

**CENTER FOR DUE DILIGENCE**  
P.O. Box 8 • Western Springs, Illinois 60558  
(630) 662-0284 • Fax (630) 662-0286

E-mail: [CFDD@TheCFDD.com](mailto:CFDD@TheCFDD.com)

Web: <http://www.TheCFDD.com>

**CFDD 2008 ADVISOR CONFERENCE**  
**SPEAKER BIOS**  
(10/04/08)

***“AN INDUSTRY IN TRANSITION:  
Old Model Is Mature, New One Is An Infant”***

October 13-15, 2008 (Monday -Wednesday)  
The Fairmont Scottsdale Princess  
Scottsdale, Arizona

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**Sunday, October 12, 2008**

11:00 am –

*Kierland Golf Club*  
*15636 North Clubgate Drive*  
*Scottsdale, AZ 85254*  
*(480) 922 9283*

**Charity Golf Event**

Benefits to the Injured Marine Semper Fi Fund

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9:30 am – 6:45 pm

*Conference Center's*  
*Outside – Porte Cochere*

**Pre-Conference Registration Desk Opens**

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12:15 – 6:45 pm

*Conference Center*

**PRE-CONFERENCE PROGRAM/TRAINING**  
For Wholesalers, TPA & RIAs

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**Sunday, October 12, 2008** (Pre-Conference Continued)

12:15 – 1:30 pm

*D&E*

**KEYNOTE SESSION (Wholesalers, TPAs & RIAs/Advisors)**

**Plan Design & Emerging Trends**

-Fred Reish, Managing Director, Reish Luftman Reicher & Cohen  
(Sponsored by ING Retirement Services)

**Fred Reish** is an ERISA attorney whose practice focuses on fiduciary responsibility issues. Fred was recognized as one of the 15 “Legends” of the retirement industry by *PLANSPONSOR* magazine. He has also been recognized as: the 401(k) Industry’s Most Influential Person for 2007 by 401kWire; the Commissioner’s Award and the District Director’s Award by the IRS; the Eidson Founder’s Award by ASPPA; the Institutional Investor Lifetime Achievement Award; the *PLANSPONSOR* Magazine Lifetime Achievement Award; and as a Charter Fellow of the Employee Benefits Counsel of the American Bar Association. Fred has been recognized in the legal community as one of “The Best Lawyers in America,” and as a “Super Lawyer in Southern California.” Fred has written over 250 articles and four books about retirement plans, including a monthly column on 401(k) fiduciary issues for *PLANSPONSOR* magazine. Fred co-chaired the IRS Los Angeles Benefits Conference for over 10 years, served as a founding Co-Chair of the ASPPA 401(k) Summit, and has served on the Steering Committee for the DOL National Conference.

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1:30 – 1:45 pm

*TBD*

**Break**

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1:45 – 2:45 pm

*F&G*

**Basic Training for Wholesalers (Wholesalers)**

-Gary L. Anderson (Moderator), Midwest Regional Pension Manger,  
Stancorp Equities Inc.  
-Scott Waite, Regional VP, John Hancock Retirement Plan Services  
-Dany Yonan, Regional Director of Retirement Services,  
ING Retirement Products

**Gary Anderson** is a Regional Pension Manager for The Standard Retirement Services. Gary joined the firm in 2007 and manages the Midwest Region, including offices in Chicago, Minneapolis and St. Louis. In his short time at The Standard, sales production in the Midwest Region had doubled. Prior to joining The Standard, he was a Director for MassMutual Retirement Services in Chicago. Gary’s career at MassMutual spanned thirty years and before moving to Chicago in 1984, he spent six years in their Miami office. *Gary consistently ranked among the firm’s top sales leaders and in addition to his sales success, he was a trainer and mentor for the firm’s retirement plans wholesalers.* MassMutual offered a comprehensive training school program to rookie wholesalers and Gary’s

Chicago office was always a designated location for field training due to his commitment to coaching and mentoring. Gary's former rookies are now some of the most successful retirement plans wholesalers in the industry. The Standard's commitment to initiate a training program for rookie wholesalers was a key reason why Gary joined them. Accomplished advisors are always willing to meet with Gary and in addition to being successful, knowledgeable and specialized, he is among the top ranked mid to upper mid-market wholesalers in the CFDD's advisor network. He is a graduate of Arizona State University and has his Series 6, 63, 65 and life licenses.

**Scott Waite** is a Regional VP for John Hancock Retirement Plan Services. Scott has been with Hancock for over a decade and recently transferred territories from Michigan to the Carolinas. *Hancock is widely recognized for having one of the best field forces in the industry and he has consistently ranked in the top 25% of his sales peers.* Scott has also been honored with numerous awards during his tenure with Hancock. In addition to his sales skills, Scott's business relationship skills are widely recognized by intermediaries. Mr. Waite has over twenty-two years of experience in the financial services industry and worked for the First Bank of Maryland before joining Hancock. As a former Retirement Plans & Investment Specialist, he managed 45 investment reps. He also started "Total Benefits Banking," a division designed to help commercial bankers cross sell retirement plans business. Scott has a BA in Economics & Business from Towson State University and is Series 7, 63 and life licensed.

**Dany Yonan** is a Regional Director for ING Retirement Plan Services. Dany joined the firm in early 2007 and manages the Midwest Region. Prior to joining ING, he was a Retirement Plans Wholesaler with OneAmerica/AUL and MassMutual. Mr. Yonan started his career with MassMutual in 1995 and subsequently spent a decade with OneAmerica. Throughout his financial services career, *Dany has consistently ranked in the top 20% of his sales peers.* He was recognized and awarded as the top national producer by OneAmerica/AUL in 2002. After only nine months at ING, Danny received their Breakthrough Performance of the Year award. He currently ranks in the top 6% of ING's national 401(k) sales force. Prior to his financial services career, Dany was a professional soccer player for seven years in Chicago. He played with the Sting, Power & Stingers. Dany was captain of the Chicago Stingers, led the team in scoring and was nominated for All Star Player twice. Mr. Yonan credits much of his current success to the motivation and disciplined work ethics he acquired from his prior career in professional sports. Danny has authored numerous articles and his speaking engagements emphasize time management, motivation and intuitive thinking. Dany has a BA in Economics from the University of Illinois in Springfield and is Series 6, 63 and life & health licensed. Under the mentoring eye of Gary Anderson, he also passed through MassMutual's rich retirement plans wholesaler training program in the last year of its offering.

*D&E*

### **Opportunities & Challenges for TPAs in A Changing Marketplace (TPAs)**

-Ronald L. Bush, Principal, Brightwork Partners, LLC

-Allen L. Cairns, Senior Relationship Manager, John Hancock Retirement Plan Services

**Ron Bush** is a founder and Principal of Brightwork Partners, LLC. Drawing on over thirty years of research and consulting experience in the retirement and investment products business, he is a frequent speaker on retirement services industry topics. Prior to forming Brightwork Partners in 1999, Ron was a founding partner of Access Research, developing the firm's strategic consulting practice and a suite of retirement research programs. Previously, he was responsible for business strategy and research for CIGNA's Pension & Investment Management business. Ron has core expertise in the defined contribution market, but his activities extend across the retirement services arena. Recent initiatives cover the transition from institutional to retail markets, including the capture of IRA Rollovers & other potential distributions from qualified plans, and the development of retirement income products. He is involved in assessing the needs of pre-retirees and the recently retired. A graduate of Lebanon Valley College (BA) and the Harvard Business School (MBA), Ron is also the Managing Principal of Retirement Research, Inc.

**Allen Cairns** joined John Hancock Retirement Plan Services in June of 2007 as AVP, Senior Relationship Manager, TPA Services. He is responsible for managing relationships with John Hancock's top 50 TPA partners in the Eastern Division. Allen has over twenty years experience in the retirement plans industry, primarily as managing and sales partner in a "producing" TPA practice. Drawing on his technical background, Mr. Cairns assists in providing compliance and administrative services for Defined Contribution and Defined Benefit plans. To help meet the needs of John Hancock's key TPA relationships, he also assists in placing qualified plan investments. As a former Registered Rep, CLU, and ChFC, Allen's unique skill set helps TPAs communicate their value in multiple market segments, including the Broker Dealer channel.

*H&I*

**401(k) 101: Getting Started (RIAs & Advisors)**

-Steve Cronin, VP, National Sales Director, Ascensus

**Steve Cronin** is a VP and National Sales Director for Ascensus (formerly BISYS Retirement Services), a 1,000+ employee administration and recordkeeping firm. Ascensus is one of the industries' largest independent providers, serving over 26,000 401(k) plans. As National Sales Director, Steve is responsible for a team of eleven regional wholesalers. Steve's team distributes partner products and Ascensus' proprietary *open architecture* products through various channels, including BDs, Wirehouses, Independents, RIAs, Investment Only Mutual Fund Firms and Third-Party Administrators (TPAs). Steve has over twenty seven years of sales and servicing experience in the retirement plans industry. Prior to joining BISYS, Steve was Practice Leader for Retirement Services Consulting at Access Data, head of marketing and retirement sales at Boston Financial Data Services (BFDS) and manager of the retirement division at Federated Investors. Previous experience also includes head of 401k administration and recordkeeping services for Putnam Investors.

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6:45 – 10:00 pm

*Conference Center's  
Outside – Porte Cochere*

**Conference Registration Desk Open**

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2:45 – 3:00 pm

*TBD*

**Break**

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**Sunday, October 12, 2008** (Pre-Conference Continued)

3:00 – 4:00 pm

*F&G*

**Closing Larger Retirement Plans Business (Wholesalers)**

-Ann Schleck, Principal, Ann Schleck & Co.

**Ann Schleck** is the principal owner of Ann Schleck & Company, an independent consulting firm providing business strategy, sales, client retention and product development consulting services to Retirement Providers. Ann has over 20 years of experience with Retirement plans as a plan sponsor, service provider, and consultant. Before starting her own firm, Ann was a partner and National Practice Leader for Deloitte. Ms. Schleck's experience includes, competitive benchmarking, sales performance programs, client service strategies, product development and strategic marketing.

*D&E*

**TPA & RIA Partnerships: How to Compete More Effectively (TPAs)**

-Paul D'Aiutolo (Moderator), VP, UBS Institutional Consulting

-David Hand, CEO & President, Hand Benefits & Trust

-Sunny J. Duncan, New Business Consultant, BPA Harbridge

-Craig Abbott, VP, Retirement Plan Consultant, Manning & Napier Advisors, Inc.

-Robert T. Edwards, Managing Director-Investments, Moran Asset Management Group, Wachovia Securities

**Paul D'Aiutolo** has over fourteen years of experience in the qualified plan industry, which includes working as a 401(k) plan administrator (TPA) and as a qualified plan sales consultant in both the Retail and Institutional Investment communities. Throughout his career, Paul has either sold or provided consultation on over 1,000 plans, representing several billion dollars in assets. At UBS, Paul has recently been accepted into the prestigious PRIME Asset Consulting Group and focuses on Fiduciary relationships north of \$25 million. As a Pension Consultant, Paul has been a featured speaker at many industry events including Governor King's (Maine) Conference on Retirement and Aging, S.P.A.R.K. and CFDD conferences. Paul has an Accounting degree from St. John Fisher College and holds NASD series 7, 9, 10, 31, 63, & 65 licenses and NY State Life, Accident and Health Insurance licenses.

**David Hand** is the CEO of Hand Benefits & Trust and an EVP of BPAH. David is a recognized leader and active member of the pension community. He has served as past Chairman of the ASPA Business Owners Conference and currently serves on their Board of Directors for CIKR (Counsel for Independent 401(k) Recordkeepers). Mr. Hand is a frequent industry speaker on legislative and regulatory changes along with the impact of technology on the delivery of benefit services. David has a Bachelor's Degree in Mechanical Engineering from Auburn University. He is also an Enrolled Actuary (ASPA), a member of the American Academy of Actuaries (AAA), a Registered Securities Representative and a Registered General Securities Principal.

**Sunny Duncan** joined BPA in 2000 as a New Business Consultant. She currently coordinates RIA and TPA partnerships with BPA. Sunny has over two decades of experience in the design & administration of retirement plans. Before joining BPA, Sunny was a VP of a west coast M&A firm where she specialized in ESOP feasibility studies and employee communications. She then founded a retirement plan administration company in upstate NY supporting 401(k) and other types of defined contribution plans. Ms. Duncan received both her undergraduate degree and MBA from Syracuse University. Sunny has served on national boards, is active on the speaker circuit and has penned numerous articles on retirement plan issues.

**Craig S. Abbott** is a VP and Retirement Plans Consultant at Manning & Napier Advisors, Inc. He has over sixteen years experience in the retirement plans industry, including more than ten years at Manning & Napier. Craig currently focuses on supporting the distribution and effective utilization of life cycle vehicles to the retirement community. Prior to joining Manning & Napier, he provided recordkeeping, plan design and consulting services at Mercer Human Resource Consulting (formerly William M. Mercer, Inc.). Craig holds the Certified Pension Consultant and Qualified Pension Administrator designations through the American Society of Pension Professionals & Actuaries (ASPPA) and the Certified Employee Benefits Specialist designation from the International Foundation of Employee Benefit Plans (IFEBP). He has a Bachelor of Science degree in Mathematics from the State University of New York College at Brockport and holds FINRA series 6 and 63 licenses.

### *H&I*

#### **How to Partner with Service Providers (RIAs & Advisors)**

- Kevin Adams (Moderator), CEO, Venture (k) Corp.
- Patricia Neal Jensen, Sr. VP, The Ryding Company
- George Revoir, Sr. VP – Distribution, John Hancock Financial Services
- John Hopkins, Executive Director, Alliance Benefit Group-National
- Jeremy Christensen, National Sales Rep, Sterling Trust Co

**Kevin Adams** is the CEO of the Venture (k) Corp., a web-based marketing company. More than 100 different organizations, including TPAs, accountants, advisors and technology firms, rely on his firm's email marketing services. Kevin also created TPA Connection, a web-based service that sets the standard for connecting advisors with TPAs. He is widely quoted and authored "*Growth Innovations*," a series of white paper guides on how to grow retirement plans business. Kevin earned a BA in Business Management from DePaul University and an MBA from Regis University.

**Patricia Neal Jensen** recently joined the Ryding Company, a California-based administration and consulting firm, as the Sr. VP of marketing. Ms. Neal Jensen has over 25 years of experience in the marketing of qualified plans. Formerly, Pat was the Director of Sales for The Principal Financial Group and a repeat member of the One Hundred Million Dollar Club at ING. She was also a leading wholesaler for CIGNA, J.P. Morgan and Great West. Trained as an attorney and licensed as a Registered Investment Advisor and an Accredited Investment Fiduciary, she offers a comprehensive support system to the advisors with whom she works.

**George Revoir** is a Senior Vice President of Distribution for John Hancock Financial Services. In this role, he is responsible for both distribution and intermediary services. George joined John Hancock (formerly Manulife Financial) in 1992 and has over two decades of experience in retirement planning, plan design and investments. Active in industry associations, Mr. Revoir is a former educational Coordinator for ASPA and a former President of the Connecticut Chapter of NIPA. He is also a member of the Center for Fiduciary Studies and a frequent speaker on retirement plan design, investments and participant education. George earned a degree in Sociology from Saint Michael's College along with the APR, QPA and AIF professional designations. He is also Series 7 & 63 licensed.

**John Hopkins** is the Executive Director of Alliance Benefit Group, LLC. Founded in 1992, ABG is a national network of independently owned retirement plan consulting and benefits administration firms that operate as licensees of Alliance Benefit Group, LLC. John has thirty years of retirement plan consulting experience and was the co-owner of one of the original licensees of Alliance Benefit Group.

**Jeremy Christensen** is a National Sales Representative for Sterling Trust Company. Sterling Trust Company is a Texas-based independent trust company providing administration, recordkeeping and custodial services to self-directed IRAs and qualified retirement plans. Sterling services over 65,000 clients and 3,500 qualified plans with assets in excess of \$4.8 billion. As a non-producing TPA with a national presence, Sterling Trust services brokerage houses, wire houses, registered investment advisors and independent broker dealers. Jeremy has worked in the financial services industry for 10 years with a focus on third party administration and plan design. He formerly held positions with Paychex and with Morgan Stanley. Jeremy earned a BA in finance and an MBA from the University of Oklahoma.

