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CFDD 2008 ADVISOR CONFERENCE
TOPIC DESCRIPTIONS
(October 04, 2008)

***“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

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

9:45 am – 6:45 pm

*Conference Center's
Outside – Porte Cochere*

Pre-Conference Registration Desk Opens

12:15 – 6:45 pm

Conference Center

PRE-CONFERENCE PROGRAM/TRAINING
For Wholesalers, TPAs & RIAs

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)

Plan design and fiduciary responsibility, two requisites for successful plans, will be the focus of this program. Roth accounts, automatic enrollment, safe harbor automatic enrollment, cross testing and other opportunistic and popular features are some of the specific plan design elements that will be covered. Fiduciary responsibility issues such as investment solutions for participants, QDIAs, fees, expenses and revenue sharing, including 408(b)(2) disclosures & Schedule C reporting, will also be discussed. Additionally, the session will address implementation procedures for these and future changes, gap analysis as well as how providers can help advisors adapt.

1:30 – 1:45 pm

TBD

Break

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

Three of the industry's most successful wholesalers, Gary Anderson (The Standard), Scott Waite (John Hancock) and Dany Yonan (ING), will share their candid observations about what it takes to be number one. Collectively, they have over fifty years of retirement plans experience. *Each member of this distinctive presentation has been a salesperson of the year and either changed firms or opened a new territory during the last 18 months.* Join this session and learn the unique approaches used by each panelist to develop and implement a successful business strategy. Gary has trained over a dozen rookies, most of whom have gone on to be successful wholesalers at various companies. As an added bonus, he will share insights into the skills and attributes he seeks in candidates along with sales activities and behavior that have consistently generated business.

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

1:45 – 2:45 pm

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

The TPA market share of 401(k) plan administrative services has doubled in the last 15 years, from 20% to 40%. TPAs are also active in half of today's new business opportunities. Recent data suggests that TPA market share could be reaching a plateau and this session will look at the reasons behind the growth along with the potential for sustainability. We will evaluate evolving technology as well as consolidation among regional TPAs and the national providers with whom they often partner. The shift to the RIA/fee-based model, open architecture and full disclosure will also be discussed. Other topics of concern to be covered include the dramatic increase in fiduciary services and the importance of a formal marketing plan as a tool for sustaining profitable growth.

H&I

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

-Steve Cronin, VP, National Sales Director, Ascensus

This primer session will provide advisors new to the 401(k) market with a valuable overview. We will cover trends, timely issues and meaningful opportunities. Moreover, we will outline techniques for uncovering sales opportunities, identifying buyer types and provide tips for meetings as well as closing business. Attendees will also learn how to leverage available resources, identify the attributes of leading wholesalers and discover the benefits of networking with industry professionals.

6:45 – 10:00 pm

*Conference Center's
Outside – Porte Cochere*

Conference Registration Desk Opens

2:45 – 3:00 pm

TBD

Break

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.

As RIA's and Advisors move up-market, they often look to wholesalers for guidance on effective sales strategies. Tips and techniques proven to help sales teams win more retirement plan business will be revealed in this session. Learn what large plan sponsors look for when they hire service providers, how to conduct a prospect needs analysis, a pursuit strategy and discover ways to communicate your team's ROI to prospects. Winning approaches to final presentations will also be shared during this presentation.

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

Objectivity is one of the main characteristics separating advisors from bundled product manufacturers. In this session, attendees will learn how consultants, TPAs and investment managers can compete more effectively by forging strategic partnerships that leverage their independence, expertise and objectivity. The discussion will include how to divide client responsibilities, share information and solve problems. Attendees will also discover how to use the strategic team as a defense against competitors, bring high quality expertise to every plan aspect and market these distinguishable characteristics to win business.

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

If you are new to the retirement plans business, this session will help you explore distinctly different types of service providers. Teaming prospects with the "right" service provider is essential to success. Learn the Who, What, When & How of using these firms as a valuable resource. Enhance your capabilities for winning and retaining new plan sponsor business by attending this session.

