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CFDD 2010 ADVISOR CONFERENCE
TOPIC DESCRIPTIONS
(9/30/10)

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

The U.S. retirement system is facing major challenges. Rather than helping the nation meet these challenges, Washington may be adding to the burden. Will the 401(k) fee disclosure, investment advice, guaranteed income, fiduciary status and funding initiatives currently under consideration make it easier or more difficult for plan sponsors to meet their fiduciary obligations? Which of these initiatives will actually become a reality? Given the challenging investment markets, the slow recovery and health care reform, this session will also address the long-term retirement prospects for the nation's workforce.

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

Fueled by the economic downturn, stock drop cases & ERISA class action lawsuits challenging 401(k) plan fees continue to create anxiety for plan sponsors as well as the investment professionals they rely upon for advice. The Deere case seemed to signal a new phase in which speculative claims would be dismissed before defendants incurred the heavy expense and liability associated with discovery and class certification. While some courts have followed Deere's lead, others have not. Based on decisions reported and cases proceeding to trial, this session will analyze the established principles as well as the unsettled issues. In addition to assessing the long-term threat posed by this type of litigation, we will discuss the best practices that have evolved in response.

Gold

Cross-Selling Strategies & ERISA Compliance:

Avoiding The Regulatory Crosshairs

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

In light of what is widely being perceived as a new era in ERISA-related litigation, examination & enforcement, many broker-dealers and RIAs are reexamining their service models to assess and manage fiduciary risk. The DOL is scheduled to finalize additional regulations this year, including participant advice and fee disclosure that could significantly increase such risks. Congress has further indicated that it is prepared to fill the gaps needed to protect retirement plan participants and their beneficiaries. Cross-selling additional products and services - including IRA rollovers - to existing clients, plan participants and beneficiaries is expected to receive particular attention. In addition to discussing recent findings, this session will provide a set of action items to help advisors identify and mitigate cross-selling risks when servicing ERISA clients.

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

Leveraged business relationships are central to success and long-term growth. All business relationships are candidates for leveraging, but successful strategies require time, effort and flexibility. To succeed, these strategies must be mutually beneficial. Attend this session and learn how three different advisory firms have turned Centers of Influence inside and outside the industry into consistent sources of new business. Find out what it takes to transform actuaries, attorneys, auditors, bankers, recordkeepers and other non-traditional sources into sales resources that generate leads, opportunities and clients. The icing on the cake ... we all get a bit smarter while growing our businesses.

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*)

To have their designations perceived as more than a fig leaf, sponsoring organizations must have a minimum level of credibility, including board strength and a code of ethics. The curriculum must also contain meaningful content. To maintain visibility and facilitate recognition, the sponsoring organization should engage in marketing initiatives that target professionals as well as the public. Beyond the minimum standards, the meaningfulness of any designation is not determined by the sponsoring organization, but rather the designee. In addition to seeking out designations that advance professional development and strengthen the advisor's practice, the curriculum must be embraced and implemented to fuel practice growth and efficiency. Moving beyond the standard questions associated with designation vetting, **this designation specific session** will discuss how advisors have and can use their designations to improve and grow their practice.

10:15 – 10:30 am

Imperial Ballroom

Networking Break

10:30 – 11:30 am

Int'l Ballroom

How Not To Get Sued & Avoid Being Reported On The Schedule C

- David Witz, Managing Director, FRA/PlanTools
- Larry H. Goldbrum, General Counsel & EVP, The SPARK Institute, Inc.

This session will address the advisor's role in completing the Schedule C and the steps that can be taken to avoid being reported to the DOL. The consequences for advisors who fail to provide the required information in a timely manner will also be discussed. We will then review the advisor's basic ERISA fiduciary duties and identify specific risks & areas of concern that could cause the advisor to become a target for litigation as a plan or participant advice provider. Based upon current trends, new product development and solutions already embraced, the panelists will share their views on future litigation strategies most likely to be pursued by the plaintiffs' bar.

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

If you have been wondering how to provide comprehensive participant level services, including cross-selling, while avoiding self-dealing and prohibited transaction risk, this session is for you. Rather than focusing on the changing landscape of participant advice regulation, we will show you how to structure your service delivery model to minimize or eliminate PT risk. The secret lies in getting participants to solicit you. We will also demonstrate how automated participant engagement and servicing can boost your productivity while reducing risk. Join this panel of experts for a lively discussion and learn how to navigate the regulatory waters safely while growing your business.

