi, rideshare, and/or carpool. NFB does have public parking. Upon arrival proceed into the building, use the elevators to access the fourth floor. The NFB front desk will then help direct you to the Utah Auditorium.

Baggage:

An area has been designated near the front desk for storing bags for attendees departing Baltimore directly from the NFB visit.

Banking & Cash Management
Grand Ballroom 9-10 (3rd Floor)

Tuesday, June 3

Taking a Long-Term View on the Short-Term Markets: A Comprehensive Outlook for Liquidity

8:30-9:30 AM

In this session, Debbie Cunningham, Federated Hermes' CIO for Global Liquidity Markets, will connect the dots between recent economic data, Federal Reserve moves, and the potential policies of the Trump 2.0 administration to provide a comprehensive outlook for short-term fixed income investors. As the liquidity markets are on the move, treasury practitioners should be prepared to know what might happen both today and in the future.

Meeting consumer needs – faster, digital disbursements and consumer choice

9:45-10:45 AM

This session will focus on emerging payment options available in the Public Sector. How can State treasurers and other agencies keep up with expectations of the modern consumer? We will dive into check alternatives that empower the consumer to “choose” the method of payment. We will explore efficiencies, enhanced security features and cost savings these emerging technologies can provide to State Treasurers and related agencies. This session applies to use cases such as unclaimed funds, courts, DMVs, DOT, and refunds.

Mastering the RFP Process for Banking Services – From Selection to Implementation

11:00 AM-12:00 PM

Selecting the right banking partner is critical for optimizing treasury operations, managing risk, and ensuring cost efficiency. This session will provide treasury professionals with a step-by-step guide to crafting effective banking RFPs, evaluating responses, and successfully implementing new banking relationships. Attendees will gain insights into best practices for defining requirements, ensuring competitive pricing, and leveraging technology to streamline the RFP process.

Deepfake Ahead: Real Fraud Prevention in the AI Era

2:15-3:15 PM

Artificial Intelligence models have produced an entirely new set of risks and fraud methodology. We review the increased risks along with tools to combat the fraud attempts and secure your organization.

SEC's Treasury Clearing Rule: New Opportunities for State Treasurer Investment Programs

3:30-4:30 PM

The SEC's proposed US Central Clearing Rule will significantly reshape the US Treasury market. A recent Fixed Income Clearing Corporation (FICC) survey suggests that more than \$4Tn in additional volume across the cash and repo market will require central clearing by the Dec 2025 and Jun 2026 deadlines. While there are exemptions to the rule, all market participants should consider the impacts of central clearing on market liquidity and cash investment options. In particular, the rule may require modifications in the way states transact some "traditional" repo but also creates new opportunities for state treasurers to expand their use of repo and streamline operations.

Wednesday, June 4**Economic Update - The Economic State of States: Settling into the New Normal****8:30-9:30 AM****Joint Session With State Debt Issuance Track**

This panel provides an overview of evolving macroeconomic trends, regional differences, and the implications for state economic outlooks under new federal administration policies.

529 College Savings Plans
Harborside Ballroom C-E (4th Floor)

Thank you to our track sponsors Ascensus and Catalis

Monday, June 2

CSPN Prepaid Tuition Plan Forum

10:00 AM-12:00 PM

CSPN Member Engagement Committee

CSPN Legal & State Affairs Committee Meeting

CSPN Rebrand Working Group

12:00-1:00 PM

CSPN Communications Committee Meeting

CSPN Federal Initiatives Committee Meeting

1:00-2:00 PM

CSPN Data, Operations & Technology Committee Meeting

2:00-3:00 PM

529 Opening Remarks by CSPN Chair + Fundamentals Primer

3:00-4:30 PM

Tuesday, June 3

Welcome and Introduction of the CSPN Program

8:45-9:00 AM

Navigating the CSPN Strategic Plan into Action

9:00-9:45 AM

We have our CSPN Strategic Plan, now what? This session will identify how to move our strategy to execution. With a Network supported by several active committees, transitioning from strategy to execution requires a clear action plan that breaks down strategic objectives into manageable tasks and milestones. It is essential to identify the pillars of our work and for each Member to take ownership of the tasks to ensure accountability, to move 529s forward, and to understand how the Strategic Plan is working for you and your program. You will learn how to navigate our Strategic Plan and will be ready to support our mission!

The Future of 529 Plans: One Size doesn't Fit All

10:00-10:30 AM

Join us for a fireside chat facilitated by MEFA Podcast host Jonathan Hughes. The interactive discussion with panelists and the audience will center on the expansion of qualified 529 expenses in recent years. The panel of experts will share industry data and also the tools that students are using to take advantage of expanded qualified uses, and how these options open doors for students to realize their individual postsecondary and career readiness goals, whether through a 2 or 4-year college path, trade school or vocational training program or a registered apprenticeship opportunity.

Desert Island Challenge**10:30-11:00 AM**

Join us for an interactive leadership exercise that will leave you ready to navigate whatever challenges you might face on your 529 team.

The Future of 529: Innovations in Gifting & Fraud Prevention**11:00 AM-11:45 AM**

This session focuses on the future of 529 gifting and explores innovative strategies aimed at enhancing consumer experience and protection. Join our panel of experts as they discuss how to leverage consumer habits to make 529 gifting more intuitive and accessible. We'll explore creative approaches to drive gifting and examine the critical measures needed to safeguard consumers against fraud in the digital age.

Following a Playbook—Setting Yourself Up For Investment Oversight Success**2:30-3:00 PM**

The session will provide 529/ABLE Executive Directors and Board Members with a playbook for investment oversight, including a suggested fiduciary calendar. The importance of an Investment Policy Statement will be discussed, along with the key sections of a well-written document. Best practices for evaluating investment menus and fees will be detailed as well. Additionally, attendees will learn different qualitative and quantitative guidelines for measuring their Plan's investment options.

