



**Monica I. Mezzapelle**  
COMMISSIONER OF THE TREASURY

**THE STATE OF NEW HAMPSHIRE  
STATE TREASURY**

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May 11, 2020

His Excellency Governor Christopher T. Sununu  
and Honorable Council  
State House  
Concord, New Hampshire 03301

**REQUESTED ACTION**

The State Treasury requests to place an item on the Consent Calendar.

Pursuant to RSA 4:8, authorize the Commissioner of the Treasury to accept scholarship funds in the amount of no more than \$2,000 total from the National Association of State Treasurers ("NAST") to defray the cost of attending the NAST Treasury Management Training Symposium, which will be held virtually beginning on June 3, 2020 and it will run for 10 weeks.

**EXPLANATION**

NAST was planning on hosting its annual Treasury Management Training Symposium in Portland, OR this year and due to the COVID-19 pandemic and state and local travel bans, the conference will now be a virtual event conducted throughout the summer of 2020. The virtual conference will bring together hundreds of State Treasurers and Treasury staff from throughout the U.S. to discuss current and emerging issues related to the capital markets and investing, the financing of the nation's infrastructure, cash and investment operations, college savings plan administration, the role of Public-Private Partnerships, municipal bond issuance, pension funding issues, and relevant federal legislation.

One of the benefits of State Treasury's membership in NAST, approved on June 5, 2019 as consent agenda item #1D, is an annual scholarship allocation of \$4,000 to attend NAST conferences, one half of which (\$2,000) may be used for any single conference. This year, due to the conference moving to a virtual setting, Treasury will be able to offer this professional development benefit to five members of the Treasury staff, an opportunity that may not be available in the future. The cost of conference attendance will be initially funded from Treasury's Employee Training budget appropriations (01-38-38-380010-10500000-066-500544); however, the State will be fully reimbursed upon approval of this request.

Respectfully submitted,

A handwritten signature in black ink that reads "Monica I. Mezzapelle".

Monica I. Mezzapelle  
Commissioner of the Treasury

His Excellency Governor Christopher T. Sununu  
and Honorable Council  
May 11, 2020  
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Attachments: Fiscal Year 2020 NAST Travel Policies & Procedures  
2020 NAST Treasury Management Training Symposium Agenda



## **FY20 Travel Policies & Procedures for NAST & Affiliated Network Members**

The purpose of this document is to establish and communicate policies and procedures, pursuant to Article 6, Section 1.3.2 of the NAST Constitution, to NAST and Affiliated Network members who travel on official NAST business and/or to NAST conferences by utilizing the funds available from the NAST Scholarship Program.

### **Section 1: Policies and Procedures related to travel for official NAST/Network business**

In order to receive reimbursement for expenses related to travel for official NAST/Network business, the state treasurer or network representative must have advanced authorized approval from the NAST President to ensure that the anticipated travel is supported in the NAST Consolidated Budget.

Expense reimbursement reports must be submitted to NAST on a per trip basis and must be submitted no later than 45 days after the completion of the trip. All receipts must be attached to an official NAST reimbursement form (attached) and include the signature of the traveler. NAST staff will assign the activity codes on the expense report upon receipt for proper accounting purposes.

State treasurers or network representatives traveling on NAST business are required to book coach or discounted fares for domestic travel. With proper proof / documentation first class is allowed when the fare is no higher than the coach fare or if the approved traveler opts to use frequent flyer points for a first class upgrade. Business class may be used for international flights that are transoceanic and of five hours duration or longer, if the NAST Consolidated Budget permits.

Business hotel accommodations should consist of a standard type of room at a government rate, whenever possible. If a government rate is not available, travelers should request the lowest rack rate. NAST will reimburse for the official meeting dates, which may include the night before the event/conference begins and the night after the event/conference ends depending on travel restrictions imposed on the traveler. An extended stay for personal reasons is the responsibility of the traveler.

Rental cars may be used when the nature of the business trip is such that use of local transportation such as taxis, hotel limousines or vans is not practical or would be more expensive. NAST/Network business traveler should rent mid-size class cars or smaller when conducting official NAST/Network business travel.

Mileage on personally owned cars is reimbursed at the Federal rate. Taxi, parking and toll charges are also reimbursable.

NAST will reimburse the traveler for the actual cost of meals, including tax and tip. Cash register receipt or bill must be attached to the official NAST reimbursement form for meal reimbursement.

All reimbursable expenses must be accompanied by a receipt, except in those cases where a receipt is not obtainable (e.g. maid tip, baggage handling tips).

Spouse/guest accompaniment on an official NAST/Network business trip is a non-reimbursable expense.

Other non-reimbursable expenses include: personal entertainment, in-room movies, spa services, gifts, grooming and parking or speeding tickets or any other costs of a personal nature not related to business.

## **Section 2: Policies and Procedures related to travel to NAST Conferences using the NAST Scholarship Program**

Scholarships to encourage Treasurers attendance at NAST conferences are available to dues paying members of NAST. The scholarships, as itemized below, are intended for use by the state treasurers to cover registration fees and/or travel & other reimbursable expenses to NAST conferences. Written authorization by a treasurer is required for all scholarship reimbursements.

All scholarship funds are administered by NAST, except for the Western region which is administered by the Western State Treasurers Association.