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

If you build it, they will come. Right? Wrong! Prospects must be cultivated and solutions based services must be proactively marketed. Regardless of the marketing programs or channels employed, identifying and refreshing qualified prospect lists are essential to success, but how do you obtain the "right" lists? With sponsors worn out from prospecting calls, the days of dialing for dollars are over. Time is our most precious resource. To use it effectively, advisors need to be smart about prospecting today. Identifying the ideal customer is important, but so is analyzing your book and ascertaining characteristics common to your target market. This session will explore prospect development solutions that are used effectively by advisor practices across the country. Join us as we revisit the basics and explore fresh ideas to jumpstart your practice using today's modern media.

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*)

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vetting, **this designation specific session** will discuss how advisors have and can use their designations to improve and grow their practice.

11:30 – 11:45 am

Imperial Ballroom

Networking Break

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

Stable Value funds capture 15 - 20% of the assets in most 401(k) plans. The financial crisis caused stable value funds to leapfrog from an afterthought to center stage in many retirement plan investment menus. At the height of the storm, stable value options were challenged by low book-to-market value ratios, credit concerns surrounding the wrap providers and access to quality alternatives on recordkeeping platforms. As a result, many sponsors and advisors were required to educate, or re-educate, themselves on the basics of stable value investment options. While the storm may have passed, questions remain. This session will provide insight on the stable value options of the future, including those most likely to thrive. We will also analyze the challenges associated with book value wrap capacity and the applicability of open-architecture philosophy to stable value funds. Additionally, we will discuss how advisors use stable value due diligence to grow their business while demonstrating added value to plan sponsors.

Gold

Going Beyond Markowitz Mean-Variance

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

Financial advisors know that almost all assets classes and portfolios generate returns that are not normally distributed. In spite of that, the framework that has dominated the asset allocation process for over fifty years - the Markowitz mean variance optimization - relies on the first two moments of return distribution (the mean & variance of the forecasted return distribution). Given investor concern over downside risk, there is considerable evidence that investor preferences go beyond mean and variance. Using a next generation technique, this session will provide useful insights on how to incorporate non-normal returns into the asset allocation decision. We will also compare optimal asset allocation weights from the traditional mean-variance optimization with those from the advanced “mean-conditional value at risk” optimization.

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

Plan sponsors don't buy products and services, but rather benefits and solutions. Prospects have become increasingly cynical and most do not react well to traditional approaches to sales and marketing. To generate positive results, advisors ahead of the curve are using content-driven marketing and new media technology to deliver meaningful information clients and prospects need. This process encourages them to become a participant in the sales process rather than an unwilling target. Informational marketing also establishes you as an industry expert and the "go-to" person when a need arises or is recognized. The panel members have all implemented this highly effective form of marketing into their practices, including workshops, newsletters, speaking engagements, blogs, social networking, white-papers and webinars. To help you grow your practice, our panel of experts will share their experiences, both successes and failures, and address the future of informational marketing.

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*)

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12:45 – 1:45 pm

Imperial Ballroom

Lunch

Wednesday, October 6, 2010

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

Technology, the internet and social media are changing the way organizations approach business development. While advisors have been slow to embrace modern media technology, the growing popularity of social networking, blogs, webinars, podcasts, electronic newsletters and more have changed the nature of communications. The New Media provides low cost opportunities for advisors to establish credibility, reinforce brand, distinguish themselves, share expertise, gain national recognition, drive website traffic and hopefully, generate SALES. Expert advisors are in a unique position to deliver meaningful content and while the blogging process elevates professionalism, success requires an overarching strategy. Relationships may trump technology, but as online relationships grow, advisors are exploring how the New Media can be used to augment existing marketing plans. New Media effectiveness takes time to develop and this session will discuss strategy, priorities, staying focused, the call to action and the truth about blogs. We will also discuss tools that work, those that don't make sense and compliance. Attend this session and walk away with practical tools that can be used in conjunction with traditional sales and networking efforts.

Gold

Decoding Target Date Fund Design

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

This session will explore the vast differences among the more than fifty different Target Date Funds offered today and how the final QDIA regulations can be used to prospect for new business. Key areas of discussion will include the five steps of the fiduciary process applicable to QDIA's, the tools available to fulfill the fiduciary process and how to group these funds into four distinct categories. We will also discuss how participant behavior can be used to determine the most appropriate "type" of QDIA.

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

FINRA requires member firms to supervise the outside business activities of their registered representatives. The level of supervision for retirement plan advisers, who are acting in an investment adviser representative (IAR) capacity, is determined by whether they are deemed to be participating in the execution of a trade for compensation. If so, Rule 3040 would apply, and the broker-dealer must record the transactions on its books and records as well as supervise the representative for suitability purposes.

