

**CITY OF LOS ANGELES DEFERRED COMPENSATION PLAN
TRAINING/EDUCATION/TRAVEL POLICIES
BOARD MEMBERS AND STAFF**

Adopted: July 17, 2012

I. DUTY AND RESPONSIBILITY

The Board recognizes that education and training support the proper fulfillment of Board/staff member roles and responsibilities, and that certain expenditures are required in relation to that and in order to exercise due diligence over Plan operations. The Board further recognizes that all such expenses for training, education and travel are paid from participant fees and therefore all expenditures for these purposes must be appropriate and relevant, paid in accordance with City rules, policies and procedures, and the use of funds judicious, such that the expenditure will result in a demonstrable benefit to Plan participants.

II. OBJECTIVE

The objective of the Board's training and education policy is to promote awareness of the following subject areas involved in administering the Plan, and diligence in providing oversight of Plan operations:

- (a) The obligations and role of a fiduciary and the paramount duties of loyalty and prudence.
- (b) Ethics requirements dictated by State/City law as well as adopted by Board policy.
- (c) The legal and regulatory framework for defined contribution plans generally and Section 457 plans specifically.
- (d) The best practices of similar organizations administering similar programs.
- (e) The ongoing administrative operations, processes and practices involving the Plan's service providers and staff.
- (f) Principles of investment manager selection and performance review.

III. TRAINING & EDUCATION PROGRAM

A. Topics/Resources/Applicability

Following is a summary of primary training/education topics; potential training resources; and their customary applicability to Board members and staff.

- (e) *Subject Matter Experts* – Subject matter experts may provide expert resources regarding fiduciary law, legal/regulatory matters, best practices of other plans, and investment-related issues.

C. External/Non-Local Education Resources

- (a) *Conferences* – External conference events may provide expert resources regarding fiduciary law, legal/regulatory matters, best practices of other plans, and investment-related issues.
- (b) *Business Meetings* – External business meetings of professionals in the field of defined contribution administration may provide expert resources regarding fiduciary law, legal/regulatory matters, best practices of other plans, and investment-related issues.

D. Annual Education Program

In July of each year staff will prepare for Board adoption a proposed education program for the fiscal year which begins one year following. Once adopted, Personnel Department staff, on behalf of the Board, will include any travel requests related to the annual education program in the Personnel Department's proposed budget.

In instances where Board members or staff identify seminars, conferences, or meetings involving travel which has not been previously included and adopted in the Personnel Department's budget, Personnel Department staff will facilitate the necessary request for approval.

The education program will include the names of eligible external conferences and training events that Board and staff members may attend. The program will include a maximum number of training slots (including all Board members and the professional staff who support the Plan) for the fiscal year. Because there are limited resources and a limited number of training slots, these slots will be offered to Board members and staff on a sequential basis, such that any Board member or staff who declines or is unable to participate in one training opportunity will be provided first opportunity to participate in a subsequent training opportunity.

IV. TRAINING, EDUCATION AND/OR TRAVEL EXPENDITURE AUTHORIZATION AND REIMBURSEMENT

The following policies will govern all travel in support of training and training and education expenditures paid for by the Plan:

- (a) All training, education, and travel in support of training expenditures must be pre-approved by the Board and Council and Mayor as applicable.
- (b) Notwithstanding subsection (a) the Board Chairperson shall have authority, with the concurrence of the General Manager Personnel Department, to authorize training, education, and/or travel in support of training expenditures of up to \$2,500 per person per event in those instances where an opportunity

Educational Category	Topic	Potential Training Sources	Board Member Training	Staff Training
Orientation	Overview of Plan history, statistics, governance, demographics, fees, and administration.	Personnel Department Staff; third-party-administrator	x	
Fiduciary Responsibilities	Review of fiduciary responsibilities of administering the Plan	External fiduciary training specialists; consultant; Board counsel; third-party-administrator	x	x
Ethics Responsibilities	Review of State and City ethics laws as they relate to contracting, conflict-of-interest, and other topics	Bi-annual State/City training	x	x
Legal/Regulatory	Review of Federal laws and regulations related to administration of a Section 457 plan	Conferences; consultant; third-party-administrator	x	x
Best Practices	Review of best practices of other defined contribution plan administrators	Peer networks; conferences; consultant; third-party-administrator	x	x
Plan Services & Administration	Monitoring of services/operations of Plan third-party-administrator	Site visits for staff; operations training for Board members	x	x
Investments	Review of principles of investing, investment monitoring, and investment menu design relevant to defined contribution plan administration	Consultant; conferences; external training specialists	x	x

B. Internal/In-Meeting Education Resources

The Board may utilize in-house resources periodically at regular Board meetings or organized as stand-alone sessions, available from the following:

- (a) *Personnel Department Staff* – Personnel Department staff may provide expert resources regarding the City’s internal administrative operation of the program, as well as the institutional history of development of rules, policies and procedures.
- (b) *City Attorney Staff* – City Attorney staff may provide expert resources regarding fiduciary, ethics, and legal/regulatory matters.
- (c) *Plan Administrator* – The City’s Plan Administrator may provide expert resources regarding fiduciary law, legal/regulatory matters, best practices of other plans and plan services and administration.
- (d) *Consultant* – The Board’s consultant may provide expert resources regarding fiduciary law, legal/regulatory matters, best practices of other plans, and investment-related issues.

- for immediate training is identified and there is insufficient time to bring the training request to the full Board without either (a) losing the training opportunity or (b) creating the likelihood for significantly higher travel expenses due to the proximity of the training event to the next available Board meeting. In no event shall the costs of a training authorized pursuant to this subsection exceed the average per-person conference expense provided for in the Annual Education Program. Staff shall provide a report on expenditures authorized under this provision to the full Board at the next regular Deferred Compensation Board meeting or as soon as feasible.
- (c) All Board members and staff will comply with the travel guidelines set forth in Division 4, Chapter 5, Article 4 of the Los Angeles Administrative Code, and with the travel policies and guidelines set forth by the Office of the City Controller (attached).
 - (d) To be eligible to attend and be reimbursed for an external conference or training event, all Board members and staff attending are expected to attend all regular days of the event.
 - (e) Reimbursement of training and travel expenses will not be made absent the attendee submitting all necessary documents completed to the satisfaction of Controller guidelines and within the deadlines established by the Controller, including but not limited to travel expense worksheets, required receipts, and conference evaluations.

EXTERNAL TRAINING										
Conference Travel (Eligible Conferences)	Tentative Date(s)	Approx. Per Member Cost	Approx. # Attendees	Maximum Cost	Fiduciary	Ethics	Regulatory	Best Practices	Plan Services	Investments
Natl Assn of Governmental Defined Contribution Administrators (NAGDCA)	Sep-13	\$ 2,500	TBD	TBD	x		x	x		x
Pensions & Investments East Coast or West Coast Conference	Oct-13 / Mar-14	\$ 2,500	TBD	TBD	x		x	x		x
International Foundation of Employee Benefit Plans	Nov-13	\$ 2,500	TBD	TBD	x		x	x		x
Institutional Investor Defined Contribution Symposiums	Sep-13 or Apr-14	\$ 2,500	TBD	TBD	x		x	x		x
PIMCO Institute Investment Seminars	Sep-13 or Jun-14	\$ 2,500	TBD	TBD	x					x
Plan Sponsor Council of America	Sep-13	\$ 2,500	TBD	TBD	x		x	x		x
Mercer Global Investments Forum	Jun-14	\$ 2,500	TBD	TBD	x		x	x		x
Plan Sponsor National Conference	Jun-14	\$ 2,500	TBD	TBD	x		x	x		x
Total Conference Travel Slots		\$ 2,500	16	\$ 40,000						
Business Meeting Travel	Tentative Date(s)	Approx. Per Member Cost	Approx. # Attendees	Maximum Cost	Fiduciary	Ethics	Regulatory	Best Practices	Plan Services	Investments
California Defined Contribution Peer Network Meeting(s)	Jun-14	\$ 500	2	\$ 1,000	x		x	x		x
Third-Party Administrator Site Visit	Apr-14	\$ 500	2	\$ 1,000					x	
Total Business Meeting Travel Slots		\$ 500	4	\$ 2,000						
INTERNAL/ONSITE TRAINING										
Training	Tentative Date(s)	Approx. Per Member Cost	Approx. # Attendees	Maximum Cost	Fiduciary	Ethics	Regulatory	Best Practices	Plan Services	Investments
Fiduciary (at City)	TBD	\$ 333	15	\$ 5,000	x					
Regulatory (at City)	TBD	\$ 333	15	\$ 5,000			x			
Investments (at City)	TBD	\$ 67	15	\$ 1,000						x
Best Practices (at City)	TBD	\$ 200	15	\$ 3,000				x		
Total On-site Training Costs				\$ 11,000						
INDIVIDUAL TRAINING PROGRAMS										
Training	Tentative Date(s)	Approx. Per Member Cost	Approx. # Enrollees	Maximum Cost	Fiduciary	Ethics	Regulatory	Best Practices	Plan Services	Investments
INFRE Retirement Plan Administrator Series	n/a	\$ 550	5	\$ 2,750	x		x	x		x
Total Training Program Costs				\$ 2,750						

TRAINING EXPENDITURES FY 13/14	\$ 55,750
TRAINING BUDGET FY 13/14	\$ 55,740
DIFFERENCE	\$ (10)

Board of Deferred Compensation Administration
 2013/14 Fiscal Year Conference Travel/Training Preference Form

Please indicate the first, second, and third choices for travel during the 2013-2014 fiscal year on this form by placing a check mark in the corresponding boxes. Any concerns or conditions about the options provided can be expressed in the comment section at the bottom of this form.

Please submit the completed form to Paul Makowski via grey mail (stop 621), email (paul.makowski@lacity.org), or fax (213-978-1611) **no later than Friday, June 21, 2013.**

LAST NAME:	FIRST NAME:
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1 st Choice	2 nd Choice	3 rd Choice	No. 2013/14 Conference Options	Tentative Date(s)	Location
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. NAGDCA (National Association of Governmental Defined Contribution Administrators)	September 8-11, 2013	Louisville, KY
<input type="checkbox" value="N/A"/>	<input type="checkbox" value="N/A"/>	<input type="checkbox" value="N/A"/>	2. Plan Sponsor Council of America	September 9-12, 2013	Scottsdale, AZ
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. Institutional Investor Defined Contribution Symposiums	September 19-20, 2013; Or April 2014 (<i>Actual Dates TBA</i>)	Half Moon Bay, CA
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. PIMCO Institute Investment Seminar	September 2013(<i>Actual Dates TBA</i>); Or June 2014 (<i>Actual Dates TBA</i>)	(TBD)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. International Foundation of Employee Benefit Plans	October 20-23, 2013	Las Vegas, NV
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. Pensions & Investments West Coast or East Coast Conference	October 27-29, 2013 Or March 2014 (<i>Actual Dates TBA</i>)	San Francisco, CA
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. Mercer Global Investments Forum	June 2014 (<i>Actual Dates TBA</i>)	(TBD)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. Plan Sponsor National Conference	June 2014 (<i>Actual Dates TBA</i>)	(TBD)

Preference Comments:

- 1** **Event:** **NAGDCA Conference**
Dates: **September 8-11, 2013**
Location: **Louisville, KY**
Registration Deadline: **August 8, 2013**
Description:

The National Association of Government Defined Contribution Administrators (NAGDCA) is an organization consisting of government and industrial members pursuing legislative enhancements to defined contribution plans and providing educational benefits to its membership. The annual conference is focused on issues affecting state and local government administrators of primarily Section 457 defined contribution plans. The conference generally includes sessions reviewing federal legislative developments, current trends on plan design and administration, and education on plan fundamentals. A preliminary conference schedule is provided as Attachment E.

- 2** **Event:** **Plan Sponsor Council of America National Conference**
Dates: **September 9-12, 2013**
Location: **Scottsdale, AZ**
Registration Deadline: **July 12, 2013**
Description:

The Plan Sponsor Council of America is a non-profit organization dedicated to providing services and advocacy to its membership of small to large sized employers. The 2013 National Conference offers workshops, panel discussions, and roundtables on mostly legislative and administrative topics for benefit plans. As mentioned previously, the **conference location in Arizona would require specific City Council approval for attendance prior to the July 12, 2013 registration deadline.** The conference agenda is provided as Attachment F.

- 3** **Event:** **Institutional Investor Defined Contribution Symposium**
Dates: **September 19-20, 2013**
Location: **Half Moon Bay, CA**
Registration Deadline: **N/A - Invitation Only**
Description:

Institutional Investor is an organization which provides consortiums of professionals, including members from both the public and private sectors, with complimentary peer-to-peer discussions covering pensions and defined contribution plans. The 2013 invitation only Defined Contribution Symposium, entitled "Learning From the Past to Build a Better Future for DC Participants", will provide panel discussions, case studies, and workshops to cover topics of both the participant and administrator side of

participant education, investment trends, and taxation topics. Although this event is by invitation only, City representatives have been asked to participate in the past. The 2013 symposium program is provided as Attachment G.

- 4** **Event:** [PIMCO Institute Investment Seminar](#)
Dates: **September -- 2013**
Location: **TBD**
Registration Deadline: **N/A - Invitation Only**
Description:

PIMCO is a global investment firm with government and private industry clients. Their Seminars are invitation only events generally offered in a series of multi-day formats with the focus dedicated solely to trending investment topics. Attendance is limited to only one member per organization. Only one representative from the City would be eligible to attend. Attendance in 2013 may be impacted by the City's upcoming investments procurement. The 2013 seminar agenda is not currently available, but the 2012 agenda is provided as Attachment H.

- 5** **Event:** [International Foundation of Employee Benefit Plans](#)
Dates: **October 20-23, 2013**
Location: **Las Vegas, NV**
Registration Deadline: **September 8, 2013**
Description:

The International Foundation of Employee Benefit Plans is a non-profit organization that focuses on providing a wide array of educational and networking opportunities to professionals administering employee benefits and compensation. The 59th Annual U.S. Employee Benefits Conference is formatted to provide a large list of seminar options in which attendees can build their itinerary from broader overall topics. Categories for 2013 include Fiduciary Responsibility, Investments, Communication, or Administration/Technology. The conference brochure is provided as Attachment I.

- 6** **Event:** [Pensions & Investments East/West Coast Conference](#)
Dates: **October 27-29, 2013**
Location: **San Francisco, CA**
Registration Deadline: **Complimentary Plan Sponsor ends June 30, 2013**
Regular Registration ends October 11, 2013
Description:

Pension and Investments is a company dedicated to providing comprehensive retirement and investment industry information via its online and distributed print

editions. The annual bi-coastal conferences direct each agenda to current issues facing each region. The 2013 West Coast Conference is comprised of panel discussions and keynote speaker presentations regarding fiscal and administrative concerns. Conference registration for Plan Sponsors is complimentary if booked in advance. A copy of the 2013 preliminary conference agenda is provided as Attachment J.

- 7** **Event:** **Mercer Global Investments Forum**
Dates: **June 2014**
Location: **To Be Announced**
Registration Deadline: **To Be Determined**
Description:

Mercer is a world-wide firm comprised of professional consultants and experts in the fields of Health, Wealth, and People and works directly with its clients. The Mercer Global Investment Forums are a series of events around the world with focuses on idea sharing and networking between institutional investors and plan managers. The 2013 North American forum in Boston entitled "Smart Investing in a Low Growth World" explored how to invest smartly and maximize the opportunities available to long-term investors. The 2014 forums have yet to be announced, but the 2013 brochure is provided as Attachment K.

- 8** **Event:** **Plan Sponsor National Conference**
Dates: **June 2014**
Location: **To Be Announced**
Registration Deadline: **To Be Determined**
Description:

Plan Sponsor is an organization focused on putting trending topics of the retirement industry into the hands of its public and private sector membership through its online content and print editions of the PLANSPONSOR magazine. The Plan Sponsors 2013 National Conference entitled "Designing Retirement Plans that Work Getting from where you are to where you want to be" showcased collaborations of field experts on legislation, education, and administration topics. 2014's conference agenda is still in development, however the 2013 agenda is provided as Attachment L.



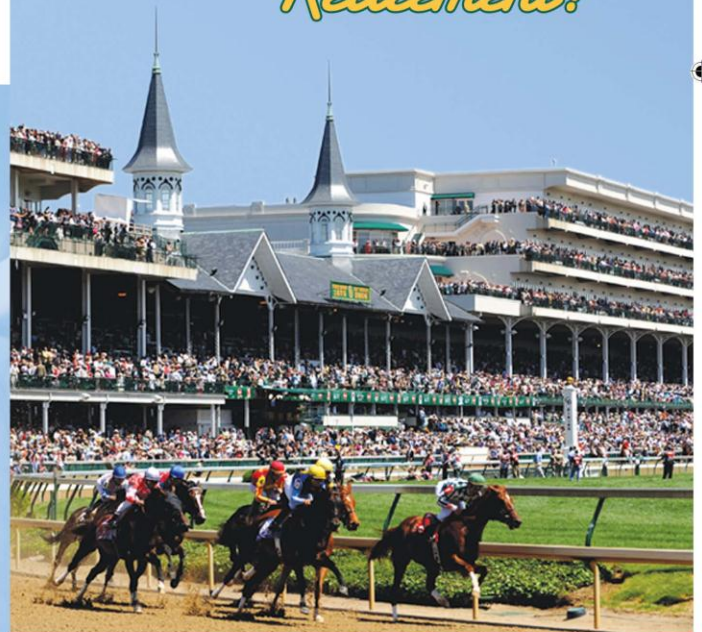
National Association of Government Defined Contribution Administrators, Inc.



