

SPEAKER PROFILES



Daniel J. Kimbell, CTFA/CRSP/CCTS/CSOP/CRPP

Executive Vice President, Managing Director
Passumpsic Financial Advisors

Daniel, Executive Vice President and Managing Director of Passumpsic Financial Advisors for the past 24 years, has over 40 years of experience in investment management, financial planning, estate planning fiduciary relationship management and retirement funding. Prior to joining Passumpsic Financial Advisors, he spent 20 years at TD Banknorth Wealth Management where he was responsible for managing personal trust relationships and private endowment funds.

Daniel's professional associations include the Vermont and New Hampshire Bankers Associations' Trust Committees, Corporator for Northeastern Vermont Regional Hospital, resident of St. Johnsbury Development Fund, Chair of the Finance Committee for the Fairbanks Museum & Planetarium, Member of the Vermont Supreme Court Advisory Committee on Probate Procedures, and Selectman for the Town of St Johnsbury, VT.

Daniel has his Wharton Business School Leadership Certificate, is a graduate of the ABA Stonier Graduate School of Banking, NSB at the University of Pennsylvania and earned his AS from Champlain College. He also graduated from the Cannon Financial Institute Personal Trust and Trust Graduate programs and has completed the AIB Banking Diploma program. Daniel was previously registered through FINRA with a Series 7 - General Securities Representative and Series 66 - Registered Investment Advisor Representative for Osaic Investments, Inc.

Professional designations include Certified Trust & Financial Advisor (CTFA), Certified retirement Service Professional (CRSP), Certified Corporate Trust Specialist (CCTS) and Certified Securities Operations Professional (CSOP) as awarded by the Institute for Certified Bankers and (CRPP) Certified Retirement Plan Professional as awarded by Cannon Financial Institute.



Susan Martore-Baker

President
Cambridge Trust Company of NH, Inc.

Susan has overall responsibility for Cambridge Trust's New Hampshire relationships. She works with individuals, municipalities and non-profit organizations to bring solutions to a variety of financial issues. Susan also provides guidance on the benefits of New Hampshire's trust laws.

- M.B.A, Southern New Hampshire University, 1991
- Joined Cambridge Trust in 2011
- Prior work experience at CFX Bank, Shawmut Bank, U.S. Trust (formerly State Street Global Advisors) and Citizens Bank
- Former Chair, New Hampshire Women's Foundation Board of Directors

- Board of Directors, Treasurer, Canterbury Shaker Village
- Board of Directors, Secretary, Mayhew Program for At-Risk Boys
- Advisory Board, St. Anselm College Center for Ethics in Society
- Chair, New Hampshire Bankers Trust Committee
- Former Member, Manchester Region Advisory Board of the New Hampshire Charitable Foundation



John Sherman, CFA

Senior Portfolio Manager & Co-head of the Tactical Balanced Strategies team
Federated Hermes

John Sherman is a Senior Portfolio Manager and Co-head of the Tactical Balanced Strategies team. He joined Federated in 2000, and with more than 30 years of industry experience, John participates in the formulation of Federated Hermes' views on the economy, the financial markets and the firm's positioning strategies.

He serves on both the Macro Economic Policy and the PRISM Asset Allocation committees. As the Co-head of the Tactical Balanced Strategies team, John is responsible for implementing Federated's broad economic and market outlook into the tactical allocation decisions for the Federated Hermes Global Allocation and MDT Balanced Funds.

John authors periodic investment commentaries on macro conditions as well as real estate markets and is a frequent speaker at investment conferences. He received his bachelor's degree from North Adams State College and MBA from the Boston University Graduate School of Management. He is a CFA® charterholder.

John is married with three children and resides in the South Shore of MA in Hingham



Richard Karwic, MBA

Consultant
The Knowledge Institute

Richard A. Karwic, MBA, has served as a management consultant for the most recent 10 years, after serving for 15 years as Chief Financial Officer for several diverse businesses in a wide variety of industries. Mr. Karwic also served as Vice President of Mergers & Acquisitions for a mid-cap investment banking firm. Richard has worked in over 100 businesses, including divisions of Fortune 1,000 companies such as Stanley – Black & Decker, Parker Hannifin, Pfizer, and Linatex Corporation of America, where he also served on the Board of Directors. Mr. Karwic has been leading seminars since 1999 and has lectured at Western New England College. Richard's business practice is based in Wethersfield, CT.



Mike Macero

Director, Washington National Tax Estates, Gifts & Trust Group
KPMG

Mike is a Director in the KPMG Washington National Tax Estates, Gifts & Trust Group. He has been with the firm for over 20 years; and has over 40 years of industry experience in fiduciary, charitable, estate, gift and individual taxation. He provides tax technical support to various KPMG client service groups including our Trust Tax Services engagement teams, as well as our Business Tax Services, M&A and Family Office teams on a broad range of compliance and regulatory issues.

In addition, Mike’s specialties include generation skipping tax analysis and planning, postmortem estate and income tax planning, as well as Marital and Charitable Trust funding analysis. Mike is also a Generation Skipping Tax Specialist with the firm and has also served as a lead instructor for KPMG's trust tax client and staff training.

