

CENTER FOR DUE DILIGENCE
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CFDD 2010 ADVISOR CONFERENCE
SPEAKER BIOS
(10/2/10)

NEW AGE MARKETING:
What Worked In The Past Is No Longer Effective

October 6-8, 2010 (Wednesday-Friday)
The Chicago Fairmont Millennium Park Hotel
Chicago, IL

Tuesday, October 5, 2010

3:00 – 9:30 pm

Imperial Foyer
B-2 Level

Conference Registration Desk Opens

7:00 – 9:30 pm

Fairmont Chicago Hotel
Moulin Rouge Room
Lobby Level

Kick-Off Party, Awards & Prizes
Sponsored By:
New York Life Retirement Plan Services

- Music, Food, Cocktails & Entertainment
 - His & Hers 50's Attire Awards
 - Twist Contest
 - Hula Hoop Contest
-

CONFERENCE PROGRAM/ACTIVITIES

Wednesday, October 6, 2010

6:30 – 7:30 am

Imperial Ballroom

Registration & Breakfast

7:30 – 7:45 am

Int'l Ballroom

Introduction & Day One Highlights

7:45 – 8:45 am

Int'l Ballroom

KEYNOTE:

Washington Update

-Steve Saxon, Chairman, Groom Law Group

Steve Saxon is the Chairman of the Groom Law Group. Following his graduation from Georgetown University Law School and his undergraduate degree from Colgate University, Steve joined the firm in 1979. Mr. Saxon leads the firm's special practice groups on pension plan investments, 401(k) plan administrative issues and investment management matters. Among other things, these groups focus on the ERISA, securities, banking and tax issues that arise in connection with the offering of products to employee benefit plans. Steve works on a wide variety of administrative, litigation and legislative matters involving tax-exempt organizations and ERISA. As a specialist in matters relating to Title I of ERISA, he has obtained numerous advisory opinions and exemptions. Steve also represents tax-exempt clients in IRS audits and appeals procedures, as well as restructuring non-profit organizations to address unrelated business income tax and other issues. In addition, he has worked on numerous DOL audits of plans and financial institutions that service plans. Steve has been selected by his peers to be included in "Best Lawyers in America," is top ranked by Chambers and was recently named as one of the 20 most influential persons in the retirement services industry. When he is not working on behalf of his clients, Steve is actively involved with charitable endeavors.

8:45 – 9:15 am

Imperial Ballroom

Networking Break

Wednesday, October 6, 2010

9:15 – 10:15 am

Int'l Ballroom

ERISA Litigation & Trend Update:

-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.

Gold

Cross-Selling Strategies & ERISA Compliance:

Avoiding The Regulatory Crosshairs

-Jason Roberts, Partner & Co-Chair Financial Services Group, Reish & Reicher

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).

Crystal

Leveraging Centers Of Influence

- Bob Clark, Managing Director, Retirement Services, The Bostonian Group
- Chip Hardy, Principal & Co-Founder, PrimeTRUST Advisors
- Troy Hammond, President & CEO, Pensionmark

Bob Clark is a Sr. VP, and Managing Director of Retirement Services at the Bostonian Group. Focusing on Employee Benefits, Retirement Services, Executive Compensation, Property & Casualty and HR Services, the Bostonian Group is one of the region's premier consulting firms. Mr. Clark provides strategic direction and cultivates new consulting relationships for Bostonian Group's Retirement Services practice. Bob has extensive experience in all aspects of retirement plans management, including plan design, investments, fiduciary responsibility, cost containment and employee communication. He is frequently interviewed on retirement plan trends, active on the conference circuit and has authored numerous articles for a variety of business publications. Bob has more than two decades of retirement industry experience. Prior to joining Bostonian Group in 2005, he worked in a variety of positions for UBS, New York Life Investment Management and CIGNA, including 401(k) sales & marketing, pension investment consulting and retirement plan consulting. Bob is an Accredited Investment Fiduciary (AIF) from The Center for Fiduciary Studies in association with the University of Pittsburgh Joseph M. Katz Graduate School of Business. He also holds the FINRA Series 7, 63 and 65 licenses.

Chip Hardy is a Principal and Co-Founder of PrimeTRUST Advisors, an independent, fee for services, retirement plan consulting and investment advisory services firm specializing as a fiduciary "coach" for plan sponsors. Mr. Hardy's employee benefit experience includes money management, administration, trustee, actuarial, plan design and investment advisory services. Chip's services include qualified plans, employee communications and foundations/endowments. His nearly two decades of financial services experience led to the founding of PrimeTRUST advisors. Chip began his financial services career in 1989 as a commercial relationship manager with C&S bank of SC, now part of Bank of America. He joined the Institutional Trust division of BB&T of SC in 1999 and focused on retirement plans, asset management and corporate trust. During his time at BB&T, he was a divisional leader for all five of his years in that capacity, an acknowledgement earned by only 1% of all BB&T's consulting personnel. Chip subsequently joined American Pensions, Inc. as a Senior Vice President. In this role, he was responsible for the Sales and Marketing of their independent registered investment advisory services as well as the retirement plan administrative and record keeping services. Mr. Hardy has authored numerous articles and is widely quoted by local, regional and national periodicals. He is also active on the speaking circuit, including various human resources and accounting chapters in the southeast as well as national peer group conferences. Chip is a member of ASPPA, PSCA and the Retirement Advisors & Designers of America. He is also an Accredited Investment Fiduciary (AIF) from The Center for Fiduciary Studies in association with the University of Pittsburgh Joseph M. Katz Graduate School of Business.

Troy Hammond is the President & CEO of Pensionmark, one of the nation's most recognized retirement plans consulting firms. Mr. Hammond has been providing advisory services to plan sponsors and individual investors for over two decades. Troy is a published author on Retirement Plans and has been acknowledged as a premier retirement plans consultant by the 401kWire, Institutional Investor and PlanSponsor Magazine. He has earned the CFP, AIF, PRP, CRPC and CRPS designations. Troy graduated from the University of California at Santa Barbara with a Bachelor of Arts Degree in Business Economics. Mr. Hammond is both an Investment Advisory Representative and a registered representative.

Regent

Credentials I: Which Ones & Why

- Kevin Mahoney (**Moderator**), VP, The Mahoney Group
At Merrill Lynch (*AIFA*)
- Larry E. Crocker, CEO, Fiduciary Consulting Group, Inc. (*PPC*)
- Ryan Madigan, VP, Corporate & Institutional Relationships,
First National Bank (*CIMA*)
- John Kellar, VP Investment Officer, Sr. Institutional Consultant,
Wells Fargo Advisors (*AIF*).

Kevin Mahoney is an Investment Associate with Merrill Lynch. Mr. Mahoney has almost two decades of experience in the financial services industry, including qualified & non-qualified retirement plans, liability driven investing and business services. Kevin has been recognized as an industry leader by PlanSponsor Magazine and the 401(k) Wire. He is also a frequent speaker at industry conferences. Mr. Mahoney is a Wealth Management Advisor (WMA) and has achieved the Certified Investment Management Analyst (CIMA) designation, as recognized by the Investment Management Consultants Association (IMCA). Kevin has also received the Accredited Investment Fiduciary Analyst® Designation through the Center for Fiduciary Studies, which teaches fiduciary standards of care and investment best practices designed for trustees and investment professionals. He is on the Board of Directors at Meals on Wheels in Rockland County, NY and is a member of the Investment Management Consultants Association. Kevin holds a B.A. in History and Economics from Fordham University.

Larry E. Crocker is the CEO of Fiduciary Consulting Group, Inc., an independent fiduciary governance and compliance consulting firm. The Tennessee-based firm serves advisors, retirement plan sponsors, fiduciaries and institutional clients throughout the eastern half of the United States. With over two decades of experience in the financial services industry, Mr. Crocker transitioned from advisor to consultant in 2004. Larry now focuses on the development and implementation of practices and procedures that identify and solve procedural prudence and fiduciary compliance problems in the management of retirement plans. He has hosted multiple workshops, training sessions and spoken at multiple venues on the topics of retirement plan governance, compliance, the changing regulatory environment, fiduciary roles, responsibilities, prudent practices and the new 403(b) regulations. Mr. Crocker holds the Accredited Investment Fiduciary Analyst™ designation from the Center for Fiduciary Studies at the University of Pittsburgh, Katz Graduate School of Business. He also holds the Chartered Retirement Plans Specialist™ and the Accredited Asset Management Specialist™ designations from the College for Financial Planning; the PlanSponsor Retirement Professional™ designation and the Professional Plan Consultant™ designation accredited by Robert Morris University in Pittsburgh. Mr. Crocker is a certification analyst for the Centre for Fiduciary Excellence (CEFEX) located in Toronto, Canada. He is also one of a small number of professionals that will accept an appointment as an Independent Fiduciary under ERISA [§ 402 / § 3(21)] to professionally manage a retirement plan. Additionally, Larry is a member of the American Society for Pension Professionals and Actuaries (ASPPA).

Ryan Madigan is a VP of Corporate & Institutional Relationships with the First National Bank of Omaha. In this role, Mr. Madigan is responsible for the comprehensive relationship management of the bank's key corporate & institutional retirement plan and institutional investment clients. After holding positions at Merrill Lynch and UBS, Ryan joined First National bank in 2009. He possesses a broad financial background with specific expertise in retirement plan services. Ryan is a Certified Investment Management Analyst (CIMA) through the Investment Management Consultants Association and Wharton School of Business. He also holds the Chartered Retirement Plans Specialist (CRPS) and Accredited Investment Fiduciary (AIF) credentials.

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.

Wednesday, October 6, 2010

10:15 – 10:30 am

Imperial Ballroom

Networking Break

10:30 – 11:30 am

Int'l Ballroom

How Not To Get Sued

-David Witz, Managing Director, FRA/PlanTools

-Larry H. Goldbrum, General Counsel & EVP, The SPARK Institute, Inc.

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™ customizable automated compliance system which automates the process for fiduciary governance, analytics and diagnostics. David's responsibilities include consulting engagements, expert witness services, business development, product design, and project management of FRA's software solutions. 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 29 years of investment, plan design, administration, and fiduciary consulting experience with Qualified and Non-qualified Deferred Compensation plans. He began his career with Principal Financial Group in 1981. In June 1986, he acquired Corporate Benefit Planning ("CBP") a third party administration, consulting, and investment advisory firm which he sold in 1996. Since then, David has held positions with four other national TPAs firms 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 School of Law, National Association of Bankruptcy Trustees and RADA. Recently he was appointed to the Board of Advisors for the Institute of Business & Finance (IBF). He was previously the host of a financial talk radio show on WWVA. David is a 1981 graduate of Penn State University with a Bachelor of Science degree in Economics, Insurance, and Real Estate. He has been awarded the ACCREDITED INVESTMENT FIDUCIARY® designation from the Center for Fiduciary Studies. He has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter (CLU) designations. His licensing previously included NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

Larry Goldbrum is the EVP and General Counsel of The SPARK Institute and RG Wuelfing & Associates. As Chairman of the Government Relations Committee, Mr. Goldbrum is responsible for policy positions and works to help resolve critical industry issues. Larry has provided leadership on retirement system policy issues, fee disclosure, best practices for the 403(b) industry, data records & standards for Lifetime Income Solutions and testified before the DOL and the US Congress. He has led the Institute's efforts on other initiatives, including the development of a proposal for a Universal Small Employer Retirement Savings Program. Additionally, Larry has prepared numerous comment letters to the IRS, DOL and SEC that have helped shaped the outcome rulemaking efforts. Before joining the Institute, Larry served as Chief Risk Officer and Sr. VP of Wachovia Retirement Services. He has over two decades of experience in the retirement plan industry, including six years of private

practice specializing in ERISA matters. Larry is a frequent speaker at retirement plan industry conferences and is often quoted in industry media. He received second place honors in the "Leadership" category of *Money Management Executive's* Fund Operations Awards in 2008. The *401(k) Wire* also named Larry as one of the 401(k) plan industry's most influential people in 2008 and 2009. Prior to joining the Institute and RG Wuelfing, Larry was a member of The SPARK Institute Board of Directors and a member of its Executive Committee. He also served on the American Bankers Association Council on Retirement & Employee Benefits and the American Bankers Association Retirement Services Conference Board. Larry is a member of the Washington, D.C. Bar. He received his law degree from the Vanderbilt University School of Law and a Bachelor of Business Administration degree from The George Washington University.

Gold

Too Good To Be True: Provide Participant Level Services & Cross-Sell Without Prohibited Transaction Risk

- David Snyder, CEO, Perspective Partners
- Bruce Ashton, Partner, Reish & Reicher
- Charles Epstein, Founder, The 401kCoach Program

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.

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.

Charles (Charlie) Epstein is the principal of Epstein Financial Group, LLC and Epstein Financial Services, an independent RIA. With over three decades of experience, Mr. Epstein provides corporate retirement plans consulting and wealth management services. Charlie is also the founder of The 401(k) Coach Program. Through a unique interactive curriculum, the program facilitates the development of client relationships, strategic alliances and systemized processes to deliver unique client experiences. His unique products and capabilities include: The 401k Coach Retirement Plan Solution™, The Wealthcare Manual™, The 5500 & Beyond™, The Position Marketing System™, The ERISA Plan Fiduciary Indemnification System™, The Bear Market Manager™ and The Paychecks for Life System™. For the past four years, 401k Wire named Charlie as one of the Top 100 Most Influential Individuals in the 401(k) Industry. He has also been featured in *The Creative Destruction* series and in the book, *Unique Process Advisors*, both by Dan Sullivan, The Strategic Coach (strategiccoach.com). Mr. Epstein maintains the CLU, ChFC and AIF designations.

Crystal

Developing Your Own Lists

- Gregg Fischer (Moderator), National Marketing/Project Manager,
Gallagher Retirement Services
- Mike Swallow, Sr. VP, CBIZ Financial Solutions, Inc.
- Michael Morris, Director Inst'l Consulting, Ross, Sinclair & Associates, LLC
- Matt Gulseth, Partner, Channel Financial

Gregg Fischer is the National marketing/Project Manager for Gallagher Retirement Services. In this role, Mr. Fischer provides marketing and product support, including industry & market research, collateral development, process management, advertising, compliance and vendor development. Gregg also manages the GRS Knowledge Management Platform which develops benchmarking, RFP and investment deliverables. Gregg has over sixteen years of marketing and management experience on both the carrier and advisor/consultant side of the business. He is a frequent conference speaker on a wide range of marketing and financial industry subjects. Gregg has also penned numerous articles for Industry publications. Mr. Fischer is an Accredited Investment Fiduciary (AIF) from The Center for Fiduciary Studies in association with the University of Pittsburgh Joseph M. Katz Graduate School of Business. He earned a Bachelor of Science degree in Communications with a Journalism major and Public Relations concentration from the University of Tennessee.

