

 Pensions&Investments
Annual East Coast
**Defined Contribution
Conference**
March 11-13, 2012 | Turnberry Isle Resort | Miami

Dear Colleague:

Pensions & Investments, along with our esteemed advisory board, is honored to invite you to our Annual East Coast Defined Contribution Conference at the Turnberry Isle resort in Miami on March 11-13, 2012

Our goal for this conference is for you to walk away with cutting-edge ideas to help you ensure your plan participants are prepared for, and can enjoy, a secure retirement. To do this, we'll gather the experts in the fields of investments, plan design, and communications to discuss the changes in the industry and offer you time-tested strategies that will help you make informed decisions for your plan. Highlights of the conference include:

Keynote speakers:

- **Clifford S. Asness**, Ph.D., Managing & Founding Principal, AQR Capital Management
- **James M. Delaplaine Jr.**, Principal, Vanguard Government Relations
- **Dallas Salisbury**, President and CEO, Employee Benefit Research Institute

Panel Presentations:

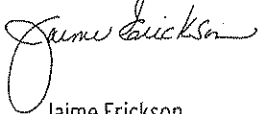
- **The Innovators**
- **Game Changer: Getting Participants to Think in Terms of Their Retirement Outcome**
- **Battling Participant Inertia**
- **Do New DC Investment Options Conflict with Traditional Options and Traditional Asset Allocation Models?**
- **Taking a Deeper Look at Investments**
- **Investment Advice: Can it and should it become mainstream?**
- **Best Practices in Fees and Fee Transparency**
- **Recognizing Diversity in Savings Behaviors**
- **The Latest Twists on Target-Date Funds**
- **How to Measure the Success of Your DC Plan**

Be sure to plan your travel accordingly so you don't miss the post-conference plan sponsor-only roundtables designed specifically for peer-to-peer idea sharing.

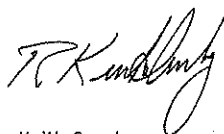
As always, this conference is FREE of charge to plan sponsors.

Please take a look at the agenda. We think you'll agree that DC East 2012 promises to be an educational event you won't want to miss. We look forward to your participation.

Sincerely,



Jaime Erickson
Director, Retirement Benefit Plans
NBC Universal



Keith Overly
Executive Director
Ohio Deferred Compensation

Conference Co-Chairs

Keith Overly
Executive Director
Ohio Deferred Compensation

Jaime Erickson
Director, Retirement Benefit Plans
NBC Universal

Advisory Board Members

Richelle L. Aschenbrenner
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Compensation & Benefits
Office Depot, Inc.

Mary Nell Billings
Director, Benefits – The Americas
Hilton Worldwide

Dan Dismukes
Retirement, Relocation &
Financial Portfolio Manager
UPS

Diane Vallerie Improta
Principal
Hewitt EnnisKnupp Inc., An Aon Company

Edward J. Lilly
Executive Director
NYS Deferred Compensation Plan

Liana Magner
Principal and Senior Consultant
Mercer

Connie Mullis, CRSP
Director of Programming
Pensions & Investments

Brant Suddath
Director of Benefits
Home Depot

Nancy Webman
Editor
Pensions & Investments

Carolyn Wood
Director of Retirement
Bimbo Bakeries USA



Pensions & Investments Annual East Coast

Defined Contribution Conference

March 11-13, 2012 | Turnberry Isle Resort | Miami

SUNDAY, March 11, 2012

3:30 p.m. - 5:00 p.m. **Registration**

5:00 p.m. - 7:00 p.m. **Welcome Cocktail Reception**

MONDAY, March 12, 2012

7:30 a.m. - 8:30 a.m. **Registration and Networking Breakfast with Sponsors and Exhibitors**

8:30 a.m. - 8:45 a.m. **Welcome and Opening Remarks**

Speakers

Christopher J. Battaglia

Vice President and Publisher, *Pensions & Investments*

Jaime Erickson (Conference Co-Chair)

Director, Retirement Plans, NBC Universal

8:45 a.m. - 9:45 a.m.



Keynote Address

Clifford S. Asness, Ph.D.

