

The ASPPA 401(k) SUMMIT

Advisors Working for America's Retirement

Orlando World Center Marriott | Orlando, FL | March 14-16, 2010



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WORKING FOR AMERICA'S RETIREMENT

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2010 The ASPPA 401(k) SUMMIT

LOCATION

March 14-16, 2010

Orlando World Center Marriott & Convention Center
8701 World Center Drive
Orlando, FL 32821
800.380.7931
www.marriottworldcenter.com

ABOUT ASPPA

Since its inception in 1966, ASPPA (American Society of Pension Professionals & Actuaries) has been integral in preserving, shaping and enhancing our nation's employer-sponsored retirement plan system. ASPPA membership is comprised of a network of professionals dedicated to the security of the employer-sponsored retirement plan system. Through its influential presence in Washington, DC and its dynamic yet intensive credentialing and continuing education programs, ASPPA has become the prominent voice in the retirement plan industry. ASPPA is the only organization comprised exclusively of retirement plan professionals that actively advocates for legislative and regulatory changes to expand and improve the private pension system. ASPPA's elite membership has grown to approximately 6,500 retirement plan professionals who have chosen to be among the most dedicated in the industry.

CONFERENCE OVERVIEW

The ASPPA 401(k) SUMMIT is a unique, interactive environment for retirement professionals who actively sell, market, support or service 401(k) plans, including:

- Broker Dealer Registered Reps
- Registered Investment Advisors
- Plan Administrators (TPAs)
- Product and Service Professionals

THE ASPPA 401(k) SUMMIT STEERING COMMITTEE

CONFERENCE CO-CHAIRS

Bill Feldmaier, MassMutual Financial Group, Washington, DC
Phyllis E. Klein, CapTrust Financial Advisors, Raleigh, NC

COMMITTEE MEMBERS

Steff C. Chalk, CHALK Advisory Board, Inc., Cincinnati, OH
Richard B. Curtin, The Lynn Advisory Group, LLC, Montvale, NJ
Sheri Fitts, The Standard, Portland, OR
C. Todd Lacey, The (k)larity Group, Athens, GA
Patrick J. Rieck, QPA, QKA, QPFC, Morgan Stanley, Smith Barney, Severna Park, MD
Jason C. Roberts, Reish & Reicher, Los Angeles, CA

2010 ASPPA GENERAL CONFERENCES CO-CHAIRS

Adam C. Pozek, QPA, QKA, QPFC, Sentinel Financial Group, Reading, MA
Joanne Lawrence Smith, CMP, ASPPA, Arlington, VA

BENEFITS OF ATTENDING

- Cutting Edge, Outstanding Educational Sessions
- Hear the Latest Legal and Regulatory Developments
- Numerous Networking Opportunities
- Complimentary Audio Recordings and Presentation Materials for All Sessions
- Exclusive Financial Advisor and TPA Luncheon Discussion Groups for Networking
- Over 140 Investment Management, Product and Service Providers in the Exhibit Hall
- Prize Drawings

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For the most up-to-date list of 2010 exhibitors and sponsors, please visit www.asppa.org/summit.

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- Asensus
- Barclays Global Investors/iShares in 401(k)
- BenefitStreet
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- CIPM Program
- College for Financial Planning
- Colonial Surety Company
- Columbia Management
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- DailyAccess Corporation
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- Davis Advisors
- Employee Benefit News
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- Heartland Funds
- Inspira
- InvestLink
- IRS – Employee Plans
- Ivy Funds
- Jennison Dryden
- Judy Diamond Associates
- Keane Retirement Services
- Legg Mason
- Lincoln Financial Group
- M&I Institutional Trust Services
- MainStay Investments
- Manning & Napier Advisors, Inc.
- MassMutual
- McCamish Systems
- Mesirow Financial Investment Services
- Millennium Trust Company
- Morley Financial Services, Inc.
- Morningstar
- Mutual of Omaha Retirement Services
- Neuberger Berman
- New York Life Retirement Plan Services
- Newkirk Products, Inc.
- Oppenheimer
- Pacific Life Insurance Company
- Pai
- Parnassus Investments
- Payden Mutual Funds
- Payden/Kravitz
- Pen-Cal/OpenGate
- PenChecks, Inc.
- Principal
- Prudential Retirement
- Retirement Plan Advisory Group
- Sage
- Sierra Core Retirement Fund
- TD Ameritrade
- The 401(k) Coach Program
- The Retirement Plan Company
- Trust Builders, Inc.
- Union Bank, N.A.
- UpTick Data Technologies
- vWise
- WASATCH Advisors
- Wells Fargo Funds Management
- Wells Fargo Retirement Services Group
- Wilmington Trust
- Wisdom Tree Retirement Services
- Wolters Kluwer Law & Business

2010 The ASPPA 401(k) SUMMIT

CONFERENCE AGENDA

SUNDAY, MARCH 14, 2010

8:00 a.m. – 12:00 p.m.

SPONSOR WORKSHOPS

Get a head start at The ASPPA 401(k) SUMMIT by taking part in these value-added sessions! The Sponsor Workshops are presented by industry leaders and are designed to help you grow your business, market your practice and expand your knowledge. These sessions are included with your registration fee.

12:00 p.m. – 12:45 p.m.

Box Lunches in the Exhibit Hall

1:00 p.m. – 1:15 p.m.

Conference Kick-off and Welcome

Bill Feldmaier, MassMutual Financial Group, Washington, DC
Phyllis E. Klein, CapTrust Financial Advisors, Raleigh, NC

1:15 p.m. – 2:15 p.m.