Michael J. Swallow is Vice-President and a Senior Retirement Plan Consultant for CBIZ Financial Solutions, Inc. Mr. Swallow is responsible for developing and implementing investment and fiduciary best practices on behalf of over one hundred clients with assets in excess of \$5 billion. Mike is responsible for developing CBIZ's proprietary fiduciary risk management process known as The Fiduciary Risk Manager™. The process was established to help individuals manage the personal liability associated with being a qualified plan Fiduciary. He was named by *401(k) Wire* as one of the "300 Most Influential DC Advisors" in 2009. Mike and his team have also been recognized by *PlanSponsor.com* as one of the "Best of the Best" retirement plan advisory teams in the United States. Prior to joining CBIZ, Mr. Swallow was employed in the audit practice of Ernst & Young, LLP. He holds the Chartered Financial Analyst (CFA) designation and is also a Certified Public Accountant (CPA). Benefiting from formal training applicable to investment fiduciary responsibility, Mike earned the Accredited Investment Fiduciary (AIF®) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh. Mr. Swallow was graduated with honors by John Carroll University with a degree in Accounting.

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.

Matt Gulseth is a Partner with Channel Financial in Minneapolis, MN, a National Retirement Partners member firm. Prior to his affiliation with Channel Financial and NRP Financial Mr. Gulseth was a leader of a qualified plan team at a large regional accounting firm. Matt was named as one of the 300 most influential plan advisors in the nation by the DCP institute in 2009 and has serviced retirement plan clients for over a decade. Matt is a Certified Financial Planner™, Attorney and Chartered Retirement Plan Specialist®. He is also Series 7, 63, 65 and insurance licensed. Mr. Gulseth obtained his Law Degree from the University of Minnesota Law and a Bachelor of Science Degree in Engineering Management from the University of North Dakota.

Regent

Credentials II: Which Ones & Why

- Chuck Williams (**Moderator**), Managing Director,
Sheridan Road Financial (*CRPS*)
- Ken Ulrich, Sr. VP, Complete Pension Services (*PRP*)
- Rick Unser, Retirement Services, Lockton Financial (*QPFC*)

Chuck Williams is a Managing Director with Sheridan Road Financial. In that role, Mr. Williams focuses on Sheridan Road's retirement plans consulting business. Prior to joining Sheridan Road, Chuck headed the national corporate retirement practice for Leumi Investment Services. He was also involved with corporate retirement plan design, sales and implementation for domestic clients. As an Adjunct Professor at the School of Continuing Studies at Northwestern University. Mr. Williams teaches a Retirement Planning and Employee Benefits course to students studying to become Certified Financial Planners (CFP). Chuck is a Chartered Retirement Plans Specialist (CRPS), Accredited Investment Fiduciary (AIF), Accredited Asset Management Specialist (AAMS), Chartered Retirement Planning Counselor (CRPC) and a Certified Financial Planner (CFP). He holds his Series 6, 7, 24 and 66 licenses as well as his life and health insurance license. Chuck received his B.S. in Finance from DePaul University and his M.B.A. from the Kellstadt Graduate School of Business at DePaul University with a concentration in Marketing.

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.

Rick Unser is an ERISA Risk Management Consultant with Lockton Financial. Mr. Unser oversees Lockton's ERISA Risk Management practice in three Southern California offices. With more than 13 years of experience working with individuals and corporation, Rick specializes in identifying, managing and mitigating ERISA related risk in qualified retirement plans. He works closely with companies to develop retirement plans risk transfer programs, implement processes to protect fiduciaries, review investments, improve management and optimize plan design. Rick has earned several advanced retirement plan designations, which help in the development of customized and comprehensive client solutions. By leveraging his financial advisor experience with his expertise in the corporate retirement industry, he provides a depth of understanding at multiple levels. Rick was listed as one of the "Most Successful Advisers of the Year" by PlanAdviser Magazine in 2009. He graduated from the University of Virginia and in 2009

11:30 – 11:45 am

Imperial Ballroom

Networking Break

Wednesday, October 6, 2010

11:45 am – 12:45 pm

Int'l Ballroom

Stable Value: The Calm After The Storm

-Steven F. Dorval, Managing Director, Head of DC Investments
New York Life Investments

Steven Dorval is the Managing Director of Investment Services for New York Life Retirement Plan Services. In this role, Mr. Dorval serves as a member of the Retirement Plan Services senior management team. Formerly an equity analyst at a Boston-based registered investment advisor, Steven joined the company in 1999. Prior to that, he spent two years working in various operations type positions at a Boston-based investment advisor and the master trust division of a Boston-based bank. Steven graduated magna cum laude with a B.A. in English from Providence College. Mr. Dorval is a Chartered Financial Analyst, a member of the CFA Institute and the Boston Security Analysts Society, Inc.

Gold

Going Beyond Markowitz Mean-Variance

-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.

Crystal

Informational Marketing

-Gregg Fischer (Moderator), National Marketing/Project Manager,
Gallagher Retirement Services
-Brian J. Hanna, Sr. Relationship Manager, Everhart Financial Group, Inc.
-Steve Wylam, Partner, Capital Analysts of the Midwest, Inc
-Michael Morris, Director Inst'l Consulting, Ross, Sinclair & Associates, LLC

Gregg Fischer is the National marketing/Project Manager for Gallagher Retirement Services. In this role, Mr. Fischer provides marketing and product support, including industry & market research, collateral development, process management, advertising, compliance and vendor development. Gregg also manages the GRS Knowledge Management Platform which develops benchmarking, RFP and investment deliverables. Gregg has over sixteen years of marketing and management experience on both the carrier and advisor/consultant side of the business. He is a frequent conference speaker on a wide range of marketing and financial industry subjects. Gregg has also penned numerous articles for Industry publications. Mr. Fischer is an Accredited Investment Fiduciary (AIF) from The Center for Fiduciary Studies in association with the University of Pittsburgh Joseph M. Katz Graduate School of

Business. He earned a Bachelor of Science degree in Communications with a Journalism major and Public Relations concentration from the University of Tennessee.

Brian Hanna is the Sr. Relationship Manager for Everhart Financial Group, Inc., an Ohio-based independent retirement plan advisory firm. Serving in a multitude of capacities, Mr. Hanna joined the firm in 1997. In addition to formal training in investment fiduciary responsibility & due diligence, Brian has extensive experience in plan design, investment selection, cost control and participant education. He focuses on monitoring & increasing retirement plan service levels while acting as an ongoing intermediary between plan sponsors and their respective plan vendors. Mr. Hanna is also responsible for the relationship development and marketing initiatives of the firm. Content-driven marketing solutions successfully executed by Brian include educational workshops, retirement plan newsletters, speaking engagements and webinars. Brian has also contributed to numerous articles and is active on the conference circuit. He has participated as a guest lecturer at workshops presented with the U.S. Department of Labor, Ohio Society of CPAs and others. Brian acquired the Accredited Investment Fiduciary (AIF®) designation from the Center for Fiduciary Studies in association with the Joseph M. Katz Graduate School of Business at the University of Pittsburgh. He received a Bachelor of Science degree, Summa Cum Laude, from the Max M. Fisher College of Business at The Ohio State University, with a specialization in Finance. Mr. Hanna currently serves on the board of directors for the Miracle League of Central Ohio and volunteers his time as a mentor within the Franklin County Children Services network. Brian has also participated in missions to Mexico and Honduras, serving and ministering to those in need, along with assisting in the building of schools and homes.

Steve Wylam is a partner at Capital Analysts of the Midwest, Inc. After becoming an owner in 1996, Mr. Wylam formed the 401(k) team as an internal division with Tom Mayer in 2004. Acting together, they serve as independent consultants who adhere to a process driven model providing cost effective, transparent and customized solutions to plan sponsors. Their services include plan design, fiduciary guidance, employee education, motivation, investment consulting and fund monitoring. The "Team" acts as the point guard in providing pro-active personal attention that instills confidence from trustees to participants. Steve has been widely quoted by industry and other publications. He is a frequent speaker at industry meetings and an active member of various groups, including professional, civic and social organizations. He was named as one of the Top 300 Most Influential Advisors in the Defined Contribution market by The 401kWire. Steve is a past member of the CFP® Board of Standards Pass Score Committee for the Certified Financial Planner Board of Standards. He acquired the Accredited Investment Fiduciary (AIF®) designation from the Center for Fiduciary Studies in association with the Joseph M. Katz Graduate School of Business at the University of Pittsburgh in 2007. During the year 2002, Steve was a Limited Term Professor teaching an Ethics and Compliance course at Purdue University in West Lafayette, Indiana. Steve received his Certified Financial Planner (CFP®) designation from the Certified Financial Planner Board of Standards in 1993. As an Investment Advisor Representative, he holds his Series 7 license as a Registered Representative with FINRA. Steve graduated from Purdue University in 1987 with a Bachelor of Science degree in Consumer Financial Counseling and Planning.

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.

Regent

Credentials III: Which Ones & Why

- Nick Ignatowski (**Moderator**), Managing Member,
The Planners Group, LLC (*CFS*)
- Steve Glasgow, Sr. VP, Avondale Partners, LLC (*CFA*)
- Stace Hilbrant, Managing Director, 401kAdvisors, LLC
(*Certified Fiduciary Advisor*)
- Daniel Piazza, Founder & Partner, WealthPlanners, LLC (*CEBS*)

Nick Ignatowski is a managing member of The Planners Group, LLC, a financial planning firm with locations in Wisconsin and Illinois. Nick and his team work with small to mid-sized retirement plan sponsors. In addition to plan sponsor guidance and detailed cost analysis, they provide one-on-one participant services, including assistance with asset allocation strategies. Nick has provided ongoing education and qualified plan training to attorneys, CPAs and other investment professionals. He is active on the conference circuit, including The American Society of Pension Professionals & Actuaries (ASPPA), the CFDD and others. Nick serves on the board of advisors for The Institute of Business and Finance and National Association of Insurance & Financial Advisors (NAIFA). Mr. Ignatowski is a multiple year winner of Milwaukee Magazines "Best in Client Satisfaction Wealth Manager Award" and a MDRT Grandmaster. He has obtained the CFP, CFS and CRPS designations. Nick also holds various securities and insurance licenses, including FINRA's Series 7, 24, 53, 63 & 65 licenses

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.

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.

Dan Piazza is a Founder & Partner of WealthPlanners, LLC. Through the delivery of cost effective solutions that enable clients to create, sustain and transfer wealth, Mr. Piazza coaches business owners through all three phases of the business lifecycle. Dan has been at the forefront of Employee Financial Education designed to maximize participation and benefits appreciation as well as ERISA Compliance for over fifteen years. He earned his Certified Employee Benefits Specialist (CEBS) designation through the International Foundation of Employee Benefit Plans in the mid-90s. As an adjunct faculty member of Northwestern University, he subsequently taught the program's

coursework to others pursuing the CEBS designation. He also holds the Accredited Investment Fiduciary (AIF) certification through the Foundation for Fiduciary Studies and the Certified Retirement Counselor (CRC) designation from the International Foundation for Retirement Education.

12:45 – 1:45 pm

Imperial Ballroom

Lunch

1:45 – 2:45 pm

Int'l Ballroom

The Intersection Of Inbound Marketing, New Media, Sales & Compliance

-Sheri Fitts, Director of Communications, Large Plan Sales, The Standard

-Jennifer Sussman, Director-Online Marketing & Experience, American Century Investments

-R. Dean Piccirillo, Principal/Senior Financial Advisor, HBK Sorce Financial LLC

-Chad Bockius, CEO, Socialware

Sheri Fitts is the director of Retirement Plans Communications and Large Plan Sales at StanCorp Equities, Inc., a subsidiary of StanCorp Financial Group, Inc. (The Standard). Ms. Fitts joined The Standard in 2006 and is responsible for sales-related communications within the Retirement Plans business unit. In this role, Sheri directs the development and implementation of retirement plan communications for advisors, brokers and other channel partners. As a recognized expert in her area, she is often asked to speak by industry groups, including the Association of Financial Professionals, Western Pension & Benefits Conference, ASPPA, Financial Planning Association and the Profit Sharing/401(k) Council of America (PSCA). Sheri has also written and presented on the topics of social media, behavioral finance and generational differences. During her nearly 20-year career in financial services, she has received awards and recognition from the PSCA, Pension & Investments, National Association of Government Defined Contribution Administrators, the International Association of Business Communicators and more. Ms. Fitts serves on numerous boards and committees, including the rapidly-expanding and increasingly recognized Women in Pensions Network.

Jennifer Sussman is the Director of Online Marketing & Experience for American Century Investments, one of the nation's premier investment management firms. Ms. Sussman joined the firm in the year 2000 and is responsible for establishing strategy & best-practice delivery for both online marketing efforts and interactive experience design for all American Century Investments web sites. Jennifer oversees on-site merchandising, promotion and outbound interactive efforts such as social media & email. She also leads the team charged with experience design, site satisfaction, research, web analytics and content development. In all her roles, Jennifer is an advocate of consistent, benefit-driven experiences that build client relationships. Prior to her current role, she led the firm's strategic experience development & loyalty measurement for the direct distribution channel and led research efforts to explore generational needs and preferences. She also managed corporate and divisional brands for American Century Investments and Sprint. Jennifer began her career in cable marketing for AMC. Ms. Sussman holds a bachelor of fine arts degree in Communications from the C.W. Post Campus of Long Island University. She is also CRM-certified and a member of the Customer Relationship Management Association.

