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Premier Insider

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2026 Annual Meeting: Ideas, Connections & a Little Fun in Hershey

Our 2026 Annual Meeting brought the Premier community together at The Hotel Hershey for three days of learning, sharing ideas and spending time with people we don't get to see nearly often enough.

As always, we packed a lot into those three days. But rather than recap every presentation and activity, we pulled together some of the moments, messages, and ideas we hope will stick with you.

Here's what stood out from Hershey.

- **Independence Still Matters**

Seth Miller, Cambridge President of Advocacy and Administration, joined us for a candid conversation about the future of our industry and Cambridge's continued commitment to independence.

And that commitment goes well beyond words. Founder Eric Schwartz has spent decades putting a succession and ownership structure in place designed to keep Cambridge internally controlled, including provisions in his estate plan intended to help senior leadership maintain voting control of the firm after his death.

One point that particularly resonated was the importance of building a business that has value and making sure you ultimately get paid for what you've built.

For independent advisors, that means thinking beyond this year's production and considering the long-term value of your practice, your succession plan and what happens to the business when you eventually decide to step away.

That message aligns closely with how we think about Premier. Independence should give you the freedom to build the business you want, without having to build it alone.

- **Premier Continues to Evolve**

We also shared more about Premier's 1099 affiliate option, another path for advisors who want to operate under the Premier Wealth Management brand while maintaining the independence of an affiliate relationship.

There isn't one business model that works for every advisor. As Premier grows, we want to continue creating options that allow advisors to structure their businesses in ways that make sense for them.

We also celebrated another important step in Premier's future: Josh Cesare is now an owner of the firm.

Josh has taken on an increasingly important role in Premier's growth, particularly through business development and our expanding retirement plan capabilities. His ownership reflects both his commitment to Premier and our continued focus on developing the next generation of leadership.

We're excited about what Josh will help us build from here.

- **AI: We're Still Early**

Jeff Hybiak of SEM gave us plenty to think about during his presentation, "AI: Boom, Bubble, or Both?"

One of the biggest takeaways was that we are still very early in the AI race. The eventual winners may not be the companies getting the most attention today. The technology, investment opportunities and business applications are all still developing.

The same is true with our own practices.

We know many of you are experimenting with AI, while others are still trying to figure out where to begin. Premier will be hosting AI-focused calls for our group so advisors can share what they're using, what's working and where these tools may be able to save time and improve efficiency.

Consider the Annual Meeting conversation the beginning, not the end, of this topic.

- **Technology: Keeping Up Matters**

Technology is changing quickly, and keeping up requires a little effort from all of us.

New tools, enhancements and resources are being introduced all the time through Cambridge, Premier and the vendors we work with. The best way to know what's available is to pay attention to the emails, bulletins, webinars and articles coming your way.

We also know that can feel like a lot to keep up with. In the coming year, Premier plans to offer more technology-focused webinars and include more practical tech information in the Premier Insider to help highlight the tools and changes we think are worth your attention.

You don't need to become a technology expert. But you do need to know what's available and how it might make your practice better.

- **Cybersecurity: You Shouldn't Be Doing This Alone**

The cybersecurity conversation also delivered an important reminder: protecting your practice and your clients is no longer something that can be handled with good passwords and a little common sense.

Financial advisors are attractive targets. You hold sensitive personal information, communicate about financial transactions, and have access to systems that cybercriminals would very much like to get into.

That makes having a professional IT team that understands the needs and risks of a financial advisory practice increasingly important.

Your IT partner should be helping you manage security, monitor your systems, keep software and devices properly protected and respond quickly when something doesn't look right. This is one area where trying to save a few dollars by doing it yourself can become very expensive.

And even with strong protections in place, no system eliminates risk entirely. Cybersecurity insurance is another important layer of protection for your business.

The takeaway from Hershey was pretty straightforward: good cybersecurity requires the right technology, the right procedures, professional support, and appropriate insurance coverage.

This is not the place to wing it.

- **What Should *You* Actually Be Doing?**

One of the most practical conversations of the meeting came from the What's Next presentation.

As your practice grows, are you still spending your time doing the things that actually require *you*?

Client segmentation is a big part of that conversation. One benchmark discussed was approximately 150 client relationships per advisor. As an advisor moves significantly beyond that number, maintaining the same level of personal attention becomes increasingly difficult.

That doesn't mean those clients aren't important. It means you may need to build capacity around yourself.

Could some relationships be transitioned to a junior advisor who has more time to serve them? What administrative or operational responsibilities could be handled by someone else? What are you doing every week that doesn't require your expertise?