General Session 1: Achieving Maximum Success

As Lead Solo pilot of the Blue Angels, the U.S. Navy's Flight Demonstration Squadron, John Foley had to perform consistently as part of a team in an intense, high-stakes environment. Reaching that level of excellence required commitment, discipline and trust. Using insights from his experience with the Blue Angels, the Stanford Graduate School of Business and within the inner circle of a venture capital company, John developed a practical, effective model for closing performance gaps. His unique approach simplifies complex challenges so they can be tackled faster. With energetic and contagious enthusiasm, he connects the high intensity of the Blue Angels with a client's organization and gives audiences concrete tools to begin the process of reaching and sustaining High Performance. His philosophy of "Basic truths: told simply, applied easily" positions audiences to achieve maximum success, professionally and personally.

Captain John Foley, Centerpoint Companies, Carlsbad, CA
Moderator: *Bill Feldmaier*, MassMutual Financial Group, Washington, DC

2:15 p.m. – 3:15 p.m.

General Session 2: From the Hill to the Summit ^E

As an influential leader in retirement policy, Brian Graff has a front row seat to all that is happening on Capitol Hill. He will address issues of great concern to retirement advisors, by exploring recent legal and regulatory developments. Come find out what's lurking on the legislative horizon.

Michael L. Davis, Deputy Assistant Secretary, US Department of Labor/EBSA, Washington, DC

Brian H. Graff, Esq., APM, ASPPA, Arlington, VA

Moderator: *Phyllis E. Klein*, CapTrust Financial Advisors, Raleigh, NC

3:15 p.m. – 4:00 p.m.

Networking Break in the Exhibit Hall

4:00 p.m. – 4:30 p.m.

"A Taste of Social Networking" – Round One

These are 30-minute sessions to teach how to better use social media to build your business. Each session will be repeated during this time frame, giving you a chance to attend two sessions. Don't worry...the other sessions will be recorded and available to you after the conference!

Social Networking A: Creating Your LinkedIn Profile – How to Use LinkedIn to Market Your Business

In this half-hour session, attendees will learn how to maximize LinkedIn to connect with clients and prospects. The topics to be addressed include how to: develop compelling content; find your target market and centers of influence; manage contacts and communications; use groups to connect with clients; and use status updates to promote content and events. Attendees will be provided with a guide to ensure that they get the most out of their LinkedIn experience.

Kristen Luke, Wealth Management Marketing, San Diego, CA

Moderator: *Phyllis E. Klein*, CapTrust Financial Advisors, Raleigh, NC

SUNDAY, MARCH 14, 2010

Social Networking B: Social Media 101 – Setting Up Your Business Presence On Social Media

If you're not sure how you should be using social media to establish a professional presence online that appeals to your best potential customers, this seminar will teach you some of the basics. Learn tips about how best to tweet on Twitter, and how to set up a fan page for your business on Facebook and a company profile on LinkedIn.

Christine Pilch, Grow My Company, Ware, MA

Moderator: **Steff C. Chalk**, CHALK Advisory Board, Inc., Cincinnati, OH

Social Networking C: Critical Success Factor: Your Value Proposition

Differentiation is key to winning prospects and clients. And clearly articulating your value is critical in your online (and offline) efforts. This session will provide a step-by-step guide for building a value proposition, to help you

- Building a unique value proposition
- Create your one-minute pitch (elevator story)
- Putting your words into action

Ann Schleck, Ann Schleck & Company, St. Paul, MN

Moderator: **C. Todd Lacey**, The (k)larity Group, Athens, GA

Social Networking D: eNewsletters, Blogging: Getting Started

An electronic newsletter or blog can help you establish credibility, web traffic and ultimately new clients. Yet the technical, content and compliance concerns may be keeping you away from this effective and inexpensive marketing tool.

This session will outline:

- email marketing best practices
- resources for creating a powerful blog for your business
- how to use both email and blogging for success

Use email marketing and your blog to remain in touch with your target audience, develop your brand/reputation in your market and convert into clients.

Lisa Sparks, Constant Contact, Hallandale, FL

Moderator: **Richard B. Curtin**, The Lynn Advisory Group, LLC, Montvale, NJ

Social Networking E: Social Networking 2.0

The expanding use of technology, the Internet and social media has shifted the way many organizations approach business development and marketing. Just as you may search the web for information about prospective clients, decision makers use the same tools to research vendors, products and services.

While relationships trump technology when it comes to closing sales, savvy brokers and advisors are exploring how online marketing can supplement their face-to-face sales efforts.

In this session, you'll learn about a variety of online networking tools and marketing resources, including:

- LinkedIn, Twitter and compliance constraints
- Blogging, electronic newsletters and webinars

You'll come away with some practical ways you can use these tools in conjunction with your current sales and networking efforts.

Sheri Fitts, The Standard, Portland, OR

Moderator: **Bill Feldmaier**, MassMutual Financial Group, Washington, DC

4:45 p.m. – 5:15 p.m.

A Taste of Social Networking – Round Two

(Repeats of 4:00 p.m. – 4:30 p.m. session topics. See descriptions above)

5:15 p.m. – 6:30 p.m.

Welcome Reception

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MONDAY, MARCH 15, 2010

7:00 a.m. – 8:00 a.m.

Continental Breakfast in the Exhibit Hall

8:00 a.m. – 8:15 a.m.

Good Morning and Welcome

Sheldon H. Smith, Esq., APM, ASPPA President, Holme Roberts & Owen, LLP

8:15 a.m. – 9:15 a.m.

