SPEAKERS

JAMES B. DAVIS co-leads Gunster's Tax practice and serves in the firm's Office of General Counsel for ERISA. He has been practicing law since 1975. His experience includes ERISA and employee benefits law, estate planning, transactional business tax law, corporate and business law, and health care related counsel. He also counsels for profit and tax-exempt clients in areas of taxation, executive and deferred compensation such as 403(b) and 457(b) & (f) plans, defined contribution and defined benefit pension plans, stock option and phantom stock plans, welfare benefit plans, executive compensation, 409A nonqualified deferred compensation, as well as ESOP operations and feasibility. Jim is a trustee of the Gunster 401K and cash balance plans.

Jim's experience includes estate, wealth and sophisticated tax and asset protection planning. He also provides counsel as to the tax consequences of an array of business transactions including business succession.

In the area of health care law, practical know-how is often the key factor to achieving a desired outcome. With a focus on the client's often specific objectives, Jim advises them on health care related governance documents and negotiations, including shareholder, operating and employment agreements for multi-owner entities including affiliated service and controlled groups.

A frequent lecturer, expert witness and author, Jim currently serves as an adjunct professor at the University of Miami School of Law in the Heckerling Graduate Program in Estate Planning (LLM) where he teaches Partnership and Subchapter S Corporation Taxation.

ALEX DOUGLAS'S extensive legal experience focuses on probate, trust, and guardianship litigation. He is rated by Martindale-Hubbell as an "AV" attorney, the highest rating, has been named a "Super Lawyer" by Thomson Reuters, and recognized as a Florida Legal Elite attorney throughout the years. He actively speaks on probate, trust, and guardianship law and participates in The Florida Bar's Real Property, Probate, and Trust Law Section. He is also an active member of the Orange County Bar's Estate, Trust, and Guardianship Committee where he serves on the Steering Committee.

DONALD A. KRESS is Chief Executive Officer and President of Coral Gables Trust Company (the "Company"). Effective August 1, 2015 he joined the Company as a Senior Vice President and Chairman of the Trust Administrative Committee. He also serves on the Board of Directors of the Company, the Executive Committee of the Board. He retired from The Northern Trust Company in June of 2014. Don was Northern's Fiduciary Practice Leader for Miami-Dade and Broward Counties, Florida. He also acted as a senior trust administrator for a select group of high net worth clients. Prior to joining Northern Trust, he managed various teams of trust and investment professionals for First Chicago Bank in Chicago, Illinois for approximately 12 years. Don was Associate General Counsel of Miami Corporation, a private holding company based in Chicago, previous to his First Chicago experience. Don earned an AB in English Literature from Dartmouth College in 1967 and a JD from The University of Pennsylvania Law School in 1971.

Don is a member and Past President of the Estate Planning Council of Greater Miami and is a member of the University of Miami Planned Giving Advisory Board. He was a member of the faculty and past board member of the Florida Trust Schools for several years ending in 2019 and was on the board and faculty of the American Bankers Association National Trust School, where he taught courses in trust administration for 8 years ending in 2002. Don is a member of the Board of Directors of Vizcaya Museum and Gardens Trust, Inc., a member of the Board of Directors of PhilanthropyMiami, Inc. and is Secretary/ Treasurer of the Board of Directors of the Peacock Foundation. He has been admitted to the practice of law in the states of Illinois, Nebraska and New York.

THEODORE KYPREOS, Jones Foster Shareholder, is an experienced trial and appellate attorney who focuses his practice inthe areas of probate and trust litigation, trust and estate administration, guardianship law, and fiduciary litigation.

He represents corporate and individual fiduciaries, beneficiaries, and heirs in all probate, trust, and guardianship settings including willand trust contests,breach of trust actions, trustee removal and accounting actions,will and trust reformation and modification proceedings, contested guardianships,elective share proceedings,Florida homestead disputes, exploitation and tortious interference litigation, and matters relating to probate creditors' claims.

Theo served as the 2014-2015 President of the Palm Beach County Bar Association, and he is a frequent lecturer for both the PBCBA and The Florida Bar on topics related to probate, trust and guardianship law. He is consistently recognized by peer and industry publications, including The Best Lawyers in America and Florida Super Lawyers, and holds an AV Preeminent® Rating fromMartindale-Hubbell, the highest peer rating based upon legal ability and ethical standards. Notably, he was named 2023 Lawyer of the Year for Litigation – Trusts & Estates in the West Palm Beach metro area by Best Lawyers in America.

ETAY MAOR is the Senior Director of Security Strategy at Cato Networks and an industry-recognized cybersecurity researcher. Previously, Etay was the Chief Security Officer for IntSights, where he led strategic cybersecurity research and security services. Etay has also held senior security positions at IBM, where he created and led breach response training and security research, and RSA Security's Cyber Threats Research Labs, where he managed malware research and intelligence teams. Etay is an adjunct professor at Boston College and is part of Call for Paper (CFP) committees for the RSA Conference and QuBits Conference. He holds a BA in Computer Science and a MA in Counter-Terrorism and Cyber-Terrorism.

KELLY A. O'KEEFE is a Shareholder in the Litigation Department. She represents professional and family member fiduciaries and individuals in estate, probate and trust litigation, and businesses in real estate, land use and complex commercial litigation. She also represents businesses before government agencies and advises candidates regarding campaign laws. Kelly's experience spans state, federal and local government forums. She has managed cases in multiple parallel forums, including arbitration, and brought cases successfully through appeal. Her clients appreciate the thoughtful manner in which she finds creative and cost effective solutions to difficult legal issues and seemingly intractable disputes regarding inheritance, personal and family wealth.

Prior to entering private practice, Kelly served as a law clerk to three Florida Supreme Court Justices. She is regularly recognized by The Best Lawyers in America, Florida Trend and Super Lawyers magazines and is AV Preeminent Rated by Martindale-Hubbell. She is a frequent lecturer and author on a wide variety of topics related to estate, probate and trust litigation.

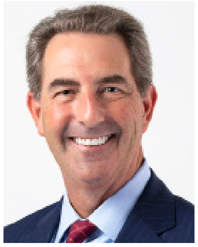
Kelly has made significant contributions to the legal profession through her leadership roles in local and state bar associations and her work with the Legal Aid Foundation and North Florida Legal Services. Through these organizations she promotes professionalism in the legal community and access to the courts for all.

NIKKI PACKER is a senior philanthropic trust advisory specialist and senior vice president with Wells Fargo Bank within the Wealth & Investment Management division. She serves Florida in the Southeast division. Wells Fargo Bank's Trust Philanthropic Services helps charitable individuals, families, and nonprofit organizations work toward their unique goals by providing specialized advisory services.

Ms. Packer works with individuals and families to define and help achieve their charitable objectives as part of their overall wealth plans. This may include gift and tax planning, multi-generational planning, reviewing estate plans, and the creation and management of donor advised funds, private foundations, charitable trusts, and other charitable planning strategies. She also works extensively with nonprofit organizations, where she advises in the areas of gift planning, endowment management, board governance, and other management issues. Nikki collaborates with her clients and their other advisors to leverage their resources to help maximize the impact of their philanthropy.

A career Philanthropic professional with over 25 years of experience in the South Florida nonprofit arena, Nikki previously worked at the Jewish Federation of Broward County where, as their Chief Development Officer, she spent close to 18 years growing the Endowment and enhancing financial resource development to over $140 million. Nikki joined Wells Fargo Bank in 2019 and brings a wealth of experience in stewarding high-net-worth philanthropists, multi-generational families and their trusted advisors towards making a positive impact in their communities. Nikki is a Board Member of the Broward County Planned Giving Council, Philanthropy Miami, and is involved with a large number of community organizations.

Ms. Packer received her Bachelor of Social Work from Indiana University. She also earned the Chartered Advisor in Philanthropy (CAP®) designation from the American College of Financial Services in 2020. Nikki lives in Weston, FL with her husband, Michael and their 3 children.



MARK PARTHEMER, AEP, is Glenmede's Chief Wealth Strategist and Florida Regional Director. He is responsible for developing and communicating Glenmede's position and strategy concerning tax, estate planning and fiduciary matters pertinent to clients and their advisors and cultivating the growth and operations throughout Florida.

Mr. Parthemer joins Glenmede with over three decades of experience in trust, estate and tax planning. Prior to joining Glenmede, Mr. Parthemer served as Managing Director for TIAA, working with ultra-high-net-worth clients to deliver sophisticated tax and estate planning advice to understand client goals, provide tailored guidance and ensure clients' wealth management objectives are fulfilled. He held previous roles including Managing Director and Senior Fiduciary Counsel at Bessemer Trust Company and Senior Tax professional at PricewaterhouseCoopers.

Mr. Parthemer is a Fellow of the American College of Trusts Estates Counsel. He is a President of the Florida Bankers Association Executive Council, Past Chair of the Legislation Committee and Board Member. He is also Group Vice Chair for the American Bar Association, RPTE Trusts and Estate Practice Group, and often faculty for the University of Miami's prestigious Heckerling Institute. He earned a Bachelor of Arts and Bachelor of Science from Franklin & Marshall College and Juris Doctor from The Dickinson School of Law, Penn State University.

Mr. Parthemer is a nationally recognized speaker and a frequently published author. He is an Associate Editor and columnist for the Journal of Financial Services Professionals and the ABA's Probate & Property magazine and is frequently quoted on tax and estate planning matters in publications such as the Wall Street Journal, NY Times, and Washington Post.

JIMMY PATRONIS serves the citizens of the state of Florida as the state's Chief Financial Officer, State Fire Marshal, and member of the Florida Cabinet.

Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor's degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson's that celebrated its 50th anniversary in 2017. His public service career began with experience as an intern in the Florida Senate and the United Kingdom's House of Commons. Following Patronis' college graduation, Governor Lawton Chiles appointed him to the Florida Elections Commission, and he was later reappointed by Governor Jeb Bush.

He served in the Florida House of Representatives from 2006 to 2014, representing his hometown region in the Florida Panhandle. He was appointed to serve on Florida's Public Service Commission, as well as the Constitution Revision Commission, which meets once every twenty years to propose changes to the state constitution.

He and wife Katie are proud parents to two sons, Jimmy Theo III and John Michael.

DR. LINDSEY PIEGZA is the Chief Economist for Stifel Financial. She specializes in the research and analysis of economic trends and activity, world economies, financial markets, and monetary and fiscal policies. Prior to her role with Stifel, she was the Senior Economist for an investment bank in New York City for eight years consulting clients in the U.S., Europe, Asia and the Middle East.

A highly sought-after speaker across national and international forums, Piegza is often quoted in the business press. She is a regular guest on CNBC, Bloomberg, CNN and Fox Business, as well as national radio and other business news outlets. Piegza is also a monthly op-ed contributor for The Hill.

In addition to her role with Stifel, Piegza is an instructor at the Pacific Coast Banking School, a member of the Chicago Federal Reserve Advisory Committee, SIFMA Economic Advisory Roundtable Chair, co-chair of the NABE International Roundtable, and a well-respected author. Piegza has published numerous academic papers in prestigious journals such as the Harvard Business Review and in textbooks from Northwestern University's Kellogg Graduate School of Management.

Piegza is a member of the National Association for Business Economics (NABE), American Economic Association (AEA), the Economic Club of Chicago and the Economic Club of New York. Piegza was also named a 2019 Women of Influence by the Chicago Busi-

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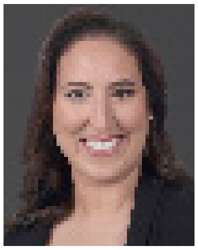
ness Journal. She holds two degrees from Northwestern University in political science and economics, and earned her Ph.D. in economics from the City University of New York. She is a native of Chicago and is based in Stifel's downtown Chicago office.

LEE POSKANZER is the CEO of Directive Communication Systems (DCS), a technology company delivering digital asset property succession management solutions for professional advisors, their clients and Representatives involved with managing wealth and estate planning, and administration. Prior to launching DCS, Lee successfully led product innovation for many of the most recognized Fortune 500 companies including American Express, Safeway, PolyGram Video and Staples and others. Lee has transitioned products and services from innovation to industry standards and practices for the legal tech, fintech, entertainment, and consumer services categories.

With the launch of DCS, Lee quickly recognized the opportunity to help address the unfamiliar and rapidly expanding challenges and complexities that face legal practitioners in handling the new classification of digital property. He has become a respected authority in the area of the digital asset succession and has instructed CLE courses for the American Bar Association, ACTEC, STEP International, several state and local Bar Associations, NAEPC chapters, and other industry associations. Lee has also been an observer on several ULC committees related to digital property, and trusts and estates work.

Lee has been featured in leading press including TechCrunch, Wall Street Journal, CNBC.com, NPR, and Trust and Estates Magazine.



STACY B. RUBEL is a partner at Virgil & Rubel LLP focusing on probate, trust and guardianship litigation and administration, and she is also a Florida Supreme Court Certified Circuit Mediator. Ms. Rubel is a Fellow of the American College of Trust and Estate Counsel ("ACTEC"). She currently serves on the Executive Council for the Real Property, Probate and Trust Law Section of The Florida Bar, is the Chair of the Guardianship, Power of Attorney & Advance Directives Committee and a Co-Chair of the Ad Hoc Guardianship Law Revision Committee. Ms. Rubel is also Co-Chair of the Florida Probate Rules Committee and is an Executive Board Member of the Professional Fiduciary Council of Florida. She is a past Chair of the Dade County Bar Association's Probate and Guardianship Committee and is a frequent lecturer on probate, trust and guardianship topics.

DAVID K. SPENCER, C.P.A., is the founder of DKS Tax and Consulting. A full-service tax and advisory firm serving companies and individuals globally. After a decade in public accounting ending with RSM, Mr. Spencer founded DKS Tax and Consulting to serve technology companies broadly with a specialization in blockchain and related industries including artificial Intelligence and machine learning. He has spoken on the topics of digital asset advisory and educated professionals with recent engagements including the International Chartered Accountants of the Caribbean 40th annual conference.

Mr. Spencer has spoken at several universities and been a guest professor discussing the topic of digital asset impairment and measurement. He has spoken to policy makers in the state of Florida as well as been a panelist at the bitcoin policy summit in Washington D.C. Hosted by the National Press Club. Mr. Spencer is an internationally recognized subject matter expert, and daily practitioner in the field of digital asset taxation and advisory services. He is an avid freediver, and in his downtime you can find him in the sea!