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United Way of Greater Kansas City



MAXIMIZE



5TH ANNUAL QUALIFIED PLAN FIDUCIARY SUMMIT

WEDNESDAY, JUNE 12, 2013

OVERLAND PARK CONVENTION CENTER

6000 COLLEGE BOULEVARD

OVERLAND PARK, KS 66211

PRESENTED BY:



WELCOME TO KANSAS CITY

Qualified Plan Fiduciary Summit Attendees,

Thank you very much for taking time away from your busy calendars to attend our 5th 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.

In the last five years and prior four Fiduciary Summits we have seen the implementation of the Pension Protection Act, the second worst market in US History, significant changes to fees and how they are disclosed, and years of intensified fiduciary challenges for Plan Sponsors. But things are changing, and finally in a good way. The time spent on things like participant fee disclosures may have been one of the biggest wastes of resources that we have ever seen, but with it out of the way, the new focus is on the only thing that truly matters, Plan Health. Plan Health has many definitions, and we plan on addressing the various aspects thoroughly, but the primary benefit of all versions of Plan Health, is more participants being on track for retirement.

We will discuss thoroughly how Plan Health is the only strategy we are aware of where every party involved in the retirement plan wins. We look forward to thoroughly discussing this new focus, and through it helping you implement new ideas and strategies to **MAXIMIZE** your retirement plan, making it an invaluable benefit to your employees, and to the your organization as a whole.

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, and continue to expand our footprint with offices in:

Dallas/Fort-Worth, TX,
Cedar Rapids, IA,
Denver, CO,
Springfield, MO,
and our corporate office in Overland Park, KS.

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.

Scott Colangelo
Managing Director; Qualified Plans

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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 ADVISORS TEAM MEMBERS



EVENT HOSTS



KERRY LAWING

President & CEO; Lawing Financial

Kerry Lawing is president and CEO of Lawing Financial. He is responsible for directing the senior management team by offering continued mentoring and developing support for all Lawing Financial associates. He has led the company to its leadership position as one of the largest independent financial firms in the Midwest, specializing in estate planning and advanced business strategies. Despite turbulent times in the financial markets and many firms downsizing, Lawing Financial has continued to thrive and provide value-added services for its clients. Early on, Kerry identified three concepts - communication, collaboration, credibility, and made them the critical values on which he would build and grow Lawing Financial. Since its launch in the mid-80s, Kerry has developed a unique client service niche by assembling an expert team of 50+ highly-qualified financial advisors, each with a distinct area of industry experience. This concept has proven to be an advantage for both the firm and its clients. Kerry is a recipient of the GAMA National Management Award (1996-2004), a consistent Qualifying member of the Million Dollar Round Table, and a contributor to the Million Dollar Round Table Foundation. He is also a member of the National Association of Insurance and Financial Advisors.



SCOTT COLANGELO

Managing Director; Qualified Plans

Scott Colangelo serves as the Managing Director of Qualified Plans. Scott joined Lawing Financial in 1998 and is a founding member of Lawing's Investment Advisory Committee. Using his industry knowledge and vision, he created Qualified Plan Advisors and is one of four Executive Team Members responsible for the strategic planning, growth and oversight of the organization. Working in the financial services industry for over 20 years, Scott specializes in qualified retirement plans, with a strong emphasis on participant retirement readiness, plan health and comprehensive fiduciary services. Scott has earned several industry awards after entering the industry. He entered the financial services industry after completing his Bachelors of Science Degree in Marketing with a minor in Finance from Kansas State University. He has furthered education by obtaining his FINRA Series 7, 63 and 66 registrations.

SPEAKERS



FRED REISH

Partner; *Drinker Biddle & Reath, LLP*

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 401(k) Wire; 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.



JASON ROBERTS

Pension Resource Institute; Founder & CEO

Jason C. Roberts is the Founder and CEO of the Pension Resource Institute (PRI) providing strategic consulting and training to retirement plan service providers (broker-dealers, RIAs, investment managers, recordkeepers, TPAs, etc.) and fiduciary education to plan sponsors. He is primarily responsible for tactical planning and business development at PRI and actively leads many of PRI's consulting projects. Prior to founding PRI, Jason was a partner and co-chair of the Financial Services Group at Reish & Reicher – a leading ERISA law firm – where his practice focused on employee benefits and securities regulation. Jason continues to provide counsel on ERISA and investment-related matters. Jason was recently named as one of the "100 Most Influential in Defined Contribution" by the 401(k) Wire and a "Rising Star" by *SuperLawyers Magazine*. He currently serves on the steering committee for the American Society of Pension Professionals and Actuaries (ASPPA) 401(k) Summit and the membership committee for the National Association of Plan Advisers (NAPA).



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.



ROBERT J. CRUZ—

Vice President; *Blackrock*

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.



MATTHEW J. EICKMAN—

Matthew is the Director of ERISA Services for Qualified Plan Advisors. With nearly 10 years of experience in private legal practice focusing exclusively on employee benefits, Matthew provides ongoing fiduciary oversight and fiduciary training for plan sponsors and committees. In addition, his plan design consultation helps sponsors to make purposeful plan design changes intended to increase participants' retirement readiness. Matthew has worked closely with sponsors and fiduciaries of defined contribution and defined benefit plans of all sizes, ranging from a few to over 34,000 participants, and has successfully defended clients in negotiations with the IRS, DOL, and PBGC. He is an active member of the American Bar Association and in July will become the Chair of the Employee Benefits Committee's Defined Contribution Subcommittee. He has written and spoken on a variety of topics, including retirement readiness, target date funds, Section 408(b)(2) compliance, and unbiased fund selection.



SCOTT LIGGETT—

Scott Liggett is an attorney with Qualified Plan Advisors. 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.