Mike is a frequent speaker at KPMG and industry trainings and seminars and provides training on trust, gift, estate and generation skipping tax related topics.

Education and licenses

- BSBA, Boston University
- MSA, Bentley University
- Licensed IRS Enrolled Agent since 1981



Michael Dixon

Consultant
Pohl Consulting

Mr. Dixon has served the community bank market as part of the Pohl Consulting and Training organization for more than 20 years. He brings his depth of experience in sales and sales management as well as client experience models. In addition to his experience consulting and training, Michael worked as an executive leading a community bank Wealth

Management Group. His time ‘in the field’ provided real world lessons and demonstrated results at the top and bottom-line. His team also excelled in community engagement pioneering new community activities and engaging bank and community resources. Michael is a graduate of the University of Dallas with a BA and an MBA. He resides with his wife in Chicago, Illinois.



Brian Gottlob

PriPolEcon Research

PolEcon Research is an economic research firm based in New Hampshire.

PolEcon specializes in identifying, understanding and communicating emerging economic, demographic, energy, fiscal, labor market, real estate, and public policy trends at the intersection of private sector activity and government policy, where public sector action or inaction can significantly impact the growth, development, and profitability of individual businesses, industries, not-for-profit organizations, and geographic regions.

Brian currently serves as Economic and Labor Market Information Bureau Director at the NH Department of Employment Security.



Katarina Ireland
Senior Trust Specialist
FDIC

Katie Ireland is a Senior Trust Specialist and has been with the FDIC for 11 years, with six years at the State of Maine as a bank examiner. She is an instructor for the FFIEC's Fundamentals of Trust course. She has performed trust examinations regularly during her time as a bank examiner, but since becoming a Senior Trust Specialist a few years ago, has been consistently responsible for trust work in the New York Region since 2022. She holds a Bachelor's degree in Business Administration from the University of Maine, Augusta. Ms. Ireland received her Certified Fiduciary Investment Risk Specialist (CFIRS) designation in 2016 and became a Certified Fraud Examiner in 2017.

Eileen A. Smith

Trust Examination Specialist, Division of Risk Management Supervision
FDIC

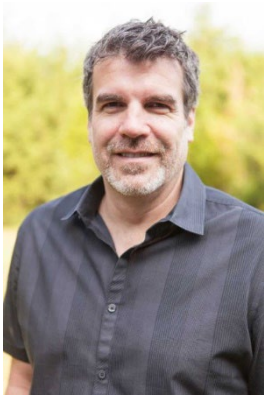
Eileen Smith is Trust Examination Specialist with the FDIC overseeing trust matters for FDIC-supervised institutions in the New York Region. She has over 25 years with the FDIC and an additional 9 years working in trust compliance. She serves as a liaison with bankers and examiners both at the FDIC and with other bank regulatory agencies. In addition to being a graduate of the ABA Trust School program she is a Certified Anti-Money Laundering Specialist. In her spare time, Eileen enjoys spending time with her family in northern Vermont.



Todd Abrams, CTFA, CSOP
Asset Management Lead Expert – East, Midwest & West Regions
Office of the Comptroller of the Currency (OCC)

Todd serves as a senior staff member for Midsize and Community Bank Supervision (MCBS). As a Lead Expert, he provides advice and support to the bank supervision functions in the areas of asset management related risks which encompasses community, midsize, trust companies and Federal Branches and Agencies. He lends a high level of expertise to the most complex asset management matters as required for examinations of community banks, midsize banks, and other financial institutions throughout the country.

Todd has a B.S. in Business Administration with a concentration in Finance from Drexel University. He also holds professional designations including the Certified Trust Financial Advisor (CTFA), and Certified Securities Operations Professional (CSOP) designations awarded by the Institute of Certified Bankers and Cannon Financial Institute. Prior work experience includes Wachovia Bank (Trust Officer), Chittenden Bank (Wealth Management Officer), Androscoggin Bank (Wealth & Asset Management Dept. Head) and CNB Bank (PA) (Wealth & Asset Management Dept. Head).



Steven Wujek
VP/IT & Security
Technology Concepts & Design

Steven Wujek serves as a 'VP of IT & Security' for TCDI, Inc. in Greensboro, NC, tasked with protecting TCDI's E-Discovery networks from cybersecurity threats. For over 27 years, Steven has been securing enterprise computer networks, having worked for the likes of AT&T, American Express, Arthrex Medical, Polo Ralph Lauren, Dept of Justice and Defense. He is a frequent speaker at cybersecurity events, and in 2021, Steven was chosen as an 'alternate Speaker' for Black Hat's renowned annual Conference in Las Vegas. Steven's vast technical experience makes him a subject matter expert on applying regulations, laws and standards, such as HIPAA, PCI-DSS, ISO, NIST and GDPR. Over the course of his technical career, Steven has obtained many advanced certifications from companies including Microsoft, Cisco Systems, SANS, ISC2 and the DoD. Steven is a Chemical Engineering graduate of LSU in Baton Rouge, LA.