This session will discuss the most common scenarios whereby an IAR may, perhaps unknowingly, trigger this heightened level of supervision. To mitigate or eliminate the time, expense and compliance challenges associated with the enhanced supervision, alternative arrangements will be discussed. In the alternative, we will offer tips on facilitating the exchange of data to ensure the broker-dealer and the IAR meet the respective obligations imposed by FINRA's Rules.

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

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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

To differentiate their practice, advisors are beginning to market expanded fiduciary roles. While new trends always provide opportunities, the skill sets applicable to investment counseling and investment management are very different. There are at least three different types of 3(38) managers serving 401(k) plans, but some do not believe 3(38) was intended to apply to investment advisors. Advisors who become

managers without the necessary experience and a corresponding change in support services could be increasing their litigation risk. At the same time, the advisor's E&O insurance may actually exclude coverage for a 3(38) role. Regardless of the advisor's role, plan sponsors are the primary target of litigation and their decisions are always subject to examination. Informed decisions are generally based on objectives and to assist advisors with the process, this session will provide a practical review of the advantages and disadvantages of each fiduciary role. In addition to contrasting the various roles, our panel of experts will analyze the appropriate conditions for accepting or declining the appointment of a specific fiduciary role. As a valuable takeaway, attendees will be provided with practical information to help them determine the fiduciary status favored by their business model and how to leverage that model to secure new engagements. To find out if you are better suited for fiduciary appointments as a full scope 3(21) or a named fiduciary under ERISA 402(a), join our panel of experts as they take off the gloves and share their different views on fiduciary appointments.

Gold ***Identifying Problem Managers Before They Blow Up***

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

To help advisors create a robust surveillance process, this session will delve into quantitative methodology from a best practices standpoint. In addition to identifying managers who meet your needs in a systematic fashion, attendees will learn how this process can provide advance warning of problem funds. To enhance session takeaways, case studies of recent blow ups and problem managers will be presented.

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 LLC

With increased awareness on the part of plan sponsors, heightened competition and limited new plan formations, differentiation has become increasingly difficult. Print advertising and direct mail are following the Dodo bird into extinction. New media technology is also challenging and plan sponsor attitudes are mirroring the "show me" new economy. Your service model may be unique, but sponsors are not in a position to distinguish you from the ongoing barrage of advisors soliciting their business. Join us as we share the results of our *2010 Marketing Effectiveness Survey* and provide important insight into marketing strategies that are actually working. In addition to discussing the most successful marketing strategies, you will also hear from advisors who have obtained consistently successful results from their marketing initiatives.

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

ERISA litigation is expensive, particularly the defense of fiduciary breach claims. Furthermore, the cost of litigation has to be paid, even if the fiduciary or service provider is ultimately exonerated in the litigation. Through a panel of experts in their respective fields, this session will explore ways to mitigate fiduciary exposure through best practices, legal ramifications and insurance coverage. Our panelists will outline the difference between first party and third party fiduciary exposure along with the elements relevant to both parties. We will discuss the distinction between insurance and ERISA “fidelity” bonds and based on ERISA and DOL mandates, when an Investment Advisor ERISA Bond is required. To help you save money and grow your business, the panelists will work through a Q&A session intended to mitigate claims through sound fiduciary processes.

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, Sr. VP, Investment Strategies, Mesirov Financial
-J. Michael Shamburger, VP, National Sales Mgr 401(k), Hartford Life
Distributors
-Jamie Breen, Managing Director of Fiduciary Services,
Horizon Investments, LLC

This session will provide a high level overview of outsourcing 3(21) and 3(38) advisory services, while illuminating the key differences of each. Our panel of experts will explore the advantages of outsourcing as well discuss *who* should outsource and *why*. We will compare and contrast key components of 3(21) advisory solutions and 3(38) reporting deliverables. The specific risks and potential areas of concern associated with outsourced advisory services for plan sponsors, product vendors and investment advisory firms will all be discussed. Based on the applications of products, services and solutions currently in use, the panelists will also share their hands on experience with outsourced advisory services.

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

To learn about new trends in manager research and reporting from a sponsor and advisor perspective, join this thought provoking session. Our panel of experts will show you how to distinguish yourself from competitors, address evolving plan sponsor needs and stay ahead of the pack. In addition to providing valuable insights into reporting content, we will discuss the integration of manager surveillance, investment policy statements and quantitative methodology. We will also discuss feedback from the advisor community as well as the new features offered by MPI's menu of solutions.

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

Industry availability of fiduciary warranties is increasing. Like any insurance product, the quality of these warranties varies widely. As a result, it is essential to understand the exact coverage afforded by these risk mitigating products. This session will provide an in depth discussion of the legal and insurance components of fiduciary warranties. In other words, what are they, how do they work and do they really relieve plan sponsors of fiduciary liability? To complete the discussion, we will also discuss new product developments and the importance of first party fiduciary insurance.