**Sunday, October 12, 2008** (Pre-Conference Continued)

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4:00 –

*Conference Center*

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**Exhibitor Setup**

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4:00 – 4:30 pm

*TBD*

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**Snack/Beverage Break**

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4:30 – 5:30 pm

*F&G*

**What Advisors Want From Wholesalers (Wholesalers)**

- Thomas Herbruck (Moderator), VP, Financial Services, Herbruck Alder
- Samuel Brandwein, VP, Wealth Management, Smith Barney
- Stace Hilbrant, Managing Director, 401kAdvisors LLC, (NRP Member)
- Mark Paone, Corporate Retirement Director, Citi Inst'l Consulting

**Tom Herbruck** is as a partner, director and VP of Financial Services for Herbruck Alder, a Cleveland-based employee benefits brokerage and consulting firm. Tom has been consulting with employers on benefit issues since 1991 and a retirement plans advisor with the firm since 1996. Prior to joining Herbruck Alder, *Tom was a Cleveland-based retirement plans wholesaler for a leading retirement plans provider.* He has earned his CFP, CLU, RECB and AIF since graduating from Hamilton College in Clinton, NY. In addition to Tom's primary responsibilities, which include all aspects of providing advice to retirement plan sponsors and participants, Tom manages the firm's financial services practice and is also head of Operations.

**Sam Brandwein** is a Vice President, 401(k) Consulting Director and Financial Planning Specialist with Citigroup/Smith Barney. Sam is a Certified Financial Planner and has also earned the Chartered Retirement Plans Specialist designation from the College for Financial Planning. Additionally, Mr. Brandwein is an accredited member of the American Society of Pension Professionals & Actuaries (ASPPA), having earned their QPA (Qualified Pension Administrator) designation. Sam has spoken extensively to accountants, attorneys and other professionals regarding ERISA and other corporate retirement plan issues. He has also served as President for the local chapter of the FPA (Financial Planning Association). Sam has been in the financial services industry for over twenty years. *Fourteen of those years were with Citigroup / Smith Barney), including 6 years as Regional Sales Director for Citistreet /Smith Barney 401(k) Plan Services.*

**Stace Hilbrant** is Managing Director and Founder of Chicago-based 401k Advisors, LLC. Since 2001, Hilbrant and his associates have assisted plan sponsors of all sizes. His firm represents small to mid-sized companies and has over \$900 million in assets under management. *Stace has been in the financial industry for more than 27 years, including 20 years with one of the 401k industry's leading service providers.* As Vice President for the vendor's Illinois region, Stace was responsible for marketing, investment, and administrative services for their 1,200+ retirement plan clients, ranging from small plans to upper mid-market plans. Stace is a Registered Investment Advisor and holds Series 6, 63, 7, 24 and Series 65 designations. He is also an Accredited Investment Fiduciary

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(AIF™), a PRP Designee and Certified Fiduciary Advisor (DALBAR). His expertise ranges from employee education and investment due diligence/asset allocation to vendor reviews /cost management and fiduciary liability management. Stace has been involved with the Chicago Chapter of the American Heart Association and serves as the Chairman of the Board of the Hadley School of the Blind in Winnetka, Illinois.

**Mark Paone** has provided advice, guidance and education to 401(k) plan sponsors and employees for over fifteen years. As a practitioner, Mark devotes his time and energy exclusively to retirement plans. Mr. Paone has been awarded Smith Barney's 401(k) Consulting Director title as well as the Corporate Retirement Director. Smith Barney is the U.S. private wealth management and institutional services division of Citigroup. *Mark began his career with Citigroup in 1996 as the Northeast Sales Director for CitiStreet, the firm's corporate retirement plans outsourcing company.* Prior to joining the firm he, spent four years in the sales and marketing division of MFS Retirement Services. Mark has achieved the prestigious Chartered Retirement Plans Specialist designation from the College for Financial Planning and earned his Accredited Investment Fiduciary designation from the Center for Fiduciary Studies. He is a long standing member of the American Society of Pension Professionals & Actuaries (ASPPA) and embraces their primary mission to preserve and enhance the nation's private pension system. Mark is a frequent speaker and panelist at important industry events. He received his Bachelor of Arts Degree in Economics from Bates College and is active in their Alumni Association.

*D&E*

**Building A Partnership: How TPAs & Wholesalers Can Work Together (TPAs)**

-Ami Tully Lotka, President, Maximum IMPACT Partners

**Ami Tully**, President of MaximumImpact Partners, Inc, created a partnership with John Lotka in 1998 and brought twenty years of experience to the newly formed firm. Since founding the firm, Ami has worked with over ninety financial service firms in the U.S. and abroad, conducting sales and management training. She has helped shape distribution initiatives for leading firms in Canada, Korea, Japan, India and Hong Kong as well as the U.S. Clients include AIG, John Hancock, Grubb & Ellis, MFS, AXA, Transamerica, Hotchkis and Wiley and Payden & Rygel. Ami works primarily with wholesalers, key account managers and sales managers, but also addresses advisors at industry conferences on target marketing and using technology to improve sales. She started her career in financial services on the inbound sales desk for Nuveen, spent years as a regional wholesaler and went on to serve as national Director of the Independent Dealers Division for a decade. She was also the National Sales Manager for Fidelity's Plymouth Funds, now Fidelity Advisor Funds. Ami received a Bachelor of Science degree in Economics from Indiana University and a Graduate Certificate in Business from the Harvard Extension School. She is a Certified Financial Planner, a member of the Financial Planning Association and mentors executives in the Mentium 100 Program.

*H&I*

**How to Incorporate Retirement Plans Into Your Practice (RIAs & Advisors)**

-Bryan Schneider, Sr. VP, SMITH HAYES

**Bryan Schneider** is a Sr. VP, director and shareholder with SMITH HAYES Companies. Prior to joining the firm in 1996, he spent four years in the public accounting and consulting profession. As part of a five-member team that provides institutional asset management, individual wealth management and retirement plan consulting services, Bryan is responsible for the overall strategic direction of the group. As a retirement plan consultant, he provides plan design, investment management, employee communication, fiduciary and general consulting services to his clients. Additionally, he is responsible for competitive analysis and developing new relationships. Bryan's team has been named one of the most successful retirement plan groups in the country. He is a member of numerous advisory boards, a frequent speaker on various retirement plan issues and has an *Accredited Investment Fiduciary™* (AIF®) designation from the University of Pittsburgh Katz Graduate School's Center for Fiduciary Studies.

**Sunday, October 12, 2008** (Pre-Conference Continued)

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5:30 – 5:45 pm

*TBD*

**Break**

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5:45 – 6:45 pm

*F&G*

**The Efficient Retirement Plans Wholesaler (Wholesalers)**

-Ami Tully Lotka, President, Maximum IMPACT Partners

**Ami Tully**, President of MaximumImpact Partners, Inc, created a partnership with John Lotka in 1998 and brought twenty years of experience to the newly formed firm. Since founding the firm, Ami has worked with over ninety financial service firms in the U.S. and abroad, conducting sales and management training. She has helped shape distribution initiatives for leading firms in Canada, Korea, Japan, India and Hong Kong as well as the U.S. Clients include AIG, John Hancock, Grubb & Ellis, MFS, AXA, Transamerica, Hotchkis and Wiley and Payden & Rygel. Ami works primarily with wholesalers, key account managers and sales managers, but also addresses advisors at industry conferences on target marketing and using technology to improve sales. She started her career in financial services on the inbound sales desk for Nuveen, spent years as a regional wholesaler and went on to serve as national Director of the Independent Dealers Division for a decade. She was also the National Sales Manager for Fidelity's Plymouth Funds, now Fidelity Advisor Funds. Ami received a Bachelor of Science degree in Economics from Indiana University and a Graduate Certificate in Business from the Harvard Extension School. She is a Certified Financial Planner, a member of the Financial Planning Association and mentors executives in the Mentium 100 Program.

*D&E*

**What TPAs Can Provide RIAs & Advisors (TPAs, RIAs & Advisors)**

-Gib Watson, President & CEO, Prima Capital Holding, Inc.

(Subsidiary Matrix Financial Solutions)

-Stewart Cohune, President, MG Advisory Services, LLC

(Division Matrix Financial Solutions)

**J. Gibson "Gib" Watson III** is the President and CEO of Prima Capital Holding, Inc. In this role, Mr. Watson directs the firm's business strategy, oversees strategic marketing, product development initiatives and consults with clients. Prima provides research, portfolio strategies and multi-manager solutions to wealth management and retirement executives at banks and brokerage firms. Prior to founding Prima in 1999, Gib worked as National Managing Director for the Investment Advisory Services practice of KPMG LLP. He was also a member of their Investment Committee. Prior to joining KPMG, Gib was a VP and Managing Director of private Client Services for Portfolio Management Consultants (PMC) and a VP of Wealth Management for the Asset Management Group (AMG). Mr. Watson is a member of the Investment Management Consultants Association Standards of Practice Committee and earned the Association's CIMA designation through the Wharton School of the University of Pennsylvania. He is widely quoted in the financial media and a regular columnist for trade publications. As an Independent Trustee, Gib also serves on the Board of Directors of Dividend Capital. Gib earned a BA from Lafayette College and a MA & MBA from Wake Forest University.

**Stewart Cohune** is President of MG Advisory Services, LLC, a leading provider of products & services that bridge the gap between product and platform. The firm's flagship product, RetireTool(k)it™ was a first-to-market web-based application that provides advisors, brokers and TPAs with an end-to-end solution, including fund selection, monitoring, point-of-sale material and plan enrollment kits. Mr. Cohune has over 20 years experience in the 401(k) business. Prior to joining MG Advisory Services, LLC, he was the President of Pen-Cal Administrators, a regional TPA firm, and was responsible for 401(k) business. In that capacity, he led the development, infrastructure and systems for the company's daily valuation recordkeeping system for both qualified and non-qualified plans. Mr. Cohune earned a B.A. in Speech Communication from Cal Poly State University. He holds Series 7, 24 and 66 licenses.

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7:00 – 9:30 pm

*Princess Plaza Courtyard*

**Kick-Off/Charity Golf Event Awards Party  
Sponsored by Russell Investments**

- Golf Awards/Sponsor Recognition
  - Music, Food, Cocktails & Entertainment
  - Authentic His & Hers H-D Leather MotorClothes  
Awarded To the Best Biker Attired at the Party
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## CONFERENCE PROGRAM/ACTIVITIES

**Monday, October 13, 2008**

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6:30 – 7:45 am

*Conference Center/Plaza*      **Registration & Breakfast**

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7:45 – 8:15 am

*D, E, F&G*      **Introduction & Day One Highlights**  
-Phil Chiricotti, President, CFDD

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8:15 – 9:15 am

*D, E, F&G*

### **KEYNOTE SESSION**

#### **The Direction of 401(k) Plans: Shifting the Fiduciary Burden From Plan Sponsors to Providers & Advisors**

-Fred Reish, Managing Director, Reish Luftman Reicher & Cohen  
(Sponsored by ING Retirement Services)

**Fred Reish** is an ERISA attorney whose practice focuses on fiduciary responsibility issues. Fred was recognized as one of the 15 “Legends” of the retirement industry by *PLANSPONSOR* magazine. He has also been recognized as: the 401(k) Industry’s Most Influential Person for 2007 by 401kWire; the Commissioner’s Award and the District Director’s Award by the IRS; the Eidson Founder’s Award by ASPPA; the Institutional Investor Lifetime Achievement Award; the *PLANSPONSOR* Magazine Lifetime Achievement Award; and as a Charter Fellow of the Employee Benefits Counsel of the American Bar Association. Fred has been recognized in the legal community as one of “The Best Lawyers in America,” and as a “Super Lawyer in Southern California.” Fred has written over 250 articles and four books about retirement plans, including a monthly column on 401(k) fiduciary issues for *PLANSPONSOR* magazine. Fred co-chaired the IRS Los Angeles Benefits Conference for over 10 years, served as a founding Co-Chair of the ASPPA 401(k) Summit, and has served on the Steering Committee for the DOL National Conference.

**Monday, October 13, 2008** (Conference Continued)

9:30 – 10:00 am

*Exhibition Area*

**Networking Break**

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10:00 – 11:00 am

*D&E*

**WHAT'S UP ON CAPITOL HILL:  
Recent Pension Laws & Regulation**

-Kathryn Capage, Strategic Planning Director, Institutional & Retirement Division, Invesco Aim

**Kathryn Capage** serves as first vice president and strategic planning director for Invesco Aim's Institutional & Retirement Division. With more than thirty years of experience in marketing, design and administration of employee benefit plans, Kathryn provides strategic guidance to Invesco Aim. She also provides valuable information to advisors on tax proposals and regulations. She uses her wealth of knowledge to speak on a myriad of issues, including the recent default investment regulations, Social Security reform and ways to bolster 401(k) participation. One of her firm's most frequently requested speakers, Ms. Capage travels extensively throughout the United States. She has been invited to speak before the U.S. Department of Labor and has been a featured speaker at the opening of the Ohio State University's financial planning center, ASPPA, CFDD and ICI conferences. Ms. Capage has also been featured on numerous regional radio broadcasts. She has published articles in many professional journals, including *Pension & Investments*, *Defined Contribution News* and *Investment News*.

*F&G*

**A Risk Reduction Shift To Low Cost & Passive Investing:  
Impact On The Retirement Plans Industry**

- David Witz (Moderator), Managing Director, Fiduciary Risk Assessment, LLC
- Brian C. Hubbell, Principal, Hubbell Consulting, LLC
- David Wray, President, Profit Sharing/401(k) Council of America
- Glenn Dial, VP, Investment Only-DC, JPMorgan Asset Management
- R. Bradford Huss, Esq., Partner, Trucker Huss, APC

**David J Witz** is the Managing Director and founder of *Fiduciary Risk Assessment LLC* (FRA). FRA is a service provider to the retirement industry designing and licensing software solutions to industry service providers that automate the process for fiduciary analytics and diagnostics. David's responsibilities include business development, product design, project management of FRA's software development, and collaboration with legal counsel to secure a legal opinion on FRA's proprietary 404c Master Diagnostic™ system. FRA is the only firm in the industry to secure a legal opinion stating its 404(c) diagnostic system meets all the regulatory requirements and industry best practices. David has over 26 years of investment, plan design, administration, and fiduciary consulting experience with Qualified and Non-qualified Deferred Compensation plans. He began his career with Principal Financial Group in 1981. In June 1986, he acquired Corporate Benefit Planning ("CBP") a third party administration, consulting, and investment advisory firm which he sold in 1996. Since then, David has held positions with four other national TPAs before forming FRA. David has been published or quoted by the Journal of Benefits and Compensation, the CPA Journal, Columbus CEO, and BNA. He has participated on advisory boards for Principal Financial, Mass Mutual, CBIZ, and Asset International, Inc. He has been a guest speaker for the AICPA, Bar Association, Financial

Planning, PLANSPONSOR, and CFDD. He was previously the host of a financial talk radio show on WWVA. David is a 1981 graduate of Penn State University with a Bachelor of Science degree in Economics, Insurance, and Real Estate. He has been awarded the ACCREDITED INVESTMENT FIDUCIARY® designation from the Center for Fiduciary Studies. He has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter designation. Licensing includes NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

**Brian C. Hubbell**, Principal, is the Founder of Hubbell Consulting. He began his career in the Pension Investment Division of Mutual of New York in 1980. Brian joined the consulting firm of Findley Davies in 1985, where during his 20+ years there, he became a senior Principal of the firm, member of the Board of Directors, and the firm's Practice Leader for Retirement Consulting. Mr. Hubbell holds the AIF® designation from the Center for Fiduciary Studies, affiliated with the Katz Graduate School of Business, University of Pittsburgh. He has been a guest speaker at national conferences sponsored by the American Society of Pension Professionals & Actuaries, Profit Sharing/401(k) Council of America, Pension and Investment Age, and Center for Due Diligence. Brian is past president of the Charlotte Pension Forum and has been an instructor for the CEBS curriculum. He earned a Bachelor of Science degree from the University of Iowa with a major in Business Administration. Mr. Hubbell has also served as an "expert witness" in litigation on corporate retirement plan matters.