R. Dean Piccirillo is a Principal at HBK Sorce Financial LLC and a Senior Financial Advisor. HBK Sorce Financial is an independent, fee based personal financial planning and asset management firm. HBK Sorce is part of the Hill Barth & King LLC family of firms, one of the nation's largest accounting and business consulting organizations. With more than two decades of experience, Mr. Piccirillo works closely with clients to help them plan their long-term objectives, manage their financial assets effectively and preserve their wealth for future generations. Dean also leads the HBK Sorce Financial's employer sponsored Retirement Plans Unit. During his tenure at HBK Sorce, he has served as the firm's Chief Operating Officer as well as HBK Sorce's Chief Compliance Officer. In 2010, Dean named as one of the Top 300 most influential retirement plan advisors by the 401(k) Wire. Dean's certifications include the Certified Financial Planner™, the Chartered Retirement Plans Specialist and the Accredited Investment Fiduciary Analyst™.

Chad Bockius is the CEO of Socialware. With more than a decade of enterprise software experience from companies such as Bazaarvoice, BetweenMarkets and Trilogy, Mr. Bockius has been instrumental in helping firms and advisors understand the opportunities and compliance challenges posed by social networking sites. Socialware bridges the gap between the enterprise and social networks to transform the way companies and individuals engage, communicate and collaborate. Leveraging the industry's first Social Middleware platform, Socialware's technology allows companies to transform public social networking sites, like Facebook, Twitter and LinkedIn, into enterprise-grade channels within the framework of their existing business processes. Chad earned a Bachelors of Engineering degree from Vanderbilt University.

Gold

Decoding Target Date Fund Design

-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.

Crystal

B-D Supervision Of Independent RIA Activities

-Randy Long, Managing Principal, SageView Advisory Group

-Geoffrey F. Ward, National Director of the MetLife Pension Resource Center,
MetLife Broker-Dealer Group

-Jason Roberts, Partner & Co-Chair Financial Services Group, Reish & Reicher

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.

Geoffrey F. Ward is the National Director of the MetLife Pension Resource Center, an advanced sales support system for Qualified Retirement plans. In this role, Mr. Ward has oversight responsibility of Qualified Plan distribution for the MetLife Broker Dealer Group. With more than two decades of pension plan experience, he has held management positions focused on 401(a), 401(k), 403(b), 457 and Defined Benefit Plans. Geoffrey has extensive experience working with registered representatives in the sales, implementation, and retention of the broad array of qualified plan opportunities. He holds a Bachelors Degree from Viterbo University, a Master of Fine Arts degree from Trinity University and a Master of Theological Studies from Seabury Western. Geoffrey has earned the Chartered Life Underwriter, Chartered Financial Consultant and CFP® designations. Mr. Ward also holds FINRA Series 6, 63, 7 and 24 licenses.

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).

Regent

Credentials IV: Which Ones & Why

- Paula Hogan (**Moderator**), Founder, Hogan Financial Management, LLC (CFP)
- Susan M. Stiles, Founder & CEO, Stiles Financial Services (ChFC)
- William Heestand (CLU), Principal, The Heestand Company

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.

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.

Bill Heestand is the Principal of the Heestand Company. After joining the company in 1985, the second generation Mr. Heestand has led the firm since 1992. Bill has decades of experience in helping companies create customized benefits solutions. His ability to craft unique solutions is what distinguishes him from other practitioners. He is considered a leader in the employee benefits and retirement area. His ideas and processes have been discussed in major publications. Bill is also a frequent guest speaker and has been acknowledged and nominated as one of the industry's top retirement plan professionals. Bill is a member of the Committee for Fiduciary Standards. He also holds the CLU and PRP designations.

2:45 – 3:00 pm

Imperial Ballroom

Networking Break

3:00 – 4:00 pm

Int'l Ballroom

***What Type Of ERISA Fiduciary Are You & Why It Matters:
Limited Scope 3(21), 3(38) Investment Manager, Full Scope 3(21),
3(16) Plan Administrator, Blah, Blah, Blah***

- David Witz (Moderator), Managing Director, FRA/PlanTools
- Jeff Gratton, Corporate Retirement Plan Consultant, SageView Advisory Group
- Robbie Cannon, President & CEO, Horizon Investments, LLC
- Jason Roberts, Partner & Co-Chair Financial Services Group, Reish & Reicher

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™ customizable automated compliance system which automates the process for fiduciary governance, analytics and diagnostics. David's responsibilities include consulting engagements, expert witness services, business development, product design, and project management of FRA's software solutions. 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 29 years of investment, plan design, administration, and fiduciary consulting experience with Qualified and Non-qualified Deferred Compensation plans. He began his career with Principal Financial Group in 1981. In June 1986, he acquired Corporate Benefit Planning ("CBP") a third party administration, consulting, and investment advisory firm which he sold in 1996. Since then, David has held positions with four other national TPAs firms 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 School of Law, National Association of Bankruptcy Trustees and RADA. Recently he was appointed to the Board of Advisors for the Institute of Business & Finance (IBF). He was previously the host of a financial talk radio show on WWVA. David is a 1981 graduate of Penn State University with a Bachelor of Science degree in Economics, Insurance, and Real Estate. He has been awarded the ACCREDITED INVESTMENT FIDUCIARY® designation from the Center for Fiduciary Studies. He has six

exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter (CLU) designations. His licensing previously included NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

Jeff Gratton is a Corporate Retirement Plan Consultant for Sage View Advisory Group, a consulting firm specializing in retirement plans, actuarial consulting and wealth management. SageView provides customized solutions and oversees \$10 billion oversees billion in assets. Using SageView's proprietary analytical tools, Mr. Gratton is responsible for the delivery of quality retirement plan solutions to small and mid-sized organizations. Jeff's team currently services over eighty plan sponsors with \$3 billion in assets under advisement. He is passionate about partnering with plan fiduciaries to mitigate risk by assisting with fiduciary oversight, plan design, compliance, investment selection and monitoring processes. Prior to joining SageView, he was Director of Retirement Plan Services at UMB Financial Advisors. During his tenure, Jeff developed the RPS division, eventually providing consulting services to over 40 retirement plans. Mr. Gratton was named as one of the "Most Influential Retirement Plan Advisors" by 401(k) wire and among the "Most Successful Retirement Plan Advisors" by PlanAdvisor Magazine in 2009. He holds the Qualified 401(k) Administrator (QKA) designation from the American Society of Pension Professionals (ASPPA) and graduated from the University of Missouri with a BS in Business Administration. He is also a graduate of Rockhurst University's Executive Fellows MBA program. Jeff is active in numerous local activities and serves as a board member for Support Kansas City and the Children's Mercy Hospital's largest annual fundraising event.

Robbie Cannon is the President and Chief Executive Officer of Horizon Investments, LLC. Headquartered in North Carolina, Horizon Investments is an institutional advisory firm that evolved into a multi-disciplined investment management think tank with active investment management and product manufacturing capabilities. As one of the founders of Horizon Investments, LLC, Mr. Cannon is responsible for developing and executing the firm's strategic vision. Since joining the firm in 1999, Robbie has served on Horizon's Investment Committee. He is also the architect behind the firm's growth and innovation, including their forward thinking product offerings, i.e., Active Asset Allocation, Lifetime Income Strategy and Principal Protection. Prior to joining Horizon, he was a fundamental and quantitative analyst for PPC Inc. Mr. Cannon is a frequent speaker on asset allocation strategies and retirement income solutions. Robbie received a B.A. from Furman University and a M.A. from Southern Evangelical Seminary.

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)

Gold

Identifying Problem Managers Before They Blow Up

-Jeff Schwartz, Managing Director, Markov Processes Int'l (MPI)

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* (SBBBI) 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

Crystal

Aggressive Approaches To Marketing Your Business

-Sharon Pivrotto, COO, Financial Service Standards

-Don Settina, CEO, Financial Service Standards

-Dave Kulchar, EVP, Director of Retirement Plan Services

-James Holland, Partner, Millennium Investment & Retirement Advisors LL

Don Settina is the CEO of Financial Service Standards, LLC. Mr. Settina founded Financial Service Standards, LLC, which formalized one of the most comprehensive 401k plan management programs available, dubbed the 401k Service Solution™ for Plan Sponsors. With over thirty years of retirement plans and high net worth experience, Don and his team spend the majority of their time on the road providing critical education and advice to participants. This has made him one of the most sought after retirement consultants and sets his service model apart from the typical consultant. Mr. Settina developed and teaches the Professional Plan Consultant™ designation program at Robert Morris University, giving advisors around the country access to the 401k Service Solution™ tools based on the firm's service model. Don is author of The 401k Service Solution Handbook for Plan Sponsors and Fiduciaries. He is also a recognized speaker on qualified plan management and ERISA compliance issues.

Sharon Pivrotto is the COO of Financial Service Standards, LLC. Ms. Pivrotto became Co-Founder and Vice-President of Financial Service Standards in 2005. She formalized and now teaches the 401k Service Training Program™ to industry service professionals as well as the Fiduciary Training and Certification Program to plan sponsors. Sharon has more than 15 years of financial industry experience. Formerly licensed as a securities and insurance professional, she successfully managed an investment office for a national firm. She started her own company in 2002 and teamed up with Don Settina in 2003 as Project Manager. Sharon is a military veteran who served four years on active duty in the U.S. Army. She is also active in her community and has held numerous leadership positions in local organizations.

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.

James Holland is the Director Of Business Development for Millennium Investment & Retirement Advisors LLC. Millennium has provided Investment Management, Business Management and Practice Development to independent financial advisors and their clients since 1994. Serving individuals, businesses and institutions, Millennium is dedicated to bringing science, reason and innovation to investing through tailored Portfolio Management solutions. The diverse education and designation background held by the firm's team includes individuals with their MBA, CPA, CFP, QKA, AIFA as well as IRS Enrolled Agents. James graduated from Ohio Wesleyan University with a BS in Economics Management.

Regent

E&O Insurance, Fiduciary Exposure & ERISA Bonding: Ask An Expert

- Gary Sutherland, CEO, NAPLIA
- Bruce Ashton, Partner, Reish & Reicher
- Blaine Aikin, President & CEO, fi360

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.

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.

Blaine Aikin is President and CEO of fi360, an international leader in the field of investment fiduciary responsibility. Previously the Chief Knowledge Officer and Director of Training for fi360, Mr. Aikin is the primary architect of the AIFA program and a major contributor to the development of the Fiduciary Excellence concept. Blaine has authored numerous articles on fiduciary responsibility and investment management. He is also the author of InvestmentNews' monthly Fiduciary Corner. Mr. Aikin subsequently served as Budget Officer for Prince William County, Virginia. He earned the Certified Financial Planner (CFP®), Chartered Financial Analyst (CFA) designations and served as a principal and Chief Investment Officer for 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. Blaine 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.

Wednesday, October 6, 2010

4:00 – 4:30 pm

Imperial Ballroom

Networking Break/Light Snack

4:30 – 5:30 pm

Int'l Ballroom

Outsourcing 3(21) & 3(38) Solutions

- John Shubert (Moderator), EVP, CBIZ Retirement Consulting, Inc.
- Dominic A. Falaschetti, VP, Investment Strategies, Mesirow Financial
- J. Michael Shamburger, Sr. VP, National Sales Mgr 401(k), Hartford Life Distributors
- Jamie Breen, Managing Director of fiduciary Services, Horizon Investments, LLC

John M. Shubert is Executive Vice President of CBIZ Retirement Consulting, Inc. and a Registered Investment Advisor with CBIZ Financial Solutions. Mr. Shubert is a senior plan consultant specializing in ERISA/fiduciary risk management services to retirement plans throughout the country. With over three decades of experience, John has pioneered employee investment asset allocation and plan participant communications programs that have gained national attention. He has been instrumental in developing industry leading customized corporate retirement plan oversight monitoring services and is a recognized authority and speaker on ERISA plan fiduciary processes. Mr. Shubert's services are in use by Fortune 500 companies and corporate clients with qualified plan assets of approximately \$1 billion. John graduated with a Business Administration degree from Rollins College.

Dominic Falaschetti is a Sr. VP Senior Vice President for Mesirow Financial's Investment Strategies Group. Mr. Falaschetti manages the team of consultants that supports the firm's Fiduciary Partnership with approximately 6,000 plan sponsors and over \$6 billion in fiduciary assets under advisement. Dominic is responsible for the group's manager due diligence, risk/target-date based asset allocation and fund specific portfolio services. With almost two decades of financial services experience, he has spoken at many industry conferences including SPARK, Pension & Investments and CFDD. Prior to joining Mesirow Financial, Dominic held various positions with Morningstar/Ibbotson Associates from 1994 to 2006. As a Senior Consultant/Manager, he was responsible for constructing asset class and mutual fund level portfolios for 401(k) managed account clients. Dominic is a CFA Charterholder and has his B.S. from the University of Illinois.

J. Michael Shamburger is a VP and National Sales Manager for the Retirement Plans Group of The Hartford Financial Services Group, Inc. In this role, Mr. Shamburger is responsible for sales of 401(k) defined contribution retirement programs and relationships with third party administrators. Before joining The Hartford, Michael was the VP of Institutional Sales for Trusco Capital Management. He also served in a sales capacity for Great West Life. Michael earned his B.S. in Business Administration from the University of Oklahoma.

James Breen is the Director of Fiduciary Services for Horizon Investments. Before heading the firm's ERISA activity, Mr. Breen was a Sr. Vice President resident at LCG Associates, an Atlanta-based pension consulting firm, where he serviced over \$10 billion in institutional assets. James was also a Sr. Vice President at Disciplined Investment Advisors, an equity manager with over \$2 billion in assets. He has developed curricula and lectured on

pension fund management for the Kellogg Graduate School's Continuing Executive Education Programs and published articles on a variety of quantitative investment subjects. Mr. Breen received a BS from Northwestern University and MBA from the Kellogg Graduate School of Management at Northwestern University.

Gold

How To Distinguish Your Research & Reporting

- Dennis Baldi, Director of Advisor Solutions, Markov Processes Int'l (MPI)
- Chris Karam, Managing Director, Sheridan Road Financial

Chris Karam is a Managing Director at Sheridan Road Financial. In this role, Mr. Karam specializes in portfolio management for high net worth families and trustees of employer sponsored retirement plans. Chris is responsible for managing all aspects of the fiduciary investment advisory process. He also has a successful history of building and retaining over \$1 billion of investment advisory assets with two different firms. Mr. Karam was named by *Institutional Investor News* as one of the Top 20 Rising Stars in Wealth Management in 2008. Chris is also a board member of the National Association of Independent Retirement Plan Advisors (NAIRPA), responsible for educating policymakers on the importance of independent investment advice. Chris has earned the Accredited Investment Fiduciary Analyst (AIFA™) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh, and certifies him to conduct investment fiduciary assessments. He is a graduate of Miami University in Oxford, Ohio and holds his Series 7, 63, 65 and life and health insurance licenses.

