

CENTER FOR DUE DILIGENCE
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CFDD 2009 ADVISOR CONFERENCE
SPEAKER BIOS
(9/21/09)

ADAPT, SURVIVE & PROSPER:
A Bull Market In BOR Changes

October 5-7, 2009 (Monday -Wednesday)
The Fairmont Scottsdale Princess
Scottsdale, Arizona

Sunday, October 4, 2009

3:00 – 10:00 pm

Conference Center's
Outside – Porte Cochere

Conference Registration Desk Open

7:00 – 9:30 pm

Princess Plaza Courtyard

Kick-Off Party & Western Clothing Awards Sponsor
New York Life Retirement Plan Services

- **Music, Food, Cocktails & Entertainment**
- **His & Hers Authentic Western Getup Awards:**
Presented To Party Attendees Sporting The
Most Authentic Western Attire

CONFERENCE PROGRAM/ACTIVITIES

Monday, October 5, 2009

6:30 – 7:30 am

Conference Center/Plaza **Registration & Breakfast**

7:30 – 7:45 am

D, E, F&G **Introduction & Day One Highlights**

7:45 – 8:45 am

D, E, F&G

KEYNOTE:

More Laws, Regulations & Changes: Threats & Opportunities

-Fred Reish, Managing Director, Reish & Reicher

(Sponsored by ING Retirement Services)

Fred Reish is an ERISA attorney whose practice focuses on fiduciary responsibility and plan operational issues. His clients include plan sponsors, fiduciaries, broker-dealers, RIAs, recordkeepers, TPAs and other financial service providers. Fred was recognized as one of the 15 “Legends” of the retirement industry by *PLANSPONSOR* magazine. He has also received numerous awards, including: the 401(k) Industry’s Most Influential Person (401kWire), the Commissioner’s & District Director’s Award (IRS) and the Eidson Founder’s & 401k Leadership Award (ASPPA). Fred also received Lifetime Achievement Awards from Institutional Investor and *PLANSPONSOR* magazine. Additionally, the legal community recognized Mr. Reish as a Charter Fellow of the Employee Benefits Counsel (American Bar Association) and as one of “The Best Lawyers in America.” Fred has written over 350 articles and four books about retirement plans, including a monthly column on 401(k) fiduciary issues for *PLANSPONSOR* magazine. He also co-chaired the IRS Los Angeles Benefits Conference, was a founding Co-Chair of the ASPPA 401(k) Summit and served on the DOL’s National Conference Steering Committee.

Monday, October 5, 2009

8:45 – 9:15 am

Exhibition Area

Networking Break

9:15 – 10:15 am

D&E

ERISA Litigation & Trend Update:

The Assault On Traditional Business Practices Intensifies

-Marcia S. Wagner, Managing Director, 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 13 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-two 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 2009, 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 is a Fellow of the American College of Employee Benefits Counsel.

F&G

Oracles Illuminated: Investment Market Forecasts From Proven Experts

-Robert Huebscher, CEO, Advisor Perspectives

Robert Huebscher is the founder and CEO of Advisor Perspectives, a website and email newsletter providing investment strategy analysis for financial advisors and wealth managers. Advisor Perspectives was founded in 2006 and their newsletter distribution list has grown to over 70,000, making it one of the most widely read publications in the advisory industry. Prior to the current entrepreneurial venture, Bob founded the investment software division of Thomson Financial in 1982, creating the PORTIA product, a portfolio management system for institutional investors. In 1990, he founded Hub Data, a market data redistribution service, which he sold to Advent Software in 1998. Bob also worked in the account aggregation field as a consultant to both vendors and wealth managers. Mr. Huebscher is a graduate of Connecticut College and the Harvard Business School.

H

Misdemeanors Of Investment Reporting

- David Witz (Moderator), Managing Director, FRA & Plan Tools LLC
- Jeff Schwartz, Managing Director, Markov Processes International, LLC (MPI)
- Robert Padgette, CEO, Klein Decisions

David J Witz is the Managing Director and founder of *Fiduciary Risk Assessment LLC (FRA)* and *PlanTools, LLC*. FRA/PlanTools is a service provider to the retirement industry designing and licensing fiduciary compliance, performance reporting and benchmarking software solutions for industry service providers. FRA is in a patent pending status for its Master Diagnostic™ compliance system which automates 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 28 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 1987, 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, including BGS&G, CBIZ, the Geller Group and The Newport Group. David has been published or quoted by the ASPPA Journal, BNA, Journal of Benefits and Compensation, the CPA Journal and Columbus CEO. He has been retained as an expert witness on ERISA matters and participated on advisory boards for Principal Financial, Mass Mutual, CBIZ, Asset International, Inc. the Center for Due Diligence (CFDD) and the Institute of Business & Finance. He has been a guest speaker for the AICPA, ASPPA, Bar Association, CFDD, fi360, Financial Planning, ISCEBS, North Carolina CPA/Law Forum, PLANSPONSOR, The Ohio State University CE Program and RADA. 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 AIF® designation from the Center for Fiduciary Studies. He has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter designations. Licensing includes NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

Jeff Schwartz, Managing Director of Markov Processes International, LLC (MPI), joined the firm in 2003. Prior to MPI, Mr. Schwartz served as Vice President of Investments and Vice President of Large Plan Sales for mPower, a provider of on-line investment advice to defined contribution investors. He began his career in finance with Ibbotson Associates and served in various capacities, including product development analyst, consultant and eventually Vice President & Director of Asset Allocation Consulting. Mr. Schwartz was also Ibbotson's chief developer of *Portfolio Strategist*, a mean-variance optimization & historical analysis tool for financial planners, and *Fund Strategist*, a comprehensive book of returns-based analysis on public mutual funds. Jeff served as an editor of the *Stocks, Bonds, Bills and Inflation (SBBI)* yearbook and taught educational workshops for institutions, financial professionals and the Alliance-Ibbotson Research Institute (AIRI). He also managed Ibbotson's consulting practice, which provided asset allocation, behavioral finance, fund analysis and capital market research solutions to other financial institutions. Mr. Schwartz's expertise lies in financial software development & application, strategic asset allocation, modeling (forecasting) of alternative & foreign investments, manager analysis, behavioral finance, asset-liability modeling, valuation and general capital market research. He has been featured in *The Wall Street Journal*, *The New York Times*, *Pensions & Investments*, *Financial Planning*, *Smart Money* and *Money Magazine*. Additionally, Jeff has appeared on CNBC and NPR's *Odyssey*. Mr. Schwartz holds a degree in Finance from The University of Arizona and is a CFA Level II candidate.

Robert L. Padgette is the CEO of Klein Decisions, Inc. For more than 25 years, Bob has been a driving force in the development of new products and services for the investment and financial services industries. Prior to founding Klein Decisions in 2002, he was the Chief Executive Officer and founder of Möbius Group, Inc., a leading provider of software and data for investment professionals. Bob began his investment career at Kidder, Peabody & Co., where he last served as Vice President and National Director of the PRIME Asset Consulting Group. He has served

Monday, October 5, 2009

10:30 – 11:30 am

D&E

What's Up On Capitol Hill?

-Kathryn Capage, Director of Retirement Research, 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

MPT: Bruised, Broken, Misunderstood or Misapplied

-Jim Scheinberg (Moderator), Managing Partner,
North Pier Fiduciary Management, LLC

-James Lauder, CEO, Global Index Advisors, Inc

-Thomas Idzorek, CIO, Director of Research & Product Development,
Ibbotson Associates- a Morningstar Company

-Blaine Aikin, President & CEO, fi360

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.

Jim Lauder is Chief Executive Officer of Global Index Advisors, Inc., a registered investment advisor managing over four billion dollars in target date assets for Wells Fargo Funds Management and State Street Global Advisors. Jim is co-portfolio manager of the Wells Fargo Advantage Dow Jones Target Date Funds and the SSgA Dow Jones Target Date Strategies. Jim led the efforts to create the first benchmarks for Target Date Funds, the Dow Jones Target Date Indexes, and led the design of those indexes in 2004 and 2005. He has served in a variety of senior management and consultative positions in the financial services industry. Mr. Lauder received his BS degree in Finance from The University of South Alabama and his Masters of Business Administration from the Goizeuta Business School at Emory University. He is often quoted on the topic of asset allocation and target date investing in professional journals and has published articles on benchmarking relative risk and target date products in *The Journal of Indexes*.

Tom Idzorek is chief investment officer and director of research for Ibbotson Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. As chief investment officer, Tom oversees all key investment decisions on Ibbotson's assets under advisement. Managing a team of Ph.D. researchers, he is

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 2009, 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 is a Fellow of the American College of Employee Benefits Counsel.

Lynda Abend is the Director of Defined Benefit Consulting Services for New York Life Retirement Plan Services. Lynda has 20 years of experience with all aspects of pension programs, including qualified retirement plans, supplemental executive retirement plans and post retirement health & welfare plans. Her experience includes retirement plan design, preparation of annual actuarial reports, plan document review to ensure compliance with ERISA, determination of financial impact of benefit programs and employee communications. As leader of the defined benefit consulting group, Lynda has participated in the evolution of the defined benefit industry. In light of financial and legislative changes, she has managed her team of experienced consultants towards a goal of helping plan sponsors evaluate, respond and manage their pension programs. Lynda has a B.S. in Mathematics and Economics from the University of Massachusetts. She is a member of the American Academy of Actuaries and is an Enrolled Actuary under ERISA. In addition, her expertise in the intricacies of defined benefit plans has made her a sought after speaker for industry forums and conferences.

I ***Inspiring Plan Participants To Save During Turbulent Conditions***
-Heidi Walsh, Director of Intermediary Relations, T. Rowe Price

Heidi Walsh is a Vice President for T. Rowe Price Group, Inc. She is also a Vice President & Director of Intermediary Relations for T. Rowe Price Retirement Plan Services, Inc. Heidi is responsible for business development, intermediary business acquisition and client support. Ms. Walsh has extensive experience in the defined contribution and pension industry, working with Fortune 500 companies, state & local governments and small businesses. Heidi’s former roles within T. Rowe Price included Communications Manager for defined contribution plans and Director of Strategic Marketing & Business Development. Prior to joining T. Rowe Price, she was a Senior Account Executive for the Gray, Kirk/Van Sant advertising agency, where she managed a national retail account. Heidi was also the Director of Marketing for Sylvan Learning Systems and was involved with the firm’s IPO. Ms. Walsh graduated from Hood College with a B.A. in economics and management. She earned an M.B.A. from the Robert E. Smith School of Business at the University of Maryland, College Park.

11:30 – 11:45 am

Exhibition Area

Networking Break

Monday, October 5, 2009

11:45 am – 12:45 pm

D&E

The Outlook For Passive Investing: Impact Of The Financial Crisis

-David M. Blitzer, Chairman of the Index Committee, Standard & Poor's

David M. Blitzer is a Managing Director and the Chairman of the S&P Index Committee with overall security selection responsibility for S&P's indices, index analysis and management. Prior to becoming Chairman of S&P's Index Committee, Dr. Blitzer was Chief Economist for Standard & Poor's. Before joining Standard & Poor's, he was Corporate Economist at The McGraw-Hill Companies, S&P's parent corporation. He was also a Senior Economic Analyst with National Economic Research Associates, Inc. and did consulting work for various government and private sector agencies, including the New Jersey Department of Environmental Protection, the National Commission on Materials Policy and Natural Resources Defense Council. Dr. Blitzer is the author of *Outpacing the Pros: Using Indices to Beat Wall Street's Savviest Money Managers*, and *What's the Economy Trying to Tell You? Everyone's Guide to Understanding and Profiting from the Economy*. In the year 2000, Dr. Blitzer was named to *SmartMoney* magazine's distinguished list of "the 30 most influential people in the world of investing," which ranked him seventh. Dr. Blitzer was named the nation's top economist in 1998, receiving the Blue Chip Economic Forecasting Award for most accurately predicting the country's leading economic indicators for four years in a row. A well known speaker at investing and indexing conferences, Dr. Blitzer is often quoted in the national business press, including the *New York Times*, *Wall Street Journal*, *USA Today* and various financial and industry publications. He is frequently heard on local and national television and radio. A graduate of Cornell University with a B.S. in Engineering, Dr. Blitzer received his M.A. in Economics from the George Washington University and his Ph.D. in Economics from Columbia University.

