



CHARTWELL

REGULATORY COMPLIANCE & RISK MANAGEMENT

Chartwell Compliance Annual Planning & Team-Building Retreat

September 24, 2016 – October 1, 2016
The Fairfield Inn & Suites
Chincoteague, Virginia

Enclosures

- Seminar agenda and preparation pointers
- List of external guests
- Daily session groupings
- Activity sign-ups
- Biographies of workshop facilitator, Ben Sparrow
- Biography of The Church Sisters
- Overview of The Fairfield Inn & Suites



Dress Code and Email/Phone Protocol

- Casual during the day.
- Smart casual (dress shirts, jeans, khakis, etc.) during the evening.
- Business casual dress for Tuesday, September 27th dinner (button-down shirts, skirts, slacks, etc.).
- Watch the weather forecast; consider scarf, windbreaker, umbrella, sunscreen, bug, mosquito and tick repellent, anti-itch cream, etc.
- No email, internet or texting permitted during our group sessions. Keep phones and computers in Airplane mode – or preferably just keep them in your rooms, if you dare!
- Start and stop times of sessions will be faithfully observed.

Transportation

- If you need information during transit or if anything urgent arises, call Iman at 780-885-5727 or Melissa at 210-870-9947.
- Iman and Melissa will coordinate employee transfers to and from the hotel.
- Please ensure you have sent Iman your itinerary and updated the SharePoint file with your flight information.

Preparation Required or Recommended

- Required: *Creating a Kaizen Culture* by John Miller and Mike Wroblewski.
- Thoroughly develop your ideas and questions related to each internal business session.
- Be an active participant in each session.

Checking In and Miscellaneous Items

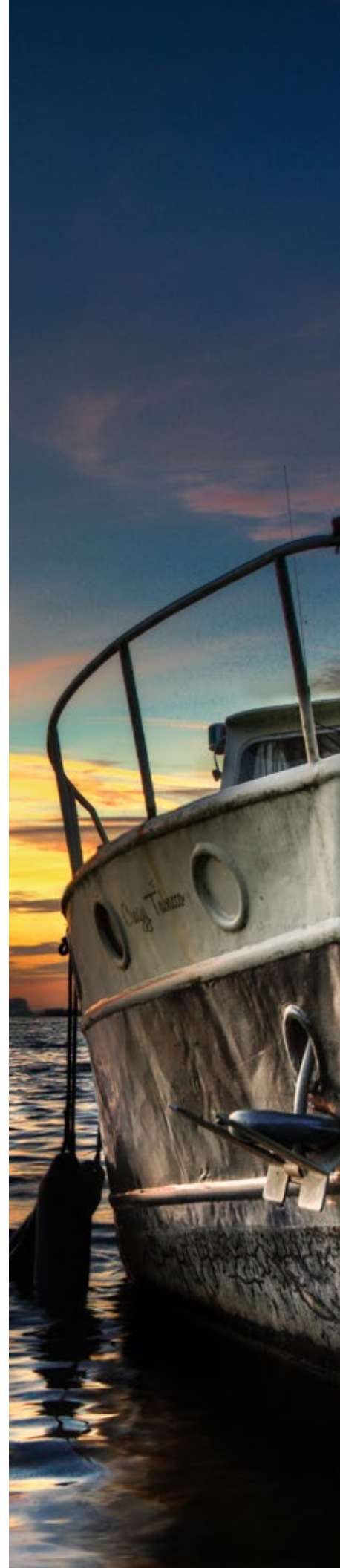
- Each person will check in on their own upon arrival. You will be given your room key and information and a credit card will be held for incidentals.
- All alcohol is to be billed to the individual's room and will not be paid for by Chartwell (except on Tuesday night for our guest appreciation evening where wine will be included).