Crystal

***The Legal & Insurance Issues Applicable To Fiduciary Warranties:
Do They Relieve Sponsors Of Fiduciary Liability?***

- Tom Schrandt (Moderator), VP of Sales, NAPLIA
- Marcia S. Wagner, Managing Director, The Wagner Law Group
- Ryan FitzSimmons, Underwriting Manager, Executive Liability Division,
Great American Insurance

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.

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.

Regent

Your Brand Matters

-Dale Magner, VP, Retirement Product Sales,
Guardian Life Insurance Company of America

Dale Magner is a VP of Retirement Product Sales at the Guardian Life Insurance Company of America. Mr. Magner is responsible for developing and managing the company's external retirement plans wholesaling operation as well as expanding the distribution strategy of group pensions to all distribution partners. In this capacity, Dale is responsible for the strategic direction and growth of Guardian's retirement initiatives. He has been in the retirement plan industry for over 25 years. Prior to joining Guardian in 2008, Dale was with John Hancock Retirement Plan Services for 20 years, most recently as a Regional Sales Manager. His prior experience includes the fields of accounting, law and retirement plans administration. Mr. Magner holds a J.D. from Wake Forest University Law School and a B.S. in Accounting and Finance from Oregon State University.

5:30 – 6:30 pm

Imperial Ballroom

Cocktail Party

Thursday, October 7, 2010

6:30 – 7:30 a.m.

Imperial Ballroom

Registration & Breakfast

7:30 – 7:45 am

Int'l Ballroom

Introduction, Day Two Highlights & Defining Advisor Expertise

-David Witz, Managing Director, FRA/PlanTools

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™ customizable automated compliance system which automates the process for fiduciary governance, analytics and diagnostics. David's responsibilities include consulting engagements, expert witness services, business development, product design, and project management of FRA's software solutions. 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 29 years of investment, plan design, administration, and fiduciary consulting experience with Qualified and Non-qualified Deferred Compensation plans. He began his career with Principal Financial Group in 1981. In June 1986, he acquired Corporate Benefit Planning ("CBP") a third party administration, consulting, and investment advisory firm which he sold in 1996. Since then, David has held positions with four other national TPAs firms 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 School of Law, National Association of Bankruptcy Trustees and RADA. Recently he was appointed to the Board of Advisors for the Institute of Business & Finance (IBF). He was previously the host of a financial talk radio show on WWVA. David is a 1981 graduate of Penn State University with a Bachelor of Science degree in Economics, Insurance, and Real Estate. He has been awarded the ACCREDITED INVESTMENT FIDUCIARY® designation from the Center for Fiduciary Studies. He has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter (CLU) designations. His licensing previously included NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

Thursday, October 7, 2010

7:45 – 8:45 am

Int'l Ballroom

KEYNOTE:

The March Towards Socialism:

Impact On Advisors & The Retirement Industry

-Marcia S. Wagner, Managing Director, The Wagner Law Group

-Jerry Bramlett, President & CEO, NextStep Defined Contribution, Inc

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.

Jerry Bramlett is the President and Chief Executive Officer of NextStep Defined Contribution, Inc. In this role, Mr. Bramlett provides the vision for the firm’s product and market strategy and well as their commitment to customer service. Jerry is widely regarded as a thought leader, visionary and activist within the 401(k) and defined contribution fields. His track record is one marked by an entrepreneurial spirit, a knack for generating results, a penchant for continuous innovation and an uncompromising commitment to customer service. Prior to leading NextStep, Mr. Bramlett was the President and CEO of Benefitstreet, a position he assumed in February of 2008. Having founded the company in 1983, he previously served as the CEO of The 401(k) Company. Jerry led that organization until its sale to Charles Schwab and Company in early 2007. At the time of the sale, The 401(k) Company had grown to 350 employees and served over 100 clients with approximately \$25 billion in plan assets and more than 425,000 plan participants. Jerry is often listed among the DC industry’s most influential people. He earned his B.A. from Southern Methodist University.

8:45 – 9:15 am

Imperial Ballroom

Networking Break

Thursday, October 7, 2010

9:15 – 10:15 am

Int'l Ballroom

Retirement Income: Needs, Wants & Solutions

-Patrick Rieck (Moderator) , Divisional Retirement Manager,
Morgan Stanley Smith Barney

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

-Thomas Bruns, Divisional VP, John Hancock Retirement Plan Services

-James Lyday, Sr. VP, Secure Retirement Solutions, Prudential Financial

Pat Rieck is a Divisional Sales Manager for Morgan Stanley Smith Barney. Mr. Rieck joined Citi Smith Barney as the National Sales Director for 401(k) Products during the Legg Mason Wood Walker acquisition in 2005. With the formation of the Morgan Stanley Smith Barney joint venture, he assumed the role of Divisional Retirement Manager. Pat has over two decades of experience in the retirement plan services industry. He began his career at Emjay Corporation in Milwaukee, WI. While at Emjay, Pat functioned in a variety of roles, including Senior Pension Consultant. He subsequently relocated to Baltimore, MD to work with Legg Mason as Director of Retirement Account Services. Mr. Rieck holds the AIF^R professional designation, awarded by the Center for Fiduciary Studies, and the CRPS^R professional designation, awarded by the College for Financial Planning. He also holds the QPA, QKA and QPFC professional designations from the American Society of Pension Professionals and Actuaries (ASPPA). Serving an active role, Pat was co-chair of the ASPPA 401(k) SUMMIT from 2007 - 2009.

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

Tom Bruns is a Divisional Vice President for John Hancock Retirement Plan Services. He joined Manulife, now John Hancock, in September of 2003. Prior to Manulife, Mr. Bruns was the President of Kemper Retirement Plans, and later President of Scudder Distributors Inc. Prior to Kemper, Tom worked for Metropolitan Life and Aetna. He attended the University of Illinois and received his Bachelor's of Science in Biochemistry. Tom also attended Northwestern Kellogg Graduate School of Management where he earned his Masters of Management in Finance and Marketing. To help build homes and provide aid, he has led humanitarian groups to Honduras over the last eight years. Tom lives in the greater Chicago area and is the father of six children and one lovely wife.

James A. Lyday is Sr. Vice President, Distribution, Secure Retirement Solutions for Prudential Retirement. In this role, Mr. Lyday leads the national distribution strategy for the Institutional Full Service and Retirement Income businesses. This includes Prudential's full service platform as well as Investment Only Distribution partnerships with third-party recordkeepers, consultants and advisors. Jim is a recognized expert on in-plan income solutions and has spoken on the topic nationally in person, print and television. He has participated in record-setting webinars and a variety of premier industry conferences hosted by: Institutional Investor, Western Pension & Benefits, PlanAdvisor, PlanSponsor, ASPPA, CFDD and P&I. Mr. Lyday's two decades of industry experience has spanned the full spectrum of the qualified plans business. Jim also earned has a degree in Finance from Drake University.

Gold

Pre-Designed DC Plan Investment Reporting & Analytics I: A Side-by-Side Comparison of Fi360, Advisor Workstation & FiRM

- Steve Cronin (Moderator), VP, National Sales Director, Ascensus
- Chad Gutner (*FiRM*, Retirement Sales Consultant, Commonwealth Financial Network
- Sue Rose (*Fi360*), Managing Director-Investments, Oppenheimer & Co., Inc.
- Rita Fiumara (*Advisor Workstation*), 1st VP, Investments, UBS Financial Services, Inc.

Steve Cronin is the National Sales Director for Ascensus. With over 26,000 401(k) plans, Ascensus is one of the nation's largest independent recordkeeping & administration firms. As National Sales Director, Mr. Cronin is responsible for a team of twelve (12) regional wholesalers who distribute commission and *fee-based, open fund architecture* products through RIAs, B/Ds, Wire-Houses, Independents, RIAs, IO Mutual Fund Firms and Third-Party Administrators (TPAs). Steve has nearly 30 years of retirement plan industry sales and servicing experience. Prior to joining Ascensus, he was practice leader for a retirement consulting firm and was head of retirement sales and administration for some of the industry's leading financial services providers.

Chad Gutner is a Retirement Sales Consultant with Commonwealth Financial Network. In addition to providing consulting services to Commonwealth's qualified plan advisors, Chad also serves as an advisor to a select group of retirement plan sponsors. Mr. Gutner has over a decade of experience in the financial services industry, including qualified & non qualified plans, financial planning and individual wealth management services. Prior to joining Commonwealth in 2009, Chad held positions at John Hancock and Wealth Management Group LLC, an independent Registered Investment Advisor. Chad is an Accredited Investment Fiduciary (AIF) from The Center for Fiduciary Studies in association with the University of Pittsburgh Joseph M. Katz Graduate School of Business. He also holds the PlanSponsor Retirement Plan Professional (PRP®) designation and is a Certified Financial Planner (CFP®) designee. Chad earned his B.A. in Community Development and Applied Economics from the University of Vermont

Susan Rose is a Financial Advisor and a Registered Investment Advisor Representative with the 13 person team of PearlStreet Investment Management of Oppenheimer & Co. Inc. The team offers an independent and objective investment advisory practice to corporate retirement plans and high net worth individual clients. The group has worked together for almost two decades and developed co-fiduciary agreements 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. Ms. Rose and her team were selected as one of "The Most Successful Retirement Plan Advisors" by PlanSponsor in 2007 and 2008. Susan is a member of the Profit Sharing/401(k) Council of America and ASPPA. She maintains her AIFA designation through the Center for Fiduciary Studies and received CTFA designation from Northwestern's Kellogg School of Management. Susan maintains a life insurance and variable annuity license in the State of Michigan.

Rita Fiumara is a VP of Investments for UBS Financial Services, Inc, a leading global financial services firm serving a diverse client base that includes affluent individuals, corporations, institutions and governments. Ms. Fiumara focuses on employee benefit plans and assists plan sponsors with the selection and monitoring of their administrative service providers, creating a formalized investment review process and meeting their fiduciary responsibilities. Rita is widely recognized throughout the 401(k) community and has been a guest speaker at numerous events, including the Chicago Bar Association, the Valley Industrial Association CFO Council, and the Midwest Great Lakes conference. She has also been recognized by *401(k) wire* as one of the top 300 most influential advisors in the defined contribution marketplace. *PlanSponsor* and *PlanAdviser* also recognized Rita as one of the top 5 Plan Advisors of the year. Rita is a Chartered Retirement Plans Specialist and holds her Series 7, 65 and 66 securities licenses. Ms. Fiumara earned her Bachelor of Arts degree with a concentration in finance from the

University of South Florida and her Master of Science degree in Business Administration from the Illinois Institute of Technology Stuart School of Business in Chicago.

Crystal

Multiple-Employer Plans: A Cost Effective Small Plan Solution

- Terrance P. Power (Moderator), President, American Pension Services, LLC
- Jim Kais, VP, Special Markets, Transamerica Retirement Services
- Tony Michael, President, FutureBenefits of America
- W. Michael Montgomery, Managing Principal, Montgomery Retirement Plan Advisors, Inc

Terry Power is the President of American Pension Services, LLC (APS). The Florida-based firm is a fee-for-service third party retirement plan administration and consulting firm. Mr. Power has been in the Retirement Plan industry for nearly 30 years - first as an advisor, then as a wholesaler with Manulife Financial for over a decade, and most recently as a third party administration firm founder and executive since 2000. Terry has been involved with Multiple Employer Plans for over two decades. His company maintains a strong presence in the PEO industry and has been an Associate Member of NAPEO, the PEO industry trade organization, for over a decade. To bring the benefits of Multiple Employer Plans to their clients, he also works with a select and limited number of advisors on a national basis. Terry was named as one of the 401kWire.com's "300 Most Influential" individuals in the Defined Contribution Industry for 2009, and has been nominated for the same recognition in 2010. He has served on the TPA Advisory Councils of Hartford Life and MassMutual. Terry is also the owner of the 401k TPA NETWORK, the largest group of its type on LinkedIn.com with nearly 900 active members. Mr. Power is a CEFEX Fiduciary Analyst and is affiliated with the Center for Fiduciary Excellence (CEFEX) in Toronto, Canada. He conducts fiduciary assessments of Investment Advisors, Managers, and Stewards which can lead to a CEFEX Fiduciary Certification. Terry is also one of the few qualified and authorized to conduct ASPPA TPA Recordkeeper Certification Audits.

Jim Kais is the Vice President, Special Markets at Transamerica Retirement Services (TRS). In this role Mr. Kais leads new sales, client development and strategy efforts for the firm's Multiple Employer Plan and Taft Hartley business. The Special Markets team has worked with Financial Advisors and TPAs across the country to manage an existing book of nearly 250 MEP sponsors with over 6000 adopting employers. Prior to TRS, Jim was Vice President of Client Service for ADP TotalSource, a leading Professional Employer Organization (PEO). He has over 15 years experience in the Retirement and Human Resources Outsourcing (HRO) markets.

Tony A. Michael is the owner and President of FutureBenefits of America. Mr. Michael is also a principal with ETF Advisor K, a provider of Exchange traded funds in the retirement plan marketplace, as well as ERISA 3(21) and 3(38) Fiduciary services. Additionally, Tony is a principal of FBA Systems, which provides automated processing for MEP plans as well as compliance products for the retirement plan industry. Beyond FutureBenefits of America's extensive experience with multiple employer plans, Tony has expanded the firm's daily valuation recordkeeping arm to provide a flexible and independent product for advisors and clients. Prior to FutureBenefits of America, Tony worked for Watson Wyatt, an international employee benefits firm. He earned a B.S. in Accounting from Christian Brothers University in Memphis, Tennessee.