Managing & Founding Principal,

AQR Capital Management

Defined Contribution Investing: Closing the Gap

The last decade has seen a revolution in Defined Contribution plans, with innovations like auto-enrollment and target-date funds addressing critical challenges investors face. But most of the improvements have been structural; the investment approach of most DC participants is at least a generation behind the Defined Benefit world. What is missing from most DC plans? And what can sponsors do within the DC framework to help participants catch up? A few simple ideas may help close the gap.

9:45 a.m. - 10:15 a.m. **Networking Break**

10:15 a.m. - 11:15 a.m. **The Innovators**

This is your chance to discover cutting-edge approaches your peers are taking. Discussion topics will include unusual ways to use social media, successfully incorporating annuities into plan design through target-date funds and gracefully getting out of stable value and next-generation participant communications. Plan executives will explain why they adopted these approaches, what the implementation process involved, how they won over their bosses and boards, and what cost considerations they faced.

This session is also a sneak preview of the new Innovation Awards, sponsored by *Pensions & Investments* and Defined Contribution Institutional Investment Association (DCIIA). The innovators of 2012 will be announced at P&I's West Coast Defined Contribution Conference in November.

Moderator:

Thomas J. Fontaine

Head, Defined Contribution Investments, AllianceBernstein

Panelists:

William Clark

Senior VP and Chief Investment Officer,
Federal Reserve Office of Employee Benefits

Kevin T. Hanney, CFA

Director, Non-US Pensions & Savings Plans,
United Technologies Corporation

Bernie C. Knobbe

Senior Director, Global Benefits, Yahoo!

11:15 a.m. - 12:15 p.m. **Game Changer: Getting participants to think in terms of their retirement outcome**

This session will address the challenge for plan sponsors that most plan participants have no concept of the amount of assets they will need to accumulate within their DC plan for retirement. Discover strategies and tools that plan sponsors have used successfully to overcome the problem.

Moderator:

Matt Gnabasiak

Managing Director, Blue Prairie Group L.L.C.

Panelists:

Kamal Bhatia

Senior Vice President & Product Director, Fixed Income and Alternatives, Oppenheimer Funds, Inc.

Keith Overly

Executive Director, Ohio Deferred Compensation

Marc Pester

Senior Vice President Institutional Income, Prudential Retirement

Jennifer Putney

Vice President Participant Communications & Strategy, Diversified

12:15 p.m. - 2:00 p.m. **Luncheon and Eddy Awards Ceremony**

*Pensions & Investments
The 2012 Eddy Awards*

2:00 p.m. - 2:50 p.m. **Concurrent Sessions**

TRACK A: Battling Participant Inertia

This session will examine the newest trends in auto enrollment and auto everything. Some plans suffer deferral rate drops when they move to auto enrollment: What do they do to counter this? Who is auto-enrolling existing employees, and how is it working out? As for auto escalation, how much, who and when?

Moderator:

Jean Martone

Director, Retirement Plans Consulting Group,
Portfolio Evaluations, Inc.

Panelists:

Jaime Erickson

Director, Retirement Plans, NBC Universal

Cathleen M. Fyffe

Vice President, Retirement Plan Manager, KeyBank

Donna MacFarland

Chief Marketing Officer, Retirement Plan Services,
Lincoln Financial Group

Kristi Mitchem

Senior Managing Director, Global Head of Defined Contribution,
State Street Global Advisors

**Complimentary Registration
for Plan Sponsors**

Register today at www.pionline.com/dcc2012

TRACK B: Do New DC Investment Options Conflict with Traditional Options and Traditional Asset Allocation Models?

Investment managers are offering newer options for DC plans such as global equity, global fixed income, REITs and real return strategies. How do plan sponsors integrate new options into the existing investment lineup? How do they fit within the traditional asset allocation models? How do plan sponsors educate participants about the new options and how do you easily and properly construct portfolios using these options?