### **Midwestern, Southern and Northeast Regions**

For FY20, the NAST Executive Committee approved up to \$4,000 in scholarship funds for each dues-paying member to attend the following conferences: 2019 NAST Annual Conference, 2020 NAST Legislative Conference and 2020 NAST Treasury Management Training Symposium. Each dues-paying member will be eligible to receive up to \$2,000 per conference to help offset the cost of attendance for a total of \$4,000 in scholarship funds for FY20 (July 1, 2019 – June 30, 2020). Submit an official NAST reimbursement form (attached) with receipts (electronic copies of receipts are acceptable) to:

Chris Hunter, Deputy Executive Director - 202-630-0064  
[Chris@StateTreasurers.org](mailto:Chris@StateTreasurers.org)

### **Western Region**

For FY20, the Western State Treasurers Association is making up to \$2,700 in scholarship funds available for each dues-paying treasurer to attend the following conferences: 2019 NAST Annual Conference, 2020 NAST Legislative Conference and 2020 NAST Treasury Management Training Symposium. Please submit all inquiries and reimbursement request with receipts and cover letter to:

Kirt Slaugh – (801) 538-1042 / [kslaugh@utah.gov](mailto:kslaugh@utah.gov)  
Chief Deputy State Treasurer  
350 N. State Street, Suite C180  
P.O. Box 142315  
Salt Lake City, UT 84114-2315

Scholarship expense reimbursement reports must be submitted to NAST on a per trip basis and should be submitted no later than 45 days after the completion of the trip. All receipts must be attached to an official NAST reimbursement form (attached) and include the signature of the traveler. NAST staff will assign the activity codes on the expense report upon receipt for proper accounting purposes.

State treasurers traveling on NAST scholarship funds are required to book coach or discounted fares for domestic travel. With proper proof / documentation first class is allowed when the fare is no higher than the coach fare or if the approved traveler opts to use frequent flyer points for a first class upgrade. Business class may be used for international flights that are transoceanic and of five hours duration or longer.

State treasurers traveling on NAST scholarship funds are required to stay in the official NAST conference hotel. If the official NAST conference hotel is unavailable, the treasurer should reserve business hotel accommodations consisting of a standard type of room at a government rate, whenever possible. If a government rate is not available, travelers should request the lowest rack rate. NAST will reimburse for the official meeting dates, which may include the night before the event/conference begins and the night after the event/conference ends depending on travel restrictions imposed on the traveler or in the event the NAST President or Executive Director calls an officially sanctioned committee or working group meeting that would require the treasurer to arrive a day early or stay an additional night. An extended stay for personal reasons is the responsibility of the traveler.

Rental cars may be used when the nature of the trip is such that use of local transportation such as taxis, hotel limousines or vans is not practical or would be more expensive. Treasurers should rent mid-size class cars or smaller when traveling on NAST scholarship funds.

Mileage on personally owned cars is reimbursed at the Federal rate. Taxi, parking and toll charges are also reimbursable.

NAST will reimburse the treasurer for the actual cost of meals, including tax and tip. Cash register receipt or bill must be attached to the official NAST reimbursement form for meal reimbursement.

All reimbursable expenses must be accompanied by a receipt, except in those cases where a receipt is not obtainable (e.g. maid tip, baggage handling tips).

Spouse/guest accompaniment to a NAST conference is a non-reimbursable expense. Other non-reimbursable expenses include: personal entertainment, in-room movies, spa services, gifts, grooming and parking or speeding tickets or any other costs of a personal nature not related to business.



## 2020 TMTS Virtual Conference Program

**Click the arrows to browse the program, or click on the track of interest and jump to that section.**

Speakers are being finalized and will be announced soon.  
All sessions are subject to change.

### ABLE Savings Plans

Tuesdays at 2 pm ET/1 pm CT/12 noon MT/11 am PT

### College Savings Plans

Wednesdays at 2 pm ET/1 pm CT/12 noon MT/11 am PT

### Financial Education & Empowerment

Thursdays at 2 pm ET/1 pm CT/12 pm MT/11 am PT

### Innovations & Trends in the Treasury

Tuesdays at 4 pm ET/3 pm CT/2 pm MT/1 pm PT

### Investment & Cash Management

Wednesdays at 12 noon ET/11 am CT/10 am MT/9 am PT

### Retirement Security

Wednesdays at 4 pm ET/3 pm CT/2 pm MT/1 pm PT

### State Debt Issuance

Tuesdays at 12 noon ET/11 am CT/10 am MT/9 am PT

### Technology & Cybersecurity

Thursdays at 12 noon ET/11 am CT/10 am MT/9 am PT

### Unclaimed Property

Thursdays at 4 pm ET/3 pm CT/2 pm MT/1 pm PT

## **ABLE Savings Plans**

**Tuesdays at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

**Thank you to our track sponsor AKF Consulting.**

### **ABLE 529A Primer**

**Tuesday, June 2 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*What is Section 529A of the Internal Revenue Code? This session is designed for both new and regular attendees and will cover the basic requirements of the statute; what is meant by the various terms and definitions found in Section 529A; and an overview of the rules applicable to ABLE accounts.*

### **ABLE and the Mental Health Community**

**Tuesday, June 9 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*Learn about the realities facing those who experience severe mental illnesses. What do we need to understand about them to better serve them? How are mental health services structured? What features of ABLE are most relevant for them? What can ABLE plans do to better serve this population?*

### **ABLE as a Workplace Benefit**

**Tuesday, June 16 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*Hear about current efforts to bring ABLE to the workplace and how it fits in the employer's effort to provide benefits that best fit the needs of all employees. ABLE stakeholders will discuss how they have worked with large and small employers to educate and introduce ABLE as a workplace benefit and the traction they are seeing to date. They will also discuss the halo effect ABLE is having on 529 college savings plan adoption in the workplace. Employers will provide priceless feedback about considerations they undertook in deciding to add ABLE to their benefits offering and what success they are seeing.*