Legal Changed My Picasso to a Black and White Photo**3:00-3:45 PM**

The panel will discuss the challenges faced by marketing teams in developing interesting and engaging marketing materials while remaining compliant with legal requirements. Learn effective ways for marketing staff to coordinate with legal staff to find creative solutions.

Setting an Optimal Investment Lineup: Exploring Investments from a Fiduciary Standpoint**4:00-5:00 PM**

This session will explore what we consider when determining the "right" set of investment options, especially with expanded use of 529s, how do plan administrators make sure that the investment menu serves investors with different needs and objective. This also includes how we as administrators and fiduciaries adjust investment options, if at all, to capture younger, investors – or really any investor – who value(s) policy-oriented investments. This could include a discussion on how (or whether) plan fiduciaries should respond to potential investor interests in "specialty" investments such as a bitcoin ETF, an ESG portfolio or a fossil fuel free portfolio.

Wednesday, June 4**CSPN State of the States: Steering the ship****9:00-10:30 AM**

CSPN is steering the ship and is thrilled to announce the return of the "State of the States" session at this year's conference. We are eager to connect you with initiatives of note or merit for the benefit of all! So, put on your captain's hat and get ready to hear 529 tales and shanties from around the nation.

Closing the Gap: Engaging Low-to-Moderate Income (LMI) Families in Education Savings

11:00-11:45 AM

Help Low-to-Moderate Income (LMI) families achieve financial security and strengthen communities. This session examines how to engage them in meaningful college savings conversations, using insights from personal finance behaviors. Discover actionable strategies to build trust, inspire action, and encourage adoption of tools like 529 plans and CSAs. Learning Objectives: • Leverage consumer behavior insights to guide outreach. • Identify barriers and opportunities in college savings for LMI families. • Implement proven strategies to enhance engagement and adoption.

Exploring Incentives to Boost Engagement

2:00-2:45 PM

Joint Session with ABLE Savings Plans

Many 529 plans offer incentives to new and existing customers to support 529 plan growth, including when recognizing and celebrating “529 Day” each year in May. Offering incentives can spur action from both current account owners (action = contribute) and prospective account owners (action = enroll). Recent focus group participants in Pennsylvania said matching programs would be a motivating factor to start and/or increase contributions to a 529 account. Hear about incentives and find unique ways to promote your state’s 529 plan with marketing activities explained in an easy-to-understand way.

- *Small-dollar incentives*
- *CSA incentives*
- *Big dollar incentives*
- *Incentives related to KPI behavioral engagement*
- *Partnering with foundations*

Digital Bridges Across America in Miniature: a 529 Journey

3:00-4:00 PM

Discover how Maryland’s rich diversity—known as “America in Miniature”—offers a blueprint for reaching families across the nation. This session explores innovative digital marketing and engagement strategies for 529 plans. We will explore tactics, such as geo-targeting, and AI tools, to inclusive visual storytelling that resonate with diverse and hard-to-reach audiences. Through interactive polls and a compelling Maryland 529 case study, attendees will gain actionable insights to boost participation and build stronger, more equitable campaigns that maximize ROAS.

Big Top Branding: The Magic of Managing Multiple Brands

4:00-5:00 PM

Step right up and witness the greatest marketing show on earth! In this session, we’ll reveal the secrets behind juggling multiple brands and 529 offerings with the finesse of a seasoned ringmaster! This session will teach you how to keep your brand portfolio in perfect balance, master the art of audience engagement, and deliver a performance that leaves your college savers clamoring for an encore. Prepare for a high-flying adventure through creative strategies, innovative tools, and the circus tricks that make managing multiple brands look like a breeze. Our cast of performers are seasoned 529 marketing magicians and brand tamers ready to help you learn how to: - Keep the message crisp and clear; - Minimize duplication and internal

competition between brands while maximizing impact; and - Reducing friction in helping families evaluate and choose the plan that's right for them. So whether your organization offers direct-sold, advisor, prepaid, ABLE, or state-facilitated retirement plans, don't miss the spectacle—step into the spotlight and discover how to make every brand shine!

Thursday, June 5

The Power of Play: YouTube Strategies That Can Drive 529 Plan Growth

9:00-10:00 AM

This session will show how to use YouTube as an effective marketing tool to engage families, increase awareness, and drive enrollment in your 529 plan. You'll learn tips on how to build a clear, results-driven strategy that can boost visibility, engagement, and trust. We'll cover common problems for starting a YouTube strategy, possible solutions to those problems, and how to fit YouTube into your broader marketing efforts. Real world examples will show how 529 plans and other companies are using YouTube to connect with audiences where they spend their time.

Leveraging Opportunities with Financial and Educational Organizations

10:15-11:00 AM

This session will explore creative ideas on how to engage with your community to facilitate financial literacy opportunities to create awareness around 529 plans. LaKesha and Jenny will address the diversity of connected organizations, how we engaged with them, and what success looked like. We'll walk session attendees through an exercise of identifying potential partners, determining different types of initiatives, addressing barriers and establishing metrics. The goal is to take an actionable plan back to your state.