F&G

Best Practices For Demonstrating Value, Strengthening Your Business & Managing Increased Fee Transparency

-Adrian Hodge (Moderator) Sr. VP, 401(k) Sales Management,
Fidelity Investments
-Robert A. Goldstein, Principal, StoneStreet Equity, LLC
-John Mott, Smith Barney

Adrian Hodge is a Sr. VP and the Eastern Division Manager of Fidelity Investments Institutional Services Company, Inc. (FIIS), a division of Fidelity Investments. Adrian is responsible for a team of retirement plan specialists that provide technical, business development and sales support for advisors who focus on qualified and non-qualified plans. His team also includes field based retirement education consultants who deliver 401(k) plan participant workshops and consultation to advisor clients. Mr. Hodge's additional responsibilities include contributing to the Fidelity Advisor 401(k) program sales & service strategies, product development and marketing initiatives. Prior to joining Fidelity in 1995, he was a Divisional VP for PaineWebber, Inc. Adrian has almost two decades of experience in the ERISA/Pension area and is well versed in employee benefit plans, investment management and business development. He attended George Mason University, majoring in economics and international studies.

Robert A. Goldstein is Principal of StoneStreet Equity, Inc., a firm that provides retirement plan sponsors with the actuarial, administrative and investment services needed to support ERISA requirements. Bob has owned and managed businesses providing investment and retirement planning services for over 30 years. As principal owner of Stanwich Benefits Group, Inc., he helped build an investment management and retirement plan services provider into one of the largest independent firms in the country. Stanwich also provided 401(k) daily recordkeeping and outsource services. An exclusive provider to Fidelity for its Advisor 401(k) Program, Stanwich served plan sponsors

with over 250,000 participants. Upon the sale of Stanwich to The Bank of New York, Bob served as the President of their Employee Investment Plan Division, where he developed their retirement, equity plan and insurance services. On leaving the bank, he formed Avenir Equity, LLC, which subsequently merged with Barbara Delaney and FFOA, creating a firm that provides employee benefit consulting and investment advisory services. Bob has also been a Senior Executive Vice President with National Retirement Partners and served on the Advisory Board of Alliance Bernstein. He holds the CPC designation from the American Society of Pension Actuaries and has the Series 6, 7, 24, 63 and 65 licenses.

John B. Mott is a Senior Vice President / Corporate Client Group Director of Morgan Stanley Smith Barney LLC. He has been in the financial services industry for 28 years, including two decades at Smith Barney. John is one of only 169 people acknowledged by his firm as a Corporate Client Group Director. He is also a Citi Institutional Director, a specialized division of Citi Institutional Consulting. This group was created to provide customized investment consulting strategies to a diverse range of clients that include corporate retirement plans, Taft-Hartley plans, foundations & endowments, health care funds, state & local governments and family offices. John focuses on the management and design of qualified and non-qualified retirement plans. He is responsible for over 50 corporate plans, containing over 100,000 plan participants. He holds the PRP designation from PLANSPONSOR and won the 2005 Retirement Plan Advisor of the Year by *PLANSPONSOR* magazine. John is a graduate of Rice University in Houston, Texas.

H

***Advisors Needed To Rehabilitate The
Hospital/Healthcare 403(b) Programs***

- Vince Rainforth (Moderator), VP Tax Exempt Market, Principal Financial
- Tom Scalici, Managing Director & CEO, Cornerstone Institutional Investors, Inc
- Robert Lavenberg, Partner, BDO Seidman, LLP

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.

Thomas J. Scalici is one of three Managing Directors of Cornerstone Advisors, a Pennsylvania-based financial services firm employing 35 people. Cornerstone currently consults to more than 150 institutional clients who have a fiduciary responsibility for the assets under their care. His clients include hospitals, law firms, professional organizations, colleges, non-profits and manufacturing companies. Tom has been in the business since 1986, with a specialization in retirement plans since 1992. He sits on the Board of Directors of Cornerstone Institutional Investors, Inc., an NASD Member Firm, Cornerstone Financial Consultants, Inc., and Cornerstone Advisors Asset Management, Inc. Tom serves on the Board of Sacred Heart Hospital in Allentown, PA and is Chairman of the Investment Committee. He is also a Member of the Investment Committees for the Diocese of Allentown and Harleysville National Corporation. Tom is a graduate of Gettysburg College with a BA in Business Administration. Tom has earned his life and health insurance licenses, holds NASD Series 7, 63 and 65 licenses. He is also a NASD licensed General Securities Principal, a Certified Financial Planner (CFP), a Certified Employee Benefits Specialist (CEBS) and an Accredited Investment Fiduciary (AIF).

Bob Lavenberg is BDO Seidman, LLP's National Employee Benefit Plans Audit Practice Leader. Bob's expertise spans ERISA reporting, compliance and assessment of tax implications for all types of employee benefit plans. Bob is a member of the AICPA Employee Benefit Plan Audit Quality Center Executive Committee (EC) and served on

the AICPA Employee Benefit Plans Expert Panel (EP). He is chair of the AICPA Joint Task Force on 403(b) Plan Audits. Mr. Lavenberg is a CPA and received his BS from Northeastern University, his JD from New England School of Law and his L.L.M in Taxation from Boston University School of Law

I

Plan Level Reporting: The Advisor's Role

- Paul D' Aiutolo (Moderator), VP, Investments, UBS Institutional Consulting
- Dorann Cafaro, General Partner, Cafaro Greenleaf
- Doug Prince, Managing Director, Stifel Nicolaus

Paul D' Aiutolo is Vice President of Investments at UBS. He has been in the qualified plan industry since 1993, which includes working as a 401(k) plan administrator and as an ERISA consultant in both the Retail and Institutional investment communities. Paul provides comprehensive fiduciary services, including fund selection, ongoing monitoring, vendor searches, annual trustee reviews and employee education services to Corporate Retirement Plans. He also serves on various committees, including UBS Institutional Consulting Group's 401(k) Sub-Committee, Center for Due Diligence Steering Committee, Agenda Committee for the American Society of Pension Professionals and Actuaries Annual 401(k) Sales Summit Conference and Prudential's Financial Advisory Council. Paul has been selected by *PLANSPONSOR* and *planadviser* Magazines as a finalist for the 2009 Retirement Plan Adviser of the Year, has been honored since 2006 by *PLANSPONSOR* Magazine as one of the best in the industry and nominated by *the 401k Wire* as one of the industry's most influential people. He holds both the Accredited Investment Fiduciary (AIF) Designation, awarded by the Katz School of Business and the Center for Fiduciary Studies and the Plan Sponsor Retirement Professional Designation (PRP) awarded by the Plan Sponsor Institute. Paul graduated from St. John Fisher College with a Bachelor of Science Degree in Accounting. He holds NASD series 7, 8, 31, 66 licenses and NY State Life, Accident and Health Insurance 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. 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 a leading trade publication. 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.

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.

Monday, October 5, 2009

12:45 – 1:45 pm

Conference Center/Plaza

Lunch

1:45 – 2:45 pm

D&E

Plan Health & Retirement Readiness

-George Revoir, Sr. VP Distribution, John Hancock Retirement Plan Services

George Revoir is a Sr. VP for John Hancock Financial Services. George directs distribution and intermediary services for the Retirement Plan Services (RPS) unit. RPS offers defined contribution products to small and mid-sized employers through TPAs and financial intermediary distribution channels. Mr. Revoir joined John Hancock (formerly Manulife Financial) in 1992 with two decades of expertise in retirement planning, plan design and investment experience. Active in industry associations, George is a former educational coordinator in Central Connecticut for the American Society of Pension Professionals & Actuaries (ASPPA) and a former president of the Connecticut Chapter of the National Institute of Pension Administrators (NIPA). He is also a frequent industry speaker on retirement plan design, investments and participant education.

F&G

Real Return Assets

-Thomas Idzorek, CIO, Director of Research & Product Development,
Ibbotson Associates- a Morningstar Company

Tom Idzorek is chief investment officer and director of research for Ibbotson Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. As chief investment officer, Tom oversees all key investment decisions on Ibbotson's assets under advisement. Managing a team of Ph.D. researchers, he is responsible for Ibbotson's research agenda and new product development. Mr. Idzorek has expertise in lifetime asset allocation, strategic asset allocation, tactical (dynamic) asset allocation, liability-relative investing, asset allocation implementation, fund-of-funds optimization, risk budgeting, returns-based style analysis and performance analysis. He is a senior member of Ibbotson's Investment Policy Committee and has authored numerous articles on asset allocation topics. Prior to joining Ibbotson Associates, Tom was the senior quantitative researcher of Zephyr Associates. He developed and researched financial models and techniques for inclusion in the company's analytical software. This included the co-development of the "style drift score" and the implementation of the Black-Litterman model. Mr. 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.

H

The Terminal Annuity Bidding Process

-Brian Hubbell (Moderator), Principal, Hubbell Consulting, LLC
-Marcel Haddad, AVP, SPGA Sales, Transamerica
Retirement Services
-Glenn O'Brien, Managing Director, Institutional Investments,
Prudential Retirement

-Dan Smith III, Regional VP, Mutual of Omaha

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.

Marcel Haddad is an Associate Vice President of Transamerica Retirement Services, a well-known and respected provider of customized retirement solutions designed to meet the unique needs of small to mid-sized businesses. He began his career as an Actuarial Analyst at Transamerica Retirement Services in 1999 and currently serves as the Sales and Broker Relationship Manager in the Single Premium Group Annuity Division. While at Transamerica, he has worked on numerous projects varying from asset/liability modeling, cash flow testing, reserving, mortality and retirement studies. Mr. Haddad earned a Bachelor of Science degree from the University of California, Los Angeles with a major in Mathematics.

Glenn O'Brien is a Managing Director in the Retirement Business within Prudential's Investment Division. In this capacity, Glenn oversees the distribution and client management for the firm's Pension Risk Transfer Business. Mr. O'Brien joined Prudential in 2002 and has held a variety of financial management positions within the organization. With total assets in excess of \$60 billion, he managed the full service Retirement Relationship Management Group from 2002 – 2005. Prior to joining Prudential, Glenn was a Principal in the retirement consulting practice of PriceWaterhouseCoopers. In that capacity, Mr. O'Brien consulted with Fortune 100 clients on their retirement plan programs, including investment strategies, outsourcing, technology and design. Glenn began his career as a retirement consultant with the actuarial consulting firm of Kwasha Lipton. Mr. O'Brien earned a B.S. in Finance from Siena College and holds the series 7, 26 and 63 security licenses.

Daniel N. Smith III, is the Regional Vice President and National Sales Director for the Group Income Annuity product line at Mutual of Omaha. Dan began his career at Mutual of Omaha in 1982 and joined the Retirement Plans Division in 1984. He currently directs the sales activities of the team responsible for all Terminal & Maturity Funding Annuity Sales at Mutual of Omaha. Mr. Smith has personally sold over 250 Plan Termination cases during his Mutual of Omaha career. Dan is a graduate of the University of Iowa.

I ***Graduating To The Not-For Profit (403(b) Higher Education Market***

-Joe Masterson (Moderator), Sr. VP, Chief Sales & Marketing Officer
Diversified Investment Advisors

-Michael Rosenbaum, Partner, Employee Benefits & Executive Compensation
Practice Group, Drinker Biddle & Reath LLP

-Trisha Brambley, President, Resources for Retirement

-Jeff Levy, Practice Leader, Retirement Plan Services, Cammack LaRhette

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.

Michael D. Rosenbaum is a partner in Drinker Biddle & Reath, LLP and vice-chair of the firm's Employee Benefits & Executive Compensation Practice Group. Michael's practice includes working on the full range of employee benefit and executive/physician/ faculty compensation matters for colleges, universities, hospitals and health systems. He is a co-founder and member of the steering committee for the development and continuing sponsorship of the HR/Hospital Advisory Board for senior HR executives in certain tax-exempt organizations. Michael is a frequent speaker on employee benefits and executive/physician compensation issues. Formerly a monthly co-author of the *Employee Benefit Plan Review Journal's* "Regulatory Update" column, he also has articles published in the *Journal of Accountancy*, *Employment Relations Today*, *Medical Practice Management Journal*, *CCH Tax Transactions* book on the health care industry, *Callaghan's* legal checklist and an Illinois Institute for Continuing Legal Education manual. Michael received his J.D., *cum laude*, from University of Wisconsin Law School and he received his B.A. in Accounting from Michigan State University. He is also a registered Certified Public Accountant (CPA) in Illinois. Michael is recognized as one of *Chambers USA's* 2008 "Leaders in their Field" for Employee Benefits; in the 2007 edition of the *Best Lawyers in America* in the specialty of Employee Benefits Law; and in the February 2007 issue of *Chicago* magazine as a 2007 Illinois Super Lawyer.

