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4TH ANNUAL



QUALIFIED PLAN FIDUCIARY SUMMIT



WEDNESDAY JUNE 13, 2012

KANSAS CITY DOWNTOWN MARRIOTT, MUEHLEBACH TOWER
200 WEST 12TH STREET • KANSAS CITY, MO

PRESENTED BY:



Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Lawing Financial Inc, A Registered Investment Advisor. Lawing Financial, Doing Business As Qualified Plan Advisors, 6201 College Blvd 7th Floor Overland Park KS 66211 913-491-6226 Fax: 913-491-3214 www.lawingfinancial.com Cambridge and Lawing Financial Inc are not affiliated

WELCOME TO KANSAS CITY

Qualified Plan Fiduciary Summit Attendees,

First and foremost, for those of you who have chosen to attend, thank you very much for taking time away from your busy calendars to attend our 4th Summit. We realize how difficult it is to find open time away from the ongoing, day-to-day responsibilities of your important roles, and we are flattered that you have chosen to pull yourself away to attend our Summit.

This is our fourth year hosting this event, and it is amazing to think of what we have all endured during that time. Outside of the fiduciary risks and time constraints of running your plans, you have had to deal with an economic crisis that few have seen in our lifetimes, a massive change in political policies, a ballooning national debt, and significant unemployment, all while trying to run and grow our businesses in an ever increasing competitive environment.

Outside of those broad scale issues, the government has found time to put more responsibility on Plan Sponsors, while continuing to make extensive changes in ERISA, just a few short years after the wholesale changes that came along with the Pension Protection Act of 2006.

As we move forward, Qualified Plan Advisors and Lawing Financial will continue to invest capital into ensuring that our team, systems, processes and value-added services continue to help you navigate through the ever changing landscape of retirement plans. Over the past year, we have added several high-level staff positions to service our clientele, promoted two key team members to continue growing as your retirement plan advisors, and opened two new offices (Dallas, TX and Cedar Rapids, IA) to help provide more comprehensive onsite services. These new offices are in addition to our Overland Park, KS and Springfield, MO offices.

If you have ideas, comments or concerns, please do not hesitate to pass those along to your advisory team, or to myself directly. Some of the best ideas and concepts that are core services today, came from input from clientele.

Again, I thank you for your time, and hope that you enjoy the Summit, its speakers and the venue as a whole.

Sincerely,
 Scott Colangelo
 Director, Qualified Plan Advisors

HOST SPONSORS



Fidelity Investments is one of the world's largest providers of financial services, with assets under administration of \$3.5 trillion, including managed assets of \$1.6 trillion, as of January 31, 2012. Founded in 1946, the firm is a leading provider of investment management, retirement planning, portfolio guidance, brokerage, benefits outsourcing and many other financial products and services to more than 20 million individuals and institutions, as well as through 5,000 financial intermediary firms. www.fidelity.com.



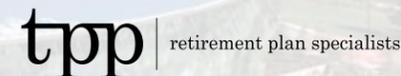
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TPP Retirement Plan Specialists, LLC is a full service retirement plan consulting, recordkeeping and administration firm with offices locally and in Long Island, NY. www.tppcpa.com

QUALIFIED PLAN DIVISION TEAM MEMBERS



TIM ACCURSO



RICHARD BAKER



BRIAN BURWELL



MATT BROWN



SEAN CLANCY



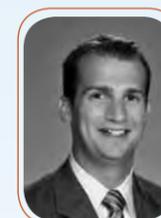
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JOE ZDEB

SPEAKERS



FRED REISH—

Fred Reish is an ERISA attorney whose practice focuses on fiduciary responsibility and plan operational issues. He has been recognized as one of the “Legends” of the retirement industry by both PlanAdviser magazine and PlanSponsor magazine. Fred also received awards for: the 401(k) Industry’s Most Influential Person by 401kWire; the Commissioner’s Award and the District Director’s Award by the IRS; the Eidson Founder’s Award by the American Society of Professionals & Actuaries (ASPPA); the Institutional Investor and the PlanSponsor magazine Lifetime Achievement Awards; and the ASPPA/Morningstar 401(k) Leadership Award. He has written more than 350 articles and four books about retirement plans, including a monthly column on 401(k) fiduciary issues for PlanSponsor magazine. Fred Co-Chaired the IRS Los Angeles Benefits Conference for over 10 years, served as a founding Co-Chair of the ASPPA 401(k) Summit, and has served on the Steering Committee for the DOL National Conference.