General Session 3: The Power of Story

Stories reflect our unique interpretation of our world of experience. The stories we tell represent the single most powerful tool we have for managing energy and achieving any important mission in life. We have stories about our work, our families and relationships, our health; about what we want and what we're capable of achieving. Yet, while our stories profoundly affect how others see us and we see ourselves, too few of us even recognize that we're telling stories, or what they are, or that we can change them - and, in turn, transform our very destinies. The most important story we will ever tell about ourselves is the story that we tell to ourselves. THE POWER OF STORY shows the ways in which our stories can be altered to change our lives exponentially.

Dr. Jim Loehr, Human Performance Institute, Inc., Orlando, FL
Moderator: **Bill Feldmaier**, MassMutual, Washington, DC

9:15 a.m. – 10:00 a.m.

Networking Break in the Exhibit Hall

10:00 a.m. – 11:00 a.m.

Concurrent Workshops

Workshop 1: Evaluating Stable Value Funds: The Four Things You Need to Know

Do you fully understand stable value offerings? If not, you're not alone. Until recently, many advisors and plan sponsors viewed this investment option as a commodity and unlike the rest of their plan's fund lineup, there was not an easy way to compare one fund to another. In today's credit and interest rate environment, plan advisors, providers and fiduciaries are discovering that there are differences among products and they are taking a more cautious, responsible and informed approach. Join this session to gain a better understanding of how these products work, how to evaluate and compare them and determine if your current fund is meeting your plan's needs.

Stephen A. Horner, Putnam Investments, Boston, MA
Moderator: **Glenn A. Dial**, JP Morgan, Windemere, FL

Workshop 2: Plan Designs for the Age of Obama

It seems clear now that the new administration values the employer-based retirement plan construct. It also seems clear that tax rates, at least for the wealthy, may well be subject to increases in the years to come. How are plan designs evolving to meet this environment? Are cash balance plans the only way for highly paid professionals to put away more? What about cash balance plans that "blew up" in 2008? Can contribution volatility be avoided? A plan design expert and an investment advisor discuss the pros and cons of various alternative plan designs being used to help highly compensated employees to put more in qualified plans.

Jack Abraham, PriceWaterhouse Coopers, LLC, Chicago, IL
David Levine, Groom Law Group, Washington, DC
Moderator: **Mark A. Davis, QPFC**, CapTrust Financial Advisors, Westlake Village, CA

Workshop 3: The Five Dysfunctions of a Team

Like it or not, all teams are potentially dysfunctional. This is inevitable because they are made up of fallible, imperfect human beings. From the basketball court to the executive suite, politics and confusion are more the rule than the exception. However, facing dysfunction and focusing on teamwork is particularly critical at the top of an organization because the executive team sets the tone for how all employees work with one another. This workshop is for teams that wish to avoid the natural human tendencies that can plague their effectiveness. From Patrick Lencioni's book, The Five Dysfunctions of a Team.

Rick Packer, The Table Group, Suwanee, GA
Moderator: **Hugh E. O'Toole**, MassMutual Financial Group, Boston, MA

Workshop 4: Benchmarking Your Practice

This session will present findings from an in-depth research study that takes a quantitative look at the metrics that drive successful retirement practices. The Practice management research covers six key areas including: financial metrics, client management, technology and practice operations, sales and marketing, fees and services and staffing. Learn about the metrics that drive performance as well as new strategies to drive growth for your practice.

Ann Schleck, Ann Schleck & Company, St. Paul, MN
Moderator: **Patrick J. Rieck, QPA, QKA, QPFC**, Morgan Stanley Smith Barney, Baltimore, MD

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Workshop 5: Time Utilization Through Process Efficiencies

Every 401(k) Adviser is challenged to make the most of the day. Whether your current workday is 8 hours or 12 hours you need to “get the job done” for the plan participants and plan sponsors. Does it seem as though you rarely have sufficient time to get everything accomplished? Do you feel that “if only you had 60 minutes more” each day, that you could finally catch-up? This session will feature a highly successful adviser addressing how they isolate inefficiencies and how they attack improving their overall process to become more efficient.

Douglas Prince, Stiefel Nicolaus, Indianapolis, IN
Moderator: **Steff C. Chalk**, CHALK Advisory Board, Inc., Cincinnati, OH

Workshop 6: How Do You Spell Compensation?

Hard dollar or asset based? The stock market crash of 2008 left many advisors with a pay cut of 30-40%. The wild fluctuations in the value of plan assets has advisors reevaluating how they price their services and in what form they receive compensation – hard dollar, fee-based or 12b-1’s. But how you price and present your services is also a function of several outside factors, some of which are beyond an advisors control, such as the recordkeeper’s system, broker-dealer policy, client preference, non-revenue recurring projects versus annual revenue recurring services, non-discretionary fiduciary services or discretionary fiduciary responsibilities. For some it may be an “all or nothing” proposition, while others evaluate each situation individually. Our panel will discuss how they place a value on their service and give examples of how they determine the appropriate method of payment.

Tom Clark, Lockton Financial Advisors, LLC, Washington, DC
Paul D’Aiutolo, UBS Institutional Consulting Group, Rochester, NY

Moderator: **Rocco DiBruno**, Thornburg Investment Management, Sante Fe, NM

10:00 a.m. – 11:00 a.m.

Wholesaler Workshop A:

Road Warrior Best Practices: How to Select and Implement Mobile Technology Solutions

Our technology expert will demonstrate tools and devices to increase your operational efficiency and connectivity from the road. Topics will include: mobile device applications; remote contact management and managing concerns relating to privacy, security and compliance.