Trisha Brambley was part of the team that developed the nation's first 401(k) plans. Ms. Brambley was involved in all aspects of bringing these plans to life, including the successful creation of education programs, integrating client specific culture and navigating the uncharted waters. Trisha launched RESOURCES for Retirement in 1995, a firm dedicated to helping plan sponsors evaluate the wide range of choices available to them, including plan types, vendors, funds and pricing arrangements. Focused on finding the best solutions for their clients, the company provides fiduciary support and brings a fresh perspective to plan sponsors along with deep knowledge of the retirement plans market. *PLANSPONSOR* magazine listed her company among the top consulting firms and their client satisfaction scores were ranked among the highest. Ms. Brambley is frequently quoted in the press, including *The Wall Street Journal*, *CFO Magazine*, *Money Magazine*, *Readers Digest*, *USA Today*, *Pension & Investment Age* and many others. She is also a speaker on national forums that focus on retirement plan issues and serves on the US Department of Labor's ERISA Advisory Council.

Jeffrey A. Levy heads the Retirement Plans Practice at Cammack LaRhette Consulting. He is responsible for the development and implementation of strategic initiatives and account management for the overall retirement plans business, including DC plans, DB plans, post-employment benefit obligations, asset liability management and fiduciary oversight. Jeff has more than 30 years of experience in providing strategic consulting, plan design and administrative services to all types of retirement plans, including not-for-profit organizations, Church programs, public and private for-profit companies. Prior to joining Cammack LaRhette, Mr. Levy was a partner, national practice leader and senior client relationship manager at national and international consulting firms. He began his career as a pension actuary for a major insurance company. Jeff graduated Phi Beta Kappa with a BA from the State University of New York at Buffalo and is a frequent speaker on benefit trends and technology at industry events.

2:45 – 3:00 pm

Exhibition Area

Networking Break

3:00 – 4:00 pm

D&E

Benchmarking Retirement Plan Advisor Practices & Fees

-Ann Schleck, Principal, Ann Schleck & Co.

-Sue Kelley (Moderator), 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 and Advisors. 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.

Sue Kelley is a principal of Ann Schleck & Company, an independent consulting firm providing business strategy, sales, client management and product development consulting services. The firm provides services to a broad audience, including retirement plan providers, advisors and consultants. In addition to managing the firm's financial advisor practice management programs, Sue manages the firm's benchmarking research. Sue has over 20 years experience in professional sales, management & financial services and holds a MBA in Finance.

F&G

Commodities As An Alternative Asset Class

-John Cavalieri, Sr. VP, Product Manager, PIMCO

John R. Cavalieri is a Senior Vice President and Real Return Product Manager in PIMCO's Newport Beach headquarters. He is also a member of PIMCO's asset allocation product team. PIMCO's real return practice encompasses over \$60 billion across key inflation-related strategies including commodities, inflation-linked bonds and real return oriented asset allocation strategies. With respect to commodities, Mr. Cavalieri oversees approximately \$10 billion in actively managed commodities portfolios tracking a variety of published and custom indexes. Prior to joining PIMCO in 2003, he worked in the investment banking division at Credit Suisse First Boston. Mr. Cavalieri has twelve years of investment experience, holds an MBA from the Wharton School of the University of Pennsylvania and an undergraduate degree from the University of California, Los Angeles.

H

The Forgotten Opportunity: 403(b) Sponsors Providing Charitable, Scientific, Literary & Social Services

-Tom Blanchar, 403(b) & 457 Product Manager, The Standard

-TBD, Advisor

Tom Blanchar is the 403(b) and 457 Product Manager for StanCorp Equities, Inc., a distributor of group annuity contracts issued by Standard Insurance Company. Tom oversees product development and provides technical assistance to the firm's retirement plans sales offices and their partners. He has 25 years of experience providing consulting services in the non-profit and governmental retirement plan markets. Mr. Blanchar was formerly a sales representative, marketing 403(b) plans to schools, universities, hospitals and not-for-profit organizations for a leading provider of annuity products. He was also a former Director of 403(b)/457 Product Development and Assistant VP of Plan Administration & Participant Services for a leading financial services firm. In this capacity, he supervised the administration of over one thousand 403(b) and 457 plans with 70,000 participant accounts, including the 457 deferred compensation plans for several major cities and counties. The Standard is an Industry Council Member of the National Tax Sheltered Accounts Association (NTSAA) and a participant in the Life Insurance Market Research Association's (LIMRA) Not-for-Profit Market Study Group.

I

Best Practices Pensionization

- Kelli Hueler, CEO, Hueler Companies
- Paula Hogan, Founder, Hogan Financial

Kelli Hueler is CEO of Hueler Companies, an independent data and research firm providing reporting and systems designed for the annuity and stable value marketplace. Prior to founding Hueler Companies in 1987, Ms. Hueler held the role of Registered Representative for Kidder Peabody & Company and IDS Life where she was responsible for institutional and retail clients. Today, she is recognized nationally as a key contributor to the lifetime income creation topic. Ms. Hueler has testified on annuitization before the DOL ERISA Advisory Council, made numerous industry presentations and participated in the National Endowment of Financial Education's think tank on income sufficiency. In addition to being recognized as a forward thinker in the retirement income arena, Ms. Hueler is a recognized industry expert in the field of stable value investments. She has authored and appeared in numerous articles on the topic, has been a guest speaker for some of Japan's largest financial institutions and appeared on numerous investment programs, including *CNN News*, *CBS*, *Wall Street Journal Report* and the *Consuelo Mack WealthTrack* show. Ms. Hueler served on the Board of Directors for the Stable Value Investment Association, the SVIA Executive Committee and chaired the association's Communication and Education Committee. During her tenure, she authored chapters for *"The Handbook of Stable Value Investments"* by Frank Fabozzi and *"Guaranteed Investment Contracts-Risk Analysis and Portfolio Strategies-Edition 2"* by Kenneth L. Walker. She holds a B.A. from St. Olaf College.

Paula H. Hogan is the founder of Hogan Financial Management, a Wisconsin-based firm providing comprehensive fee-only financial planning and portfolio management services to individuals and their families. Paula currently serves on the Financial Planning Association board and previously served on the National Association of Personal Financial Planners (NAPFA) board. As a nationally recognized leader in the financial advisory field, *Bloomberg Wealth Manager* named Paula to their 2008 list of *50 Distinguished Women in Wealth Management*. They also identified her firm as one of the nation's top advisory firms for the fourth consecutive year and *Medical Economics* has listed Paula in multiple years as one of the nation's top advisors for physicians. She is a frequent speaker and author in the financial planning field. Additionally, she co-authored *"The Emerging New Model for Wealth Management"* with Zvi Bodie for the CFA Institute's inaugural edition of *Private Wealth Management*. Paula earned her CFP® and CFA designations in 1986. She also obtained an Economics degree from Princeton University and a Master of Science degree from the Harvard School of Public Health.

4:00 – 4:30 pm

Exhibition Area

Networking Break

Monday, October 5, 2009

4:30 – 5:30 pm

D&E

***The Future Of National Retirement Policy:
Impact On 401(k) Plans, Sponsors & The Industry***

- Pete Swisher (Moderator), VP, Sr. Institutional Consultant,
Unified Trust Company, NA
- David Wray, President, Profit Sharing/401(k) Council
- Fred Reish, Managing Director, Reish & Reicher
(Sponsored by ING)

Pete Swisher is 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.

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.

Fred Reish is an ERISA attorney whose practice focuses on fiduciary responsibility and plan operational issues. His clients include plan sponsors, fiduciaries, broker-dealers, RIAs, recordkeepers, TPAs and other financial service providers. Fred was recognized as one of the 15 "Legends" of the retirement industry by *PLANSPONSOR* magazine. He has also received numerous awards, including: the 401(k) Industry's Most Influential Person (401kWire), the Commissioner's & District Director's Award (IRS) and the Eidson Founder's & 401k Leadership Award (ASPPA). Fred also received Lifetime Achievement Awards from Institutional Investor and *PLANSPONSOR* magazine. Additionally, the legal community recognized Mr. Reish as a Charter Fellow of the Employee Benefits Counsel (American Bar Association) and as one of "The Best Lawyers in America." Fred has written over 350 articles and four books about retirement plans, including a monthly column on 401(k) fiduciary issues for *PLANSPONSOR* magazine. He also co-chaired the IRS Los Angeles Benefits Conference, was a founding Co-Chair of the ASPPA 401(k) Summit and served on the DOL's National Conference Steering Committee.

F&G

Evaluating Commodity Indexes

-David M. Blitzer, Chairman of the Index Committee, Standard & Poor's

David M. Blitzer is a Managing Director and the Chairman of the S&P Index Committee with overall security selection responsibility for S&P's indices, index analysis and management. Prior to becoming Chairman of S&P's Index Committee, Dr. Blitzer was Chief Economist for Standard & Poor's. Before joining Standard & Poor's, he was Corporate Economist at The McGraw-Hill Companies, S&P's parent corporation. He was also a Senior Economic Analyst with National Economic Research Associates, Inc. and did consulting work for various government and private sector agencies, including the New Jersey Department of Environmental Protection, the National Commission on Materials Policy and Natural Resources Defense Council. Dr. Blitzer is the author of *Outpacing the Pros: Using Indices to Beat Wall Street's Savviest Money Managers*, and *What's the Economy Trying to Tell You? Everyone's Guide to Understanding and Profiting from the Economy*. In the year 2000, Dr. Blitzer was named to *SmartMoney* magazine's distinguished list of "the 30 most influential people in the world of investing," which ranked him seventh. Dr. Blitzer was named the nation's top economist in 1998, receiving the Blue Chip Economic Forecasting Award for most accurately predicting the country's leading economic indicators for four years in a row. A well known speaker at investing and indexing conferences, Dr. Blitzer is often quoted in the national business press, including the *New York Times*, *Wall Street Journal*, *USA Today* and various financial and industry publications. He is frequently heard on local and national television and radio. A graduate of Cornell University with a B.S. in Engineering, Dr. Blitzer received his M.A. in Economics from the George Washington University and his Ph.D. in Economics from Columbia University.

H

Gross-To-Net Pricing Revisited: Now What?

-Jim Scheinberg (Moderator), Managing Partner, North Pier Fiduciary Management, LLC

-Michael Morris, Director Institutional Consulting, Ross, Sinclaire & Associates, LLC

-Vince Morris, VP, Bukaty Companies

-Vanessa Watkins, VP, Strategic Alliances, The Newport Group

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.

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.

Vince Morris, as Vice President of Bukaty Companies, established the retirement plan services division in 2001. Under his tenure, the unit has grown significantly. The 14 member group serves retirement plans as well as wealth management clients, including combined plan asset of almost \$1 billion and more than 18,000 plan participants. His management responsibilities include business development, marketing and day-to-day supervision of both the retirement plan services and wealth management divisions. As a consultant, Mr. Morris manages vendor searches, implementation timelines, conversion teams, plan design, administration, industry analysis and communication plans. He oversees board training and fiduciary services to ensure clients are compliant with fiduciary standards and best practices. Vince has earned the PLANSPONSOR Retirement Professional (PRP) designation and the Accredited Investment Fiduciary (AIF®) designation. He is also a member of the Society of Human Resources (SHRM) and the American Society of Pension Professionals Association (ASPPA). Bukaty Companies became a member firm of National Retirement Partners (NRP) in 2006 and Vince holds the Series 6, 7, 24, 63 and 65 licenses.