JOHN MAYERS—

John W. Mayers is the Associate Regional Director for the Department of Labor’s Employee Benefits Security Administration in Kansas City, Missouri. As the Regional Director he serves as the primary operational and technical advisor in planning and coordinating compliance and enforcement activities within the Kansas City area. He also is responsible for program formulation and guidance and implementation of outreach, education and assistance activities. Mr. Mayers has more than 20 years of investigation and audit experience, 15 years with employee benefit plans. He has an MBA in Accounting and Finance from the University of Missouri - Kansas City. His undergrad BA is from the University of Minnesota. He is a CPA and CEBS.



MATTHEW J. EICKMAN—

Matthew has nearly nine years of experience in private legal practice focusing exclusively on employee benefits, most recently as a partner with Utz, Miller & Eickman LLC. He has worked closely with sponsors and fiduciaries of defined contribution and defined benefit plans of all sizes, ranging from a few to over 33,000 participants. He has trained and advised plan fiduciaries on their decision-making process and proper corporate governance, studied plan administrative processes to improve compliance with plan qualification and ERISA requirements, and successfully defended clients in negotiations with the IRS, DOL, and PBGC. Matthew is an active member of the American Bar Association, and has written and spoken on a variety of topics, including plan distributions, Section 408(b)(2) and Schedule C reporting obligations, and other fiduciary duties. Missouri and Kansas SuperLawyers has named Matthew a Rising Star.



JOHN UTZ—

John L. Utz is an attorney in the Overland Park, Kansas law firm of Utz & Miller, LLC. Mr. Utz focuses exclusively on employee benefits and executive compensation law, including matters affecting pension, profit sharing, and 401(k) plans, ESOPs, Section 403(b) tax-sheltered annuities, Section 457 plans, stock options, nonqualified deferred compensation, incentive pay, severance pay, and health and welfare programs. Mr. Utz is a Fellow in the American College of Employee Benefits Counsel and is listed in The Best Lawyers in America and Superlawyers. He is active in the American Bar Association, having served as Chair of the Employee Benefits Committee of the Section of Taxation and having chaired several ABA subcommittees. In addition, Mr. Utz serves as an editor and author for the periodical ERISA Litigation Reporter (published by West) and is a member of the Editorial Advisory Boards for the Journal of Pension Planning & Compliance and the Journal of Deferred Compensation. Mr. Utz is the author of a regular column on executive compensation litigation in The NASPP Advisor, published by the National Association of Stock Plan Professionals (NASPP). He is also the author of a chapter on Executive Compensation Litigation in the treatise Executive Compensation (published by the Bureau of National Affairs) and previously authored two Tax Management Portfolios (on Nonstatutory Stock Options and Restricted Property - under Section 83).



SCOTT LIGGETT—

Scott Liggett is an attorney with Lawing Financial’s Qualified Plan Division. As a member of the 401(k) team, Scott has over 20 years of financial services legal experience and during the past 9 years, he has been providing legal and consulting services for 401(k), profit sharing, pension, ESOP, cash balance and non-qualified executive benefit retirement programs nationwide. Scott currently holds FINRA Series 6, 63 and 65 registrations and is a member of the Kansas Bar. He is a registered representative with Cambridge Investment Research, Member FINRA/SIPC and currently serves as director for the Conference of Midwestern Community Bankers



DOUG FISHER—

Doug Fisher is senior vice president of retirement policy development and market planning for Personal and Workplace Investing (PWI), a workplace investing business of Fidelity Investments, the largest mutual fund company in the United States, the No. 1 provider of workplace retirement savings plans and a leading online brokerage firm. In this role, Mr. Fisher is responsible for leading Fidelity’s retirement policy development work across workplace investing and integrating this work into workplace and personal investing strategies. This role includes leading Fidelity’s thought leadership around retirement policy development and positioning, legislative and regulatory readiness across workplace investing clients and messaging across industry and trade associations. Before joining Fidelity in December 1997, Mr. Fisher was tax counsel to the United States Senate Finance Committee.