### **ABLE Success Stories: What's working and what's next?**

**Tuesday, June 23 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*The session will examine how some ABLE programs have succeeded in attracting large numbers of savers and, more importantly, are helping to support the overall health, financial independence and enhanced quality of life for many individuals and families. States will share what is going right and how their efforts have evolved to meet the needs of the individuals who have decided to take control of their financial future with the incorporation of an ABLE account in their plan. The panel will also discuss the power of community engagement and partnerships to ensure successful plan adoption. This will be an interactive session of sharing, questions, and conversation about best practices.*

**Transition to Adulthood and ABLE**

**Tuesday, June 30 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*ABLE is the perfect tool to teach youth with disabilities financial literacy skills. Learn how youth and parents are using ABLE accounts, how the accounts can teach financial literacy, and how to get this information in schools. The session will also review how ABLE accounts are treated when a minor reaches the age of majority and how your ABLE program can connect with transition programs in school systems.*

**ABLE State of the States**

**Tuesday, July 7 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*Join us to learn all about the great things happening with ABLE programs across the country. States will share on a variety of topics including responses to recent changes in federal legislation, state-level policy initiatives, program-specific innovations, new marketing platforms and mediums. The goal of this session is to share insights and learn from others.*

**At the Intersection of Disability and Race, Class and Gender**

**Tuesday, July 14 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*For many in the Hispanic community, the concept of disability doesn't exist. Many Latinos who recently immigrated to the US come from countries where families alone would take care of someone with high medical needs. We need to understand what additional barriers minority, immigrant, LGBTQ+ communities face so that we can better serve them.*

**What Can Data Tell Us About ABLE?**

**Tuesday, July 21 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*The session will provide insight into the past, current and future trends in ABLE plan enrollment, contributions, disbursements, and other statistical characteristics. We will examine potential forecasting models for the plans and review the findings from a survey of ABLE plans. Plan to participate in this survey before the conference and hear from the panelists about what they gleaned from the data and how that can help you in future outreach efforts.*



## College Savings Plans

Wednesdays at 2 pm ET/1 pm CT/12 noon MT/11 am PT

Thank you to our track sponsors AKF Consulting and BNY Mellon.

### **College Savings Track Opening and the 529 Primer**

**Wednesday, June 3 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*What is Section 529 of the Internal Revenue Code? This session has proven beneficial for both new and regular attendees and is designed to cover the basic requirements of the statute; what is meant by the various terms and definitions found in Section 529; and an overview of gift and estate tax rules applicable to 529 accounts.*

### **What Story is Your Program Data Telling You?**

**Wednesday, June 10 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*The panel will focus on data that all states receive from their Program Managers. Each panelist will provide insights, tips, best practices and resources for using this data to tell the right stories in the right situations. These situations include saver communication, board meetings, strategic planning, marketing efforts, internal goals, program development, etc. Audience members will walk away from this session with resources to turn their program data into stories that will resonate with those they work with.*

### **Expanding 529 Awareness in the Workplace: Employer Perspectives (Click for Video Spotlight)**

**Wednesday, June 17 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*Hear from single and multi-state employers about their considerations to add 529 as a voluntary benefit. Learn about the state and private sector collaboration with them to encourage participation, provide 529 education, and support contribution matching.*

### **Market Implications of COVID-19: Know What's Under Your Hood**

**Wednesday, June 24 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*This session will touch upon the rapid impact COVID-19 had upon the financial markets generally and understanding the implications for 529 investment options and investors. With the market as a backdrop, we will then discuss communication and outreach steps taken as stewards of capital. Most importantly, we will use this opportunity to highlight processes and best practices that lead to sound program design, diligent manager selection and effective monitoring, which together will position 529 programs to handle rapidly changing market conditions in the future.*

### **The F-Word: Understanding and Negotiating Program Fees**

**Wednesday, July 1 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*The panel will walk through different fee structures for state-sponsored plans (529, ABLE, Secure Choice). Discussions will include new twists to program manager fees, how fees can progress through plan maturity and fee structures for new plans. Audience members will walk away from this session with a better understanding of the fee structures available and the tools to assess which fee structure best fits their plan.*

**State of the States****Wednesday, July 8 at 2 pm ET/1 pm CT/12 noon MT/11 am PT****Welcome Sponsor: Ascensus**

*Join us to learn all about the great things happening with 529 plans across the states. From creative marketing initiatives to inspirational customer stories, you'll learn how states are taking innovative steps as well as tried-and-true approaches to reach, educate, and empower families to save for their children's future in this complex 21st century world. States will share on a variety of topics including responses to recent changes in federal 529 legislation, state-level policy initiatives, program-specific innovations, and new platforms and mediums. The goal of this session is to share insights and learn from others on how we are all working to help families take action to help curb the largest student loan debt burden in US history, which is currently \$1.6 trillion dollars and growing.*

**Cybersecurity and Privacy Laws, Oh My!****Wednesday, July 15 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*How can Plans help ensure that their customers' data is safe? What are the impacts of GDPR and CCPA? Even more importantly, what do those letters stand for? Should the industry consider best practices in each of these areas? Come join the conversations, learn about the risks and best practices for disclosing these risks.*

**2020 and Beyond – the Move to Electronic User-Friendly Models. Will Your Plan Be Ready?****Wednesday, July 22 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*Learn how to integrate and leverage technology in your 529 Plans. Our discussions will focus on areas where digital and electronic formats have improved the overall experience for 529 consumers and account owners. The panel will show examples of states and program managers who have successfully improved functionality, reduced paper forms, and saved costs and resources while providing a better user experience. Attendees will learn how these electronic models were implemented, how they are performing and their success rates. Participants will leave with topical resources to help guide their 529 plans as they explore new and emerging technologies and innovations in their home states.*