**David L. Wray** is the president of the Profit sharing/401k Council of America (PSCA), a national, non-profit association of companies that sponsor profit sharing and 401(k) plans for over 5 million employees. He is a nationally recognized authority on 401(k) and other defined-contribution plan issues and has testified before congressional committees, the Labor Department, the Treasury Department and at Internal Revenue Service hearings. David was the 2004 Chair of the Department of Labor's ERISA Advisory Council, which advises the Secretary of Labor on benefits issues, and was a member of the Certified Financial Planner Board of Standards Advisory Board. He is a member of the John Marshall Law School Center for Tax Law and Employee Benefits Advisory Board. He served as president from 1993 to 1996 of the International Association for Financial Participation (IAFP), a Paris based alliance of national organizations that promote the use of employee financial participation. He frequently speaks before trade groups, contributes to benefits publications and is widely quoted in the media. His book "*Take Control with Your 401(k)*", originally published in June 2002, was revised and re-released in December 2007.

**R. Bradford Huss** is a member of the San Francisco law firm of Trucker Huss, a Professional Corporation practicing exclusively in the fields of ERISA and employee benefits. Mr. Huss concentrates his practice on qualified pension and profit sharing plans, ERISA litigation, fiduciary responsibility matters, Internal Revenue Service audits and Department of Labor investigations. Brad is a frequent speaker on qualified plan fiduciary responsibility and has testified before the United States Senate Finance Committee concerning retirement security issues. He is a Charter Fellow and member of the Board of Governors of the American College of Employee Benefits Counsel and a member of the Board of Directors of the National Institute of Pension Administrators. Brad is a past member of the Board of Directors of the American Society of Pension Professionals & Actuaries, a former chair of the Employee Benefits Committee of the Section of Tort Trial & Insurance Practice of the American Bar Association and a past President of the San Francisco Chapter of the Western Pension & Benefits Conference.

H

**ERISA 408(b)(2) Fee Disclosure Impact On BDs:  
Litigation, New Pressure & The Evolving RIA Model**

-Marcia S. Wagner, Esq., President, The Wagner Law Group

**Marcia S. Wagner** is a specialist in pension & employee benefits law and principal of The Wagner Law Group, A Professional Corporation, in Boston, Massachusetts, which she founded approximately 12 years ago. A *summa cum laude* and Phi Beta Kappa graduate of Cornell University and a graduate of Harvard Law School, she has practiced in Boston for over twenty years. Ms. Wagner is recognized as an expert in a variety of employee benefits issues and executive compensation matters, including qualified and non-qualified retirement plans, “rabbi” trusts, all forms of deferred compensation, and welfare benefit arrangements. She is a member of the Employee Benefits Committee of the American Bar Association, Taxation Section, and a member of the Pension Liaison Committee for the IRS Key District Office in Brooklyn, New York. Ms. Wagner is a frequent lecturer and author in the ERISA/employee benefits area and has authored a Bureau of National Affairs *Tax Management Portfolio*, entitled “Plan Disqualification and ERISA Litigation”, for which she has received the BNA 1994 Distinguished Author Commendation, and has also authored several other books and articles. Ms. Wagner has been listed as a “Massachusetts Super Lawyer” by *Boston Magazine*, Who’s Who Among Executive and Professional Women – Honors Edition by both *Empire Who’s Who* and *Manchester’s Who’s Who*, and has been selected to be listed in *The Best Lawyers in America* for 2003 through 2006, and has an AV peer review rating, as very high to preeminent legal ability and integrity, by LexisNexis Martindale-Hubbell. Recently appointed to the IRS TE/GE Advisory Committee, Marcia will be inducted as a Fellow of the American College of Employee Benefits Counsel in the fall of 2008.

I

**Building A Value Proposition & Effective Marketing for  
Retirement Plans Business**

-Ann Schleck, Principal, Ann Schleck & Co.

-Richard Schainker, Retirement Plan Consultant, Invesco Aim

**Ann Schleck** is the principal owner of Ann Schleck & Company, an independent consulting firm providing business strategy, sales, client retention and product development consulting services to Retirement Providers. Ann has over 20 years of experience with Retirement plans as a plan sponsor, service provider, and consultant. Before starting her own firm, Ann was a partner and National Practice Leader for Deloitte. Ms. Schleck’s experience includes, competitive benchmarking, sales performance programs, client service strategies, product development and strategic marketing.

**Richard Schainker** has eighteen years of experience in the retirement plans industry and covers the Pacific Northwest for Invesco Aim’s Investment-Only Retirement Plans Consulting Team. Richard has represented his peers on the Wholesaler Advisory Council and as a member of his firm’s strategic retirement marketing committee, he assists with the creation of advisor tools and resources. Prior to joining Invesco Aim in 2002, he was a senior investor representative at T. Rowe Price, a national sales manager at Trust Consultants, Inc. and a VP of retirement plan sales at John Hancock. He has met the Investment Management Consultant Association’s credentialing standards to be designated a Certified Investment Management Analyst and is Series 7, 63 and 66 licensed. Richard is a frequent speaker at advisor conferences, continuing education events and public seminars. He received his economics degree from Whittier College.

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11:00 – 11:15 am

**Networking Break**

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**Monday, October 13, 2008** (Conference Continued)

11:15 am – 12:15 pm

*D&E*

**ERISA Litigation Update**

-Marcia S. Wagner, Esq., President, The Wagner Law Group

**Marcia S. Wagner** is a specialist in pension & employee benefits law and principal of The Wagner Law Group, A Professional Corporation, in Boston, Massachusetts, which she founded approximately 12 years ago. A *summa cum laude* and Phi Beta Kappa graduate of Cornell University and a graduate of Harvard Law School, she has practiced in Boston for over twenty years. Ms. Wagner is recognized as an expert in a variety of employee benefits issues and executive compensation matters, including qualified and non-qualified retirement plans, “rabbi” trusts, all forms of deferred compensation, and welfare benefit arrangements. She is a member of the Employee Benefits Committee of the American Bar Association, Taxation Section, and a member of the Pension Liaison Committee for the IRS Key District Office in Brooklyn, New York. Ms. Wagner is a frequent lecturer and author in the ERISA/employee benefits area and has authored a Bureau of National Affairs *Tax Management Portfolio*, entitled “Plan Disqualification and ERISA Litigation”, for which she has received the BNA 1994 Distinguished Author Commendation, and has also authored several other books and articles. Ms. Wagner has been listed as a “Massachusetts Super Lawyer” by *Boston Magazine*, Who’s Who Among Executive and Professional Women – Honors Edition by both *Empire Who’s Who* and *Manchester’s Who’s Who*, and has been selected to be listed in *The Best Lawyers in America* for 2003 through 2006, and has an AV peer review rating, as very high to preeminent legal ability and integrity, by LexisNexis Martindale-Hubbell. Recently appointed to the IRS TE/GE Advisory Committee, Marcia will be inducted as a Fellow of the American College of Employee Benefits Counsel in the fall of 2008.

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**New Form 5500 & Audit Flags**

-Andrew Gibson, Tax Partner, BDO Seidman, LLP

-Tony Leonard, BDO Seidman, LLP

**Andrew D. Gibson**, CPA, JD, is a Partner and National Practice Leader, Executive Compensation & Benefits, for BDO Siedman, LLP. Andy has extensive experience in developing compensation structures for private, public and non-profit entities, including salary grade structure, competitive market analysis job descriptions & classifications and administration. Mr. Gibson also consults on compensation & benefit plan design, including qualified and non-qualified plans, as well as taxes, equity-based compensation, executive compensation and other employee benefits. He is a member of the AICPA Executive Compensation Steering Committee, a frequent speaker and has testified in Federal Court as an expert witness. Andy also represents clients in IRS & DOL filed audits as it relates to employee benefit plans. Andy is a member of the Florida, Georgia & North Carolina Institutes of CPAs and the Florida Bar Association. In addition to earning his JD from Mercer University, he has a degree in taxation from the University of Florida and a degree in accounting from the University of South Florida.

**Tony Leonard** is the Director of Business Development for BDO Siedman, LLP in the Carolinas. He serves as the first point of executive contact for new clients. Tony’s role includes needs assessment and development of the appropriate BDO team of professionals to bring maximum value to the middle market and emerging organizations, including private, public and tax-exempt areas. Tony has authored numerous articles and participated in many industry conferences on fiduciary standards, retirement plans and business-to-business marketing. Prior to joining BDO, Tony worked in the qualified plan areas for New York Life Investment Management, SEI, Putnam and CPI. Tony earned a BA in Economics from the University of Notre Dame and holds the Accredited Investment Fiduciary (AIF) designation from the University of Pittsburgh Katz Graduate School’s Center for Fiduciary Studies.

*F&G*

**Selecting Appropriate Target Date Funds**

-Tom Idzorek, VP, Director of Research & Product Development,  
Ibbotson Associates

**Tom Idzorek** is Vice President in charge of research and product development for Ibbotson Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. He manages a team of Ph.D. professionals responsible for Ibbotson's research agenda and new product development, and serves on the firm's Investment Policy Committee. Idzorek has expertise in strategic asset allocation, tactical (dynamic) asset allocation, asset allocation implementation, fund-of-funds optimization, risk budgeting, returns-based style analysis, and performance analysis. Prior to joining Ibbotson Associates, he was the senior quantitative researcher of Zephyr Associates, where he developed and researched financial models and techniques for inclusion in the company's analytical software. Some of his many successes while at Zephyr include the co-development of the "Style Drift Score," published in the Journal of Portfolio Management, the implementation of the Black-Litterman model, the application of returns-based style analysis to hedge funds, and the development of a methodology for creating fixed income universes. Idzorek received his bachelor's degree in marketing from Arizona State University, his master's degree in business administration from Thunderbird School of Global Management and the Chartered Financial Analyst designation from the CFA Institute.

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**The Sales Process: Improve Your Business With Better Execution**

-Ami Tully Lotka, President, Maximum IMPACT Partners

**Ami Tully**, President of MaximumImpact Partners, Inc, created a partnership with John Lotka in 1998 and brought twenty years of experience to the newly formed firm. Since founding the firm, Ami has worked with over ninety financial service firms in the U.S. and abroad, conducting sales and management training. She has helped shape distribution initiatives for leading firms in Canada, Korea, Japan, India and Hong Kong as well as the U.S. Clients include AIG, John Hancock, Grubb & Ellis, MFS, AXA, Transamerica, Hotchkis and Wiley and Payden & Rygel. Ami works primarily with wholesalers, key account managers and sales managers, but also addresses advisors at industry conferences on target marketing and using technology to improve sales. She started her career in financial services on the inbound sales desk for Nuveen, spent years as a regional wholesaler and went on to serve as national Director of the Independent Dealers Division for a decade. She was also the National Sales Manager for Fidelity's Plymouth Funds, now Fidelity Advisor Funds. Ami received a Bachelor of Science degree in Economics from Indiana University and a Graduate Certificate in Business from the Harvard Extension School. She is a Certified Financial Planner, a member of the Financial Planning Association and mentors executives in the Mentium 100 Program.

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12:15 – 1:15 pm

*Conference Center/Plaza*

**Lunch**

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**Monday, October 13, 2008** (Conference Continued)

1:15 – 2:15 pm

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**Liability Insurance In A Litigious Environment**

- Gary B. Sutherland, CEO, North American Professional Liability Insurance Agency
- Tom Schrandt, VP, North American Professional Liability Insurance Agency

**Gary B. Sutherland** has almost 20 years of insurance experience and founded North American Professional Liability Insurance Agency, LLP (NAPLIA) in 1998. NAPLIA has grown to be one of the leading writers of professional liability insurance specializing in financial professionals. Mr. Sutherland holds the prestigious designation of Certified Insurance Counselor (CIC), an honor attained by only 2% of all insurance brokers. He previously held the position of National Sales Manager for a leading provider of professional liability insurance. Mr. Sutherland's expertise is well acknowledged and he regularly speaks at national conferences, most recently Fiduciary 360's conference in San Diego, and for large accounting firms.

**Tom Schrandt** manages the daily operations of NAPLIA's Pennsylvania office. His insurance career dates back to 1995. He has also worked for some of the largest companies in the industry, including Prudential, GE Capital and Vanguard. Prior to joining NAPLIA, Tom was the National Sales Manger for the AICPA endorsed Accountants Professional Liability program and is currently pursuing his Registered Professional Liability (RPLU) designation.

*D&E*

**Evaluating & Benchmarking Target Date Funds**

- John Rekenhaller, VP of Research & Product Development, Morningstar, Inc.

**John Rekenhaller** is Vice President, Research, of Morningstar Inc. In this role, he oversees Morningstar's key methodologies for evaluating investments, including mutual funds, exchanged-traded funds, closed-end funds and insurance products. In addition, John personally oversees Morningstar's hedge-fund database and hedge-fund research efforts. During his 20 years with the company, Rekenhaller has served in various capacities. Prior to his current position, he founded Morningstar's entry into investment advice and was President of Morningstar Associates LLC. Previously, John was also Morningstar Inc's Director of Research, where he helped to develop quantitative methodologies, such as the Morningstar Rating<sup>TM</sup> for funds, the Morningstar Style Box<sup>TM</sup>, and industry sector classifications. He began his career in the editorial department, heading up *Morningstar Mutual Funds<sup>TM</sup>* and *Morningstar FundInvestor<sup>TM</sup>*. Rekenhaller holds a bachelor's degree in English from the University of Pennsylvania and an M.B.A. with High Honors from the University of Chicago's Graduate School of Business. He is a Chartered Financial Analyst (CFA) and a member of the Investment Analysts Society of Chicago. In 2002, John was named "Executive of the Year" for the advice industry by *Defined Contribution News*.

*F&G*

**Promoting Your Practice Through The Media: How Three Advisors Have Done It**

- Bill Bongiorno (Moderator), President, Blue Chip Public Relations, Inc.
- Don Schreiber Jr., President/CEO, WBI Investments, Inc.
- Wayne Bogosian, President & Managing Director, PFE Advisors, Inc.
- Vern Hayden, President, Hayden Wealth Management Group

**William Bongiorno** is president of Blue Chip Public Relations, Inc., a firm that serves financial companies. He has been a public relations counselor to the financial services industry and worked with the media for the last 14 years. Prior to practicing public relations, Mr. Bongiorno was a senior editor and writer at a leading financial newswire for four years. He has authored articles for Investment Advisor, Investment News, Research and Registered Rep.

magazines. In addition to having been featured in Investor's Business Daily, PR Week and Ragan's Media Relations Report, he also authored a chapter in *Building Customer Relationships Through Public Relations*, a new book published by Aspatore Books. Mr. Bongiorno is also a frequent speaker at financial industry conferences. He earned a Bachelor of Arts degree in Communication from the State University of New York at Buffalo.

**Don Schreiber, Jr.**, is President, CEO and founder of WBI Investments, an institutional quality, fee-based money management business providing advisors and their clients with unique risk managed dividend-based portfolios for income and growth. He is also the Founder and CEO of Advisor Toolbox, Inc., a financial services technology and business consulting firm whose mission is to provide financial advisors with transformational business planning advice. Additionally, he founded Wealth Builders, Inc., a wealth management and family office advisory firm and Wealth Builders Equity Corporation, an independent NASD Broker Dealer. Don is the author of *Building a World-Class Financial Services Business – How to Transform Your Sales Practice into a Business Worth Millions* published by Dearborn Trade in 2001 and is co-author with Gary E. Stroik of *All About Dividend Investing* released by McGraw Hill in 2005. He is a regular guest on Bloomberg TV, CNBC, and Fox News. Don is also a nationally recognized speaker on various practice management topics. He holds a Bachelor of Science degree in Business and Finance from Susquehanna University and the CFP™ designation.