Vanessa P. Watkins is the Vice President of Strategic Alliances at The Newport Group. She is responsible for managing national relationships and provides marketing support for targeted sales campaigns, product rollouts and new technology development. Vanessa has over 22 years experience in the employee benefits area. Prior to joining The Newport Group, she was a Senior Technical Consultant for TrustMark, Inc., a wholly owned subsidiary of Charles Schwab. While there, she provided onsite consulting & daily valuation recordkeeping system training to clients and managed their in-house daily recordkeeping department. She formerly held the position of Retirement Plan Administrator for The Morehead Group as well as positions in corporate/personnel departments, providing assistance with health insurance and retirement benefits for two prior organizations. Ms Watkins is currently a member of Fidelity Institutional Wealth Management's Advisor Council and maintains FINRA Series 6, 63 and 26 registrations.

I Trends, CLAIMS & Settled Cases: How To Use Professional Liability Insurance To Grow Your Business

- Gary Sutherland (Moderator), CEO, NAPLIA
- Tom Schrandt, VP of Sales, NAPLIA
- Jason C. Roberts, Partner, Reish & Reicher
- Susan Stiles, Founder & CEO, Stiles Financial
- Alexander G. Assaley III, Financial Advisor, Corporate Retirement Plans, AFS Financial Group

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 Manager for the AICPA endorsed Accountants Professional Liability program and is currently pursuing his Registered Professional Liability (RPLU) designation.

Jason C. Roberts, Esq., AIFA® is a partner of the law firm of Reish & Reicher, specializing in employee benefits and securities regulation. He counsels broker-dealers, registered investment advisers (RIAs), hedge funds, private equity funds, retirement plan sponsors and plan providers in ERISA and investment-related matters. Jason represents clients in federal and state court at the trial and appellate level (including the United States Supreme Court) and in arbitrations before FINRA. He also counsels clients involved in government enforcement proceedings and

employment disputes. Jason has published numerous articles on fiduciary best practices, ERISA compliance and securities regulation. He is a nationally recognized speaker on issues such as fiduciary concerns, the efficacy of retirement savings programs and service provider due diligence and disclosure requirements. Jason is frequently quoted by both professional and public publications, including *The Wall Street Journal*, *InvestmentNews*, *Dow Jones News*, *Ignites*, *PLANSPONSOR Magazine*, *PlanAdviser Magazine*, *Institutional Investor*, *Fund Action*, and *FSI Voice*. He received his B.S.B.A. in Finance & Banking from the University of Missouri and his J.D. from the University of California, Los Angeles (UCLA).

Susan Stiles is the founder of Stiles Financial Services, Inc. With 15 years of experience, she is often quoted and recognized in business and industry publications, both locally and nationally. Susan's recognitions include listing among the Top 250 Best Financial Advisors by Worth Magazine (2001 & 2002), various industry achievements awards and was recently selected as a Five Star Wealth Advisor: Best in Client Satisfaction in the Twin Cities (2008 & 2009). In addition to being an active industry speaker, she has authored a variety of columns and articles over the years. Ms. Stiles launched the highly successful "Lunch & Learn" seminar series in 2005 for plan sponsors, focusing on the prudent practices of managing ERISA plans. Susan graduated from the Johnson School of Business, Cornell University with an MBA in Finance & Accounting and a BS from the School of Hotel Administration, Cornell University.

-Alexander G. Assaley III,

5:30 – 6:30 pm

Exhibition Area

Cocktail Party

Tuesday, October 6, 2009

6:30 – 7:30 am

Conference Center/Plaza

Registration & Breakfast

7:30 – 7:45 am

D, E, F&G

Introduction & Day Two Highlights

7:45 – 8:45 am

D, E, F&G

KEYNOTE:

***Risks, Rewards & The Regulation Of Investment Advisors
Under The New Fiduciary Standard***

-Blaine Aikin, President & CEO, fi360

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.

Tuesday, October 6, 2009

8:45 – 9:15 am

Exhibition Area

Networking Break

9:15 – 10:15 am

D&E

Asset Allocation & Rebalancing: Tweaking The Old Model

-Craig Israelsen, Ph.D., Associate Professor, Brigham Young University &
Architect of the 7Twelve Portfolio

Craig L. Israelsen, is an Associate Professor at Brigham Young University in Provo, Utah where he teaches Personal and Family Finance. He holds a Ph.D. in Family Resource Management from Brigham Young University. Craig received a B.S. in Agribusiness and a M.S. in Agricultural Economics from Utah State University. Primary among his research interests is the analysis of mutual funds and the design of investment portfolios. Craig writes monthly for *Financial Planning* magazine and is a regular contributor to the *Journal of Indexes* and *Horseshmouth.com*. His research has also been published in the *Journal of Financial Planning*, *Journal of Asset Management (U.K.)*, *Journal of Performance Measurement*, *Asia Financial Planning Journal (Singapore)*, *Journal of Family and Economic Issues*, and *Financial Counseling and Planning*. Craig is a principal at Target Date Analytics LLC, a firm that has developed indexes for the benchmarking and evaluation of target date/lifecycle funds. He is also the developer of 7Twelve, a multi-asset, global portfolio.

F&G

Can An Advisor Be A Fiduciary To The Plan & Provide Participant Advice?

-Jim Scheinberg (Moderator), Managing Partner,
North Pier Fiduciary Management, LLC
-Bruce Ashton, Partner, Reish & Reicher
-David Halseth, Principal, Strategies, LLC
-Chad Griffeth, Co-Founder, Actium

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.

Bruce Ashton is a partner of Reish & Reicher, 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.

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.

Chad Griffeth is the co-founder of Actium LLC and key architect in the design of 401(k)/403(b) employee participant account management and investment advice solutions. Operating as a PPA, BeManaged is the company's flagship account management program and it is complimented by the BeAdvised investment advice service. Actium LLC was the first company in the nation to earn the CEFEX Fiduciary Adviser (PPA) certification and 10th in the nation to be certified as an Independent Fiduciary by Matthew Hutcheson. Chad was formerly the Regional Vice President of a financial services firm in Michigan where he developed marketing and management strategies. He has become known as an advocate of fiduciary responsibility and standards in the marketplace, often serving as an expert on the topic. Chad is often quoted and active at high level industry conferences, speaking on the delivery of prudent participant advice. He has earned the Accredited Investment Fiduciary™ professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. Chad is also a graduate of Cornell College.

H ***Looking Behind The Curtains: Using Stable Value To Add Value & Grow Your Business***
-Steve Ferber, Sr. VP, DC Practice, PIMCO

Steve Ferber is a Senior Vice President, Account Manager and Collective Investment Fund Strategist in the Defined Contribution (DC) Practice at PIMCO. He oversees sales within the Defined Contribution Practice and is also responsible for setting the direction for the firm's collective investment funds. Prior to joining PIMCO, Mr. Ferber was in charge of the collective investment fund business at AST Capital Trust (now Wilmington Trust) where he directed the launch of approximately 100 collective funds, including the Callan Associates target date funds, the first ETF funds for the 401(k) market and funds sub-advised by many top asset managers. Before joining AST, he supervised the sales, relationship management and marketing for Morley Financial Services, a \$14 billion institutional asset manager. Mr. Ferber has over 20 years of experience in the DC market and has a degree in Economics from the University of California at Los Angeles.

I ***How To Target Professional Practices & Win 90% Of The Time***
-Pete Swisher, VP, Sr. Institutional Consultant, Unified Trust Company, NA
-Bryan M. Schneider, Sr VP, SMITH HAYES

Pete Swisher is 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.

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.

10:15 – 10:30 am

Exhibition Area

Networking Break

10:30 – 11:30 am

D&E

***Moving Beyond The Four Major Food Groups:
Evaluating Alternative Approaches To The DC Plan Investment Menu***
-Anne Lester, Managing Director, Sr. Portfolio Manager,
Global Multi-Asset Group, JPMorgan Asset Management

Anne Lester is a Managing Director and Senior Portfolio Manager for JP Morgan’s Global Multi-Asset Group (GMAG). Since joining the group in 2000, Anne has been responsible for DC asset allocation products, including the SmartRetirement target-date funds. She also serves as a portfolio manager for a number of DB plans. An employee since 1992, she was a fixed income & currency trader and portfolio manager in the firm’s Milan office before joining the GMAG group. Anne was awarded a Fulbright Scholarship in 1990 and worked over a year in Tokyo for a member of the Japanese Parliament. Prior to that, Ms. Lester worked for the Senate Government Affairs Committee. Anne obtained an AB in Politics from Princeton University and an MA in International Economics & Japan Studies from the Johns Hopkins University School for Advanced International Studies.

F&G

***Prohibited Transactions That Put Advisor Compensation At Risk:
How To Avoid Disgorgement & Turn Compliance Into Sales***
-David Witz, Managing Director, Fiduciary Risk Assessment & Plan Tools LLC

David J Witz is the Managing Director and founder of *Fiduciary Risk Assessment LLC* (FRA) and *PlanTools*, LLC. FRA/PlanTools is a service provider to the retirement industry designing and licensing fiduciary compliance,

performance reporting and benchmarking software solutions for industry service providers. FRA is in a patent pending status for its Master Diagnostic™ compliance system which automates 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 28 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 1987, 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, including BGS&G, CBIZ, the Geller Group and The Newport Group. David has been published or quoted by the ASPPA Journal, BNA, Journal of Benefits and Compensation, the CPA Journal and Columbus CEO. He has been retained as an expert witness on ERISA matters and participated on advisory boards for Principal Financial, Mass Mutual, CBIZ, Asset International, Inc. the Center for Due Diligence (CFDD) and the Institute of Business & Finance. He has been a guest speaker for the AICPA, ASPPA, Bar Association, CFDD, fi360, Financial Planning, ISCEBS, North Carolina CPA/Law Forum, PLANSPONSOR, The Ohio State University CE Program and RADA. 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 AIF® designation from the Center for Fiduciary Studies. He has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter designations. Licensing includes NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

H

ETFs & Individual Portfolio Construction

-Scott Burns (Moderator), Director of ETF Analysis, Morningstar, Inc.

-Adam Gebler, Principal, iShares Product Services & Analytics

-Ed McRedmond, Senior Vice President, PowerShares Business Development

-Richard Ferri, CEO, Portfolio Solutions LLC, Author of *The ETF Book*

Scott Burns is the director of ETF analysis for Morningstar and editor of *Morningstar ETFInvestor*. Prior to joining the ETF team, Scott was an associate director for the equity research staff, where he was in charge of training and methodology development. In his time on the equity research team, he also served as a senior equity analyst and team leader, covering the steel and aluminum industries. Before joining Morningstar in April 2004, Mr. Burns taught corporate finance and cash-flow modeling for Bank One. Prior to that, he spent four years as an analyst and later as an associate with the Banc of America Securities Leveraged Finance group. Scott holds a bachelor's degree in finance from the University of Illinois and a master's degree in business administration from the University Of Chicago Booth School Of Business.

Ed McRedmond is a Senior Vice President and Director of Institutional & Portfolio Strategies for Invesco PowerShares Capital Management. Ed oversees a team that services the institutional and international channels, leveraging global relationships and resources. He focuses on increasing the awareness of PowerShares ETFs within various distribution channels, including analysts, due diligence groups and portfolio managers. Before joining PowerShares in 2005, Mr. McRedmond was an Associate Vice President and member of the Allocation Advisors Investment Committee at A.G. Edwards. He also served as a senior analyst covering ETFs and closed-end funds. Additionally, he was part of a team that launched and managed the firm's discretionary ETF wrap portfolios. Ed began his career at Charles Schwab where he was a founding member and supervisor of the Active Trader Schwab 500 group. Mr. McRedmond has been quoted in numerous publications, including *Barron's*, *The Wall Street Journal*, *Business Week*, *Forbes*, *Institutional Investor*, *The NY Times* and *Kiplinger's*. He received the award for Contribution to the ETF Sector at the Capital Link Closed-End Funds & Global ETF Awards Conference in 2008 and 2009. He was also an Honorable Mention in 2007. Ed is a graduate of Quincy University with a B.S. in Economics & Finance and was a two-time winner of the school's annual investment challenge for the top performing student selected portfolio.

