

**The ASPPA 401(k) SUMMIT:
The Most Important Retirement Plan Event You WILL ATTEND this Year**

With all the emails that flood our inboxes every day, it's very difficult to differentiate between what's truly important and the junk that requires us once again to hit the most used key on our keyboard...the DELETE button!

Making up a good number of these emails are advertisements urging us to attend one of the many advisor-focused conferences that occur throughout the year. If you're like the majority of advisors I come in contact with you probably pick one or two industry events each year, and that decision is usually predicated on a past experience or a recommendation from one of your peers.

For those of you who regularly attend the ASPPA 401(k) SUMMIT, you already know the value this event provides in the form of business-building ideas, discovery of new approaches to your business, interaction and knowledge-sharing with the brightest minds in our industry, and most important—networking, not only with vendors and providers, but with successful retirement plan advisors just like you.

Now, those of you who haven't yet attended the ASPPA 401(k) SUMMIT, or haven't been there in the past couple of years, I wanted to share with you some reasons why you really should make your way to New Orleans, March 18-20—beyond all the good food and music you'll have the opportunity to enjoy! Instead of just rattling off a bulleted list, I thought it would have more impact if you heard directly from successful retirement plan advisors why they attend the SUMMIT each year:

If you want to know where the industry's best advisors go to get better, you have to go to The SUMMIT! At the 2011 SUMMIT our firm gained insight on how to improve our stable value fund due diligence process, and we learned to deliver more effective boardroom presentations. Finally, and most important, we were able to network with the best in the industry to solve a critical vendor issue for one of our clients. The question you have to ask yourself is: If your business needs to continue to grow and get better, why aren't you at ASPPA's 401(k) SUMMIT?

Michael A. Chisnell, Jr. CFP, QPFC, AIF

Since 2001, the 401(k) SUMMIT has served the retirement plan advisor community, as the preeminent adviser-designed and adviser-driven educational event within the defined contribution industry.

Steff Chalk, CEO, Fiduciary Consulting Group, Inc.

In addition to all of the great content, the 401(k) SUMMIT always provides a wonderful opportunity to connect and reconnect with all of the investment professionals, plan providers, and other centers of influence that are critical to our business throughout the year.

Michael J. Malone, AIFA, CPC

I always pick up business ideas and think about how to implement them on the flight back. At the Orlando 401(k) SUMMIT, I attended a session by Ann Schleck on fee schedules. From that I was able to develop a plan of schedules for all the work we do in our office, considerably increasing our efficiency and effectiveness. I also find that at each SUMMIT I meet someone new—a vendor or an industry partner—I've never met before. I've forged many new and beneficial industry contacts that way.

William D. Hackler, QKA, APR, ERPA, QPA

In this edition you'll find articles on a large variety of topics. We have Tom Kmak discussing whether you should rely on your B/D or RIA to disclose your fees with 408(b)(2) right around the corner; Tim McCutcheon tells advisors what they need to know about plan documents; Richard Phillips offers the first in a four-part series on plan design; and Fred Barstein looks back on events in 2011.

I'm a big believer in harnessing the power of the advisors we work with every day, and I'm hoping that each of you will consider lending us a hand in creating future issues of *NAPA Newsletter*. Please send your thoughts on different topics to stevensullivan08@comcast.net and, even better, consider writing an article or sharing a sales idea with other ASPPA advisors. Odds are, the best article we could publish may be floating around in your head!

Feel free to share these *NAPA Newsletters* with your colleagues and even your back-office support team. OK, enough of the small talk. Let's move onto the meat of the newsletter.

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