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

4:00 –

Conference Center

Exhibitor Setup

4:00 – 4:30 pm

TBD

Snack/Beverage Break

4:30 – 5:30 pm

F&G

What Advisors Want From Wholesalers:

View From The Trenches (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

Get a rare look inside the heads of four successful retirement plan advisors and learn what they really want from wholesalers. *As former wholesalers, each member of this panel is uniquely qualified to communicate advisor needs & help wholesalers craft a door opening message.* In this view from the trenches, the panelists will share what works and what doesn't. They will candidly discuss their pet-peeves and experiences with both outstanding and less than satisfactory wholesaler performance. In addition to answering questions, the panelists will share what they learned as advisors to help wholesalers improve their performance and establish new business relationships. This presentation provides wholesalers with fifty years of valuable insights into developing winning relationships with productive advisors.

D&E

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

-Ami Tully Lotka, President, Maximum IMPACT Partners

Although their jobs are different, retirement plan wholesalers and TPAs are both facing major challenges today. This session will identify the challenges, expectations and barriers to business expansion. We will also show you how to forge stronger partnerships that benefit both parties. To enhance teamwork, we will demonstrate an assessment tool for understanding interaction styles and incorporate the information into a business plan template designed to capture more business.

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

4:30 – 5:30 pm

H&I

How to Incorporate Retirement Plans Into Your Practice

(RIAs & Advisors)

-Bryan Schneider, Sr. VP, SMITH HAYES

Adding retirement plans to your book of business can provide numerous benefits, including revenue enhancement, diversification and cross selling opportunities. Any shift in strategy should, however, be analyzed carefully as the retirement plans industry has become increasingly complex. As the industry matures, winning business and building profitable scale clearly requires specialization or access to those with it. This session will discuss both the positives and negatives of expanding in this area, as well as give valuable insight into the construction of a solid business plan, including how to measure success.

5:30 – 5:45 pm

TBD

Break

5:45 – 6:45 pm

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)

Media scrutiny, full disclosure and technological advancements have facilitated the use of Open Architecture. These trends have also made it easier for TPAs to compete with bundled providers. To keep the referral business flowing, TPAs must provide accurate and timely services as well as identify the issues that are particularly important to advisors. Attend this session and learn how TPAs & Advisors can forge an integrated approach to capture more business.

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

5:45 – 6:45 pm

F&G

The Efficient Retirement Plans Wholesaler (Wholesalers)
-Ami Tully Lotka, President, Maximum IMPACT Partners

This session will give wholesalers the tools to identify and select advisors who are future top producers. Learn how and when to decline advisor requests as well as determine the frequency of visits in order to maintain a good relationship. Effective methods for balancing schedule demands while retaining sufficient territory coverage will also be reviewed. This interactive session will include group discussions and case studies as well as provide you with the skills to be a more efficient retirement plan wholesaler.

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

6:30 – 7:45 am

Conference Center/Plaza **Registration & Breakfast**

7:45 – 8:15 am

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

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)

As 401(k) plans evolve, both the fiduciary and the practical burdens are shifting from plan sponsors to advisors and providers. There is legal fiduciary protection for qualified default investment alternatives and for participant fiduciary advice. There is both practical and legal protection for lifecycle and lifestyle funds, managed accounts and automatically enrolled plans. The DOL's 408(b)(2) places the responsibility for reporting fees, expenses & revenue sharing on 401(k) advisors and providers. The session discusses those changes and their impact on the 401(k) marketplace.

Monday, October 13, 2008 (Conference Continued)

9:15 – 10:00 am

Exhibition Area

Networking Break

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

With the election in full throttle, one would anticipate a dormant year for Congress. Unexpectedly, there is considerable activity on the hill these days that includes: legislation on fees, mandatory retirement plans, social security reform hearings and AMT revisions. The DOL and the IRS also have a full agenda. Join Kathryn Capage to learn how advisors and their clients can benefit from current and future legislative/regulatory changes. Kathryn will also share her insight on how the election results could affect ERISA and the tax structure.