**Wayne G. Bogosian** is founder and President of PFE Advisors, Inc. d/b/a The PFE Group, a leading retirement plan vendor search, investment advisory and financial education consulting firm. Wayne is a frequent public speaker, having conducted more than 1,000 workshops/seminars on topics ranging from retirement planning, investments, fiduciary oversight, corporate downsizing and mergers & acquisitions. He is co-author of *The Complete Idiot's Guide to 401(k) Plans* and has been quoted in a variety of publications, including *Business Week*, *CNNMoney*, *Employee Benefit News*, *Reader's Digest*, *USA Today*, *Wall Street Journal* and *Washington Post*. He has also appeared on WCVB, MSNBC and AOL. Wayne has a B.S. from Northeastern University, an M.B.A. from Suffolk University, is an Accredited Investment Fiduciary (AIF), and holds various securities licenses.

**Vern Hayden**, is CEO of Hayden Wealth Management Group LLC, a division of NorthEast Community Bank. He has been active in financial planning for 40 years, a board member of the CFP Board of Standards and has chaired the National Endowment for Financial Education, former parent organization of the College for Financial Planning. Vern was president of the North Bay California Chapter of the International Association of Financial Planners (IAFP) in 1975 and Founding President of the Westchester/Rockland Chapter IAFP in 1987. He conducts financial education programs on behalf of many companies and charities and has spoken at numerous industry events. Vern regularly appears on CNBC and Bloomberg TV and has contributed 100 columns to *TheStreet.com*. He is also a contributing writer for the *Journal of Financial Planning*. His latest book *Getting An Investing Game Plan...Creating It...Working It...Winning It* was published by John Wiley and Sons. Vern has a B.A. in Philosophy from Wheaton College, holds the CFP™ designation and was a Major in the U.S. Air Force.

**I Service Contracts For RIAs & BDs Under the DOL's 408(b)(2)**

- Pete Swisher, VP & Sr. Inst'l Consultant, Unified Trust Company, NA
- Al Otto, CEO, OneFiduciary Group, LLC
- Jason C. Roberts, Edgerton & Weaver, LLP

**Pete Swisher** is Vice President and Senior Institutional Consultant for Unified Trust Company, NA, in Lexington, Kentucky. An Echols Scholar at the University of Virginia and a former U.S. Marine Captain, Pete is the author of *401(k) Fiduciary Governance: An Advisory's Guide*, a fiduciary textbook for the ASPPA QPFC credential. He has spoken nationally on fiduciary management of qualified plans for groups that include ASPPA, the Financial Planning Association (FPA), NIPA, ABA, and others. As the principal author of the "ERISA Boot Camp" workshop series, he delivers 401(k) advisory workshops across the country annually. His articles on revenue sharing, automatic 401(k) and fiduciary issues affecting 401(k) advisors have appeared in *Financial Planning Magazine*, the *Journal of Financial Planning*, *The ASPPA Journal*, *Employee Benefits News*, *ABA Trust & Investments*, and other industry publications. His paper, "Post Modern Portfolio Theory," won first prize in the 2005 Annual Call for Papers of the *Journal of Financial Planning*. Pete is a Certified Financial Planner™ and Certified Pension Consultant.

**Al Otto** is the Founder and CEO of the OneFiduciary Group, LLC. With over twenty-five years of experience, he is a nationally recognized leader in the retirement plans industry. Al is a frequent speaker and author on retirement plan issues. He has been widely quoted and listed as one of the most influential individuals in the industry. Mr. Otto has championed full disclosure and believes that advisors must be true advocates for their clients. Al earned his Bachelor of Science in Mechanical Engineering from Virginia Tech and was a President's Fellow at Georgia Tech. He holds ChFC & CLU designations and is an Accredited Investment Fiduciary Analyst®. Al is also an Associated Professional Member of ASPPA.

**Jason C. Roberts, Esq.** is the head of the ERISA Plan and Investment Fiduciary practice group of Edgerton & Weaver, LLP. Jason works from the firm's Los Angeles and New York offices where his practice focuses primarily on ERISA/PPA compliance and risk assessment as well as regulatory matters. Since joining E&W in 2003, he has represented clients in federal and state court at the trial and appellate level (including the United States Supreme Court) and in arbitrations before FINRA and NYSE. Jason speaks regularly on investment advisor issues and fiduciary-related matters. He was recently appointed to the Editorial Advisory Boards of the Employer Resource Institute's California Employer Adviser and California Employment Law Answers publications. As director of governmental relations and legislative issues, he serves on the Board of Directors of the Financial Planning Association's Los Angeles Chapter. Jason is also a member of the Investment Fiduciary Leadership Council (IFLC). He earned his bachelor's degree from the University of Missouri and his law degree from the University of California at Los Angeles.

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2:15 – 2:30 pm

**Networking Break**

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2:30 – 3:30 pm

*D&E*

**QDIA's – Look Before You Leap**

- Joan McDonagh (Moderator), Esq., Manager, 401(k) Technical Services, Great-West Retirement Services
- Lloyd Dickinson, Partner, Foley & Lardner LLP
- Herbert A. Whitehouse, Chief Fiduciary Officer, The Bogdahn Group
- Jim Scheinberg, VP, Director Corporate Services Group, Oppenheimer & Co., Inc.

**Joan McDonagh** received a J.D. from American University, Washington College of Law in 1985 and subsequently practiced law in the employee benefits area. She has worked with Great-West Retirement Services® since 2004 and with its wholly owned subsidiary, EMJAY Corporation, since 1988. Joan's areas of expertise include ERISA compliance, with an emphasis on fiduciary requirements. Ms. McDonagh is a member of the Milwaukee, Wisconsin and American Bar Associations. She is on the Government Relations Committee of SPARK, and is past Vice-President of Wisconsin Retirement Plan Professionals, Ltd. Joan has written numerous articles and presented a variety of seminars on issues related to qualified plan operations. She is a co-author of the *401(k) Answer Book* in the Aspen Publishers Answer Book Series.

**Lloyd Dickinson**, a partner with Foley & Lardner LLP, advises publicly & privately held corporations, third party administrators and plan trustees on employee benefit programs as well as policies. He serves as counsel to multi-employer pension, health and welfare plans. Additionally, he assists in the formation of Employee Stock Ownership Plans. Mr. Dickinson is a member of the firm's Tax & Individual Planning, Tax & Employee Benefits and General Commercial Litigation Practices. Mr. Dickinson also has experience with tax, valuation and fiduciary litigation matters. Lloyd has made numerous presentations on employee benefit law to legal and professional organizations. He has taught employee benefits and executive compensation courses as a part-time faculty member in the MBA program at the University of Wisconsin in Milwaukee. He is a past president of the Wisconsin Retirement Plan Professionals Ltd., and listed in *The Best Lawyers in America*. Lloyd was also named to the Wisconsin Super Lawyers list by *Law & Politics Media, Inc.* for his employee benefits/ERISA work in 2006 and 2007. Mr. Dickinson is a graduate of the University of Wisconsin, where he received his bachelor's degree in 1970, his J.D. degree, *cum laude*, in 1974, and was elected to the Order of the Coif legal honorary society.

**Herb Whitehouse** is the Chief Fiduciary Officer for The Bogdahn Group, a Florida-based investment and fiduciary consulting firm. His primary responsibilities include asset liability management, defined contribution recordkeeper searches, fee audits & negotiations and assisting clients with their fiduciary process. Herb has a long history of experience with both DC & DB plans in the areas of investments, plan design, administration and fiduciary governance. Formerly, he led the Johnson & Johnson team that helped introduce the 401(k) plan to corporate America. He also served as Secretary of the Benefits Review Committee for the Chase Manhattan Bank, appointing and monitoring independent fiduciaries for the Chase plans. Additionally, he has negotiated benefits on the labor side, including positions on retirement adequacy for the public employee union, AFSCME. Before relocating to Florida, Herb practiced law in New England, served as a Director of New York's Great Eastern Bank and as a Commissioner for the New Jersey Employment & Training Commission. His work has also been widely published in trade journals. He received his BA and MA in Political Science from Drew University and his JD from Rutgers University.

**Jim Scheinberg** is a Vice President and Director of The Corporate Services Group of Oppenheimer & Co. (CSG). CSG provides retirement plan advisory services, institutional investment management consulting, provider search, employee education and other consulting services for its diverse mid-market clientele. Jim began his career in venture capital in 1990 moving to general securities with Smith Barney Harris Upham in 1992 before joining Oppenheimer's institutional investment management consulting department in 1994. He achieved the Certified Investment Management Analyst (CIMA) designation in 2001 and holds the Accredited Investment Fiduciary Analyst™ (AIFA) and PLANSPONSOR Retirement Professional (PRP) designation. Jim majored in Political Science at the University of California, Los Angeles, and is a regular speaker at industry conferences.

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### **Seven Habits Of Highly Ineffective Advisors**

-Kevin Bishopp, Practice Management Consultant, Russell Investments

**Kevin Bishopp** is a Practice Management Consultant for Russell Investments. Kevin's main area of focus is the creation of practice management and business development content for Russell's distribution partners. Kevin also provides advisors with strategic planning and ongoing coaching via Russell's year-long High Speed Strategic Planning program. Over four hundred retirement and wealth management advisors have benefited from Kevin's work. The program helps advisors create a vision for their firm as well as implement the appropriate marketing, sales, service and organizational strategies to achieve that vision. Advisors across the country have selected Russell as the top provider of value-add practice management content. Kevin works hand-in-hand with over one hundred advisors. He has been in the financial services industry for more than fourteen years and received his MBA from the Michael G. Foster School of Business at the University of Washington. Prior to joining Russell, Kevin spent his career focused on the qualified plan business with Principal as well as Northwestern Mutual.

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**Dual Registration: Key Compliance Considerations**

-Jeff Groves, President, ComplianceWorks, Inc.

-Lisa Roth, CEO & President, Keystone Capital Corporation

**Jeff Groves** consults with broker-dealers and investment advisors about SEC and NASD regulations. He also assists in the preparation for regulatory audits. With 18 years of industry experience, Jeff has served as Chief Compliance Officer and Chief Administrative Officer for an investment advisory firm and a broker-dealer. He is NASD/Wharton certified as a Certified Regulatory and Compliance Professional (CRCP). Prior to his current position with ComplianceWorks Inc., he served as a lead consultant with ComplianceMAX Financial, a large compliance technology firm in San Diego. Mr. Groves was a partner with the aforementioned dually registered investment advisor (hedge fund) and a broker dealer (Helix Investment Partners LLC and Helix Trading LLC). In addition to being CCO and CAO of Helix, he headed the production and sale of a corporate bond research product and also traded equities. Jeff holds the Series 24, 4, 7, 55, 63 and 65 designations. He has a Bachelor of Science from California State University and performed graduate studies at Pepperdine University.

**Lisa Roth** is the CEO of Keystone Capital Corporation, a FINRA member firm headquartered in San Diego, CA. She is also CEO and President of Monahan & Roth, LLC, a firm providing expert witness and other consulting services to the financial services industry. Ms. Roth is the founder of ComplianceMAX Financial Corporation, acquired by National Regulatory Services in August 2007, where she was responsible for management of consulting services and technology development. During her tenure, Ms. Roth provided compliance expertise and led the companies' Compliance Institute. As Chairman of the NAIBD (National Association of Independent Broker/Dealers), a 27-year old not-for-profit organization, Ms. Roth is an advocate for small and independent firms. Ms. Roth was appointed to the FINRA Small Firms Advisory Board in 2007 and has been a member of the Board of Arbitrators for over a decade. She has been an expert witness in numerous FINRA arbitrations and securities brokerage disputes and is recognized nationally as an expert in compliance and regulatory matters. Lisa is a frequent speaker at industry events and is sought as an expert, by financial firms of all sizes, on a range of regulatory subjects. Ms. Roth received a B.A. degree from Moravian College, Bethlehem, PA, and was the recipient of its History Prize in 1990. She holds securities licenses with Keystone Capital Corporation as General Securities Registered Representative, General Securities Principal, Sales Supervisor, Licensed Options Principal, Municipal Securities Principal, Investment Adviser (Series 65) and California Securities Agent.

*F&G*

**Developing Your Own RFP For Provider Evaluation**

-Randy Long, Managing Principal, SageView Advisory Group

-Jon Upham, Managing Director, Advisory Services, SageView  
Advisory Group

**Randall C. Long** is the founder and managing principal of SageView Advisory Group, a consulting firm specializing in retirement plans and wealth management. Headquartered in Irvine, California, SageView provides customized solutions and oversees \$6 billion in assets. Randy has over 25 years of retirement plans experience and has provided more than 200 major corporations with advisory services, including plan design, investment consulting, record keeping, compliance, employee education, communication and fiduciary compliance. Before SageView, Mr. Long was the founding partner and President of Benefit Funding Services Group, responsible for managing \$1 billion in retirement assets. Randy is a member of the CFA Institute and ASPPA. He earned a degree in Business Administration from San Diego State University and the Accredited Investment Fiduciary (AIF) designation from the Center for Fiduciary Studies-University of Pittsburgh. He is widely quoted in industry publications, has authored numerous articles and lectures extensively. Randy is recognized by his peers as being among the most influential in the 401(k) industry and holds multiple securities licenses.

**Jon Upham** serves as Managing Director, Advisory Services for SageView Advisory Group and works with clients on designing, implementing and managing their retirement plan needs. He also provides assistance with ERISA fiduciary responsibilities, employee education and communication. Extensive experience with qualified retirement plans for companies in different industries has allowed him to provide clients with valued oversight and guidance. Upham has assisted in the design and implementation of Sage View's proprietary investment program. Additionally, he has been instrumental in guiding clients to build goals and objectives for their plans, integrating customized education programs. Jon has authored many articles and has been a featured speaker at premier industry events. Prior to his ten years at SageView, he worked for an institutional securities trading firm in San Diego, California. Upham earned a B.A. from University of Redlands and a M.A. from Concordia University. He is an Accredited Investment Fiduciary (AIF), holds his Series 7 and 63 licenses and is currently completing coursework towards the Chartered Financial Analyst (CFA) designation.

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3:30 – 4:15 pm

**Networking Break**

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4:15 – 5:15 pm

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**Plan Design Features That Help Advisors Close Business**

- Joan McDonagh (Moderator), Esq., Manager, 401(k) Technical Services, Great-West Retirement Services
- Brett Howell, Wealth Management Advisor, The Howell & Sharp Group at Merrill Lynch
- Michael Quinlivan, President, Pension Planning Solutions, Inc.

**Joan McDonagh** received a J.D. from American University, Washington College of Law in 1985 and subsequently practiced law in the employee benefits area. She has worked with Great-West Retirement Services® since 2004 and with its wholly owned subsidiary, EMJAY Corporation, since 1988. Joan's areas of expertise include ERISA compliance, with an emphasis on fiduciary requirements. Ms. McDonagh is a member of the Milwaukee, Wisconsin and American Bar Associations. She is on the Government Relations Committee of SPARK, and is past Vice-President of Wisconsin Retirement Plan Professionals, Ltd. Joan has written numerous articles and presented a variety of seminars on issues related to qualified plan operations. She is a co-author of the *401(k) Answer Book* in the Aspen Publishers Answer Book Series.

**Brett Howell**, Assistant Vice President & Wealth Management Advisor for The Howell & Sharp Group at Merrill Lynch, has been with Merrill Lynch since 2000 and has over ten years of industry experience. His focus is in the area of qualified and non-qualified retirement plans for corporations and non-profit organizations. The consulting services Brett provides include the selection of providers, plan monitoring, fiduciary compliance, investment selection and employee education. Brett heads a team of advisors who are dedicated to the retirement plan industry with more than 70 retirement plan clients and 300 million under management. Brett has been recognized as a top Certified Financial Planner in the Grand Rapids, Michigan area by the Grand Rapids Business Journal. His group has also been honored at one of the top advisor teams in the industry. He is an Association of Human Resource Managers (AHRM) member and graduated from Michigan State University with a BA in Business Marketing.