**Know your Audience – Know Where and Who You are Not Serving****Wednesday, July 29 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*This panel, with help from the audience, will guide a discussion on how state plans can truly know their audience. This includes who we are currently not serving very well. We need to know how to offer our saving options across generations, in rural communities and communities that are economically diverse. Audience members will walk away from this session with tools to assess their plans and ways to expand their reach throughout their states.*

**CSAs and 529s, a Partnership for the Future****Wednesday, August 5 at 2 pm ET/1 pm CT/12 noon MT/11 am PT**

*Child Savings Accounts have an increasing presence in the 529 Plan marketplace. These accounts take many forms – state legislatively enacted, local municipal, local non-profit, and regional non-profit programs abound across the country and many use 529 Plans as their investment vehicle. State administrators are working to develop policies and processes to ensure the partnerships, whether state mandated or non-profit funded, experience unparalleled success. This panel of state 529 plan administrators will focus on key issues faced when developing, implementing, growing and maintaining both statewide CSAs and privately funded, local CSAs. These experts will provide insight into best practices and lessons learned on communication strategies, design elements, stakeholder engagement, implementation logistics, compliance considerations, goal setting, data analysis and much more.*

## **Financial Education & Empowerment**

**Thursdays at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

### **Promising Virtual Practices for Advancing Youth Financial Education in Your State** **Thursday, June 11th at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

*The Consumer Financial Protection Bureau (CFPB) is a federal agency that seeks to provide consumers with the information, tools, and skills to make smart financial decisions, and supports K-12 financial education as an important strategy to achieve that goal. In light of the recent developments with COVID-19, the need to understand how to support teachers and students as more states shift to online learning is more important than ever. Additionally, the potential economic impacts make personal finance a key area to focus on. The CFPB and Utah State Treasurer David Damschen will host an interactive learning cluster where participants will discuss effective virtual strategies for advancing youth financial education. This past year, the CFPB convened a series of youth financial education learning clusters in Utah, Iowa, Wisconsin, Kentucky and Oklahoma which brought together state-level policymakers and practitioners to share ideas and best practices, brainstorm solutions to common challenges faced by financial education practitioners and develop strategies for measuring the efficacy and advancement of K-12 financial education. Participants will have the opportunity to learn from their peers and provide a valuable reciprocal learning opportunity.*

### **Emerging Research & Informed Advocacy for K-12 Financial Education** **Thursday, June 18th at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

*This session will provide Treasurers and their staff with the latest and most compelling K-12 financial education research including reflections on the impact of COVID-19 so that they are well-informed about their advocacy work and program activities. Participants will hear from some of the nation's most respected researchers and practitioners in the field who will share their insights, best practice recommendations and lessons learned from their own research, surveys and experience.*

### **Daily Financial Education through Student Behavioral Management: Promoting Positive Behavior by Creating Opportunities to Earn, Save and Spend**

**Thursday, June 25th at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

#### **Welcome Sponsor: Vanguard**

*Hear about this unique partnership between the Tennessee Financial Literacy Commission and the Vanguard Group and how they are helping Tennessee teachers overcome common barriers to implementing financial education in the classroom, and possibly now at home. This session will describe common barriers teachers face while implementing financial education and explain how the My Classroom Economy Program, coupled with formal training and support from the Commission, is benefiting students and teachers around Tennessee. The focus of this session will be on K-8 classrooms, but will also introduce how the core tenets of the program may be implemented by parents in the home.*

**Getting Government Employees into Shape for a Financially Fit Future****Thursday, July 2nd at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

*Financial struggles arising from the COVID-19 pandemic make it more important than ever that government workers understand their benefits and feel empowered to make smart financial decisions. The Center for State and Local Government Excellence and Wells Fargo's Foundation are working to understand what employees want and need in financial wellness programs and provide information and solutions to help you meet these needs. Join this session to discuss new survey results and recommendations and hear one jurisdiction's experience offering a financial wellness program.*

**K-12 Financial Literacy: How Utah Got an "A+"****Thursday, July 9th at 2 pm ET/1 pm CT/12 pm MT/11 am PT****Welcome Sponsor: Fidelity**

*In Champlain College's most recent national report card on high school financial literacy, only five states received an "A" and only one state, Utah, received an "A+" rating. Treasurers and their staff will learn best practices and key lessons from a fellow State Treasurer, a nonprofit leader and a respected educator from Utah, on what it takes to serve young people including a discussion on how COVID-19 is impacting the classroom and their education.*

**State of the States: Financial Education During COVID-19****Thursday, July 16th at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

*Treasury offices will share their experiences adapting and creating innovative financial education programs during the COVID-19 crisis. Representatives from Rhode Island, Tennessee, and Massachusetts will present on how their offices provided remote learning opportunities during this unprecedented pandemic.*

**How Increasing Access to Information about Higher Education and Career Opportunities Can Improve Economic Outcomes for Students and Communities****Thursday, July 23rd at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

*Massachusetts has implemented a high-quality college and career pathways initiative to serve as an overarching strategy for significantly expanding student access to high quality career pathways. The Massachusetts Educational Financing Authority (MEFA) plays a key role in these efforts by increasing access to information about higher education and career opportunities through MEFA Pathway, the interactive, free, online college and career planning tool. The presenters will share how such financial education is a lifelong benefit to students and graduates. Important activities such as researching career and labor market data, comparing the cost of colleges, calculating an expected family contribution, evaluating financial aid offers, assessing savings, and considering loan options will set students and families on a positive path to make good financial decisions even before the college decision takes place.*

