FREE LIFE PLANNING FORUM

Living Your *Legacy*

SSMHealth Cardinal Glennon Children's Hospital

SPEAKER SERIES

NEW LOCATION Missouri Athletic Club West, The Town and Country Room
1777 Des Peres Rd, Des Peres, MO 63131

10 am to 12 pm

Light *fare du jour* and refreshments will be served.

Join us for any or all of the dates listed below:

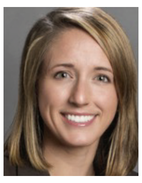
Thursday, May 29, 2025 Series Topics	Speakers
Update on economic directions and enhanced giving opportunities.	Hannah Castellano Bryan Cernicek
Panel Discussion.	Paul Gantner Michael Niemann

Tuesday, August 26, 2025 Series Topics	Speakers
You've been named executor/trustee. Now what?	Paul Gantner
Panel Discussion.	Bryan Cernicek T. Jack Challis Adam Ford Deborah Smiley

Thursday, October 23, 2025 Series Topics	Speakers
How to navigate current and future tax law changes and the impact on giving.	Dominic Pisoni
Panel Discussion.	Hannah Castellano Bryan Cernicek Adam Ford Paul Gantner Lauren Wagner

To RSVP, call 314-633-7351 or email Rose.Brower@ssmhealth.com

Living Your *Legacy* panel of experts



Hannah Castellano is an Investment Advisor with RubinBrown Advisors and Partner with RubinBrown LLP. Hannah works closely with clients, building trusted relationships as she helps define their objectives in the development and execution of comprehensive financial plans. She enjoys being part of a team assembled to help families and organizations plan for and navigate life's main events. A CPA and Certified Financial Planner, Hannah graduated from the University of Missouri – Columbia with a Masters in Accountancy. Prior to joining RubinBrown Advisors in 2016, Hannah worked as an auditor in RubinBrown's Assurance Services Group.

Bryan Cernicek has been serving the financial needs of individuals, families, and business owners for more than 30 years. He strives to develop long-term relationships with his clients with the objective of understanding their goals and providing viable solutions for every element of the wealth management equation. Originally from St. Louis, MO, Bryan graduated from Truman State University with a bachelor's degree in Psychology. He has earned the professional designation of Accredited Asset Manager Specialist, AAMS® and Certified Exit Planning Advisor, CEPA®. Prior to joining Raymond James in 2022, Bryan worked for Edward Jones for 29 years.

T. Jack Challis is managing director for estate planning strategies at Midwest Trust Company and has more than 40 years of experience in law practice and trust department management. He has an extensive career in wealth planning. Mr. Challis is a Fellow of the American College of Trust and Estate Counsel since 1988 and has served as Missouri State Chair of the College. He is also a member of the College's Fiduciary Litigation Committee and State Laws Committee and is active in many community organizations. Jack is an honors graduate of St. Louis University School of Law and a graduate of Creighton University.

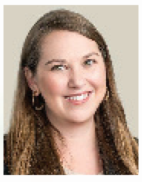
Adam Ford is an advisor with Moneta Group where he acts as a fiduciary for clients' wealth management needs including financial planning, tax planning and estate planning guidance. Through his services, Adam has guided numerous clients through the complex financial planning matters, including purchasing/selling a business, advanced estate planning techniques and advanced philanthropic planning. At his core, Adam has a passion for helping families navigate life's path through all their financial needs and works tirelessly to help them achieve their financial and wealth goals.

Paul Gantner is owner of the law firm Amen, Gantner and Capriano. Along with his law degree, Paul holds an MBA, is Veterans Affairs accredited, holds an active insurance license and is Series 65 licensed as an investment advisor. Paul frequently speaks for the Missouri Bar and other organizations and was a 2022 member of the St. Louis Business Journal's 40 under 40. Paul's firm is built on the tenet that in modern estate and wealth planning, the middle class deserves a legacy too through white-glove, long term advisory services.

Michael Niemann is CEO and Founder of the Niemann Group. Michael has over 30 years of experience. He focuses on high-end tax, estate planning, succession planning, and life insurance ideas for his clients. Michael has been very active with both identifying and helping to resolve tax issues often resulting in substantial income and estate tax savings. He is a Certified Public Accountant and is a member of the AICPA and the Missouri Society of CPAs. Michael also is an Accredited Estate Planner, Charter Global Management Advisor, Trust and Estate Practitioner, Charter Financial Consultant, and Charter Life Underwriter.

Dominic Pisoni is a Partner in RubinBrown's Entrepreneurial Services Group. He has over 20 years of public accounting experience, focusing his efforts with privately held businesses and start-up companies. He serves clients in many industries with a variety of business needs including financial statement preparation, outsourced accounting and tax return preparation and planning. Dominic received a B.S. in Accounting from Truman State University. He is a member of the Missouri Society of Certified Public Accountants and a member of the American Institute of Certified Public Accountants.

Deborah Smiley, JD, AEP®, CFP®, specializes in estate and business planning. Deborah holds the designation of Accredited Estate Planner® (AEP®). This designation is a graduate level specialization in estate planning. She attended The University of Kentucky where she received her Bachelor of Arts in Political Science Cum Laude and received her J.D. Deborah is a member of the Missouri Bar, Past Chair of the BAMSL's Probate and Trust Committee, serves on The Cardinal Glennon Planned Giving Council and The St. Louis Missouri Humane Society's Women's Leadership Council.



Lauren N. Wagner is a partner in Armanino's Tax Practice and serves as one of the leaders of the firm's national Estate, Gift, Trust practice. Lauren has over a decade of experience serving as an advisor to high-net-worth individuals and their families. Lauren serves clients as a compliance and planning expert with a focus on wealth preservation and strategic estate and succession planning. Lauren takes pride in developing long term relationships that help drive multigenerational client goals and initiatives.

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