Growth isn't just about adding more clients.

Sometimes the next stage of growth requires letting go of some of the work.

- **We Got Out of the Meeting Room, Too**

Because even we know there is a limit to how much financial services content a person should consume in one sitting.

Our golfers kicked things off Wednesday afternoon at Manada Golf Club, while another group opted for a nature walk and a chance to enjoy the Hershey scenery.

Later in the week, the patio gave everyone a chance to get outside, grab a drink, catch up, and demonstrate varying degrees of competence at cornhole and ping pong.

And those moments matter.

Our Annual Meeting is certainly about education and business development, but it's also about giving people time to build relationships. Some of the best conversations happen when nobody is holding a microphone and there isn't a PowerPoint slide in sight.

- **Thursday Night: Good Food, Good Music & Giving Back**

After a full day of meetings and presentations, Thursday evening was our chance to change gears.

We gathered for a delicious dinner, live music, and some time simply to enjoy being together. The evening also included one of our favorite Annual Meeting traditions: Premier Pays It Forward.

This year, Premier advisor Mark DeRosa introduced us to Woodhaven Recovery and shared a very personal story about why its work is so meaningful to him. **https://www.woodhavenrecovery.com/**

We are incredibly grateful to Mark for being willing to share that part of his life with us. It was a powerful reminder that behind the people we work with every day are stories and experiences we may know very little about, and that sometimes being part of a community means trusting each other enough to share them.

Mark's story also gave all of us a much deeper understanding of why the work being done by Woodhaven Recovery matters.

And our Premier community responded.

Through our live auction and the generosity of everyone who participated, we raised $8,175 for Woodhaven Recovery. Premier will kick in another $1,825 to round that amount up to $10,000! Thank you to everyone who donated, bid, and helped make that possible.

Of course, we also discovered another previously unknown talent in the Premier family.

Anyone who witnessed Jodi Greiner's auctioneering skills may now be questioning whether Chief of Staff is really her true calling.

Apparently, give that woman a microphone, a room full of competitive people and a worthy cause, and things happen.

It was fun, it was meaningful and it was a pretty special way to spend an evening together.

And thank you to our musicians for giving us the perfect soundtrack to the night.

But we weren't finished yet.

- **Friday Was All About Each Other**

We intentionally designed Friday morning a little differently.

After two days of hearing from speakers, industry partners and Premier leadership, Friday was about tapping into the knowledge already sitting in the room.

Our peer-to-peer roundtables gave advisors the opportunity to talk candidly with one another about four areas that affect nearly every practice: compliance, relationship-driven growth, scaling, and technology.

These weren't presentations. They were conversations.

Advisors shared what's working in their practices, what they're struggling with, tools they're using, lessons they've learned and ideas that someone else in the room could take home and try.

And that's an important distinction.

One of the greatest resources available through Premier isn't a piece of technology, a program, or a vendor.

It's each other.

There is an enormous amount of experience across our network. Someone has probably dealt with the problem you're facing. Someone has tested the technology you're considering. Someone has figured out a better process. And someone may have an idea you've simply never considered.

Creating more opportunities for those conversations is something you'll continue to see from Premier beyond the Annual Meeting.

Because On Your Own, But Not Alone shouldn't just be a tagline. It should be something you actually experience.

- **Celebrating 25 Years of Randy Miles**

We also had the opportunity to recognize a milestone that deserves special mention.

Randy Miles celebrated 25 years with Premier this year.

Twenty-five years represents a lot more than a number. It represents relationships, trust, change, growth and quite a bit of history together.

We were thrilled to recognize Randy during the Annual Meeting and present him with a gift commemorating the occasion.

Congratulations, Randy, and thank you for being part of Premier for the past quarter-century. (See below pictrure in TEAM NEWS.)

- **Take Something Home with You**

By the time we wrapped up Friday, we'd covered a lot of ground.

Independence. Succession and business value. AI. Cybersecurity. Capacity. Client segmentation. Technology. Growth. And plenty of ideas shared advisor to advisor.

Hopefully, you also played a little golf, took a walk, tossed a cornhole bag, enjoyed a great meal, heard some good music, made a new connection, or caught up with an old friend.

Now comes the important part.

- **Do something with it.**

Pick one or two ideas from Hershey and put them into action.