**Michael Quinlivan** is the President of Pension Planning Solutions, Inc., a SEC Registered Investment Advisory firm in Greensboro, NC. Pension Planning Solutions, Inc. is a retirement plan and investment consulting firm with an emphasis on providing fiduciary guidance to Retirement Plan Committees and Boards of Directors. Mike has been involved with qualified plans, and their underlying investments, since 1977. He formerly managed Jefferson Pilot's Pension Division. Mike is a Certified Pension Consultant with the American Society of Pension Professionals & Actuaries. He also earned the Chartered Financial Consultant designation and the Accredited Investment Fiduciary designation. A 1974 graduate with a BS in Commerce from the University of Virginia, Mike also has a Master of Science in Financial Services from the American College. Mike is currently on the Board of Directors of the Greensboro Chapter of the Society of Financial Services Professionals and a member of the Greensboro Estate Planning Council.

*D&E*

**New Retirement Income Products:  
Threat & Opportunity For Advisors**

- Introduction By Christina Stauffer, VP, PIMCO
- Joe Masterson (Moderator), Sr. VP, Chief Sales & Marketing Officer, Diversified Investment Advisors
- Tom Bruns, Divisional VP, John Hancock Retirement Plan Services
- Mitch Welsch, Managing Director, UBS
- Dan Beckman, VP, Product Management, Fidelity Investments
- Dorann Cafaro, Founder, Cafaro Greenleaf, (NRP Member)

**Joseph Masterson**, Senior Vice President and Chief Sales and Marketing Officer, is a member of Diversified's Executive Management Committee and Investment Committee. Having joined Diversified in 1985, he is currently responsible for leading Sales, Distribution Channel Management and Marketing teams. Prior to his current assignment, Mr. Masterson also led Diversified's Regional Client Management Organization. Mr. Masterson held similar responsibilities with Diversified's predecessor, Mutual of New York, where he was also responsible for their Investment Advisory Division. Mr. Masterson began his pension career in 1976 with Aetna. He received a B.S. in Marketing and an M.B.A. in Investment Management Finance from Fordham University. His industry affiliations include past Chairperson of the Retirement & Investment Marketing Committee – LIMRA International; a longstanding member of AIMSE; a member of the Investment Management Consultants Association; and a member of the editorial advisory board of the Journal of Pension Benefits. He is a frequent speaker and author on retirement plans and asset allocation strategies.

**Tom Bruns** is a Divisional VP for John Hancock Retirement Plan Services. Responsible for the Western Division, Tom manages over one hundred talented individuals in the sales, sales support, enrollment, education and customer relationship areas. After many enjoyable years at Kemper and Scudder, the successor organization, he joined Manulife in 2003 which was subsequently re-branded as John Hancock. Mr. Bruns was President of Retirement Plans at Kemper and later became the President of Scudder Distributors, Inc. With over twenty-five years of retirement plans and investment experience, Tom also worked for Aetna and Metropolitan Life before joining Kemper. Tom received his Bachelor's of Science in Biochemistry from the University of Illinois and his Masters of Management in Finance & Marketing from Northwestern Kellogg Graduate School of Management.

**Mitch Welsch** is VP of Investments and a Senior Retirement Plans Consultant for UBS Financial Services. Mitch has over twenty-five years of retirement plans experience, working with corporations of all sizes and individuals. He is a member of the prestigious PRIME Asset Consulting Group, focusing on Fiduciary relationships in excess of \$25 million. Mr. Welsch is an ASPPA board member and a member of the International Association for Financial Planning. Mitch is a Certified Financial Planner, a Certified Investment Management Analyst and graduated Magna Cum Laude with degrees in Accounting and Psychology from Roger Williams University. His licenses include Series 3, 7, 24 63 & 65. He also holds life, health and variable licenses.

**Dan Beckman** is VP of Product Management for Fidelity Investments Institutional Services Company, Inc. (FIIS), a division of Fidelity Investments. FIIS is one of the leading providers of investment products and services to banks, insurance companies, investment advisors and BDs. In this role, Dan is responsible for the development and management of retirement income and asset allocation investment products. Mr. Beckman joined Fidelity in 1996 as a principal consultant in the Fidelity Consulting Group. In 1999, he joined the Office of the CFO as vice president where he coordinated distribution policy and performed special projects. Mr. Beckman joined Corporate Finance in 2002 as VP leading corporate reporting, competitive and business analysis. He assumed his current position in February 2006. Prior to joining Fidelity, Dan was chief operating officer of Banc One New Hampshire Asset Management. Before that, he was a managing associate at Coopers & Lybrand Consulting. Mr. Beckman began his career at U.S. Trust in 1984. Dan received a Bachelor of Arts degree, magna cum laude, in political science and mathematics from Hobart College in 1984 and an MBA from Northeastern University in 1991. He holds NASD Series 7, 63 and 24 licenses.

**Dorann Cafaro** is the founding partner of Cafaro Greenleaf, a retirement plans consulting firm with roots dating back to 1981. With almost thirty years in the financial industry, she is recognized for her unbiased consulting advice and genuine care for plan sponsors as well as participants. Dorann was one of the original founders of NRP, a leading network of independent retirement plan experts, and currently services as Executive VP. Dorann is a frequent guest speaker, a provider of education & consulting services to Fortune 500 companies and has testified before the DOL. She has been recognized as one of the most influential people in the retirement plans industry and as Advisor of the Year by trade publications. Ms. Cafaro has been a Regional Director of Retirement Services for Prudential Investments, a Corporate V.P. & National Director of Retirement Planning for PaineWebber and a senior Vice President of Marketing for a leading money management firm. Dorann holds a B.S. from Marquette University in mathematics and is Series 7, 8, 63, 65 and Health & Life licensed.

### *F&G*

#### **The Great Fiduciary Advisor Debate**

- Charles Epstein, Principal, Epstein Financial Group, Program Founder, The 401k Coach Program
- Blaine Aikin, CEO, fi360
- Louis Harvey, President, Dalbar, Inc.

**Charles D. Epstein** has over twenty five years of experience in the financial services industry. He is a founding partner of Benefits Consulting Group, LLC (a top-producing regional TPA) and the principal of Epstein Financial Services. These companies specialize in retirement plan design and administration, executive compensation planning, retirement planning, fee for service financial planning and business and estate preservation programs. Charlie is a founding Coach of The 401k Coach® Program – a program that assists practitioners to focus on developing, nurturing and building a retirement plan business. The 401k Coach® Program is built around Charlie's success in the retirement plan industry both in creating exceptional client relationships, strategic alliances and developing unique systematized processes to deliver a unique experience. Since inception four and a half years ago, over 400 Advisors have participated in The 401k Coach® Program. Charlie was named to the Investment Wire's "2007 Fifty Most Influential People in the 401 (k) Industry" list.

**Blaine Aikin** is President and CEO of fi360, an international leader in the field of investment fiduciary responsibility. Blaine is the author of numerous articles on fiduciary responsibility, investment management and monthly columns. He received his Master of Public Management and Policy degree from the Heinz School of Carnegie-Mellon University. Upon graduation from CMU, he was selected for the prestigious Presidential Management Intern Program which involved management assignments in the U.S. Department of Treasury and the U.S. Senate. Mr. Aikin subsequently served as Budget Officer for Prince William County, Virginia. He earned the Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA) designations and served as a principal and Chief Investment Officer of Allegiance Financial Advisors. After providing contract training and consulting services for PNC Financial Services Group, Blaine became a Senior Vice President and Director of Product Development and Management for PNC Advisors. For several years, he also served as an adjunct faculty member of

the College for Financial Planning, providing instruction in investment planning and other subjects leading to the Certified Financial Planner™ designation.

**Louis S. Harvey** is the President and founder of DALBAR, a leading provider of audit and evaluation services to the financial services community. DALBAR's ratings and reports are generally accepted standards that influence the financial industry, regulations and legislation. DALBAR's recognition of excellence has been a key differentiator for firms and advisors who seek to distinguish themselves with clients. Mr. Harvey has been at the forefront of major changes facing the retirement plan business, including Social Security reform, disclosure, participant advice, qualified default investment alternatives and the automatic enrollment transition. Lou has served on numerous boards and committees, including the Federal Reserve of Boston, NASD, Bentley College and several non-profit organizations.

I

**The Changing Paradigm of Retirement Plan Sales**

-Jeffrey L. Hemker, Retirement Plans Consultant, Invesco Aim  
-Michael Morris, Director Institutional Consulting,  
Ross, Sinclair & Associates, LLC

**Jeffrey Hemker** is the retirement plan consultant for Invesco Aim's central region. In this role, Jeff provides assistance with sales, competitive analysis, investment selection, fund mapping, fiduciary responsibility, sponsor presentations, seminars, enrollment and marketing. Mr. Hemker has been in the retirement plans industry for almost three decades. Prior to joining Invesco Aim in 2004, he was a Managing Director of retirement outsourcing for WySTAR Global Retirement Solutions and a Sr. VP at both CIGNA and Van Kampen American Capital Funds. He graduated from the University of Wisconsin and Roosevelt University. Jeff is a frequent speaker at industry events and holds the Series 6, 7, 63 and 66 licenses along with the CIMA designation.

**Michael Morris** is the Director of the Institutional Consulting Division for RSA and an affiliate member of NRP. Mike is responsible for the development and oversight of the institutional consulting business in the retirement plan marketplace for corporate, non-profit and governmental retirement plans. Mr. Morris has over eighteen years of experience in the retirement plans and investment consulting marketplace. He currently holds the Accredited Investment Fiduciary (AIF®) designation and the Chartered Retirement Plan Specialist (CRPS®) designation. Mike has authored many articles relating to the retirement plans industry and is a highly requested panelist at industry conferences, including ASPPA, CFDD, Plan Design Forum and NRP. Michael earned a B.A. from Xavier University and currently holds Series 7, 65, 31 and 63 licenses.

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5:15 – 6:30 pm

*Exhibition Area*

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**Cocktail Party**

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**Tuesday, October 14, 2008**

7:00 – 8:00 a.m.

*Conference Center/Plaza*

**Breakfast**

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8:00 – 8:15 am

*D, E, F&G*

**Day Two Highlights**

-Phil Chiricotti, President, CFDD

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8:15 – 9:15 am

*D, E, F&G*

**KEYNOTE SESSION**

**Fiduciary Ethos**

-Don Trone, President, Foundation for Fiduciary Studies

**Don Trone** is the Director of the U.S. Coast Guard Academy Institute for Leadership. He is also the President of the Foundation for Fiduciary Studies and the CEO of Fiduciary Ethos, a service provider that focuses on leadership and fiduciary dimensions for investment decision makers. In recent years, Don has been named one of the most influential people in the financial planning profession and the retirement plans industry. Additionally, he was selected for the prestigious IA25, a listing of the most influential people in the investment advisory business. He was also appointed by the U.S. Secretary of Labor to represent the investment counseling industry on the ERISA Advisory Council. Don is the author of *The Management of American Indian Investment Decisions*, co-author of two industry bestsellers, *Procedural Prudence* and *The Management of Investment Decisions* (McGraw-Hill Publishing). He also led the development of the industry's fiduciary handbook series, *Prudent Investment Practices*. Don graduated as president of his class from the United States Coast Guard Academy and the US Naval Flight Training Program in Pensacola, Florida, the later with honors. He served on active duty for ten years, including six years as a long-range search and rescue helicopter pilot. For his distinguished military and business career, Don was the recipient of the U.S. Coast Guard Academy's Alumni Medal of Achievement. Don received his Master's degree in Financial Services from the American College. He also completed post-graduate studies at Pittsburgh Theological Seminary and Trinity Episcopal Seminary.

9:15 – 10:00 am

**Networking Break**

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**Tuesday, October 14, 2008** (Conference Continued)

10:00 – 11:00 am

*I*

**Opportunities For RIAs & TPAs**

- Ronald L. Bush, (Co-Moderator) Principal, Brightwork Partners, LLC
- Allen L. Cairns (Co-Moderator) Senior Relationship Manager, John Hancock Retirement Plan Services
- John Carnevale, JD, President & CEO, Sentinel Financial Group
- Patrick Shelton, Partner, Benefit Plans Plus, LLC
- Daniel Boardman, Hickok & Boardman Retirement Solutions

**Ron Bush** is a founder and Principal of Brightwork Partners, LLC. Drawing on over thirty years of research and consulting experience in the retirement and investment products business, he is a frequent speaker on retirement services industry topics. Prior to forming Brightwork Partners in 1999, Ron was a founding partner of Access Research, developing the firm's strategic consulting practice and a suite of retirement research programs. Previously, he was responsible for business strategy and research for CIGNA's Pension & Investment Management business. Ron has core expertise in the defined contribution market, but his activities extend across the retirement services arena. Recent initiatives cover the transition from institutional to retail markets, including the capture of IRA Rollovers & other potential distributions from qualified plans, and the development of retirement income products. He is involved in assessing the needs of pre-retirees and the recently retired. A graduate of Lebanon Valley College (BA) and the Harvard Business School (MBA), Ron is also the Managing Principal of Retirement Research, Inc.

**Allen Cairns** joined John Hancock Retirement Plan Services in June of 2007 as AVP, Senior Relationship Manager, TPA Services. He is responsible for managing relationships with John Hancock's top fifty TPA partners in the Eastern Division. Allen has over twenty years experience in the retirement plans industry, primarily as managing and sales partner in a "producing" TPA practice. Drawing on his technical background, Mr. Cairns assists in providing compliance and administrative services for Defined Contribution and Defined Benefit plans. To help meet the needs of John Hancock's key TPA relationships, he also assists in placing qualified plan investments. As a former Registered Rep, CLU, and ChFC, Allen's unique skill set helps TPAs communicate their value in multiple market segments, including the Broker Dealer channel.

**John Carnevale** JD is a Founder and President of Sentinel Financial Group, a financial services company providing consulting, administration, insurance and investment advice to more than 3,000 clients throughout the U.S. As President, John oversees the management of four separate businesses and is primarily responsible for the firm's vision and business development. During his twenty year career, he integrated five businesses to grow Sentinel and recently negotiated the sale of Sentinel to Focus Financial Partners. Mr. Carnevale retains management control over the Sentinel enterprise and an ownership interest in both Focus Financial partners and Sentinel Management Company, LLC. John graduated cum laude with a BA from Bowdoin College, Brunswick, ME, and earned his juris doctor from Suffolk University Law School. He is a FINRA Registered Securities Representative, General Securities Principal and Investment Advisor Representative (Series 7, 24, 63 & 65). John is also Life & Health licensed.

**Patrick M. Shelton** is the Managing Partner of Benefit Plans Plus, LLC, a Missouri-based non-producing Third Party Administrator (TPA). His current responsibilities include overall practice vision, management and growth. He also specializes in financial advisor relations, including 401k prospecting presentations, plan searches and fiduciary consulting. Pat has more than eighteen years of industry experience and prior to joining BPP, he worked in pensions and institutional services in both trust and insurance company environments. Mr. Shelton is recognized as a valuable resource and is an active speaker at national broker dealer conferences as well as regional events on a variety of retirement plan topics. Shelton holds the Group Benefits Associate (GBA) designation from the International Foundation of Employee Benefits Plans Certified Employee Benefit Specialist (CEBS) program and is

currently completing the final required exam for the CEBS designation. Additionally, he received "Recognition of Academic Achievement in Group Benefits" from CEBS. A graduate of Westminster College in Fulton, Missouri, Patrick holds a Bachelor of Arts degree in Business by Committee Plan. He is also life & health licensed.

*D&E*

**Expanded Use of Low Cost Funds & The Future Of ETFs  
In The DC Marketplace**

- Antonio Ferreira (Moderator), Managing Director, Cogent Research
- Gregory Porteous, National Sales Manager, iShares 401(k), Barclays Global Investors
- Jamie Kitchens, CIO, NRP
- Mark Volker, Sr. VP, SunGard Wealth Management
- Steve Ferber, Sr. VP, Defined Contribution Practice, PIMCO

**Tony Ferreira** is a Managing Director for Cogent Research, a wealth management market research and consulting firm based in Cambridge, MA. The firm focuses on product development, customer loyalty, branding, pricing and customer behavioral analysis. Tony has initiated, managed and delivered actionable and strategic research for over twenty years. Before joining Cogent, Mr. Ferreira held senior research director, vice president and senior analyst roles at Sun Life Financial, MFS Investment Management, Harvard Pilgrim Health Care and Abt Associates. Tony holds an MBA degree, with a concentration in marketing, from the Suffolk University Sawyer School of Management, where he graduated with honors. Tony holds FINRA Series 26 and Series 6 licenses. He is a past member of the ICI Research Committee and LIMRA's Market Research Committee. Highlights from Tony's research have appeared in numerous industry publications.