Regent

Your Brand Matters

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

Most of the desirable plan sponsor clients already have financial advisors, meaning you'll have to acquire the majority of your new clients from other advisors. In this type of competitive environment, how will you distinguish yourself? The differentiating factor is effective communication. To succeed today, you need to get to the heart of the issue and demonstrate how you bring value to a plan sponsor. We've identified the five key elements of a Unique Value Proposition (UVP). We'll share that process with you and help you develop a UVP that is brief, specific and easy to deliver.

5:30 – 6:30 pm

Imperial Ballroom

Cocktail Party

Thursday, October 7, 2010

6:30 – 7:30 am

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

Expert retirement plan advisors possess characteristics that are distinctly different from generalists. Unlike generalists, experts have acquired domain-specific expertise that applies to one or more aspects of a qualified plan. When determining expert status within a specific domain, it is logical to mirror the process used during legal proceedings. The guiding principles to determine expert status are found in the *Daubert v. Merrell Dow Pharmaceuticals*, 509 U.S. 579 (1993) ruling. The academic perspective is outlined in the Cambridge Handbook of Expertise & Expert Performance. Rule 702 of the Federal Rules of Evidence can also be used to define experts. Unless plan sponsors possess the necessary expertise, fiduciaries are encouraged to obtain the advice of a qualified, independent expert. Unfortunately, there is no definition of independent expert. Attend this thought provoking session and find out if you really are a retirement plans expert or just impersonating one.

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

Branches of the federal government have become deeply involved in the pension and benefits world. The proliferation of complex and difficult to comply with regulations has set the stage for the growth of arbitrary power. The implications of *The March Towards Socialism* are profound on a philosophical, economic and practical level. 401(k) plans have been under considerable attack and left to their own devices, policymakers could pursue a path that would weaken the nation as a global power and undermine self-reliance. To finance European Socialism, a VAT, reduced or eliminated corporate deductions for pension contributions and the elimination of tax-exempt growth for pension trust assets are real possibilities. To reduce the deficit, the government may also propose that in exchange for a guaranteed return, sponsors may eliminate fiduciary liability, discrimination testing, plan maintenance and

governmental filings by “voluntarily” transferring their DC plan assets to the federal government. In addition to intense competition, advisors are in the crosshairs of enforcement, statutory, judicial and regulatory overreach. The impact of a socialized medical state could further increase competition as welfare benefit brokers gravitate to the pension industry. To find out what the industry must do to survive, join this insightful co-presentation by two of the industry’s brightest minds.

8:45 – 9:15 am

Imperial Ballroom

Networking Break

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

As David Bowie said in his song Changes, "Just gonna have to be a different man." That is the challenge for all of us when it comes to retirement income. As participants transition from an accumulation mindset to one centered on a steady paycheck, it is important for the industry to understand their concerns and changing needs. Join us as we discuss how we can help them manage longevity and sequence of return risks in a cost effective manner while still protecting them from inflation and unforeseen emergencies. Participate in this lively discussion with industry thought leaders and gain insight into how retirement plan product providers are responding to these transitioning needs.

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.

The need to scale investment research & reporting for efficiency is critical to a practice’s personnel decisions and the bottom line. Based on system differences rather than user comfort levels, this session will provide a basis for determining the pre-designed investment analytic tools that best meet your needs, the role it will play in your practice and how to leverage the system to grow your business. Beyond an

overview of the analytic tools available to the DC market, our seasoned advisor panelists will discuss user friendliness, system capabilities, pricing, monitoring criteria, IPS integration, product line applicability, client interface, report presentations, outside sources of data and other optional features.

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

Join us for a lively discussion of the features and benefits applicable to multiple-employer plans as they relate to small employers, associations and professional employer organizations. In addition to highlighting the unique benefits of these plans in certain niche markets, our panel of experts will detail the marketing opportunities available to advisors in this rapidly developing market.

Regent

Good Intentions – Unintended Consequences

- Tom Warren, Sr. VP, American Funds Distributors

With the government and the industry working towards improvement, today's employer-sponsored retirement plan has evolved. As reported by the Institute of Management and Administration (IOMA), plan sponsor satisfaction has, however, declined. Innovation may be the precursor of success, but even with the best of intentions, some ideas don't always work out as planned. *Good Intentions, Unintended Consequences* examines some current trends and industry practices that can have unintended consequences for retirement plans. A thorough understanding these dynamics can make advisors more effective and plans more successful. This session will discuss some of the good intentions that can go awry, including offering a large selection of funds, using style boxes for investment selection, company stock, attempts to reduce liability with a fiduciary warranty and the pursuit of "best in class" investments through frequent fund replacement.