Adam Gebler is a Principal in the iShares Product Services & Analytics Group. Adam is responsible for providing intermediary clients with product expertise and portfolio analysis, as well as managing the internal analytics response desk. Prior to assuming this role in 2008, he initiated and managed the iShares Europe Sales Strategy team, developing solutions-focused content for Institutional and Wealth clients across core European markets. Adam started with iShares in 2000, working in BGI's San Francisco office in a variety of US distribution roles, with an emphasis on developing sell-side research coverage and creating new product launch support content. Adam began his career at BlackRock Inc., developing and marketing taxable and municipal open-end and closed-end funds. He earned his Certified Investment Management Analyst (CIMA[®]) designation through the Investment Management Consultants Association in conjunction with the Wharton School at the University of Pennsylvania. Adam received a BA in political science and business institutions from Northwestern University and holds the Series 6, 7 & 63 securities licenses.

Richard Ferri is CEO of Portfolio Solutions, LLC, an investment management firm based Troy, MI. Portfolio Solutions manages approximately \$700 million in separately accounts for high-net-worth individuals, non-profit organizations and corporate pension funds. Mr. Ferri earned a BS degree in Business Administration from the University of Rhode Island and a MS in Finance from Walsh College. He also holds the designation of Chartered Financial Analyst (CFA). Mr. Ferri has published numerous books on investing, including *The ETF Book*, *All About Index Funds* and *All About Asset Allocation*

I ***Benchmarking Retirement Plans: Services, Features, Fees & Satisfaction***

- Tom Kmak (Moderator), CEO, Fiduciary Benchmarks, Inc
- Susan Rose, Managing Director – Investments, Oppenheimer & Co., Inc.
- Paul D'Aiutolo, VP, Investments, UBS Institutional Consulting

Tom Kmak is CEO and co-founder of Fiduciary Benchmarks, Inc. (FBi), a company providing defined contribution plan fees and services reasonableness reporting to advisor/consultants, recordkeepers and other plan service providers. Prior to the founding of FBi in October 2007, he was the CEO of JPMorgan Retirement Plan Services and served on the firm's Executive Committee for the asset management business. During his tenure, he was instrumental in driving the firm's growth to include more than 200 clients, 1.5 million participants and \$115 billion of assets under advisement. Tom was also an associate with William M. Mercer, Inc, where he was responsible for the overall delivery of defined contribution services to a wide array of clients. He graduated Phi Beta Kappa with Bachelor of Arts degrees in economics and computational mathematics from DePauw University in Greencastle, Indiana. Named by Ingram's magazine as one of Kansas City 's inaugural "Forty Under Forty," Tom is a recognized expert in the retirement services industry, a featured speaker at various industry conferences and has published numerous articles in well-known industry periodicals.

Susan Rose is a Financial Advisor with the 14 person team of PearlStreet Investment Management of Oppenheimer & Co. Inc. The team is an independent and objective investment advisory practice with extensive corporate retirement planning and wealth management experience. The group has worked together for almost two decades and developed fiduciary partnerships with their employer clients by delivering a customized fiduciary management strategy and process, as well as on-site employee communication and advisory services oversight. Their special projects framework includes RFP management, fee audits & benchmarking, fiduciary oversight, best practices, asset class coverage, performance reviews and participant success measures. Susan and her team were selected as one of "The Most Successful Retirement Plan Advisors" by PlanSponsor in 2007 and 2008. Ms. Rose is a member of the Profit Sharing/401(k) Council of America and ASPPA. She has earned her AIFA designation and CTFA Certification from Northwestern's Kellogg School of Management. Susan also holds multiple securities licenses.

Paul D'Aiutolo has over 14 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.

11:30 – 11:45 am

Exhibition Area

Networking Break

11:45 am – 12:45 pm

D&E

Tactical Asset Allocation

- Ted Theodore, Chief Investment Officer, Avatar Associates, LLC
- Michael Smith, Target Date Manager, Avatar Associates, LLC
- Carl Fellhauer, Owner & Founder, Trusted Financial Advisors

Ted Theodore leads Avatar's investment process and quantitative research team. He also manages the firm's asset allocation models and is Chief Editor of the firm's monthly market commentary, the Avatar Advisor. Ted has 45 years of experience in New York as both an investment strategist and portfolio manager. Prior to joining Avatar in 1989, he was co-founder of Prospect Advisors, a boutique institutional asset management firm. Previously, Mr. Theodore served as a Director and Strategist at Morgan Stanley Asset Management and as Director of Equity Strategy at Citibank. Ted regularly appears as a featured speaker at leading educational conferences and seminars. He has conducted half-day workshops on tactical asset management and was chair of the Asset Allocation Congress. He has authored numerous articles about quantitative techniques and derivative instruments to manage institutional portfolios including for the Journal of Portfolio Management and for chapters in texts and blogs. Ted earned his B.A in Economics and M.B.A. in Finance from the University of Michigan. A Chartered Financial Analyst, Mr. Theodore is a member of the New York Society of Security Analysts and the CFA Institute.

Michael Case Smith began his career in asset management with Trust Company of the West in London, working seven years in the firm's Los Angeles headquarters. He briefly joined TCW spin-off GuidedChoice.com, an investment advice tool under the direction of Nobel Laureate Harry Markowitz. In 2000, Michael re-joined TCW colleagues to design the fully discretionary 401(k) business method that was the basis of the Department of Labor's SunAmerica Advisory Opinion and, in parts, the basis of the Pension Protection Act of 2006. As architects of "autopilot 401(k)", Michael and his colleagues helped develop the managed investment programs for AIG, New York Life, Great West Life and J.P. Morgan. Most recently, he was Director of Index and Allocation at Zacks Investment Management. Mr. Smith was responsible for \$900mm in ETF and UIT products, including TD Ameritrade's top performing lifecycle ETFs. He is a frequent market commentator on CNBC's "Power Lunch" and "Closing Bell". Michael holds a BA from UCLA, studied international law at the London School of Economics and received an MBA from the University of Notre Dame.

Carl Fellhauer

F&G

Wealth Planning Part II: Evaluating HNW Platforms, Software, Marketing & Support

- Kent Fitzpatrick (Moderator), Asset Strategy Consultants
- Bill Crager, President, Envestnet Asset Management
- Edmond Walters, Founder & CEO, eMoney Advisor
- David Snyder, CEO, Perspective Partners

Kent A. Fitzpatrick, AIFA & ARPC, is the founder and managing director of Asset Strategy Consultants of Boston. He is also the regional director for the New England office of Asset Strategy Consultants, LLC (ASC). ASC, a SEC Registered Investment Advisory firm with nearly \$7 billion under management, is focused on retirement, risk management and investment consulting. The firm provides services to institutions, non-profits and family offices. Kent is a General Securities Principal, a Registered Investment Advisor Representative and a Registered Representative of Triad Advisors, Inc. Mr. Fitzpatrick is an Accredited Investment Fiduciary Analyst™ from the Center for Fiduciary Studies at the University of Pittsburgh and an Accredited Retirement Plan Consultant with the Society of Professional Administrators and Record keepers. He is also the current President of Retirement Advisors and Designers of America (RADA). Kent graduated from St. Anselm College with a BA in Financial Economics

Bill Crager is president and co-founder of Envestnet Asset Management. Envestnet is an advisor's gateway for expert wealth advisory solutions. Through a unified technology platform, the company offers a broad range of investment products as well as fee-based services and solutions. The firm also offers extensive reporting capabilities, including front, middle and back office administrative tools. Bill leads Envestnet's platform, product and relationship management efforts. He is also responsible for delivering a growing set of solutions to the independent investment advisor marketplace. Prior to joining Envestnet, Bill served as Managing Director of Marketing & Client Services at Rittenhouse Financial Services, a leader in the managed account world. While at Rittenhouse, he led the firm's marketing and client service efforts. Under his tenure, the company established itself as the leading managed account provider with over \$20 billion in separately managed assets. Additionally, he developed a widely recognized initiative that integrated value-added investor communications with a technology-driven client service platform. With majors in economics and English, Bill received his B.A. from Fairfield University in 1986 and his M.A. from Boston University in 1990.

Edmond J. Walters is Founder and Chief Executive Officer of eMoney Advisor, a wealth planning and management solutions provider for financial advisors. The Company's award-winning web-based wealth-planning tool offers an aggregated and comprehensive view of a client's financial portfolio. It also offers features and functions that enable more complete planning and better servicing of a client's needs. Industry leaders, such as Mass Mutual, New York Life, LPL, New England Financial, CBIZ, PricewaterhouseCoopers and AIG have adopted the eMoney system as the foundation of their wealth management services. A thought leader in the area of technology-based solutions for financial services, Mr. Walters has been published in the *Wall Street Journal*, *New York Times*, *USA Today*, *SmartMoney.com*, *Advisor Today*, *National Underwriter* and *CPA Wealth Provider*. He has been a guest on Dow Jones Marketwatch as well as Forbes.com Video Network and his comments have appeared in *Investment News*, *Dow Jones Newswires* and other credible outlets.

David Snyder is the CEO of Perspective Partners, a provider of products for TPAs and advisors, designed to help participants achieve retirement success. The firm's participant solutions include highly personalized gap analysis with actionable guidance, proven to motivate participants to make changes to their 401(k) account. Advisors are offered integrated retirement planning software to maximize 1-on-1 meeting productivity. David has over 30 years of experience bringing innovations to the market. He formerly worked for Xerox, where he focused on a wide range of market-making products and management initiatives. He also worked in research and advanced development in Silicon Valley, principally at SRI International. Mr. Snyder is currently focused on using technology to provide a

new level of productivity for face-to-face meetings, allowing advisors to holistically address household needs and goals while incorporating outside assets.

H

Cash Balance Plans: An Ideal Solution & A Business Generator

-Daniel Kravitz, President, Kravitz, Inc.

-Steve Sansone, Principal, Kravitz Investment Services, Inc.

Daniel Kravitz is president of Kravitz, the largest independent firm of retirement consultants headquartered in Southern California, specializing in the design and administration of virtually every type of retirement plan. Daniel oversees the daily operations and spearheads a collaborative management team of like-minded industry experts who are dedicated to excellence in quality. As a specialist in retirement plan design, he has successfully revised many programs to include a Cash Balance Plan, which resulted in larger contributions for executives. His teaching and technical skills have helped to ensure the smooth implementation and communication of his clients' 401(k) and Cash Balance plans. Daniel is a graduate of the University of California, Davis, and holds the designation Certified Pension Consultant (CPC) from the American Society of Pension Actuaries. He is a nationally recognized speaker on the topics of plan design & administration and currently serves on the board of the National Institute of Pension Administrators (NIPA).

Steven S. Sansone is a Principal of Kravitz Investment Services, Inc., a RIA firm specializing in corporate sponsored retirement plans and successful outcomes for plan participants. Steve is also a Principal and Board Member of Payden/Kravitz, a joint venture between Payden & Rygel and Kravitz Investment Services that offers a mutual fund investment strategy for cash balance pension plans. With nearly 25 years of experience in the retirement plan industry, Steve worked for John Hancock (formerly Manulife) for almost two decades. He was one of the top pension wholesalers in the industry, where he sold over 1,000 retirement plans and was the first sales representative to bring in over \$1 billion in retirement plan assets. Steve helped establish the Los Angeles Chapter of the National Institute of Pension Administrators (NIPA) and served as its President for 10 years. He is a frequent speaker at national pension conferences on various aspects of qualified plans including plan design, fiduciary compliance, investment selection & monitoring, vendor product offerings and participant education. Steve graduated from the State University of NY at Buffalo School of Law (Cum Laude) and serves as a member of the Board of Directors for Bank of Santa Clarita, in Santa Clarita, California.

I

Total Cost Benchmarking: A Heart Attack Waiting To Happen.

-Al Otto, CEO, OneFiduciary Group, LLC

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.

12:45 pm – 1:45 pm

Conference Center/Plaza

Lunch

Tuesday, October 6, 2009

1:45 – 2:45 pm

D&E

Behind Every Successful Advisor Is A Good Team

- Sue Kelley (Moderator), Principal, Ann Schleck & Co.
- Doug Prince, Managing Director, Stifel Nicolaus
- Brea Dantin, Sr. Client Service Manager, Stifel Nicolaus
- Randy Long, Managing Principal, SageView Advisory Group
- Jennifer C. Purisima, Director of Client Services, SageView Advisory Group

Sue Kelley is a principal of Ann Schleck & Company, an independent consulting firm providing business strategy, sales, client management and product development consulting services. The firm provides services to a broad audience, including retirement plan providers, advisors and consultants. In addition to managing the firm's financial advisor practice management programs, Sue manages the firm's benchmarking research. Sue has over 20 years experience in professional sales, management & financial services and holds a MBA in Finance.