Attendees

1. Jonathan Abratt, Chief of Staff (Tel Aviv, Israel)
2. Rob Ayers, Chief Commercial Officer (Denver, CO)
3. Iman Gatti, Corporate Development Manager (Edmonton, Canada)
4. Bonnie Brillhart, Associate Compliance Professional (Denver, CO)
5. Christian Coupet, CAMS, Senior Compliance Professional (Miami, FL)
6. Richard Davis, Operations Manager (Castle Rock, CO)
7. Jill Emerson, Senior Compliance Professional (Denver, CO)
8. Muzeyyen Erim, HR Generalist, (Rockville, MD)
9. Cristiane Fernandes, Senior Compliance Professional (San Francisco, CA)
10. Michael R. Giacco, Chief Technology Officer (Hicksville, NY) (Via Zoom)
11. KC Gingras, Associate Compliance Professional (Simpsonville, SC)
12. Daphne Hoover, Information Security and Business Continuity Director (Bellevue, NE)
13. Petra Hrachova, Senior Compliance Professional and Training Manager (Denver, CO)
14. Trish Lagodzinski, Compliance Director (Radnor, PA)
15. Omar Magana, Senior Compliance Professional (Los Angeles, CA)
16. Maria Maxwell, Compliance Director (Edwardsville, IL)
17. Bob Mengani, Senior Compliance Director (Staten Island, NY)
18. Jennifer Naudin, J.D., Senior Compliance Professional (Fullerton, CA)
19. Jason Noto, Esq., General Counsel (Mullica Hill, NJ)
20. Grainne O'Malley, HR Manager (Rockville, MD)
21. Melissa Padgett, Administrative Operations Manager (Eielson AFB, AK)
22. Langley Perry, Associate Counsel (Alexandria, VA)
23. Kym Rambelle, Project Management Director (Manorville, NY) (Via Zoom)
24. Brandi Reynolds, Senior Compliance Professional (Spartanburg, South Carolina)
25. Lily Sayers, Operations Director (Denver, CO)
26. Karen Schirmer, Senior Compliance Director (Denver, CO)
27. Jeanne Schurott, Director, Compliance and Strategic Financial Planning (Denver, CO)
28. Jamie Steed, Corporate Finance Associate (Spartanburg, SC)
29. Sherry Tomac, Project Management Executive and Kaizen Manager, (Highlands Ranch, CO)
30. Dawn Vignola, HR Executive, (Silver Spring, MD)
31. Daniel Weiss, CEO (Tel Aviv, Israel)
32. Nora Weiss (Tel Aviv, Israel)
33. Kris Welch, Vice President (Denver, CO)

Guests

1. Jefry Bohn (Smith Elliott Kearns)
2. The Church Sisters (Musicians)
3. Tyler Clugston (Smith Elliot Kearns)
4. Nick Johnson (Berensweig Leonard LLP)
5. Declan Leonard (Berensweig Leonard LLP)
6. Andy and Nancy Lorentz (DWT)
7. Ben Sparrow (Shinka Management)
8. Juan Van Staden (Photographer)





Saturday, September 24

Extended Management Team (Dan, Nora, Jonathan, Mike, Richard, Rob, Jill, Lily, Melissa, Sherry, Iman, Jamie)

Arrive and eat dinner at your leisure.

Sunday, September 25

Extended Management Team (Dan, Nora, Jonathan, Jason, Mike, Richard, Rob, Jill, Lily, Sherry, Iman, Jamie, Melissa)

Jason arrives this afternoon

Chartwell Meetings in the Accomack Board Room

0845 - 1000	Breakfast – Paul’s Diner (5030 Chicken City Road)
1000 - 1130	Break
1230 – 1330	Extended Management Team Lunch – Famous Pizza (6689 Maddox Blvd.)
1400 - 1530	Kanbaning and Andons at Chartwell: review and demo of Kanban/ Andon value, purpose, software, system in Chartwell; discuss change management issues and situations that may arise in implementation
1530 - 1700	Mid-level managers arrange meetings with one another in different combinations for coordination, planning, and reflection on problems and solutions
1530 - 1700	Detailed system demo and IT project roadmap by Mike for senior management. Discuss additional management topics as necessary
1800 - 1930	Sunset Wildlife Cruise with Assateague Explorer Cruise departs from Chincoteague Island, Virginia, at Curtis Merritt Harbor (2246 Curtis Merritt Harbor Drive) shown on the map below located at the south end of Main Street. Meet us at Boat Slip #69
2000 - 2130	Dinner – Etta’s Restaurant