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, 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

Product manufacturers are still focused on providing guaranteed income streams and insurers continue to roll out guaranteed options. Nevertheless, one size does not fit all, i.e., retirement income solutions should be personalized and process driven. Rather than host a traditional pre-populated conference session, this breakout session will feature a *Retirement Income Smackdown* case study. This unique session will feature three advisors with different approaches slugging it out over the best solution for "one" client. Case study submissions are open to all industry professionals who plan on attending the CFDD's Advisor Conference. The three best entries representing the Buckets, Total Return and Guaranteed schools will be selected as finalists. Each finalist will have up to twelve minutes to present and defend their solution. An audience of peers will direct pointed questions to each finalist and then cast their vote to determine the winner. To view the case study specifics, click [HERE](#).

Gold

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

- 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
- Peter Recchia (*Matrix*) President, Recchia Pension Advisory

The need to scale investment research & reporting for efficiency is critical to a practice's personnel decisions and the bottom line. Based on system differences rather than user comfort levels, this session will provide a basis for determining the pre-designed investment analytic tools that best meet your needs, the role it will play in your practice and how to leverage the system to grow your business. Beyond an overview of the analytic tools available to the DC market, our seasoned advisor panelists will discuss user friendliness, system capabilities, pricing, monitoring criteria, IPS integration, product line applicability, client interface, report presentations, outside sources of data and other optional features.

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

To comply with the final 403(b) regulations, the 2009 rush to adopt a written plan document left many plan sponsors with little time to evaluate and determine if their plan design was consistent with their objectives. In this period of post-regulatory change, retirement plan advisors have an opportunity to encourage and guide plan sponsors through an in-depth evaluation of their plan's design. At a minimum, the evaluation should ensure plan provisions reflect their operational approach and support efforts to fulfill their fiduciary responsibilities. To help sponsors meet their current and future needs, this *carpe diem* panel will provide guidance on how to approach plan sponsors, including tools and resources for guiding sponsors through the design and communication of subsequent changes.

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

Given that providing more for less has become the industry norm, the advisor's role as well as their team's role has changed. Investments are no longer the main topic at client meetings. Committee members want to know if their plan is healthy, the extent of their fiduciary responsibilities & liabilities, how they should document their processes and a wealth of other pertinent items. While sponsors need advisors more than ever, the client information that needs to be prepared and reviewed has increased significantly in recent years. The additional demands have spawned new service providers like Fi360, FRA/PlanTools, FBI and others. The new service providers are, however, a double edged sword for advisors who are not continuously reinvesting in their practices. Is your service model a commodity and if not, how are you distinguishing yourself from your competitors? Are scalability and personalized service incompatible at the practice level? Are you viewing and treating your client book as a business? Join this session and benefit from valuable takeaways on how to build the infrastructure required to grow your practice without the appearance of a cookie cutter service.

Thursday, October 7, 2010

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

Regardless of plan size and sophistication, advisors must provide investment reporting that meets their needs as well as the needs of their plan sponsor clients. Given that existing clients and prospects continually compare the advisor’s investment analytics to those offered by competitors, identifying the most important components of the analytic process is central to success. Join our panel of experts and find out how three experienced advisors use customizable investment analytic and reporting solutions to grow their business and retain clients.

Gold

How To Service Small Plans Effectively & 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

The small plan market presents a unique servicing challenge for retirement plan advisors. The need for guidance - plan design, investment selection, monitoring investments, provider selection, compliance and participant counseling - often exceeds the clients’ ability to pay. Given that the revenue potential is limited, one has to wonder why advisors would consider servicing small plans. How small is too small and should advisors recommend alternative savings vehicles? Can a standardized and streamlined approach solve the economic dilemma? What is the minimum compensation required to properly service small plans and what compensation methodology works best in the small plan market? Can growth potential, client loyalty, reciprocal referrals and the cross selling of other benefits justify the time required to service small plans and emerging businesses

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

Recent industry surveys indicate that less than 50% of the 403(b) plan sponsors have fully updated their plans to comply with the new Department of Treasury and Department of Labor regulatory requirements. The potential changes were communicated to plan sponsors in 2004 and the final regulations were released in 2007. Six years after the initial language was published, the majority of plan sponsors have either ignored the new regulatory requirements or failed to fully update their plans. To comply with the new requirements, plan sponsors must update their documents, monitor loans, hardships, aggregate their financials for the 5500 filing, prepare for limited scope accounting audits and other new administrative tasks. Given that the IRS has announced their intentions to audit 403(b) plans in 2011, NOW is the time for advisors to educate their clients and prospects about the ramifications of non-compliance. To enhance your knowledge and grow your business, join this panel of experts to learn more about the compliance requirements and the audit risks posed to 403(b) plan sponsors.