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

Increased litigation, de facto governmental support and risk mitigation recommendations from legal counsel could encourage sponsors to embrace low cost and passive investing. Additionally, the need to lower costs, eliminate revenue sharing, minimize involvement, defuse excessive fee litigation and reduce the liability associated with investment selection & monitoring could further increase the interest in passive investing. Automatic enrollment, QDIAs, the advantages of safe harbor protection and the inability to replace proprietary components of target date funds have already changed the advisor's role. Despite the fact that low cost investments may not always yield the best returns and may not reduce overall plan costs, risk mitigation could cause passive investing to gain market share in the decade ahead. Attend this provocative and visionary session to learn how this trend could affect the retirement plans industry. *The panel will not debate the virtues of active vs. passive management, but rather the trend's impact on provider margins, billable pricing, consolidation, intermediary compensation, liability management and the advisor's evolving role, including investment recommendations.*

Monday, October 13, 2008 (Conference Continued)

10:00 – 11:00 am

H

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

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

The DOL has proposed amending the Section 408(b)(2) regulations to require service providers to disclose their fees and any potential conflicts of interest in writing. If adopted as proposed, the new regulations would significantly increase the administrative burdens on service providers as well as the risk of legal liability for failure to disclose. When combined with litigation trends and the repeal of the Merrill Rule, it is likely that the shift towards conducting business as fee-based IARs (investment adviser representatives) for RIAs (registered investment advisers) will accelerate. This session will explore how the registered representative/broker-dealer model may evolve as a result of the proposed regulations.

I

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

-Ann Schleck, Principal, Ann Schleck & Co.

-Richard Schainker, Retirement Plan Consultant, Invesco Aim

In the world of retirement plans, the results achieved for clients are what ultimately define a strong value proposition. In this session, attendees will learn how to use a step by step guide and other tools to build a value proposition and an annual marketing plan. Discover how to develop differentiating sales messages that get you noticed. Moreover, we will explore the sales collateral elements and proof points needed to support an overall marketing strategy.

11:00 – 11:15 am

Networking Break

11:15 am – 12:15 pm

I

The Sales Process: Improve Your Business With Better Execution

-Ami Tully Lotka, President, Maximum IMPACT Partners

The art of asking relevant questions is the key to improving the sales process for many professionals. Frequently, too much emphasis is placed on the sales presentation and not enough attention is dedicated to obtaining data from the client. This session will focus on identifying specific questions that can be used to enhance your closing ratio. To drive client decisions in your favor, we will assess your current skills and provide you with new ideas.

Monday, October 13, 2008 (Conference Continued)

11:15 am – 12:15 pm

D&E

ERISA Litigation Update:

Assault On Traditional Business Practices

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

With \$17 trillion invested in US retirement vehicles and the increasing shift of assets from DB to primarily participant-directed account plans, the plaintiff's bar is feasting on a new round of litigation. ERISA litigation focused on benefit claims and imprudent behavior in the past, but recent years have witnessed an increase in charges alleging breach of duty against fiduciaries, investment managers, trustees and service providers. The potential liability in these cases has also been enhanced by recent market volatility. The increase in litigation challenges long standing industry business practices. Future litigation is also particularly worrisome to the industry. This session will discuss the impact of recent cases on the financial services industry, including the right to sue, fee litigation and advice related to terminating participants.

F&G

Selecting Appropriate Target Date Funds

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

There are substantial differences in the glide paths of the growing number of target maturity funds. Considering the wide variety that is available and the need for investor specific decisions, how does one choose? This session will discuss factors that should be considered when selecting an appropriate target-maturity product.

H

New Form 5500 & Audit Flags

-Andrew Gibson, Tax Partner, BDO Seidman, LLP
-Tony Leonard, Director, BDO Seidman, LLP

The Department of Labor has published its final revisions to the 2009 Form 5500, the first of three mandates the DOL is pursuing regarding DC plan fees. This session will focus on the new reporting requirements for Schedule C and review the other regulatory initiatives. Attendees will be provided with an extensive overview of the new requirements, which will enhance their ability to benchmark fees.

12:15 – 1:15 pm

Conference Center/Plaza

Lunch

Monday, October 13, 2008 (Conference Continued)

1:15 – 2:15 pm

H

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

Using hands-on experience and actual insurance policy language, this session will demonstrate why not all professional liability insurance provides adequate protection. Our panel of experts will discuss the risks faced by Investment Advisors and the available insurance solutions. Our review of insurance terminology will clarify the difference between “fiduciary liability insurance” for sponsors and advisor coverage for “acts as a fiduciary.” We will also outline ERISA requirements, products that cover fiduciary services, deficiencies under broker-dealer policies and how advisors can protect themselves from lawsuits.