Monday, September 26

Chartwell Meetings in the Accomack Board Room

0715 – 0830	Extended Management Team Breakfast - Bill’s Restaurant Room (4040 Main Street)
0900 - 1200	Kayaking and Boating with Assateague Explorer Kayak tour departs from Chincoteague Island at Memorial Park (7470 Memorial Park Drive)
1215 - 1345	Lunch - Ledo Pizza (6477 Maddox Blvd.)
1400 – 1630	2017 Budget Planning Meeting
1500 – 1700	Rest of Team Checks In to the Fairfield Inn & Suites Guests may arrive earlier but will not get keys until 3:00pm
1700 - 1800	Welcome Poolside Appetizers and Cocktails
1800 - 2000	Dinner for Chartwell Employees and Guests - Narrows Ballroom
2000 - 2100	Social Time

Tuesday, September 27

Guests will be with us on this day

Chartwell meetings will be in the Narrows Ballroom

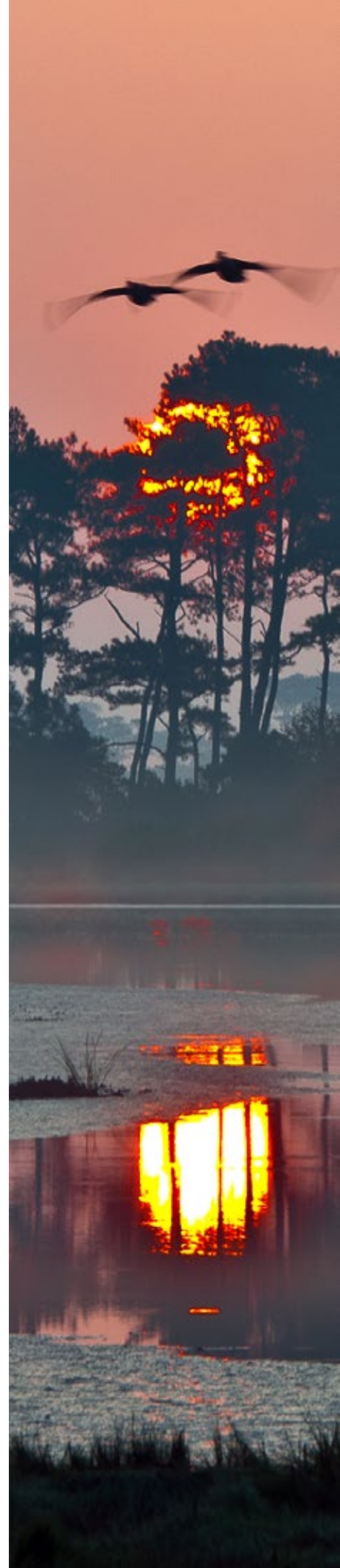
0700 - 0800	Breakfast Buffet with Chartwell and All Guests - Jackspot Restaurant
0815 - 1100	Group A: Jill - Personalities Group B: Daniel - Culture and Strategy Group C: Sherry - Kaizen See attached for group assignments
1100 - 1200	Lunch with Chartwell and All Guests - Jackspot Restaurant Chartwell employees and guests
1200 - 1300	Mike and Kym: Software demo, roadmap plan and Q&A
1330 - 1500	Break
1500 - 1730	Break Into Activity Groups 1. Fishing 2. Biking 3. Walk Loop/Ocean See attached for activity assignments
1800 - 1945	Dinner, Toast, and Recognition of Special Guests - Narrows Ballroom
1945 - 2000	Chartwell in the Community - Kalyani School
2000 - 2200	Church Sisters' Performance - Narrows Ballroom