Bill Winterberg, FPPad.com, Dallas, TX
Moderator: **David E. Patch**, MFS Investment Management, Boston, MA

11:15 a.m. – 12:15 p.m.

General Session 4: ASPPA Advisor Leadership Award Panel and Announcement

The ASPPA Advisor Leadership Award is given each year to a recipient who has displayed leadership, innovation, passion for the industry and has brought success to themselves and their clients. Meet the finalists for the award, hear their success stories in working with plan sponsors and participants, and see why they have been recognized by their peers. The ASPPA Advisor Leadership Award is sponsored by MorningStar. Moderator: **C. Todd Lacey**, The (k)larity Group, Atlanta, GA

12:15 p.m. – 1:30 p.m.

Networking Luncheons for Advisors and TPAs or Buffet Lunch in the Exhibit Hall

1:45 p.m. – 2:45 p.m.

General Session 5: An Economic Debate

Are we out of the woods yet? Find out the perspectives of several prominent economic experts as they address the current state of the US and global economy and the prospects for the future. They will discuss a variety of topics, but most importantly will help you understand how to communicate the message to your clients.

David Kelly, JP Morgan Asset Management, New York, NY
Jeffrey L. Knight, Putnam Investments, Boston, MA
Moderator: **Steff C. Chalk**, CHALK Advisory Board, Inc., Cincinnati, OH

3:00 p.m. – 4:00 p.m.

Concurrent Workshops

Workshop 7: Motivating the Decision Makers

Getting in the door is tough enough. Then once you’re in, you have to convince the decision maker(s) to actually take action and hire you as an advisor. Getting prospects motivated to take their plan responsibilities seriously, fire their golf buddy, and/or just sign on the dotted line, can be extraordinarily difficult. This session will provide you with the proven methods and ideas that you need to get buyers to take action and hire you as their trusted retirement plan advisor.

Charles D. Epstein, The 401(k) Coach Program, Holyoke, MA
Moderator: **C. Todd Lacey**, The (k)larity Group, Atlanta, GA

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Workshop 8: Shaping Your Practice

Whether you're an Investment Advisor adding 401(k) plans to your business development strategy or an experienced Retirement Plan Professional managing a Consulting Practice, this interactive workshop will deliver fresh and interesting perspectives on shaping your practice. The session will address audience questions on how industry changes, trends and legislation impact retirement plan business development and practice management.

Tony Ciocca, Institutional Investment Consulting, Waterbury, CT

Kelly Michel, Transamerica Retirement Services, Los Angeles, CA

Moderator: **Charmaine Hughes**, M&I Emerging Business Retirement Plans Services, Milwaukee, WI

Workshop 9: Capturing 403(b) Opportunities: What You Need to Know

In the last two years, the nonprofit retirement market has gone through a significant transition, especially in the 403(b) space. The regulatory environment, market dynamics and provider offerings have all changed. As the dust begins to settle, what should you know to help grow your business? What are the key concerns of plan sponsors? What are the product trends showcased by providers? Get the answers to these and other important questions from a panel of nonprofit plan experts.

Palmer Whitney, MassMutual Financial Group, Springfield, MA

David Levine, Groom Law Group, Washington, DC

Moderator: **Jay Candelmo**, Lincoln Financial Group, Shrewsbury, MA

Workshop 10: Alternative Asset Classes

As today's plan participants save for longer and active retirements, they are faced with many investment challenges -- lower return expectations, increased volatility and increased correlations -- making investing more difficult. Alternative investment strategies can compliment traditional portfolio allocations just as they have for other institutional investors for years. This session is designed to provide insight and ideas on the use of alternative investments in qualified retirement plans, who is using them and where.

Christine Johnson, DWS Investments

Moderator: **Richard B. Curtin**, The Lynn Advisory Group, LLC, Montvale, NJ

Workshop 11: The Next Generation of Funding Alternatives for Nonqualified Plans – PPVUL vs. Mutual Funds

In this session, you will learn how to identify the proper solution for your prospective client's nonqualified plan. While the key to the success of any nonqualified plan rests in the overall design of the plan, it is the understanding of the proper funding mechanism that will ultimately allow the proposed plan to be approved by the company and its board of directors as a result of the economic impact to the company. Learn the advantages and disadvantages of the various funding solutions for your client. Develop an understanding of the accounting rules that support these funding solutions.

Michael E. Nolan, Nolan Financial Group, Chevy Chase, MD

Moderator: **Matthew Mintzer**, AllianceBernstein, New York, NY

Workshop 12: Social Media Marketing: Beyond the Basics

Today's business professionals don't respond as well to standard outbound marketing techniques like advertising and cold-calling. Learn how to utilize some of the most effective contemporary communications tactics for reaching prospective customers. Learn how thousands of businesses are using Facebook, LinkedIn, and Twitter to raise awareness and position themselves as experts. This session will address your compliance related questions and provide concrete tips that you can implement immediately to enhance your professional brand online, solidify you as an expert, and help bring in leads.

Christine Pilch, Grow My Company, Ware, MA

Moderator: **Sheri Fitts**, The Standard, Portland, OR

3:00 p.m. – 4:00 p.m.

Wholesaler Workshop B:

Provider Best Practices from Advisors' Perspective

Get a peek into what we are thinking about when you leave our offices. Did we toss your marketing material? Did you add value? Is all we really want leads? Join us for a candid discussion on how you can be a more valuable resource.

Jason Chepenik, Chepenik Financial, Winter Park, FL

Mark A. Davis, QPFC, CAPTRUST Financial Advisors, Westlake Village, CA

Moderator: **Patrick J. Rieck**, QPA, QKA, QPFC, Morgan Stanley Smith Barney, Baltimore, MD

4:00 p.m. – 4:30 p.m.