2013 ANNUAL CONFERENCE

SEPTEMBER 8-11 / LOUISVILLE, KENTUCKY

Championing Your Retirement!



do AMR Management Services
201 East Main Street, Suite 1405
Lexington, KY 40507
www.NAGDCA.org

2013 ANNUAL CONFERENCE

SEPTEMBER 8-11 / LOUISVILLE, KENTUCKY

Championing Your Retirement!

Register at www.NAGDCA.org



Eric Sanderson
Defined Contribution Plan Manager
Ohio Public Employee Retirement System (PERS)

NAGDCA Vice President and 2013 Conference Chair

On behalf of the Annual Conference Committee, I would like to take this opportunity to invite you to the 2013 NAGDCA Annual Conference being hosted in Louisville, Kentucky! Louisville is a thriving city located on the Kentucky/Indiana border and is home to over 700,000 residents. Because of its location along the Ohio River as well as being within a day's drive of more than half of the population of the United States, Louisville became a major location for shipping and commerce, an industry that still thrives today. It is the home to Churchill Downs, which hosts the world-famous Kentucky Derby, as well as the Louisville Slugger factory and many well-known bourbon distilleries. Louisville was also recently voted as the top travel destination in the U.S. by Lonely Planet. We are truly honored to be able to host our annual conference in a city the caliber of Louisville!

This year's conference will be held at the Louisville Marriott Downtown, which is located within walking distance of Louisville's popular Fourth Street Live entertainment complex, which offers a wide variety of options for dining, entertainment, and shopping. The hotel location also offers quick access to many museums and other cultural exhibits. Conference attendees will certainly have plenty of alternatives that will fulfill their entertainment desires.

This year's conference theme is "Championing Your Retirement", which recognizes the steep history of champions in the Louisville area, including the Kentucky Derby, the two-time NCAA champion University of Louisville's men's basketball team, as well as boxing great Muhammad Ali to name a few. The conference will incorporate several changes based on feedback we have received from our membership. Most notably, the conference will be slightly shorter while also providing attendees more educational opportunities than have been offered at previous conferences. Even with these changes, the conference will still offer ample opportunity to network with your colleagues and time to get out and enjoy the surroundings. Many of the session topics are ones that were proposed by members from survey responses, and include a great blend of new topics as well as ones that have been given in prior years. The conference committee has worked extremely hard to create an agenda that meets all of these objectives and I am very proud of the product they have produced!

I am pleased to announce that this year's Keynote Speaker is David Crockett. Yes, he is related to the famed, King of the Wild Frontier, Davy Crockett (great, great, great, great nephew). David recently retired as the Director of the Office of Sustainability located in Chattanooga, TN, which he helped create after serving three terms as a Councilman for the City of Chattanooga. He often talks about what he calls the "triple bottom-line", where he defines sustainability as never making a decision unless it enhances the economy, the environment and the community. I am certain you will be as excited as I am to hear him!

CONTACT INFORMATION

Please complete the following (please print clearly):

Name: _____
(as you would like it displayed on your delegate badge)

Title: _____

Department/Agency/Firm: _____

Mailing address: _____

City: _____

State: _____ Postal Code: _____

Telephone: _____

Fax: _____

E-mail address: _____

Special dietary or ADA accommodations: _____

Emergency Contact Name: _____

Telephone (day): _____
 (evening): _____

Guest Name(s): _____

Will your guest(s) participate in guest program on 9/10/12?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is this your first NAGDCA conference?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Does your entity participate in National Save For Retirement Week?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

ATTENTION:
 If you are not a current NAGDCA member or have not paid your 2013 membership dues and are registering for the 2013 conference as a member, you must include your 2013 membership* payment as follows:

- \$600 Government membership-renewal (covers all delegates from the entity for remainder of 2013)
- \$300 Government membership-new (covers all delegates from the entity for remainder of 2013)
- \$900 Industry chairman membership (covers 2013 membership)
- \$400 Industry associate membership (covers 2013 membership)

* Refer to Delegate Category Descriptions in 2013 Conference Policies

REGISTRATION FEES

Includes all conference activities except those that are sponsored.

	Before Aug. 8	After Aug. 8
Government Member		
<input type="checkbox"/> Current Member	\$550	\$650
<input type="checkbox"/> New Member	\$200	\$300
<small>(as of 1/1/13)</small>		
<input type="checkbox"/> New KY Members	\$125	\$125
<small>(as of 1/1/13)</small>		
<input type="checkbox"/> Govt Member-in-transition	\$275	\$275
Industry Member		
<input type="checkbox"/> 1-2 Representatives	\$1325	\$1425
<input type="checkbox"/> 3-5 Representatives	\$1225	\$1325
<input type="checkbox"/> 6-10 Representatives	\$1125	\$1225
<input type="checkbox"/> 11-19 Representatives	\$1025	\$1125
<input type="checkbox"/> 20+ Representatives	\$925	\$1025
<input type="checkbox"/> Industry Member-in-transition	\$460	\$460

Industry member registration fees include a \$50 donation to the ANC Foundation (www.capefoundation.org). To opt out of making this donation, please check here.

- Complimentary Sponsor Registration (# of complimentary registrations depends on level of sponsorship) N/C
- Retired/Past President Registration \$125
- Student/Professor Registration N/C
- InFRE Pre-Conference Workshop -Fundamentals of Investing; Sunday, September 8, 12:30pm - 4:30pm ET \$85
- 403(b) Pre-Conference Workshop - IRS Examinations; Sunday, September 8 12:30pm - 2:30pm ET \$85
- Media representative N/C
- Guests (include # _____) \$125 each

PAYMENT METHOD

(NAGDCA Tax ID #: 38-2400330)

- Check # _____
- Purchase Order PO # _____
- Credit Card (circle one)

Visa MasterCard AMEX Diners Club

Card Number: _____

Expiration Date: _____

Cardholder Name: _____

By submitting this registration form, the delegate certifies that he/she understands and agrees to the conference policies as outlined in this registration material.

\$ _____ **Total Amount Due**
(must accompany registration)

REGISTER BY:

Fax: 859-514-9166
 Web: www.nagdca.org

Mail: NAGDCA
 PO Box 1017
 Lexington, KY 40588-1017

INFORMATION SPECIFIC TO INDUSTRY MEMBER DELEGATES

An Industry Member Code of Ethics has been adopted and affirmed by industry members/delegates to NAGDCA meetings and conferences. The Code of Conduct can be found on the NAGDCA website at www.nagdca.org. Private events planned by industry members may not be scheduled during any portion of an official conference event or function (includes "meet and organize" time). No company promotional information (brochures or other company information) may be distributed during educational sessions or other official conference events or functions. Note: this policy includes distribution of company-specific information by member speakers, unless previously approved by the Annual Conference Committee. Policies that are specific to conference sponsors also apply.

The ideas and opinions expressed in the conference sessions and in any handouts provided are those of the presenter(s). They are not necessarily those of NAGDCA, nor can any endorsement by NAGDCA be claimed.

In addition, I am also proud to announce that William Danko, PhD, will be our closing session speaker. Dr. Danko is best-known as the co-author of the New York Times best-seller "The Millionaire Next Door". This book explains how households of net-worth millionaires behave differently from non-millionaire households, and identifies common traits of those who have accumulated wealth. While being labeled a "millionaire" may be far from the minds of our plan participants in these challenging financial times, the valuable insight that Dr. Danko will provide could help close that gap and make an incredible impact on them.

I would like to take this opportunity to recognize the other members of the Annual Conference committee who have spent a great deal of time putting together this conference:

Tony Camp, *ING*
 Patty Davis, *State of Montana*
 Dave Fischer, *NY DCP*
 Vincent Galindo, *Arnerich Massena*
 Regina Hargraves, *ICMA-RC*
 Julie Klassen, *Prudential Retirement*
 Kerrie Vanden Bosch, *State of Michigan*

We are extremely excited to offer a conference with high-quality sessions and speakers and hope that you take this opportunity to participate in this conference offered by one of the nation's premiere organizations. We look forward to seeing you this September in Louisville, Kentucky!

Registration Fees

Early Bird Special			
For registrations received			
	<i>By Aug. 8</i>	<i>After Aug. 8</i>	
Government Member			
Current Member	\$550	\$650	
New Member (as of 1/1/13)	\$200	\$300	
New KY Govt Attendees	\$125	\$125	
Government Member-In-Transition	\$275	\$275	
Industry Member	<i>By Aug. 8</i>	<i>After Aug. 8</i>	
1-2 Representatives	\$1325	\$1425	
3-5 Representatives	\$1225	\$1325	
6-10 Representatives	\$1125	\$1225	
11-19 Representatives	\$1025	\$1125	
20+ Representatives	\$925	\$1025	
Industry Member-In-Transition	\$460	\$460	
	<i>By Aug. 8</i>	<i>After Aug. 8</i>	
Retired/Past President	\$125	\$125	
Government Members			
Guests	\$125	\$125	
Media	Complimentary	Complimentary	
InfRE Pre-Conference Workshop	\$85	\$85	
403(b) Pre-conference Workshop	\$85	\$85	

Conference Agenda

Sunday, September 8

8:30am–11:00am	NAGDCA Executive Board Meeting
10:00am–5:45pm	Registration/ANC Foundation Raffle
11:00am–12:00pm	ANC Foundation Board Meeting
12:30pm–2:30pm	403(b) Pre-Conference Workshop - IRS Examinations

The session will focus on IRS examinations of public sector employers and their 403(b) and 457(b) plans, and will also discuss another more recent development at the IRS, the Employee Plans Compliance Unit (EPCU). Discussion of IRS examinations will include:

- Highlights of key plan compliance areas, including: the written plan, nondiscrimination (403(b) deferrals only), contribution limitations, and loan and distribution limitations.

- Insights from recent examinations regarding emerging areas of focus – including timeliness of contribution remittance, benefits for key individuals, and status of written plans – as well as experiences from working with newer examiners
- The importance (and sheer volume) of records and documents in responding to document requests.
- In addition, the session will discuss EPCU, a unit described on the IRS website as allowing the IRS "... to leverage our examination resources, significantly increasing coverage and expanding our enforcement presence through correspondence-based contacts." In other words, the correspondence unit can send a questionnaire to a large number of plan sponsors and only have to take action regarding those employer's that identify a problem or that do not respond. This unit has conducted 403(b) and 401(k) plan compliance checks, and includes in its current projects the subjects of Form 5500 non-filers (private sector) and plan terminations. Although the IRS has made it clear that compliance checks themselves are not audits, nevertheless recipients of these inquiries that fail to respond could be the subject of examination. Attendees will learn about the importance of:
 - Understanding what is being asked, in a questionnaire from this unit; and,
 - Bringing in the organization's counsel where appropriate, to ensure complete and accurate responses;
 - Timely responding

12:30pm–4:30pm

InFRE Pre-Conference Workshop - Fundamentals of Investing

The International Foundation for Retirement Education (InFRE) is NAGDCA's trusted partner for providing the most effective and credible retirement-specific professional development, retirement counselor certification and certificate training courses designed specifically for public sector defined contribution and defined benefit plans.

In the Fundamentals of Investing course you will learn the more technical investing principles and strategies important for retirement professionals, and gain practical information concerning related topics such as:

- the fiduciary responsibilities of the administrator and investment managers
- safe harbor plan designs and features
- investment policy statements in a defined benefit and defined contribution plan
- issues and concerns when selecting, monitoring and replacing an investment manager
- and other investment issues specific to the various types of employer-sponsored retirement plans including both qualified and nonqualified plans.

DELEGATE CATEGORY DESCRIPTIONS

Government members - Representatives of a governmental entity, a government employee-related union or association, or a professional association charged by statute or ordinance with the administration of defined contribution/deferred compensation plans. One membership required per government entity.

Industry members - Representatives of private firms, associations, companies, partnerships, corporations, agencies, etc. that provide administrative services or investment advice for public sector defined contribution/deferred compensation plans. Each corporate entity must have one chairperson membership which serves as the primary contact from the organization and can have an unlimited number of associate industry memberships.

Members-in-Transition - NAGDCA supports its members during a time of transition. Individuals who have been NAGDCA members for a minimum of two years within the past three years may attend the annual conference one time at a reduced registration fee in the 12 months after which they become unemployed. The individual will not receive membership benefits but the annual membership dues will not be required in order to attend the conference. Conference registration for government members in transition will be ½ of government registration fee and conference registration for industry members in transition will be ½ of the lowest industry registration fee.

Retired members - Any previous government or industry member who is at or beyond retirement age and has retired from all employment or contract services related to the defined contribution plan industry. Must have been a member of NAGDCA for at least five years prior to retirement. *Note: serving as the retired member representative on a plan's governing committee or board constitutes active involvement in the industry.

Guests - Traveling companions of registered delegates (spouse, friend, children 5 years of age or older, etc.) accompanying any delegate to any portion of the conference. Guests may attend social and meal functions, and the guest program (except for the Government Member Luncheon/Business Meeting). Partial registrations or complimentary guest passes for single event participation will not be distributed.

Media - Representatives of relevant industry publications or trade journals.

OTHER POLICIES

NAGDCA maintains a "No Smoking" policy applicable to all aspects of meetings and conferences (educational sessions, business meetings, receptions, luncheons, etc.), regardless of the policies of the hosting hotel.

(e.g. a physician's statement) will be required in order to process a refund. No refund will be considered for special circumstances reported after September 7, 2013.

CONTINUING EDUCATION CREDITS

NAGDCA plans to offer continuing education credits for the CFP and CPE certifications. The number of credits is TBD.

National Association of Government Defined Contribution Administrators 108617 is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417 or by visiting the web site: www.nasba.org.



InFRE CONTINUING EDUCATION CREDITS

Continuing education credits for both the CRA and CRC are available for attending the 2013 NAGDCA conference. An official consolidated form for tracking your participation/attendance in the daily sessions will be provided in registration packets. Questions about the InFRE certification program should be directed to InFRE at (866) 56-INFRE.

CONFERENCE MEETINGS AND RECEPTIONS

All conference activities are taking place in the Marriott Downtown Louisville. Visit www.nagdca.org for information on hotel reservations.

CONFERENCE ATTIRE

Business casual attire is appropriate for all conference activities. Please keep in mind, the meeting rooms will be air conditioned so you may want to bring a blazer or sweater for the sessions.

OFFICIAL DELEGATE ROSTER

Registrations or any changes to registrations that are received after July 31, 2013 will not be included in the official roster of delegates provided on site with registration materials. Registrations received after July 31 will be included in the delegate registry finalized after the end of the conference and placed on NAGDCA's website in the Members-only section.

Rosters of delegate registrants will be released in advance of the conference only to the official primary contact for industry member sponsors.

Perfect for those with new to intermediate level skills, this is the second course in the four-part series designed specifically for public defined contribution administrators.

Your presenter for this session is Mary Willett, CRA, CRCR, an independent benefit plan consultant in Oregon Wisconsin with more than twenty years experience in the field of public employee retirement benefits.

4:30pm–5:15pm NAGDCA: An Environment for Learning

5:15pm–5:45pm Student/Mentor Orientation

6:00pm–7:00pm President's Reception

Monday, September 9

8:00am–4:00pm Registration/ANC Foundation Raffle

8:00am–9:00am Breakfast Buffet

9:00am–9:45am Conference Opening and Welcome

9:45am–10:45am General Session - Strategies of Imagination and Connections

David Crockett - An amazing speaker and one who almost single-handedly convinced the City of Chattanooga, TN that sustainable business and growth of an economy are smart moves....and then proved it. Yes, the actual great, great, great nephew of the famed Davy Crockett. He recently retired from the Office of Sustainability in Chattanooga, which he helped create, and had an annual budget of over \$1 million. He is also interesting because he is somewhat conservative politically but is labeled as the "Green Frontiersman". His motto is based on what he calls the "triple bottom-line": That sustainability means never making a decision unless it enhances the economy, the environment and the community.

Keynote Presentation - David Crockett, Former Director of City of Chattanooga, TN's Office of Sustainability

10:45am–11:00am Coffee Break

11:00am–12:00pm General Session–Washington Update

12:00pm–1:45pm Opening Luncheon

1:45pm–3:00pm Concurrent Sessions (All Attendees)

Session 1: Talkin' Bout My Generation

For anyone who has talked to groups of older and younger employees in the same day, you know that the way different generations think about retirement is starkly differ-

ent. As the workforce diversifies, and younger employees disengage from the traditional workplace (i.e. work from home/remote work location), how do we continue to reach employees so they know about these valuable retirement benefits we offer?