Wednesday, September 28

Ben Sparrow will be with us on this day

Chartwell meetings will be in the Narrows Ballroom

0700 - 0800	Breakfast Buffet - Jackspot Restaurant
0815 - 1100	Group B: Jill - Personalities Group C: Daniel - Culture and Strategy Group A: Sherry - Kaizen See attached for group assignments
0815 - 0820	Shmerel
1100 - 1200	Lunch - Jackspot Restaurant
1200 - 1300	Kaizen Implementation Update and Hyde Park Session 15-minute overview update by Sherry and then 45-minute open discussion of what's working and what's not
1300 - 1400	IT Software Project Launch Coordination - Task List Follow Up Daniel, Jonathan, Mike, Rob, Bonnie, Iman, Jason, Kym, KC
1400 - 1500	Senior Management Meets with Facilitator Bob to Discuss Employee Survey Feedback
1300 - 1500	Break





1500 - 1730	Break Into Activity Groups 1. Biking 2. Walk Loop/Ocean 3. Nature Centers See attached for activity assignments
1800 - 2030	Dinner and Group Pictures - Ledo Pizza (6477 Maddox Blvd.) Dessert - Island Creamery
2100 - 2230	Kambai Live and Recognition Ceremony – Tikki Bar

Thursday, September 29

Ben Sparrow will be with us on this day

Chartwell meetings will be in the Narrows Ballroom

0730 - 0830	Breakfast Buffet - Jackspot Restaurant
0830 - 1130	Group C: Jill - Personalities Group A: Daniel - Culture and Strategy Group B: Sherry - Kaizen See attached for group assignments
1130 - 1230	Lunch - Jackspot Restaurant
1230 - 1430	Break
1230 - 1330	Optional Small-Group Skills Development Workshops <ul style="list-style-type: none"> • A Day in the Life of an AML Reviewer and Some Best Practices Learned, by Kris and Karen. Intended for people who want to learn about what it's like to do a review and be on the AML team. • A Day in the Life of Finance and Operations and Some Best Practices Learned, by Jamie, Melissa, and Lily. Intended for people who want to learn what our shared services team does behind the scenes and what life is like for operations team members. • A Day in the Life of Legal Affairs and Some Best Practices Learned, by Jason. For those who want to learn more about what it takes to steer legal affairs. See attached for group assignments
1500 - 1730	Break Into Activity Groups 1. Naturalist Boat Tour 2. Walk Loop/Ocean 3. Nature Centers See attached for activity assignment
1800 - 2200	BBQ Dinner, Campfire, and Chartwell Talent Show – Tikki Bar

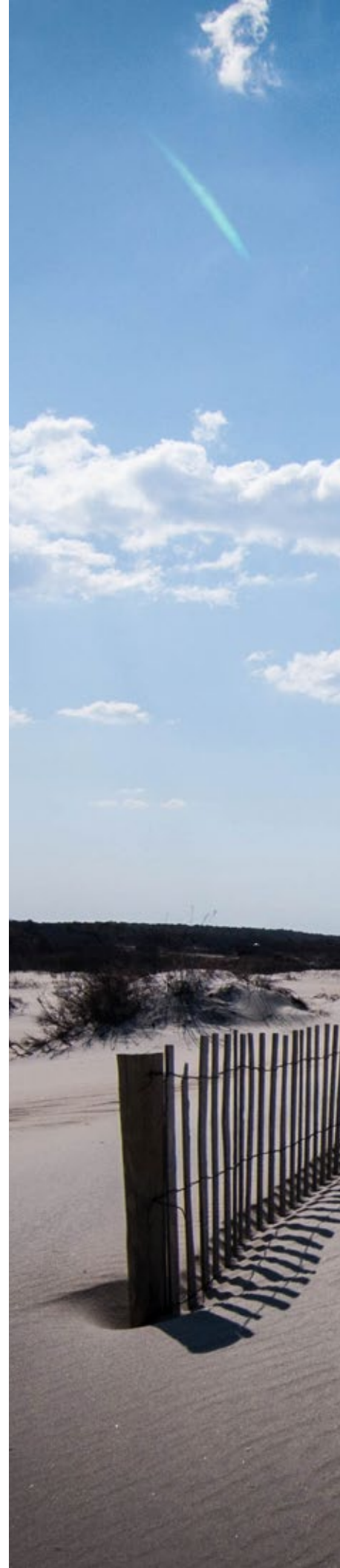
Friday, September 30 - Check-Out/Travel Day