**Banking K-12 Youth: Combining Financial Education with Savings Account Access****Thursday, July 30th at 2 pm ET/1 pm CT/12 pm MT/11 am PT**

*Linking financial education and school-based savings programs encourages the development of savings habits at a formative age and offers an opportunity to promote economic inclusion for entire families. The FDIC conducted a two-year Youth Savings Pilot to identify promising approaches to combining financial education with the opportunity to open a safe, low-cost savings account. During the 2015–16 school year, the 21 banks in the pilot created over 4,500 youth savings accounts and provided financial education to thousands more children. The panelists will discuss their findings from this pilot during this session.*

## **Innovations & Trends in the Treasury**

**Tuesdays at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

**Thank you to our track sponsor PFM.**

### **Stress Testing State Public Pension Programs**

**Tuesday, June 9th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*Treasurers want to know how their states' pension funds will perform in these trying times and what the impacts might be to already strained government budgets. A rigorous reporting practice called stress testing can illustrate how this economic downturn could affect pension funding and, in turn, states' abilities to fund core government services such as schools, public safety, and infrastructure. A panel of experts will share examples of state reports, show you tools you can use, and answer your questions.*

### **Beyond the Treasury: Influencing Policy as Financial Stewards**

**Tuesday, June 16th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

**Welcome Sponsor: Bank of America**

*As State Treasurers, we serve a critical role in government; it represents both a responsibility to the prudent care of our portfolios and an opportunity to use the wealth of financial knowledge within our offices and among our partners to shape policy. Vermont State Treasurer Beth Pearce will discuss how her office has navigated a prominent role in policy areas such as clean water, education, and affordable housing. Attendees will join a group discussion to share experiences and perspectives.*

### **Natural Disasters: What to Know about your Role**

**Tuesday, June 23rd at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*Do you know what the role of your treasury office is when a natural or viral disaster strikes? Are you prepared? During this session, you will learn from case study examples what the role of a Treasurer can be before, during and after a natural disaster. Treasurer Kelly Mitchell (IN) will interview her brother Colonel Edward Wood, Training Support Branch Chief at Joint Base Lewis-McChord, Army. He has a demonstrated history of working with the private and public sectors in both a uniformed and civilian capacity on issues such as government crisis and emergency management.*

**Crisis Communications Planning**

**Tuesday, June 30th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*Although crisis situations can often be avoided, there are no escaping situations that require immediate attention such as where we are today. A crisis communications plan is key in knowing what is expected of all parties involved in the situation in the timeliest manner. Does your office have a plan in place? If yes, do you review, update and practice? If not, then you really need to attend this workshop! This working session will start with the experts from Marathon Strategies, NAST's PR/media consultants, explaining what constitutes a crisis, who needs to lead the response, and what can be determined now, before the crisis hits. Assisting with the session will be various State Treasury communications directors who are members of the InfoPolicy Caucus. Everyone is invited to share your expertise and learn from each other.*

**The Economics of Preparedness & Recovery: Examining COVID-19 and Resilience Risks & Opportunities for State Treasurer's**

**Tuesday, July 7th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*As state and local governments respond to the COVID-19 pandemic, a series of meaningful risks and opportunities are being revealed that align with experiences and challenges in the other preparedness and economic development arenas. Join us for a session examining how pandemic response can ensure more resilient state treasuries while driving investments that accelerate economic recovery. Hear from city, county and state experts, moderated by national experts.*

**Managing the Multi-generational Workforce: From Boomers to Gen Z**

**Tuesday, July 14th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*As the baby-boomer generation nears retirement, every workplace needs to consider its strategy for hiring, managing and motivating the right people from every generation – and that's especially true of treasury and related offices, where experience matters but emerging technologies can call for different approaches than were used in the past. In this session, a panel of experts from the treasury, finance and HR sectors will examine what steps we all need to take now to ensure a 'sustainable workforce' that will allow our organizations to prosper today and well into the future. Attendees will take away from this session a deeper understanding of how to build and maintain a team to face the challenges, not only of the present but into the future.*

**Maintaining a Safe and Respectful Workplace Culture Amidst the COVID-19 Pandemic**

**Tuesday, July 21st at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*We all play a vital role in creating an environment that is safe and inclusive. This session, led by Massachusetts Treasury staff, will include discussion about the ongoing impact of harassment and how to move beyond harassment by creating respect and civility in the workplace. Learning Objectives: Understand what is considered unlawful harassment. Identify quid pro quo vs. hostile work environment harassment, and retaliation. How to take action if you experience or witness harassment. How to keep workplace behaviors respectful during the Coronavirus. How to introduce and practice civility into the workplace.*



## **Investment & Cash Management**

Wednesday at 12 noon ET/11 am CT/10 am MT/9 am PT

Thank you to our track sponsors BNY Mellon, J.P. Morgan, PFM and State Street.