Regent

Retirement Readiness: THE Industry Question

- Tom Kmak, CEO, Fiduciary Benchmarks, Inc.

America experienced its first energy crisis in the mid 70s Gas station lines were long and concerned Americans fretted over their ability to obtain fuel. In response to this crisis, the government passed the CAFÉ standards (Corporate Average Fuel Economy) standards. Within a decade, most vehicles doubled their miles per gallon and GM recently announced they were building a car capable of 230 miles per gallon. Similarly, America is experiencing a retirement crisis. Ultimately, the definition of “What is Winning” in our industry will be defined as Retirement Readiness. This session will examine this universal standard and provide useful insights into the most important factors applicable to retirement readiness, the importance of fees and how you can influence participant behavior. We will also discuss how the concept of Liability Driven Investing can be used for DC plans as well as DB plans. The session will be fun, interactive and guaranteed to provide insights that will impress your clients.

12:45 pm – 1:45 pm

Imperial Ballroom

Lunch

Thursday, October 7, 2010

1:45 – 2:45 pm

Int'l Ballroom

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

Are you one of the many advisors that have contemplated the creation of a custom investment reporting solution, but were overwhelmed with the concept? Building and maintaining a custom investment due diligence solution can be a daunting and resource intensive undertaking... yet one which can pay huge dividends for your practice. In this session, top advisors that have developed their own unique reporting solutions will present their rationales, share their successes, challenges and divulge the ROI attained as a result of implementing a custom solution. To fully appreciate what the full development life cycle entails, this session will feature the stages of customization, including the beginning, 6-9 months after the initial decision and a glimpse of the finished product.

Gold

Economics & Service Dynamics Of Small Firm Mergers

- Donald Stone, Co-Founder & President, Plan Sponsor Advisors
- Brian Hubbell, Principal, Hubbell Consulting, LLC

As the defined contribution market becomes more institutionalized and the regulatory climate becomes more complex, the challenges of operating as a single practitioner or a small ensemble are constantly intensifying. The economic and service challenges facing small firms that consider merging can be daunting and will be explored during this session. The panelists will delve into the financial side of what can make or break a merger, including deal pricing, revenue projections and opportunities for savings. The session will also focus on the opportunity for enhancing services, the pitfalls when the services offered don't mesh and the potential impact on clients. Additionally, the session will discuss cultural and other “people” issues that make these deals difficult. Finally, we will discuss the long-term viability of the single practitioner or ensemble model. Come prepared for a thought provoking discussion that will help you formulate the vision for your future practice.

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.

Facing record deficits, the government has openly declared its intention to increase the tax burden applicable to high-income individuals. Cash Balance Plans may be the most significant tax-strategy for these individuals. The Wall Street Journal recently noted that Cash Balance Plans were a way to turbo-charge savings while CNN & Money.com described them as the best-kept tax secret for small businesses. This innovative tax planning solution has become an essential component of the value proposition offered by solutions-based financial advisors in the retirement plans space. This session will help you understand

the best-kept secret in the retirement plans industry, how to reduce client tax liability, accelerate savings and improve your brand in the process. To learn the basics from a practical standpoint and the investment dynamics that constitute an appropriate strategy, join the nation's leader in Cash Balance design and investment strategies for a thought provoking session. You will also learn who is a good candidate for Cash Balance Plans, who is not and how to determine if it is appropriate for your clients.

Regent

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

-Jim Langenwalter, Managing Director, Strategy Expeditors

As markets mature, increased market share goes to those who can communicate their value quickly, establish credible differentiation and reach more prospects. You have "Demand For Your Brand" when your brand is recognized as credible, needs are identified and prospects are motivated to say "Tell Me More." Unlike ineffective and expensive traditional marketing, the online New Media makes this possible. Through the integration of video-based Virtual Representatives who deliver your message to targeted prospects on an ongoing basis, you can build brand equity without leaving your office. Attend this session and learn how to integrate brand positioning and automate prospecting, tracking & reporting while developing targeted leads that recognize your brand.

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

Broker of record turnover remains a source of debate, but fueled by disclosure, fee scrutiny and evolving fiduciary standards, many expect the consolidation of retirement plan advisory services to intensify. When advisors switch broker-dealers, the process of requesting appointment letters from plan sponsor clients can be tedious. The challenge goes beyond paperwork processing. The transition may also be accompanied by a new business model, a new value proposition and a change in market focus. As a result, defining the new value proposition & target market, client presentations, requesting an appointment letter, following up and fending off retention efforts by the incumbent firm can be a daunting task. As revenue flow from existing clients is interrupted, the process brings new business activity to a crawl, even for the most organized advisors. What can providers do to assist advisors with the process?