Licensing Team (Daniel, Bob, Bonnie, Christian, Cris, Jennifer, KC, Langley, Trish, Daphne)

Chartwell meetings will be in the Accomack Board Room

0700 - 0845	<p>Working Breakfast License Maintenance (Mike, KC, and Bonnie)</p> <ul style="list-style-type: none"> • Presentation of software demo • What documents should be provided to client?
0915 - 1000	<p>General Business Process/Assembly Line Information (Jen)</p> <ul style="list-style-type: none"> • What works best for the licensing team? Parts of the project where assembly line works (e.g., application binders, disclosure and fingerprint binders, etc.) • Feedback on the SMEs in place.
1000 - 1010	<p>Break</p>
1010 - 1110	<p>Disclosure and Ownership Interest (Trish and Bob)</p> <ul style="list-style-type: none"> • States that require financials and disclosures at different percent • Direct and indirect owners of applicant's parent, not a corporation? • How to discern if an indirect owner qualifies for the 10, 15 or 25% thresholds
1110 - 1210	<p>Working Lunch Research and Data Room (Jen and Cris)</p> <ul style="list-style-type: none"> • Library of completed applications • What documents do we want to maintain? (Who and how)
1250 - 1300	<p>Financials (Christian)</p> <ul style="list-style-type: none"> • Permissible investments • Process flow and funds flow - KISS (different business models - e.g., Bill Pay)
1300 - 1345	<p>Break</p>
1345 - 1445	<p>Types of Bank Accounts (Jen and Bob)</p> <ul style="list-style-type: none"> • Trust account v. FBO • MSB accounts
1445 - 1530	<p>Exemptions (Bob)</p> <ul style="list-style-type: none"> • Is my client eligible for an exemption? • What information do we have in SP to assist the team? • What are the required steps to begin research?
1530 - 1630	<p>Other Types of Engagements - Non-Multi Licensing (Langley)</p> <ul style="list-style-type: none"> • E.g., transfer of Control, advising clients on state inquiries regarding MT licensing & Best practices opinion (non-legal memo) • Legal advice vs. licensing consulting

Saturday, October 1 - Check-Out/Travel Day





Daily Session Groups

1. **Kaizen Group Lead: Sherry Tomac**
Co-Lead: Ben Sparrow
Accomack Boardroom
2. **Culture & Strategy Group Lead: Daniel Weiss**
Narrows Ballroom
3. **Personality Profiles Group Lead: Jill Emerson**
Tikki Bar or Narrows Ballroom (depending on weather)

Group A

1. Michael R. Giacco
2. Kris Welch
3. Nora Weiss
4. KC Gingras
5. Bob Mengani
6. Richard Davis, Operations Manager
7. Melissa Padgett, Administrative Operations Manager
8. Karen Schirmer, Senior Compliance Director
9. Petra Hrachova, Senior Compliance Professional and Training Manager

Group B

1. Jonathan Abratt, Chief of Staff
2. Jason Noto, Esq., General Counsel
3. Jamie Steed Corporate Finance Associate
4. Jeanne Schurott, Director, Compliance and Strategic Financial Planning
5. Cristiane Fernandes, Senior Compliance Professional
6. Daphne Hoover, Information Security and Business Continuity Director
7. Iman Gatti, Corporate Development Manager
8. Christian Coupet, CAMS, Senior Compliance Professional
9. Lily Sayers, Operations Director
10. Muzeyyen Erim, HR Generalist

Group C

1. Rob Ayers, Chief Commercial Officer
2. Dawn Vignola, HR Executive
3. Grainne O'Malley, HR Manager
4. Jennifer Naudin, J.D., Senior Compliance Professional
5. Omar Magana, Senior Compliance Professional
6. Trish Lagodzinski, Compliance Director
7. Brandi Reynolds, Senior Compliance Professional
8. Bonnie Brillhart, Associate Compliance Professional
9. Langley Perry, Associate Counsel