We'll take a look at those differences, and ways to approach these groups for maximum effect.

Session 2: Coping with IRS 457 Plan Audits

The IRS continues to ramp up its audit activity of 457 plans. Learn about the common issues that an IRS examiner may be focusing on. We will walk you through the importance of having internal controls in running your 457 plan and suggest best practices to help you successfully survive an IRS audit of your 457 plan.

Session 3: Increasing participant retirement security by incorporating alternative investment strategies in the DC line up and Target Date solutions

This session discusses the types of alternatives (strategy vs. asset class) and their suitability for a DC platform. The panelists will discuss the impact of alternatives on the performance of investment portfolios during different markets and the available benefits to DC plan participants. The types of alternatives which can be incorporated into DC plans and Target Date solutions will be presented along with examples of products and plan sponsors using alternatives in their lineups.

3:00pm–3:15pm Break

3:15pm–4:30pm Repeat of Concurrent Sessions
(All Attendees)

Session 1: Talkin' Bout My Generation

Session 2: Coping with IRS 457 Plan Audits

Session 3: Increasing participant retirement security by incorporating alternative investment strategies in the DC line up and Target Date solutions

4:30pm–5:45pm Quiz Bowl – Elimination Round
(Designated for students, program directors and Board)

General Information

REGISTRATION FEE

Conference registration fees cover all conference activities.

REGISTRATION CHECKLIST

PLEASE FOLLOW THESE INSTRUCTIONS

Conference registration forms must be accompanied with payment in order to be processed and the delegates' names added to the Delegate Roster. (See also Official Delegate Roster) On-site registrations and payments will be accepted.

Registration forms are not complete and cannot be processed **unless:**

- A registration form is fully completed for each delegate. **Note: Industry members please submit all delegate forms within 24 hours to receive the special discounted rate. If additional delegates are sent to the conference, any credit will be addressed after the conference.**
- The method of payment is indicated.
- Payment accompanies the registration. **Note: Corporate entities making payments for government members must include registration forms for the delegates with their payments.**

Any requests for changes to previously submitted registrations (e.g. delegate names, method of payment, guest information, etc.) must be made **in writing** to the attention of Jessica Whitehead via fax at 859-514-9166, or emailed to jwhitehead@AMRms.com.

Conference registrations will not be processed unless appropriate 2013 NAGDCA membership has been initiated or renewed. Payment for 2013 membership can be submitted at the same time as the conference registration - see Registration Form.

Conference registrations that are received for individuals with outstanding payments for publications, prior meetings, or any other NAGDCA programs/services will not be processed until all outstanding items have been paid in full. Should payments not be received prior to the start of the conference, conference registration credentials and materials will not be distributed unless a credit card is provided for all outstanding payments. No exceptions to this policy will be made.

CANCELLATION POLICY

To receive a refund, a notice of cancellation must be made to NAGDCA **in writing** by August 13, 2013. A \$25 processing fee will apply after July 23, 2013. In the event that special circumstances such as a serious illness, accident, or death of a family member arise and the circumstances cannot be reported until after August 21, documentation to support the special circumstance

Session 2: Roth 457/Roth Conversions

Many employers have not yet adopted Roth provisions, often because they don't understand them or believe they will complicate the already difficult employee communication process. This session will compare Roth contributions to regular pre-tax contributions, discuss who may be best served by Roth contributions and why participants would also consider a conversion.

The Small Business Jobs Act of 2010 authorized employer plans, which offer a Roth contribution program, to allow participants to convert all or a portion of their account balance to a Roth account within the plan. In-Plan Roth Conversions were only available upon a distributable event that would be eligible for rollover, generally severance from employment. The American Taxpayer Relief Act of 2012 now allows employer sponsored plans to offer the In-Plan Roth Conversions prior to a distributable event or, in other words, while in active employment. Since an employer could choose to offer Roth contributions and not offer in plan conversions, the issues related to that decision will also be discussed.

Session 3: The Yin and Yang of Retirement System Challenges

Underfunded pension benefits, pension benefit reductions coupled with increased required contributions, Social Security concerns, aging workforces and higher income taxes with more to come. You already know the challenges, but what are the opportunities? Can you use these challenges to motivate employees to participate and increase their deferrals? This session will concentrate on understanding the challenges, but more importantly, how plan sponsors can use these challenges to motivate necessary changes in participant behaviors. This is an opportunity to reverse the surveys showing participants know they aren't saving enough but aren't doing anything about it.

10:15am–10:30am **Break**

10:30am–11:45am **Closing General Session - How the Wealthy Got That Way**
William Danko, PhD, coauthor of Millionaire Next Door

Tuesday, September 10

8:00am–9:00am **Breakfast Buffet – Recognition of ANC Foundation Donors**

8:00am–4:00pm **Registration/ANC Foundation Raffle**

9:00am–10:30am **“Breakout Sessions”–Government Member Sessions**
(Government members and students only)

Session 1: \$100 million or less
Session 2: \$101 million - \$250 million
Session 3: \$251 million - \$499 million
Session 4: \$500 million - \$999 million
Session 5: \$1 billion or more

9:00am–10:00am **Industry Member Annual Meeting**
(Industry members and students only)

10:30am–10:45am **Break**

10:45am–12:00pm **Concurrent Sessions Divided by Track A & B (See Below)**

TRACK A - NEW MEMBERS - DEFERRED COMPENSATION BASICS (Less than 5 years in the industry)

Session 1: *Making Your List and Checking it Twice - A 457 plan sponsor's year-end to-do list to keep the 457 plan in compliance.*

What are the essential tasks every plan sponsor needs to complete on an annual basis to ensure they have met their fiduciary obligations? This session will discuss tips and best practices to help you review and monitor your plan's compliance with the law.

TRACK B – ADMINISTRATORS
(More than 5 years in the industry)

Session 1: *Retirement Solutions for Challenging Times*

Employees need to prepare for the impending challenges associated with their retirement income needs. This discussion will focus on recent and proposed retirement income solutions that could be incorporated into supplemental DC plans in order to address/counteract pension funding issues, such as guaranteed income products and other “retiree-centric” initiatives. This session will provide an opportunity to share experiences regarding implementation of various initiatives.

Session 2: Fees

For many years the common model for plan administration fee assessment and collection has included "revenue sharing", in which some of the revenues collected by investment providers have been used to pay for record-keeping and other plan administration costs. These fees are usually percentage-based, and the fee amounts may vary among plan investments. With the new DOL fee disclosure regulations, many plans are thinking about their fee models and whether they meet best-in-class criteria, such as equitableness, transparency, and independence (ensuring that fund selection decisions are made without respect to the revenue sharing provided by a fund). This session will (1) discuss best-in-class criteria for fee models, (2) present some alternative fee models to the traditional approach, and (3) examine the extent to which these models align with best-in-class criteria.

Session 3: Stable Value Funds

Stable value is a key component in most participant-directed defined contribution plans. Participants look to stable value for yields higher than money market funds through structures designed to provide principal protection and reduced volatility of returns. While the goals may be straightforward, getting there may be challenging in view of an ever changing financial services industry landscape. While some book value wrap contract providers have reduced or exited the business, others have entered and offer new approaches. Today's low interest environment requires a sharp eye on costs and interest rate risk. Liquidity and credit quality are also concerns in uncertain financial markets.

This session will help plan sponsors understand the complexities of today's stable value environment and how to better make informed decisions.

12:00pm	Guest Program
12:00pm–1:15pm	Government Member Annual Business Meeting and Luncheon
1:15pm–1:30pm	Break
1:30pm–2:15pm	NAGDCA Retirement Knowledge Quiz Bowl (<i>Open to All</i>)
2:15pm–3:15pm	General Session: IRS/Regulatory Update – Activities and Regulations
3:15pm–3:30pm	Break
3:30pm–4:45pm	Concurrent Sessions Divided by Track A & B (See Below)

TRACK A - NEW MEMBERS - DEFERRED COMPENSATION BASICS

Session 2: *Employee Communication Successes/ Effective Communication Strategies*

What are your communication goals? Increase plan participation? Increase seminar participation? Providing plan participants with the necessary information can be challenging, and determining if your message is working can be equally challenging. This session will discuss successful communication strategies including what works, what doesn't and how to measure the success of your communication projects.

REPEAT OF TRACK B – ADMINISTRATORS

Session 1: *Retirement Solutions for Challenging Times*

Session 2: *Fees*

Session 3: *Stable Value Funds*

5:45pm–6:30pm Leadership Awards Photos

6:30pm–7:30pm Annual Reception

7:30pm–9:00pm Annual Dinner

Wednesday, September 11

8:00am–10:30am Registration/ANC Foundation Raffle

8:00am–9:00am Breakfast Buffet

9:00am–10:15am Concurrent Sessions (All Attendees)

Session 1: *How to retain participants/assets in the plan after separation*

Plan sponsors invest a lot of time on educational initiatives that encourage employees to participate in their plans during their working careers, but do not spend enough time educating these participants about the benefits of staying in the plans once they retire. Public employees face a lot of choices about what to do with their balances once they terminate employment and many of these options could cause these employees to miss out on the benefits that they enjoyed while participating in the plan during their working career. This session will present the challenges facing plan sponsors and participants and also present ideas on how to best educate plan participants on the pros and cons of keeping their account balances in the plan.

2013 National Conference - Agenda -

Monday, September 9, 2013

9:00a.m. **Inaugural PSCA/PSEF Golf Tournament**

12:00p.m.-
7:00p.m. **Registration**

1:00p.m.-
5:00p.m. **Pre-Conference Workshops**

Refresher Course: Profit Sharing and 401(k) Plans

This pre-conference workshop is an interactive session designed for people who are new to 401(k) and profit sharing plan operations or for those who need a refresher course. This session provides a broad overview of how plans work and issues for plan sponsors, including: plan design; investment education and advice; selling the plan to employees; and identifying plan fiduciaries, standard of conduct, and potential liability.

[Tobi Davis](#), Manager of Retirement Plans, The Hillshire Brands Company and [Richard McHugh](#), Partner in Charge, Porter Wright Morris & Arthur, LLC

Tribal Plans Update

Robert Yoder, Principal, Yoder & Langford, P.C.

5:30p.m.-
7:00p.m. **Welcome Reception with Exhibitors**
Co-Sponsored by: [Wealth Management Systems, Inc.](#)

Tuesday, September 10, 2013

6:30a.m.-
5:00p.m. **Registration**

7:15a.m.-
7:45a.m. **Continental Breakfast with Exhibitors**
Sponsored by: [Dimensional Fund Advisors](#)

Opening and Welcome

7:45a.m.-
7:55a.m.

Annette Grabow, Manager of Retirement Benefits, M. A. Mortenson Company and Chair of the PSCA Board of Directors

General Session: Your Retirement Game Plan

7:55a.m.-
8:20a.m.

Robert A. Benish, Interim President and Executive Director, PSCA

General Session: Washington Update

8:20a.m.-
9:10a.m.

Ed Ferrigno, Vice President, Washington Affairs, PSCA and Aliya Wong, Executive Director, Retirement Policy, U.S. Chamber of Commerce

General Session: Economic Update: Seeking Returns and Managing Risk in an Uncertain, Volatile, and Reflationary World

9:10a.m.-
10:00a.m.

David Fisher, Executive Vice President and Product Manager, PIMCO

Networking Break

10:00a.m.-
10:30a.m.

Sponsored by: Federated Investors

General Session: Plan Sponsor Panel: Priorities and Challenges for 2013

10:30a.m.-
11:20a.m.

Panelists: Cynda Reznicek, Director, Compensation & Benefits, Zachry Industrial, Inc.; Dan Dismukes, Corporate Retirement Department Manager, UPS

Engaging Participants to Drive Better Retirement Outcomes

11:20a.m.-
12:10p.m.

How do participants engage, plan, and invest for retirement? What types of decision-making styles and engagement levels do we need to address to better engage participants? Lincoln Financial Group will present exclusive highlights of the Lincoln Retirement Power Participant Engagement Study, conducted by Matthew Greenwald & Associates, Inc. Learn how participant preferences, including specific gender, ethnic, and generational differences, can impact the effectiveness of participant communication and education programs. Hear Lincoln Financial Group's perspectives and recommendations help focus strategies for driving better retirement outcomes.

Donna M. MacFarland, Senior Vice President, Chief Marketing Officer, Retirement Plan Services, *Lincoln Financial Group*

12:10p.m.-
1:30p.m.

Signature Awards Lunch

Bob Beasley, Communications Manager, Nationwide

1:30p.m.-
2:20p.m.

Workshops

Employee Benefits for Same-Sex Spouses After the Supreme Court's Ruling on the Defense of Marriage Act

Currently, 12 states and the District of Columbia recognize same-sex marriages, while at least 36 states expressly prohibit same-sex marriages. A number of states offer civil unions, which provide some or all rights of marriage. Since it became law in 1996, the federal Defense of Marriage Act (DOMA) has limited the definition of a marriage for purposes of all federal laws, including ERISA and the Internal Revenue Code, as a legal union between opposite-sex couples. Due to DOMA, same-sex spouses are not included within protections for spouses under 401(k) plans and in many cases employees are taxed on welfare benefits provided by employers to same-sex spouses. The U.S. Supreme Court is expected to rule in June 2013 on the constitutionality of Section 3 of DOMA. In this workshop, we will review the impact on employee benefit plans of the Supreme Court's ruling on DOMA.

Mark A. Bodron, Partner, Baker Botts L.L.P.

Virtual Fair

Towers Watson and American Express

Excess Plans and Non-Qualified Deferred Compensation

This session will address the use of non-qualified deferred compensation plans generally and excess benefit plans in particular. Excess plans are maintained by employers solely for the purpose of providing benefits to employees that are in excess of the IRC 415 limits. Excess plans are unfunded plans and exempt from Title I of ERISA. Other, more general, non-qualified plans are for a top-hat group (a select group of highly compensated or key employees) and such plans are also intended to accrue benefits in excess of certain limits; but, more commonly, those limits are imposed due to non-discrimination or coverage requirements in a qualified plan. With new legislatively proposed limits on qualified plans, the use of non-qualified plans may become

more common, but there is a great deal to consider in maintaining these plans; we will provide an overview of those issues in this session.

Gail N. Goodman, Of Counsel, Fennemore Craig P.C.

Advisor Track

2:25p.m.-
3:15p.m.

Workshops

Ask the Experts

Two nationally-recognized ERISA in-house and outside counsels answer any and all questions from the audience. This popular and informative session provides insight, opinion, and candor to unravel some of the more complex issues in our industry. This is always one of the most highly rated sessions at PSCA's National Conference. Bring all of your questions!

Kenneth A. Raskin, Partner and Chair, King & Spalding LLP and Marjorie F. Mann, Senior Attorney, Florida Power & Light Company, a NextEra Energy, Inc. Company

TBA

Wealth Management Systems, Inc.

Signature Awards Winners and Success Stories

Advisor Track

3:15p.m.-
3:45p.m.

Networking Break

3:45a.m.-
5:00p.m.

Plan Sponsor Roundtables

Small Company (1-999 Employees)

Mid-Size Company (1,000-9,999 Employees)

Steve McCaffrey, Senior Counsel, National Grid USA Service Company, Inc.

Global and Large Company (10,000+ Employees)

Lucy Moffitt, Vice President and Director Retirement, Stock

Plan Administration, and Payroll Services, SAIC and [Kenneth A. Raskin](#), Partner and Chair, King & Spalding LLP

5:00p.m.-
7:00p.m.

Signature Awards Reception with Exhibitors

9:00p.m.-
10:00p.m.

Signature Awards Dessert Reception
For Signature Awards winners only.

Wednesday, September 11, 2013

7:30a.m.-
8:00a.m.

Continental Breakfast with Exhibitors

Welcome and Announcements

8:00a.m.-
8:10a.m.

Annette Grabow, Manager of Retirement Benefits, M. A. Mortenson Company and Chair of the PSCA Board of Directors

8:10a.m.-
9:00a.m.

General Session: Roundtable: The View From the C-Suite

General Session: Retirement Readiness: Act 2

9:00a.m.-
9:50a.m.

The Retirement Readiness Train has left the station. It is the talk at every conference and the subject of many articles. We know that techniques like auto-enrollment and auto-escalation can have a very positive impact on overall readiness levels. We also know that education and engagement need to continue to play an important role for many eligible and active participants, including those who have been subjected to an auto-decision and those that are facing a traditional enrollment approach. Many plan sponsors still hesitate when it comes to the concept and participant reaction to automatic processes has been uneven. We know there is real power in automatic processes. How do we bring it all together? How do we couple automatic decisions with education and engagement tools and resources to ensure that each participant is ready for retirement given their specific life circumstances? We will discuss the continued evolution of the tools and techniques designed to get

Americans ready for retirement, including the need to integrate automatic processes with education and engagement.