This session will provide practical insight from providers, advisors and practice leaders with hands on experience.

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.

What keeps retirement plan advisors awake at night? Our panel of advisor experts will discuss the biggest challenges facing the industry, the retirement plans market and their individual practices. Some of the key concerns center around staying relevant, including legislative & regulatory threats that would render advice provided by fiduciary advisors obsolete and/or eliminate the need for fiduciary governance services. Other issues discussed will include the growth of online/computer-driven "generic" investment advice, fee pressure via low priced non-comparable services from competitors moving away from traditional commissions, the inability to raise fees, operational compliance and fiduciary protection. Our panel of seasoned experts will discuss the challenges of staying current with a fast changing environment, a limited menu of service providers, vendors who torpedo advisors, conflicts generated by retiree servicing and the need for a full time marketing program. The most consistent thread among all the panelists will also be discussed, the challenges and complexities associated with growing their practice and transitioning from the sales model to a professional business model. Join us and find out how these accomplished specialists plan to address today's unprecedented challenges

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

Non-Qualified Deferred Compensation (NQDC) plans for senior management and highly compensated executives are often overlooked by advisors as a source of revenue from their existing book of business. ADP testing has always made it difficult for the highly compensated to save adequately. In an environment of rising tax brackets, this is an excellent time for retirement plan specialists to enter this lucrative market. Companies have always used NQDC plans to recruit, retain, reward and incent their top performers. Our panel of nationally recognized experts from the executive benefits field will show you how to navigate the path to success in this market. We will also provide guidance on how to eliminate most of the complexity and confusion surrounding these programs.

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.

The financial services industry is littered with investment reporting software for advisors. As the industry matures and competition intensifies, clients are demanding more from retirement plan advisors. Differentiation is increasingly difficult and it requires adding value beyond traditional investment reporting. Join this panel of experts as we discuss how advisors can help plan sponsors improve their plans, add value and distinguish themselves through non-investment reporting.

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

Providing investment advice to plan participants presents significant challenges as well as opportunities. Join us as our panel of experts - representing a plan level advisor, an institutional vendor solution & two independent participant advice specialists - share their trials, tribulations and solutions. By sharing successful strategies, including an approach with a 50% utilization rate by plan participants, attendees will learn what is working from the source. Our panelists will also discuss the new regulatory requirements, implications and best practice solutions for successful participant retirement outcomes.

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.

The vision of larger assets under advisement and potentially larger fees tempts many advisors to consider entering the large plan market. Before altering target markets, advisors would be wise to consider a realistic assessment of their skills, resources and value proposition. This session will discuss the barriers to entry and explore what it takes to be successful in the large and mega plan market. The experienced large plan panelists will provide a check list that allows attendees to compare their firm's offering with what large plan sponsors expect. The session will address: business models & pricing, client acquisition, client servicing and deliverables. Client credentials, experience, expectations and staffing will also be discussed.

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

Internet Broadcasting (IB) is media! TV, radio, movies, satellite, audio, video, etc., all accessed thru the internet rather than traditional methods. In addition to platform horsepower and the ability to pull traffic far beyond individual websites, IB networks are multi-dimensional, user friendly and broadcast-able. They can also track and log potential sales leads as well as customers. As "content is king" on the internet, IB delivers your message in a compelling, targeted and appealing format. When produced effectively, IB gives credibility to an individual's strength and passion for their profession. When compared to a "traditional" website, this powerful media experience exceeds audience expectations. As media converges, an ever expanding audience has the capability to access your information 24/7 via cell phones, BlackBerry, laptops, iPods, etc. In short, it goes where you go! As print media migrates to the internet, IB is growing expediently and your competitors are using it. Attend this session and learn HOW to harness "smart media marketing" to grow your business by delivering motivating, differentiating and targeted (localized) messages. Find out why this cost effective and convenient method of finding and disseminating information has soared in popularity. As the world increases usage of the internet for entertainment, information and accomplishing a multitude of tasks, why not seize the opportunity to get your business in front of a qualified and targeted audience through internet broadcasting? To visit *The CFDD Internet Broadcast Station*, go directly to: <http://www.bmbc.tv/stations.php?n=3>

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

Regulatory changes continue to challenge defined benefit plan sponsors. The Pension Protection Act and Financial Accounting Standard 158 have made it difficult to control the level and volatility of plan costs. While complex, the regulations can be boiled down to understandable concepts that do not require an actuarial degree. Plan sponsors are increasingly receptive to advisors who can help them manage and find solutions to these challenges. In addition to identifying defined benefit plan sponsor concerns, this session will provide solutions to help you leverage receptive ears, navigate the new world of DB plans, position for cross selling and grow your business.