D&E

Evaluating & Benchmarking Target Date Funds

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

As Target Date Funds increase in popularity, plan sponsors are seeking a method for measuring the success of their Target Date Fund families. This session will review existing Target Date Fund indexes and analyze the choices made by each individual index provider. Using a “scorecard” approach, attendees will also be shown how to gauge a broader sense of the category’s winners and losers.

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

Have you wondered what it takes to get on CNBC, Fox, Bloomberg, or your local TV station? Have you dreamed of being in Business Week or Fortune magazine, but didn't know how to go about it? This all-star panel of investment advisors had those same dreams, fulfilled them, and will now share how they worked with the media to grow their practices. Join this exciting session as the panel discusses how you can increase your business and work smarter by using the same proven techniques.

Monday, October 13, 2008 (Conference Continued)

1:15 – 2:15 pm

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,

Are you ready for 2009? Have you drafted or revised your service contracts? Will you be engaging in prohibited transactions and generating liability for your sponsor clients? Reflecting long-held views, the DOL's proposed amendments to 408(b)(2) will have a major impact on the retirement plans industry. The new rules shift the burden for providing documentation that is compliant with ERISA's prohibited transaction rules from sponsors to service providers, including BDs and RIAs. They also require advisors and brokers to provide plan sponsor clients with written agreements that disclose all forms of compensation and any conflicts before entering into an engagement. Our panel of experts will discuss the impact of the proposed rules on service providers and how the industry is responding. We will also present specific examples of disclosure documents and service agreements.

2:15 – 2:30 pm

Networking Break

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.

The DOL has taken the position that managed accounts, balanced and target date funds are prudent default choices for participant-directed plans. They have also indicated that stable value, money market funds and other similar products are not the preferred choice. This point/counterpoint session will explore whether the DOL's position, and its underlying reliance on MPT, makes sense. The panelists will discuss the risks of using the DOL's preferred options without considering risk tolerance, the impact on savings, the unique risks of each QDIA, the effectiveness of 404(c) if participants suffer substantial losses as well as the impact of recent court decisions. Attendees of this spirited debate will also learn how advisors can protect themselves when positioning QDIAs with sponsor clients.

Monday, October 13, 2008 (Conference Continued)

2:30 – 3:30 pm

I

Dual Registration: Key Compliance Considerations

-Jeff Groves, President, ComplianceWorks, Inc.

-Lisa Roth, CEO & President, Keystone Capital Corporation

Is 2008 the year IAs will get their SRO? How will the new FINRA rulebook alter the way BDs supervise RRs with independent IAs? Hear from two of the nation's top compliance professionals as they share their insights on disclosure, oversight and balancing the risk vs. reward of dual affiliations. In addition to disclosing which tasks and documentation can be shared between the two compliance programs applicable to dual registration, they will also evaluate client concerns about the fiduciary status of investment professionals.

H

Seven Habits Of Highly Ineffective Advisors

-Kevin Bishopp, Practice Management Consultant, Russell Investments

Join this presentation and discover the seven most common myths about practice management that could impede the growth of your practice. Attendees will receive strategic advice on how to overcome these mistaken beliefs and become part of an elite group of retirement plan advisors. Learn ways to differentiate yourself and build a value proposition that rises above the noise of the marketplace.

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

Conducting a periodic vendor RFP for plan sponsors is as much of a fiduciary obligation as is reviewing plan investments. This session will discuss the benefits of creating your own RFP and provide guidelines to help attain the best solutions for both the plan and its participants. Attendees will also learn standardization procedures and organizational efficiencies to help streamline the time-consuming process of reviewing vendors.