W. Michael Montgomery is the Managing Principal and Montgomery Retirement Plan Advisors, Inc. Mr. Montgomery has more than three decades of experience in the retirement plans field. After achieving success as a pension specialist and regional manager for several leading retirement plan providers, Michael founded Montgomery Retirement Plan Advisors in 2004. He was recognized as one of the *100 Most Influential People* in the Defined Contribution field in 2010 and named among the *Top 10 Advisors* in the \$5- \$15 million segment in 2009. Michael has designed, installed and serviced hundreds of 401(k), 403(b), 457(b) and defined benefit plans across the nation. Mr. Montgomery is a frequent speaker at industry conferences and provides market research, pricing studies and training services to several retirement plan providers. In that capacity, he authored 401(k) Academy, an online training resource for emerging retirement plan advisors. He is also a frequent speaker on market positioning

at national retirement plan provider conferences. In 2004, he was awarded the prestigious Accredited Investment Fiduciary (AIF) designation from the Center for Fiduciary Studies. The Center is associated with the Center for Executive Education at the Joseph M. Katz Graduate School of Business at the University of Pittsburgh. Mike has also earned his Certified Fund Specialist (CFS), Chartered Life Underwriter (CLU) and Tax-Exempt & Government Plan Consultant (TGPC) designations. Mike's professional affiliations include: Florida West Coast Employee Benefits Council (past President & Education Chairman), ASPPA and the National Tax Sheltered Accounts Association. He was also a founding lecturer at The Retirement Advisor University, UCLA Anderson School of Management. In 2009, Montgomery Retirement Plan Advisors became the first firm on the west coast of Florida to have its fiduciary processes CEFEX certified by the Centre for Fiduciary Excellence as an advisor to defined contribution plans. Mike holds the FINRA Series 65, 26 and 6 licenses. Mr. Montgomery studied two years at the University Of Richmond before transferring to the University Of South Florida, where he graduated with honors and was nominated as an outstanding senior.

Regent

Good Intentions – Unintended Consequences

-Tom Warren, Sr. VP, American Funds Distributors

Tom Warren is a Sr. VP, a National Speaker and a retirement plans specialist for American Funds Distributors. As a regular speaker at national retirement plan conferences, Mr. Warren applies his broad knowledge and experience to advance advisor education and training. Tom's expertise includes plan design, investment policy, fee analysis, fiduciary responsibility and behavioral finance. As part of a major expansion of the firm's retirement plan services, Tom joined American Funds in 1993 as a Retirement Plan Counselor. In that role, he worked directly with advisors, plan sponsors and participants. Prior to joining American Funds, he acquired a broad range of financial services experience. After stints in private equity ventures with a number of national firms, Tom joined Smith Barney's Asset Consulting & Evaluation group. While there, he taught investment management consulting skills and helped pioneer the widespread use of separately managed accounts. Tom earned his bachelor's degree from the University of Oklahoma.

10:15 – 10:30 am

Imperial Ballroom

Networking Break

Thursday, October 7, 2010

10:30 – 11:30 am

Int'l Ballroom

Retirement Income Smackdown Case Study: Three Advisors Using Different Approaches Duke It Out Over The Best Solution For “One” Client

- Garth Bernard (Moderator), CEO, Sharper Financial Group
- Curtis V. Cloke, CEO & Founder, Thrive Income Distribution System ®
- William Heestand, Principal, The Heestand Company
- John Mulligan, President & Founder, Mulligan Capital Management, Inc

Garth A. Bernard is Founder and CEO of the Sharper Financial Group, a consulting practice specializing in pricing and design of retirement income solutions. Mr. Bernard is also CEO of Thrive®, a firm that markets and distributes a retirement income selling system supported by a web-based platform for delivering solutions that guarantee income while growing assets. Additionally, Garth is 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 more than two decades of experience in the US and Canadian financial services industries and is widely recognized as an expert in the field of retirement income solutions and annuities. Garth has written articles and academic papers 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. Mr. Bernard serves on the advisory board of the American College's NY Life Retirement Income Center, and is requested consults for many insurance and investment management companies on retirement income products and programs. Prior to launching his own company, he was a senior executive at MetLife, responsible for developing retirement solutions including a broad suite of investment & insurance products and for product management of 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 25 years and holds a Masters degree in Mathematics from the University of Waterloo, Canada.

Curtis V. Cloke is the CEO & Founder of Thrive Income Distribution System, LLC. As a specialist in retirement income distribution and estate planning, Mr. Cloke has served his clients as a financial advisor for more than two decades. Curtis began developing a retirement income process for his clients in 1999, the Thrive Income Distribution System, that is now available to financial advisors. He was recognized as a top finalist for Senior Advisor of the Year in 2009 by Senior Markets Advisor Magazine. Curtis is the immediate past president of his local NAIFA chapter, a qualifying MDRT member of the Top of The Table and a member of the Society of Financial Service Professionals. As a recognized speaker, trainer and leader in the financial services industry as well as his local community, Curtis serves on many boards and committees. Curtis is Certified in Long-Term care (CLTC) and a Life Underwriting Training Council Fellow (LUTCF).

Bill Heestand is the Principal of the Heestand Company. After joining the company in 1985, the second generation Mr. Heestand has led the firm since 1992. Bill has decades of experience in helping companies create customized benefits solutions. His ability to craft unique solutions is what distinguishes him from other practitioners. He is considered a leader in the employee benefits and retirement area. His ideas and processes have been discussed in major publications. Bill is also a frequent guest speaker and has been acknowledged and nominated as one of the industry's top retirement plan professionals. Bill is a member of the Committee for Fiduciary Standards. He also holds the CLU and PRP designations.

John Mulligan is the President & Founder of Mulligan Capital Management, Inc. Mr. Mulligan has provided investment advisory services through Mulligan Capital, Inc., a Registered Investment Advisor (RIA), for more than twenty five years. John is a Certified Investment Management Analyst (CIMA), a Certified Financial Planner™ (CFP) and an Accredited Investment Fiduciary Analyst (AIFA). He earned his M.A. in Economics from Central Missouri State University.

Gold

Pre-Designed DC Plan Investment Reporting & Analytics II: A Side-by-Side Comparison of PlanTools, Newkirk & Lipper

- Gene Huxhold (Moderator), Sr. Managing Director, John Hancock Mutual Funds, DCIO
- Kent Fitzpatrick (*PlanTools*), Asset Strategy Consultants-Boston
- Lawrence Solomon (*Newkirk*), President & CEO, Alliance Benefit Group Consultants
- Brett Howell (*Lipper*), Wealth Management Advisor, The Howell & Sharp Group At Merrill Lynch
- TBD (*Matrix*)

Gene Huxhold is the Senior Managing Director for Investment Only Retirement Plans at John Hancock. Mr. Huxhold has more than two decades of experience in the retirement plans market. Gene has held a variety of positions, including Retirement Plans Wholesaler, Senior Vice President and National Sales Manager for both mutual fund and retirement plan wholesalers. Just prior to joining John Hancock, Gene was a senior vice president at Allstate, managing a large retail organization. He also worked at CNA Financial, Kemper and after the acquisition of Kemper, Scudder Investments. He is a Certified Financial Planner and has been recognized for his expertise by organizations such as ASPPA, the Profit Sharing Council of America and the Center for Due Diligence. Mr. Huxhold has also testified before the House Ways & Means Sub-Committee on matters concerning non-profit retirement plans. Gene holds a BS in Finance/Personnel Management and an MBA in Economics from DePaul University.

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.

Lawrence (Larry) Solomon is President and Managing Partner of Alliance Benefit Group Consultants, a registered investment advisory firm located in Salt Lake City, UT. Mr. Solomon has over a decade of experience in the financial services and retirement plans industry. Larry formed Alliance Benefit Group Consultants, a firm focusing on investment management, plan design and consulting services, in 2003. Prior to this role, he was a Controller and CFO for numerous companies including Alliance Benefit Group Rocky Mountain. Mr. Solomon also managed the Daily Valuation 401(k) department of ABG Rocky Mountain. Larry earned a bachelor's degree in accounting and a master's degree in business administration from Utah State University. He also holds certificates of completion from the American Society of Pension Actuaries' for their Daily Valuation and Pension Administrator courses. Mr. Solomon is also licensed as a Registered Representative with the SEC and FINRA, holding the Series 65 license.

Brett Howell is one of the founding partners of the Howell & Sharp Group at Merrill Lynch. Serving corporations and non-profit organizations, Mr. Howell focuses his efforts on qualified and non-qualified retirement plans. Brett joined Merrill Lynch in 2000 and his consulting services include: provider selection, plan monitoring, fiduciary compliance, investment selection & monitoring and employee education. The Howell & Sharp Group currently service over 85 retirement plan clients throughout the nation. Focusing on industry trends and the impact of legislation, he is a regular speaker at national retirement plan conferences. Named as a finalist for PlanSponsor Magazine's Retirement *Plan Adviser Team of the Year Award*, the group has received national recognition in recent years. Brett has also been listed as one of the top Certified Financial Planners in the Grand Rapids, Michigan area by the Grand Rapids Business Journal for the last three years. Mr. Howell is an active member of the American Society of Pension Professionals & Actuaries (ASPPA) and the Profit Sharing Council of America (PSCA). Brett is an active member of the Financial Planning Association (FPA) and participates in the local Grand Rapids chapter of the Association of Human Resource Managers (AHRM). He is also a graduate of Michigan State University where he received his BA in Business Marketing.

Crystal

Best Practices In 403(b) Plan Design: Carpe Diem

-Brodie Wood, VP, NFP National Practice Leader, Diversified Investment Advisors

-Bradford P. Campbell, Of Counsel, Schiff Hardin LLP

-Kevin Mahoney, VP, The Mahoney Group At Merrill Lynch

Brodie Wood is a VP and the National Practice Leader for the Diversified Investment Advisors Not-For-Profit (NFP) Division. In this capacity, Mr. Wood leads the company's not-for-profit sales and product development efforts. Prior to his current role, Brodie was the VP of the firm's Participant Counseling Organization. This organization is dedicated to delivering employee education, assisting with asset consolidation and retirement planning. He has been involved in the financial services field since 1997, providing retirement plan and brokerage services. Prior to joining Diversified in 2008, Mr. Wood worked for Fidelity Investments in several capacities over a ten year period. Brodie earned his Bachelor of Arts with a dual major in Spanish and Business from Utah State University. He has also completed his Masters of Business Administration from Brigham Young University in 2002. In addition to his CRPC designation, Brodie holds FINRA's Series 26, 7, and 63 licenses.

Bradford P. Campbell is Of Counsel at Schiff Hardin LLP. In this role, Mr. Campbell provides clients with insight and knowledge across a broad range of ERISA-plan related issues. Brad is a frequent keynote speaker at business, professional and trade association events. He has also testified extensively on employee benefits issues before the Congress. Before joining Schiff Hardin, Mr. Campbell was the Assistant Secretary of Labor for Employee Benefits and head of the Employee Benefits Security Administration.

Kevin Mahoney is an Investment Associate with Merrill Lynch. Mr. Mahoney has almost two decades of experience in the financial services industry, including qualified & non-qualified retirement plans, liability driven investing and business services. Kevin has been recognized as an industry leader by PlanSponsor Magazine and the 401(k) Wire. He is also a frequent speaker at industry conferences. Mr. Mahoney is a Wealth Management Advisor (WMA) and has achieved the Certified Investment Management Analyst (CIMA) designation, as recognized by the Investment Management Consultants Association (IMCA). Kevin has also received the Accredited Investment Fiduciary Analyst® Designation through the Center for Fiduciary Studies, which teaches fiduciary standards of care and investment best practices designed for trustees and investment professionals. He is on the Board of Directors at Meals on Wheels in Rockland County, NY and is a member of the Investment Management Consultants Association. Kevin holds a B.A. in History and Economics from Fordham University.

Regent

Growth, Service & Quality Requires Infrastructure

- Brea Dantin (Moderator), Sr. Client Service Manager, Stifel Nicolaus
- J. Michelle Sybesma, Development Specialist, Professional Skills Consulting, Inc
- Randy Long, Managing Principal, SageView Advisory Group
- Jamie Worrell, President, GPS Investment Advisors

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).

J. Michelle Sybesma is the founder and principal of Professional Skills Consulting, Inc. Established in 1999, the firm employs a unique and comprehensive business-to-business consulting approach that has helped many companies understand the true meaning of success. Ms. Sybesma provides consulting services to a variety of rapidly growing and transitioning businesses across a wide range of industries, including investments, benefits administration, medical device manufacturing, accounting, universities and more. Michelle has proven that success emanates from listening to clients, indentifying their needs and speaking their language. She has instructed hundreds of businesses on how to improve tactical skills that prevent strategic downfalls. A firm believer that resource maximization is critical to success, Michelle is media-friendly as both an author and frequent contributor to magazine, newspaper and online blogs. Ms. Sybesma is an active conference speaker and a frequent guest of local media programs as well as national programs. Recently launching a business magazine article series called, *Michelle's Got it Covered*, she is known as the "go to" on a wide range of professional topics critical to success.

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.

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.

11:30 – 11:45 am

Imperial Ballroom

Networking Break

11:45 am – 12:45 pm

Int'l Ballroom

Investment Reporting III: A Side-by-Side Comparison Of "Insourced" Custom Solutions From MPI, Zephyr, & Morningstar Direct

- Angelo Auriemma (Moderator), Director of Investment Advisory Services, Plan Sponsor Advisors
- Walt Melcher (*Morningstar Direct*), Managing Principal, ClearPath Retirement Partners
- Jeff Church (*MPI*), Executive Director, Retirement Services Department, Oppenheimer & Co Inc.
- James Kitchens (*Zephyr*), CIO, National Retirement Partners

Walt Melcher is the co-founder and Managing Principal of ClearPath Retirement Partners. As an independent retirement plans consultant, Mr. Melcher provides consulting and advice services to employer sponsored retirement plans. Over the last two decades, Walt has helped over 300 employers with fiduciary due diligence that has improved their retirement plans. Mr. Melcher also assists employers with ERISA compliance, due diligence processes, new investments, recordkeeping services, employee education and payroll integration. Walt has co-authored fiduciary best practice articles and is active on the lecture circuit. Prior to founding ClearPath, he worked at Fidelity Investments, MassMutual and Denver Investment Advisors. A graduate of the University of Wisconsin - Green Bay, Walt earned ASPPA's Qualified Plan Financial Consultant (QPFC) designation and the Accredited Investment Fiduciary (AIF) designation from the Center for Fiduciary Studies at the Joseph M Katz Graduate School of Business at the University of Pittsburgh. Walt is a member of the Board of Directors for the Denver Chapter of the Western Pension & Benefits Conference and the Investment Management Consultants Association. He holds the FINRA Series 6, 7, 63 and 66 licenses.