ROBERT J. CRUZ—

Robert J. Cruz, CIMA®, AIFA®, CRPS®, Vice President, is an Advisor Consultant for the US & Canada Defined Contribution Group within the Global Client Group. He has primary responsibility for managing BlackRock’s advisor defined contribution relationships in the South Central United States. Prior to joining BlackRock in 2010, Mr. Cruz was an Institutional Advisor for AllianceBernstein. He joined AllianceBernstein in 1999 and became a Director in 2007. Previously, Mr. Cruz was a Retirement Plans Consultant for John Hancock Funds from 1997 to 1999. Earlier, Mr. Cruz was a Regional Manager for AIM Investment Management. He began his career as an Investment Specialist for USAA Management Company in 1993. Mr. Cruz is a member of the Investment Management Consultants Association and American Society of Pension Professionals & Actuaries. He earned a BS degree in international business from the University at Buffalo in 1993.



STEVE PALERMO—

Steve Palermo was born and raised outside of Boston, Massachusetts. After completing college in the Northeast, Steve started in the Major League Baseball Umpire Development Program in 1972. Then, he went from the Minor Leagues from 1972-1976 to the Major Leagues from 1976-1991. Some career highlights include Home Plate Umpire when NY Yankees pitcher Dave Righetti’s no-hitter on July 4, 1983, Third Base Umpire, Yankees versus Red Sox one-game playoff at Fenway Park. To determine the Eastern Division champion Yankees shortstop Bucky Dent hits 8th inning home run over left Green Monster for winning run. Palermo made the home run call on October 3, 1978, World Series, 1983, American League Championship Series 1980, 1982, 1984, 1989, All-Star Game, 1986 and Ranked #1 umpire by AL by Sporting News for overall performance, 1991. His Post-Umpire Career includes Special Assistant to MLB Commissioner, 1994-1999, Color TV analyst, NY Yankees cable network, 1996-1997, Supervisor of MLB Umpires, 2000-current and Motivational and Inspirational speaker, current. In 1991, Steve was suffered a life-threatening injury when a bullet struck his spinal cord. Steve is now partially paralyzed but he has accepted his journey. His life is good and he still works in the game he loves, albeit, not on the field.

He has also dedicated much of his time to discovering a cure for paralysis through the former Steve Palermo Foundation for Spinal Cord Injuries (SPF/SCI) and the University of Kansas Endowment Association.

AGENDA

WEDNESDAY, JUNE 13, 2012

8:00am - 8:45am

REGISTRATION AND SPONSOR BREAKFAST
Please take a moment to register and spend time visiting with the sponsors that made this event possible

9:00am - 9:15am

SUMMIT KICK-OFF AND INTRODUCTIONS
Industry Trends

9:15am - 9:35am

PLAN HEALTH & RETIREMENT READINESS

- Participation
- GAP Analysis
- Deferral Rates
- The Four "Levers" to reaching retirement

9:35am - 10:15am

TRENDS AND DEVELOPMENTS AFFECTING 401(K) PLAN SPONSORS
FRED REISH
Partner; Drinker Biddle & Reath LLP

- ERISA litigation and lessons to be learned
- New regulations and employer responsibilities
- Benefit adequacy: 401(k) plans as retirement plans
- Lifetime income for retirees

10:15am - 10:30am

SPONSOR BREAK
Please take a few minutes to get a snack and visit with our event sponsors.

10:30am - 10:55am

THE POWER OF RE-ENROLLMENT
ROBERT CRUZ
Vice President Blackrock

10:55am - 11:30am

DEPARTMENT OF LABOR VIEWPOINT
JOHN W. MAYER
Assoc. Regional Director; Depart. Of Labor; Employee Benefits Security Administration

- ERISA fiduciary duties
- Regional Office and National Office EBSA projects
- What to expect from DOL audit, VFCP, and electronic filing

11:30am - 12:30pm

BALLROOM LUNCHEON

LUNCH SPONSOR

DEMARS
PENSION CONSULTING SERVICES, INC.

12:30pm - 1:00pm

ERISA ATTORNEY PANEL

JOHN UTZ
Partner, Utz & Miller, LLC.

MATTHEW J. EICKMAN
ERISA Attorney; Qualified Plan Advisors

FRED REISH
Partner; Drinker Biddle & Reath LLP

SCOTT LIGGETT, JD; Moderator
Financial Advisor, Qualified Plan Advisors

1:00pm - 1:20pm

DOUG FISHER,
Senior Vice President Policy Development Market Planning; Fidelity

1:20pm - 2:15pm

HONORARY GUEST

STEVE PALERMO
Former Major League Baseball Umpire

2:15pm - 2:30pm

CLOSING COMMENTS

PRESENTED BY:



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