### **ESG Investing: Factors and Credit Risk**

Wednesday, June 17th, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT

#### **Welcome Sponsor: S&P Global Ratings**

*Achieve an introduction on ESG (Social/Impact/Sustainable) investing. What is it, why is it important to include in your investment guidelines, recent developments, principles, reporting, best practices and leadership initiatives. Learn from banks and rating agencies on how risk is viewed in various sectors (including state governments) from a credit perspective and our general outlook for ESG risk and credit worthiness.*

### **Payment Innovations 201: Trends and Innovations in Payment Technologies, PCI Compliance and Cybersecurity**

Wednesday, July 1st, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT

#### **Welcome Sponsor: Bank of America**

*Officials responsible for accepting payments or complying with credit card regulations will begin with the basics of Purchase Card Industry (PCI) compliance for the enterprise. They will understand the role of innovative payment and security technologies, especially Point-to-Point Encryption, to simplify PCI compliance and protect customer credit card information against a data breach. Attendees will learn about best practices in system-wide discovery analyses for securing buy-in for remediation plans and methods of interchange optimization to reduce merchant processing charges.*

### **Economic Trends: The State of Rural America and Energy Dependence Affects States**

Wednesday, July 15th, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT

*This session will look at particular economic trends impacting states. Attendees will learn about the diversity of rural America and explore the nuances of their economic trajectory, which are often missing in policy discussions. The session will also discuss the impact of energy-dependent economics on revenues, investment, and the short-term outlook for the sector and provide strategies for addressing cyclical energy market performance.*

**Beyond Money Markets -- Managing Longer Term Investments and LGIP Trends and Emerging Risks**

**Wednesday, July 22nd, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT**

**Welcome Sponsor: PFM**

*This panel will provide an overview of approaches that state panelists have taken to implement intermediate-term investment options for local governments. The panel will discuss the challenges and benefits of each approach as well as the reasons they were chosen. This session will provide an informative review of a range of current practices for investment managers who are engaged in, or considering, providing longer-term options to locals. Participants will also gain insight into the LGIP sector, understand how to evaluate LGIP risks and learn about available tools to benchmark performance.*

**Stronger Together: How States Can Develop a Cooperative Effort on Cybersecurity**

**Wednesday, July 29th, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT**

*The increasing threat of cybersecurity requires states to become stronger together. As COVID relief funds are distributed, hear from industry experts and state CISOs on how to best utilize limited funding to develop a cooperative effort on a multi-state cybersecurity operation.*

**Pension Affordability and How U.S. State Pension Reforms Partly Mitigate the Effects of the Next Recession.**

**Wednesday, August 5th, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT**

*Despite investment gains over the past decade, U.S. states have made relatively slow progress since the Great Recession in improving funded ratios. However, looking at the funded ratios alone falls short of understanding whether or not states have made progress toward improving the overall pension funding picture. The panel will discuss this trend with a focus on state pension reforms, how actuarial assumptions and methods help or hinder funding progress, and look at how moving to more conservative assumptions place states in a better position during the next recession.*

**Stick 'Em Up – The Growing Menace of Ransomware and Fraud Attacks on Government**

**Wednesday, August 12th, 12:00pm ET/11:00am CT/10:00am MT/9:00am PT**

*Ransomware attacks and fraud targeting governments are growing exponentially each year. This panel will cover what occurs when a government is attacked, what to do to protect against and prepare for attacks before they occur, and considerations for how to maintain or resume operations once a government has been compromised. The panel will feature a security specialist and a state treasury officer to provide perspectives to help governments cope with the increasing threat.*

## **Retirement Security**

**Wednesdays at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

**Thank you to our track sponsor AKF Consulting.**

### **Boosting Retirement Security in Today's Environment: An Introduction to State-Facilitated Retirement Savings Programs**

**Wednesday, June 10th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*More than one-half of the private sector workforce lacks access to an employer-sponsored retirement savings plan and too many of these workers have little or nothing saved for retirement. The COVID-19 pandemic has further "shaken the tree" with more workers out of or restarting work, needing and using emergency savings, and wondering how to get back on track. States are uniquely positioned to do something about it. This session of leading state experts will provide 1.) background about the scope of the retirement savings crisis in states; 2.) an overview of the fiscal and economic consequences of an aging population lacking sufficient retirement income; 3.) information about how states are designing public-private partnerships to establish new retirement savings programs to expand access and coverage; and 4.) some tips for how to engage with employers, workers, and key stakeholders about these new programs.*

### **The State Treasurer's Role Strengthening Retirement Security and Improving Financial Well-Being**

**Wednesday, June 17th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*Today's State Treasurers are increasingly leading multiple efforts to improve the overall financial well-being of individuals and households in their states, including establishing new state-facilitated retirement savings programs. This session of experts from states and national organizations will provide 1.) background on the nature of the retirement savings crisis and the need for state leadership; 2.) an overview of how states have designed, funded and implemented different retirement savings program models and the key leadership role of state treasurers; 3.) updates about recent federal reforms, such as the Secure Act, and what they may mean for these state programs; and 4.) some early lessons learned from the COVID-19 economic crisis and how it will shape the path forward for these innovative and important new retirement savings programs.*

### **Empowering Savers: Results and Updates on States' Pioneering Retirement Programs**

**Wednesday, June 24th at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*Learn how states are using behavioral economics, specific operating experience, and participant feedback to develop and enhance state-administered retirement programs. Learn from current administering states and researchers 1.) the positive impacts of behavioral economics on program design, 2.) successes and lessons learned from new research and program surveys, and 3.) best practices and messaging to enhance and improve state-administered plans through which millions more workers will have a path to financial security.*

**Market Makers: Are State Mandates Driving Innovation in the Private Retirement Industry?**

**Wednesday, July 1st at 4 pm ET/3 pm CT/2 pm MT/1 pm PT**

*Experts from the marketplace will discuss how private sector retirement plan providers can benefit from new state-facilitated retirement savings programs. Will the new state mandates prompt innovation in the market and lead to additional 401(k) plan coverage? In this session, you will hear from private sector firms who will share their perspective on how these new state retirement programs can help spur private sector innovation and offer more employers attractive retirement plan options.*