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.

Brea Dantin is a Sr. Client Service Manager with Stifel Nicolaus & Company, Inc. She has been working with retirement plan programs since 2000 and is currently part of Doug Prince's retirement team. With assets in excess of \$1.5 billion, the team advises clients throughout Indiana. Brea works directly with retirement clients on both the plan sponsor and plan participant level. In December of 2005, PLANSPONSOR Magazine named Prince's team as one of the 30 most successful retirement plan advisory groups in the country. Ms. Dantin has earned the Accredited Investment Fiduciary™ (AIF®) professional designation awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh's Center for Executive Education. She also received formal training in investment fiduciary responsibility and was recently a judge for the PSCA's annual Signature Awards. Brea is a member of the Indiana Benefits Conference and received her Bachelor of Arts in Spanish from the University of Evansville. She is licensed as a securities professional (Series 7) and a Registered Investment Advisor (Series 66).

Randall C. Long is the founder and CEO 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 plan 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.

Jennifer C. Purisima serves as the Director of Client Service for 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. Jennifer oversees the team of individuals responsible for the overall day-to-day client servicing. Additionally, she coordinates and monitors the implementation of new accounts and ensures that existing clients transitioning to new providers are processed smoothly. In addition to fiduciary and compliance needs, she assists with plan design, employee education and communications. Prior to joining SageView, she worked as an Account Executive for the retirement and financial services department of a major California insurance brokerage firm. Jennifer has held various employee benefit and administrative positions throughout her career, including a decade with a Los Angeles law firm. She also served as the Director of Administration for a regional insurance brokerage firm. Jennifer received her Bachelors of Arts in Economics from University of California, Los Angeles and holds multiple securities licenses.

F&G

***The Impact Of Economic Distress On Retirement Plans & Advisors:
Protocol For Retirement Plan Clients***

- Steve Glasgow (Moderator), Sr. VP, Avondale Partners
- Robert M. Kaplan, VP, National Training Consultant, ING
- Bruce Ashton, Partner, Reish & Reicher
- James Worrell, President, GPS Investment Advisors
- Gary Sutherland, CEO, NAPLIA

Steven Glasgow is a Sr. VP with Avondale Partners. 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.

Robert M. Kaplan is a Vice President and National Training Consultant for ING. His responsibilities include web cast and live training for ING Retirement Services personnel, as well as members of the TPA and Broker community. With 30 years of experience in retirement plan services, including plan design, administration, sales and consulting, Bob was presented with NIPA's Lifetime Achievement Award in 2009. He is a member of the Board of Managers of the American Institute of Retirement Education (AIRE) and a former member of the Board of Directors of the National Institute of Pension Administrators (NIPA). Bob is currently the Chair of the American Society of Pension Professionals and Actuaries (ASPPA's) Government Affairs 401(k) Subcommittee. He is a frequent speaker at industry events and has provided testimony before the Treasury department on 401(k) issues and other retirement plan issues.

Bruce Ashton is a partner of Reish & Reicher, 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.

Jamie Worrell is President of GPS Investment Advisors, which he founded in 2007 to serve the needs of retirement plan sponsors. Mr. Worrell has more than 15 years of experience working with public and private company Retirement Plans. He has spoken before the American, Boston and Rhode Island Bar Associations, the R.I. Society of CPA's and various retirement industry groups. Jamie has been quoted in various local and national press including *The Wall St. Journal*, *PLANSPONSOR Magazine* and *Plan Advisor Magazine*. He has been recognized as a top retirement plan advisor by *Institutional Investment News* (Rising Stars, 2007) and *PlanSponsor Magazine* (2007, 2008). Prior to GPS, Jamie headed the Retirement Plan Group at Financial Architects Partners and was a Retirement Plans Wholesaler with John Hancock Funds. He has a B.A. from Connecticut College and a law degree, cum laude, from Suffolk University. Jamie earned the Accredited Investment Fiduciary (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 The Providence Children's Museum and on the investment committee of Neighborhood Health Plan of Rhode Island.

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.

H ***International Best Practices: A Global View Of Advisor Practices***
-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 21st 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.

I ***Target Date Fund Family Reports***
-John Rekenhaller VP, Research, Morningstar

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 RatingTM for funds, the Morningstar Style BoxTM, and industry

sector classifications. He began his career in the editorial department, heading up *Morningstar Mutual FundsTM* and *Morningstar FundInvestorTM*. 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*.

2:45 – 3:00 pm

Exhibition Area

Networking Break

3:00 – 4:00 pm

D&E

Tools For Categorizing & Analyzing Target Date Funds

-Glenn Dial, VP, Investment Only DC, JPMorgan Asset Management

Glenn Dial is a Vice President for J.P. Morgan Asset Management Investment Only Retirement Business. Glenn has almost two decades of retirement plans experience and speaks extensively at national retirement plan venues, including SPARK, ASPPA, Pension & Investments, CFDD and others. He has written many articles and is often quoted in premier industry publications, including *DC News*, *PlanSponsor Magazine*, *Benefits Compensation*, *Employee Benefits Plan Review*, *Paytech*, *401(k) Exchange*, *Human Capital Magazine* and *Employee Benefit News*. Prior to joining J.P. Morgan, Mr. Dial held senior management positions with Merrill Lynch, Ceridian and ADP. He holds the AIF designation from the Center for Fiduciary Studies, the PRP and the Series 7, 26 and 63 securities licenses. Glenn earned an M.B.A. from Rollins College and a B.S.B.A. in Finance from the University of Central Florida.

F&G

Developing & Integrating Wealth Management Teams

-Jim O'Shaughnessy (Moderator), Principal, Sheridan Road Financial

-Vince Morris, VP, Bukaty Companies

-Paul D'Aiutolo, VP, Investments, UBS Institutional Consulting

-Joshua P. Itzoe, Principal, Greenspring Wealth Management

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 FiduciaryTM (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 recognized by PLANSPONSOR Magazine in 2007 as a top 5 finalist for their Advisor of the Year. Jim received his B.S. in Industrial Management from Purdue University.

Vince Morris, as Vice President of Bukaty Companies, established the retirement plan services division in 2001. Under his tenure, the unit has grown significantly. The 14 member group serves retirement plans as well as wealth management clients, including over 100 retirement plan clients with combined plan asset of almost \$1 billion and more than 18,000 plan participants. His management responsibilities include business development, marketing and day-to-day supervision of both the retirement plan services and wealth management divisions. As a consultant, Mr. Morris manages vendor searches, implementation timelines, conversion teams, plan design, administration, industry analysis and communication plans. He oversees board training and fiduciary services to ensure clients are compliant with fiduciary standards and best practices. Vince has earned the PLANSPONSOR Retirement Professional (PRP) designation and the Accredited Investment Fiduciary (AIF®) designation. He is also a member of the Society of Human Resources (SHRM) and the American Society of Pension Professionals Association (ASPPA). Bukaty Companies became a member firm of National Retirement Partners (NRP) in 2006 and Vince holds the Series 6, 7, 24, 63 and 65 licenses.

Paul D'Aiutolo is Vice President of Investments at UBS. He has been in the qualified plan industry since 1993, which includes working as a 401(k) plan administrator and as an ERISA consultant in both the Retail and Institutional investment communities. Paul provides comprehensive fiduciary services, including fund selection, ongoing monitoring, vendor searches, annual trustee reviews and employee education services to Corporate Retirement Plans. He also serves on various committees, including UBS Institutional Consulting Group's 401(k) Sub-Committee, Center for Due Diligence Steering Committee, Agenda Committee for the American Society of Pension Professionals and Actuaries Annual 401(k) Sales Summit Conference and Prudential's Financial Advisory Council. Paul has been selected by *PLANSPONSOR* and *planadviser* Magazines as a finalist for the 2009 Retirement Plan Adviser of the Year, has been honored since 2006 by *PLANSPONSOR* Magazine as one of the best in the industry and nominated by *the 401k Wire* as one of the industry's most influential people. He holds both the Accredited Investment Fiduciary (AIF) Designation, awarded by the Katz School of Business and the Center for Fiduciary Studies and the Plan Sponsor Retirement Professional Designation (PRP) awarded by the Plan Sponsor Institute. Paul graduated from St. John Fisher College with a Bachelor of Science Degree in Accounting. He holds NASD series 7, 8, 31, 66 licenses and NY State Life, Accident and Health Insurance licenses.

Joshua P. Itzoe is a Principal of Greenspring Wealth Management, a Maryland-based registered investment advisory firm and professional independent fiduciary. He leads the firm's institutional advisory practice, which provides fiduciary governance consulting and serves as an ERISA-defined "Investment Manager" to qualified retirement plans. Mr. Itzoe is the author of the popular book, *Fixing the 401(k): What Fiduciaries Must Know (And Do) To Help Employees Retire Successfully*, and has written about fiduciary responsibility for *Benefits & Compensation Digest*. Josh also publishes the "Fixing the 401(k)" blog and is an acknowledged authority as well as a frequent speaker on the topics of 401(k) plans and fiduciary matters. He has been quoted extensively in publications such as *The Wall Street Journal*, *SmartMoney Magazine*, *Kiplinger's Retirement Report*, *Wealth Manager Magazine*, *The Baltimore Examiner*, *Journal of Financial Planning*, *Investment Advisor*, *Registered Rep*, *PLANADVISER Magazine*, *Financial Advisor* and *National Underwriter Life & Health*. Mr. Itzoe graduated with honors from Wake Forest University with a Bachelor of Arts degree and has served as an Instructor for the Community College of Baltimore County in the area of financial planning. He is a CERTIFIED FINANCIAL PLANNER™ and an Accredited Investment Fiduciary®.

H

Expanding Your Business While Corporations Are Downsizing

-Jim Langenwalter, Chief Business Development Officer, RolloverSystems

-Robert L. Francis, COO, National Retirement Partners, Inc

-Charles Epstein, Founder, The 401k Coach Program

Jim Langenwalter is the Chief Business Development Officer at RolloverSystems, Inc. (RSI), an independent provider of rollover services for retirement plan providers, advisors and third party administrators. Jim manages the Institutional and Advisor Group business focused on designing programs to efficiently increase asset capture while

reducing cost. Prior to joining RSI, he was the CEO of Mid-Market America (SaveSimply) which was acquired by RSI to provide asset retention/transfer agency capabilities. He also held Senior Management Positions focused on product distribution through direct and indirect channels at Mellon Bank, Federated Investors, Carnegie Group, SMS Consulting and the Mellon Bank Datacenter (Fiserv). Jim has an MBA from the University of Pittsburgh and a B.S. degree from West Virginia University.

Robert Francis is the Chief Operating Officer for National Retirement Partners (NRP). Bob began his career in the retirement services industry after graduating from Eckerd College with a B.S. degree in American Studies. He joined Aetna Retirement Services in 1980 as a Pension and Financial Services Account Executive. Bob was appointed Managing Director of Aetna Capital Management in 1993 and then became the Senior Vice President responsible for National Sales at Aetna Retirement Services. Mr. Francis was then named President of the Retirement Services Corporate Markets, responsible for financial management, product development, marketing, sales and client relationship management. He continued in this position after the sale of Aetna Retirement Services to ING and was subsequently named President of Institutional Distribution & Client Relationship Management for all of ING's worksite markets, including employee benefits, corporate, government and nonprofit retirement markets. Additionally, he assumed overall responsibility for ING Financial Advisors, LLC, a broker/dealer with over 2,300 registered representatives. Mr. Francis retired from ING in January 2005 and was retained by Prudential Retirement Services for a one year exclusive consulting assignment before joining NRP.

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.

- I*
- Using Non-Standard Plan Design To Solve Personal & Business Issues***
- Allen L. Cairns (Moderator), AVP, Sr. Relationships Mgr, TPA Services, John Hancock Retirement Plan Services
 - Daniel Kravitz, President, Kravitz, Inc.
 - Gregory Matthews, CEO, Matthews Benefit Group, Inc. & Editor, 401(k) Advisor (CCH Publication)
 - Stephen R. Rosen, President, Stephen H. Rosen & Associates, 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 throughout the U.S. Allen also oversees the activities of TPA Regional Marketing Directors in each of John Hancock's Regional Sales Territories. He has over twenty years experience in the retirement plans industry, primarily as managing and sales partner in a "producing" TPA practice. Mr. Cairns draws on his technical background of providing compliance and administrative services for Defined Contribution and Defined Benefit plans, as well as his experience in placing qualified plan investments, to promote the interests and needs of John Hancock's key TPA relationships. 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 facilitates the communication of TPA value in all market segments, including the Broker Dealer channel.