Jeff A. Church is an Executive Director of Oppenheimer & Co. Inc.'s Retirement Services Department. Mr. Church has more than two decades of retirement plans experience with a diverse group of companies. Before joining Oppenheimer & Co in 1993 as a Vice President, Jeff was a Pension Representative for Principal Mutual Life and a Senior Pension Consultant for Transamerica. He is a frequent speaker on retirement plan related issues and has conducted numerous participant enrollment seminars as well as individual counseling sessions. Jeff has been a CE instructor in qualified plan design and retirement planning seminars for Certified Public Accountants, N.A.S.D. Registered Representatives, State Licensed Life Insurance Agents and Certified Financial Planners. Mr. Church received a B.A. from Drake University in 1986.

James Kitchens is the Chief Investment Officer for National Retirement Partners. In this role, he leads the firm's investment research, analysis and due diligence efforts. Mr. Kitchens is also responsible for creating, maintaining and enhancing NRP's extensive 25,000+ page research library. Jamie has an extensive background in managing investment portfolios and proprietary scoring systems used to evaluate investment managers as well as investment products. Mr. Kitchens has over 22 years experience as an investment professional. Prior to joining NRP in 2003, he was VP of Investments at Net Asset Management and served on their Investment Policy Committee. In his previous role, he was Director of Research for RunMoney Corp., where he developed sub-advisory relationships and the firm's recommended portfolios and investment strategies. Mr. Kitchens also gained tactical investment experience while working as Senior Analyst for a hedge fund. Jamie is an active speaker at industry conferences and earned the Chartered Financial Analyst (CFA) designation. He is a member of the CFA Institute, the CFA Society of San Diego and passed the FINRA Series 4, 7, 8, 63 and 65 exams.

Gold

How To Service Small Plans Profitably

- Eric Henon (Moderator), President, EACH Enterprise, LLC
- Vince Morris, VP of Retirement Services, Bukaty Companies
- Dave Kulchar, EVP, Director of Retirement Plan Services
- Tom Herbruck, Partner, Herbruck Alder & Co

Eric Henon is the President of EACH Enterprise, LLC. With a goal of helping retirement plan providers establish a clear position in target markets, coordinate research oriented marketing initiatives, reporting, press releases, seminar planning, appointment scheduling and campaign management services, Mr. Henon founded EACH Enterprise in 2007. EACH Enterprise manages several retirement plans industry groups. To formulate business growth strategies in constructive collaboration, the DC Plan Investment Council - a roundtable for select retirement plan advisors, practice leaders, recordkeepers & investment providers - is the most notable. Eric has over two decades of marketing experience in the financial services industry. As VP of Marketing at Diversified Investment Advisors (AEGON Group), he had responsibility for strategy, research and the company's IRA business. As Assistant VP in the consulting practice of LIMRA International, he advised retirement providers on all aspects of the marketing and sales process. Eric also directed the organization's proprietary and syndicated research team. Mr. Henon holds dual MBA degrees from the University of Connecticut and EM Lyon (France.)

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.

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.

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

Crystal

You Can Lead Them To Water, But You Can't Make Them Drink

- Vince Rainforth, VP Tax Exempt Market, Principal Financial Group
- Sean Lyons, Sr. Consultant, Cornerstone Inst'l Investors, Inc
- Robert Lavenberg, Partner, BDO Seidman, LLP
- David Levine, Principal, Groom Law Group

Vince Rainforth is Vice President of the Principal Financial Group's tax exempt market. In this role, Mr. Rainforth is responsible for national sales and channel development for the tax exempt market. Vince has extensive experience with retirement plan design consultation, including 403(b), 401(a), 401(k), defined benefit, 457(b) Qualified & Nonqualified and 457(f) Nonqualified plans. He is also current on fast evolving trends in the tax exempt market. Vince joined The Principal in 1997. Before assuming his current role in 2005, he was a retirement plan specialist and then served as a regional pension specialist role for the firm's tax exempt business, focusing on hospital/healthcare and association retirement plans. Prior to joining Principal, Vince worked for MLBA for ten years. He received a bachelor's degree in economics and speech communication from Illinois State University. Vince holds the FINRA Series 7, 63 and 66 licenses. He is also Life & Health licensed.

Sean Lyons is a Senior Retirement Plans Consultant at Cornerstone Advisors Asset Management, Inc. (CAAM), a Pennsylvania-based financial services firm. Cornerstone specializes in managing open architecture investment solutions for its clients with an emphasis on fiduciary process, risk management and performance reporting. CAAM is currently ranked as the 41st largest RIA in the country, advising on more than \$2.8 billion in client assets. Mr. Lyon's expertise is predominantly in the qualified plan marketplace including 401(k), 403(b) and Defined Benefit plans. Sean's clients include a diverse group of for profit and not for profit businesses in a variety of industries. He has been in the financial services industry since 1996, with a primary focus on retirement plans. Sean is a Certified Financial Planner®. He is also life & health licensed and holds his FINRA Series 7, 63 and 65 licenses. Mr. Lyons graduated from The Pennsylvania State University with a BA in Finance.

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.

David N. Levine is a principal at Groom Law Group, a firm of nearly 60 attorneys that focuses on ERISA and employee benefits issues. Mr. Levine maintains a wide-ranging employee benefits practice in which he addresses benefits-related issues that range that include plan and participant taxation, fiduciary structuring and health & welfare benefit design. David regularly serves as counsel to Fortune 500 clients, tax-exempt organizations and

governmental retirement plans on various employee benefits issues. Recent examples of his work include complex defined benefit & defined contribution plan compliance reviews and the implementation of cash balance retirement & welfare plans. David also represented tax-exempt organizations on issues involving corporate governance, executive compensation and unrelated business income tax liability. Mr. Levine regularly speaks on plan design, fiduciary governance and legislative issues to broad audiences that include human resources professionals, third-party administrators, vendors and other service providers. David is a member of the IRS Advisory Committee on Tax Exempt & Government Entities (ACT) and currently serves as the vice-chair of the American Bar Association Tax Section's Employee Benefits Committee's Subcommittee on Legislation. He is listed in The Legal 500 directory for Employee Benefits Tax work and in the USA Chambers guide for Employee Benefits & Executive Compensation.

Regent

Retirement Readiness: THE Industry Question

-Tom Kmak, CEO, Fiduciary Benchmarks, Inc.

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.

12:45 pm – 1:45 pm

Imperial Ballroom

Lunch

Thursday, October 7, 2010

1:45 – 2:45 pm

F&G

Advisor Customized “Outsourced” Reporting Solutions

- Adam Sokolic (Moderator), Sr. VP, National Retirement Partners
- Dorann Cafaro (*FinaConnect*) General Partner, Cafaro Greenleaf
- Robert A. Goldstein (*FinaConnect*), Principal, StoneStreet Equity, LLC
- Kenneth Robertson, Principal, 401(k) Investment Policy Services
- Lucas M. Barton, VP, Lockton Investment Advisors, LLC

Adam Sokolic is the Sr. VP of Operations for National Retirement Partners (NRP). NRP is a recognized leader in the retirement plans industry and dedicated to building the largest network of independent advisor serving plan sponsors and the high net worth individuals. Mr. Sokolic is responsible for the firm’s Human Resource, IT and Physical Plant departments. Most of Adam’s time is devoted to the development and enhancement of the support services provided to NRP members. Focused on payroll implementation, he started his career with Automatic Data Processing (ADP). Adam subsequently devoted his time to helping residential realtors across the nation develop their practices. Mr. Sokolic earned his BS degree in accounting from the Pennsylvania State University. He also holds the FINRA Series 6 and 63 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.

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.

Ken Robertson is a founder and principal of 401(k) Investment Policy Services. Prior to his current role, Mr. Robertson served as an Executive Vice President and Chief Investment Officer for The 401(k) Company, its affiliated broker/dealer and investment advisor for more than two decades. Ken was also a chief architect of many of The 401(k) Company's innovative products, including Fiduciary Direct, a manager evaluation program designed specifically for defined contribution plans. After the firm was purchased by Charles Schwab Corporation in 2007, he remained for several years during the merger period as Vice President and Chief Investment Officer for the firm’s

401(k) business. Ken served for nearly a decade as a Contributing Editor (“Investment Corner”) to Panel Publishers 401(k) Advisor, and was the Editor and principal contributor to The 401(k) Company’s plan sponsor newsletter. He holds the following designations: Certified Pension Consultant (CPC) by the American Society of Pension Professionals and Actuaries (ASPPA), Certified Investment Management Analyst (CIMA) by the Investment Management Consultants Association (IMCA) and Certified Retirement Counselor (CRC) by the International Foundation for Retirement Education (InFRE). Mr. Robertson also served on the professional committee that reviewed the investment portions of the InFRE education programs.

Lucas Barton is a VP for Lockton Investment Advisors, LLC. Mr. Barton’s entire career has centered on retirement plans and institutional investment consulting for mid to large-size corporations. Lucas’ diverse clients range from a well known fast food chain to a large Fortune 500 Energy company. His areas of expertise include serving as an ERISA 3(21) fiduciary on behalf of plan sponsors, which includes managing fiduciary plan oversight, building & documenting the fiduciary governance process and monitoring the Plans Investment Policy Statement (IPSS) in accordance with ERISA, DOL and IRS guidelines. His team’s role extends into full service investment consulting, including manager search, evaluation & analysis, fund lineup design and performance benchmarking. The Lockton team also focuses on delivering effective compliance consulting services and employee education that drives results, including emphasis on the retirement income replacement ratio. In addition to focusing on Plan Sponsor clients, Lucas and his team have been asked to train the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) on current fee disclosure practices, provider fee structures and methods to identify fee “reasonableness” based on current service agreement trends. Prior to joining Lockton Investment Advisors Lucas was employed by Morgan Stanley Smith Barney’s institutional retirement plan consulting services. Lucas has been named one of the most influential advisors in Defined Contribution by 401kWire and his Dallas team was named as a 2010 finalist for Retirement Plan Advisor Team of the Year by PlanSponsor Magazine.

Gold

Economics & Service Dynamics Of Small Firm Mergers

-Donald Stone, Co-Founder & President, Plan Sponsor Advisor

-Brian Hubbell, Principal, Hubbell Consulting, LLC

Donald Stone is the President & Co-Founder of Plan Sponsor Advisors. Mr. Stone has been involved in virtually every aspect of the retirement plan industry for almost three decades. Don co-founded Plan Sponsor Advisors (PSA) in 2002. The firm has provided retirement plan consulting services to plan sponsors with over \$45 billion in retirement plan assets and was a finalist for Advisor of the Year in 2009. Before co-founding Plan Sponsor Advisors, he managed the U.S. investment advisory business for a European bank & insurance company as well as a \$50 billion institutional trust business. Mr. Stone has been involved in the creation of numerous retirement and investment products, including a family of mutual funds, co-mingled funds and one of the first lifestyle portfolios. Don has consulted with major financial services firms on retirement plan issues, including conducting a due diligence review on the internal controls of a record keeping acquisition. Don has penned numerous articles on retirement plan issues and has been widely quoted by national news organizations, including *Bloomberg*, *The Wall Street Journal* and *Workforce Management*. He has also been interviewed by the Government Accountability Office (GAO) on various retirement issues and testified before the ERISA Advisory Council on plan fees and stable value investments. Don holds the Accredited Investment Fiduciary™ designation from the Center for Fiduciary Studies and the FINRA Series 66 license. He is a member of the Profit Sharing/401(k) Council of America (PSCA) and a founding board member of the Defined Contribution Institutional Investment Association (DCIIA). Don received his BA degree from the University of South Carolina and an MS degree from San Diego State. He completed post-graduate studies at Case Western Reserve University and attended the AIMSE Investment Institute at The Wharton School of Business.

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.

Crystal

Beyond 401(k):

How Advisors Can Grow Their Business Using Cash Balance Plans

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

-Carlos Tariche, Regional Sales Director, Kravitz Investment Services, Inc.

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.

Carlos Tariche is the NE Regional Sales Director for Kravitz Investment Services, Inc. To help launch the firm's New York office and meet rapidly growing demand for Cash Balance Plans throughout the Northeast region, Mr. Tariche joined the Kravitz team in 2010. Carlos has a unique blend of business development skills, plan design expertise and client service skills. He has experienced more than two decades of professional success in the retirement plans industry. Prior to joining the firm, he was responsible for generating unprecedented growth in retirement plan sales for a leading New York benefits consulting firm. Carlos has been featured in numerous regional business publications. He also speaks widely to business and professional organizations on retirement plan issues. He earned his Bachelor of Science in Business Economics from the State University of New York at Oneonta.

Regent

Leveraging New Media Marketing To Create "Demand For Your Brand"

-Jim Langenwalter, Managing Director, Strategy Expeditors

Jim Langenwalter is the founder and Managing Director of Strategy|Expeditors, a new media client development company. Strategy|Expeditors helps accelerate business strategies that create competitive advantages and increase market share through innovative solutions without adding to staff. Prior to founding Strategy|Expeditors - and as a result of the sale of his company to Rollover Systems, Inc. (RSI) - Jim held a transitional role as the Chief Business Development Officer at RSI, an independent provider of rollover services. During his tenure, he was responsible for sales, product management, marketing, participant communications and business development. Mr. Langenwalter developed the repeatable sales model for driving revenue from the large, but fragmented TPA and plan advisor channel. He also led the Emerging Markets group and helped develop private label programs for institutional

customers, including distributors, providers and recordkeepers. Prior to RSI, he was the Founder and CEO of Mid-Market America (SaveSimply) which was acquired by RSI to provide asset retention and transfer agency capabilities. SaveSimply's proprietary technology provided a profitable, private labeled, managed account investment solution for small accounts. This solution was sold through banks, credit unions and non-financial institutions, such as payroll companies and affinity groups. Jim also held marketing director roles at SMS Consulting and the Carnegie Group, financial services firms specializing in leveraging technology and customer information repositories to cross sell products, reduce risk and increase service levels across all points of contact (call center, branch, ATM & web). He also held senior management positions at Federated Investors, Mellon Bank and Fiserv. Jim is a licensed Series 65 advisor and has an MBA from University of Pittsburgh as well as a Bachelors of Science degree from West Virginia University.