3:30 – 4:15 pm

Networking Break

Monday, October 13, 2008 (Conference Continued)

4:15 – 5:15 pm

I

The Changing Paradigm of Retirement Plan Sales

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

Not only have retirement plans and 401(k) products evolved over the last few decades, but so has the role of advisor. This presentation will review the history of 401(k) sales, including products and prospecting along with the changing roles of wholesalers and advisors. Hear Jeff Hemker's perspective on the future of 401(k) sales and market conditions that will ultimately drive advisors to the next level. Attendees will benefit from an evaluation of the advisor's role along with the tools and expertise required to compete in this rapidly changing market. To meet the expectations of the next level of 401(k) sales, tips for prospecting, client presentations and providing essential services will also be disclosed.

H

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, Pension Planning Solutions, Inc.

Focusing on plan design issues during initial discovery meetings can help advisors enhance their value and differentiate themselves. Familiarization with QACA's, other safe-harbor plan designs, cross-tested allocations, the last day rule, prior year versus current year testing and otherwise excludible employees can also provide an edge over the competition. Attend this session and benefit from expanded knowledge of plan design features that have been instrumental in helping advisors capture new business.

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)

Plan to attend a lively discussion of the innovations available from today's retirement income products as well as those under development. The presentation will discuss solutions available to retirement plan participants and retail investors. The panelists, including two advisors with retirement income background, will share their insights about how these products can help individuals achieve their financial goals. An interactive debate of pros and cons of various retirement income solutions will be coupled with the opportunities and challenges facing sponsors, advisors and retirement plan participants.

Monday, October 13, 2008 (Conference Continued)

4:15 – 5:15 pm

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.

What do the experts have to say about the fiduciary advisor role? Hear the complex positives and negatives debated by fi360 and Dalbar. Their different perspectives, approaches and alternatives will be presented in this session. Attendees will also gain valuable insight into The 401k Coach's 80/15/5 Co-efficient Factor, a solution for educational advice.

5:15 – 6:30 pm

Exhibition Area

Cocktail Party

Tuesday, October 14, 2008

7:00 – 8:00 a.m.

Conference Center/Plaza

Breakfast

8:00 – 8:15 am

D, E, F&G

Day Two Highlights

-Phil Chiricotti, President, CFDD

8:15 – 9:15 am

D, E, F&G

KEYNOTE SESSION

Fiduciary Ethos

-Introduction, Jon Blaze, Regional Retirement Sales Manager,
Thornburg Investment Management

-Don Trone, President, Foundation for Fiduciary Studies

To help define a standard of excellence for investment decision makers, this presentation will combine leadership protocols with fiduciary practices. *Fiduciary Ethos* will outline the requisites that make the roles and responsibilities of the investment fiduciary authentic and ultimately practical. This session is designed for those who recognize that being an investment fiduciary is a form of public service whose leadership is critical to the fiscal health of the nation.

9:15 – 10:00 am

Networking Break

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

Advisors who live and breathe retirement plans are increasingly replacing the occasional plan advisor with a much broader practice. These specialists often view themselves as plan level fiduciaries and they are rapidly moving from commissions to the fee-based model. A modest, but growing number of these specialists are RIAs. Many TPA firms and/or their affiliates are also forming RIAs while others are formally aligning with independent RIAs. In addition to exploring the implications of these developments and the enhanced marketing opportunities, two prominent regional TPAs firms, one is an RIA & one works extensively with RIAs, will share their experiences and perspectives.

D&E

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

- Antonio Ferreira (Moderator), Managing Director, Cogent Research,
LLC
- 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

Financial advisors and their clients are increasingly seeking efficient, transparent and low cost investment options. Competitively priced investment options are important to the world of ERISA plans, but advisors are also concerned with providing an investment menu that allows participants to easily construct a diversified portfolio. While low cost options already exist, ETFs and CITs are gaining more attention and acceptance as investment selections within 401(k) plans. Join us for a discussion on how successful advisors are using or planning to use these products in the DC plans they advise. Attendees will also learn how to use ETFs as a proposal differentiator and how new technology is facilitating the utilization of ETFs in employer sponsored retirement plans.