Networking Break in the Exhibit Hall

4:30 p.m. – 5:30 p.m.

Concurrent Workshops

MONDAY, MARCH 15, 2010

Workshop 13: Legal Update E

During this session, we will discuss recent legislative and regulatory activity and how it impacts service providers. In addition to providing an overview on the status of fee disclosure and conflicted advice guidance and legislation, the panel will address trends in litigation and enforcement as well as hot topics in DOL and IRS compliance. We will focus on actionable recommendations to avoid prospective exposure and attendees will be provided with an outline of steps plan sponsors can undertake to mitigate fiduciary-related liability and a summary of upcoming regulatory deadlines relevant to their plan sponsor clients.

Jason C. Roberts, Reish & Reicher, Los Angeles, CA
Moderator: **Lisa M. Smith**, Fidelity Investments Institutional Services, Smithfield, RI

Workshop 14: Retirement Income – From Concept to Reality

During this session, we will look at the evolution of retirement income products with practical applications. We will also review topics including the need for retirement income products, why sponsors are (or are not) implementing these solutions as well as an overview of the types of offerings and their features and differentiators. You will hear the best practices that advisors and providers are using to design, evaluate and implement retirement income vehicles.

Jim Lyday, Prudential Retirement, Hartford, CT
Elizabeth Heffernan, Fidelity, Marlborough, MA
Moderator: **Coker Roswell**, Schwab Corporate & Retirement Services, Ft. Worth, TX

Workshop 15: Industry Surveys: Understanding the Methodology Behind Third-Party Provider Evaluations

Financial advisors often utilize third-party industry surveys to support their recommendation of a specific provider. Providers often promote their success in these surveys as a means of differentiating themselves from the competition. But how does one evaluate the credibility of these ratings? Join us for an in-depth review of the methodologies used by leading consultants, including Plan Sponsor Magazine, Chatham Partners and DALBAR. You'll leave with an understanding of how to use these third-parties and the reports they create, to support your claims and close more business.

Peter Starr, Chatham Partners, Waltham, MA
Kathleen Whalen, DALBAR, Boston, MA
Moderator: **Jason Crane**, Transamerica Retirement Services, Boston, MA

Workshop 16: Tools for Categorizing and Analyzing Target Date Funds

Target date funds are a relatively new phenomenon. As a result, the process of evaluating these investment vehicles is still evolving. Given the large amount of retirement dollars flowing into target date funds and the large number of funds available, a specific process for evaluation and selection is of paramount importance. The widely ranging performance of these funds have made their design differences glaringly apparent. Given that individual and plan goals and objectives vary widely, plan fiduciaries are under increasing pressure to ensure that their fund solutions are appropriate. Join this session for a review of the target date fund issues facing plan fiduciaries today. We will also introduce and demonstrate a new and unique tool to help advisors categorize, analyze and determine which funds are aligned with the specific needs of each plan.

Glenn A. Dial, JP Morgan, Windemere, FL
Moderator: **C. Frederick Reish, Esq., APM**, Reish & Reicher, Los Angeles, CA

Workshop 17: Hearing Every Word They Don't Say: A Guide to Non-Verbal Buying Signals

Listening is a vital sales skill, but most people do it with their ears - when listening with your eyes can be just as powerful. The key is knowing what to look for, how to interpret it and how to use it to overcome objections and win more business. This is exactly what's covered in this lively, entertaining workshop, packed with practical tools and tips to help you recognize both buying signs and lying signs. Attend an eye-opening workshop designed to help you recognize the hidden signals that reveal what people are thinking and use them to your advantage.

Gary Kleinschmidt, Legg Mason, Stamford, CT
Moderator: **Patrick J. Rieck, QPA, QKA, QPFC**, Morgan Stanley Smith Barney, Baltimore, MD

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Workshop 18: Pension Risk Transfer: Give Plan Sponsors an Exit Strategy Now!

Defined Benefit Plan Sponsors are reeling from legislative changes and decreases in the value of plan assets. CEO's and CFO's are looking for ways to better understand and control their liability risk. Many Plan Sponsors today are in a position to transfer pension risk off their balance sheet due to the favorable spread between corporate bonds and treasuries, but most assume that the timing is off. This session will give Financial Advisors the information that they need about current trends in the market to better advise their clients and to prospect for new clients who need assistance in understanding their options.

Michael Devlin, BCG Terminal Funding Company, Braintree, MA

Moderator: **Susan M. Clausen**, CapTrust Financial Advisors, Akron, OH

4:30 p.m. – 5:30 p.m. Wholesaler Workshop C: Silos, Politics & Turf Wars

Silos are nothing more than the barriers that exist between departments of an organization, causing people who are supposed to be on the same team to work against one another. Teams that suffer from silos have diminished productivity, lose star employees and struggle to achieve their goals. Using the Thematic Goal model outlined in Silos, Politics and Turf Wars, The Table Group Consulting Partners will show you how to establish an immediate organizational rallying cry as well as a corresponding plan for employee alignment and goal achievement.

Rick Packer, The Table Group, Suwanee, GA

Moderator: **Chris Doucet**, The Hartford, Westogue, CT

5:30 p.m. – 6:30 p.m. Networking Reception

TUESDAY, MARCH 16, 2010

7:00 a.m. – 8:00 a.m.

Continental Breakfast in the Exhibit Hall

8:00 a.m. – 8:15 a.m.