2:45 – 3:00 pm

Imperial Ballroom

Networking Break

3:00 – 4:00 pm

Int'l Ballroom

BOR CONSOLIDATION: How Providers Can Accommodate The Consolidation Of Retirement Plan Advisory Services

-Eric Henon (Moderator), President, EACH Enterprise, LLC

-Brian Tavano, VP of Retirement Plans, RBC

-E. Erik Gauger, Regional Director, The MHK Group

-Tommy Thomasson, President & CEO, DailyAccess Corporation

Eric Henon is the President of EACH Enterprise, LLC. With a goal of helping retirement plan providers establish a clear position in target markets, coordinate research oriented marketing initiatives, reporting, press releases, seminar planning, appointment scheduling and campaign management services, Mr. Henon founded EACH Enterprise in 2007. EACH Enterprise manages several retirement plans industry groups. To formulate business growth strategies in constructive collaboration, the DC Plan Investment Council - a roundtable for select retirement plan advisors, practice leaders, recordkeepers & investment providers - is the most notable. Eric has over two decades of marketing experience in the financial services industry. As VP of Marketing at Diversified Investment Advisors (AEGON Group), he had responsibility for strategy, research and the company's IRA business. As Assistant VP in the consulting practice of LIMRA International, he advised retirement providers on all aspects of the marketing and sales process. Eric also directed the organization's proprietary and syndicated research team. Mr. Henon holds dual MBA degrees from the University of Connecticut and EM Lyon (France.)

Brian Tavano is the VP of Retirement Plans at RBC Wealth Management in Hartford, CT. To enhance the effectiveness of plan design, lower costs and evaluate alternative providers, Mr. Tavano assists business owners with the review of their retirement plans. Brian has almost two decades of industry experience. Before joining RBC Wealth Management, he was a retirement plans consultant at Scudder Investments and Pioneer Investments. Mr. Tavano has earned the Accredited Investment Fiduciary (AIF) and the PlanSponsor Retirement Professional (PRP) designation. He is also a member of the American Society of Pension Professionals and Actuaries (ASPPA.) Brian graduated from Westfield State College with a B.S. in Business Management.

E. Erik Gauger is a Regional Director for The MHK Group, a leading independent retirement plan consulting, wealth management and NRP member firm. Mr. Gauger has over a decade of experience in the financial services industry. Prior to joining The MHK Group, he was a member of the DC Advisory Group with UBS and a retirement plans specialist with Strong Capital Management. Erik has obtained the Certified Financial Planner, Chartered Retirement Plans Specialist, Accredited Investment Fiduciary and Qualified 401(k) Administrator designations. He is also a Level II CFA candidate. Mr. Gauger is active in a number of professional and community organizations, including the CFA Society of Milwaukee, the American Society of Pension Professionals and Actuaries, Wisconsin Retirement Plan Professionals, Ltd. and the Menomonee Falls Community Chamber. He holds the FINRA Series 6, 7, 24, 31, 63 and 65 securities licenses. With a focus on finance and economics, Erik earned his B.B.A. from the University of Wisconsin-Whitewater.

Tommy Thomasson is Co-Founder, President & CEO of DailyAccess Corporation. Mr. Thomasson is also Founder & CEO of the firm's wholly-owned subsidiary, InterServ, LLC, a SEC registered RIA certified by the Centre for Fiduciary Excellence (CEFEX). Prior to founding DailyAccess, Tommy was a financial consultant with Merrill Lynch and later owned Financial Asset Management Services Inc., a registered investment advisory firm providing money management services to private and institutional clients. He is a frequent speaker in the financial services industry and has provided expert testimony before the U.S. House of Representatives. Mr. Thomasson currently serves as chair of the Council of Independent 401(k) Recordkeepers (CIKR), a sister organization of the American Society of Pension Professionals & Actuaries (ASPPA) that educates and advocates on issues of particular relevance to independent 401(k) retirement plan service providers. Tommy also serves as executive director of the Policy Board for the Investment Fiduciary Leadership Council, a non-profit organization whose purpose is to promote the highest standards of stewardship within the corporate retirement plan, public pension and endowment communities. He is a graduate of Washington and Lee University. Serving on the board of The Alzheimer's Foundation of the South, Tommy is active in his local community.

Gold

What Worries Advisors Today

- Neil Anderson (Moderator), Reporter, The 401k & MF Wire
- Stace Hilbrant, Managing Director, 401kAdvisors LLC
- Joseph McLaughlin, VP, Corporate Client Group Director, Sr. Institutional Consultant, The Kelliher Group at Morgan Stanley Smith Barney
- Jim O'Shaughnessy, Principal, Sheridan Road Financial
- Scott Everhart, President, Everhart Financial Group, Inc.

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.

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.

Joseph McLaughlin is a VP, Corporate Client Group Director and Sr. Institutional Consultant for The Kelliher Group at Morgan Stanley Smith Barney. Mr. McLaughlin oversees all aspects of plan advisory services, including plan design, investment management and employee communications. Joe is also responsible for operational and regulatory issues. This includes advising on the selection, implementation & monitoring of plan service providers investment options and the development of education strategies. Joe brings over fifteen years of expertise and commitment to the Qualified Plan marketplace. As a frequent speaker on investment and ERISA-related topics, his technical background plays an integral role in the development of the group's corporate retirement plan business. Mr. McLaughlin has been named one of the nation's "Most Successful Retirement Plan Advisers" each year since the inception of *PLANSPONSOR* magazine's annual survey in 2004. Joe has maintained a rigorous continuing education, including an *Accredited Investment Fiduciary*[™] (AIF[®]) designation from the University of Pittsburgh Katz Graduate School's Center for Fiduciary Studies, a *Chartered Retirement Plans Specialist*[™] (CRPS[®]) designation from the College for Financial Planning and a *PLANSPONSOR Retirement Professional*[™] (PRP[®]) designation from Asset International's *PLANSPONSOR* Institute. He is also a graduate of Morgan Stanley's *Wealth Advisor* program and graduated with a B.A. in Economics from Stonehill College.

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

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 Advisers" 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.

Crystal

Why Now Is An Excellent Time To Market NQDC Plans

- Peter J Sullivan, JD, (Moderator) Regional Director,
Executive Benefit Sales/COLI, The Guardian
- Bob Nienaber, Regional Director, Executive Benefit Sales, The Guardian
- Jim Magner, Business Resource Consultant, Advanced Markets, The Guardian
- Jeff McCarthy, EVP, American Financial Systems, Inc

Peter J. Sullivan, JD, is the Regional Director, Executive Benefit Sales/COLI for The Guardian Life Insurance Company (Guardian). Mr. Sullivan is responsible for promoting life insurance sales in the retail and corporate markets through brokers and intermediaries. Peter has been in the insurance and financial services industry for over two decades, focusing primarily in the corporate markets. Prior to joining Guardian in 2008, he was the Executive Benefits Consultant and Regional Managing Director for Phoenix. He also served as a Regional VP, Manager and Sr. Pension Consultant for Transamerica, responsible for wholesaling retirement plans, including wholesaler and staff management. Peter holds a Bachelor's degree from Southeastern Massachusetts University and a Juris Doctor (JD) degree from Massachusetts School of Law. He is a member of the Massachusetts Bar, the Society of Financial Service Professionals (FSP) and the Boston Estate Planning Council.

Bob Nienaber is a Vice President of Executive Benefit Plan Sales for The Guardian Life Insurance Company. Mr. Nienaber provides advisors and their clients with guidance and helps them develop deferred compensation, DB, stock option alternative, 457(f), executive business continuation and bonus plans for their highly compensated executives. Bob also serves on the Board of benefitRFP. He is an active speaker, the author of "*America's Last Gold Rush*" and developed an affiliation web site. Through the American Association of Life Underwriter's Impact Committee, Bob works with members of the Congressional Senate Finance Committee on issues affecting corporate executive benefit plans. Mr. Nienaber holds a bachelor's degree in Communications from California State University and the American College's Chartered Financial Consultant (ChFC) designation.

Jim Magner, JD, CLU, ChFC is a Business Resource Consultant for the Advanced Markets at Guardian Life Insurance Company. Leveraging his extensive expertise in the Business, Estate and Charitable Planning markets, Mr. Magner supports advisors in the advanced planning marketplace, including high net worth and business owner opportunities. Prior to joining Guardian, Jim was General Counsel for a broker dealer/brokerage general agency located in Boston, Massachusetts. Before entering the life insurance industry, he was an Attorney-Advisor in the IRS's Office of Chief Counsel, in Washington, DC. During his tenure with the Office of Chief Counsel, Jim wrote private and public rulings on estate, gift, GST and charitable remainder trust issues. His articles have been widely published by prestigious publications, including Estate Planning, Tax Notes, the Journal of Financial Service Professionals, Steve Leimberg's Estate Planning & Retirement Planning newsletters and the National Underwriter. Mr. Magner co-authored a number of books on estate and insurance planning topics, including Tools & Techniques of Life Settlement Planning, which was published in October 2008 by National Underwriter. Jim is an active speaker on cutting-edge topics to professional groups throughout the country, including the most recent AALU annual meeting. He received his BA, MA and JD from Boston College.

Jeff McCarthy is an Executive VP at American Financial Systems, Inc. Mr. McCarthy brings over two decades of experience in the field of executive compensation and benefit planning to AFS. Prior to returning to AFS, Jeff was a Senior Consultant with Watson Wyatt where he advised corporate executives and board members on the design, funding and securing of nonqualified benefit programs. He served as Vice President and Director of Marketing with Lyons Compensation and Benefits, LLC, which was acquired by Clark Consulting in August of 2001. Jeff also co-founded American Financial Systems, Inc., a leading vendor of systems and services supporting the design and administration of non-qualified plans. Mr. McCarthy holds a bachelor's degree in Economics from Colgate University, and an MBA from Boston College.

Regent

Non-Investment Reporting & Benchmarking: Where Advisors Can Add Value

- Doug Prince (Moderator), Managing Director, Stifel Nicolaus
- Sue Rose, Managing Director-Investments, Oppenheimer & Co., Inc
- Paul D'Aiutolo VP, Institutional Consultant, UBS Institutional Consulting.

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.

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 is a VP and Institutional Consultant for UBS Institutional Consulting. 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.

Thursday, October 7, 2010

4:00 – 4:30 pm

Imperial Ballroom

Networking Break/Light Snack

4:30 – 5:30 pm

Int'l Ballroom

Participant Advice Solutions: What's Working, What's Coming & How Will It Be Delivered?

- Edward Lynch (Moderator), Managing Director, Dietz & Lynch Capital
- Jeff Gratton, Corporate Retirement Plan Consultant, SageView Advisory Group
- Scott Revare, CEO, Smart401k
- Chad Griffeth, Co-Founder, BeManaged
- Sheri Fitts, Director of Communications, Large Plan Sales, The Standard

Edward Lynch is the Managing Director of Dietz & Lynch Capital. Ed's primary focus is on assisting plan fiduciaries with compliance, document review, review & monitoring processes, investment performance & due diligence files, asset allocation strategies, the evaluation of fees and overall plan performance. Mr. Lynch has serviced ERISA-qualified plan sponsors and designated fiduciaries in most aspects of plan development and maintenance since the early 1980s. In 2003, Ed became one of the first practitioners in the United States to complete the Accredited Investment Fiduciary Auditor (AIFA) program of advanced studies at The Center for Fiduciary Studies, Joseph Katz School of Business, University of Pittsburgh. In September 2008, the 401(k) Advisors Group became one of the first Investment Advisors to successfully complete the Centre for Fiduciary Excellence (CEFEX) independent certification process. The CEFEX certification provides assurance to investors, both institutional and individual, that the 401(k) Advisors Group has demonstrated adherence to the industry's best fiduciary practices. In 2009, Mr. Lynch was recognized as one of the 40 "Most Influential Retirement Plan Advisors" by the 401(k) Wire, the 401(k) Exchange and The Boston Research Group. He is a graduate, *summa cum laude*, of Gordon College in Wenham, Massachusetts, a member of numerous professional organizations, a columnist and a frequent speaker on ERISA-related topics. He has served as an Expert Witness in ERISA-plan related litigation and is a Contributing Editor for Pension Governance, LLC. He is the co-author of the forthcoming eBook "Fiduciary Plan Governance: A Guide for 401(k) and 403(b) Sponsors."

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.

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

Chad Griffeth is the Co-Founder, President and key architect of BeManaged, an unbundled, independent, 401(k) participant advice and managed account solution. Operating as a PPA Fiduciary Adviser, BeManaged provides a "plug in" solution to existing 401(k) plans in which they (or the advisory team) provide high impact 401(k) consultations with the availability of advice/account management. BeManaged 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. Working with both plan sponsors and advisors toward an efficient delivery of their service to participants, Mr. Griffeth is responsible for the business development and field logistics of BeManaged. Chad has become known as an advocate of fiduciary responsibility and standards in the marketplace, often serving as an expert on the topic. He is often quoted and active at high level industry conferences, speaking on the delivery of prudent participant advice. Chad is also the writer of the 401(k) Fiduciary Advice Blog, considered a Top 10 Fiduciary Blog by FiduciaryNews.com. 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.

Sheri Fitts is the director of Retirement Plans Communications and Large Plan Sales at StanCorp Equities, Inc., a subsidiary of StanCorp Financial Group, Inc. (The Standard). Ms. Fitts joined The Standard in 2006 and is responsible for sales-related communications within the Retirement Plans business unit. In this role, Sheri directs the development and implementation of retirement plan communications for advisors, brokers and other channel partners. As a recognized expert in her area, she is often asked to speak by industry groups, including the Association of Financial Professionals, Western Pension & Benefits Conference, ASPPA, Financial Planning Association and the Profit Sharing/401(k) Council of America (PSCA). Sheri has also written and presented on the topics of social media, behavioral finance and generational differences. During her nearly 20-year career in financial services, she has received awards and recognition from the PSCA, Pension & Investments, National Association of Government Defined Contribution Administrators, the International Association of Business Communicators and more. Ms. Fitts serves on numerous boards and committees, including the rapidly-expanding and increasingly recognized Women in Pensions Network.

Gold

What Does It Take To Play In The Large Plan Market & Why Would You Want To

- Donald Stone, Co-Founder & President, Plan Sponsor Advisors
- Daniel J. Esch, Managing Director, Defined Contribution Advisors, Inc.