**State Debt Issuance**

Tuesdays at 12 noon ET/11 am CT/10 am MT/9 am PT

**Thank you to our track sponsors BNY Mellon and PFM.**

**ABC's of Debt Management: 10 Things I Wish I Knew When I Started**

**Tuesday, June 9th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*This high-level overview of debt management practices will share concepts any new debt manager needs to know, or any veteran may need to refresh. Topics covered will include determining constitutional or statutory limits on debt, the bond issuance process, different types of debt, credit ratings, disclosure, refinancing, etc. A panel discussion will consist of State Treasurers, debt managers and advisors with extensive debt issuance experience sharing what they know now, that they wish they knew on day one.*

**Understanding and Keeping Up with the Markets through COVID-19**

**Tuesday, June 16th at 12 noon ET/11 am CT/10 am MT/9 am PT**

**Welcome Sponsor: PFM**

*Throughout the spring, municipal market spreads underwent historic swings and primary issues ground to a halt for several weeks. The volatility was sparked by stay-at-home orders across the nation and was bookended by the announcement of the Federal Reserve's Municipal Liquidity Facility (MLF). Participants from various aspects of the market will discuss the implications of COVID-19 on the municipal markets, how to keep up with current market conditions and what to expect moving forward.*

**Evolving Risks: What Does it Mean for Your Bond Rating?**

**Tuesday, June 30th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*From climate and pensions, to cybersecurity threats and now the largest global pandemic faced in generations. Rating agencies and investors are continuing to expand the criteria of threats they are examining to determine creditworthiness. This roundtable discussion will feature the major rating agencies sharing what new criteria are influencing their decision-making and what issuers need to know about what evolving risks mean for their bond rating. Particular emphasis will be directed on the implications of the recent COVID-19 outbreak.*

**Disclosure Discussion**

**Tuesday, July 7th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*Pressure among investors and analysts for more and quicker issuer disclosure continues to grow, particularly in light of challenges posed by the COVID-19 outbreak. Join us for a panel discussion with various market participants on the timely topic of timely disclosure. Attendees will hear about the challenges facing timely disclosure, best practices from groups like the National Federation of Municipal Analysts (NFMA) and how all market participants are working to find industry-led solutions.*

**MSRB Roundtable and Town Hall Meeting**

**Tuesday, July 14th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*Maintaining an open dialogue with the MSRB is critically important for issuers and all market participants alike. Join a board member and staff representative from the MSRB for an open discussion about the Board's long-term strategic priorities and activities to provide data and information to support understanding of the impact of the COVID-19 pandemic on the municipal market.*

**Planning for the Next Recession**

**Tuesday, August 4th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*Experts and colleagues will discuss the adequacy of reserves and other characteristics investors and rating agencies are considering when determining how prepared an issuer is for the next recession. A rating agency representative will present analysis of sales tax versus income tax revenue volatility, including a look at capital gains tax from upper income individuals by state, and compare potential volatility to existing state reserves. A state representative will discuss their reserve goals and experience in the last recession, while an investor will discuss how it drives their purchase decisions.*

## Technology & Cybersecurity

Thursdays at 12 noon ET/11 am CT/10 am MT/9 am PT

**Thank you to our track sponsor J.P. Morgan.**

### **Preparing for Ransomware and Cyber Attacks in Times of Crisis**

**Thursday, June 11th at 12 noon ET/11 am CT/10 am MT/9 am PT**

**Welcome Sponsor: J.P. Morgan**

*Cyber adversaries and fraudsters won't be sitting back waiting for the COVID-19 situation to pass, and neither should you. Now more than ever, state and local government agencies need to remain vigilant, continue to recognize potential threats, and plan accordingly. This interactive session will provide an overview of the current threat landscape and equip you with effective strategies for dealing with the latest cyber and fraud tactics. Participants will step through a simulated virtual tabletop exercise scenario focused on current threat areas such as ransomware, business email compromise (BEC), phishing, and more. Additionally, the session will incorporate audience participation via live polling and the opportunity to ask targeted questions. Participation in this event will provide you with actionable processes and procedures you can implement within your organization to increase preparedness and resiliency in the face of such threats.*

### **Public Private Partnership Approach to Addressing Identity Theft Tax Fraud**

**Thursday, June 18th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*Using a coordinated approach to address common problems enables public and private partners to learn, share, and solve problems in near real time. Hear from Treasurer Lynne Riley (GA) and how she and others worked with the Identity Theft Tax Refund Fraud Information Sharing and Analysis Center to identify tax refund fraud and to provide a secure platform for communication between the IRS, tax preparation firms, financial institutions and processors, and state officials. This partnership facilitates information sharing consistent with applicable laws and the analytics necessary to detect, prevent, and deter activities related to tax refund fraud. With the benefit of sharing alerts and information, the members work in a trusted environment where they have a broader view of suspicious patterns and a secure platform to communicate these concerns. The objective is to disrupt and prevent identity theft tax refund fraud. Joining her will be the Deputy Comptroller from Maryland.*

### **Beyond the Wire! Innovations and Emerging Technology in Real-Time Payments**

**Thursday, June 25th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*Join a panel discussion about blockchain payment systems and other real-time payments that come at a fraction of the cost of traditional forms of money transfers. Moderator Treasurer Josh Haeder (SD) will lead a panel of corporate experts for an in-depth conversation.*

