

AGENDA

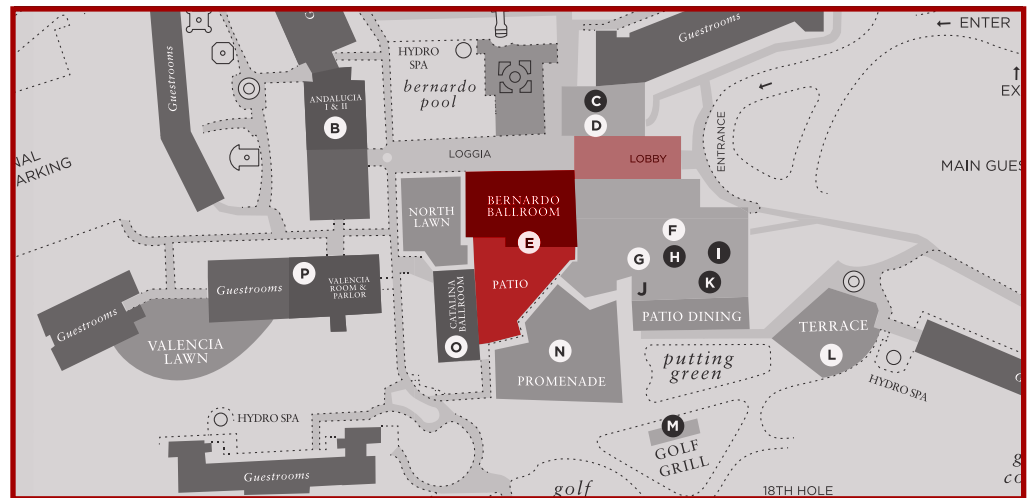
Map of Rancho Bernardo Inn:

Bernardo Ballroom Foyer - Registration and Badge Pick-up

Bernardo Patio - Breakfast, Lunch, and Reception

Bernardo Ballroom - General Session

Lobby - Meeting Area for Shuttles



DAY 1 • AGENDA

May 21, 2025

6:00 AM - 6:30 AM

Registration Opens | Bernardo Ballroom Foyer

Please check in at Hospitality Desk

6:30 AM - 7:45 AM

Breakfast | Bernardo Patio

8:00 AM - 8:25 AM

Driven By Direction Conference Intro

Salvatore M. Capizzi, CEPA

Chief Sales & Marketing Officer | Dunham

8:25 AM - 9:15 AM

Thinking Back to Why We Built Our Field of Dreams

Salvatore M. Capizzi, CEPA

Chief Sales & Marketing Officer | Dunham

SUMMARY:

This session explores the wisdom found within the iconic movie Field of Dreams and its connections to our business. Through selected scenes from this classic film, you will reconnect with the core purpose that first created your love for our profession. The presentation follows the journey from the initial whisper in the cornfield to the emotional final scene, examining how advisors can rediscover their original motivation. You will gain a fresh perspective on the significance of your work and the lasting impact advisors create for their clients and their families.

9:15 AM - 10:05 AM

Optimizing Unused Dunham Features

Helmut Boisch, PMP

Chief Operating Officer | Dunham

SUMMARY:

Helmut Boisch, COO, presents enhancements to our technology designed to improve your efficiency and client experience. He will share recent platform upgrades, demonstrate new capabilities, and outline the strategic tech vision. This session includes valuable input from our Advisory Board members, allowing advisors to help us shape future technological development.

10:05 AM - 10:15 AM

Break

10:20 AM - 11:10 AM

Advisors Roadmap to Tax Reform

Sam Donaldson, J.D., LL.M.

Georgia State University

SUMMARY:

This presentation led by Sam Donaldson provides financial advisors with a comprehensive overview of upcoming federal tax changes and planning considerations expected as major provisions of the 2017 Tax Cuts and Jobs Act (TCJA) sunset at the end of 2025. It equips advisors with insights and strategies to proactively engage clients in light of the shifting tax environment.

DRIVEN • BY
DIRECTION

DAY 1 • AGENDA

Continued

May 21, 2025

11:10 AM - 12:00 PM

The Wealth-Building Travel Kit: Must-Have Trust Tools and How To Use Them

Ann Rosevear, Esq.