Moderator:

Liana Magner, CFA,
Principal, Mercer

Panelists:

Dan Dismukes
Retirement, Relocation & Financial Portfolio Manager, UPS
Michael McHugh, CFA
Client Portfolio Manager, Invesco
Chris Ryder
Vice President and Investment Specialist,
Capital Group Institutional Investment Services
Rick Wurster
Vice President, Asset Allocation Portfolio Manager,
Wellington Management Company, LLP

2:50 p.m. - 3:00 p.m. **Transition Break**

3:00 p.m. - 3:50 p.m. **TRACK A: Taking a Deeper Look at Investments**

Among the topics to be covered:

- What are the alternatives to stable value and are they right for your plan?
- Should you stick with mutual funds, move into collective trusts or separately managed accounts? How will a combination of all three work?

Moderator:

Diane Vallerie Improta
Principal, Senior Investment Consultant,
Hewitt EnnisKnupp

Panelists:

Harold Bjornson
Executive Director, J.P. Morgan Asset Management
Marla Kreindler
Partner, Winston & Strawn LLP
David Starr
Managing Director, Head of Client Solutions,
Dwight Asset Management Company LLC
Carolyn Wood
Director of Retirement, Bimbo Bakeries USA

TRACK B: Investment Advice: Can it and should it become mainstream?

Many plans offer advice, but few participants are willing to make the commitment to use it. What works?

Hear about successful strategies that convince most participants to become engaged enough to take advantage of advice, as well as holistic financial counseling solutions that support broad financial topics including budgeting, estate planning and specific DC investment needs.

Moderator:

Philip Edwards
Principal, Curcio Webb

Panelists:

William Heath
Director Product Management, Advice Planning and Execution,
TIAA-CREF Asset Management
Brant Suddath
Director of Benefits, The Home Depot, Inc.
Steve Ulian
Head of Institutional Retirement & Benefit Plan Sales/Relationship
Management & Investment Services, Bank of America/Merrill Lynch

3:50 p.m. - 4:20 p.m. **Networking Break**

4:20 p.m. - 5:10 p.m. **TRACK A: Best Practices in Fees and Fee Transparency**

How does the transition to full fee transparency impact sponsors and participants? Hear from industry experts and their insights around:

- How to best communicate participant charges and investment management fees
- How to develop a meaningful sliding scale for fees
- Using effective channels for fee disclosures and communications
- New and emerging plan solutions emerging from our heightened focus on fees
- Can you make the interim electronic fee disclosure work

Moderator:

Peter J Gosselin
Managing Partner, Co-Founder, Gosselin Consulting Group LLC

Panelists:

Richelle Aschenbrenner
Vice President, Global Compensation, Benefits & HRIM,
Office Depot, Inc.
Dave Gray
Vice President, Client Experience, Charles Schwab & Co., Inc.
Edward J. Lilly
Executive Director, NYS Deferred Compensation Plan

TRACK B: Recognizing Diversity in Savings Behaviors

Attendees of this session will learn how behaviors vary by generation, gender, race and ethnicity. Among the panelists will be a plan sponsor who has figured it out!

Moderator:

Pamela Hess, CFA
Director of Retirement Research, Aon Hewitt

Panelists:

Mary Neil Billings
Director, Retirement Plans-Americas, Hilton Worldwide
Naomi Proshan
VP, Research, Data and Analytics,
T. Rowe Price Retirement Plan Services, Inc.

5:10 p.m. - 6:30 p.m. **Networking Cocktail Reception**

TUESDAY, March 13, 2012

7:30 a.m. - 8:30 am **Networking Breakfast with Sponsors and Exhibitors**

8:30 a.m. - 8:40 am **Opening Remarks and Recap of Day One**
Keith Overly (Conference Co-Chair)
Executive Director, Ohio Deferred Compensation

8:40 a.m. - 9:40 a.m.



Keynote Address
James M. Delaplane Jr.
Principal,
Vanguard Government Relations

Retirement Plan Policy in an Era of Partisan Brinksmanship

Jobs, deficits, the reach of government and income inequality are the dominant policy issues in Washington. Elected officials are fighting tooth and nail about all of it, making agreements and forward progress elusive. What does this period of partisan brinksmanship mean for defined contribution plan policy? Will plan issues get any attention on Capitol Hill amid the partisan paralysis? Will plans get swept up in the larger deficit reduction, entitlement reform and tax reform deals that ultimately must be struck? Will Obama Administration regulators be able to make forward progress on their agenda regarding fee disclosure, target date funds, retirement income and fiduciary standards? And how might the upcoming presidential and congressional elections scramble the outlook? This session seeks to provide the answers.