Good Morning

Bill Feldmaier, MassMutual Financial Group, Washington, DC

Phyllis E. Klein, CapTrust Financial Advisors, Raleigh, NC

8:15 a.m. – 9:15 a.m.

General Session 6: Industry Trends Panel

Always a lively session, industry visionaries will share their perspective on where the industry is headed and how advisors and advisory practices will need to prepare for the pending changes. This panel will spark your imaginations as you look at your businesses, how to shape them for the future and how to look strategically at the retirement plan marketplace.

Christine Marcks, Prudential

James McCarthy, Morgan Stanley Smith Barney, Purchase, NY

Moderator: **Robert Francis**, National Retirement Partners, San Juan Capistrano, CA

9:30 a.m. – 10:30 a.m.

Concurrent Workshops

Workshop 19: I'm Paying What? The Forensic Analysis of Retirement Plan Fees at Point of Sale ^E

Advisors will have an increasing obligation to disclose fees at the point of sale, as well as a current obligation to disclose fees on the 5500 beginning this year. This workshop is designed to help you understand those obligations and to prepare you to meet the disclosure requirements.

Michael DiCenso, Gallagher Benefit, Springfield, IL

Jason Chepenik, Chepenik Financial, Winter Park, FL

Moderator: **Lisa M. Smith**, Fidelity Investments Institutional Services, Smithfield, RI

Workshop 20: The Participant Education Hero, That's YOU!

Participant education should have a purpose, objectives and guidelines. Where are participant education services heading? Has the need for education changed due to auto features and QDIA? Learn how to develop an education policy statement that contains measurable criteria, how to measure against that policy and to become a trusted advisor to the plan sponsor and their participants.

Cathy Peterson, AllianceBernstein Investments, New York, NY

Moderator: **Richard B. Curtin**, The Lynn Advisory Group, LLC, Montvale, NJ

TUESDAY, MARCH 16, 2010

Workshop 21: Successful Incorporation of Wealth Management into an Institutional Practice

Have you ever wondered how you could capture not only the retirement plan assets, but also become an advisor to the executives of your plan sponsors? Is your practice ready to cross over and expand its services? Bringing wealth management services into an institutional practice can have many advantages. Learn how a successful team is structured, interacts and how they offer these services as part of their overall package.

Brian Moore, Morgan Stanley Smith Barney, Atlanta, GA

Paul D'Aiutolo, UBS Institutional Consulting Group, Rochester, NY

Moderator: **C. Todd Lacey**, The (k)larity Group, Atlanta, GA

Workshop 22: Inadvertent Fiduciary Status: Common Pitfalls for Service Providers and Opportunities for Acknowledged Fiduciaries (formerly Provider Warranties)

Recent trends in examination, enforcement and litigation reveal an area of significant exposure for registered representatives, insurance agents and service providers who may have become inadvertent or unacknowledged, functional fiduciaries. Specifically, inadvertent fiduciary status can give rise to violations of ERISA's prohibited transaction rules, subject the broker/agent to personal liability and leave their firm exposed to significant penalties, including disgorgement and excise taxes. Our panel of experts will explore the various ways in which one can become a functional fiduciary and provide guidance on how to avoid fiduciary-related pitfalls. The topics addressed will include: investment advice; discretion over plan assets or administration; fiduciary warranties; and emerging service models and trends to shift fiduciary risk.

Ronald E. Hagan, Roland Criss Fiduciary Services, Arlington, TX

Jason C. Roberts, Reish & Reicher, Los Angeles, CA

Moderator: **Jeffrey V. Gery**, Lincoln Financial Group, Ft. Wayne, IN

Workshop 23: Taking Back Control of Asset Allocation Models

Target date funds are the retirement plan industry's most popular QDIA but the financial meltdown in 2008 and 2009 exposed their inherent shortcomings - proprietary only funds, glide paths with higher than expected exposure to equities, potential conflict of interest and absence of advisor-participant interaction. A new generation of products aimed at giving plans more options have emerged. Likewise, the fiduciary framework for plan sponsors is constantly evolving. Forward thinking advisors and plan sponsors are looking more toward having the ability to "customize" asset allocation funds that have a higher probability of creating realistic outcomes for

their 401(k) participants. This session will examine and provide ideas on how advisors and plan sponsors can exercise more control over asset allocation, the type of investment options in the model and the glide path suited to the needs of their plan participants.

Joshua Itzoe, Greenspring Wealth Management, Towson, MD

Hugh E. O'Toole, MassMutual Financial Group, Boston, MA

Moderator: **Mark A. Davis, QPFC**, CapTrust Financial Advisors, Westlake Village, CA

Workshop 24: Hot Off The Press! ^E

This session will be about breaking news and its impact on retirement advisors. Always on the leading edge, Fred Reish will address up-to-the-minute events which will allow advisors to help keep themselves and their clients in the know. Leave this session armed with information on the most current events shaping the retirement industry.

C. Frederick Reish, Esq., APM, Reish & Reicher,

Los Angeles, CA

Moderator: **Marcy L. Supovitz, CPC, QPA, QKA**, Boulay Donnelly & Supovitz Consulting Group, Inc., Worcester, MA

10:30 a.m. – 11:00 a.m.

Networking Break in the Exhibit hall

11:00 a.m. – 12:00 p.m.

General Session 7: The Three Big Questions for a Frantic Family

What's the most important organization in our lives? The family. This session will transform the way we manage our families by prompting attendees to answer three simple questions. The Three Big Questions for a Frantic Family prescribes some powerfully simple business principles that parents can quickly put into action to bring about more purpose and clarity to their home lives. Using case studies from real families who have successfully implemented this model, The Table Group will demonstrate how addressing three important questions will help families yield context in which to make daily decisions, reduce distractions and, ultimately, restore sanity to any family. (Spouses and significant others are encouraged to attend this session.)