Daniel Kravitz is president of Kravitz, the largest independent firm of retirement consultants headquartered in Southern California, specializing in the design and administration of virtually every type of retirement plan. Daniel oversees the daily operations and spearheads a collaborative management team of like-minded industry experts who are dedicated to excellence in quality. As a specialist in retirement plan design, he has successfully revised many programs to include a Cash Balance Plan, which resulted in larger contributions for executives. His teaching and technical skills have helped to ensure the smooth implementation and communication of his clients' 401(k) and Cash Balance plans. Daniel is a graduate of the University of California, Davis, and holds the designation Certified Pension Consultant (CPC) from the American Society of Pension Actuaries. He is a nationally recognized speaker on the topics of plan design & administration and currently serves on the board of the National Institute of Pension Administrators (NIPA).

Gregory Matthews is a principal and senior benefit consultant with the Florida-based Matthews Benefit Group, Inc. He oversees the firm's technical resource department and currently writes and edits the monthly *401(k) Advisor* newsletter, a publication of CCH. Mr. Matthews is the past chair of the IRS Gulf Coast EP/EO Liaison Council and has participated in AICPA, ASPPA, ABA and ALI-ABA national tax/benefits programs. His firm's recently-completed book on 403(b) plans, published by Aspen Law & Business was released in May 2009. He authored the *Payroll Answer Book* and *Flexible Benefits*. He also co-authored the *Cobra Advisor* and *Pension Answer Book: Forms and Worksheets* for Aspen Publishers. Additionally, Mr. Matthews constructed and taught Course 6 of the American Institute of CPAs' *Compensation and Benefits* in the Tax Certificate of Education Program. Gregory is a member of the Florida Institute of Certified Public Accountants, the American Institute of Certified Public Accountants, National Institute of Pension Administrators (NIPA), the Profit Sharing Council of America and the American Society of Pension Professionals & Actuaries. Gregory is a graduate of the University of Tampa (mathematics) and completed his accounting and mathematical studies at Strayer University and American University, Washington, D.C.

Stephen H. Rosen is an independent consulting actuary specializing in the design and implementation of qualified retirement plans. He founded Stephen H. Rosen & Associates in 1982, a firm that provides on-going consulting and administrative services to more than 800 qualified retirement plans. Steve was also the founder of Haddon Strategic Alliances, a firm that formed alliances with insurance companies and mutual fund families to provide daily valuation capabilities, fiduciary compliance, employee education and registered investment advice to participants of qualified retirement plans. Both corporations are wholly-owned subsidiaries of National Investment Managers, Inc. (NIVM), a nationally recognized and publicly traded consolidation of independent pension firms. Along with Steve's role as President of Stephen H. Rosen & Associates, he serves in the capacity of Sr. Vice President of Business Development for NIVM. He has lectured at numerous actuarial conferences and has been a frequent speaker for tax, insurance and accounting associations. Steve has co-authored several books including an *Accountant's Guide to Employee Benefit Plans*, is on the editorial board for the *Journal of Financial Service Professionals*, and has published articles in *Taxation for Accountants* and the *Pennsylvania CPA Journal*. He has served on the faculties at the Institute of Employee Benefits and The American College in Philadelphia and has been called upon to offer court testimony as an expert in developing valuations of employee benefits. A graduate of Rutgers University, Steve continued his education at the Wharton School and the University of Iowa. He is an Enrolled Actuary, Fellow of the Conference of Consulting Actuaries, Certified Pension Consultant, Board Member of the American Academy of Actuaries and Past President of the American Society of Pension Professionals & Actuaries (ASPPA). He also is the Founder and Past President of the ASPPA Benefits Council of the Delaware Valley and continues to serve as one of its Board Members.

Tuesday, October 6, 2009

4:00 – 4:30 pm

Exhibition Area

Networking Break

4:30 – 5:30 pm

D&E

Retirement Income Portfolio Construction

- Keith Diffenderffer (Moderator), Founder & President, Endowment Income, LLC
- Robert Shapiro, VP, Alternative Investments, State Street Global Advisers
- Craig Israelsen, Ph.D., Associate Professor, Brigham Young University & Principal, Target Date Analytics LLC
- Garth Bernard, President & CEO, Sharper Financial Group

Keith Diffenderffer is Founder and President of Endowment Income, LLC. Keith has over two decades of investment advisor experience with PaineWebber, Merrill Lynch and AG Edwards. He has been a leader in predicting the inclusion of real and alternative asset classes with integrated multi-asset portfolios, the abandonment of traditional earned income distributions for “new rules for distribution” and credited with coining the term *Long Duration Income (LDI)* to describe inflation adjusted real income. He is a graduate of Tulane University and attended the Graduate School of Business at San Diego State University.

Robert Shapiro

Craig L. Israelsen, is an Associate Professor at Brigham Young University in Provo, Utah where he teaches Personal and Family Finance. He holds a Ph.D. in Family Resource Management from Brigham Young University. Craig received a B.S. in Agribusiness and a M.S. in Agricultural Economics from Utah State University. Primary among his research interests is the analysis of mutual funds and the design of investment portfolios. Craig writes monthly for *Financial Planning* magazine and is a regular contributor to the *Journal of Indexes* and *Horseshmouth.com*. His research has also been published in the *Journal of Financial Planning*, *Journal of Asset Management (U.K.)*, *Journal of Performance Measurement*, *Asia Financial Planning Journal (Singapore)*, *Journal of Family and Economic Issues*, and *Financial Counseling and Planning*. Craig is a principal at Target Date Analytics LLC, a firm that has developed indexes for the benchmarking and evaluation of target date/lifecycle funds. He is also the developer of 7Twelve, a multi-asset, global portfolio.

Garth A. Bernard is Founder and CEO of the Sharper Financial Group, a consulting practice specializing in pricing and design of retirement income solutions. He is also President and COO of Thrive[®], a firm that markets and distributes a retirement income selling system that is supported by a web-based platform for delivering solutions that guarantee income while growing assets. Additionally, Garth is a Principal of Retirement Income Solutions Enterprise. RISE[®] helps advisors profitably educate, win and satisfy more clients with compelling retirement solutions delivered via a process called Mature Simplicity[™]. He has over 25 years of experience in the US &

Canadian financial services industries and is widely recognized as an expert in the field of retirement income solutions and annuities. Mr. Bernard has written articles on both subjects and is often quoted in national and industry media. He has been a frequent speaker and participant at retirement industry conferences and serves on numerous retirement industry committees. Prior to launching his own company, he was a senior executive at MetLife where he was responsible for developing retirement solutions including a broad suite of investment and insurance products and for product management of several annuity product lines across MetLife's retail distribution channels. Garth also held executive level roles at Keyport Life, ReliaStar Northern Life, Providian Capital Management, Transamerica and National Life of Vermont where he had responsibility for various functions including marketing and product management, asset-liability management, reinsurance pricing and customer relationship marketing for life and annuity lines. Mr. Bernard is Past President of the International Association of Black Actuaries. He has been a Member of the American Academy of Actuaries for over 20 years and holds a Masters degree in Mathematics from the University of Waterloo, Canada.

F&G

The Future is Now: ETFs in 401(k) Plans

-Tony Ferreira (Moderator), Managing Director, Cogent Research

-Greg Porteous, National Sales Manager, iShares 401(k),
Barclays Global Investors

-Mike Vogel, VP, Strategic Delivery Services, Wealth Management, SunGard

-Michael P. Kiley, President, PAi

-Dick Darian, EVP, Chief Marketing Officer, NRP

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.

Michael F. Vogel is a VP for SunGard's Wealth Management business unit. He is responsible for the development and delivery of integrated solutions designed to help customers acquire, service and grow their client relationships. Mike joined SunGard in 2006 as part of SunGard Transaction Network (STN). In his prior role as VP of Integration Services, he was responsible for the successful delivery of large scale solutions for STN, a trade automation, compliance and connectivity solutions. STN links institutions throughout the financial services value chain, facilitating securities transactions, including domestic and foreign equities, fixed income, mutual funds, money market funds, CDs and commercial paper. Prior to joining SunGard, Mr. Vogel spent eleven years at Hewitt Associates creating and managing trading operations for their DC clients. Mike earned his undergraduate degree from the University of Northern Iowa and his MBA from Northwestern University's Kellogg School of Management.

Michael Kiley is the CEO and founder of PAi, a full-service 401(k) administration and payroll processing firm for small businesses nationwide. With \$2.2 billion in assets under administration, PAi services more than 13,000 employers and over 250,000 employees. Recognized as a visionary in the 401(k) field, Michael has more than 25 years of retirement industry experience. Since founding PAi in 1983, he has been devoted to building a company based on a solid platform of manageable and steady growth along with technological innovation and superior customer service. Mr. Kiley is a member of ASPPA, CIKR and IPPA. He is currently using his expertise in the retirement industry to help shape the discussion around the future of America's retirement system.

Dick Darian is a member of NRP's management team, focusing on advisor recruiting, marketing and member firm practice management. A retirement focused broker dealer with 150 offices in 39 states, NRP is one of the largest distributors of corporate retirement plans. Dick began his retirement industry career at Mutual Benefit Life in 1982 where he led the development and distribution of one of the nation's first 401(k) products. Mr. Darian joined Williams, Thacher and Rand, a small regional NYC based benefit consulting firm, in 1986 to build and manage the firm's retirement consulting group. After 14 years as a practitioner, he joined ReliaStar Financial and shifted focus to the product manufacturing side. After ReliaStar was sold to ING in 2001, Dick joined MFS as the director of national sales and retirement services. When MFS was sold to Sun Life in 2006, he joined NRP.

H

What Worries Retirement Advisors Today

-Neil Anderson (Moderator), Reporter, The 401k & MF Wire

-Scott Everhart, President, Everhart Financial Group, Inc.

-Ken Ulrich, Sr. VP, Complete Pension Services

-John Kellar, VP Investments, Retirement Plans Consultant, Wells Fargo
Advisors

-Brian Ward, Managing Director-Investment Officer, Sr. Institutional Consultant,
Ward Financial Advisory of Wells Fargo Advisors

Neil Anderson is a reporter for The 401kWire and MFWire. Neil focuses on intermediaries in the defined contribution marketplace as well as the stable value industry. Previously, he worked as a string reporter for Suburban News Publications, where he covered school districts as well as local politics and community events. Mr. Anderson holds a Bachelor of Arts degree in Economics and Political Science (with a focus in International Relations) from Williams College in Williamstown, Massachusetts. In addition to contributing articles and editing Williams College's campus publications, he also wrote movie reviews and op-eds.

Scott Everhart is the President and founder of Everhart Financial Group, Inc. Scott has specialized in the retirement plans since entering the financial planning field in 1991. He has extensive experience in the advisory area, including plan design, investment selection, participant education, cost control and fiduciary liability protection. As a nationally recognized expert on the topic of fee transparency and revenue sharing, Scott is a frequent guest lecturer at workshops and industry conferences. Mr. Everhart has been quoted in numerous publications, authored many articles and appeared on national networks. His organization was nominated as the Retirement Plan Adviser Team of the Year by *PLANSPONSOR* magazine. Scott was named one of the nation's "20 Rising Stars of Retirement Plan Advisors" by *Institutional Investor News* in 2007. He was also recognized by *Business First* as a member of the Forty Under 40 Group in 2005. Scott has earned the Accredited Investment Fiduciary® (AIF®) designation, illustrating knowledge & competency in the area of fiduciary studies, and the CERTIFIED FINANCIAL PLANNER® certification. Scott received a Bachelor of Science degree, Magna Cum Laude, from Kent State University, with majors in Finance and Business Management. He serves on the Board of Directors of Farmers Citizens Bank and The Entrepreneurs' Organization-Columbus. Scott is also a member of the Financial Planning Association (FPA), Financial Executives International (FEI) and the Dublin (OH) Chamber of Commerce.