Jerry Patterson, Senior Vice President, Retirement & Investor Services, [Principal Financial Group](#)

9:50a.m.-
10:20a.m.

Networking Break

General Session: Managed Accounts' Proven Role in Retirement Income

Plan providers and sponsors must work together to protect the retirement system and equip employees with the tools they need to effectively ensure sustainable income throughout retirement. Steve Ulian, Head of Institutional Retirement & Benefit Plan Sales/Relationship Management & Investment Services at Bank of America Merrill Lynch, will share how integrating managed accounts and access to advice into benefits strategies can better prepare employees for a successful financial future using research, client case studies, and recent findings from BAML's Workplace Benefits Report.

10:20a.m.-
11:10a.m.

Steve Ulian, Head of Institutional Retirement & Benefit Plan Sales/Relationship Management & Investment Services, [Bank of America Merrill Lynch](#)

11:10a.m.-
12:00p.m.

General Session: TBA
MassMutual Financial Group

12:00p.m.-
1:00p.m.

Lunch and PSCA Business Meeting

1:00p.m.-
1:50p.m.

Workshops

Do Your Target Date Funds Meet the New DOL Guidelines and SEC Recommendations?

This session will discuss two recent developments in the target date Industry: 1.Target Date Retirement Funds – Tips for ERISA Plan Fiduciaries, released by the DOL on February 28, 2013 and 2.Recommendation of the Investor Advisory Committee Target Date Funds (Adopted April 11, 2013) from the SEC. The speaker will discuss how this new information

will affect your target date selection and monitoring process and tools that you can use to meet your fiduciary duties.
Glenn Dial, Head of U.S. Retirement Distribution, Allianz Global Investors

How Much Should I Save In Retirement?

Following up on Dimensional's 2012 research into appropriate retirement replacement income ratios, we are pleased to present groundbreaking research on savings rates delineated by income cohort. This presentation is based on more than two years of research and will help inform plan sponsors, consultants, and other service providers exactly how much participants need to save for retirement. Be among the first to see Dynamic Autoescalation – a better way to structure a plan's automatic escalation program by dynamically targeting income cohorts.

[Peng Chen](#), Chief Executive Officer, Asia ex Japan, Dimensional Fund Advisors and Chair, Dimensional SmartNest LLC

Impact of PPACA on Retirement and Wellness Plans

Felicia A. Finston, Partner, Wilkins Finston Law Group LLP and Jackie Middleton, VP of HR Operations, Methodist Hospital of Dallas

Advisor Track

1:55p.m.-
2:45p.m.

Workshops

Rethinking Target Date Funds: Fulfilling Fiduciary Responsibility

Don Stone, Managing Partner and CIO, Plan Sponsor Advisors

Behavioral Practices for Saving in Retirement Plans

Attendees of this workshop will gain a better understanding of how employees make financial decisions. Hear about what one plan sponsor has learned from years of experience in benefit plans communication and techniques that have succeeded – and failed – in educating employees about retirement plans.

[Ira Finn](#), Benefits Consultant, Career Education Corporation

Top 10 Errors in Qualified Plans and How to Avoid Them

The session will highlight common errors in retirement plans. The session will discuss ways to prevent these errors from occurring and how to correct the errors once they occur. The session also will discuss the updates to the IRS correction program, the Employee Plans Compliance Resolution System. *Anne Meyer, Attorney, Snell & Wilmer L.L.P. and [J. Ryan Rold](#), Senior Manager, Mayer Hoffman McCann P.C.*

Advisor Track

2:45p.m.-
3:15p.m.

Networking Break

3:15p.m.-
4:05p.m.

Plan Sponsor Roundtables

Small Company (1-999 Employees)

Mid-Size Company (1,000-9,999 Employees)

Steve McCaffrey, Senior Counsel, National Grid USA Service Company, Inc.

Global and Large Company (10,000+ Employees)

Lucy Moffitt, Vice President and Director of Retirement, Stock Plan Administration, and Payroll Services, SAIC and [Kenneth A. Raskin](#), Partner and Chair, King & Spalding LLP

3:15p.m.-
4:05p.m.

Workshops

Retirement Wellness Pays Off

How does a poorly designed retirement plan impact your organization's balance sheet? This presentation will explore the employer cost impact of a retirement plan that does not provide employees with adequate replacement income at retirement. We will discuss how to measure the effectiveness of a plan and ways to improve employee outcomes so that it will provide the plan sponsor with future cost savings. *[Carmela Elco](#), President, RESOURCES for Retirement*

4:10p.m.-

Workshops

5:00p.m.

Understanding HSAs**Stale-Dated and Un-Cashed Checks: The Billion-Dollar Question**

Peter E. Preovolos tackles a vexing new problem for the plan administrators – unclaimed benefits. Neither ERISA law nor DOL regulations adequately address this issue, so the burden is on the fiduciary to determine the appropriate course of action.

Peter E. Preovolos, President/CEO, PenChecks, Inc.

Courageous Plan Design

Paul Powell, Managing Director, 401(k) Advisors

5:00p.m.-
6:00p.m.**Reception with Exhibitors**6:30p.m.-
10:00p.m.**Dinner and Game Night**

Thursday, September 12, 2013

8:00a.m.-
8:30a.m.**Continental Breakfast with Exhibitors****Welcome and Announcements**8:30a.m.-
8:40a.m.

Annette Grabow, Manager of Retirement Benefits, M. A. Mortenson Company and Chair of the PSCA Board of Directors

8:40a.m.-
9:30a.m.

General Session: PSCA and the U.S. Chamber of Commerce Present: Phyllis Borzi, Assistant Secretary for the Employee Benefits Security Administration, U.S. Department of Labor

Phyllis Borzi, Assistant Secretary for the Employee Benefits Security Administration, U.S. Department of Labor

9:30a.m.-

General Session: Fiduciary Challenges Panel

10:20a.m. *Moderator: Nancy Gerrie, Partner, McDermott Will & Emery LLP*

10:20a.m.-
10:50a.m. **Networking Break**

10:50a.m.-
11:50a.m. **General Session: TBA**
ING

Closing Remarks
Annette Grabow, Manager of Retirement Benefits, M. A. Mortenson Company and Chair of the PSCA Board of Directors and [Robert A. Benish](#), Interim President and Executive Director, PSCA

12:00p.m. **Conference Adjourns**



INSTITUTIONAL INVESTOR FORUMS

Defined Contribution Symposium

SEPTEMBER 19-20, 2013 | THE RITZ-CARLTON | HALF MOON BAY, CA

Home Agenda Venue Register iiforums.com

Learning From the Past to Build a Better Future for DC Participants

PRELIMINARY TOPICS INCLUDE

- The Next Generation of Investment Solutions: Aligning Your Participants Needs with the Markets
- Essentials of Target-Date Design and Analysis
- Pursuing a Comprehensive Annual Investment Line-Up Review
- Best Practices From Savings Accumulation to Income Generation
- Risk-Driven Investing and Portfolio Construction for DC Plans
- Tax Implications in DC Plan Construction
- Leveraging a Participants DB Past to Facilitate DC Success
- Defining Participant Success
- Sharing the Results of a Pre-Retirement Survey of DC Plan Participants
- Simplification Is the Answer, Isnt It?
- Entrances, Exits and In-Between - Helping Participants Make Better Financial Decisions
- Discussing the Benefits of an Open Architecture Approach to Target Date Design
- The Benefits and Limits of Diversification in a DC Portfolio
- The Next Generation of Communications and Education Strategies: Out with the Old, In with the New
- How to Measure Your Plans Success
- Converting to Open Architecture
- Determining the Role of Custom Target Date Funds
- Nonqualified Plans in a High-Tax, Low-Interest Environment
- And the Answer to Your Problem Is...



Space is Limited

[Apply for an invitation](#) to save your place.

Participation in this event is **by invitation only**. Guests of Institutional Investor are only responsible for their travel and hotel accommodations; there is **no fee** to attend this exclusive gathering. We have provided a request for an invitation form for your convenience. Please be sure to send in your request early as space is limited.

We are certain you will find attending the meeting a worthwhile investment of your time and look forward to receiving your request for an invitation.

QUESTIONS?

For more information, please contact:

Katarina Storfer

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Defined Contribution Symposium

SEPTEMBER 19-20, 2013 | THE RITZ-CARLTON | HALF MOON BAY, CA

*Learning From the Past to Build a
Better Future for DC Participants*

Presentations & Panel Discussions

The Next Generation of Investment Solutions: Aligning Your Participants' Needs with the Markets

Next-generation investment approaches are needed to build portfolios that weather different market environments and that incorporate participants' expectations, behaviors, and heightened risk aversion near retirement.

Risk-Driven Investing and Portfolio Construction for DC Plans

Many institutions and firms are considering or even implementing a risk-driven portfolio construction strategy that replaces the more traditional asset allocation model built around "buckets" of equities, fixed income, etc with one focused on a specific risk allocation. What is the DC equivalent? A focus on income-generating investment options versus those that protect against inflation? One built around a default option, a do-it-yourself option, and a brokerage option? Given increasing pressure on participants to increase risk in order to get higher returns, what is the right product or products?

Tax Implications in DC Plan Construction

One of the issues confronting all plan sponsors, but public plan ones in particular, this year is the confounding issue of how tax changes initiated in Washington, DC will affect defined contribution plans. The knock-off effects include everything from communication strategies to investment menu selection and auto enrollment/escalation policies.

Simplification Is the Answer, Isn't It?

A growing number of plan sponsors are becoming adherents of the concept that "simplifying" is the solution: Simplifying investment menus, simplifying education messaging, etc. What is the natural limit of simplifying things in order to enhance participation and facilitate smart investment decisions by employees? When does it work and when doesn't it?

Entrances, Exits and In-Between—Helping Participants Make Better Financial Decisions

This workshop will explore insights garnered from our DC Investor Survey that examined critical inflection points to plan participant re-

irement decision-making. It will also review the full impact of automation on participant engagement and the evolution of trends among younger participants. This session will equip plan sponsors with a four-part framework to 1) Improve the enrollment experience, 2) Offer transitional guidance for participants changing employers, approaching retirement and/or entering retirement 3) Get to know the youngest participants and their distinct attitudes about saving for retirement 4) Learn strategies for integrating social media into your participant communications program.

Pursuing a Comprehensive Annual Investment Line-Up Review

Most plan sponsors would agree that a regular and thorough investment line-up review is not only an important fiduciary obligation, but also facilitates your plan's long term financial performance. Actually putting this type of in-depth review at the top of your agenda, however, is another question altogether. Besides the obvious time constraints, what are the resources you and your staff must commit to make this a yearly exercise? Does an in-depth yearly review really change the game? Unum Group has been engaged in just such a review every year for the past 8 years, having made it an integral part of their investment process. This case study will outline exactly how the plan conducts their review, the time and resources expended, and why it's not only doable for other companies, but essential for improving long-term financial viability and plan performance.

The Next Generation of Communications and Education Strategies: Out with the Old, In with the New

It is sometimes easy to keep doing something we have done even with that something stops working. Further, plan sponsors have a number of reasonable reasons—first and foremost, resource constraints—that stop them from doing a lot that is possible now when it comes to communicating with and educating their participants. This discussion will take a deliberate, considered approach to discussing the PRACTICAL ways that plans can better communicate with their employees.

Case Studies

Discussing the Benefits of an Open Architecture Approach to Target Date Design (Proposed)

The popularity of target date funds has meant greater scrutiny from employers both in the design and management of their plans. In particular, there is renewed focus on alignment with a plan's overall investment philosophy, objectives and fiduciary obligations. This session examines a key aspect of target date design—whether underlying fund managers are sourced from a single investment firm (closed architecture) or multiple investment firms (open architecture)—and the potential impact of this decision on portfolio outcomes. Real world examples will show how a thoughtfully applied approach to open-architecture can deliver target date portfolios that offer the alpha-generating potential of industry-leading investment managers along with the benefits of enhanced diversification.

How to Measure Your Plan's Success

This session will provide guidance from a real-world example of a large DC plan and how it grappled with the complex issue of measuring its success on a number of fronts, going considerably beyond a discussion about participation rates, etc.

Converting to Open Architecture

An open architecture conversion project, as radical an undertaking as it might seem, is doable and can be an optimal move for plans. After reviewing their 404(c) and considering how an open architecture conversion could fit into its plan's mandate, Farmers Insurance began the process of transferring its plan to take into greater account cost efficiency and structure. This session will address the "how" and "why" of such a conversion project and how it could ultimately be a manageable fit for your plan.

Workshops

Market Trends and Current Best Practices in Non Qualified Executive Benefits

In looking for more ways to recruit, reward and retain top talent and restore deferral opportunities limited by 401(k) restrictions, what are leading companies doing to stay ahead of the curve? This session will explore how non qualified deferred compensation plans are addressing the tax advantage savings needs of highly compensated employees. The presenters will share how leveraging knowledge and industry best practices can improve plan design, taking into consideration the flexible design features of short- and long-term financial goals as well as new products that focus on retirement income generation.

Leveraging a Participant's DB Past to Facilitate DC Success

Often, an employee who is accustomed to the relative security of relying on a defined benefit plan as his/her primary pillar for retirement is considered one of the types of participants most at risk of failing to make the right decisions for his/her DC plan. Given that a large and growing number of Americans fall into this category, what is the veracity of this perception and, if valid, what can plan sponsors do about it?

Essentials of Target-Date Design and Analysis

Is equity allocation the best way to measure risk? Do multi-manager funds perform better than proprietary funds? Do more asset classes really lead to better diversification? Target date funds are rife with misunderstanding, and this can ultimately harm participants. In this workshop, participants will explore several commonly held beliefs about target date funds—and present some alternatives to the "conventional wisdom".

Best Practices From Savings Accumulation to Income Generation

Retirement readiness is not only about accumulation but also planning for decumulation. This session will explore recent research results that will provide a fresh perspective on the various tradeoffs and needs that plan sponsors and participants face. Plan sponsors will gain insight into participants' attitudes and expectations when evaluating and selecting retirement income solutions, including various investment objectives, behavioral biases and operational restrictions. The workshop leaders will also provide a roadmap for incorporating retirement income, including best practices when implementing financial education and communications to make this transition easier.

Determining the Role of Custom Target Date Funds

Defining Participant Success

The Benefits and Limits of Diversification in a DC Portfolio (Proposed)

Advisory Board

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Information

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Mail: Institutional Investor

225 Park Avenue South, 7th Floor

New York, NY 10003

Venue

The Ritz-Carlton, Half Moon Bay

One Miramontes Point Road

Half Moon Bay, CA 94019

(650) 712-7000

Situated 23 miles southwest of the San Francisco International Airport, The Ritz-Carlton, Half Moon Bay provides a magnificent backdrop for the perfect visit to Northern California's coast.

Program at a Glance

Thursday, September 19

8:00 - 8:30 am	Registration and Breakfast
8:30 - 12:30 pm	Presentations, Panel Sessions & Workshops
12:30 - 2:00 pm	Lunch
2:00 - 6:00 pm	Presentations, Panel Sessions & Workshops
6:00 pm	Cocktail Reception & Dinner

Friday, September 20

7:45 - 8:30 pm	Breakfast
8:30 - 12:45 pm	Presentations, Panel Sessions & Workshops
12:45 - 2:00 pm	Lunch
2:00 pm	Symposium Concludes

www.iiforums.com/dcs

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PIMCO

Your Global Investment Authority

PIMCO Institute



PIMCO Institute 2012

Investment Fundamentals

7 - 8 June
27 - 28 September

Investing for a New Era

11 - 15 June
1 - 5 October

Investment Fundamentals and Investing for a New Era

7 - 15 June
27 September - 5 October

PIMCO

William S. Thompson
Conference Center
800 Newport Center Drive
Newport Beach, CA 92660
949.720.6000

Where academic perspective meets practical real world insight...

We invite you to attend the 2012 PIMCO Institute Client Education Seminars. These seminars, designed exclusively for PIMCO clients, provide important insights for realizing investment opportunities across the global capital structure. Seminar instruction emphasizes both academic and real world perspective in order to create a dynamic and interactive learning environment featuring lectures, panel discussions, and a hands-on portfolio simulation.

Seminar attendees represent the full range of PIMCO's global clients and past participants have deeply valued the opportunity to develop long standing professional relationships with their global peers.

Whether you're a seasoned professional, in mid-career, or new to the industry, we believe that the PIMCO Institute Client Education Seminars offer a rewarding opportunity to deepen your understanding of the global capital markets.

Please join us by selecting the seminar that interests you most. We look forward to your participation.

Investment Fundamentals (*Two-day Seminar*)

7 - 8 June **Newport Beach, CA**
27 - 28 September **Newport Beach, CA**

For the professional who wants to review portfolio theory and investment fundamentals. This two-day seminar covers an introduction to both fixed income and equity portfolio theory, and addresses factors for investors to consider across a variety of sectors and asset classes as they construct a well-diversified portfolio.