9:40 a.m. - 10:40 a.m.

The Latest Twists on Target-Date Funds

Learn about new benchmarks. Hear case studies from plan executives who have restructured their target-date options, sometimes more than once and some who have taken the whole process in-house.

Moderator:
Ross Bremen, CFA
Partner, NEPC

Panelists:
Chip Castille
Managing Director, Head of U.S. and Canada Defined Contribution, BlackRock
Craig J. Lazzara, CFA
Senior Director, S&P Indices
Stacy Schaus
Executive Vice President, DC Practice Leader, PIMCO
Jeremy Stempien
Senior Investment Consultant & Head of Investments, Retirement Solutions, Morningstar Investment Management

10:40 a.m. - 11:10 a.m. **Networking Break**

11:10 a.m. - 12:10 p.m.

How to Measure the Success of Your DC Plan

While most organizations consistently measure the success of their business as a whole, few do the same with their retirement plans. This session will move beyond the traditional measures – such as participation and deferral rates, investment performance and diversification – to include less obvious ones like calculating replacement ratios to see how well-prepared for retirement your participants are and determining how well-protected your plan and your organization's executives are from potential litigation.

Moderator:
Jennifer Flodin
Managing Partner, Plan Sponsor Advisors

Panelists:
Sherrie E. Grabot
CEO and Founder, GuidedChoice, Inc.
Kimberly Taylor
Director-Employee Benefits, RadioShack Corporation

12:10 p.m. - 2:00 p.m.



Luncheon and Keynote Address
Dallas Salisbury
President and CEO
Employee Benefit Research Institute

Thirty-Eight Years With ERISA: Can Employer DC Plans Deliver Retirement Security?

Just the facts! Dallas Salisbury's Employee Benefit Research Institute has been delivering on that promise since 1978. Now, using the largest participant micro database of DC and IRA participants in the nation, and its unique models, EBRI has the numbers to paint the canvas on what employer plans are providing, and can provide in the future, assuming current tax treatment survives the deficit fixes that lie ahead. EBRI then uses that same combination of databases and models to assess the effect on account balances and retirement readiness of proposals being debated in Washington to drastically change the tax rules for DC plans. Dallas will conclude with comparative data on what today's DC plans can deliver relative to the most common DB and Cash Balance plan designs for the nation's highly mobile workforce.

2:00 p.m. - 3:30 p.m.

Post-Conference Plan Sponsor Only Round Tables

(Open to defined contribution plan executives only)
The post-conference plan sponsor-only round tables are designed specifically for idea sharing and networking with your peers. These round tables have quickly become one of the most popular sessions of the conference. Plan sponsors, consultants and attorneys facilitate the open discussion. This is one session you do not want to miss.

Small/MidSize Plans (under \$1 billion in assets)

Moderators:
William B. Duff
Partner/Employee Benefits & Executive Compensation, Schiff Hardin LLP
Marina Edwards
Senior Retirement Consultant, Towers Watson
Linda Garcia
Vice President, Human Resources, Rooms to Go
Dennis A. Lockhart, CPA
Plan Administrator, Trustee, and Secretary, Road Commission, Oakland County, MI Retirement System

Large Plans (\$1 billion or more in assets)

Moderators:
W. Colby Carter
Senior Attorney, Retirement-Compensation-Benefits, Tennessee Valley Authority
Richard P. McHugh
Partner, Porter Wright Morris & Arthur LLP
Bob Tomaschko
Director of Compensation, Retirement and HRMS, Land O'Lakes, Inc.
Roger S. Williams, CFA
Managing Director, Head of Defined Contribution Consulting, Rogerscasey

Agenda subject to change.

How to Register

Register for the Defined Contribution Conference by using any of the following:

- Online log onto www.pionline.com/dce2012
- Email dc-registration@pionline.com
- Fax registration form to (212) 210-0117
- Telephone Helene deChappe at (212) 210-0765

P&I will acknowledge your registration with a confirmation email.