Tuesday, October 14, 2008 (Conference Continued)

10:00 – 11:00 am

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, Wealth Advisor, Portfolio Manger, Morgan Stanley

-Steve Glasgow, Sr. VP, Stanford Group Company

ERISA fiduciaries must act solely in the interest of participants, beneficiaries and alternate payees. Plan sponsors are fiduciaries, usually named fiduciaries. Depending on the services contracted, an advisor may be a fiduciary or a party in interest with a lower standard. ERISA consultants are generally viewed as plan fiduciaries with their primary duty to plan participants. However, this role should not be confused with advising participants on investing or planning goals, a separate and optional decision on the part of the plan sponsor. As the industry evolves, ERISA consultants, including functional fiduciaries, often offer additional services and participate in business arrangements that may compromise their duties, knowingly or unknowingly. *This session will discuss the ethical considerations of these arrangements for plan level fiduciary advisors*, including institutional cross-selling, rollover services and wealth management. We will also analyze the ethical issues of advisor business relationships with vendors, including strategic partnerships, monetary & non-monetary compensation and quid pro quo arrangements.

H

Acquiring & Monitoring DC Plans:

The Application Of Research & Reporting Tools

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

Join us for a presentation on specific metrics and graphics that can be used for investment option selection, positioning fund line-ups, side-by-side comparisons and ongoing investment monitoring. While Morningstar tools will be used for demonstration purposes, its features could be combined with or recreated in other software applications.

11:00 – 11:15 pm

Networking Break

Tuesday, October 14, 2008 (Conference Continued)

11:15 – 12:15 pm

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)

Driven by unbiased research and advice, the open architecture delivery system has matured. The evolution which bridges the gap between product and platform, sets the standard and helps advisors better serve plan sponsors. This session will discuss the tools, services and QDIAs entering the new best practices arena as well as the trends that can help grow your business.

D&E

Evaluating Target Date Funds: New Methodology Has Arrived

- Grant Gardner, Director, Portfolio Strategies, Russell Investments

Finding appropriate methodology for measuring Target Date Funds is no small feat. Although benchmarks and scorecards are available, do they really represent something new? Join this detailed discussion to learn about a pioneering approach to evaluating a whole family of target date funds that factors in cash flows, fund reallocations and wealth objectives to generate a better performance measurement of a target date glide path. We will share a returns-based approach that provides a transparent, objective and task-based measure for the fund family as a whole.

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, Founder, Cafaro Greenleaf (NRP Member)

With advisors increasingly switching broker-dealers, client ownership has become a hot topic within the industry. This session will highlight the legal issues and concerns that occur between advisors and their BD when advisors leave their firm. Join us for a lively discussion of relevant issues, including advisor exit strategies, successful client approaches, BD retention actions, pitfalls to avoid, ethics and more. The distinction between moving wealth management clients vs. institutional retirement plan clients on outside platforms will also be discussed.

Tuesday, October 14, 2008 (Conference Continued)

11:15 – 12:15 pm

I

Are You Succeeding In Succession

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

Succession planning is one of the biggest issues facing the financial advisory business. With an aging advisor population, the need for suitably qualified professionals to succeed existing business owners has never been greater. To ensure a premium price, happy clients and staff, it is never too early to start planning, but less than 2% of U.S. practices have effective plans in place. This is an important and complex process, but there are some simple steps that can make the transition painless. Attend this session and learn how to start the succession planning process and hear what others have done to address this important subject.

12:15 – 1:15 pm

Conference Center/Plaza

Lunch

1:15 – 2:15 pm

D&E

Fee Disclosure & Reporting Compliance

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

Contrary to popular belief, the proposed Section 408(b)(2) regulations do not signal a new era of disclosure for fiduciary advisors. ERISA consultants have always been required to disclose fees and conflicts. Current regulations also require plan fiduciaries to obtain the necessary information to make prudent decisions, but non-fiduciary advisors are not obligated to disclose fees or conflicts. Under the proposed new regulations, non-fiduciary advisors would be subject to the same disclosure requirements applicable to fiduciary advisors. Additionally, failure to adhere to the disclosure requirements would be viewed as engaging in a prohibited transaction. This spirited session will compare the disclosure standards for each service model. We will also outline the steps required in order to be in compliance with the new disclosure requirements and avoid the severe consequences of a prohibited transaction.