Topics (*subject to change without notice*)

- Term Structure of Interest Rates, Equity Metrics and Portfolio Theory
- Interest Rate and Yield Curve Strategies
- Volatility, Duration and Convexity
- Mortgage- and Asset-Backed Securities

- Investing Across the Capital Structure
- Equity Portfolio Construction
- Real Return Strategies
- Fixed Income and Equity Benchmarks
- Fixed Income Portfolio Structures
- Risk Factor Based Asset Allocation

[CLICK HERE](#) for additional event details and to register for the **Two-day Investment Fundamentals**

Investing for a New Era (*Five-day Seminar*)

11 - 15 June **Newport Beach, CA**
1 - 5 October **Newport Beach, CA**

For the investment professional who wants a comprehensive understanding of investment and capital market fundamentals. The intensive and interactive five-day seminar emphasizes content consistent with advanced academic study and will address such topics as the global landscape, innovations in investment instruments, and developments in factor based risk management. In addition, seminar participants will apply lessons learned in a dynamic, team oriented portfolio simulation exercise.

Topics (*subject to change without notice*)

- Asset Class Performance over Critical Periods
- Outlook for Global Financial Policy and Capital Markets
- Evolution of Derivative Instruments
- Sovereign Credit Risk
- Outlook for the U.S. Housing Market
- Credit Markets and Capital Structure
- Critical Issues in Asset Allocation
- Emerging Markets: Issues and Opportunities
- Stock Volatility: Not What You Might Think
- Understanding Factor Based Risk Metrics
- Managing Inflation Exposure
- Role of Alternatives and Absolute Return Investing
- Tail Risk Hedging
- A View Inside PIMCO's Investment Committee
- Portfolio Management Simulation Exercise

[CLICK HERE](#) for additional event details and to register for the **Five-day Investing in a New Era**

Investment Fundamentals and Investing for a New Era (*Two- & five-day Seminars combined*)

7 - 15 June **Newport Beach, CA**
27 September - 5 October **Newport Beach, CA**

For the investment professional who wants to combine the two-day seminar reviewing investment and capital market fundamentals with the more advanced discussions provided by the five-day seminar.

[CLICK HERE](#) for additional event details and to register for the **Seven-day Investment Fundamentals and Investing in a New Era**

By invitation only

Before making any non-refundable travel plans, please wait to receive a confirmation email from the PIMCO Institute. To maintain an optimum level of interaction between presenters and participants, space is limited and we request the registration of only one representative per organization. If your organization wishes to add a participant, please submit the individual's name and, if an opening becomes available, we will contact the individual.

Registration

There is no registration fee associated with attending these seminars. Continuing Education Credits will be submitted at the conclusion of the seminars. If you are interested in receiving CEC information, please inquire.

Accommodations

A limited number of rooms are available for \$185 per night plus taxes at the Newport Beach Marriott. Please see the Accommodations tab on the registration page for reservation information.

Event Details

- Dress code is business casual
- Breakfast is served each morning at 7:30 am, followed by the day's first session at 8 am
- Lunch is served daily, offering an opportunity to become acquainted with other participants and PIMCO investment professionals
- PIMCO will host a reception on Monday evening and dinner of Thursday. Dress code for evening events is business casual.

Past performance is not a guarantee or a reliable indicator of future results. All investments contain risk and may lose value.

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A company of **Allianz** 

59th Annual Employee Benefits Conference

October 20-23, 2013 | Las Vegas, Nevada
Preconference Dates: October 19-20, 2013

Conference Preview and Preconference Events

Certificate of Achievement in Public Plan Policy (CAPPP®)

Trustees Masters Program (TMP)

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The Venue Mandalay Bay Las Vegas, Nevada

Las Vegas is often seen as just a great option for vacationing and is often overlooked as a practical location for education. Low airfare prices, low hotel rates and a wide range of dining options to fit any budget all make Las Vegas a great economical choice.

With thousands of hotel rooms, a full conference center, 24 restaurants, a shopping center, several pools, a beach and much more, Mandalay Bay is like a city within a city.

For those looking to get out and see more of Las Vegas at the end of each conference day, Mandalay Bay is located near many of Las Vegas' main attractions and restaurants, with hundreds more just a walk, cab or shuttle ride away.

The Annual Employee Benefits Conference is the venue to attend for a wide array of topics impacting multiemployer and public employee benefit plans. Whether you need the latest ACA implementation information, cost-saving ideas, legislative developments or creative approaches to new challenges facing your funds—the Annual Conference has sessions for you. Collaborate with your peers and industry experts and walk away with the knowledge you need in order to make informed decisions for your funds. You will not find another conference that matches the scope and breadth of this highly acclaimed program.

Why You Should Attend

As a trustee or plan fiduciary, you have an obligation to keep current with education. You bear an incredible responsibility for making sound judgments for your plan members. To do that, you need solid, straightforward information. Count on the Annual Conference to respond directly to the serious financial challenges facing pension and benefit trust funds.

The Community

Benefits beyond education—With nearly 5,000 individuals in attendance each year, the Annual Conference is an unmatched opportunity for networking. You'll have the opportunity to learn alongside colleagues who share a sense of common purpose, including

- Taft-Hartley fund trustees, administrators, business managers and association leaders
- Public sector plan trustees and staff
- Fund administrators and managers
- Third-party administrators (TPAs)
- Benefit consultants
- Attorneys/accountants/actuaries
- Investment managers and consultants
- Coalition leaders
- Others who are involved in the overall management and administration of benefit trust funds.

Your Registration Includes

- Welcome reception on Sunday, October 20
- Access to over 125 educational sessions
- Comprehensive take-home materials, resources and references
- All handouts provided electronically
- Extensive networking opportunities with nearly 5,000 other attendees
- Morning refreshment breaks
- Lunch (in the exhibit hall on Monday and Tuesday)
- Access to over 200 providers in the exhibit hall
- Insights from over 300 different speakers
- Open forum sessions for getting answers straight from the experts.

International Foundation Membership

The Annual Employee Benefits Conference is open exclusively to members of the International Foundation of Employee Benefit Plans. In addition to exclusive access to the Annual Conference, members receive access to ACA University and substantial discounts on most program registrations. Not a member? Consider the benefits of joining. You'll also gain access to a variety of valuable resources and services—all included with your membership. Join now using the enclosed conference registration form, or, for more information on membership, visit www.ifebp.org/memberkit.

Keynote Presentations

Opening Session

Sunday, October 20 | 4:30-6:00 p.m.



Lowell B. Catlett, Ph.D.

Regents Professor and Dean
College of Agriculture, Consumer
and Environmental Sciences
New Mexico State University

Dr. Catlett works both nationally and internationally presenting his "take" on trends in health care, agriculture, the environment, education and more. An exciting futurist,

Dr. Catlett's knowledge of technologies and their implications on the way we live and work will be addressed in his opening keynote presentation.

Keynote Session

Monday, October 21 | 7:30-8:45 a.m.



Paul Begala

Political Analyst and Commentator, CNN
Columnist, *Newsweek* and the *Daily Beast*

Paul Begala has seen it all—government united, government divided, gridlock and clear sailing. He now draws on his extensive experience to give our audience an understanding of the impact of today's and tomorrow's political landscape on such issues

as the economy, budget deficit, health care, the future of Social Security and Medicare, and other critical issues facing the country here—and around the world.

Finale Session

Wednesday, October 23 | 10:30-11:45 a.m.



Scott Hamilton

Figure Skater and Olympic Gold Medalist

He captured the attention of the world over 25 years ago with his Olympic gold medal performances in Sarajevo and since has shared his love and enthusiasm for the sport as a commentator, performer and best-selling author. In his keynote presentation, Mr. Hamilton will further inspire as a speaker,

philanthropist and cancer and pituitary brain tumor survivor by helping us learn to make every moment count.

Conference Schedule

Friday, October 18

Registration 12:00 noon-5:00 p.m.

Saturday, October 19

Registration 6:30 a.m.-5:00 p.m.

Preconference Options 7:30 a.m.-5:00 p.m.

Sunday, October 20

Registration 6:30 a.m.-5:00 p.m.

Preconference Options 7:30 a.m.-4:00 p.m.

Exhibit Hall 12:00 noon-4:30 p.m.

Opening Session 4:30-6:00 p.m.

Welcome Reception 6:00-7:00 p.m.

Monday, October 21

Registration 6:30 a.m.-4:30 p.m.

Keynote Session 7:30-8:45 a.m.

Sessions 7:30 a.m.-4:15 p.m.

Exhibit Hall 10:30 a.m.-2:30 p.m.

Tuesday, October 22

Registration 6:30 a.m.-4:30 p.m.

Sessions 7:30 a.m.-4:15 p.m.

Exhibit Hall 10:30 a.m.-2:30 p.m.

Wednesday, October 23

Registration 6:30-11:45 a.m.

Sessions 7:30-11:45 a.m.

Finale Session 10:30-11:45 a.m.

**Check for Conference Schedule
Updates at www.ifebp.org/usannual**

View Highlights of Over 100 Annual Conference Sessions

Full program agenda coming this summer!

Administration

- FOCUSED WORKSHOPS *for Administrators on ACA*
- Record Retention in a Digital World
- The Fund Office as an Employer
- Practical Approaches to IT and Computers
- Building Effective and Paperless Trustee Meetings

Communication

- Communicating With Stakeholders About Health Care Reform
- Legal and Regulatory Update on Communication
- Business Reasons to Embrace Social Media

Fiduciary Responsibility

- Fund/Trustee Expenses
- Trustee Responsibilities in Monitoring Professionals
- Dealing With Conflicting Loyalties—Which Hat Are You Wearing?
- EBSA and ERISA Enforcement: What Trustees Need to Know
- U.S. Department of Labor Update
- A Legal and Regulatory Update

General Topics

- Working Effectively Series: With an Attorney, Actuary/Consultant, Administrator
- Service Provider Compensation Reporting and Analysis
- How to Effectively Use Audit Committees

Health and Welfare

- Health Insurance Exchanges
- 2020 Vision of Health Care
- FOCUSED WORKSHOPS *for Trustees on ACA*
- Worksite Clinics—A Trend for the Future?
- How Do You Assure Value in Your Providers?

Investments

- Economic Outlook
- Evolution of Asset Allocation
- Active Rebalancing
- A Conversation on Risk and Volatility
- Alternatives to Alternative Investing
- Multiple INVESTMENT PRIMER Sessions

Pension

- PBGC and the Status of Multiemployer Plans
- Real Management of Pension Funding
- Suspension of Pension Benefits—Your Responsibilities!
- Emerging Retirement Plan Designs
- Unusual Solutions to Pension Plan Challenges
- Confronting the Sunset of PPA—What's Next?
- Managing Pension Risk

Public Plans

- Key Findings for DB Plans
- Refresher on Fiduciary Standards in the Public Sector
- Lessons Being Learned Around Pension Reform and Litigation
- Actuarial Trends and Rating Agencies
- Employer Wellness Programs in the Public Sector
- ACA for the Public Sector

Training and Education

- Apprenticeship Projects—Pathways-to-Prosperty Project
- Running Your JATC as a Business
- Training Funds in the United States and Canada
- Lessons Learned From DOL Audits

**Guaranteeing the LATEST
in ACA Information!**

At the Conference

Exhibit Hall 2013

The Annual Conference exhibit hall features more than 200 exhibitors from around the country who will showcase the latest innovations in health care, software, administration, investment and other related areas—each one a viable resource for improving services to your members.

Exhibit space is still available. For information, contact Sandra Lange at (262) 373-7657 or sandral@ifebp.org.

Welcome Reception and Daily Lunches

Sunday evening's Welcome Reception will be held in the exhibit hall immediately following the Opening Session. Join your peers for this social gathering.

Lunch will be served on Monday and Tuesday in the exhibit hall, allowing you to spend time with your colleagues browsing the products and services presented and even catching up with your service providers.

Key Takeaways and Additional Resources for Conference Sessions

You can trust that you'll leave the Annual Conference with valuable, comprehensive take-home materials, resources and references. Session handouts and other conference materials will be downloaded to a complimentary flash drive—provided to all attendees at registration.

Practical takeaways—including tips, checklists, action steps or questions to be asked—will be included with many session handouts that will be available on site **and** can be downloaded from the Annual Conference Web page.

Get Educated. Stay Connected.



Continuing Education

Take the opportunity to satisfy your continuing education (CE) requirements while attending the Annual Conference and Preconference sessions. Request CE services on your conference registration form.

Please note: The International Foundation seeks approval based on requests from registrations. Preapproval by the governing agency is sometimes necessary; therefore, it is important to register for CE credit at least 60 days prior to the program taking place. For more information, contact the CE Department at (262) 786-6710, option 2; or e-mail continuinged@ifebp.org. CE updates can be found online at www.ifebp.org/usannualCE.

CEBS Continuing Professional Education (CPE) Credit

Educational sessions at this program may qualify for CEBS CPE credit. Visit www.cebscpe.org for more information. No CE attendance forms are necessary to earn CEBS CPE credit.

Preconference Options

The preconference specialized programs foster professional as well as personal growth and development, self-evaluation and the blending of people's energies and talents to achieve desired goals. Content is designed to address the critical elements of trust fund management. Sessions are conducted by professional trainers who are gifted at motivating, inspiring and entertaining their audiences. If you are looking to earn a certificate of achievement or kick off the week with a personal and professional development seminar, the Annual Preconference options are intended for YOU!

All Preconference Registrations Include:

- ◆ Comprehensive take-home materials
- ◆ Reference materials and resources
- ◆ Beverage breaks
- ◆ Continental breakfast

More details on preconference options can be found on pages 6-13.

Providers—Interested in Supporting Through Sponsorship?

Strengthen your relationship with current clients and reach out to potential clients at this unique gathering of a hard-to-reach market.

Sponsorship opportunities are still available. For detailed information on the rewards for each recognition level, please contact Pamela Wu at (262) 373-7752 or parmw@ifebp.org; or contact Ronaelle Carlson at (262) 373-7748 or ronaellc@ifebp.org.

Certificate of Achievement in Public Plan Policy (CAPPP)



Employee Health *or* Employee Pensions—Part I

Saturday, October 19-Sunday, October 20, 2013
Mandalay Bay | Las Vegas, Nevada

The CAPPP program provides trustees and public sector policy makers with a solid knowledge base in the legal, legislative, plan design and fiduciary aspects of public sector benefit plans. Faculty is drawn from practitioners in the public sector who are well-acquainted with the real issues, allowing rich and current examples of actual situations. Class size is limited in order to foster a personal touch and comprehension.

Who Should Attend

- Public sector benefit plan trustees at all levels of experience
- Representatives of public funds of various types, sizes and geographical areas who wish a high-level overview
- Individuals who need a comprehensive understanding of public employee plan management at the policy-making level

Benefits of Attending

- A cost-effective way to get thorough, on-target information to assist you in policy-making decisions
- Scheduled immediately following the Public Employee Benefits Update
- An examination of the role of trustees and their relationship to other public benefit plan functions
- Firsthand knowledge shared by leading consultants and practitioners in the public benefits field
- Valuable resource materials for future reference
- An educational benchmark of excellence for the public sector
- A way to test your knowledge through a take-home exam.

Earning a Certificate

Earn a *Certificate in Employee Health* or a *Certificate in Employee Pensions* by attending four days of instruction. Each certificate is offered in two parts. You can take the two-day courses independently or consecutively. To earn a CAPPP in either Employee Health or Employee Pensions, attendees are required to pass two take-home exams: one for Part I and one for Part II. The take-home exams are multiple choice that are based on the knowledge attendees have gained from the program. Attendees will be given their examinations at the conclusion of each part. Candidates will have 30 days to complete the exam and return it to the International Foundation for scoring (60 days if you take Parts I and II consecutively).

How long does it take to complete a particular *Certificate of Achievement* track?

There is no time limit to complete the requirements for a particular *Certificate of Achievement* track. *Certificates of Achievement* can be completed at your convenience.

Here's what people are saying about the CAPPP program!

*"A great use of a limited training
budget for my agency."*

Douglas Tulino

United States Postal Service
Vice President Labor Relations
Washington, D.C.

Certificate of Achievement in Public Plan Policy (CAPPP)

Topic Overview

CAPPP in Employee Health—Part I

Saturday, October 19, 2013 | 8:00 a.m.-5:00 p.m.

Governance

- Role and purpose of governmental plans
- Governing documents
- Duties and responsibilities of fiduciaries
- Overview of strategic planning process
- Ethical decision making
- Establishing best practices

Legal Environment

- Fiduciary liability
- ERISA applicability
- Litigation
- Legal representation

Registration code: 1311H

Sunday, October 20, 2013 | 8:00 a.m.-4:00 p.m.

Legislative/Regulatory Developments

- Explanation of general, federal and state legislative approaches to health plan regulation
- Federal legislation that is applicable to governmental plans
- Overview of laws that impact health plan design
- The issues likely to be debated in the current Congress

Actuarial Principles

- Basic methods and assumptions
- Prefunding concepts (retiree health)
- Benefit costing: relevant data
- Data analysis
- Rate setting
- Short-/long-term projections

CAPPP in Employee Pensions—Part I

Saturday, October 19, 2013 | 8:00 a.m.-5:00 p.m.