**Greg Porteous** is a national sales manager with Barclays Global Investors (BGI) iShares 401(k) and 529 initiatives. Greg's primary duties center on iShares 401k sales and new product development. Prior to joining BGI in 2007, Greg served as a Divisional Retirement Plans Consultant with UBS where he was responsible for DC, DB, IRA and 529 east coast sales. Greg was also a national sales manager with a national third party administration firm, Sheakley Pension, an Ohio-based national third party administration firm. Mr. Porteous earned a BS/BA from the University of Maine and holds both the CRPS and CRPC designations.

**Mark Volker** is a Sr. VP of strategy for SunGard's Wealth Management business. Mark has over twenty five years of experience in the institutional financial services industry and has been with SunGard since 1993. He frequently speaks on the evolution of trading at industry events and how technology advances can help firms position for future success. Mr. Volker is an expert in the areas of trade automation, integration across multiple counterparties and asset types. He was instrumental in helping to build the STN community, which currently connects more than 1,900 asset managers, 650 issuers and 270 BDs. Mr. Volker is currently using his trading strategy expertise to help wealth management firms effectively manage and grow their client portfolios.

**Jamie Kitchens** is the Chief Investment Officer for National Retirement Partners (NRP) and leads the firm's investment research, analysis and due diligence efforts. Jamie has an extensive background and expertise in developing proprietary scoring systems used to evaluate investment managers and mutual funds. He is responsible for the team that creates, maintains and enhances NRP's extensive research library. A frequent keynote speaker at industry conferences, Mr. Kitchens has twenty years of experience as an investment professional. Prior to joining NRP, he was VP of Investments at Net Asset Management and served on the Investment Policy Committee. He was also Director of Research for RunMoney Corp. and responsible for the firm's recommended portfolios and investment strategies. Mr. Kitchens also gained tactical investment experience while working as Senior Analyst for a hedge fund. Jamie graduated with an Economics degree from the University of California, San Diego and earned the Chartered Financial Analyst (CFA) designation. He is also a member of the CFA Institute and the CFA Society of San Diego.

**Steve Ferber** is a Sr. VP, account manager and collective investment fund strategist in the Defined Contribution (DC) Practice at PIMCO. Prior to joining PIMCO, Steve was responsible for building the collective investment fund business at AST Capital Trust, now Wilmington Trust, including the launch of approximately 100 collective funds. Steve had over two decades of DC plan experience and before joining AST, he was head of sales, relationship management and marketing for Morley Financial Services. Steve is a frequent speaker at industry leading conferences and earned a bachelor's degree in Economics from the University of California at Los Angeles.

*F&G*

**Ethics & the Advisor: How to Pursue Business While Honoring Your Fiduciary Duties**

- Jim Scheinberg (Moderator), Sr. VP, Director Corporate Services Group, Oppenheimer & Co., Inc.
- Pete Swisher, VP & Sr. Inst'l Consultant, Unified Trust Company, NA
- Joe McLaughlin, VP, Sr. Institutional Consultant & Wealth Advisor, Morgan Stanley
- Steve Glasgow, Sr. VP, Stanford Group Company

**Jim Scheinberg** is a Vice President and Director of The Corporate Services Group of Oppenheimer & Co. (CSG). CSG provides retirement plan advisory services, institutional investment management consulting, provider search, employee education and other consulting services for its diverse mid-market clientele. Jim began his career in venture capital in 1990 moving to general securities with Smith Barney Harris Upham in 1992 before joining Oppenheimer's institutional investment management consulting department in 1994. He achieved the Certified Investment Management Analyst (CIMA) designation in 2001 and holds the Accredited Investment Fiduciary Analyst™ (AIFA) and PLANSPONSOR Retirement Professional (PRP) designation. Jim majored in Political Science at the University of California, Los Angeles, and is a regular speaker at industry conferences.

**Pete Swisher** is a pension consultant and head of institutional sales for Unified Trust in Lexington, Kentucky. A graduate of the University of Virginia and a former U.S. Marine, Pete has spoken nationally on qualified plans and fiduciary risk management for groups that include ASPPA, the Financial Planning Association (FPA), and the National Institute of Pension Administrators (NIPA). As the principal author of the "ERISA Boot Camp" workshop series, he delivers 401(k) advisory workshops across the country annually. His articles on revenue sharing, automatic 401(k) and fiduciary issues affecting 401(k) advisors have appeared in Financial Planning Magazine, the Journal of Financial Planning, The ASPPA Journal, Employee Benefits news, ABA Trust & Investments, and other industry publications.. His paper, "Post Modern Portfolio Theory," won first prize in the 2005 Annual Call for Papers of the Journal of Financial Planning. Pete is an active member of the Financial Planning Association and American Society of Pension Professionals and Actuaries.

**Joe McLaughlin**, as the group's Senior Institutional Consultant, brings over fourteen years of expertise and commitment to the Qualified Plan marketplace. He oversees all aspects of plan advisory services, including plan design, investment management and employee communications. Joe also consults on operational and regulatory issues. A frequent public speaker on a range of investment and ERISA-related topics, his technical background plays an integral role in the development of the group's corporate retirement plan business. Graduating with a B.A. in Economics from Stonehill College, he has maintained a rigorous continuing, including an *Accredited Investment Fiduciary*™ (AIF®) designation from the University of Pittsburgh Katz Graduate School's Center for Fiduciary Studies, a *Chartered Retirement Plans Specialist*™ (CRPS®) designation from the College for Financial Planning and a *PLANSPONSOR Retirement Professional*™ (PRP®) designation from Asset International's PLANSPONSOR Institute. Joe is also a graduate of Morgan Stanley's elite *Wealth Advisor Program* and has consistently been named among the nation's most successful retirement plan advisors.

**Steven Glasgow** is a Sr. VP with the Stanford Group Company. He works with institutional investors; defined contribution funds, defined benefit plans, endowments, and foundations, as well as servicing the needs of a select group of high net worth individuals. During the past 13 years, Mr. Glasgow has been a consultant to various institutions responsible for more than \$2 billion of institutional plan assets. Steven joined Wachovia Securities from Morgan Stanley in June of 2004. Prior to joining Morgan Stanley in 2000, he spent 10 years with PaineWebber, and worked as a member of the PRIME institutional asset consulting team. Steven received his Bachelors degree in finance from Auburn University and an M.B.A. from the Crummer School of Business at Rollins College in Winter Park, Florida. He is a CFA (chartered financial analyst), and a CIMA (Certified Investment Management Analyst) designee. He has received advanced instruction in capital market theory, fixed income and equity analysis and valuation, and asset consulting from the executive education program at the Wharton School of Business at the University of Pennsylvania. He is also a graduate of the Accredited Investment Fiduciary (AIF®) program offered through the Center for Fiduciary Studies – an organization affiliated with the Katz School of Business at the University of Pittsburgh, and also holds the PRP designation (PLANSPONSOR Retirement Professional ) offered through the PLANSPONSOR Institute.

*H*

**Acquiring & Monitoring DC Plans:  
The Application Of Research & Reporting Tools**

-John Faustino, VP, Desktop Software, Morningstar, Inc.

**John Faustino** is Vice President, Desktop Software for Morningstar, Inc.'s Advisor business where he oversees the Principia® and Portfolio Strategist® product lines. His prior work experience includes operational and administrative responsibilities for over \$1B in retirement plan assets at Brinson Partners and serving as an Officer on Fort Dearborn Income Securities, a Closed-End Bond Fund. John holds a B.S. in Finance from the University of Illinois, a M.Sc. in Decision Sciences from the London School of Economics, and a MBA with concentration in Analytic Finance from the University of Chicago.

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11:00 – 11:15 pm

**Networking Break**

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11:15 – 12:15 pm

*D&E*

**Evaluating Target Date Funds: New Methodology Has Arrived**

-Grant Gardner, Director, Portfolio Strategies, Russell Investments

**Grant Gardner** is a Director of Portfolio Strategies for Russell Investments. He works with the balanced fund portfolio managers in the areas of asset allocation, fund selection and designing new balanced fund products. His current research focuses on the design and evaluation of target date funds as well as optimal spending and investment strategies for retirees. Previously, he was Russell's Director of Capital Markets Research. In this role, he planned and coordinated manager behavior, fund structure and financial economics research. Grant joined Russell in 1993. Before joining Russell, Grant was an associate professor with Southern Methodist University's Department of Economics. His responsibilities included administering the master's program in applied economics. Grant was also university professor on the faculty of the Fuqua School of Business at Duke University from 1980 to 1989. While there, he was responsible for conducting research and teaching undergraduate, MBA and executive education courses in macroeconomics, international economics, international financial management, international business and corporate finance.

H

**Open Architecture: Evolution & Best Practices**

- Cliff Stanton, CIO, Prima Capital (Subsidiary Matrix Financial Solutions)
- Gib Watson, President & CEO, Prima Capital, (Subsidiary Matrix Financial Solutions)
- Stewart Cohune, President, MG Advisory Services (Division Matrix Financial Solutions)

**Clifford Stanton** is the Chief Investment Officer for Prima Capital Holding, Inc. In this role, Cliff directs investment research, manager due diligence and leverages the firm's research to formulate as well as implement multi-manager strategies. Prima Capital provides research, portfolio strategies and multi-manager solutions to wealth management and retirement executives at the country's leading banks and brokerage firms. Prima delivers its objective research, due diligence and unbiased advice through proprietary and customizable technology. The firm's expertise helps clients increase efficiency, improve profitability and differentiate. Prior to joining Prima, Mr. Stanton was a Principal, Consultant and Director of Research for Innovest Portfolio Solutions, LLC, where he consulted to endowments and foundations, retirement plans and high net worth families. Cliff was also a Senior Analyst with INVESCO Private Capital, Inc., the Director of Research for Portfolio Management Consultants, Inc. and an Associate in the public finance division of Sutro & Co. Mr. Stanton received his MBA from the University of Colorado at Denver and a Bachelor of Science in Business from Miami University in Ohio. He earned Chartered Financial Analyst designation and is a member of the CFA Institute as well as the CFA Society of Colorado.

**J. Gibson "Gib" Watson III** is the President and CEO of Prima Capital Holding, Inc. In this role, Mr. Watson directs the firm's business strategy, oversees strategic marketing, product development initiatives and consults with clients. Prima provides research, portfolio strategies and multi-manager solutions to wealth management and retirement executives at banks and brokerage firms. Prior to founding Prima in 1999, Gib worked as National Managing Director for the Investment Advisory Services practice of KPMG LLP. He was also a member of their Investment Committee. Prior to joining KPMG, Gib was a VP and Managing Director of private Client Services for Portfolio Management Consultants (PMC) and a VP of Wealth Management for the Asset Management Group (AMG). Mr. Watson is a member of the Investment Management Consultants Association Standards of Practice Committee and earned the Association's CIMA designation through the Wharton School of the University of Pennsylvania. He is widely quoted in the financial media and a regular columnist for trade publications. As an Independent Trustee, Gib also serves on the Board of Directors of Dividend Capital. Gib earned a BA from Lafayette College and a MA & MBA from Wake Forest University.

**Stewart Cohune** is President of MG Advisory Services, LLC, a leading provider of products & services that bridge the gap between product and platform. The firm's flagship product, RetireTool(k)it™ was a first-to-market web-based application that provides advisors, brokers and TPAs with an end-to-end solution, including fund selection, monitoring, point-of-sale material and plan enrollment kits. Mr. Cohune has over 20 years experience in the 401(k) business. Prior to joining MG Advisory Services, LLC, he was the President of Pen-Cal Administrators, a regional TPA firm, and was responsible for 401(k) business. In that capacity, he led the development, infrastructure and systems for the company's daily valuation recordkeeping system for both qualified and non-qualified plans. Mr. Cohune earned a B.A. in Speech Communication from Cal Poly State University. He holds Series 7, 24 and 66 licenses.

*F&G*

**Who Owns The Client**

- Lisa Shidler (Moderator), Reporter, InvestmentNews
- Timothy J. Mahota, Chief Compliance Officer, Partnervest Securities Inc.
- Bo Bohanan, Director Of Retirement Plan Consulting,  
Raymond James Financial
- Darla Sipolt, VP of Sales, TD Ameritrade Institutional
- Dorann Cafaro, General Partner, Cafaro Greenleaf (NRP Member)

**Lisa Shidler**, is a reporter at InvestmentNews, who concentrates on the issues advisers are facing as they prepare for the flood of baby boomers to retire. Her recent focus has been the impact the Pension Protection Act of 2006 will have on advisers. After consulting with numerous advisers in the industry, she has written about the challenges they are facing and their attempts to craft new business models which will help their clients shift from accumulating wealth for retirement to reaching an income at retirement. She also covers defined contribution plans, as well as trust and estate planning. Ms. Shidler has worked at two daily newspapers over the course of ten years, and has won a number of awards for her articles. Earlier this year, she served as a moderator at The InvestmentNews 2007 Retirement Income Summit in New York.

**Tim Mahota** is the Chief Compliance Officer for Partnervest Financial Group LLC., a regional financial services firm. In this role, he oversees the compliance function which includes a broker-dealer, investment advisor, insurance agency and mortgage division. Formerly, Mr. Mahota was General Counsel for a large investment advisor, a SEC Enforcement Attorney and an ERISA Enforcement Attorney with the Pension Benefit Guaranty Corporation. He also worked on the retail side of the securities business with Kidder Peabody. Tim attended John Carroll University as an undergraduate and obtained his law degree from Ohio State. He specialized in securities law and ERISA at Georgetown University Law Center with post-JD advanced degrees. Tim most recently completed advanced education on principles based regulation at the University of Reading, International Capital Markets Association Centre in London, England and obtained a Diploma in European Capital Markets, Regulation & Compliance. Mr. Mahota has his FINRA Series 4, 7, 24, 53 and 66 licenses and is a member of the bar in California, Ohio and the District of Columbia. He has spoken in the past on privacy and employee benefits and was co-author of "*EU Data Protection: A Compliance Guide for U.S. Companies*" *Docket*, June 2002. He served as Labor & Employment Law Committee Chair and ERISA Sub-Committee Chair for the Association of Corporate Counsel. Serving under Secretary Herman and Secretary Chao, Mr. Mahota was also appointed as a member of the ERISA Advisory Council where he advises the DOL on pension and welfare benefits.

**Bo Bohanan** is the Director of Retirement Plan Consulting for Raymond James Financial. Bo is responsible for the supervision of the Retirement Plan Specialist team which provides support to over 4,000 financial advisors. His area focuses on education, product evaluation, marketing and sales support for financial advisors of both Raymond James & Associates and Raymond James Financial Services. Formerly, Bo worked as a Marketing Representative for a local third party administrator firm and was also an AVP of Financial & Retirement Services for Raymond James. Mr. Bohanan has over 16 years of experience in the retirement plans industry and is a graduate of the University of South Florida.

**Darla Sipolt** is a Regional Sales VP with TD Ameritrade Institutional (TDAI). Darla has been with TDAI for six years and is currently responsible for managing the Institutional Advisory business in the southwest region. She has also worked with break away brokers, helped established RIA firms at TDAI and was head of Retail Sales Strategy for TD Ameritrade. Darla has two decades of experience in the discount brokerage business and prior to her current role, she was with Charles Schwab in a variety of capacities, including VP of Institutional Service, Strategy, HR and Project Management.