Rick Packer, The Table Group, Suwanee, GA

Moderator: **Bill Feldmaier**, MassMutual Financial Group, Washington, DC

12:00 p.m. – 12:15 p.m.

GRAND PRIZE DRAWING AND SUMMIT CLOSING

2010 The ASPPA 401(k) SUMMIT

GENERAL INFORMATION

HOTEL

Orlando World Center Marriott and Convention Center
8701 World Center Drive
Orlando, FL 32821
800.380.7931
www.marriottworldcenter.com

Rate: \$229 single or double

Please make your reservations by calling the hotel directly by the reservation cut-off date of February 18, 2010. Be sure to mention The ASPPA 401(k) SUMMIT to receive the special rates listed. You can also make your reservation online at www.asppa.org/summit. The hotel tends to sell out quickly so make your reservations early!

DRESS CODE

The dress code at the conference is business casual. Remember the hotel meeting rooms tend to be cold so you might want to pack a sweater or a light jacket. Orlando's average temperatures for March reach a high of 78°F and a low of 55°F.

San Diego Information

For information on what to do and see in and around Orlando, visit www.orlandoinfo.com. For discounted theme park tickets, visit www.disneyconventiontickets.com or call 407.566.5600.

Confirmation

Registrants will receive confirmation via e-mail. Due to the large number of registrations, ASPPA will not confirm registrations or receipt of faxes over the phone.

Conference Registration Fees Include:

- Admission to all sessions/workshops
- Admission to the exhibit hall
- Continental breakfasts, lunches, networking breaks and receptions
- Web access to all conference presentations in advance and audio recordings after the conference

Continuing Education

The ASPPA 401(k) SUMMIT offers 14 hours of ASPPA continuing education credit. The conference is designed to comply with various types of continuing education programs, including ERPA CPE.

For other types of continuing education credit, including CLE, CFP, CPE or state insurance credit, please contact the ASPPA staff at least 45 days prior to the conference to submit your request for approval. ASPPA staff will apply for advance approval of the program if the application process and filing fees are not prohibitive. For current continuing education information, visit www.asppa.org/summit.

Cancellation Policy

If written cancellation notice is received by March 5, 2010, ASPPA will refund the full registration fee, minus a \$100 processing fee. After March 5, 2010, no refunds will be given. Please send requests via email to conferences@asppa.org.

Questions

If you have any questions, contact the ASPPA Conferences Department at 703.516.9300 or conferences@asppa.org.

FOUR WAYS TO REGISTER

- Register online at www.asppa.org/summit
- E-mail your scanned registration form and credit card information to conferences@asppa.org
- Fax your registration and credit card information to 703.516.9308
- Mail your registration and payment to:
ASPPA
PO Box 34725
Alexandria, VA 22334-0725
- For express/overnight deliveries (FedEx, DHL, etc.) send to:
ASPPA
4245 N Fairfax Drive, Suite 750
Arlington, VA 22203

Please note that registration forms sent without payment will NOT be processed until payment is received.

REGISTRATION FORM

The ASPPA 401(k) SUMMIT | March 14-16, 2010 | Orlando, FL

STEP ONE - REGISTRANT INFORMATION

Name: _____
Badge Nickname: _____
Title: _____ ASPPA Designation(s): _____
Company: _____
Street Address/PO Box: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Email: _____

Note: Information listed above for nickname, company, city and state will appear on your conference badge exactly as stated. Your name, address and phone number will also appear in the attendee list.

Non-ASPPA Designations (check all that apply):

AIFA AIF CEBS ChFC CFA CFP CIMA CRPS PRP

Is this your preferred mailing address for all ASPPA correspondence? Yes No

If the address above is different from this brochure's mailing label, does this signify a change of address? Yes

This is my first ASPPA 401(k) SUMMIT

Your Industry Role (Please check the MOST applicable description.)

- | | |
|----------------------------------------------------------------------------|------------------------------------------------------------------------|
| <input type="checkbox"/> Accounting | <input type="checkbox"/> Administration Systems |
| <input type="checkbox"/> Broker Dealer – Registered Representative | <input type="checkbox"/> Broker Dealer – Home Office |
| <input type="checkbox"/> Legal | <input type="checkbox"/> Marketing |
| <input type="checkbox"/> Registered Investment Advisor – Financial Advisor | <input type="checkbox"/> Registered Investment Advisor – Home Office |
| <input type="checkbox"/> Sales | <input type="checkbox"/> Third Party Administrator – Non-producing TPA |
| <input type="checkbox"/> Third Party Administrator – Producing TPA | |

If you require special needs or dietary requirements, please specify below:

Kosher Vegetarian Other: _____

STEP TWO - WORKSHOP REGISTRATION

To help us place these workshops in the appropriate size conference room, please check the box next to the workshops you plan to attend.

Sunday, March 14

8:00 a.m. – 12:00 p.m.

Sponsor Workshops

4:00 p.m. – 4:30 p.m. – Social Networking Round One

- A: Creating Your LinkedIn Profile – how to Use LinkedIn to Market your Business
 B: Social Media 101: Getting Your Business Found Online
 C: Critical Success Factor: Your value Proposition
 D: Newsletters, Blogging: Getting Started
 E: Social Networking 2.0

4:45 p.m. – 5:15 p.m. – Social Networking Round Two

- A: Creating Your LinkedIn Profile – how to Use LinkedIn to Market your Business
 B: Social Media 101: Getting Your Business Found Online
 C: Critical Success Factor: Your value Proposition
 D: Newsletters, Blogging: Getting Started
 E: Social Networking 2.0

Monday, March 15

Concurrent Workshops

10:00 a.m. – 11:00 a.m.