Tuesday, October 14, 2008 (Conference Continued)

1:15 – 2:15 pm

I

NQDC Plans Today

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

Congress, the IRS, the DOL and the courts continue to churn out new rules and regulations that have changed the executive compensation landscape. Given these changes, this panel will discuss whether Non-Qualified Deferred Compensation plans still make sense as well as how they have transformed the world of Executive Benefits. Our panel of experts will also consider how non-qualified plans are being used to recruit, retain and reward top employees along with the sales opportunities offered by these new regulations. Join this energetic discussion to learn how to chart your course through changing conditions, take advantage of new opportunities, eliminate complexities, avoid pitfalls and properly incorporate executive benefits into your business.

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

More competition and increased fee disclosure have made the effective communication of your value proposition essential to success. In this session, we will discuss the challenges of communicating what you do to clients and prospects as well as how to distinguish yourself from competitors. Attend this session and learn innovative ideas for delivering your message and the right mix of marketing, value and services for client recognition.

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, (NRP Member)

Today's advisors excel at plan design. They can also select a great fund line-up, address cost constraints, meet fiduciary obligations and more. The advisor's traditional role is still important, but the PPA has shifted the focus to plan results or outcomes. In other words: *Is the plan doing its job to prepare participants for retirement?* Find out why monitoring, assessing and changing participants' funding habits are more essential than investment choices. This session will present the benefits of providing gap analysis reports to participants, including improved outcomes, increased plan assets and enhanced sponsor/participant satisfaction. We will also discuss how these reports can help generate managed account business, rollovers and roll-ins.

Tuesday, October 14, 2008 (Conference Continued)

2:15 – 2:30 pm

Networking Break

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

Fiduciary advisors often provide additional services to participants, including executive wealth management and rollover services. This session will discuss the pitfalls, under both ERISA & tax qualification rules, for fiduciary advisors who pursue participant level business. *We will specifically discuss whether or not a plan level fiduciary advisor who uses their position to encourage a rollover which is subsequently managed by the advisor and generates an additional or higher fee, is engaging in a prohibited transaction.* The session will provide practical guidance and suggestions for avoiding legal traps. Entity structure, contracts/agreements, compensation, services, communication, disclosure and documentation will all be discussed.

H

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

New 403(b) regulations, along with the PPA, have revolutionized plans for health-care, education and other not-for-profit markets. Sponsors are increasingly recognizing the complexity and liability of these plans and many are seeking help for the first time. The changes make 403(b) plans more similar to 401(k) plans, but major differences still exist. To leverage these opportunities, advisors must fully understand the new regulations, including the compliance ramifications of ERISA exempt, non-ERISA and ERISA type plans. Once understood, the new rules provide informed advisors with an opportunity to add major value and grow their business. New approaches could be far more competitive than some of the programs currently in place. In addition to institutionalizing plan management, advisors can help sponsors meet mandated compliance requirements. This session will arm advisors with the appropriate strategies, position them to expand their presence and help them avoid the major pitfalls of the 403(b) markets.

Tuesday, October 14, 2008 (Conference Continued)

2:30 – 3:30 pm

F&G

Using Technology To Increase Office Efficiency & Automate Plan Sponsor Services

- Vince Morris (Moderator), VP, Bukaty Companies, (NRP Member)
- Adam Sokolic, Sr. VP of Operations, NRP
- Scott Revare, CEO, Center for Fiduciary Management
- John Halliday, Regional VP, Lincoln Trust Company
- Brian Kneafsey, VP, Financial Services, Salesforce.com

The high and evolving standards for ERISA consultants have precluded generalists from participating in consolidation. As specialists increase market share and offer a broader range of services, efficiency has become essential to continued success. At the same time, increased competition and pressure on margins demands that advisors improve their metrics tracking, automate services and integrate applications. In this session, our panel of successful practitioners will discuss the utilization of technology to enhance efficiency, client service, satisfaction and profitability. Using real world examples, we will review the issues to consider when matching services with technology, implementation challenges and tips on how to overcome obstacles on the path to institutionalizing your practice.

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

Given today's complexities, plan sponsors increasingly view their retirement plans advisors as a trusted business counsel. This session will demonstrate techniques and strategies for expanding client influence, obtaining quality referrals and exploring new opportunities. Learn the importance of developing a due diligence process that assists in determining a good alliance partner as well as developing cost effective co-branding programs. Attendees will also gain valuable insight into the factors that influence a client's decision making process along with potential business outcomes that could benefit the advisor.