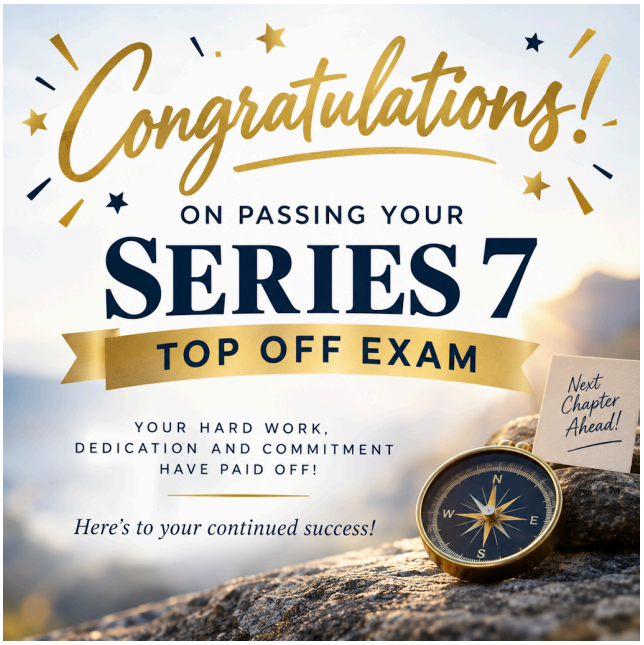
Revisit your client segmentation. Explore an AI tool. Delegate something you shouldn't still be doing. Talk with your IT professional about your cybersecurity protections. Review your cyber insurance. Think about what your business is worth and what you ultimately want it to become.

Or simply call someone you talked with in Hershey and continue the conversation.

After the golf clubs have been put away, the cornhole champion has stopped bragging and Jodi has abandoned her plans for an auctioneering career, that's really why we get together.

On Your Own, But Not Alone.

TEAM NEWS



Congratulations Zach Conley on passing the Series 7! You are now one of the few, the proud, the General Securities Representatives! You're a big deal! Congrats!!!!



What? Babies? That's right, next spring Sebastian and his his wife Stephanie will be expecting their 3rd child in March. In April, Diana Corrigan, our Executive Assistant, and her husband will be expecing their 3rd child as well. It's a baby boom around here!



Webinars:

TBD

October Birthdays

Bryan Trugman
Tripp Freeman
Geoff Tomasetti
Hunter Shughart
Ravi Narayan
Rich McKee
Ryan Breen
Paul Mallick

TechCheck

Keeping you up to speed on the tools and technology shaping your practice.
Technology is moving quickly, and we know it can be tough to keep up with every new tool, enhancement and change. **TechCheck** is our new Premier Insider feature designed to help. Each month, we'll highlight useful updates, resources and practical tips worth knowing about.

DTC Codes Are Now in Indy
Looking for a DTC code? No need to hunt for it. Just ask Indy in the CLIC search box.

Watch for Tech Updates from Jen
Jen Steinhrt will also be forwarding important technology updates she receives from Cambridge. To make them easier to spot in your inbox, **the subject line will be in ALL CAPS** so you'll know it's a tech update worth a look.

Cambridge: Now, Next & Later
Each month, we'll share Cambridge's updated **Now, Next & Later** resource, which gives you a quick look at technology that has already been delivered, what's currently being worked on, what's coming next and what's planned for later. The current version includes updates across CLIC Workstation, Indy, new account opening, integrations, eSignature and more.
Take a look at this month's Now, Next & Later

Friendly Reminders

If you use the Financial Planning Engagement (FPE) form, a new workflow is now available in CLIC Workstation designed to streamline the process. Click HERE and take a few minutes to review the new process and what's changed.

Happy 25th Anniversary Randy Miles! It's been a fun ride with you. Let's do another 25 ! Here is Randy with our entire team at Hotel Hershey.



I have to give a special shout out to my daughter-in-law, Arianne. She passed her boards and is now officially an MSOT, OTR - In other words, registered as an occupational therapist. She has her own business too, Still Waters Therapeutics. Her undergrad was Equine Therapy. Check her website out **here**. If you or if you know someone who needs some therapy, give her a call!

It's that time again! Cambridge's annual Firm Element training requirements must be completed by **October 31, 2026**. Please don't wait until the last minute. Failure to complete the required training could put your **licensure and payment of your compensation at risk**. Take a few minutes to review the requirements and make sure you're on track to meet the deadline. Check it out HERE.

Online estate planning tools are becoming an increasingly popular resource for advisors and their clients. If you are using or considering one of these services, be aware that there are specific requirements surrounding how they are incorporated into a financial planning engagement. This is a good refresher on Cambridge's expectations regarding estate planning vendors, financial planning fees, and advisor responsibilities. Read all about it HERE.

Traci Shughart

Chief Executive Officer

Registered Principal/Branch Manager

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