**Dorann Cafaro** is the founding partner of Cafaro Greenleaf, a retirement plans consulting firm with roots dating back to 1981. With almost thirty years in the financial industry, she is recognized for her unbiased consulting advice and genuine care for plan sponsors as well as participants. Dorann was one of the original founders of NRP, a leading network of independent retirement plan experts, and currently services as Executive VP. Dorann is a

frequent guest speaker, a provider of education & consulting services to Fortune 500 companies and has testified before the DOL. She has been recognized as one of the most influential people in the retirement plans industry and as Advisor of the Year by trade publications. Ms. Cafaro has been a Regional Director of Retirement Services for Prudential Investments, a Corporate V.P. & National Director of Retirement Planning for PaineWebber and a senior Vice President of Marketing for a leading money management firm. Dorann holds a B.S. from Marquette University in mathematics and is Series 7, 8, 63, 65 and Health & Life licensed.

I

**Are You Succeeding In Succession**

-Ray Henderson, Director, Business Health, PTY., Ltd.

**Ray Henderson** is a Principal of Business Health Pty, Ltd, a company that was established in 2000 with a straightforward approach to providing assistance to businesses in the financial services industry. Ray has over 30 years experience in a variety of senior management, business development and operational roles in which he helped businesses position for success in the 21<sup>st</sup> Century. He was a founding director of one of Australia's leading Life Brokerages and Licensed Security Dealers and is involved in a number of financial planning firms' advisory boards. Business Health has spent over 8 years researching and developing a range of business tools, including the Business *HealthCheck*, an industry specific web based business diagnostic and the CATScan (Client Acid Test), a comprehensive client survey. The Business Health team has clients in the U.S.A. Australia, New Zealand, Hong Kong, Canada and South Africa. Through comprehensive research, Ray and his firm are keenly aware of the needs of professional advisors and their clients.

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12:15 – 1:15 pm

*Conference Center/Plaza*

**Lunch**

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1:15 – 2:15 pm

*D&E*

**Fee Disclosure & Reporting Compliance**

-David Witz, Managing Director, Fiduciary Risk Assessment, LLC

**David J Witz** is the Managing Director and founder of *Fiduciary Risk Assessment LLC* (FRA). FRA is a service provider to the retirement industry designing and licensing software solutions to industry service providers that automate the process for fiduciary analytics and diagnostics. David's responsibilities include business development, product design, project management of FRA's software development, and collaboration with legal counsel to secure a legal opinion on FRA's proprietary 404c Master Diagnostic™ system. FRA is the only firm in the industry to secure a legal opinion stating its 404(c) diagnostic system meets all the regulatory requirements and industry best practices. David has over 26 years of investment, plan design, administration, and fiduciary consulting experience with Qualified and Non-qualified Deferred Compensation plans. He began his career with Principal Financial Group in 1981. In June 1986, he acquired Corporate Benefit Planning ("CBP") a third party administration, consulting, and investment advisory firm which he sold in 1996. Since then, David has held positions with four other national TPAs before forming FRA. David has been published or quoted by the Journal of Benefits and Compensation, the CPA Journal, Columbus CEO, and BNA. He has participated on advisory boards for Principal Financial, Mass Mutual, CBIZ, and Asset International, Inc. He has been a guest speaker for the AICPA, Bar Association, Financial Planning, PLANSPONSOR, and CFDD. He was previously the host of a financial talk radio show on WWVA.

David is a 1981 graduate of Penn State University with a Bachelor of Science degree in Economics, Insurance, and Real Estate. He has been awarded the ACCREDITED INVESTMENT FIDUCIARY® designation from the Center for Fiduciary Studies. He has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter designation. Licensing includes NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

I

### **NQDC Plans Today**

- Bob Nienaber, The Phoenix Companies
- Chris Lakumb, Managing Director-Retirement Services, InterOcean Wealth Management
- Larry Comp, Principal, Humanomics, Inc.

**Bob Nienaber** is the National Sales Manager for The Phoenix Companies. Responsible for Executive Benefits, Bob was the co-designer of the firm's newly created Executive Benefits Platform. Mr. Nienaber provides advisors and their clients with guidance and helps them develop deferred compensation, DB, stock option alternative, 457(f), executive business continuation and bonus plans for their highly compensated executives. Prior to joining Phoenix, Bob served as an Advanced Planning VP for the Principal Financial Group and CEO of Pointsource. He is an active speaker, the author of "*America's Last Gold Rush*" and developed an affiliation web site. Through the American Association of Life Underwriter's Impact Committee, Bob works with members of the Congressional Senate Finance Committee on issues affecting corporate executive benefit plans. Mr. Nienaber holds a bachelor's degree in Communications from California State University and the American College's Chartered Financial Consultant (ChFC) designation.

**Chris Lakumb** is the Managing Director of Retirement Services for InterOcean Wealth Management. Prior to joining InterOcean, Chris spent nine years in the retirement services industry with Cole Taylor Bank. During those years, he focused on all aspects of the retirement services business including trading/operations, relationship management, business development, investment selection/monitoring, and employee education. His responsibilities also included acting as a member of the Investment Policy Committee and development/maintenance of CTB's mutual fund working list. Mr. Lakumb holds the Chartered Financial Analyst (CFA) as well as the Certified Retirement Services Professional (CRSP) designations. Chris received his Bachelor of Arts degree in Finance from Lewis University in Romeoville, Illinois. He is a Chartered member of the CFA Society of Chicago where he serves as a volunteer on the Social Advisory Committee.

**Larry Comp** is the Executive Compensation & Performance Solutions Practice Leader for LTC Performance Strategies. In this role, Larry helps over 200 leading organizations in various industries achieve their business goals. Prior to joining LTC, he held leadership roles at Baxter Healthcare, Nissan and McDermott International. Mr. Comp is a prominent author and speaker on utilizing total compensation and performance solutions to drive productivity, profitability and organizational effectiveness. Numerous trade publications have cited Larry and his team for their contributions. He holds a Masters Degree in Human Resources Management. Larry has also been accredited as a Sr. Professional in Human Resources (SPHR) and recognized as a Certified Management Consultant (CMC). Additionally, he has served as Adjunct Professor/Guest Instructor for UCLA, USC Antioch College, University of Redlands, Loyola Marymount, Cal State Northridge and Cal Lutheran.

*H*

**What Do You Do: Communicating Your Role To Plan Sponsors**

- Dorann Cafaro, Founder, Cafaro Greenleaf (NRP Member)
- David Halseth, Principal, Strategies, LLC
- James Worrell, President, GPS Investment Advisors

**Dorann Cafaro** is the founding partner of Cafaro Greenleaf, a retirement plans consulting firm with roots dating back to 1981. With almost thirty years in the financial industry, she is recognized for her unbiased consulting advice and genuine care for plan sponsors as well as participants. Dorann was one of the original founders of NRP, a leading network of independent retirement plan experts, and currently services as Executive VP. Dorann is a frequent guest speaker, a provider of education & consulting services to Fortune 500 companies and has testified before the DOL. She has been recognized as one of the most influential people in the retirement plans industry and as Advisor of the Year by trade publications. Ms. Cafaro has been a Regional Director of Retirement Services for Prudential Investments, a Corporate V.P. & National Director of Retirement Planning for PaineWebber and a senior Vice President of Marketing for a leading money management firm. Dorann holds a B.S. from Marquette University in mathematics and is Series 7, 8, 63, 65 and Health & Life licensed.

**David Halseth** is the founding Principal of Strategies, LLC and responsible for the overall investment philosophy and processes of the firm. With almost two decades of experience, he is the driving force behind the firm's investment management and consulting services. David is also the chair of the Investment Committee and lead portfolio manager for their collective trust funds. Prior to founding Strategies in 1993, Mr. Halseth was an Investment Officer for Bank of America Institutional Trust Services. In that capacity, he was responsible for the management of two equity mutual funds and a common trust balanced fund. David has been featured in national and regional publications, including Personal Financial Planning, Money Management Letter, The Denver Post, Registered Investment Advisor, Plan Sponsor, CNBC, The Denver Business Journal and Pensions & Investments. David graduated from the University of Colorado with a B.S. in Finance. He is also a member of the CFA Institute, CFA Society of Colorado and Western Pension & Benefits Conference.

**Jamie Worrell** is an Investment Advisor Representative, Registered Representative and President of GPS Investment Advisors. Mr. Worrell has over 15 years of experience working with both public and private companies and all aspects of their Retirement Plans. He has spoken before the American Bar Association, Boston Bar Association, R.I. Bar Association and R.I. Society of CPA's. Jamie has been quoted in various local newspapers as well as in PLANSPONSOR Magazine and Plan Advisor Magazine. Prior to founding GPS he was Director of the Retirement Plan Consulting Group for Financial Architects Partners and also spent seven years with a Boston-based mutual fund company. He has a B.A. from Connecticut College and a law degree, cum laude, from Suffolk University. Jamie earned the AIF designation from the Center for Fiduciary Studies and the PRP designation from the PLANSPONSOR Institute. Jamie is fluent in Spanish. He is a board member and finance committee member of Blithewold and of The Providence Children's Museum and is on the investment committee of Neighborhood Health Plan of Rhode Island.

*F&G*

**Gap Analysis: Revenue Growth & Participant Success**

- David Snyder, CEO, Perspective Partners
- John Blossom, Alliance Benefit Group
- Bruce Ashton, Esq., Partner, Reish Luftman Reicher & Cohen
- Jim O'Shaughnessy, Principal, Sheridan Road Financial

**David Snyder** is the CEO of Perspective Partners, a leading provider of gap analysis reports for participants, outcomes analysis for sponsors and 401(k) integrated retirement planning software for advisors. David has over thirty years of experience in commercializing innovation. Prior to joining Perspective Partners, he worked on a wide range of products and innovation management initiatives for Xerox. He also worked in research and advanced development in Silicon Valley, principally at SRI International. David's focus at Perspective Partners is launching technology to provide a new level of productivity for one-on-one meetings with participants. The firm's initiatives allow advisors to holistically address household needs, incorporating non-401(k) assets and non-retirement goals.

**John Blossom** is President of Alliance Benefit Group, LLC a national TPA firm, with eleven regional offices. Each ABG office is independently owned and controlled to offer regional administration. As a national organization, Alliance Benefit Group administers billions of dollars in plan assets. Mr. Blossom is President and CEO of Alliance Benefit Group of Illinois, Inc., the ABG licensee for Illinois, with a branch office in Madison, Wisconsin. John's Peoria office serves over 800 retirement plans with participants in 42 states and assets of more than \$1.5 billion. He has been in the benefits field over forty years and is a full member of the American Society of Pension Actuaries. He is also a founder of Retirement Administrators and Designers of America (RADA) a resource-sharing group for retirement plan administrators with a history of more than thirty years. Additionally, John is a member of the Steering Committee of the Society of Plan Administrators and Record Keepers (SPARK) and serves on the Charles Schwab TPA Advisory Board. John is a CLU and life member of the life insurance industry's Million Dollar Round Table. He also received the Professional Plan Consultant™ (PPC™) designation through Financial Service Standards, LLC. Mr. Blossom attended the University of Colorado, majoring in economics & finance, and earned the Master of Business Administration degree from the Graduate Theological Foundation.

**Bruce Ashton** is a partner of Reish Luftman Reicher & Cohen, a law firm specializing in employee benefits. His practice focuses on all aspects of employee benefits issues, including representing plans and their sponsors in controversies before the IRS and EBSA, negotiating the resolution of plan qualification issues under EP Division settlement programs, advising and defending fiduciaries on their obligations and liability under ERISA, and structuring qualified plans and non-qualified deferred compensation arrangements. Bruce was President of the American Society of Pension Professionals and Actuaries (ASPPA) for the 2003-2004 term. From 1998 through 2002, he served as the co-chair of ASPPA's Government Affairs Committee. He is a board member and has also served as past program and Spring Conference chairs of the Los Angeles Chapter Western Pension & Benefits Conference.

**Jim O'Shaughnessy** is a Managing Partner of Sheridan Road, who is responsible for the day to day operations of the company's retirement plan consulting business and wealth management group. He also maintains all third party mutual fund, insurance and third party administrative relationships. Prior to co-founding Sheridan Road, Mr. O'Shaughnessy worked for AXA Advisors where he built one of the largest asset management businesses focused on middle market corporate retirement plans in the country. Jim holds the Accredited Investment Fiduciary™ (AIF) designation from the Center for Fiduciary Studies and the PRP designation from PLANSPONSOR. He is NASD Series 6, 7, 24, 63 and 65 licensed, as well as, life, health and variable licensed. Jim's experience in the field of qualified plans has led to his active involvement with several industry advisory boards. Jim is an advocate for the retirement plan industry, frequently speaks at industry conferences and consults on ways to improve the overall health of the U.S. retirement plan system. For his achievements, he was recently recognized by PLANSPONSOR Magazine as a top 5 finalist for PLANSPONSOR Advisor of the Year. Jim received his B.S. in Industrial Management from Purdue University.

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2:15 – 2:30 pm

**Networking Break**

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**Tuesday, October 14, 2008** (Conference Continued)

2:30 – 3:30 pm

*D&E*

**Tips & Traps For Advisors Who Are Fiduciaries & Pursue Rollover Business**

- Bruce Ashton, Esq., Partner, Reish Luftman Reicher & Cohen
- Jonathan W. Postal
- Al Otto, CEO, OneFiduciary Group, LLC

**Bruce Ashton** is a partner of Reish Luftman Reicher & Cohen, a law firm specializing in employee benefits. His practice focuses on all aspects of employee benefits issues, including representing plans and their sponsors in controversies before the IRS and EBSA, negotiating the resolution of plan qualification issues under EP Division settlement programs, advising and defending fiduciaries on their obligations and liability under ERISA, and structuring qualified plans and non-qualified deferred compensation arrangements. Bruce was President of the American Society of Pension Professionals and Actuaries (ASPPA) for the 2003-2004 term. From 1998 through 2002, he served as the co-chair of ASPPA's Government Affairs Committee. He is a board member and has also served as past program and Spring Conference chairs of the Los Angeles Chapter Western Pension & Benefits Conference.

**Jonathan Postal** has been a registered representative with a major firm and an independent RIA with his own firm. Jonathan recently completed the sale of his independent investment firm. Prior to founding the firm, he spent ten years with A.G. Edwards where he co-founded the 401(k) Group. Mr. Postal's career has been centered on business development, client servicing, investment education and practice management. He earned an M.A. in Public Policy from Georgetown University and a BA in History from the University of Colorado. Additionally, he has earned his Chartered Retirement Plan Specialist from the College of Financial Planning and his Accredited Investment Fiduciary designation from the Center for Fiduciary Studies.

**Al Otto** is the Founder and CEO of the OneFiduciary Group, LLC. With over twenty-five years of experience, he is a nationally recognized leader in the retirement plans industry. Al is a frequent speaker and author on retirement plan issues. He has been widely quoted and listed as one of the most influential individuals in the industry. Mr. Otto has championed full disclosure and believes that advisors must be true advocates for their clients. Al earned his Bachelor of Science in Mechanical Engineering from Virginia Tech and was a President's Fellow at Georgia Tech. He holds ChFC & CLU designations and is an Accredited Investment Fiduciary Analyst®. Al is also an Associated Professional Member of ASPPA.

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**403(b) Plan Opportunities**

- Michael J. DiCenso (Moderator), National Practice Leader, Gallagher Retirement Services, President, GBS Investment Consulting
- Vince Rainforth, VP Tax Exempt Market, Principal Financial Group
- Kevin Kidwell, VP, National Nonprofit Sales, OneAmerica/AUL Retirement Services
- Steve Smith, VP, Diversified Investment Advisors

**Mike DiCenso** is the National Practice Leader for Gallagher Retirement Services and President of GBS Investment Consulting, LLC. His responsibilities include: Strategy, Implementation, Compliance Process Development, Sales/Marketing Management, Product Development, Technology Development, Service Delivery and Acquisitions. Mr. DiCenso has served at the Executive Management level for more than fourteen years. With a primary focus in the retirement plans area, he has worked for product providers, banks and consulting firms. His experience includes retirement plans, life & disability insurance, NQDC programs, mutual funds, worksite marketing RIA services,

wealth management and BD operations. Mike earned a BS in Business Administration from Missouri Southern University. He holds an LLIF Fellowship from Babson College along with the PRP and AIF designations.