**Lessons in Cybersecurity from the Hacker's Playbook****Thursday July 2nd at 12 noon ET/11 am CT/10 am MT/9 am PT**

*As digital technologies create huge user benefits, their use also advances the capabilities of cyber criminals. Anyone who uses the Internet, email, and social media is exposed to cybersecurity risks, and nearly all data can potentially be exploited, particularly now with many employees working from their home offices. For public agencies, this could include data that is by nature publicly available, such as investment reports or official statements for debt issuances. With more information available today than ever before and tools to access it, hackers are increasingly making sophisticated attempts at fraud. Popular cybersecurity attacks among public agencies are payroll fraud, business email compromises (aka email "spoofing"), vendor impersonation fraud, and ransomware, to name a few. This session will discuss what you can do to mitigate these attacks, how to recognize fraudulent attempts when they happen, and real world examples among public agencies. Learn how you can apply these lessons in the form of practical checks and balances that could protect your agency from losses.*

**Bots & Data-Driven Solutions: Meeting 21<sup>st</sup> Century Customer Expectations****Thursday, July 9th at 12 noon ET/11 am CT/10 am MT/9 am PT**

*Customers' expectations for engagement with governmental agencies have changed dramatically in recent months. Technological transformation including artificial intelligence is driving increasingly interactive customer experiences; more efficient front-office functions; and modernized operating models across treasury functions. These transformations are creating value through reduced constituent complaints, improved program compliance, and reduced operational costs. This presentation will span treasury functions, focusing on how virtual agents and streamlined customer interfaces are transforming the way governments service constituent needs.*



## Unclaimed Property

Thursdays at 4 pm ET/3 pm CT/2 pm MT/1 pm PT

**Thank you to our track sponsors Audit Services, Innovative Advocate Group,  
Kelmar Associates, LLC.**

### **Serving Your Residents: How to Identify and Return More Unclaimed Property**

**Thursday, June 11th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

*In this presentation the panel will focus on records retention provisions, differentiating between available and researchable records, holder education, including targeted outreach to corporate income and sales and use tax filers, user-friendly unclaimed property posting sites and coordination with other jurisdictions and associations, and auto return policies for amounts under a certain dollar threshold.*

### **The Year in Review: Litigation and Legislation**

**Thursday, June 18th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Faegre Drinker Biddle & Reath**

*This session highlights unclaimed property case law developments and legislative enactments from all jurisdictions. Attendees will hear what's happening in other states and find out what's trending (good and bad).*

### **Coming Soon: Case Studies on Legislation and Litigation**

**Thursday, June 25th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Verus Analytics, LLC**

*Following up from The Year in Review, this session will provide a deeper dive into specific legal issues that are already beginning to affect states. Attendees will analyze case studies from around the country to learn what is coming soon and how it would impact your state.*

### **Unclaimed Securities: 20/20 Vision An Unclaimed Blueprint - Missions & Strategies**

**Thursday, July 2nd, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

*This session will review nonstandard processes related to bonds, brokerage accounts, secondary markets, REIT investments, mutual fund transfers to owners and more. The panel will also address new and ongoing challenges and would share strategies and procedures to streamline efforts and meet existing challenges.*

### **Effective Communication in the COVID-19 Age**

**Thursday, July 9th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

*Outreach and marketing efforts are vital parts of unclaimed property administration, but with so many tools and metrics available in the digital age it can be difficult to know what is effective. Learn from our survey of state programs and hear from states on successful programs to take back home with you!*

**Identity Fraud: Detection and Prevention in a Dark Web World**

**Thursday, July 16th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Verus Analytics, LLC**

*Fraud and cybersecurity issues have interwoven themselves into almost every aspect of our daily lives, but with preparation you can stay one step ahead of these criminal activities. This session will look at these issues from two perspectives: audits and claims. The panel will discuss identified cases of fraud, methods of identifying and carefully managing fraudulent claims, data security, resources states can use to validate claimants, and how to address holder concerns*

**Data Matching and Paying Claims: State Case Studies**

**Thursday, July 23rd, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Verus Analytics, LLC**

*States are searching for innovative ways to increase property returned to claimants, and data matching promises to be one of the most effective ways to increase property returned to the rightful owners. In this session, we examine three different states that have used a variety of data sources and methods to send unclaimed property payments directly to claimants without requiring a claim to be filed.*

**Under Attack: Threats to State Unclaimed Property Programs**

**Thursday, July 30th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Faegre Drinker Biddle & Reath**

*The number of efforts (both obvious and subtle) to remove states from their historical administration of unclaimed property continue to increase. This session will identify at least three such movements, address the underlying causes, and consider approaches for the states to maintain their predominance.*

**It's Here or It's Coming: Now What to Do With It!**

**Thursday, August 6th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Faegre Drinker Biddle & Reath**

*With the ever changing landscape of federal and state laws, new and modified property types and the rules surrounding them appear each year. The panel will discuss three changes (new IRS rules, sports gambling, and ERISA plans) that are either currently affecting or will affect how your unclaimed property division handles these properties. For all three subjects, the panel will discuss changes that states may need to make in their own unclaimed property statutes, rules and policies in order to support these changes.*

**The New NAUPA III Holder Reporting Standard**

**Thursday, August 13th, 4:00pm ET/3:00pm CT/2:00pm MT/1:00pm PT**

**Welcome Sponsor: Kelmar Associates, LLC**

*The NAUPA Uniformity and Standardization Committee has been working on revising the NAUPA Holder Reporting Standard, and it's ready to be released to a wider audience for review and comments. In this session, we will take a deep dive into the newly proposed format, discussing the structure of the format and the new data elements. We'll also discuss a proposed timeline for adoption of NAUPA III and winding down the current NAUPA II standard.*