Skill Development for Thursday, September 29, 1230-1330

A Day in the Life of an AML Reviewer	A Day in the Life of Finance and Operations	A Day in the Life of Legal Affairs
Jonathan Abratt	Muzeyyen Erim	KC Gingras
Daphne Hoover	Petra Hrachova	Omar Magana
Bonnie Brillhart	Jill Emerson	KC Gingras
Brandi Reynolds		Omar Magana
Trish Lagodzinski		
Richard Davis		
Bob Mengani		

Activity Sign Up Tuesday, September 27

Fishing	Biking	Beach Loop/Walk
Daniel Weiss	Jason Noto	Kris Welch
Jeanne Schurott	Bonnie Brillhart	Lily Sayers
Trish Lagodzinski	Jill Emerson	Nora Weiss
Bob Mengani	Jen Naudin	Petra Hrachova
Daphne Hoover	Cristiane Fernandes	Maria Maxwell
Sherry Tomac	Richard Davis	Muzeyyen Erim
Melissa Padgett	Iman Gatti	
Brandi Reynolds	Christian Coupet	
Jamie Steed	Dawn Vignola	
Jonathan Abratt	Tyler Clugston	
Rob Ayers		
Karen Schirmer		
KC Gingras		
Langley Perry		
Omar Magana		
Ben Sparrow		
Jef Bohn		





Activity Sign Up
Wednesday, September 28

Nature Boat Tour	Beach Loop/Walk	Nature Centers/Lighthouse
Daniel Weiss	KC Gingras	Kris Welch
Daphne Hoover	Jason Noto	Grainne Sen
Dawn Vignola	Jeanne Schurott	Richard Davis
Jamie Steed	Trish Lagodzinski	Jonathan Abratt
Rob Ayers	Bonnie Brillhart	Nora Weiss
Karen Schirmer	Iman Gatti	Lily Sayers
Brandi Reynolds	Jill Emerson	Petra Hrachova
Christian Coupet	Jen Naudin	Omar Magana
Melissa Padgett	Cristiane Fernandes	Maria Maxwell
	Bob Mengani	Muzeyyen Erim
		Sherry Tomac
		Langley Perry
		Ben Sparrow

Activity Sign Up
Thursday, September 29

Nature Boat Tour	Beach Loop/Walk	Nature Centers/Lighthouse
Nora Weiss	Daniel Weiss	Jeanne Schurott
Trish Lagodzinski	Rob Ayers	Bonnie Brillhart
Karen Schirmer	Richard Davis	Jill Emerson
Grainne Sen	Christian Coupet	Jen Naudin
Bob Mengani		Cristiane Fernandes
Daphne Hoover		Jamie Steed
Sherry Tomac		Brandi Reynolds
Muzeyyen Erim		Jason Noto
KC Gingras		
Jonathan Abratt		
Lily Sayers		
Kris Welch		
Petra Hrachova		
Iman Gatti		
Langley Perry		
Omar Magana		
Ben Sparrow		
Melissa Padgett		

Ben Sparrow

Ben specializes in the transfer and implementation of Japanese lean management know-how into companies from a broad range of industry sectors across the globe. He worked eight years with Japan Management Association Consultants teamed with some of the most experienced lean consultants in the world. Aside from consulting and training, Ben also leads week-long tours of best-practice organizations implementing Kaizen in Japan through the Lean Japan Tour. He is one of the few non-Japanese globally with an intimate understanding of Kaizen in its original language and culture, and is currently based in Australia as a Director at Shinka Management.



The Church Sisters

The Church Sisters consist of the angelic vocal styling of Sarah and Savannah Church, as well as award-winning band members Josh Pickett, Spencer Strickland, and Jay Duncan. Josh Pickett, the twins' cousin, plays lead acoustic and electric guitar. He opened for the Beach Boys and performed for the Queen of England on her 2007 visit to the United States. Spencer Strickland adds a melodic mandolin and is also one of Virginia's top luthiers. One of his custom-made guitars is owned by Marcus Mumford of the Grammy Award-winning Mumford and Sons. Jay Duncan, stepfather, rounds out the group with his smooth styling on electric bass, drawing from his previous musical experience in another genre.