**Vince Rainforth** is vice president of business development, tax exempt at the Principal Financial Group. He is responsible for the national sales and channel development for the tax exempt market. Vince has extensive experience with retirement plan design consultation, 403(b), 401(a), 401(k), defined benefit, 457(b) Qualified and Nonqualified and 457(f) Nonqualified plans and current trends in the tax exempt market. He joined The Principal in 1997 as a retirement plan specialist, and then served as a regional pension specialist role for tax exempt business, focusing on hospital/healthcare and association retirement plans, before moving into his current role in 2005. Prior to joining the company, Vince worked for MLBA for ten years. He received a bachelor's degree in economics and speech communication from Illinois State University. Vince has his series 7, 63, 66 and life and health license.

**Kevin Kidwell** is a Vice President for American United Life Insurance Company. He began his career with AUL in 1988 as a sales representative in Houston. He subsequently established an office in Charlotte and ultimately moved to the corporate office to manage nonprofit healthcare relationships. Kevin has led AUL to the rank of 7<sup>th</sup> largest 403(b) provider and has increased nonprofit sales by more than 200 percent. He conducts training sessions across the nation for AUL's sales reps. Recognizing his expertise, Kevin has been a contributor to trade publications and authored numerous articles. Kevin received a BA from the University of Tennessee and an MBA from the University of Houston. He is a member of NTSAA and is Series 7, 26 and 63 licensed.

**Steve Smith**

*F&G*

### **Using Technology To Increase Office Efficiency & Automate Plan Sponsor Services**

- Vince Morris (Moderator), VP, Bukaty Companies
- Adam Sokolic, Sr. VP of Operations, NRP
- Scott Revare, CEO, Center for Fiduciary Management
- John Halliday, Regional VP, Fiserv Investment Support Services

**Vince Morris** established the retirement plan services division within Bukaty Companies in 2001. Since joining Bukaty, he has grown the division from a start up firm with a handful of plan assets to a branch office with eight team members, who handle in excess of 100 institutional retirement plan clients and wealth management operations. Combined, the plans have more than half a billion dollars in assets with more than 15,000 plan participants. His management responsibilities include business development, marketing and supervision of day-to-day operations of both the retirement plan services and wealth management divisions. As a consultant, Morris manages vendor searches, implementation timelines and conversion teams, plan design and administration, industry and market analysis and develops written communication plans. He oversees board training and fiduciary services to ensure clients are compliant with fiduciary standards and best practices. In 2006 Bukaty Companies became a member firm of National Retirement Partners (NRP). Morris has successfully passed the NASD Series 6, 7, 24, 63 and 65 examinations. He has earned the PLANSPONSOR Retirement Professional (PRP) designation and the Accredited Investment Fiduciary (AIF®) designation. Morris is member of the Society of Human Resources (SHRM) and the American Society of Pension Professionals Association (ASPPA).

**Adam Sokolic** is the Sr. VP of Operations for National Retirement Partners. In his role with NRP, Adam is responsible for Human Resource, IT and Physical Plant departments of the organization. Adam's primary focus is on the development and enhancement of the support tools and services NRP provides their member firms. Mr. Sokolic started his career with Automatic Data Processing (ADP) where he focused on Payroll Implementations for clients. He also assisted residential realtors across the country in developing their practices. Mr. Sokolic holds a Bachelor of Science degree in Accounting from the Pennsylvania State University. He is also NASD Series 6 licensed.

**Scott Revare** is Co-founder and CEO of two companies dedicated to the Employer Sponsored Retirement Plans Industry. The Center for Fiduciary Management (CFFM) provides retirement plan monitoring tools for Advisors and Smart401k provides participant advice services to Plan Sponsors. CFFM's flagship service, Fiduciary Investment Reporting Manager (FiRM), is designed to provide assistance from policy creation to the monitoring process, including investment policy development, criteria definition, plan monitoring and the replacement of funds. Smart401k, provides cost effective advice for company retirement plan participants through managed portfolio or advice services via the web, phone or email. It also provides access to an advisor center, staffed by registered advisors. Prior to founding Smart401k and CFFM, Scott was a Partner with Accenture, a Management Consulting Firm, where he helped lead the US Finance and Human Performance Practices in the Telecom Industry. Scott is a Registered Investment Advisor located in Overland Park, Kansas.

**John Halliday** is a Sr. Account Executive with Lincoln Trust Company (LTC), one of the largest independent trust companies. LTC provides custody, record keeping and administration services to businesses as well as individuals. John is responsible for managing the national business development efforts for the Corporate Retirement Services group. With almost two decades of experience in the financial services industry, Mr. Halliday's background includes enterprise software sales management, product marketing, communications, business processes, system integration consulting and project management. John also has extensive experience in the sale and implementation of technology systems that support investment accounting, portfolio reporting and trading solutions. Clients include large institutional investors, registered investment advisors and insurance companies. Additionally, he has expertise in configuring and implementing technology solutions to maximize sales effectiveness. A native of Colorado, John holds a Bachelors degree in Economics and a Masters of Science in Finance from the University of Colorado.

### *I* **How To Partner With Other Advisors Serving Your Plan Sponsor Clients**

- Michael Manning, Field VP, Retirement Plans Distribution, UNIFI Retirement Plans
- Jim Schulz, Midlands Financial Benefits
- Bill Janssen, VP, Sales Manager, Ameritas Investment Corp

**Michael Manning**, Field Vice President of Retirement Plans (Distribution) for the UNIFI companies, is responsible for the development and implementation of marketing strategies for all retirement plan distribution channels. He joined Ameritas in 2005 as a Regional Director of Retirement Plans, was promoted to National Director of Defined Benefit Plans in 2006 and developed the firm's sales and marketing of Cash Balance Plans. Earlier this year, Michael was named Field Vice President of Distributions for Retirement Plans. In his current role, he is responsible for the development of new distribution channels in the Consulting, TPA & IBD markets as well as managing strategies for alliance partners within the UNFI companies. He has over 25 years of experience in the retirement plans industry, including various positions with Sumitomo Life America and Crown Life America. He has been personally responsible for over \$1 billion in pension investment sales. Additionally, Mr. Manning was a Vice President and founding member of the board of directors of the National Institute of Pension Administrators, LA Chapter. He is also the co-creator of the renowned compliance program **Specialized Maintenance Audits of Retirement Trusts**, a program created by an alliance with the ERISA law firm of Reish & Luftman.

**Jim Schulz** is President of Midlands Financial Benefits, a Nebraska-based employee benefits consulting firm celebrating its 40<sup>th</sup> year. Jim began his career as an actuarial science intern with Bankers Life Nebraska (Now Ameritas, a UNIFI Company). With the passage of ERISA, his remaining years at Ameritas were in the Pension Administration Division restating plans for ERISA compliance and managing the administrative team. In 1979, he joined his partner Steve Andersen, to build a firm working with closely held businesses to develop retirement plan and employee benefits strategies. Jim is Series 7, 24, 51 & 63 licensed. He is also treasurer of Madonna Rehabilitation Hospital and a Board Member of Lincoln Sports Foundation as well as bank holding company. Industry involvement includes National Association of Insurance & Financial Advisors, Association of Health Insurance Advisors, National Association of Health Underwriters, Society of Financial Service Professionals, MDRT and Lincoln Estate Planning Council.

**William (Bill) J. Janssen** is VP and Sales Manager of Ameritas Investment Corp. (AIC), a dominant player in the Nebraska Municipal Market. In this role, Bill manages his corporate clients as well as his Institutional book of business. In recent years, Bill has been focused on the retirement plans business. He has over twenty five years experience in the financial services industry and currently manages over \$225 million in assets. He started his career with Edward Jones, became a member of their Washington, DC task force and helped new representatives on their path to success. Subsequently, he worked for First Tier Bank (US Bank), marketing fixed income securities to institutions and individuals.

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3:30 – 4:15 pm

**NETWORKING BREAK**

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4:15 – 5:15 pm

*D&E*

**Turning Fee Disclosure Into A Business Opportunity**

-David Wray, President, Profit Sharing/401(k) Council of America

-Don Salama, Sr. Managing Director, Head of New York Life Retirement Plan Services

**David L. Wray** is the president of the Profit sharing/401k Council of America (PSCA), a national, non-profit association of companies that sponsor profit sharing and 401(k) plans for over 5 million employees. He is a nationally recognized authority on 401(k) and other defined-contribution plan issues and has testified before congressional committees, the Labor Department, the Treasury Department and at Internal Revenue Service hearings. David was the 2004 Chair of the Department of Labor's ERISA Advisory Council, which advises the Secretary of Labor on benefits issues, and was a member of the Certified Financial Planner Board of Standards Advisory Board. He is a member of the John Marshall Law School Center for Tax Law and Employee Benefits Advisory Board. He served as president from 1993 to 1996 of the International Association for Financial Participation (IAFP), a Paris based alliance of national organizations that promote the use of employee financial participation. He frequently speaks before trade groups, contributes to benefits publications and is widely quoted in the media. His book *"Take Control with Your 401(k)"*, originally published in June 2002, was revised and re-released in December 2007.

**Don Salama** is the Senior Managing Director of New York Life Investment Management and manages the Retirement Plan Services division (New York Life). New York Life currently administers over \$30 billion in defined contribution, defined benefit and non-qualified plan assets. Don joined the New York Life family six years ago and prior to his current role, he was responsible for numerous sales and marketing operations over the past 21 years. He managed and developed Retirement Plan Solutions at Hartford Life, a \$10 billion group retirement plan business line. Additionally, he spent a number of years responsible for institutional sales and marketing at the Vanguard Group. He also held senior positions in sales, marketing and operations at Mercantile Bank of St. Louis and Bankers Trust Company in New York. Don graduated from the University of Wisconsin at Madison, earning a B.S. in Aerospace Engineering. He also received an M.B.A. from Cornell University, Johnson Graduate School of Management in 1986.

*F&G*

**The Distribution Process: Developing & Transferring Assets To Your Own Wealth Management Platform**

- Bryan Schneider (Moderator), Sr. VP, SMITH HAYES
- Doug Prince, Managing Director, Stifel Nicolaus & Co
- Hans Schemmel, VP, Retirement & AMA Products Consulting, National Financial Services

**Bryan Schneider** is a Sr. VP, director and shareholder with SMITH HAYES Companies. Prior to joining the firm in 1996, he spent four years in the public accounting and consulting profession. As part of a five-member team that provides institutional asset management, individual wealth management and retirement plan consulting services, Bryan is responsible for the overall strategic direction of the group. As a retirement plan consultant, he provides plan design, investment management, employee communication, fiduciary and general consulting services to his clients. Additionally, he is responsible for competitive analysis and developing new relationships. Bryan's team has been named one of the most successful retirement plan groups in the country. He is a member of numerous advisory boards, a frequent speaker on various retirement plan issues and has an *Accredited Investment Fiduciary*<sup>TM</sup> (AIF<sup>®</sup>) designation from the University of Pittsburgh Katz Graduate School's Center for Fiduciary Studies.

**Doug Prince**, Managing Director of Stifel Nicolaus & Company, Inc., has been working with retirement programs since 1990. He currently advises clients throughout Indiana with assets in excess of \$1 billion. In the December 2005 issue of PLANSPONSOR Magazine, Doug's team was named as one of the 30 most successful retirement plan advisory groups in the country. Mr. Prince received his Bachelor of Science in Accounting from Northern Kentucky University. He is a member of the Ohio Society of Certified Public Accountants and the American Institute of Certified Public Accountants. Doug has his Securities licenses (Series 7 and 63) and is a Registered Investment Advisor (Series 65). Doug is also licensed for Life, Health and Variable Annuity products. Mr. Prince is an Accredited Investment Fiduciary Auditor through the Center for Fiduciary Studies and a PLANSPONSOR Retirement Professional. His expertise in employee benefits and retirement savings has made him a frequently requested guest speaker at numerous industry events. Doug is a board member of BehaviorCorp in Indianapolis and a member of the Profit Sharing Council of America's Research Committee. He has written for and been quoted over 30 times in regional and national publications.

**Hans Schemmel** is a VP and Product Consultant for National Financial's Investment & Banking product line. Hans is responsible for the rollout, promotion and sales of the firm's cash management and retirement products, including retirement income planning. As a frequent speaker at industry conferences, Mr. Schemmel supports advisors with sales strategies designed to increase retirement plan assets. Since joining National Financial over a decade ago, Hans' varying roles have included product development, marketing, operations and sales. Prior to joining Fidelity's National Financial, he was employed as a Retirement Coordinator, responsible for managing retirement phone and correspondent service representatives. Hans received his BA from Boston College and holds the Series 6, 7, 63 & 65 licenses. He has also obtained the Chartered Retirement Planning Counselor (CRPC), Qualified Pension Administrator (QPA) and Qualified 401(k) Administrator (QKA) designations.



School of Business at the University of Pennsylvania. He is also a graduate of the Accredited Investment Fiduciary (AIF®) program offered through the Center for Fiduciary Studies – an organization affiliated with the Katz School of Business at the University of Pittsburgh, and also holds the PRP designation (PLANSPONSOR Retirement Professional ) offered through the PLANSPONSOR Institute.

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5:15 – 6:30 pm

*Exhibition Area*

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**Cocktail Party**

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**Wednesday, October 15, 2008** (Conference Continued)

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7:00 – 8:00 a.m.

*Conference Center/Plaza*

**Breakfast**

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8:15 – 9:30 am

*D, E, F&G*

**KEYNOTE SESSION**

**Retirement Plans Industry Update:**

**No More Business As Usual**

-Phil Chiricotti, President, CFDD

**Phil Chiricotti** is the President of the Center for Due Diligence (CFDD), an information and strategic resource firm serving retirement plan advisors and the providers that support them. Since founding the CFDD over fifteen years ago, Phil has focused exclusively on trade-to-trade business. Mr. Chiricotti's initial focus was designed to fill industry demand for high quality competitive analysis of 401(k) service providers. The endeavor proved successful and the CFDD quickly gained dominant market share. Encouraged by advisor clients, the CFDD shortly thereafter launched its first Advisor Conference. By giving advisors what they want, the CFDD's Advisor Conference has grown quickly. The conference is attended by more accomplished retirement plan advisors than any other industry event and it is widely viewed as the most content rich conference in the industry. The CFDD has recently augmented their services and the Marketing Services Division is now offering website & newsletter banner ads, banner ad development, graphical e-mail creation, website development and web audits to providers as well as advisors. Phil has thirty five years experience in the financial services industry, including extensive ERISA plan consulting. Harnessing an unmatched network of accomplished contributors, he has authored decades of highly respected research. Phil is often quoted, routinely listed as one of the most influential people in the industry and widely recognized as one of the industry's leading marketing talents. Whether addressing executives or intermediaries, he uses his pen as a sword, brings keen analytical insight to the industry and delivers it in a no nonsense fashion guaranteed to provoke intellectual thought. Prior to entering the financial services industry, Phil worked in strategic planning, acquisitions and other financial areas for some of the nation's largest firms, including major banks, pharmaceutical companies and oil producing firms. He has a BS/BA degree with majors in accounting & finance from Indiana's Tri State College, pursued graduate work at the University of Chicago and was formerly Series 6, 63 and life & health licensed. As a former member of the armed forces and Vietnam veteran, Phil has raised sizable donations for the Injured Marine Semper Fi Fund through the CFDD's annual charity golf event.

**Wednesday, October 15, 2008** (Conference Continued)

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9:30 – 9:45 am

**Networking Break**

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9:45 – 11:00 am

*D, E F&G*

**Raffle Prizes**

**Grand Prize Motorcycle Drawing**

**Photo-Ops**

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For more information, contact Phil Chiricotti, President, at: CFDD, PO Box 8, Western Springs, IL 60558. We can be reached by phone at (630) 662-0284, by fax at (630) 662-0286 and by email at [CFDD@TheCFDD.com](mailto:CFDD@TheCFDD.com). You may also visit the CFDD's website for more information at: <http://www.thecfdd.com>.