President & Chief Trust Officer | Dunham Trust Company

SUMMARY:

Ann Rosevear examines how strategic trust structures can create extraordinary opportunities for wealth preservation and legacy planning. Drawing on her extensive experience, she will demonstrate practical skills in identifying applications for maximizing tax efficiencies, addressing family dynamics, solidifying business exits and fulfilling clients' long-term legacy objectives. This session provides actionable insights for advisors seeking sophisticated solutions for business owners and high-net-worth clients.

12:00 PM - 1:15 PM

Lunch | Bernardo Patio

1:20 PM - 2:10 PM

Navigating Turbulence: The Crossroads of Credit, and Interest Rate Risk

Panel:

James E. Craige, CFA

Stone Harbor Investment Partners | DNIOX: Dunham International Opportunity Bond

Jeremy H. Burton, CFA

PineBridge | DNFRX: Dunham Floating Rate Bond

Ryan Dykmans

Chief Investment Officer | Dunham

Moderator:

Nehemiah McFarlin

Regional Director, West | Dunham

SUMMARY:

This panel brings together portfolio managers from Dunham's International Opportunity Bond and Floating Rate Bond to discuss the current risk landscape. In today's complex economic environment, these experts will dissect how credit quality concerns and interest rate volatility management strategies intersect across fixed income markets. These panelists will be joined by Dunham's own Chief Investment Officer, Ryan Dykmans, moderated by Nehemiah McFarlin, Dunham's West Regional Director, and together they will share their perspectives on navigating these interconnected risks, identify opportunities, and discuss positioning these portfolios in the current market cycle. The discussion will provide actionable insights for attendees looking to optimize their fixed income allocations amid shifting monetary policies and macroeconomic uncertainties.

DAY 1 • AGENDA

Continued

May 21, 2025

2:10 PM - 2:50 PM

Getting Creative with Donor-Advised Funds

Hyrum Grenny

Chief Innovation Officer | Charitable Advisors

SUMMARY:

In this presentation, Hyrum will showcase innovative giving strategies through real-world examples like utilizing Charitable Trusts to minimize tax impacts when donating S-Corporation interests, creating international impact by establishing a school in Ghana through strategic fiscal sponsorships, and protecting research integrity with specialized Field of Interest Funds that provide legal defense and community awareness. These creative applications demonstrate how the flexibility of Dunham's donor-advised structure can overcome traditional charitable giving limitations while maximizing both tax benefits and philanthropic impact.

2:50 PM - 3:00 PM

Break

3:00 PM - 3:50 PM

A Trustee's Role: Steering Clients Towards Success

Daniel Sands, CFP - *Director of Trust Investments | Dunham Trust Company*

David Osgood - *Sr. Trust Officer | Dunham Trust Company*

SUMMARY:

Dan Sands and David Osgood reveal how integrating charitable planning strategies strengthens client relationships while creating new revenue opportunities. Drawing on their extensive expertise from Dunham Trust Company, they will explore practical approaches for incorporating philanthropy into wealth plans. Learn how charitable solutions address tax concerns, fulfill legacy objectives, and differentiate your practice in a competitive marketplace.

3:50 PM - 4:00 PM

Break

4:00 PM - 5:00 PM

When a Compass Can Be More Important Than a Map

Jeffrey Dunham

Founder, Chairman & CEO | Dunham

SUMMARY:

In this inspiring keynote, Jeffrey Dunham, Founder and CEO of Dunham, shares his motivational philosophy that success comes not from following predetermined paths but from having the right guidance. Drawing from personal experience building Dunham from the ground up, he reveals why a compass representing core values and adaptable principles can prove more valuable than rigid maps when navigating our ever-changing industry. This uplifting message will renew your purpose and provide practical wisdom for professional and personal journeys.