Ken Ulrich is a Senior Vice President with Complete Pension Services, Inc., a NRP member firm located in Southern California. With more than two hundred plans under management, the firm provides extensive consulting services and Ken has more than two decades of experience in the retirement plans industry. Ken also has an extensive marketing background and held senior marketing positions with Procter & Gamble and Mattel prior to entering the financial services industry. In addition to his AIF and PRP designations, he earned his B.S. and MBA degrees from the University of Southern California.

John P. Kellar is a VP Investments and Retirement Plans Consultant with Wells Fargo Advisors. John entered the securities industry in 1986 and joined Wachovia Securities (now Wells Fargo Advisors) in 1998. He has been actively involved with the retirement plans market for over two decades. Mr. Kellar has extensive 401(k) and 403(b) plan design and employee education experience. He has completed training with the Center for Fiduciary Studies and has satisfied all requirements for the Accredited Investment Fiduciary designation.

Brian Ampferer Ward, Managing Director & Investment Officer with Wells Fargo Advisors, has been working with retirement programs since 1992. He manages Ward Financial Advisory, a nine-member team providing a variety of investment services to individuals, corporations and institutions. Brian has expertise in financial strategies, estate planning, investment policy formulation, asset allocation analysis, performance analysis, corporate retirement plan design, retirement plans fee analysis and fiduciary performance monitoring. His investment career began with Kidder, Peabody & Company, which was later acquired by PaineWebber, Inc., where he received national recognition in the PaineWebber Pace Setter Club. A founding member of the Retirement Exchange, Brian is a frequent guest speaker at nationwide conferences. He has written numerous articles on retirement planning, fiduciary responsibility and ERISA compliance. Brian is currently a member of the firm's Premier Advisor program – Wells Fargo's highest professional recognition program. In addition to being a recent finalist for *PLANSPONSOR* Magazine's "Advisor of the Year" award, Brian was selected for Barron's Winner's Circle Top 100 Advisors in 2007 and was one of three finalists for the 2009 ASPPA 401(k) Leadership Award. He earned his bachelor's degree from Christian Brother's University and his MBA from Vanderbilt University. Brian received advanced instruction in Capital Market Theory from the University of Virginia's Darden Business School as well as training in fixed-income analysis from St. John's University.

I ***Fiduciary Oversight: How To Structure An Effective Retirement Plans Committee***

-Randy Long, Managing Principal, SageView Advisory Group

-Jeff Gratton, Corporate Retirement Plan Consultant, SageView Advisory Group

Randall C. Long is the founder and CEO 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 plan 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.

Jeff Gratton is a Corporate Retirement Plan Consultant for Sage View 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. Jeff is responsible for the delivery of quality retirement plan solutions to small and mid-sized organizations. He is passionate about partnering with plan fiduciaries to mitigate risk by assisting with plan design, compliance, investment selection and monitoring processes. Jeff uses

SageView's proprietary analytical tools to deliver high quality retirement programs to plan sponsors and their participants. Mr. Gratton has been providing retirement plan solutions for over nine years. Prior to joining SageView, he was Director of Retirement Plan Services at UMB Financial Advisors. During his tenure at UMB, Jeff built the RPS division from the ground up, providing consulting services to over 60 retirement plans. He graduated from the University of Missouri with a BS in Business Administration and is a graduate of Rockhurst University's Executive Fellows MBA program in 2007.

5:30 – 6:30 pm

Exhibition Area

Cocktail Party

Wednesday, October 7, 2009

6:30 – 7:30 a.m.

Conference Center/Plaza **Breakfast**

7:30 – 8:30 am

D&E **KEYNOTE:**
The DC System: Never So Strong, Never So Fragile
-David Wray, President, Profit Sharing/401(k) Council

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.

8:30 – 8:45 am

Exhibition Area **Networking Break**

8:45 – 9:45 am

D&E ***Customizing Your Own QDIA Asset Allocation Solution***
-Michael Case Smith (Moderator) Target Date Manager, Avatar Associates, LLC
-John Blossom, President & CEO, Alliance Benefit Group of Illinois
-Jeff Gratton, Corporate Retirement Plan Consultant, SageView Advisory Group
-Jason C. Roberts, Partner, Reish & Reicher

Michael Case Smith began his career in asset management with Trust Company of the West in London, working seven years in the firm's Los Angeles headquarters. He briefly joined TCW spin-off GuidedChoice.com, an investment advice tool under the direction of Nobel Laureate Harry Markowitz. In 2000, Michael re-joined TCW colleagues to design the fully discretionary 401(k) business method that was the basis of the Department of Labor's SunAmerica Advisory Opinion and, in parts, the basis of the Pension Protection Act of 2006. As architects of

"autopilot 401(k)", Michael and his colleagues helped develop the managed investment programs for AIG, New York Life, Great West Life and J.P. Morgan. Most recently, he was Director of Index and Allocation at Zacks Investment Management. Mr. Smith was responsible for \$900mm in ETF and UIT products, including TD Ameritrade's top performing lifecycle ETFs. He is a frequent market commentator on CNBC's "Power Lunch" and "Closing Bell". Michael holds a BA from UCLA, studied international law at the London School of Economics and received an MBA from the University of Notre Dame.

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.

Jeff Gratton is a Corporate Retirement Plan Consultant for Sage View 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. Jeff is responsible for the delivery of quality retirement plan solutions to small and mid-sized organizations. He is passionate about partnering with plan fiduciaries to mitigate risk by assisting with plan design, compliance, investment selection and monitoring processes. Jeff uses SageView's proprietary analytical tools to deliver high quality retirement programs to plan sponsors and their participants. Mr. Gratton has been providing retirement plan solutions for over nine years. Prior to joining SageView, he was Director of Retirement Plan Services at UMB Financial Advisors. During his tenure at UMB, Jeff built the RPS division from the ground up, providing consulting services to over 60 retirement plans. He graduated from the University of Missouri with a BS in Business Administration and is a graduate of Rockhurst University's Executive Fellows MBA program in 2007.

Jason C. Roberts, Esq., AIFA® is a partner of the law firm of Reish & Reicher, specializing in employee benefits and securities regulation. He counsels broker-dealers, registered investment advisers (RIAs), hedge funds, private equity funds, retirement plan sponsors and plan providers in ERISA and investment-related matters. Jason represents clients in federal and state court at the trial and appellate level (including the United States Supreme Court) and in arbitrations before FINRA. He also counsels clients involved in government enforcement proceedings and employment disputes. Jason has published numerous articles on fiduciary best practices, ERISA compliance and securities regulation. He is a nationally recognized speaker on issues such as fiduciary concerns, the efficacy of retirement savings programs and service provider due diligence and disclosure requirements. Jason is frequently quoted by both professional and public publications, including *The Wall Street Journal*, *InvestmentNews*, *Dow Jones News*, *Ignites*, *PLANSPONSOR Magazine*, *PlanAdviser Magazine*, *Institutional Investor*, *Fund Action*, and *FSI Voice*. He received his B.S.B.A. in Finance & Banking from the University of Missouri and his J.D. from the University of California, Los Angeles (UCLA).

F&G

How To Use The BrightScope Rating To Grow Your Business:

-Mike Alfred, Co-Founder & CEO, BrightScope, Inc.

-Ryan Alfred, Co-Founder & President, BrightScope, Inc.

Mike Alfred is the Co-Founder and CEO of BrightScope, responsible for the strategic vision and leadership of the company. Previously, Mr. Alfred was the Co-Founder and Portfolio Manager of Alfred Capital Management LLC, an independent registered investment firm located in La Jolla, CA. He has been a Financial Advisor and Portfolio Manager since 2003. Prior to founding Alfred Capital Management, Mike founded or served in top executive management roles at several companies, including The Firehouse Brewing Company, Simple Living Records and A&R Entertainment LLC. He is proficient in the design and implementation of cutting-edge business models, marketing strategies and partnerships that facilitate growth for small enterprises. Mike is widely recognized as a financial expert and has appeared on or been quoted in *Fox Business News, The Wall Street Journal, BusinessWeek, US News & World Report, CNN/Money Magazine, Pensions & Investments, Employee Benefit Adviser* and *The San Diego Business Journal*. In addition to work endeavors, Mike and his brother, BrightScope President Ryan Alfred, teach financial literacy to minority students through the Links Achievers Program, the Pathways to College Network and Jack and Jill of America. They also teach the Stock Market Game to high school students at Cathedral Catholic High School and San Diego High School. Mike received his bachelor's degree from Stanford University.

Ryan Alfred is Co-Founder, President and Head of Product Development at BrightScope, an independent quantitative 401k ratings firm. He has invested many years in analyzing 401k filings and brings a strong background in financial engineering to the firm. Before joining BrightScope, Ryan was the Co-Founder and Chief Compliance Officer of Alfred Capital Management LLC, an independent registered investment firm located in La Jolla, CA. Along with three years of additional wealth management experience, Ryan has a strong grasp of financial regulatory topics. He is also actively engaged in the debate in Washington DC about issues relating to regulation of the defined contribution plan marketplace. Mr. Alfred has been quoted in the *Wall Street Journal, Employee Benefit Adviser, DC Focus* and several other industry publications. In addition to his work endeavors, Ryan and his brother, BrightScope CEO Mike Alfred, teach financial literacy to minority students through the Links Achievers Program, the Pathways to College Network, and Jack and Jill of America. Ryan and Mike also teach the Stock Market Game to high school students at Cathedral Catholic High School and San Diego High School. Ryan received his bachelor's degree in Economics from Harvard University.

9:45 – 10:00 am

Exhibition Area

Networking Break

Wednesday, October 7, 2009

10:00 – 11:00 am

D&E

***How To Grow Your Business Through Broker of Record Changes:
A Bull Market With Legs***

- Stace Hilbrant (Moderator), Managing Director, 401kAdvisors LLC
- Mike DiCenso, National Practice Leader, Gallagher Retirement Services
- Dave Kulchar, EVP, Director of Retirement Plan Services,
Oswald Financial, Inc.

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 (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.

Mike DiCenso is the National Practice Leader for Gallagher Retirement Services and President of GBS Investment Consulting, LLC. His responsibilities include: Vision/Strategy, Implementation, Compliance Process Development, Sales/Marketing Management, Product Development, Technology Development, Service Delivery and Acquisitions. With a primary focus in the retirement plans area, Mr. Di Censo has supplied executive management services for product providers, banks and consulting firms for more than sixteen years. 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. In 2008, Mr. DiCenso was recognized as one of the "Most Influential" people in the 401(k) industry by 401kWire Magazine.

Dave Kulchar is the Executive Vice President and Director of Retirement Plan Services at Oswald Financial, Inc. Mr. Kulchar established the retirement plan division at The Oswald Companies in 1999 and currently directs and manages its strategic operations. The firm's primary focus is on retirement plans design, implementation, service, education and creatively assisting plan sponsors with their needs. Dave has over 25 years of experience in the retirement plan industry and is nationally recognized as a qualified retirement plans expert. He has been selected as one of the top 20 advisors in the country by Plan Sponsor magazine for the past three years. He is also an Accredited Investment Fiduciary™, a Plan Sponsor recognized Retirement Professional and a Registered Investment Advisor. Dave is a frequent speaker at retirement plans industry events and serves on the advisory boards of both retirement plan providers and associations. Mr. Kulchar graduated from Ohio State University with a Bachelor of Science degree in Business Administration and Finance. He is also a graduate of the General Electric Financial Management Program and served as President and Vice President of that association. Dave has received a Group Management degree and Employee Benefits degree from LIMRA International, Inc. His licenses include the Series 7, 63, 65. He is also Life, Health & Annuity licensed.

Wednesday, October 7, 2009

11:00 am

D&E

Raffle Prizes

Grand Prize Luxury Ranch Vacation Sponsor Paradigm Capital Management

The CFDD's 2009 Advisor Conference Grand Prize Luxury Ranch Vacation is a dream getaway for two at Montana's top rated Triple Creek Ranch. Other than advance conference registration, there are no eligibility requirements for the Grand Prize. Attendees must be present at the drawing to win the prize on Wednesday, 10/7/09. For more information on the Triple Creek Ranch, visit: <http://www.triplecreekranch.com>.

Photo-Ops

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