3:30 – 4:15 pm

NETWORKING BREAK

Tuesday, October 14, 2008 (Conference Continued)

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

Government mandated fee disclosure is expected to increase fiduciary liability for plan sponsors and confuse plan participants. It will also make fee management a do or die type service for advisors. The new Form 5500 and 408(b)(2) regulations along with participant disclosure - both up front and on request - will change the 401(k) business. Sponsors need more assistance and participants need more education. Strategies describing how advisors can take advantage of this opportunity will be discussed in this session.

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

As baby boomers begin to retire, retirement plan advisors will be presented with a major opportunity. The years of work at the sponsor and participant level have positioned them as the advisor of choice for most of their 401(k) plan participants. The opportunity to grow and diversify revenue through higher margin wealth management business is clearly attractive. Additionally, increased competition, fee compression, a gradual shift to hard dollar pricing and the evolving role of the ERISA consultant may make diversification a necessity. Depending on fiduciary status, viewpoints and capabilities, strategies will no doubt vary. Regardless of strategy, one constant remains. In order to justify moving participants from relatively low cost plan options to retail investments, a higher level of service must be offered. Using the right wealth management platform along with an efficient and repeatable process is essential to accomplishing that goal. *This session is for both advisors who have already made the decision to pursue wealth management business and those who are considering it.* Join these expert panelists as they share their practical experience, including observations on technology, reporting and staffing.

Tuesday, October 14, 2008 (Conference Continued)

4:15 – 5:15 pm

I

Practice Management: Building A Better Business Model Through Plan Sponsor Satisfaction

-Adrian Hodge, Sr. VP, 401(k) Sales Management, Fidelity Investments

-Paul D'Aiutolo, VP, UBS Institutional Consulting

-Steve Glasgow, Sr. VP, Stanford Group Company

With the ever-changing retirement plans landscape, sponsors need a higher level of advisor assistance to fulfill their fiduciary responsibilities, drive plan performance and help prepare their employees for retirement. Attend this session and learn what is important to plans sponsors today, key satisfaction criteria and what ultimately helps advisors grow their book. In addition to exploring these topics, our panelists will discuss strategies that strengthen relationships and drive organic growth.

H

Developing Business To Business Relationships (*Restricted To Wholesalers & Home Office Personnel*)

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

Competitive products and performance are givens, but market cycles are a fact of life. Taking market vagaries into consideration, this session will address performance transcending steps wholesalers can take to build long term relationships with key advisors and TPAs. In addition to sharing what advisors and TPAs are really looking for, tips and strategies to help wholesalers distinguish themselves and build lasting business-to-business relationships will be provided.

5:15 – 6:30 pm

Exhibition Area

Cocktail Party

Wednesday, October 15, 2008 (Conference Continued)

7:00 – 8:00 a.m.

Conference Center/Plaza

Breakfast

8:15 – 9:30 am

D, E, F&G

KEYNOTE SESSION

Retirement Plans Industry Update:

No More Business As Usual

-Phil Chiricotti, President, CFDD

The outlook for plan sponsors, traditional providers, consolidators B-Ds, generalists and specialists is very different, but industry profitability is under assault at all levels. Specialists are participating in consolidation, but providers and BDs are facing major challenges. Based on proprietary research and extensive networking, this visionary session will discuss the challenges and opportunities facing the retirement plans industry today. Solutions for growth, asset retention and margin enhancement will be presented. Additionally, the CFDD will analyze the impact of potential “new” trends, including a peak in employer sponsored DC plan asset growth, automatic enrollment, an increase in plan terminations and expanded litigation, including a new round of rollover-based litigation. Liability management, rollovers, retirement income products & solutions, wealth management, a risk reduction shift to low cost investments, indexing and hard dollar pricing will also be discussed.

9:30 – 9:45 am

Networking Break

Wednesday, October 15, 2008 (Conference Continued)

9:45 – 11:00 am

D, E, F&G

Raffle Prizes

Grand Prize Motorcycle Drawing

Photo-Ops

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