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

The industry is reeling from a downpour of fiduciary initiatives that are destined to change the way retirement plans business is consummated. While it appears that we are in the midst of major reform, we are not. When compared to retirement income adequacy, the current obsession with fees, transparency and conflicts seem far less important. The major issues are simple, coverage and savings rates. Other core issues include chronic underfunding, the future of Social Security, systemic fiduciary governance and the proper role of government. These building blocks are essential to workforce security and national retirement policy, something that does not currently exist. What should our national retirement policy be? Given human nature and political realities, what future changes are likely and/or unlikely? Equally as important, what should you do to prepare for these changes? Join the most influential people in the industry for a spark-generating debate on the future of national retirement policy and the subsequent impact on the retirement plans industry.

8:30 – 8:45 am

Networking Break

Friday, October 8, 2010

8:45 – 9:45 am

Int'l Ballroom

Advisor Background Checks & Full Transparency

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

The world has changed. Consumers are requesting and expecting transparency and full disclosure from their financial advisors. As noted in recent articles in the Wall Street Journal and other publications, consumers have a right to request and expect full background checks on their advisors. Additionally, ERISA 411 requires sponsors to perform background checks on their advisors. As the industry matures, select financial professionals are beginning to realize that transparency and full disclosure are a path to growth. As consumers become aware of the current system's self-reporting limits, the era of working for a big firm and/or using the form ADV as the sole means of disclosure is coming to a close. Attend this session and learn what consumers are looking for, their biggest concerns when choosing an advisor and gain a full understanding of the components included in a full background report. In addition to discussing how this paradigm shift can differentiate you from your competition, we will provide a complete overview of everything included in the background check, discuss specific examples and answer questions about the details of an AdvisorCheck background report. We will also discuss the dispute process and how to correct inaccuracies.

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

Ongoing business development is the biggest challenge facing advisors. Burdened with noise and client service, advisors lack the time, budget and marketing skills to grow their business. While advisors are increasingly viewed as commodities, advisors can still succeed by distinguishing themselves through innovative marketing. Unlike expensive and ineffective traditional marketing, the affordable new media offers a solution to differentiation and business development. When broadcast on *The CFDD Station*, the turnkey Local Business Leaders (LBL) Internet Broadcast Radio Show is the most powerful, cost effective, convenient and compliance friendly way to grow your business. Attend this session and find out all the reasons why the LBL show is right for your business. In addition to building brand with your local community and positioning yourself as an expert, the pre-recorded LBL is an unmatched vehicle for increasing awareness, reaching a larger audience, targeting specific prospects, facilitating relationship development, turning clients into sales agents and driving traffic to your website. To learn more about the LBL show, click on the video link at: <http://www.bmbc.tv/playVid.php?id=56>

Friday, October 8, 2010

9:45 – 10:00 am

Imperial Ballroom

Networking Break

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

In light of the new 408b-2 disclosure rules, pending investment advice regulations, proposed 12b-1 fee changes, Form 5500 Schedule C disclosure and evolving standards, the days of servicing retirement plans as a non-fiduciary advisor are coming to a close. Enforcement budgets have increased and the regulators fully intend to exercise their enforcement powers over the advisor community. There are always exceptions, but suffering from a 2008 bear market hangover, non-retirement plan priorities, rising costs, the new Schedule C, a lean staff and day-to-day challenges, the broker-dealer (BD) community - particularly the wirehouses - face major challenges in adapting to the evolving retirement plans market. Although most wirehouses allow a small group of dually registered, successful and highly qualified retirement plan specialists to acknowledge their fiduciary status in a written agreement that specifically provides for plan level advice, there are few restrictions that prevent generalists from marketing, selling and servicing retirement plans. By choice, force or ignorance, many generalists are providing plan and/or participant level advice while denying their fiduciary status. BDs who permit this practice must be prepared for an increasingly litigious ERISA marketplace or adopt new business practices to reduce risk. It may take a few years, but rather than give up their retirement plans business to independents and other specialists who are not hindered by slow to change organizations, some of the BDs will eventually adapt with new business models. Most know they need to change, but they are in the wealth management business and don't really know what to do. Sponsors will eventually pull the plug on non-fiduciary advisors and those who fail to adapt could lose business and become entangled in a web of prohibited transactions. To provide guidance, numerous solutions to this dilemma will be discussed during this session, including a pure ERISA fiduciary model, a mid-tier fiduciary solution teamed with new & existing exemptions, outsourced solutions, mentoring and a limited non-fiduciary offering.

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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