Financial Education & Empowerment Laurel (4th Floor)

Tuesday, June 3

Building an Economy for All: Baby Bonds and Beyond

8:30-9:30 AM

Joint session with Technology & Trends in the Treasury

To build an economy that works for everyone, policy makers seek bold, bipartisan solutions. Investing in people can both promote human flourishing and drive economic growth. Baby bonds are an innovative policy tool that provides young adults with publicly funded trust accounts that can be accessed for specific wealth-building uses, including education, homeownership, small business, and retirement. The funds are intended as a long-term investment designed to address generational poverty and provide ‘start up’ capital to allow our neighbors to pursue fulfilling, productive, prosperous, and self-directed lives. California, Connecticut, and Washington, D.C. have passed baby bonds legislation. Another 20 states have either introduced or are seriously considering legislation. Learning objectives: Understand importance of wealth and people-centered investments for families, communities, and our economy; the research / economic theory behind wealth building solutions, featuring Baby Bonds as a piece of a larger puzzle; How Connecticut – led by the Treasurer’s office - became the first in the country to pass Baby Bonds legislation and is driving momentum around the country; how and why policies that promote wealth matters for State Treasurer / Comptroller offices & complements other programs of Treasury; and steps you can take to develop a Baby Bonds initiative in your state.

Driving Financial Education and Empowerment Through Technology

9:45-10:45 AM

A wave in financial literacy education has formed. 26 states now require financial literacy for high school graduation, financial wellness is the number one requested workplace benefit, micro-investing has opened a previously “closed” door to millions of non-investors, and individuals are largely being tasked with responsibility for their retirement planning and financial future. This session will engage panelists and participants to explore how best to use technology and AI to support this change and help constituents build and maintain wealth. The combination of financial literacy awareness, AI and technology has created a generational opportunity to lead change and improve economic mobility, household net worth and the financial well-being of constituents. The world is looking for leadership, and NAST can show the way forward.

Supporting Educators - Financial Education Resources and Best Practices

11:00 AM-12:00 PM

With the growing emphasis on financial education nationwide, and more states prioritizing related courses within their offerings, the need for teacher and district resources is greater than ever. In this session, representatives from AFSA Education Foundation and Jump\$tart Coalition for Personal Financial Literacy will share practical, free resources and best practices that State Treasurers and others can use as valuable sources of information, volunteer support, and guidance for educators to ensure they are prepared for evolving financial education requirements.

Partnering to Protect the Public - Federal Agencies, Education & Tools

2:15-3:15 PM

Learn from federal agencies that help lead efforts for financial and investor education. In this session, we are pleased to welcome representatives from the Federal Trade Commission Division of Consumer & Business Education, Securities and Exchange Commission Office of Investor Education and Advocacy, and the Federal Deposit Insurance Corp. Consumer Education Section to highlight their resources and tools, and how State Treasurers and their teams can collaborate to advance financial wellness.

Life-Sized Learning - Financial Literacy Through Interactive Play**3:30-4:30 PM**

This session will showcase an innovative, life-sized board game that teaches elementary-aged children essential financial skills through interactive play. Participants will learn how this engaging activity reinforces counting money, teamwork, social skills, and basic math concepts like addition and subtraction. Attendees will gain insights into implementing hands-on financial literacy programs in libraries, summer camps, and community centers, leaving with practical strategies to make financial education fun, accessible, and impactful for young learners.

Wednesday, June 4**Data and Trends: Leveraging Insights from the National Financial Capability Study****8:30-9:30 AM**

What does the latest research say about financial capability in your state? Every three years since 2009, the FINRA Foundation conducts comprehensive surveys in every state to measure an array of factors, including financial behaviors and knowledge. Led by Research Director Gary Mottola, this session highlights the new findings – before the release of the full report in July. What can you do with it? Data are available to Treasurers and can be incorporated into state-level scorecards to highlight trends and help advance policy.

Financial Education for All: Engaging People from All Communities**9:45-10:45 AM**

Join us for a moderated discussion with respected financial education leaders with success reaching populations that have traditionally been underserved by conventional programs and approaches. Learn how they have overcome barriers that can prevent young people from accessing financial literacy resources and instead putting them on a path to a lifetime of financial well-being. In the process, not only will we discuss what efforts have been effective but by learning from their experience, we will also gain new perspectives and educate ourselves as well.

Empowering Financial Education for Reentry: Overcoming Challenges and Sharing Best Practices**11:00 AM-12:00 PM**

This session unites efforts from Washington and Kentucky to empower justice-involved individuals through financial education programs. We'll showcase the Washington State Treasurer's Office's initiatives within incarceration, juvenile rehabilitation, and re-entry facilities, alongside Kentucky's tailored financial empowerment bootcamps. Within this session, Kentucky and Washington representatives will elaborate on the difficulties people may encounter while attempting to duplicate these efforts in their own states. We will share the unique challenges, potential roadblocks, and actionable pathways to successful integration of these programs. Attendees will gain insights into outreach strategies, partnerships, and curriculum design, equipping them with practical tools to launch or expand similar initiatives in their states.

Together, we'll explore the transformative impact of financial education in creating pathways to success for marginalized communities.

Financial Education Programs: How to expand Treasury programs without breaking the bank

1:45-2:45 PM

State Treasurer's offices provide a variety of programs or resources for financial literacy. Join this session to discuss methods for expanding these programs on a budget, from utilizing private-public-partnerships, to organizations like credit unions or other financial organizations. This session will also look at the effectiveness of different financial education interventions. Participants will leave with a list of possible partnerships.

Informal Financial Education Directors' Caucus Meeting

3:00-4:00 PM

Join caucus members for a chance to connect in person!

Thursday, June 5

Expanding Capacity of Government-sponsored Financial Plans through Innovation and Partnerships

8:30-9:30 AM

Joint Session with ABLER Savings Plans, 529 Savings Plan, Financial Education & Innovations in Treasury

The session will involve an engaging discussion wherein panelists will discuss strategies for wealth building opportunities through state-sponsored programs. This topic will cover proposed and tested solutions to enhance financial and retirement security. Based on evidence-based research and with a focus on building financial security and opportunity, panelists will share ideas and piloted strategies that leverage government-sponsored retirement and education savings programs to enhance retirement and 529 plan uptake.