- 1: Evaluating Stable Value Funds: The Four Things You Need to Know
 2: Plan Designs for the Age of Obama
 3: The Five Dysfunctions of a Team
 4: Benchmarking Your Practice
 5: Time Utilization Through Process Efficiencies
 6: How Do You Spell Compensation?
 Wholesaler Workshop A: A Road Warrior Best Practices: How to Select and Implement Mobile Technology Solutions

3:00 p.m. – 4:00 p.m.

- 7: Motivating the Decision Makers
 8: Shaping Your Practice
 9: Capturing 403(b) Opportunities: What You Need to Know
 10: Alternative Asset Classes
 11: The Next Generation of Funding Alternatives for Nonqualified Plans – PPVUL vs. Mutual Funds
 12: Social Media Marketing: Beyond the Basics
 Wholesaler Workshop B: Provider Best Practices from An Advisor's Perspective

4:30 p.m. – 5:30 p.m.

- 13: Legal Update

- 14: Retirement Income – From Concept to Reality
 15: Industry Surveys: Understanding the Methodology Behind Third-Party Provider Evaluations
 16: Tools for Categorizing and Analyzing Target Date Funds
 17: Hearing Every Word They Don't Say: A Guide to Non-Verbal Buying Signals
 18: Pension Risk Transfer: Give Plan Sponsors \ and Exit Strategy Now!
 Wholesaler Workshop C: Silos, Politics & Turf Wars

Tuesday, March 16

Concurrent Workshops

9:30 a.m. – 10:30 a.m.

- 19: I'm Paying What? The Forensic Analysis of Retirement Plan Fees at Point of Sale
 20: The Participant Education Hero, That's YOU!
 21: Successful Incorporation of Wealth Management into an Institutional Practice
 22: Inadvertent Fiduciary Status: Common Pitfalls for Service Providers and Opportunities for Acknowledged Fiduciaries (formerly Provider Warranties)
 23: Taking Back Control of Asset Allocation Models
 24: Hot off the Press

REGISTRATION FORM

The ASPPA 401(k) SUMMIT | March 14-16, 2010 | Orlando, FL

STEP THREE - SPECIAL EVENTS REGISTRATION

To help us plan for the Conference, please indicate your intent to attend the following:

Sunday, March 22

- Box Lunch in the Exhibit Hall Yes No
 Welcome Reception, 5:00 p.m. – 6:00 p.m. Yes No

Monday, March 23

Luncheon Options:

A. Discussion & Networking Lunch for Financial Advisors and TPAs ONLY (limited seating and admission by ticket only)

- Financial Advisors Only - Smaller market (plan assets up to \$10 million)
 Financial Advisors Only -Mid/large market (plan assets over \$10 million)
 Third-Party Administrator Only

OR

B. Buffet Luncheon in the Exhibit Hall Yes No

Networking Reception, 5:30 p.m. – 6:30 p.m. Yes No

STEP FOUR - MARKETING OUTREACH INFORMATION

How did you hear about The ASPPA 401(k) SUMMIT 2010? (Please check all that apply.)

- Previously attended a 401(k) SUMMIT ASPPA Web site E-mail Pre-Conference Brochure
 Morningstar Financial Planning, On Wall Street, Bank Investment Consultant Magazines
 Registered Rep Matrix Partners
 Boomer Market Advisors Plan Sponsor Magazine
 Plan Advisor Magazine Defined Contribution Magazine
 401kWire.com Investment Advisor Magazine
 Other: _____

STEP FIVE - REGISTRATION FEES

Check all fees that apply. Payment must be received by the dates indicated.

*To qualify for the additional member or non-member rate, registrations must be submitted together with payment by the early registration deadline of January 22, 2010. Additional registrant prices are only available by fax, email or regular mail. Please do not attempt to register online for this discount.

** To qualify for the early registration fee, registration and payment must be received in the ASPPA office by January 22, 2010. The fee is calculated based on the receipt date of the registration form, not the postmark.

	Early (by 1/22) **	Regular (1/23-3/5)	On-Site (after 3/5)
ASPPA Member	<input type="checkbox"/> \$575	<input type="checkbox"/> \$675	<input type="checkbox"/> \$1100
*Additional ASPPA Member	<input type="checkbox"/> \$475	n/a	n/a
Non-member	<input type="checkbox"/> \$875	<input type="checkbox"/> \$975	<input type="checkbox"/> \$1375
*Additional Non-member	<input type="checkbox"/> \$775	n/a	n/a
GUEST Sunday Reception	___ \$60 = ___		
GUEST Monday Reception	___ \$60 = ___		

STEP SIX - PAYMENT

Registration Fee: \$ _____
 Sunday Reception Guest Tickets: \$ _____
 Monday Reception Guest Tickets: \$ _____
Total: \$ _____

Please charge my: MasterCard Visa American Express Discover

Name as it appears on Card: _____

Card No.: _____ Expiration Date: _____

Signature: _____

Enclosed is a check or money order made payable to ASPPA.

Registration form and full payment must be received together by the deadline dates indicated. Registrations will be accepted by the ASPPA office through March 5, 2010 at the regular registration rate. Any registrations received after this date will be charged the on-site registration fee. To prevent duplication of payment, send your registration form only once. If you are mailing it, do not fax it and vice versa.

Name: