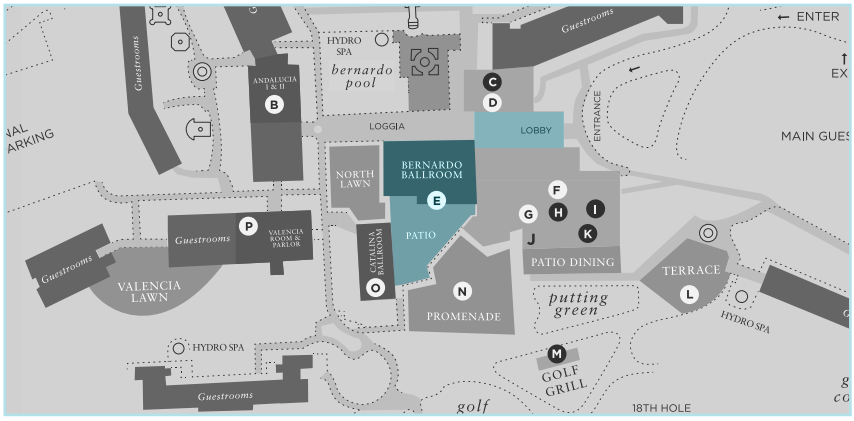
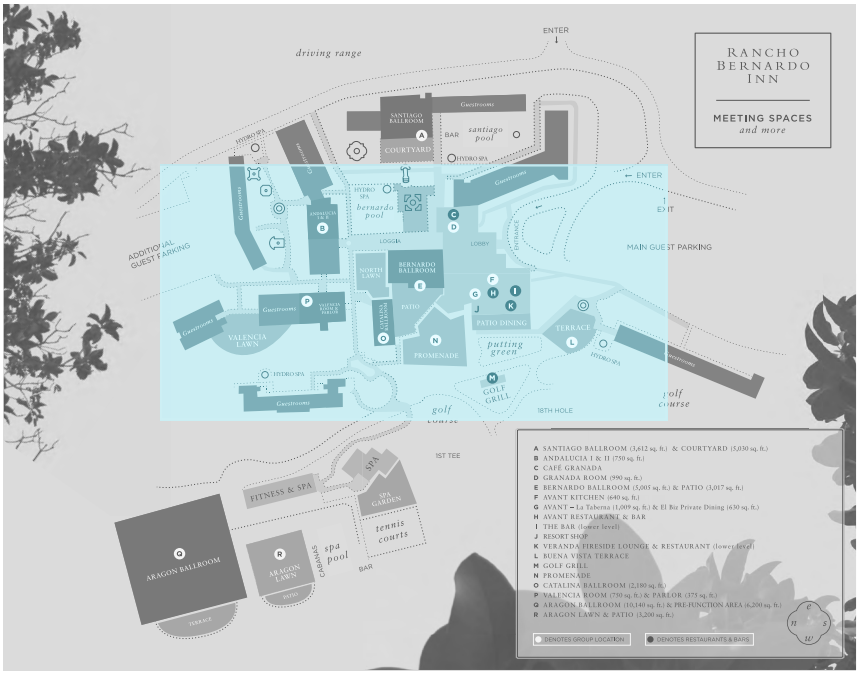
Dunham Advisory Board

Agenda

Map of Rancho Bernardo Inn





DAB 2026 LOCATIONS:

Bernardo Ballroom Foyer
Registration and Badge Pick-up

Bernardo Patio
Breakfast, Lunch, and Reception

Bernardo Ballroom
General Session

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Dunham Advisory Board

Day 1 Agenda

Wednesday, May 20th

6:15 AM - 6:45 AM — Registration & Check-in Opens

6:45 AM - 8:00 AM — Breakfast

8:00 AM - 8:15 AM — Conference Intro

Salvatore M. Capizzi, CEPA, CBDA
Chief Sales & Marketing Officer | Dunham

SUMMARY:
Welcome to DAB 2026. Sal sets the stage for two days of transformation, outlining what's ahead and why this year's theme, Reinvention Ready, is more than a tagline. You'll hear how the sessions ahead are designed to give you actionable strategies you can bring back to your practice immediately. Consider this your roadmap for the conference and your catalyst for what comes next.

8:15 AM - 9:05 AM — Transforming Your Practice Faster Than the Industry

Salvatore M. Capizzi, CEPA, CBDA
Chief Sales & Marketing Officer | Dunham

SUMMARY:
The pace of change in financial services isn't slowing down and neither should your practice. Sal breaks down the forces reshaping the advisory landscape and shares a framework for staying ahead of shifting client expectations, regulatory changes, and competitive pressures. Walk away with a clear-eyed view of where the industry is heading and a game plan for getting there first.

9:05 AM - 9:55 AM — The Future of Wealth Management in a World of AI

David Itzkovits, CFA
Co-Founder | Optimal Advisor AI

SUMMARY:
This presentation offers a glimpse into how top advisory practices will operate in the very near future. David will dive into understanding how the industry is evolving, recognizing what's ahead, and positioning your practice for where wealth management is heading, and will conclude with two critical questions each advisor needs to ask in navigating this changing environment: Which skill will separate the best advisors and does specialization still matter?

9:55 AM - 10:15 AM — Break

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Day 1 Agenda

Wednesday, May 20th

10:15 AM - 11:05 AM — A Securities Based Line of Credit Gamechanger: LOC at Account Opening

Helmut Boisch, PMP - *Chief Operating Officer | Dunham*
Bill Cassidy – *SVP Advisor Banking | Customers Bank*

SUMMARY:
Reinvention isn't just a theme - it's how Dunham operates. Helmut unveils the latest platform enhancements, operational upgrades, and technology improvements built to make your day-to-day easier and your client experience seamless. Learn what's new, what's coming, and how these tools translate directly into efficiency gains and a more polished client experience for your firm.

11:05 AM - 11:55 AM — Reinventing Your Edge in 2026 & Your DunhamDC Arsenal

Ryan Dykmans, CFA - *President & CIO | Dunham*
Jason Greer, CFA - *Sr. Analyst | Dunham*

SUMMARY:
Get an inside look at Dunham's investment outlook for 2026 and the full suite of tools within DunhamDC designed to give your practice a competitive edge. Ryan and Jason will walk through current market positioning, portfolio construction strategies, and the resources at your fingertips. This session arms you with the knowledge and confidence to lead smarter investment conversations with prospects and clients alike.

11:55 AM - 1:15 PM — Lunch

1:15 PM - 2:05 PM — AI Is Your Co-Pilot — But Who's Watching the Cockpit? Securing Your Practice in the Age of Automation

Brandon Wilson
Director of IT & Chief Information Security Officer | Dunham

SUMMARY:
Cybercriminals aren't just hacking systems anymore, they're hacking people. Brandon reveals the latest social engineering tactics being used to target financial advisors and their clients, including AI-generated voice clones, deepfake video calls, and hyper-personalized phishing emails. This session also demystifies the security risks hiding inside the AI tools advisors are already using. You'll leave with a straightforward framework for protecting client information, meeting compliance requirements, and building a culture of digital security within your firm along with the awareness and protocols to protect yourself, your team, and your clients from threats that didn't exist two years ago.

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Day 1 Agenda

Wednesday, May 20th

2:05 PM - 2:55 PM — The State-Line Advantage: How Jurisdiction Planning Supercharges Value in Trusts

Ann Rosevear, Esq.
President & Chief Trust Officer | Dunham Trust

SUMMARY:
Most advisors overlook one of the most powerful planning tools available: jurisdiction selection. Ann reveals how strategic use of state trust laws — particularly in Nevada and Wyoming — can unlock significant tax advantages, asset protection, and flexibility for your clients. Add this often-missed chapter to your planning conversations and watch your value proposition grow.

2:55 PM - 3:15 PM — Break

3:15 PM - 4:05 PM — Built on Trust: Reinventing How Advisors and Trustees Work Together

Ann Rosevear, Esq. - *President & Chief Trust Officer | Dunham Trust*
Daniel Sands, CFP - *Director of Trust Investments | Dunham Trust*

SUMMARY:
Trust planning is a growth opportunity hiding in plain sight for many advisors — but only if you understand the rules of engagement. In this session, Dan Sands and Ann Rosevear walk you through the legal and practical framework behind the trustee-advisor relationship, including the Uniform Prudent Investor Act, the differences between directed and discretionary trust structures, and how Dunham Trust's Investment Committee keeps your clients protected. Whether you're new to trust business or looking to deepen your existing relationships, you'll leave with a clearer understanding of your role, your responsibilities, and how to position trust services as a differentiator for your practice.

4:05 PM - 5:00 PM — What Makes YOU Different?

Jeffrey Dunham
CEO & Founder | Dunham

SUMMARY:
In a world where all data on every website on the planet is not only available on WWW - but for $20 a month, it can be sorted, prioritized, and evaluated with a personalized recommendation in real time 24/7. What keeps your prospects and clients not only engaged, but YOU constantly top of mind, and them raging fans and billboards who constantly refer YOU? How can YOU be THE sought-after advisor by the wealthiest families and most sophisticated tax lawyers? Let's dig in, shall we?