Retirement Security
Grand Ballroom 9-10 (3rd Floor)

Thank you to our track sponsor Ascensus

Wednesday, June 4

What the heck is due diligence anyway? The Importance of Third-Party Risk Management and Due Diligence for State-Sponsored Savings Programs

8:30-9:30 AM

Joint Session with ABLÉ Savings Plans

In this session, panelists will share insights and discuss the importance of developing a comprehensive risk management framework, including due diligence process to identify and mitigate the potential impact of risks on state-sponsored savings programs. Whether you are new to due diligence or are a seasoned expert, you'll get answers to important questions, such as: Where to begin? What is required and why? How does this relate to your state's statutes and the success of your program? Learn the ins and outs of due diligence and build a due diligence plan that fulfills requirements, simplifies reporting from your plan manager, and leaves you feeling like a due diligence rock star!

State Programs 3.0: What Upgrades Can Be Made to Promote Financial Inclusion and Increased Savings

9:45-10:45 AM

Panelists will present research findings and engage the audience in robust discussion and consideration on how state-sponsored retirement savings programs can use these findings to enhance program design features that improve individuals' ability to save for retirement and build wealth. The panel will also consider the incentives, tools and resources to support employee financial health, the impact of CIP rules on program participation and growth, and other key factors to maintain continued awareness and access to savings and investments.

Asset Limits in Public Benefit Programs and Impact on Wealth Building

1:45-2:45 PM

Joint Session with ABLÉ Savings Plans & Financial Education and Empowerment

In this session, panelists will consider how asset limits in public benefit programs impede wealth building and saving for emergencies. As participants in the state programs continue to save automatically each month, this could lead to savers potentially being ineligible and disqualified from needed benefits. Disabled individuals and low-income older adults receiving Supplemental Security Income (SS) face similar issues where asset limits impede wealth building. The panel will also consider the Saver's Match provision in SECURE 2.0 and possible guidance needed to determine whether federal matching funds will be subject to asset limits for state and federal benefits programs.

Retirement Security State of the States

3:00-4:00 PM

Overview of current updates from program directors, administrators and industry stakeholders that support state-sponsored retirement programs, including new initiatives and successes, partnership opportunities, program design enhancements, federal and state legislative initiatives, etc. This opportunity is focused on joining together with peers to learn and share ideas.

Thursday, June 5**Expanding Capacity of Government-sponsored Financial Plans through Innovation and Partnerships****8:30-9:30 AM****Joint Session with ABLE Savings Plans, 529 Savings Plan, Financial Education & Innovations in Treasury**

The session will involve an engaging discussion wherein panelists will discuss strategies for wealth building opportunities through state-sponsored programs. This topic will cover proposed and tested solutions to enhance financial and retirement security. Based on evidence-based research and with a focus on building financial security and opportunity, panelists will share ideas and piloted strategies that leverage government-sponsored retirement and education savings programs to enhance retirement and 529 plan uptake.

State Directors' Working Group Discussion (Invitation Only)**9:45-10:45 AM**

Join with other state directors for an invitation-only working group meeting to discuss pre-selected topics and issues.

State Debt Issuance
Grand Ballroom 7-8 (3rd Floor)

Thank you to our track sponsor PFM

Monday, June 2

SDMN Meet and Greet/Tim Schaefer Memorial Debt Manager of the Year

4:00-4:45 PM

Join us for the awarding of the State Debt Management Network's (SDMN) annual "Tim Schaefer Memorial Award for Debt Manager of the Year" followed by a networking happy hour for those in the debt management industry. Hosted by the Board of SDMN.

Tuesday, June 3

Selecting the Right Bond Sale Method: Strategies for Market Success

8:30-9:30 AM

Navigating the diverse landscape of bond sale methods requires a strategic approach tailored to market conditions and financing goals. This session will explore public offerings, private placements, and limited offerings, as well as the considerations behind competitive versus negotiated bond sales. Experts will discuss the pros and cons of each method, key decision-making factors, regulatory implications, and tools for evaluating pricing performance.

Navigating the Bond Tender Process: Key Considerations for Success

9:45-10:45 AM

The bond tender process is a critical tool for issuers looking to refinance or retire outstanding debt strategically. This session will provide an in-depth review of the tender process, covering essential steps, regulatory requirements, pricing methodologies, and market conditions that impact execution. Attendees will gain insights into structuring a successful tender, assessing financial implications, and leveraging best practices to optimize outcomes.

Addressing the Infrastructure Funding Gap: The Role of Debt and State Financial Entities in Supporting Local Governments

11:00 AM-12:00 PM

This session discusses sustainable financing strategies, the role of state financial institutions, and credit implications of underinvestment in infrastructure.

The Future of Infrastructure Funding: Federal, State, and Alternative Solutions

2:15-3:15 PM

With growing demands for transportation and infrastructure investment, states must balance federal funding opportunities with state-level financing tools and alternative funding models. This session will provide a comprehensive overview of federal funding programs, anticipated policy changes, and strategies to minimize disruptions. Additionally, panelists will build upon a previous session to explore how states can leverage bonds, P3s, and other financing mechanisms to build sustainable infrastructure investment plans.

Understanding Investor Priorities: What Drives Bond Investment Decisions?

3:30-4:30 PM

As market conditions shift, bond investors continuously reassess their priorities, weighing factors such as credit quality, economic trends, and emerging risks. This session will explore what investors look for when making investment decisions, including key financial metrics,

interest rate expectations, and sector-specific trends. Experts will provide insights into how issuers can effectively position their bonds to attract investor demand and ensure market confidence.