5:30 PM

Shuttles Depart for Stone Brewery

1999 Citracado Parkway, Escondido, CA 92029

6:00 PM - 8:00 PM

Cocktail Reception & Dinner | Stone Brewing, Escondido

DAY 2 • AGENDA

May 22, 2025

6:30 AM - 7:45 AM

Breakfast | Bernardo Patio

8:00 AM - 9:00 AM

Protecting Clients from Scams and Frauds

Ben Edwards

William S. Boyd Law School

SUMMARY:

This session, led by Benjamin P. Edwards, will explore the growing threat of financial scams, their impact on clients, and the responsibilities of financial professionals in preventing fraud. Key topics include common scam tactics, regulatory requirements, and best practices for safeguarding clients. A real-world case study will highlight warning signs and the role of financial advisors in fraud detection. The session will conclude with a Q&A discussion with actionable strategies that will help recognize common financial scams and red flags, understand regulatory obligations and legal considerations, and implement best practices to protect clients from fraud.

9:00 AM - 9:45 AM

The AI Revolution

Brandon Wilson

Director of Information Technology | Dunham

SUMMARY:

Brandon Wilson, Director of IT and Chief Information Security Officer, will guide us through an eye-opening journey into 'The AI Revolution.' You will discover how artificial intelligence is transforming the world of financial services—from enhancing client engagement to streamlining workflows and making smarter decisions. Brandon will not only showcase powerful tools but also share practical, ready-to-use AI workflows that you can implement immediately. Get ready to see how AI can become your most valuable assistant, amplifying your impact without replacing your expertise.

9:45 AM - 10:15 AM

Break & CHECKOUT

10:15 AM - 11:05 AM

Advanced Wealth Planning – Timing, Combining, and Sequencing

Joe Strazzeri, Esq.

Attorney & Counselor at Law | Strazzeri Mancini LLP

SUMMARY:

In this fast-paced hour, enhance your skills with conversation drivers/tools, two of which may be private labeled by you as a Dunham Advisory Board member: The Four Asset Motives -and- Advanced Wealth Strategies at-a-Glance. Also, review 5 case study examples utilizing timing, combining, and sequencing of advanced legal, financial, and tax planning strategies.

DAY 2 • AGENDA

Continued

May 22, 2025

11:05 AM - 11:55 AM

An Exciting Economy, Wild Markets, and the Emotionless Dunham DC

Ryan Dykmans, CFA - *Chief Investment Officer | Dunham*

Jason Greer, CFA - *Sr. Analyst | Dunham*

SUMMARY:

Join our CIO and Senior Analyst as they break down today's unpredictable markets, where mixed economic data, trade wars, and wild price swings amplify both fear and greed. Yet while emotions drive many investors off course, the emotionless DunhamDC algorithm thrives, seizing opportunities by buying fear and selling greed — turning chaos into opportunity.

12:00 PM - 1:15 PM

Lunch | Bernardo Patio

1:20 PM - 2:00 PM

Women of the Golden Rock

Jamie Jones - *Regional Director, Southeast | Dunham*

Margo Keegan, CEPA - *Regional Director, Midwest | Dunham*

SUMMARY:

This presentation explores strategies for marketing financial services to women, using Myanmar's Golden Rock as a powerful metaphor. Learn why targeting women is important as they will control \$30 trillion by 2030. You will discover proven approaches for authentic connections and provide marketing strategies to help you pass the "Dinner Party Test" and capture your share of this unprecedented wealth transfer.

2:00 PM - 2:40 PM

Geoguesser - Where in the World?

Ari Parsay

Regional Account Manager, Northeast | Dunham

SUMMARY:

Put your geography skills to the test in this fun and interactive game. See stunning locations around the globe (or not) and compete with fellow advisors to see who can identify the most destinations. Get ready for a world tour without leaving your seat.

2:40 PM - 2:55 PM

Break

DAY 2 • AGENDA

Continued

May 22, 2025

3:00 PM - 4:00 PM

Connection - I See You As A Person

Dr. Kevin Elko

Keynote Motivational Speaker & Bestselling Author

SUMMARY:

One of the best things you can do to improve yourself is to learn how to connect with people. Connection is simply defined as I see you as a person. The phrase used today to describe what is going on in society is extraverted loneliness, which means we are walking around in a crowded world yet people have never reported feeling lonelier and more isolated. Connection is the answer to this dilemma - an intentional act to convey a message to our clients that they are seen as a person. This closing presentation will help participants utilize tactics to connect to others. It teaches self-talk to help connect, listening skills (feel, felt, found) and the use of thank you.

4:30 PM - 6:30 PM

Farewell & Reception | Bernardo Patio