Governance

- Role and purpose of governmental plans
- Governing documents
- Duties and responsibilities of fiduciaries
- Overview of strategic planning process
- Ethical decision making
- Establishing best practices

Legal Environment

- Fiduciary liability
- ERISA applicability
- Litigation
- Legal representation

Registration code: 1311P

Sunday, October 20, 2013 | 8:00 a.m.-4:00 p.m.

Legislative/Regulatory Developments

- Impact of federal and state legislation
- Overview of applicable state and local laws
- Integrating legislation and regulations into the strategic planning process

Actuarial Principles

- Role and function of actuaries
- Funding policy/methods
- Basic methods and assumptions
- Asset valuation methods
- Accounting for pension plan liabilities and expenses
- Experience investigations
- Actuarial reviews/audits

Trustees Masters Program



Trustees Masters Program (TMP)

Saturday, October 19-Sunday, October 20, 2013 | 7:30 a.m.-3:30 p.m.
Mandalay Bay | Las Vegas, Nevada

The Trustees Masters Program (TMP) is for experienced trustees who want to think and act more boldly, systematically and proactively. It is designed to build on a trustee's existing knowledge base and experience. Candidates for the Trustees Masters Program must attend two full days of classes. As a graduate of the Trustees Masters Program, you will receive a certificate of completion for your course work.

The Trustees Masters Program is divided into four parts to help facilitate your ongoing education and recognition: the Core Program, Graduate Candidate Classes (for program completion), Graduate Classes and Advanced Leadership Summit.

Core Program—Enjoy a rapid learning experience that immediately improves your management skills and knowledge. Participants who complete the two-day preconference Core Program will receive a certificate of completion and a special Trustees Masters Program ribbon.

TMP Candidate Classes—Participants who have completed the two-day Core Program on Saturday and Sunday **must attend** two exclusive classes scheduled on Monday of the Annual Conference to complete the program and earn their TMP pin. Participants who attend these classes and earn their pin are considered graduates of the TMP.

TMP Graduate Classes—Three exclusive (but optional) classes are scheduled on Tuesday of the Annual Conference. These sessions are open to both new and past graduates of the TMP. Network with your peers and update your education each year by attending the Graduate Classes!

TMP Advanced Leadership Summit—Gain a long-term perspective required for visionary leadership and lasting legacies. The TMP Summit is designed to serve as an annual source of ongoing education for those who have completed the TMP requirements.

Key Takeaways

- Concrete ideas for tackling specific issues
- Proven practices that work
- Extensive networking across industries and the country
- Earn special recognition for your knowledge and participation with a TMP certificate and pin.
- Participate in exclusive TMP graduate sessions offered at each Annual Conference.

Registration code: 13D2

TMP Advanced Leadership Summit

Sunday, October 20, 2013 | 8:00 a.m.-1:00 p.m.
Mandalay Bay | Las Vegas, Nevada

The TMP Advanced Leadership Summit is an opportunity to delve deeper into relevant topics critical to a fund's overall strategy—What will trustee leadership look like in the future? What are the challenges and prospective solutions for forward-thinking organizations? The topical focus of TMP Advanced Leadership Summit reflects the most critical issues trustees must face.

Key Takeaways

- Collaborative learning environment with expert instruction
- Dialogue on the issues most important to trustees

Registration code: 13D3

Administrators Masters Program



Administrators Masters Program (AMP®)

Saturday, October 19-Sunday, October 20, 2013 | 7:30 a.m.-3:30 p.m.
Mandalay Bay | Las Vegas, Nevada

The Administrators Masters Program focuses on the enhancement of the skills that are required for employee benefit plan administration. The program is designed to help you develop enhanced skills in leadership and management, communications and customer service, project management and strategic dialogue to make you more effective in your current role. Candidates for the Administrators Masters Program must attend two full days of classroom instruction and then attend three specially designed sessions offered during the Annual Conference. As a graduate of the Administrators Masters Program, you will receive a certificate of completion for your course work and a commemorative pin. Graduates are welcome to attend any of the AMP graduate sessions designed new each year and offered at the Annual Conference.

Core Program—Enjoy a rapid learning experience that immediately improves your administrative skills and knowledge. Participants who complete the two-day preconference Core Program will receive a certificate of completion and a special Administrators Masters Program ribbon.

AMP Candidate Classes—Participants who have completed the two-day Core Program on Saturday and Sunday must attend three exclusive classes scheduled on Monday and Tuesday of the Annual Conference to complete the program and earn their AMP pin. Participants who attend these classes and earn their pins are considered graduates of the AMP.

AMP Graduate Classes—Three exclusive (but optional) classes are scheduled on Monday and Tuesday of the Annual Conference. These sessions are open to both new and past graduates of the AMP. Network with your peers and update your education each year by attending the Graduate Classes!

Key Takeaways

- Develop leadership and management skills essential to the efficient and effective administration of the plans you serve.
- Apply learned knowledge and skills with your peers through participation in exercises, case studies and group activities.
- Dialogue on the industry's current issues, trends and best practices.
- Valuable written materials serve as an ongoing resource.
- Network with others who face similar challenges.

Registration code: 13E2

New Trustees Institute

New Trustees Institute

Two-Day Workshop

Saturday, October 19-Sunday, October 20, 2013

The New Trustees Institute is designed for trustees who have served for less than two years, or who have not previously attended an International Foundation educational program. The program provides valuable insight into the role and responsibilities of trustees. A separate certificate of attendance will be awarded to those who meet the program's attendance guidelines.

Saturday, October 19 | 8:00 a.m.-3:00 p.m.

8:00-10:00 a.m.

Trustee Responsibility

- History of benefits/legislation
- Governing documents
- Who can be a trustee
- Fiduciary responsibilities under ERISA
- Relationship of trustees and parties to the collective bargaining agreement
- Conducting effective trust agreements

10:15-11:30 a.m.

Overview of Health and Welfare Funds

- Purpose and objectives
- Types of plans
- Plan design alternatives
- Funding methods/types of administration
- Reserve objective and analysis
- Income and expenses
- Communication needs and requirements

11:30 a.m.-12:30 p.m.

Lunch Break (on your own)

12:30-1:30 p.m.

Current Issues in Health and Welfare

- Key factors contributing to rising health care costs
- Retiree medical benefits
- Description of cost-containment programs available
- Collecting/analyzing data
- Health care reform and other legislation

1:45-3:00 p.m.

Understanding the Fund's Financial Statements

- Role of CPA
- Fiduciary responsibilities
- Questions the financial statements should answer
- Relationship among the financial statements, year-end audit and government filings

Sunday, October 20 | 8:00 a.m.-3:00 p.m.

8:00-9:15 a.m.

Overview of Pension Funds

- Purpose and objectives
- Defined benefit pension plans
- Legal
- Actuarial
- Administration
- Manage the money

9:30-10:30 a.m.

Current Issues in Pensions

- Defined contribution and hybrid plans
- Accounting changes
- Market performance
- Pension Protection Act
- The future of retirement

10:45 a.m.-12:30 p.m.

Investing Health and Welfare and Pension Assets

- Investing process
- Investment objectives and policy
- Asset classes and allocation
- Hiring managers—active vs. passive choice

12:30-1:30 p.m.

Lunch Break (on your own)

1:30-3:00 p.m.

Trust Fund Administration

- Types of administration
- Role of professionals and advisors
- Records and documents
- Communication needs and requirements
- Best practices

Registration code: PC15/16

Financial Planning

**Special reduced-rate
registration fee for
spouses/guests**

Lifetime Retirement Planning (for attendees over 50)

Two-Day Workshop

Saturday, October 19 | 8:00 a.m.-1:00 p.m. | Sunday, October 20 | 8:00 a.m.-12:30 p.m.

Commit to planning for your retirement today. Attend this popular preconference event that will help you navigate the issues that will impact your own retirement planning and assist you in developing a retirement planning program for the fund participants you serve.

This program will cover:

- Financial planning in turbulent times
- Your future and Social Security
- Multiemployer pension and benefit issues
- Retirement income management
- The tougher issues: aging parents, boomerang kids and working after retirement
- Legal issues and estate planning
- Establishing a retirement plan to-do list

**Registration code: PC53/54
Spouse registration: PC55/56**

Lifetime Financial Planning (for attendees under 50)

Sunday, October 20 | 8:00 a.m.-12:30 p.m.

**Redesigned
for 2013**

Think you're too young to worry about retirement? Think again. Specifically designed for attendees, guests and/or spouses under the age of 50, this practical and educational workshop will offer useful timetables and checklists that will assist trustees and other multiemployer representatives in developing a solid financial planning program for themselves, as well as for fund participants who have more than ten years until retirement.

This program will cover:

- Introduction to lifetime financial planning
- Financial planning
- Financing your future: a to-do list
- Cash planning and debt management
- The future of Social Security

**Registration code: PC30
Spouse registration: PC36**

Fitting the Fuss to the Format: Differences, Similarities, Choices and Decisions About Mediation and Arbitration

**NEW
This Year!**

Saturday, October 19 | 8:00 a.m.-1:00 p.m.

What really happens in mediation and arbitration? When should you choose one and not the other? How do the process differences in these two popular forms of dispute resolution impact their outcomes? Is it possible to know how to better prepare yourself and your team to participate in either mediation or arbitration?

This session will give you an insider's knowledge of these very different formats for resolving disputes and will show you when to use which format to best achieve the outcomes you and your team desire.

Registration code: PC09

Preconference One-Day Workshops

Enrich your conference experience by attending a preconference workshop and foster both professional and personal growth and development.

Saturday, October 19 | 8:00 a.m.-1:00 p.m.

Managing Yourself and Others During Times of Transition

Tony Chatman

Change is everywhere. There are stories in the news every day of budget crises, layoffs, restructuring and organizations “redefining themselves.” Yet most efforts to adapt to change fall dramatically short of their goal because they fail to address the psychological transitions and behavioral transformations that must accompany any successful effort to change.

Organizational transitions and transformations are always about people; it is always people who have to embrace a new situation and carry out the corresponding change. Transition is difficult and, if poorly managed, the result can be disastrous to the productivity, morale and stability of everyone involved.

This interactive workshop reveals how to manage yourself and others through times of change and transition so that true change is achieved and why, where and how people, even good people, often derail.

Registration code: PC01

Think Different

Lee Silber

When you know how the biggest innovators of our times managed to stay one step ahead, you discover ways to apply the same mind-set to spot trends, see solutions and find new and improved ways to do your job better than before. The buzzword these days is innovation, but how to generate ideas and get the support we need to implement them is difficult.

We’ll look at how visionaries like Steve Jobs and others did it and the lessons we can learn...and how to apply them. This session will feature what we can learn from innovative thinkers to create the kind of change we want to see at work. There will be a lot of “aha” moments as well as quite a few breakthroughs in this very hands-on and participatory workshop.

Registration code: PC03

Presentations in Everyday Life— How to Make Them Snap!Sing!Soar!

Andrea Mitnick, Ph.D.

The first part of this seminar, which promises plenty of hands-on experiences, will cover stage fright, a very real, very fascinating phenomenon, and something that we can all learn to handle quite easily, in fact. We will discuss the three main parts of a presentation; how to understand the difference between informing and persuading; how to use language effectively for all your presentations. We will also cover the incredible power of storytelling, humor, and the use of strong emotional and motivational appeals.

We look, too, at how to handle a diverse audience, one filled with both novices and experts. Learn how to inform those who are novices and yet not bore the pants off those who already know what you are speaking about at that moment. It CAN be done. The all-important “elevator” speech will also be covered in this presentation. You know, the moment when your boss stops you at the elevator and asks you your opinion and/or for a solution to a difficult problem, and you have about the time the elevator takes to show up to wow him/her. It is fun, it is important, and it is useful.

Registration code: PC05

5-Hour Energy—Bottle Your Own!

Zonya Foco, RD, CHFI, CSP



Is the answer to energy really in a bottle that costs \$3 a day? Have you ever wondered why you’re so tired in the first place? From what you eat and drink, as well as the supplements you take, what is the secret to optimizing your energy potential, consistently, day after day? And while we’re at it, how can you dodge prostate cancer, heart disease and Alzheimer’s? This session will tackle all that with an easy three-step plan.

Discover how to get the most energizing sleep of your life, sneak energizing exercise in *and* leverage fuel (in what you eat, drink and the supplements you take) to increase your energy, thinking and disease-fighting ability.

Registration code: PC07

Preconference One-Day Workshops

Developed by active, industry professionals, our preconference workshops are sure to align real-world insight with strategies for facing enduring challenges.

Sunday, October 20 | 8:00 a.m.-1:00 p.m.

Getting Things Done in Teams

Tony Chatman

You're a good worker. In fact, you take pride in your work. Unfortunately, at work, you have to rely on others to get the job done. The old adage "teams follow the money" tells us that the more important the job, the more likely you'll have to work with and depend on others to get the job done.

This workshop will help you discover the critical elements necessary to get work done in groups. You will be equipped to overcome the most common obstacles to team effectiveness. You will also learn how to work with people of various generations. You will learn how to motivate those "uncommitted young slackers" and how to work with those "old-timers who think things should be done the way they were in the 40s." Whether you are a part of a team, or you have to lead one, it is critical that you understand how teams function and what can keep us from being able to work together.

Registration code: PC02

From Fumble to Touchdown

Lee Silber

We all drop the ball. It happens. What winners do is take a fumble and turn it into a touchdown. This lively program uses football metaphors to look at what makes some individuals reach new heights in their careers, how to develop teams that win from within despite obstacles and long odds, and what it takes to create a large and loyal fan base.

You will be surprised at how much you can learn from football and apply the same principles to your life and career. This inspiring presentation is about how to get from where you are to where you want to be faster and easier by tackling the toughest obstacles head-on, studying the opposition and finding innovative ways to get ahead of them, game planning, and knowing how to do the right thing at the right time based on your "reads."

Registration code: PC04

Admired Leadership

Andrea Mitnick, Ph.D.

From Confucius to Plato to Machiavelli to Steve Jobs, many of the world's greatest thinkers have theorized about how people lead one another. Today we see an increased emphasis on leadership, followership, transformational and charismatic leadership styles, diversity and power. This workshop will introduce you to these concepts and many others as they play themselves out within a variety of arenas: corporate, institutional and personal. The workshop itself is firmly rooted in the premise that leadership is a symbolic process and that leaders are made, not born.

Leadership competence is the product of communication competence. As such, we will examine the four critical skills of every leader—from army general to labor trustee to fund-raising group leader: creating clarity, forging partnerships, inspiring commitment, and advocating ideas. We will also examine the power of networking, storytelling, and designing effective persuasive messages to inspire commitment rather than merely gain compliance.

Registration code: PC06

Winning the War on Health: The "DIET FREE" Solution

Zonya Foco, RD, CHFI, CSP

With our employees (not to mention ourselves!) facing obesity, type 2 diabetes, heart disease and cancer at unprecedented rates, what is the solution to our health crisis? Experts agree, "Don't go on a diet, just change your lifestyle." Yet this is so much easier *said* than *done*. Especially in our culture...with addictive foods, bucket-sized portions and physical movement limited to keystrokes and remotes—It's hard to stay healthy in a culture that's anything but! Our culture is very much our enemy. Are we doomed or can we fight back? Conviction and simplicity are key. From eating to exercise, Ms. Foco delivers a compelling plan for embracing a healthy lifestyle paradigm shift with a surprisingly simple, yet powerful "one-habit-at-a-time" approach depicted by the acronym DIET FREE. Get ready to slim down, drop your cholesterol and high blood pressure, balance your blood sugar and best of all, look and feel great!

Registration code: PC08

Hotel Options

To receive the conference rate, reservations must be booked through the International Foundation. Best available hotel will be assigned if necessary. Visit our website at www.ifebp.org/ahotels for complete hotel descriptions.

1 Caesars Palace Las Vegas*

\$205 s/d Sunday-Thursday
 \$255 s/d Friday-Saturday
 I.F. Block: 700 deluxe towers
 3,960 rooms in six towers with eight Roman-style pools, fitness center. Rooms include alarm clock, remote-controlled cable TV, hair dryer, in-room dataport, high-speed Internet access (fee), in-room safe, iron/board, refrigerator and voice mail.

2 MGM Grand Resort & Casino*

\$139 s/d Sunday-Thursday
 \$179 s/d Friday-Saturday
 I.F. Block: 400
 5,044 rooms and suites in four, 30-story towers, with views of the pool, mountain or Strip. MGM features a 66-acre pool area including five separate pools and whirlpools, state-of-the-art fitness center and spa and is a Las Vegas Monorail stop. Guest rooms feature color TV, clock radio, hair dryer, iron/board, in-room safe, complimentary toiletries, electronic keys, desk, phone/fax and personal computer capabilities. Wireless access is available in all guest rooms (fee).