Wednesday, June 4

Economic Update - The Economic State of States: Settling into the New Normal

8:30-9:30 AM

Joint Session With Banking & Cash Management Track

This panel provides an overview of evolving macroeconomic trends, regional differences, and the implications for state economic outlooks under new federal administration policies.

State Credit in Transition: Rating Criteria, Risk Factors, and Strategic Responses

9:45-10:45 AM

Shifting credit rating methodologies, economic uncertainty, and policy changes are reshaping the landscape for state issuers. This session will explore emerging risks, including climate considerations and evolving federal policies, while providing insights into the latest credit rating criteria and expectations from rating agencies. A roundtable discussion with industry experts will highlight key factors affecting state credit and strategies for maintaining financial stability.

Safeguarding Public Finance: Cybersecurity Strategies for Financial Resilience

11:00 AM-12:00 PM

As cyber threats grow more sophisticated, public finance professionals must prioritize cybersecurity to protect sensitive financial data and ensure operational continuity. This session will explore emerging cyber risks, regulatory requirements, and best practices for securing financial systems. Experts will share insights on incident response planning, vendor risk management, and proactive measures to defend against cyberattacks targeting public finance operations.

Beyond Compliance: Strategic Approaches to Post-Issuance Disclosure

1:45-2:45 PM

Meeting mandatory disclosure requirements is just the baseline—today's issuers are leveraging voluntary disclosure to enhance transparency and attract investors. This session will explore strategies for proactive communication through EMMA, investor websites, and other channels. Experts will discuss best practices for timely, relevant, and investor-friendly disclosures, as well as how issuers can use voluntary transparency to build stronger relationships with the market.

Regulatory Roundtable: Key Updates from the SEC and MSRB

3:00-4:00 PM

Maintaining an open dialogue with regulators is essential for issuers and all market participants. This session provides a unique opportunity to engage with representatives from the MSRB and SEC as they discuss their latest priorities, regulatory developments, and areas of market focus. Gain insights into evolving policies, compliance expectations, and the broader regulatory landscape shaping the municipal market.

Technology & Innovations in the Treasury
Kent (4th Floor)

Tuesday, June 3

Building an Economy for All: Baby Bonds and Beyond

8:30-9:30 AM

Joint session with Financial Education

To build an economy that works for everyone, policy makers seek bold, bipartisan solutions. Investing in people can both promote human flourishing and drive economic growth. Baby bonds are an innovative policy tool that provides young adults with publicly funded trust accounts that can be accessed for specific wealth-building uses, including education, homeownership, small business, and retirement. The funds are intended as a long-term investment designed to address generational poverty and provide 'start up' capital to allow our neighbors to pursue fulfilling, productive, prosperous, and self-directed lives. California, Connecticut, and Washington, D.C. have passed baby bonds legislation. Another 20 states have either introduced or are seriously considering legislation. Learning objectives: Understand importance of wealth and people-centered investments for families, communities, and our economy; the research / economic theory behind wealth building solutions, featuring Baby Bonds as a piece of a larger puzzle; How Connecticut – led by the Treasurer's office - became the first in the country to pass Baby Bonds legislation and is driving momentum around the country; how and why policies that promote wealth matters for State Treasurer / Comptroller offices & complements other programs of Treasury; and steps you can take to develop a Baby Bonds initiative in your state.

Embracing AI: Transforming Government Treasury and Finance Operations

9:45-10:45 AM

The landscape is rapidly evolving, and AI is at the forefront of this transformation, compelling government agencies to adapt and embrace new technologies. Join us as we explore how AI is reshaping the current landscape, particularly in areas like core cash payments, checks, ACH, and cash posting. In the face of challenges such as natural disasters, cyber threats, and staffing shortages, AI offers innovative solutions that will revolutionize our operations over the next several years. We'll examine how our agencies will transform over the next several years while needing to do more with fewer resources available at disposal.

Gen AI is everywhere, but what is it doing?

11:00 AM-12:00 PM

Join this panel discussion of trials and success stories of state governments using generative artificial intelligence. Examples include: 24-hour information for constituents, disaster response efficiencies, better cyber protection, uses vary greatly. We'll discuss trends and case studies.

How State Treasurers can use AI to Make a Difference

2:15-3:15 PM

By gaining a clear understanding of the challenges and potential of AI, state treasurers can effectively harness this technology to improve financial management and decision-making. AI can analyze data to identify trends, forecast revenue changes, and optimize investment strategies. It also streamlines budgeting, enhances risk assessment, and promotes transparency in public spending. Automated systems can help detect fraud and inefficiencies,

ensuring better fiscal accountability. Ultimately, AI enables state treasurers to make informed, data-driven decisions for more effective, sustainable financial management.

AI Agents: The Undercover Workforce You Need

3:30-4:30 PM

In the high-stakes world of state treasury operations, AI agents are the ultimate supporting cast—ready to streamline workflows, reduce errors, and boost efficiency. This session will showcase how automation, AI, and digital workflows, from an orchestration of multiple specialty agents to Computer Using Agent (CUA), can take routine tasks off your staff's plate, allowing them to focus on strategic initiatives. Through real-world examples, we'll explore how integrating AI agents with existing systems can transform operations and enhance service delivery. Get ready to put AI to work for you!

Wednesday, June 4

Pension Plan Design and what they mean for the recruitment and retention of the public sector workforce

8:30-9:30 AM

Over the last decade and a half, many state retirement systems have shifted to plan design, in many cases reducing benefits for workers, including adopting an alternative plan, changing retirement eligibility criteria, and reducing or eliminating COLAs. In addition, many state retirement systems are failing short of providing retirement security across the workforce, with states and teacher retirement systems without social security coverage especially at risk of this. Researchers and practitioners will share how changes to plan design can impact recruitment and retention for state and local workers and strategies to improve retirement security and retirement readiness across the public workforce.