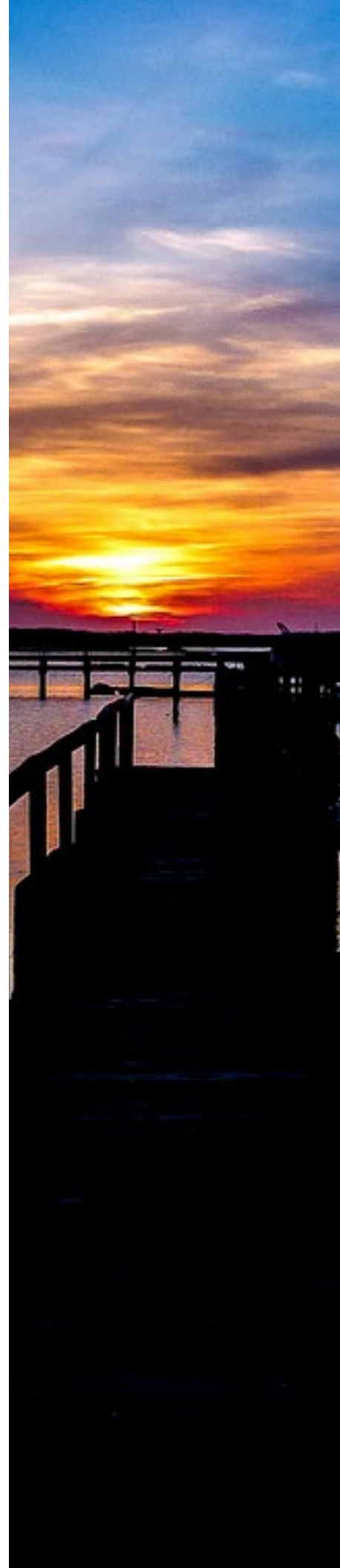


Savannah and Sarah have captured the attention of the industry's leading professionals. They were included on a stellar project produced by Carl Jackson titled Mark Twain: Words and Music. The album features such artists and Brad Paisley, Sheryl Crow, Ricky Skaggs, Jimmy Buffett, Clint Eastwood and more. To learn more about the Church Sisters and their band, visit thechurchsisters.com.

About Chicoteague and Assateague

Chincoteague Island, Virginia's only resort island, is one of the many and perhaps the most beautiful island that dots Virginia's Eastern Shore. World famous for its oyster beds and clam shoals, this picturesque island is the gateway to Assateague Island National Seashore.

Known for its great abundance of migratory birds and wild horses, it is the perfect place for bird watching, surfing, swimming, fishing, crabbing or boating. The serene fishing village, 7 miles long and 1.5 miles wide and abounding with history and natural charm, welcomes you to explore its unique island heritage. Assateague Island National Seashore and the Chincoteague National Wildlife Refuge offers miles of undeveloped beaches, marshes and forests stretching from Virginia to Maryland.





**3913 Main Street
Chincoteague, VA 23336
757-336-0043**

For modern comfort and friendly service, look no further than the Fairfield Inn & Suites Chincoteague Island.

With spacious suites and helpful amenities, our hotel aims to make you feel right at home. Take advantage of a refrigerator and microwave in your accommodations, as well as free wireless Internet throughout the hotel.

Start your morning with a delicious breakfast in the lobby, or enjoy a workout in our modern fitness center. In the warmer months, our outdoor pool is a wonderful place to spend a few hours; try your hand at fishing from our dock, too. And make sure to admire the Bay while dining on delicious seafood at Jackspot Restaurant.

Last but not least, you have the beauty of Chincoteague Island, VA - named "second-best Island in the United States" by TripAdvisor in 2014 - right at your hotel doorstep. Lounge on the beach, explore the local shops and restaurants, or visit the National Wildlife Refuge. The opportunities are limitless here at the Fairfield Inn & Suites Chincoteague Island.