3 Mandalay Bay Las Vegas*

Sunday or later arrivals only

\$149 s/d Sunday-Thursday
 \$240 s/d Friday-Saturday
 I.F. Block: 2,090
 3,309 rooms with 11-acre water complex including four swimming pools, a lazy river, a shark reef and a wave pool. Rooms include alarm clocks, remote-controlled flat screen TV, desk, electronic door locks, hair dryer, iron/board, pay-per-view movies, radio, complimentary high-speed Internet access and telephone.

4 Delano*—Waitlist only (formerly THEhotel)

\$189 s/d Sunday-Thursday
 \$280 s/d Friday-Saturday
 I.F. Block: 394
 1,120 suites, 43 stories, 725-square-foot room decorated with contemporary furnishings and artwork connected to Mandalay Bay with floor-to-ceiling windows. Rooms have 42-inch plasma TVs in the living room, 32-inch flat screen TV in the bedroom and 13-inch flat screen TV in the bathroom, in-room safes, hair dryer, iron/board and wet bars. Work desk with complimentary high-speed and wireless Internet access.

5 Paris Las Vegas*

\$175 s/d Sunday-Thursday
 \$200 s/d Friday-Saturday
 I.F. Block: 700
 2,816 rooms with French architecture/atmosphere and replicas of many French sites including the Eiffel Tower. Rooms include in-room Internet access (fee), desk, in-room safe, iron/board, remote-controlled cable TV, telephone, voice mail, hair dryer, alarm clock radio and pay-per-view movies.

6 Planet Hollywood Las Vegas*

\$170 s/d Sunday-Thursday
 \$225 s/d Friday-Saturday
 I.F. Block: 700
 2,567 rooms, 52 stories infused with a taste of Hollywood culture with film memorabilia displayed in custom-designed cabinetry, two pools and two Jacuzzis. Rooms include alarm clock, remote-controlled cable TV, desk, hair dryer, in-room safe, iron/board, on-command movies, telephone, voice mail, radio, high-speed and wireless Internet (fee).

Hotel tax is 12%.



*Union properties

October 28, 2013

7:30 am - 8:30 am

Registration and Networking Breakfast with Sponsors and Exhibitors

8:30 am - 8:45 am

Welcome and Opening Remarks

8:45 am - 9:40 am

Navigating Global Economic Realities to Build Retirement Security

- **Keynote:**

[Mohamed A. El-Erian](#)



CEO and co-CIO

PIMCO

Dr. Mohamed A. El-Erian is CEO and co-CIO of PIMCO, the global investment management firm with \$2.0 trillion of assets under management. He re-joined PIMCO at the end of 2007 after serving for two years as president and CEO of Harvard Management Company, the entity that manages Harvard's endowment and related accounts.

He first joined PIMCO in 1999 and was a senior member of PIMCO's portfolio management and investment strategy group. Before coming to PIMCO, Dr. El-Erian was a managing director at Salomon Smith Barney/Citigroup in London and before that, he spent 15 years at the International Monetary Fund in Washington, D.C.

Dr. El-Erian has published widely on international economic and finance topics. In addition to regular op eds, he is a member of the Financial Times "A List" and a contributing editor for Foreign Policy. His 2008 book, "When Markets Collide," was a New York Times and Wall Street Journal bestseller, won the Financial Times/Goldman Sachs Business Book of the Year and was named a book of the year by The Economist and one of the best business

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books of all time by the Independent (UK). He was named to Foreign Policy's list of "Top 100 Global Thinkers" for 2009, 2010, 2011 and 2012.

Dr. El-Erian has served on several boards and committees, including the U.S. Treasury Borrowing Advisory Committee, the International Center for Research on Women, the Peterson Institute for International Economics and the IMF's Committee of Eminent Persons. He is currently a board member of the NBER, the Carnegie Endowment for International Peace, and Cambridge in America. He holds a master's degree and doctorate in economics from Oxford University and received his undergraduate degree from Cambridge University.

Show More

The investment design of defined contribution plans needs to evolve further for workers to build retirement security. Amid dramatic shifts in the global economy and financial markets, conventional approaches are unlikely to succeed.

9:45 am - 10:45 am

Plan design outside the box: How plan design improves participant savings and investment success?

- Show More

How can plan sponsors create plan invest options that pool assets from multiple 401(k) plans but also from other pools of assets What to do about leakage Changing jobs, retiring early and never retiring Roth 401(k)and

10:45 am - 11:15 am

Networking Break

11:15 am - 12:15 am

Capital Preservation: Up-to-the-Minute Information on Stable Value and Money Market Options

- Both money market and stable value funds continue to be scrutinized. Our experts discuss the likely results of these examinations, zeroing in on how these capital preservation options will be used in the future.
 - Is it possible the conservative option in DC plans will move to floating NAVs?
 - For money market, will the impact fall on prime funds? What other changes might we expect?
 - For stable value funds, will we start seeing hybrid funds, which include both a wrapped component and unwrapped component? What does that look like?

12:15 pm - 1:35 pm

Innovator Awards Luncheon and Presentation

1:40 pm - 2:40 pm

TRACK A: Re-enrollment - Lessons Learned

- Show More

Many plan sponsors are considering re-enrolling participants. What lessons can be learned from plan sponsors who have already made this move? What was the reaction of participants? Did most participants

1:40 pm - 2:40 pm

TRACK B: How to get Participants the Advice they Need

- - What about on-line advice? Does anyone really use it?
 - Education – can it, does it ever work? Measuring results?
 - Can target-date funds and managed accounts peacefully coexist?
 - Is there more?

2:40 pm - 2:50 pm

Transition Break

2:50 pm - 3:50 pm

TRACK A: A healthy discussion on incorporating HSAs into your retirement plan?

- - Why should or shouldn't you do it?
 - How do HSAs impact your retirement plan?
 - How can an employer show the total package of benefits?
 - What is the real impact of health-care costs on retirement plans – from the employer and employee perspectives? Is there enough money to go around and if not, how do you parcel it out?

2:50 pm - 3:50 pm

TRACK B: Revisiting the active-passive debate in a defined contribution context

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- Show More

Traditional framing of the active vs. passive investing question has focused on the presumed efficiency of equity markets, the performance of the average manager compared to a suitable index, and concerns about the persistence

4:15 pm - 5:15 pm

TRACK A: Evolution of Technology in DC Plans

- - How DC plans best tap into technology?
 - Mobile apps, smart phone usage?
 - Best applications for the best tasks
 - Who is doing it best and how?
 - Turning people on, turning people off
 - Vendor agreements
 - Cost/who pays the price
 - Measuring results
 - Cyber security

4:15 pm - 5:15 pm

TRACK B: Optimizing your fund lineup

- - Addressing participants' behavioral biases
 - Is less really more when it comes to the number of fund options? Should you streamline your lineup?
 - Something for everyone – how do you meet the needs of both your aggressive and conservative investors?
 - How should participant fee disclosure impact your fund design?
 - Could fees drive plans to adopt ETFs in their plan lineup? What are some of the pros and cons of adding ETFs to an investment line up?

5:15 pm - 6:30 pm

Networking Cocktail Reception

October 29, 2013

7:30 am - 8:15 am

Networking Breakfast with Sponsors and Exhibitors

8:15 am - 8:30 am

Opening Remarks

8:30 am - 8:50 am

Lillywhite Awards Presentation

8:50 am - 9:45 am

Is there really a retirement crisis?

- **Keynote:**

[Dallas Salisbury](#)



President and CEO

Employee Benefits Research Institute

Dallas Salisbury, president and CEO of the Employee Benefit Research Institute (EBRI), joined EBRI at its founding in Washington, DC in 1978.

As a member of a number of commissions, Mr. Salisbury assists study panels as well as editorial advisory boards. He is a Fellow of the National Academy of Human Resources. He currently serves as an appointee of President Obama on the PBGC Advisory Committee (having served in the late 80's as an appointee of President H. W. Bush) and an appointee of the Comptroller General of the United States to his Board of Advisors. He is a past member of the Board of the NAHR, the NAHR Foundation, the Securities and Exchange Commission Investor Advisory Committee, the Board of Directors for FINRA Investor Education Foundation, on the Secretary of Labor's ERISA Advisory Council, Board of Directors of the

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Society for Human Resources Management, U.S. Advisory Panel on Medicare Education, and the Board of Directors of the National Academy of Social Insurance.

Mr. Salisbury has been honored with the *Award for Professional Excellence* from the Society for Human Resource Management, the Plan Sponsor Lifetime Achievement Award and the Keystone Award of WorldatWork, and in 2012 the Public Service Award of the International Foundation of Employee Benefit Plans. Mr. Salisbury was a delegate to the 1998, 2002 and 2006 National Summit's on Retirement Savings, and the 2005 White House Conference on Aging. Mr. Salisbury accepted a 2007 National Emmy Award for Savingsman™ and the Choose to Save^o public education program.

Mr. Salisbury has written and lectured extensively on economic security topics. His most recent books are: *Retirement Security in the United States: Current Sources, Future Prospects, and Likely Outcomes of Current Trends*, *The Future of Retirement Income in America*, *The Future of Social Insurance: Incremental Action or Fundamental Reform?*, *IRA and 401(k) Investing* and *Managing Money in Retirement*.

Prior to joining EBRI, Mr. Salisbury held full-time positions with the Washington State Legislature, the U.S. Department of Justice, the Employee Benefits Security Administration of the U.S. Department of Labor, and the Pension Benefit Guaranty Corporation (PBGC). He holds a B.A. from the University of Washington and an M.A. from the Maxwell School of Citizenship and Public Affairs.

Show More

If so, are things getting better or worse? If not, why do so many studies and headlines and ads say we do? The ads, headlines and competing studies are flowing with very mixed messages. Who is right? Any wonder people are so confused? How can the individual make sure they do not face a retirement crisis? Salisbury, just celebrating 35 years since the founding of EBRI, will look at new research, and trend lines, to put the crisis debate in perspective.

9:45 am - 10:45 am

Nuances in Target-Date Funds

- Target-date fund growth is likely to continue, but all funds are not alike. This session will explore the nuances of today's target-date funds, including a case study on new and cutting-edge features one plan put into its funds.
 - Custom vs. off-the-shelf target date 5.0 (where are we now?)
 - Alternative investments, private real estate, private equity and hedge funds in target date funds
 - Multi-manager and active/passive combinations

11:15 am - 12:15 pm

Designing and Communicating a DC Plan for “Plurals” to “Baby Boomers”

- In 4-5 more years there will not be four but five generations of employees working in the same company as the “plurals” come of age. The “plurals” are the newly identified generation born after 1997.
 - How do employers create a retirement plan for a multigenerational work force with different needs and priorities?
 - How do they structure an effective communication program for multigenerational work force?
 - How do they communicate retirement readiness to all these generations?
 - How do they address critical inflection points when different groups of participants make some of their most important decisions about retirement?

12:15 pm - 2:00 pm

KEYNOTE LUNCHEON: Defined Contribution Policy in an Era of Debt and Division

- **Keynote:**

James M. Delaplane



Principal

Vanguard Government Relations

Jamey Delaplane is a principal with Vanguard Government Relations and leads Vanguard’s government affairs office in Washington, D.C. He represents Vanguard shareholders on a broad range of legislative and regulatory issues, from financial services reform to retirement and tax policies.

Before joining Vanguard, Mr. Delaplane was a partner with the law firm of Davis & Harman LLP, where he represented financial institutions, employers, and public policy organizations on employee benefits, tax, and financial services matters before the U.S. Congress and the federal executive branch agencies. Earlier in his career, he served as vice president of retirement policy at the American Benefits Council and as legislative counsel to a member of the U.S. House of Representatives.

Pensions & Investments West Coast Conference

Mr. Delaplane earned an A.B., cum laude, from Harvard University and a J.D., cum laude, from Harvard Law School, where he was an editor of the Journal on Legislation. He is a member of the District of Columbia Bar Association.

Show More

Our enormous federal debt and continuing partisan discord continue to be the dominant features of the policy debate in Washington, DC. In this session, Jamey Delaplane will discuss what these dynamics mean for defined contribution plan policy.

2:00 pm - 2:00 pm

Conference Adjourns

2:00 pm - 3:30 pm

POST CONFERENCE: Plan Sponsor Only Round Tables

- The post-conference plan sponsor-only round tables are designed specifically for idea sharing and networking with your peers. These round tables have become one of the most popular sessions of the conference. Plan sponsors, consultants and attorneys facilitate the open discussion.
 - Small/Midsize Plans (under \$1 billion in assets)
 - Large Plans (\$1 billion or more in assets)



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SMART INVESTING IN A LOW GROWTH WORLD



13-14 June 2013
Boston



PRE-FORUM RECEPTION, 12 JUNE

Monday night from 7:00 to 9:00 at The Promenade (Lobby Level), InterContinental

AGENDA THURSDAY, 13 JUNE

JORDAN NAULT, PRINCIPAL – MASTER OF CEREMONIES FOR THE MORNING

TIME	SESSION/SPEAKER(S)
7:30	Registration
7:30–8:45	Breakfast
8:45–9:05	Welcome and Opening Rich Nuzum, Business Leader, North America Andrew Kirton, Global Chief Investment Officer
9:05–10:05	Keynote speaker Dr. Michio Kaku, Futurist
10:05–10:50	Securing Retirement Outcomes Nick Davies, Principal Annie Bruneau, Partner
10:50–11:20	Break
11:20–12:00	Investing Across the Bond Spectrum Brian Birnbaum, Senior Partner
	Spotlight: Practical Considerations – DC Plans David Williams, Principal
	Spotlight: Practical Considerations – Other Institutional Investors Mathieu Tanguay, Principal
12:00–1:10	Lunch

JAQUI PARCHMENT, HEAD OF INVESTMENTS, CANADA – MASTER OF CEREMONIES FOR THE AFTERNOON

1:10–2:15	Dragons' Den: Challenging the Paradigm of Being Global Moderator: Troy Saharic, Senior Partner Dragons: Susan Small, Global Consultant Relations, Mackenzie Institutional Jay Love, Principal Margaret Towle, Treasurer, IMCA Presenters North American Energy Private Equity Fueling the Future Harry Leggat, Principal Catastrophe Reinsurance Counting Cards in Nature's Casino Ryan Bisch, Canadian Head, Alternatives Boutique Asian Private Equity: Riding the Tiger Michael Forestner, Principal Public Market Investing: Do You Want to be a Hare or a Tortoise? Leena Shah, Principal
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2:15–2:55	New Approaches to Structuring Equity Portfolios Stan Mavromates, Chief Investment Officer, North America	
	Spotlight: Practical Considerations – Defined Contribution Plans Liana Magnier, Partner	
	Spotlight: Practical Considerations – Other Institutional Investors David Hyman, Principal	
2:55–3:25	Break	
3:25 – 3:50	BREAKOUT SESSIONS I	
	Liquid Alternatives	David Eisenberg, US Head, Wealth Management Simon Fox, Principal
	Multinationals – Securing Retirement Outcomes	Stacy Scapino, Partner
	Responsible Investment: Addressing the Concerns of Irate Stakeholders	Jane Ambachtsheer, Global Head, Responsible Investments Craig Metrick, US Head, Responsible Investments
	Where Investors Could See Lawsuits	Freeman Wood, Americas Head, Mercer Sentinel® Linda Delivorias, Partner
3:55 – 4:20	BREAKOUT SESSIONS II	
	Liquid Alternatives	David Eisenberg, US Head, Wealth Management Simon Fox, Principal
	Multinationals – Securing Retirement Outcomes	Stacy Scapino, Partner
	Responsible Investment: Addressing the Concerns of Irate Stakeholders	Jane Ambachtsheer, Global Head, Responsible Investments Craig Metrick, US Head, Responsible Investments
	Where Investors Could See Lawsuits	Freeman Wood, Americas Head, Mercer Sentinel® Linda Delivorias, Partner
4:25–5:25	WORKSHOP: Capturing Return in a Low Growth World Terry Dennison, Director of Consulting, US David Zanutto, Director of Consulting, Canada	
5:25–5:35	Close of Day One Rich Nuzum, Business Leader, North America	
7:00-9:00	Cocktail reception and dinner at the State Room	