Navigating Procurement? Here's a Map: Alternative Routes for Procuring New Vendors

9:45-10:45 AM

One of the greatest challenges innovative treasury teams face is navigating the labyrinth of procurement processes required to partner with a new vendor. There's no silver bullet for getting around this, but it's helpful to hear how others have found success in working through procurement processes in efficient, ethical ways. We'll dive into the unique approaches that three different State Treasury teams took to procure a new technology solution and facilitate a collaborative discussion to gain insights from the group.

Modernizing Treasury Operations: Leveraging Emerging Payment Technologies to Transform Government Financial Systems

11:00 AM-12:00 PM

Discover how state treasurers and financial leaders can leverage emerging payment technologies like RTP and FedNow to modernize treasury operations and streamline both pay-in and pay-out processes. These technologies offer transformative opportunities to improve efficiency, reduce costs, and enhance constituent trust by expediting vendor payments, tax refunds, public assistance, and unclaimed property disbursements. This session will explore real-world use cases, implementation strategies, and the broader impact of integrating these innovations into state financial ecosystems. We will also dive into recent market trends surrounding emerging payable and receivable methods, discussing the benefits of adding new payment tools, considerations for payment acceptance strategies in the current environment, and how government agencies can embrace these new technological opportunities to modernize payment capabilities.

Cyber Threats and Resilience: Protecting Financial Systems and Government Assets in an Evolving Digital Landscape

1:45-2:45 PM

As emerging technologies like AI create new opportunities, they also provide cyber criminals with more sophisticated tools to target government entities and organizations holding valuable information and financial assets. Global cybercrime costs are expected to rise 50%, reaching \$13.82 trillion by 2028. This session, hosted by Wells Fargo's Cyber Advisory Services team, will cover the latest tactics used by cyber criminals, including phishing, BEC, and ransomware, and will highlight best practices for mitigating risks in the evolving cyber threat landscape. Additionally, it will explore emerging threats targeting financial systems and state treasuries, offering actionable insights to identify vulnerabilities, mitigate risks, and strengthen digital infrastructure. Designed for treasury professionals, this session will equip you with strategies to protect critical financial assets, safeguard public trust, and enhance your organization's resilience against increasingly sophisticated cyber threats.

Unclaimed Property
Grand Ballroom 1-4 (3rd Floor)

Thank you to our track sponsors Discovery Audit Services & Kroll

Monday, June 2

First Time Attendee Breakfast

8:00-9:00 AM

Committee Meetings:

Communications (States Only)

9:00-10:00 AM

Fraud (States Only)

9:00-10:00 AM

Auditors (States Only)

10:00-11:00 AM

Virtual Currency and Emerging Trends (States Only)

10:00-11:00 AM

Legal (States Only)

11:00 AM-11:50 PM

Welcome, Awards and the State of the States

2:00-3:30 PM

Receive an update from members around the nation and celebrate our award winners as we kick off the unclaimed property track.

Tuesday, June 3

There's S'More! Fraud Panelists Are Back and Ready to Answer Your Burning Fraud Questions

8:30-9:30 AM

Panelists from your favorite 2024 session are back and ready to tackle unclaimed property fraud updates for 2025. We will take a look at fraud trends across the nation and highlight prosecutions as well as see where there's room to grow!

Unclaimed Property is Like Rust: It's Everywhere!

9:45-10:15 AM

Unclaimed property can sometimes be found where you least expect it. And in recent years, states and their compliance auditors have found it in some pretty strange places. This session will touch on some of the more unique transactions that can yield unclaimed property (such as product warranties, gas apps, and car dealerships), and challenge the audience to identify even stranger things.

Making the Most out of Media Inquiries**10:15-10:45 AM**

This TED Talk Style session will shed light on how the Office of the Comptroller's communication experts handled an antagonistic media inquiry into the agency's unclaimed property program and share key tactics you can use to up your media relations game! The agency's Director of Media Relations will discuss how transparency, reliance on internal subject matter experts, and live demos can make an impact.

Unlocking Identity Verification: AI-Powered Automation for State Government Transformation**11:00 AM-11:30 AM**

Discover how the State of Utah is leading innovation with the Amorphic Identity Verification Solution, powered by AWS Bedrock and 70+ AWS data and analytics services. In this session, AWS and Utah State leaders will showcase how Intelligent Automation is revolutionizing data management, identity verification, and fraud prevention in state services. Attendees will gain practical insights on automating workflows, enhancing compliance, and reducing fraud risks while driving operational efficiency through cloud and AI technologies. Learning Objectives: Understand how AI and cloud services can automate complex identity verification processes and reduce operational inefficiencies. Learn how AWS Bedrock, along with data and analytics services, supports secure and scalable automation for government agencies. Explore real-world outcomes and key success factors for deploying Intelligent Automation in public sector services.

Cryptocurrency Custody: Miracle or Mirage?**11:30 AM-12:15 PM**

Previously, the virtual currency industry was either ambivalent concerning the disposition of unclaimed virtual currency or favored liquidation. Now however components of that industry are pushing (sometimes forcefully) for legislation requiring that unclaimed coins be taken in and held by state programs. While virtual currency custodians do exist, at the current time it is unclear whether they are in fact a viable option for state programs (due to scope of services, cost, and liability concerns). This presentation will review the perceived state challenges with virtual currency custody, the industry push for custody legislation, one program's experience in working with a custodian, and the results of a groundbreaking study by the Oregon State Treasury to ascertain the feasibility of custody arrangements for unclaimed virtual currency.