6:00 PM - 9:00 PM — Cocktail Reception & Dinner

Avant | Rancho Bernardo Inn

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Day 2 Agenda

Thursday, May 21st

6:30 AM - 7:45 AM Breakfast

8:00 AM - 9:00 AM How to Live Longer, Healthier, and Happier!

Mark Pace, CLU, RHU, ChFC
Founder | The Vital Lifelong Alignment

SUMMARY:
Reinventing your practice starts with reinventing yourself. Mark Pace delivers an energizing session on the habits, mindsets, and strategies that lead to a longer, more fulfilling life - both personally and professionally. Because the best version of your business starts with the best version of you, this session gives you the foundation to sustain peak performance for years to come.

9:00 AM - 9:50 AM Reinventing the Portfolio: The Opportunity in Emerging Markets & Small-Cap Growth

PANEL:

Ryan Dykmans
President & Chief Investment Officer | Dunham

Andrew Hokenson, CFA
Senior Equity Analyst, Partner | Pier Capital LLC

Michael Mortimore
Client Relationship Manager | NS Partners LTD

MODERATOR:

Nehemiah McFarlin
Regional Director, West | Dunham

SUMMARY:
The easy allocation decisions have already been made. The question is, what comes next? When uncertainty dominates the headlines, most advisors retreat to what's familiar, but that's exactly when overlooked asset classes create the biggest opportunities. In this panel, portfolio managers from NS Partners (Dunham Emerging Markets Stock Fund) and Pier Capital (Dunham Small Cap Growth Fund) join Dunham's President & CIO Ryan Dykmans for a candid conversation moderated by Nehemiah McFarlin. They'll break down the geopolitical and economic forces driving performance, share the strategies behind their recent success, and make the case for why these two asset classes deserve a meaningful role in your clients' portfolios heading into the next quarter.

9:50 AM - 10:10 AM Break

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Day 2 Agenda

Thursday, May 21st

10:10 AM - 11:00 AM — Trust Strategies, Reinvented: Planning for Blended Households, Special Needs, and Business Owners

Dan Sands, CFP - *Director of Trust Investments | Dunham Trust*
David Osgood - *Sr. Trust Officer | Dunham Trust*

SUMMARY:

Today's clients are bringing increasingly complex planning needs to the table and the advisors who can address them will win the relationship. Dan Sands and David Osgood explore trust strategies designed for three of the fastest-growing client scenarios you're likely to encounter: blended families navigating competing interests across generations, special needs beneficiaries requiring careful protection without disqualifying government benefits, and business owners looking to preserve and transition their life's work. You'll walk away with practical frameworks you can apply immediately to deepen client relationships and position yourself as the advisor who sees the full picture.

11:00 AM - 11:50 AM — When It's Not About Technology: Creating Communities in Your Practice

Salvatore M. Capizzi, CEPA, CBDA - *Chief Sales & Marketing Officer | Dunham*
Rebecca Pearson, CFP - *Regional Director, Southeast | Dunham*

SUMMARY:

Are you speaking to the clients who are actually driving the next wave of wealth? Women and childless couples represent two of the most underserved yet fastest-growing communities, and they're actively looking for advisors who understand them. Sal Capizzi and Rebecca Pearson break down what these communities need, how they evaluate advisors, and the specific practice adjustments that turn awareness into action. You'll also hear real-world success stories from advisors who leaned into these demographics and have already included this market in their growth trajectory.

11:50 AM - 1:20 PM — Lunch & Check-Out

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Day 2 Agenda

Thursday, May 21st

1:20 PM - 2:10 PM

Marketing That Works for Advisors Today: Your Brand in the Age of AI and Social Media

Marie Swift

Founder & CEO | Impact Communications, Inc.

SUMMARY:

Advice is a commodity so how do you make sure clients choose you? In this session, Marie reveals what's actually working in advisor marketing right now. From building a brand that stands out in a crowded digital landscape to leveraging AI tools for content creation and using social media to build trust before the first meeting ever happens, you'll get a practical, real-life playbook for attracting and retaining the clients you want most. Imagine what a focused marketing strategy can do for your practice.

2:10 PM - 2:30 PM

Break

2:30 PM - 4:00 PM

The Future of Growth Is Belonging

Dennis Moseley-Williams

Keynote Speaker | Certified Experience Economy Expert | Pioneering

SUMMARY:

Why businesses that build movements outperform those that simply sell. Clients don't just want a financial advisor, they want to feel like they belong to something meaningful. Dennis, a certified Experience Economy expert, challenges you to rethink your service model and create a member-ship-style experience that drives loyalty, referrals, and long-term retention. This closing keynote will fundamentally shift how you think about the client relationship.

4:30 PM - 6:30 PM

Farewell & Reception

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