FRIDAY, 14 JUNE

CHRISTOPHER TAUBER, PARTNER, MASTER OF CEREMONIES FOR THE MORNING

Time	Session/speaker(s)
7:30–8:45	Breakfast
8:45–8:50	Day Two Welcome Christopher Tauber, Partner
8:50–9:35	The United States – State of the Nation Moderator: Andrew Kirton, Global Chief Investment Officer Panel Chris Davis, Portfolio Manager, Davis Funds Terry Dennison, Director of Consulting, US
9:35–10:05	Retirement Income: The Need for a Flexible Set of Solutions Neil Lloyd, Partner Marina Batliwalla, Principal
10:10–10:35	The Boutiques: An Open Forum to Discuss Key Trends and Initiatives Fixed Income – Past its Sell-by Date? Paul Cavalier, Global Head, Fixed Income Boutique Are Equities Still Fresh? Deb Clarke, Global Head, Equity Boutique Alternatives – Welcome to the Exotics Aisle Ryan Bisch, Canadian Head, Alternatives Boutique Real Estate... Local Brand? Or Diverse Produce? Allison Yager, Global Head, Real Estate Boutique
10:35–11:05	Break
11:05–11:30	The Boutiques: An Open Forum to Discuss Key Trends and Initiatives Fixed Income – Past its Sell-by Date? Paul Cavalier, Global Head, Fixed Income Boutique Are Equities Still Fresh? Deb Clarke, Global Head, Equity Boutique Alternatives – Welcome to the Exotics Aisle Ryan Bisch, Canadian Head, Alternatives Boutique Real Estate... Local Brand? Or Diverse Produce? Allison Yager, Global Head, Real Estate Boutique
11:35–12:05	To Delegate or Not to Delegate, That is the Question Moderator: Kim Wood, Senior Partner Pitch team: Tom Murphy, Senior Partner, Dave Makarchuk, Partner Chairman of the Board: Ellen Petrino, Partner Board members: Yvan Breton, Partner, Andrew Kirton, Global Chief Investment Officer and Rich Nuzum, Business Leader, North America

12:05-12:30 **Investment Opportunities in a Low Growth World**
Divyesh Hindocha, Global, Director of Consulting
Anthony Brown, Director of Consulting, US

12:30-12:40 **Forum Close**
Rich Nuzum, Business Leader, North America

12:40 **Lunch**

Agenda - Plan Sponsor National Conference

June 4, 2013 - 401(k) Boot Camp

- 7:30 – 8:25 **Breakfast and Registration** - *Crystal Room Foyer*
- 8:25 - 8:30 **Opening Remarks:** Alison Cooke Mintzer, Global Editor-in-Chief, PLANSPONSOR
- 8:30 – 9:00 **Fiduciary Fundamentals: Best Practices to Stay Out of Trouble**
Presenter: David Weiner, *Shareholder*, Littler Mendelson, P.C.
- 9:00 - 10:00 **Roadmap to Running Your Plan: Best Practices in Setting Up Your Plan And Ongoing Management**
Presenter: Michael Kozemchak, *Managing Director*, Institutional Investment Consulting
- 10:00 - 10:20 **Coffee Break**
- 10:20 – 10:50 **Deep Dive: Target – Date Funds**
- The Department of Labor issued guidance in the form of “Tips for ERISA Plan Fiduciaries” near the end of February outlining the items that Plan Sponsors should be reviewing for their Target Date Fund selections. This session will walk through the checklist, how to utilize it and how the landscape of Target Date Funds is changing for the product developers, Plan Sponsors and advisors.
Presenter: Phyllis Klein, *Senior Director Consulting Research Group*, CAPTRUST Financial Advisors
- 10:50 – 11:20 **Fees: What is reasonable and what is required**
- Presenter:** David Weiner, *Shareholder*, Littler Mendelson, P.C.
- 11:20 – 11:50 **Deep Dive: Fee Disclosure**
- What do you really need to need to look for in the fee disclosure that you receive from your service providers and those that are provided to your participants? This session will use checklists and sample fee disclosures to help you understand what it is you need to review and understand when looking at the disclosures you and committee need to receive. Gain a better understanding of the terminology and the documents you will want to be sure you receive from your service providers.
Presenter: Phyllis Klein, *Senior Director Consulting Research Group*, CAPTRUST Financial Advisors
- 11:50 – 12:00 **Ask the Experts:** Phyllis Klein, David Weiner, Michael Kozemchak
- 12:00 **Closing Remarks:** Alison Cooke Mintzer, *Global Editor-in-Chief*, PLANSPONSOR

June 4, 2013

- 12:30 - 2:00 **Registration with Buffet Lunch:** *sponsored by Morningstar, Inc. - International Ballroom Foyer*
- 2:05 - 2:15 **Opening Remarks:** Alison Cooke Mintzer, Global Editor-in-Chief, *PLANSPONSOR*
- 2:15 - 3:10 **Speaker:**
Stig O. Nybo, *President of Pension Sales and Distribution*, Transamerica Retirement Solutions
- 3:15 - 3:30 **Coffee Break:** *sponsored by Transamerica Retirement Solutions - International Ballroom Foyer*
- 3:35 - 4:30 **Session**
Up at Night: The Challenges facing plan sponsors
MODERATOR
Rebecca Moore, *Senior Editor*, *PLANSPONSOR*
PANELISTS
Bob Tomaschko, *Director, Compensation, Retirement & HRMS*, Land O'Lakes
Gregory Long, *Executive Director*, Federal Retirement Thrift Investment Board
- 4:35 - 5:30 **Session**
CEO Roundtable: The state of the retirement plan industry
MODERATOR
Alison Cooke Mintzer, *Global Editor-in-Chief*, *PLANSPONSOR*
PANELISTS
Christine Marcks, *President*, Prudential Retirement
David Castellani, *Senior Managing Director and CEO*, New York Life Retirement Plan Services
Elaine A. Sarsynski, *Executive Vice President, MassMutual's Retirement Services Division, and Chairman, President and CEO*, MassMutual International
- 5:35 - 8:00 **Cocktails and Dinner in Exhibit Hall** - *sponsored by Prudential Retirement - Imperial Ballroom (lower level B2)*

June 5, 2013

- 6:30 - 8:00 **Breakfast in Exhibit Hall:** *sponsored by Milliman - Imperial Ballroom (lower level B2)*
- 8:00 - 8:10 **Opening Remarks:** Alison Cooke Mintzer, Global Editor-in-Chief, *PLANSPONSOR*
- 8:15 - 9:00 **401(k)s Under Attack: I Don't Get It!**
Joe Ready, EVP and Director of Wells Fargo Institutional Retirement and Trust

As the nation grapples with economic realities of an aging population and preparation for retirement, the 401(k) industry continues to undergo scrutiny and criticisms – many of which are unfounded. Joe Ready will address some of these misconceptions with a retrospective on the industry and just how much we have accomplished, and what plan sponsors can do with the foundation that has been developed over the last two decades. Looking ahead, some of

the most important elements of progress for the retirement system include heightened fiduciary awareness, the use of technology as a means of improving more than just access, a movement beyond fees and investments to behavioral finance. In addition, Joe will touch on why plan sponsors need to consider the financial impact of an aging workforce and why retirement readiness is more than just a paternalistic concern for employees.

9:05 - 10:00

Session 1**Metric Taking: Going beyond the participation rate when gauging retirement plan success**

Increasingly, different benchmarks are being used. How you can use these to measure how well your retirement plan is working for you, your company, and your participants.

MODERATOR

Paul D'Aiutolo, *Institutional Consultant, Retirement Plan Consultant*, The D'Aiutolo Institutional Consulting Team

PANELISTS

Jennifer Flodin, *Managing Partner*, Plan Sponsor Advisors
Michele L. Suriano, *President*, Castle Rock Investment Company
David Hinderstein, *President*, Strategic Retirement Group

Session 2**403(b) Q & A**

A live panel discussion with 403(b) experts.

MODERATOR

Rebecca Moore, *Senior Editor*, PLANSPONSOR

PANELISTS

Kevin Nazworth, *Vice President Southeast Region & Head of Healthcare Market Segment*, TIAA-CREF
David Powell, *Principal*, Groom Law Group Chartered
Michael A. Webb, *Vice President, Retirement Practice*, Cammack LaRhette Consulting

Session 3**Target Practices**

With the prevalence of target-date, or lifecycle, funds in the marketplace today, plan sponsors are often at a loss for how to determine which fund is right for them. Are your target-date funds (TDFs) on target? What to look—and look out—for.

MODERATOR

Brett Howell, *SVP, Wealth Management, Premier Retirement Benefits Advisor*, The Howell & Sharp Group at Merrill Lynch

PANELISTS

Jeremy Stempien, *Director, Investments*, Morningstar, Inc.
Pamela A. Popp, *Vice President, Financial Advisor*, CAPTRUST Financial Advisors
Tom Skrobe, *Head of BlackRock Defined Contribution Distribution*, BlackRock
Glenn Dial, *Head of US Retirement Distribution*, Allianz Global Investors Distributors LLC

10:00 - 10:25

Coffee Break in Exhibit Hall: sponsored by Transamerica Retirement Solutions - Imperial Ballroom (lower level B2)

10:30 - 11:25

Session 1**After Fee Disclosure, Negotiating a Better Deal**

How to make sure the fees you pay are in line with the services you receive.

MODERATOR

Thomas Harty, *Director of Institutional Consulting*, JMG Financial Group

PANELISTS

Suzanne Herbst, *Managing Director*, Wells Fargo Institutional Retirement & Trust
Genny Sedgwick, *Principal*, Milliman
The Honorable Stephen K. Benjamin, *Mayor*, City of Columbia S. C.

Session 2**The DC Health Plan**

With health care reform, more employers are dropping retiree health care benefits or shifting to a defined contribution-like plan design, using health savings accounts (HSAs). How does health care expenses and communication play a role in the DC plan discussion?

MODERATOR

Mark A. Davis, *Senior Vice President, Financial Advisor*, CAPTRUST Financial Advisors

PANELISTS

Chris Augelli, *VP, Product Marketing and Business Development*, ADP

Session 3**Pursuing PRT**

Is pension risk transfer right for your defined benefit (DB) plan and your company?

MODERATOR

James Redgrave, *Managing Editor*, PLANSPONSOR Europe

PANELISTS

Christopher J. Rowlin, *Consultant*, Fiduciary Investment Advisors

Mark Unhoch, *Senior Consultant*, Dietrich and Associates, Inc.

Scott Gaul, *Senior V.P., Strategic Relationships - Pension Risk Management Solutions*, Prudential Retirement

11:30 - 12:25

Session 1**Inside or Out**

Should your retirement income solution be offered inside your defined contribution (DC) plan—or as a rollover solution? The pros and cons of each approach.

MODERATOR

Corie Russell, *Editor*, PLANSPONSOR

PANELISTS

Jeb Graham, *Retirement Plan Consultant/Partner*, CapTrust Advisors, LLC

John A. Pickett, *Senior Vice President, Financial Advisor*, CAPTRUST Financial Advisors

Greg Cimmino, *Managing Director*, Institutional Investment Consulting

Session 2**Automating Success**

Is an automatic enrollment or re-enrollment strategy right for your plan? What about automatically increasing deferrals? How these strategies can improve retirement outcomes.

MODERATOR

Doug Prince, *CEO*, ProCourse Fiduciary Advisors, LLC

PANELISTS

Richard Davies, *Managing Director, Defined Contribution*, Russell Investments

Steve Glasgow, *Senior Vice President, Financial Advisor*, Avondale Partners, LLC

Kevin Mahoney, *Vice President, premier retirement benefits adviser*, Merrill Lynch

Session 3**Reaching Out**

Best practices in employee communication and education. What's an education policy

statement (EPS), and do you need one?

MODERATOR

Judy Faust Hartnett, *Managing Editor*, PLANSPONSOR

PANELISTS

Thom Shumovic, *Owner*, Mid Atlantic Retirement Planning Specialists

Amy Glynn, *Founder and President*, Pension Resource Institute

Colin Fitzpatrick Smith, *Director of Investments*, The Retirement Company

12:30 - 1:30

Lunch in Exhibit Hall: *sponsored by Goldman Sachs Asset Management - Imperial Ballroom (lower level B2)*

1:35 - 2:30

Session

From the Beltway

What changes could be coming to your benefits programs.

MODERATOR

Alison Cooke Mintzer, *Global Editor-in-Chief*, PLANSPONSOR

PANELISTS

David M. Weiner, *Shareholder*, Littler Mendelson, P.C.

Lisa H. Barton, *Partner*, Morgan, Lewis & Bockius

2:35 - 3:30

Session 1

Build or Buy

A level of customization is available in asset allocation solutions—managed accounts or target-date funds (TDFs) built from the options that exist on your existing retirement plan menu. How does this approach stack up with more traditional asset allocation funds?

MODERATOR

Barbara J. Best, *Principal*, Capital Strategies Investment Group LLC

PANELISTS

Hal Bjornson, *Client Portfolio Manager*, J. P. Morgan Asset Management Global Multi-Asset Group

Randy Long, *Managing Principal*, SageView Advisory Group

Mark A. Davis, *Senior Vice President, Financial Advisor*, CAPTRUST Financial Advisors

Session 2

Thinking Outside the Box

That standard mutual fund lineup might not be all you need. What are the latest options in investment alternatives, both as standalone investments and as part of an asset-allocation fund?

MODERATOR

Rebecca Moore, *Senior Editor*, PLANSPONSOR

PANELISTS

Kevin Petrovcik, *Managing Director, Senior Client Portfolio Manager*, Invesco

Scott Brooks, *Director, Head of U.S. Defined Contribution*, Deutsche Asset & Wealth Management

Doug Prince, *CEO*, ProCourse Fiduciary Advisors, LLC

Session 3

Time for a Change

If you have issues with your current provider, is it time to get started in finding a provider for your plan? Or can you work with your existing provider to improve plan options and services?

MODERATOR

Michael W. Kozemchak, *Managing Director*, Institutional Investment Consulting

PANELISTS

Shelley Weiner, *Regional Director, VP, Institutional Markets*, Transamerica Retirement Solutions

Anthony D. Agbay, *Senior Vice President - Investments*, The Agbay Group

Stephen Popper, *Managing Director*, SageView Advisory Group

3:35 - 4:00

Coffee Break in Exhibit Hall: *sponsored by Transamerica Retirement Solutions - Imperial Ballroom (lower level B2)*

4:05 - 5:00

Session 1**Lower-Cost Investing**

Taking a look at your investment options and their management style. Is passive management or index investing right for you?

MODERATOR

James Redgrave, *Managing Editor*, PLANSPONSOR Europe

PANELISTS

Attila T. Toth, *Partner, Co-Founder*, Portfolio Evaluations, Inc

Jim Marx, *Director, Retirement Plans Division*, Edelman Financial Services LLC

Jim Phillips, *President*, Retirement Resources

Session 2**Financial Wellness at the Workplace**

Educating participants about retirement readiness and financial well-being.

MODERATOR

Jania Stout, *Practice Leader, Vice President*, PSA Fiduciary Consulting Group

PANELISTS

Mary Dunn, *Director, Benefits*, Baystate Health

Vincent Morris, *President*, Bukaty Companies Retirement Plan Services

Jason K Chepenik, *Managing Partner*, Chepenik Financial

Session 3**Stable as It Goes**

Do you understand stable value as well as you should? Get some insight into the various flavors of stable value funds, the asset class risks and how to benchmark the funds appropriately.

MODERATOR

Alison Cooke Mintzer, *Global Editor-in-Chief*, PLANSPONSOR

PANELISTS

Warren Howe, *National Sales Director*, MetLife

Tony Luna, *Portfolio Manager*, T. Rowe Price Associates, Inc.

Josh Kruk, *Head of Stable Value Portfolio Management*, Dwight Asset Management, a Goldman Sachs Company

5:15 - 7:30

Cocktail Party: *sponsored by T. Rowe Price Retirement Plan Services, Inc. - Moulin Rouge (lobby level)*

June 6, 2013

6:30 - 8:15	Breakfast in Exhibit Hall: <i>sponsored by Deutsche Asset & Wealth Management - Imperial Ballroom (lower level B2)</i>
8:20 - 8:30	Opening Remarks: Alison Cooke Mintzer, Global Editor-in-Chief, <i>PLANSPONSOR</i>
8:35 - 9:30	<p>Session Creating a Successful Retirement Plan Insights from the PLANSPONSOR Plan Sponsors of the Year. How they, and you, can measure how well your retirement plan works for you, your company and your employees/participants.</p> <p>MODERATOR Alison Cooke Mintzer, <i>Global Editor-in-Chief</i>, PLANSPONSOR</p> <p>PANELISTS Ed Grass, <i>VP & Treasurer, North America</i>, Sanofi Hyun Swanson, <i>Manager of Benefits Education</i>, University of California</p>
9:35 - 10:30	<p>Participant Behavior and What It Means to Maximize It How engaged are your participants in retirement? What can be done to catch their attention? In this presentation, learn about individual engagement patterns and how to understand participant personas to develop more tailored retirement messages. You will also gain perspective on current media strategies and learn practical techniques to apply knowledge of participant behaviors to your plan. Presenter: Carol Waddell, <i>Head of Product and Marketing</i>, J.P. Morgan Retirement Plan Services</p>
10:35 - 11:00	Coffee Break in Exhibit Hall: <i>sponsored by Transamerica Retirement Solutions - Imperial Ballroom (lower level B2)</i>
11:05 - 12:00	<p>Session Duty Bound Best practices for plan fiduciaries.</p> <p>MODERATOR Rebecca Moore, <i>Senior Editor</i>, PLANSPONSOR</p> <p>PANELISTS James Fleckner, <i>Partner</i>, Goodwin Procter David N. Levine, <i>Principal</i>, Groom Law Chartered</p>
12:00	Closing Lunch - International Ballroom Foyer