You Have Fraud, I Have Fraud, We All Have Fraud**2:15-3:15 PM**

PA Treasury's Office of Investigations (OOI) will talk about the increase of fraudulent documents that the Bureau of Unclaimed Property has been encountering. For example, driver's licenses, other government IDs, Bank Statement, Social Security Cards, and Utility Bills. OOI will discuss that use of JPEG metadata to determine if an image was edited. As PA is one of the few states that processes unclaimed property payments by means of ACH, OOI will explain the controls that we have in place to combat fraud in that area and their success stories.

Silver Tsunami – Employment Strategies in a Specialized Unclaimed Property Field**3:30-4:30 PM**

This session will include but is not limited to talent acquisition, implementation of a temporary staff pool, immediate and year-out organizational chart changes to maintain operations thru a significant number of staffing changes in key Unclaimed Property vacancies. Discussion will include highlights of an Internal Audit report issued to senior Department officials. Operational

challenges and ways to reduce aged inventory will be addressed. Open discussion will be asked for to compare benchmarks for other states.

Wednesday, June 4

Retirement is Not the End of the Road

8:30-9:30 AM

ERISA, IRAs and Forced Rollover, Roth, SEP, 401(k), 403(b), 457(b), DB, DC, EBSA, DOL, IRS. It can be confusing. But this isn't a retirement planning session. Instead, a panel of experts will discuss the varying treatment of different types of retirement assets that are (or would be) presumed abandoned under state unclaimed property laws: individual accounts, ERISA-covered accounts, state and local government pensions and deferred compensation plans, private plans, etc. Why is NAST's SURCH important and what is the status of SURCH?

Unclaimed Property in 2024: Post-MoneyGram, the Legal Landscape Evolves

9:45-10:45 AM

This session provides a comprehensive overview of the critical unclaimed property legal and legislative developments of the past year, and their implications for the future. We'll analyze key case law trends from the last five years, and highlight significant state legislative enactments (both positive and negative). We'll then delve into the MoneyGram Supreme Court decision, exploring what was clarified, what remains ambiguous, and the potential for future litigation – including reporting obligations for national banks, the definition of "similar written instruments," and the crucial intersection of banking and unclaimed property laws.

We won the battle, not the war

11:00 AM-12:00 PM

States have won more unclaimed property litigation in recent years than some may realize. Holder advocates are quick to push out news of favorable rulings, but not the subsequent state victories. In short, states have won a lot of battles. But the war is far from over. Instead of a recitation of legal decisions from the past year by lawyers (and for lawyers), an expert panel will discuss litigation victories by state unclaimed property program over recent years in Delaware, Arizona, California, Florida, and Illinois (to name a few).

Driving Unclaimed Property Success: From Maryland's Modernization to National Outreach Innovations

1:45-2:45 PM

Discover how Maryland revolutionized its unclaimed property program by transitioning from outdated practices to a modern, efficient system through strategic organizational changes, technological advancements, and legislative updates. This session will also delve into diverse tools and collaborative strategies employed by states across the nation to expand their programs, focusing on effective outreach initiatives and partnerships with legislators, associations, and community groups.

A Matter of Interest – The Sequel

2:50-4:20 PM

Whether states pay interest on claims used to be a sleepy and esoteric issue for attorneys to debate. Now more states are being required to pay interest because of litigation. Whether does not answer how. What interest rate to pay is an obvious first question. But, the questions keep coming: fixed or variable, how often does it update, how long does interest accumulate, when does it start accumulating, what kind of deductions are allowed, how does 1099-INT reporting

work? To date, no court has dictated the answers. A panel of experts discusses the varying solutions states have developed – both in litigation and by statute.

Thursday, June 5

Unclaimed Property Fundamentals: A Holder's Essential Guide (Holder Training)

8:30-9:30 AM

This foundational session provides a comprehensive overview of unclaimed property (UCP) essentials. Perfect for those new to UCP or needing a refresher, this session covers:

- **What is Unclaimed Property?** Defining different property types and dormancy periods.
- **Due Diligence:** Understanding your legal obligations to locate owners.
- **Filing and Reporting:** Step-by-step guidance on accurate and timely reporting.
- **Unclaimed.org Resources:** Leveraging free resources to streamline your compliance efforts.
- **Finding your Money:** Businesses can have property, learn how to effectively search.

Leave this session with a solid understanding of your core responsibilities.

Advanced Unclaimed Property Strategies: Audits, Compliance, and Beyond (Holder Training)

9:45-10:45 AM

Take your UCP knowledge to the next level! This session delves into advanced topics critical for experienced holders:

- **NAUPA III File Formatting:** Learn about the new file format coming soon.
- **Navigating Audits:** Preparing for and responding to state audits effectively.
- **Establishing a Robust Compliance Plan:** Developing internal controls and procedures to minimize risk.
- **Understanding Exemptions:** Accurately identify and preserve records.

Gain insights to optimize your UCP processes and mitigate potential penalties.

Ask the Experts: Your Unclaimed Property Questions Answered (Holder Training)

11:00 AM-12:00 PM

This interactive session is your opportunity to get personalized answers from leading state unclaimed property administrators. Bring your toughest questions, whether they relate to reporting, compliance, audits, or specific property types. Benefit from direct access to experts and connect with representatives from various states, both in-person and virtually. This is a unique chance to clarify any uncertainties and build valuable relationships.

