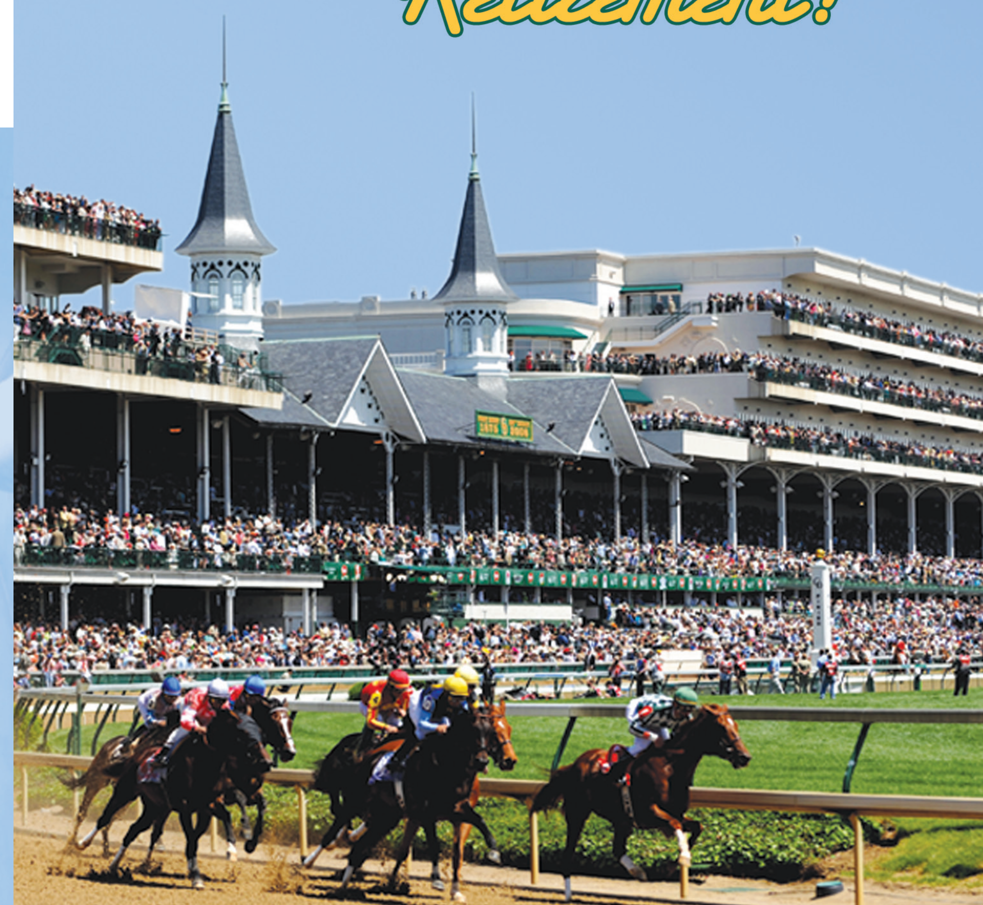
National Association of Government Defined Contribution Administrators, Inc.

NAGDCA

2013 ANNUAL CONFERENCE

SEPTEMBER 8-11 / LOUISVILLE, KENTUCKY

Championing Your Retirement!



NAGDCA
c/o 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?	☐ YES	☐ NO
Is this your first NAGDCA conference?	☐ YES	☐ NO
Does your entity participate in National Save For Retirement Week?	☐ YES	☐ 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		
☐ Current Member	$550	$650
☐ New Member *(as of 1/1/13)*	$200	$300
☐ New KY Members *(as of 1/1/13)*	$125	$125
☐ Govt Member-in-transition	$275	$275
Industry Member		
☐ 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

☐ Industry member registration fees include a $50 donation to the ANC Foundation (www.caplefoundation.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.

Registration Fees

	Early Bird Special For registrations received	
Government Member	***By Aug. 8***	***After Aug. 8***
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	***By Aug. 8***	***After Aug. 8***
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
	By Aug. 8	***After Aug. 8***
Retired/Past President Government Members	$125	$125
Guests	$125	$125
Media	Complimentary	Complimentary
InFRE Pre-Conference Workshop	$85	$85
403(b) Pre-conference Workshop	$85	$85

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!

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 coursed 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 different. 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 recordkeeping 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** *(Open to All)*
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.