RANCE BUSS—

Rance Buss is a Partner with the Houston based CPA firm of McConnell & Jones LLP and serves as the ERISA Partner over the firm's Employee Benefit Plan Assurance and Compliance Services division. McConnell & Jones is in the top 40 firms in the country that audit employee benefit plans. Rance has been involved with auditing benefit plans for more than 25 years and has worked and consulted on employee benefit plan engagements for a variety of plan sponsors including Fortune 500/1000 companies, privately owned companies and numerous not-for profit groups.

Rance regularly participates in the leadership activities of the AICPA's Employee Benefit Plan Audit Quality Center and is a repeat speaker at National Conferences on Employee Benefit Plan Audits as well as a repeat speaker on national webinars pertaining to specific benefit plan audit topics.



MICHAEL B. REED

Vice President, *Institutional Portfolio Manager; Franklin Templeton Fixed Income Group*

Michael B. Reed, Vice President and Institutional Portfolio Manager for Franklin Templeton Fixed Income Group, with specific responsibility over the Franklin Templeton Fixed Income Group's Taxable, San Mateo-based strategies. Mr. Reed has over a decade of experience within the fixed income markets. Prior to becoming an institutional portfolio manager in 2010, Mr. Reed worked on the equity trading desk for Franklin Global Advisors, and was a research analyst within the Franklin Templeton Fixed Income Group. During his tenure as an analyst, he worked as an analyst on the mortgage team, working on mortgage backed securities analysis and trading. Additionally, Mr. Reed worked closely with some of the team's high grade and multi-sector portfolios. He also worked with the firm's Fixed Income Policy Committee, on both economic and sector-specific research. Mr. Reed joined Franklin Templeton Investments in 2000. He received a B.A. with honours distinctions from Queen's University at Kingston, Canada.

8:00AM – 8:45AM

REGISTRATION & SPONSOR BREAKFAST
 SPONSORED BY HARTFORD MUTUAL FUNDS
 LOCATION: BALLROOM PRE-FUNCTION

9:00AM – 9:15AM

INTRODUCTIONS
KERRY LAWING
President & CEO; Lawing Financial
 Location: Ballroom C

9:15AM – 9:20AM

SUMMIT KICK-OFF BY
THE UNITED WAY OF GREATER KANSAS CITY
JASON WOOD
Vice President of Community Impact; United Way of Greater Kansas City

9:20AM – 9:30AM

MAXIMIZE YOUR RETIREMENT PLAN THROUGH PLAN HEALTH
SCOTT COLANGELO
Managing Director, Qualified Plans

- Recent Trends
- Making Your Plan a Benefit Again
- Reactive Offering vs. Proactive Benefit Implementation
- Plan Health - Plan and Participant Benefits

9:30AM-9:55AM

DEFINED CONTRIBUTION FUTURE & FOCUS
ROBERT CRUZ
Vice President; Blackrock

- Yesterday's 401(k) Participant
- Today's 401(k) Participant
- Tomorrow's 401(k) Participant

9:55AM – 10:40AM

WHAT PLAN COMMITTEES SHOULD DO IN 2013
FRED REISH
Partner; Drinker Biddle & Reath LLP

- Recent court decisions and their impact on committee investment decisions
- The ongoing obligations of committees for recent DOL requirements for disclosures
- Future trends—what changes committees should be anticipating

10:40AM – 10:55AM

SPONSOR BREAK

10:55AM – 11:30AM

DEPARTMENT OF LABOR VIEWPOINT
JOHN MAYERS
Associate Regional Director; Department of Labor; Employee Benefits Security Administration

- Service Provider / Participant Disclosure Regulations
- Affordable Care Act –ERISA Part 7
- National and Regional Enforcement Projects

11:30AM – 12:15PM

LUNCHEON -
 SPONSORED BY DEMARS PENSION CONSULTING SERVICES, INC. AND KTRADE
 LOCATION: BALLROOM B

12:15PM-1:00PM

FIDUCIARY GOVERNANCE: BEST PRACTICES FOR PLAN SUPPORT
JASON ROBERTS
Founder & CEO; Pension Resources Institute

- Selecting the right committee structure and allocation of roles and responsibilities
- Determining the appropriate amount of fiduciary process
- Tips for documentation and staying exam ready

Attendees provided a certification of completion from PRI to demonstrate the plan's commitment to proactively educating fiduciaries.

1:00PM -1:30PM

ERISA ATTORNEY PANEL
MODERATOR: JASON ROBERTS
Founder & CEO; Pension Resources Institute
PANELISTS:
FRED REISH
Partner; Drinker Biddle & Reath LLP
MATTHEW J. EICKMAN, JD
Director; ERISA Services; Qualified Plan Advisors
SCOTT LIGGETT, JD
Director; ERISA Oversight; Qualified Plan Advisors

1:30PM-1:55PM

RETIREMENT READINESS – THE PLAN FIDUCIARY'S ROLE
RANCE BUSS
Partner; McConnell & Jones LLP

- Look at how DOL's shift in focus to retirement readiness impacts plan design
- How 401(k) plans are evolving from "savings" plans to "retirement" plans
- What fiduciaries "can do" and what they "have to do" to make plans more effective

1:55PM-2:20PM

NAVIGATING GLOBAL DIVERGENCE AND UNCERTAINTY
MICHAEL B. REED
Vice President, Institutional Portfolio Manager; Franklin Templeton Fixed Income Group

- Contrarian
- Benchmark unconstrained approach to investing in global sovereign debt markets
- Current macro themes throughout the world as a result of the unprecedented monetary policies being pursued throughout numerous G7 economies
- Positioning portfolios to take advantage of a rising interest rate environment

2:20PM – 2:30PM

CLOSING COMMENTS

PRESENTED BY:



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