Communications & Marketing Pathway

Tuesday, June 3

New partnerships for ABLE Age Adjustment

9:45-10:45 AM (Essex)

ABLE programs have done an excellent job reaching out to organizations and individuals who serve people with intellectual, developmental, and congenital anomalies - but there are several groups that are underrepresented, and with Age Adjustment around the corner, could be even more disparaging. How do we reach these other groups? Is it our messaging? Is it our outreach tactics? Are we not educated about these groups? How can we develop strategies and resources for a successful launch of the ABLE Age Adjustment in 2026.

Making the Most out of Media Inquiries

11:30 AM-12:00 PM (Grand Ballroom 1-4)

This TED Talk Style session will shed light on how the Office of the Comptroller's communication experts handled an antagonistic media inquiry into the agency's unclaimed property program and share key tactics you can use to up your media relations game! The agency's Director of Media Relations will discuss how transparency, reliance on internal subject matter experts, and live demos can make an impact.

Deepfake Ahead: Real Fraud Prevention in the AI Era

2:15-3:15 PM (Grand Ballroom 9-10)

Artificial Intelligence models have produced an entirely new set of risks and fraud methodology. We review the increased risks along with tools to combat the fraud attempts and secure your organization.

Legal Changed My Picasso to a Black and White Photo, or Coloring Within the Lines: Creative Marketing that is Compliant

3:30-4:30 PM (Harborside Ballroom C-E)

The panel will discuss the challenges faced by marketing teams in developing interesting and engaging marketing materials while remaining compliant with legal requirements. Learn effective ways for marketing staff to coordinate with legal staff to find creative solutions.

Wednesday, June 4

Data and Trends: Leveraging Insights from the National Financial Capability Study

8:30-9:30 AM (Laurel)

What does the latest research say about financial capability in your state? Every three years since 2009, the FINRA Foundation conducts comprehensive surveys in every state to measure an array of factors, including financial behaviors and knowledge. Led by Research Director Gary Mottola, this session highlights the new findings – before the release of the full report in July. What can you do with it? Data are available to Treasurers and can be incorporated into state-level scorecards to highlight trends and help advance policy.

Exploring Incentives to Boost Engagement

1:45-2:45 PM (Harborside Ballroom C-E)

Many 529 plans offer incentives to new and existing customers to support 529 plan growth, including when recognizing and celebrating "529 Day" each year in May. Offering incentives can spur action from both current account owners (action = contribute) and prospective account owners (action = enroll). Recent focus group participants in Pennsylvania said matching

programs would be a motivating factor to start and/or increase contributions to a 529 account. Hear about incentives and find unique ways to promote your state's 529 plan with marketing activities explained in an easy-to-understand way.

Digital Bridges Across America in Miniature: a 529 Journey

3:00-4:00 PM (Harborside Ballroom C-E)

This presentation will offer an exploration of innovative digital engagement strategies for 529 plans, using Maryland as a microcosm of America. The session will delve into why Maryland is called "America in Miniature," examining its diverse topography and demographics as a representation of the broader U.S. landscape. Attendees will gain insights into the current tech landscape, including the potential of AI and the importance of addressing bias, as well as practical approaches to utilizing new technologies for outreach and engagement. The presentation will cover the benefits of geo-targeting, the significance of inclusive engagement, and the power of impactful storytelling in connecting with diverse audiences. Throughout the session, interactive polls (via Pigeonhole) will engage the audience, testing their knowledge of Maryland's demographics, gauging their understanding of digital marketing tactics, and assessing key takeaways. The presentation will conclude with a case study and a data-driven example from Maryland 529, demonstrating how these strategies can be effectively implemented within an integrated marketing campaign. The goal of our session is to equip attendees with actionable insights and strategies to enhance their 529 plan communications and engagement efforts across diverse American communities.

Big Top Branding: The Magic of Managing Multiple Brands

4:00-5:00 PM (Harborside Ballroom C-E)

Step right up and witness the greatest marketing show on earth! In this session, we'll reveal the secrets behind juggling multiple brands and 529 offerings with the finesse of a seasoned ringmaster! This session will teach you how to keep your brand portfolio in perfect balance, master the art of audience engagement, and deliver a performance that leaves your college savers clamoring for an encore. Prepare for a high-flying adventure through creative strategies, innovative tools, and the circus tricks that make managing multiple brands look like a breeze. Our cast of performers are seasoned 529 marketing magicians and brand tamers ready to help you learn how to: - Keep the message crisp and clear; - Minimize duplication and internal competition between brands while maximizing impact; and - Reducing friction in helping families evaluate and choose the plan that's right for them. So whether your organization offers direct-sold, advisor, prepaid, ABLE, or state-facilitated retirement plans, don't miss the spectacle—step into the spotlight and discover how to make every brand shine!

Thursday, June 5

The Power of Play: YouTube Strategies That Can Drive 529 Plan Growth

8:30-9:30 AM (Harborside Ballroom C-E)

This session will explore how to leverage YouTube as a powerful marketing tool to connect with families, boost engagement, and drive enrollment in your 529 plan. With video content dominating the digital landscape, YouTube offers an unparalleled opportunity to educate, inspire, and convert viewers into savers. Attendees will learn how to develop a results-driven YouTube strategy that effectively communicates the value of 529 plans, increases brand awareness, and fosters trust among diverse audiences. The session will cover best practices for creating compelling video content, optimizing videos for discovery, analyzing performance metrics, and integrating YouTube campaigns into a broader marketing strategy. Examples will be shared to illustrate how 529 plans can use YouTube to reach their audience where they are

most active - online. Additionally, we'll explore how AI can simplify content creation, from scriptwriting to creating avatars, helping marketers save time and resources while producing high-quality videos. Learning objectives: 1. Understand the power of video 2. Content Strategy Development 3. Optimization Techniques 4. Analytics and ROI 5. Integration and Execution 6. Incorporate AI tools