Donald Stone is the President & Co-Founder of Plan Sponsor Advisors. Mr. Stone has been involved in virtually every aspect of the retirement plan industry for almost three decades. Don co-founded Plan Sponsor Advisors (PSA) in 2002. The firm has provided retirement plan consulting services to plan sponsors with over \$45 billion in retirement plan assets and was a finalist for Advisor of the Year in 2009. Before co-founding Plan Sponsor Advisors, he managed the U.S. investment advisory business for a European bank & insurance company as well as a \$50 billion institutional trust business. Mr. Stone has been involved in the creation of numerous retirement and investment products, including a family of mutual funds, co-mingled funds and one of the first lifestyle portfolios. Don has consulted with major financial services firms on retirement plan issues, including conducting a due

diligence review on the internal controls of a record keeping acquisition. Don has penned numerous articles on retirement plan issues and has been widely quoted by national new organizations, including *Bloomberg*, *The Wall Street Journal* and *Workforce Management*. He has also been interviewed by the Government Accountability Office (GAO) on various retirement issues and testified before the ERISA Advisory Council on plan fees and stable value investments. Don holds the Accredited Investment Fiduciary™ designation from the Center for Fiduciary Studies and the FINRA Series 66 license. He is a member of the Profit Sharing/401(k) Council of America (PSCA) and a founding board member of the Defined Contribution Institutional Investment Association (DCIIA). Don received his BA degree from the University of South Carolina and an MS degree from San Diego State. He completed post-graduate studies at Case Western Reserve University and attended the AIMSE Investment Institute at The Wharton School of Business.

Daniel J. Esch is the Managing Director of Defined Contribution Advisors, Inc. Prior to founding the firm, Mr. Esch was Vice President and a member of the Board of Directors for Wyatt Asset Services, Inc. Dan was also a member of Wyatt's National Defined Contribution Practice Committee and a key contributor to a number of strategic initiatives for the firm. With more than 25 years of retirement plans experience, he has provided consulting and fiduciary advisory services to over 300 major corporations. Dan's services include plan design, investment consulting, record keeping, administration and employee communications. Mr. Esch also has extensive experience in the management and operation of retirement plans, including assisting plan sponsors in meeting their fiduciary responsibilities. Dan is frequently quoted in industry publications, including *Institutional Investor*, *Pensions & Investments*, and *PlanSponsor* magazine. He has authored various articles and lectures extensively on a national basis.

Crystal

***Harnessing Internet Broadcasting To Grow Your Business:
What Is It, How Is It Different, Why You Should Care & How To Use It***
-Tony DeMaio, Chairman & CEO, BigMediaUSA.com

Tony DeMaio is Chairman of the Board of Directors and Chief Executive Officer of the Big Media Broadcasting Company, Inc (BMBC). Under his leadership, the company has grown into a premier Internet broadcast information, education, entertainment and media company reaching global consumer markets. Mr. DeMaio was also the Founder and Chief Executive Officer of Ugottagolf, managing hundreds of charity fundraising golf tournaments. Clients ranged from the Kiwanis Clubs to the NFL Alumni, NFL Coaches Association and The Reagan Presidential Library. Tony founded the Healthy America Campaign Inc in 1994, which developed non-hospital based health screening facilities, including a joint venture with Blue Cross of California's Check-Up Centers of America Division. In 2005, Tony was named the Director of Fund Development for a 100 million dollar building project for the Shepherd of the Hills Church in Porter Ranch, CA. He also Founded Life-Time Management Co., whose clients included hundreds of Fortune 1000 companies and some notables such as Tony Robins, Fred Pryer, and Tom Hopkins. As Founder of Duraflex Sports Products, Mr. DeMaio developed, manufactured and marketed fitness products to major department and sporting goods stores, including JC Penny's, K-mart, Target, Big 5 and Oshmans. Duraflex Sports was subsequently purchased by Carlson industries, a six billion-dollar publicly traded company based in Minnesota. Tony still owns patents on exercise & football equipment, and has owned and operated The Executive Fitness Clubs. He started his career as a coach, serving as both a high school football coach and as an assistant football coach at the University of California, Los Angeles (UCLA), under Head Coach Dick Vermeil. A veteran with over 25 years of experience in mergers & acquisitions, operations, marketing, sales, product development and manufacturing, Tony has always demonstrated exceptional abilities to run companies, develop products, facilitate marketing plans and train sales forces.

Regent

Advisor Opportunities & Solutions In The DB Market

-Henry E. Tebben, National Director of DB Business Development, Principal Financial Group

-Mike Dulaney, Regional Consulting Actuary, Principal Financial Group

Michael J. Dulaney is a Consulting Actuary in the Retirement Actuarial Services department for the Principal Financial Group. As an actuarial consultant, Mr. Dulaney services some of Principal's largest clients. Prior to joining the firm in 2003, Mike was employed by FBL Financial Group and Towers Perrin. He has almost two decades of actuarial experience that include all aspects of the finance and design of retirement programs, including defined benefit and postretirement medical plans. Mr. Dulaney earned his Bachelor of Science Degree in Actuarial Science from the University of Iowa. Mike is also a Fellow of the Society of Actuaries (FSA), an Enrolled Actuary (EA) and a Member of the American Academy of Actuaries (MAAA).

5:30 – 6:30 pm

Imperial Ballroom

Cocktail Party

Friday, October 8, 2010

6:30 – 7:30 a.m.

Imperial Ballroom

Breakfast

7:30 – 8:30 am

Int'l Ballroom

KEYNOTE:

The Future Of National Retirement Policy

- Pete Swisher, Sr. Institutional Consultant, Unified Trust Company, NA
- Fred Reish, Managing Director, Reish & Reicher
- Robert Gordon Chambers, Partner, McGuireWoods, LLP & Past Chairman of the American Benefits Council

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.

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.

Robert Chambers is a partner of McGuireWoods, an international law firm, and chairs the firm's Employee Benefits and Executive Compensation Group. Mr. Chambers lectures frequently at conferences and seminars on retirement & welfare benefits, executive compensation, health reform and related subjects. Robert's practice includes counseling on tax-qualified retirement plans, executive compensation not-for profit employee benefit programs, international benefit issues, the compensation and employee benefit ramifications of corporate transactions, medical plan issues, group insurance and other welfare benefit plans, securities issues relating to retirement plans and executive compensation, early retirement programs and other group severance arrangements, the employment and termination of executives and ERISA-based litigation. Mr. Chambers regularly advises

organizations, including sponsors of investment products, on ERISA fiduciary matters. He also counsels individuals on issues relating to individual retirement accounts and the tax implications of distributions from retirement plans. During his career, Robert has represented national and international firms in the transportation, building materials, distribution, livestock, automotive, mining, pharmaceutical, energy, insurance/financial, technology and general manufacturing industries. He also has served as counsel to many educational, medical, trade, cultural and other nonprofit, tax-exempt organizations. He negotiates the employee benefit aspects of business transactions, has worked with Russian ministries and investment companies to establish a private pension system for Russian workers and has served as a U.S. delegate to the Pension Working Group of the Organization for Economic Cooperation and Development in Paris. Mr. Chambers is a member of the Taxation, Business, Labor and Employment Law Sections of the American Bar Association and serves on several committees within those Sections. He is Past Chair of the American Benefits Council, the preeminent employee benefits lobbying firm in Washington, D.C., whose members either employ or administer plans for more than 100 million Americans. He is the only practicing lawyer serving on the Executive Board of that organization. In that role, Mr. Chambers analyzes and prepares comments on federal legislation, regulations, retirement plan issues, health plans, stock-based plans and international employee benefits plans. Robert participates actively in the Charlotte Benefits Forum and WorldatWork, for which he regularly teaches and lectures, and has been a member of the ESOP Association. Mr. Chambers is chairman emeritus of the board of trustees of Chestnut Hill Academy and past-president/director of the St. Andrew's Society of Philadelphia. He is also trustee of the Foundation of the St. Andrew's Society of Philadelphia, the World Affairs Council of Charlotte and other non-profit organizations. A 1971 graduate of Princeton University, Mr. Chambers received his AB degree, with distinction, in American Civilization. He received his JD degree from the Villanova University School of Law in 1975.

8:30 – 8:45 am

Networking Break

8:45 – 9:45 am

Int'l Ballroom

Advisor Background Checks & Full Transparency

-Scott C. Campbell, Director of Marketing & Consumer Affairs,
AdvisorCheck, Inc

Scott C. Campbell is the Director of Marketing & Consumer Affairs for AdvisorCheck, Inc, the nation's leading provider of background checks for financial professionals. Mr. Campbell oversees the member services department. In this role, he has worked diligently to raise awareness of AdvisorCheck's "Pro Transparency & Disclosure Movement" nationwide. Prior to joining AdvisorCheck, Scott worked for two of the industry's top brokerage firms. In this capacity, he became aware of the shortcomings associated with the lack of background verification and disclosure provided by most financial professionals. Scott is an active speaker to industry professionals and consumers regarding the importance of transparency and full disclosure. Mr. Campbell attended Youngstown State University

Regent

***The Future Of Lead Generation:
How To Use Internet Broadcasting To Generate Qualified Local Leads***

-Tony DeMaio, Chairman & CEO, BigMediaUSA.com

-Mike Kane, President & Founder, Michael M. Kane & Associates

Tony DeMaio is Chairman of the Board of Directors and Chief Executive Officer of the Big Media Broadcasting Company, Inc (BMBC). Under his leadership, the company has grown into a premier Internet broadcast information, education, entertainment and media company reaching global consumer markets. Mr. DeMaio was also the Founder and Chief Executive Officer of Ugottagolf, managing hundreds of charity fundraising golf tournaments. Clients ranged from the Kiwanis Clubs to the NFL Alumni, NFL Coaches Association and The Reagan Presidential Library. Tony founded the Healthy America Campaign Inc in 1994, which developed non-hospital based health screening facilities, including a joint venture with Blue Cross of California's Check-Up Centers of America Division. In 2005, Tony was named the Director of Fund Development for a 100 million dollar building project for the Shepherd of the Hills Church in Porter Ranch, CA. He also Founded Life-Time Management Co., whose clients included hundreds of Fortune 1000 companies and some notables such as Tony Robins, Fred Pryer, and Tom Hopkins. As Founder of Duraflex Sports Products, Mr. DeMaio developed, manufactured and marketed fitness products to major department and sporting goods stores, including JC Penny's, K-mart, Target, Big 5 and Oshmans. Duraflex Sports was subsequently purchased by Carlson industries, a six billion-dollar publicly traded company based in Minnesota. Tony still owns patents on exercise & football equipment, and has owned and operated The Executive Fitness Clubs. He started his career as a coach, serving as both a high school football coach and as an assistant football coach at the University of California, Los Angeles (UCLA), under Head Coach Dick Vermeil. A veteran with over 25 years of experience in mergers & acquisitions, operations, marketing, sales, product development and manufacturing, Tony has always demonstrated exceptional abilities to run companies, develop products, facilitate marketing plans and train sales forces.

Michael M. Kane is a Principal and Founder of Michel M. Kane & Associates, a member firm of National Retirement Partners (NRP). Mr. Kane's responsibilities include operations, assessments and client advice. Mike has been in the advisory business for almost three decades. Mr. Kane and his firm have both been recognized as prominent retirement plan advisory consultants. He has authored numerous articles and has been widely quoted in national retirement plan publications. Mike is also active on the lecture and workshop circuit. Prior to joining NRP, he served as the Director of Executive & Employee Benefits Strategies for New England Financial, a MetLife Company, and as Managing Partner. Before entering the financial services industry, Mike was an Officer in the U.S. Navy. He is an active member of the Center for Fiduciary Studies (fi360). Mike is also a CLU, ChFC and an Accredited Investment Fiduciary Analyst (AIFA). As an AIFA, he is one of the select few certified to conduct Fiduciary Assessments on Investment Stewards, Managers and Advisors. He also serves as an analyst for the Centre for Fiduciary Excellence (CEFEX). Mr. Kane holds a BS in Business Administration from Mount Saint Mary's University and performed his graduate work at the George Washington University School of Business.

9:45 – 10:00 am

Imperial Ballroom

Networking Break

Friday, October 8, 2010

10:00 – 11:00 am

Int'l Ballroom

Adapt Or Lose Market Share: The Evolving BD Retirement Plans Model

-Phillip G. Chiricotti, President, Center for Due Diligence

-Fred Reish, Managing Director, Reish & Reicher

-Pete Swisher, Sr. Institutional Consultant, Unified Trust Company, NA

Phillip Chiricotti is the President of the Center for Due Diligence (CFDD), independent information and strategic services firm serving the retirement plans industry. Formerly the premier provider of 401(k) program competitive analysis, the CFDD's marketing platform has evolved to fuel client growth. The CFDD is now focused on providing unbiased resources, industry leading conferences, ERISA advisor evaluation services through the EAE Program, internet broadcasting and new media marketing services. Mr. Chiricotti has over three decades of experience in the financial services industry, including extensive ERISA plan consulting. Harnessing an unmatched network of accomplished contributors, he has authored decades of highly respected research. Phil is often quoted, routinely listed as one of the most influential people in the industry and widely recognized as a top business development consultant. Whether addressing executives or intermediaries, he uses his pen as a sword, brings keen analytical insight to the industry and delivers it in a no nonsense fashion guaranteed to provoke intellectual thought. Prior to entering the financial services industry, Mr. Chiricotti worked in strategic planning, acquisitions and other financial areas for some of the nation's largest companies, including major banks, pharmaceutical companies and oil producers. He has a BS/BA degree with majors in accounting & finance from Indiana's Tri State College, pursued graduate work in International Economics and was formerly Series 6, 63 and life & health licensed. As a former member of the armed forces and Vietnam veteran, Phil has raised meaningful donations for the Injured Marine Semper Fi Fund.

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.

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.

Friday, October 8, 2010

11:00 am

Int'l Ballroom

Grand Prize Trip To Graceland For Two Drawing
Sponsored By:
The Guardian Life Insurance Company of America

The CFDD's 2010 Advisor Conference Grand Prize Trip To Graceland For Two includes five nights at the luxurious Peabody Memphis Hotel, a private tour of Graceland and packaged sightseeing, including the Sun Studio, where Elvis first recorded. 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 Friday, 10/8/10. For more information on the Peabody Memphis Hotel, please visit: <http://www.peabodymemphis.com>.

Photo-Ops

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