



Financial Research Associates Proudly Presents

**Plan Sponsor
Discount Available.**

See page 7 for
details

The Plan Sponsor Defined Contribution Summit:

For Public &
Private Plans

Actionable Strategies for Best-Practice Plan Management in 2009 and Beyond



November 17 – 18, 2008
Doral Golf Resort & Spa, Miami, FL

Summit Sessions Include:

- Tackling financial illiteracy with plan participants
- New legislation affecting DC plans in 2009 & 2010
- Unbundling: Improving your existing DC plan with new features
- Fiduciary responsibilities & duties best practices workshop
- Total fee overview: Fee disclosures, revenue sharing & transparency issues examined
- Effective communication & dissemination practices
- Exploring which new DC vehicles will work best for your plan
- The great debate: Public & private plans close the communication gap
- Effective management specifically for large/jumbo plans
- Analyzing the Supreme Court Cases: Participant's right to sue
- Tailoring your plan to your audience
- New developments in 401K plans: Roths & more!

Special Appreciation to Our Advisory Board



*Georgette Gestely,
New York City Deferred
Compensation Plan*



*Lori Lucas,
Callan Associates*



*Gay Lynn Bath,
Oregon Savings &
Growth Plan*



*Mindy Harris,
Multnomah
County*



*Keith Overly,
Ohio Public Employees
Retirement System
Deferred Compensation
Program*



*Michael Raso,
Cowen Asset
Management*



*Lew Minsky,
Minsky Consulting*

No photo available:
*Carrie Pierce,
State of California
Savings Plus Plan*



*Sara Hart,
Con-way, Inc.*

*Irish Green,
Eddie Bauer*

Special Features Include:

- General & Break Out Sessions for Small & Large Plans
- Plan Sponsor Roundtables for Public & Private Plans
- Closed Morning Sessions for Plan Sponsors Only

Thanks to our sponsor!



Space is limited for
asset managers
and investment
professionals,
register early to
ensure your spot!

Earn 14 CPE Credits

Register today! Call 800-280-8440 or register online at www.frallc.com.

Is Your DC Plan Operating In Peak Performance For Your Participants?

Dear Plan Sponsor:

With new regulations, innovative plan designs and demanding participants, you need help meeting your fiduciary responsibility to keep your plan efficient, effective and in full compliance. Attend FRA's **Plan Sponsor Defined Contribution Summit, November 17th & 18th, 2008** at **Doral Golf Resort & Spa, Miami, FL** and let the leading public and private plan sponsors give you the tools you need to ensure maximum performance of your DC plan. Our comprehensive sessions will focus on best practices in **plan design, compliance, fee disclosures & revenue sharing, financial literacy, communication & information distribution, operations & administrations**. We've tailored specific tracks for small to medium plans as well as medium to jumbo plans in both the public & private sectors to help you identify the specific challenges facing different assets under your plan. Plus, attendees will learn, network and strengthen the growing relationship and shared practices of public and private DC plans!

Plus!

Keynote Address: The New Face of Financial Illiteracy: DC Plans Formulate an Attack on the Economic Recession

Register today! Call 800-280-8440 or register online at www.frallc.com.

Sincerely,

Alyson M. Runnion

Alyson M. Runnion, *Conference Director*
FINANCIAL RESEARCH ASSOCIATES, LLC

P.S. Don't miss our Keynote on Tuesday, November 18th – Election 2008: How Will Our New Commander-in-Chief Approach Retirement Policies & Reform.

Space is limited for asset managers and investment professionals!

Sponsorship and Exhibit Opportunities

Enhance your marketing efforts through sponsoring a special event or exhibiting your product at this event. We can design custom sponsorship packages tailored to your marketing needs, such as a cocktail reception or a custom-designed networking event.

To learn more about sponsorship opportunities, please contact James Vlasicak at 704-341-2447 or at jvlasicak@frallc.com.

The Conference Sponsor



Financial Research Associates provides the financial community with access to business information and networking opportunities. Offering highly targeted conferences, FRA is a preferred resource for executives and managers seeking cutting-edge information on the next wave of business opportunities. Please visit www.frallc.com for more information on upcoming events.

Thank You to Our Sponsor



Northern Trust is a leading provider of investment management, asset administration, fiduciary and banking solutions for corporations, institutions and affluent individuals worldwide with offices in North America, Europe and the Asia-Pacific region. We have earned distinction as an industry leader in combining high-touch service and expertise with innovative products and technology. As of March 31, 2008, Northern Trust had assets under custody of \$4.0 trillion, and assets under investment management of \$778.6 billion. For more information, visit northerntrust.com.

Top Reasons To Attend:

- Get the latest tools and innovations for DC plan design
- Learn how to communicate regularly and effectively with your participants
- Hear the latest buzz surrounding fee disclosure and revenue sharing
- Find out what new features you can include in an unbundled plan
- Gain valuable insight into QDIAs and auto-enrollment plans
- Discover how to offer and integrate a Roth 401(k) into your plan
- Sharpen your fiduciary duties and responsibilities

Chairman



Lew Minsky, Minsky Consulting

Lew Minsky advises plan sponsors and fiduciary committees on benefit plan governance and compliance issues. Lew is currently serving as a Senior Advisor to FPL Group and its employee benefit committees. Prior to that he was a Senior Attorney for Florida Power & Light Company and its parent company FPL Group, with primary responsibility for legal issues relating to FPL's employee benefit plans and executive compensation arrangements. Lew is active in a number of compensation and benefits organizations and currently serves on the Board of Directors of both the ERISA Industry Committee (ERIC) and the Profit Sharing/401k Council of America (PSCA). Lew is a recognized thought leader on retirement plan issues and recently provided expert testimony before both the House Education and Labor Committee and the House Ways & Means Committee.

Lew received a bachelors degree in management (BSM) from Tulane University, a juris doctor (JD) from the University of Florida and a master of laws (LLM) with a certificate in employee benefits law from Georgetown University.

Register today! Call 800-280-8440 or register online at www.frallc.com.

Our Distinguished Speaking Faculty:

Lew Minsky, *Senior Attorney*
MINSKY CONSULTING

Michele Pearson, *Director of
Community Education*
STATE OF OHIO

Mindy Harris, *Chief Financial
Officer*
**MULTNOMAH COUNTY, OREGON
SAVINGS GROWTH PLAN**
Past President, NAGDCA

Diane S. Kaiser, *Director, 401K*
**PUBLIC EMPLOYEE RETIREMENT
SYSTEM IDAHO**

Georgette Gestely, *Director,
Pre-Tax Benefits Programs*
**NEW YORK CITY DEFERRED
COMPENSATION PLAN**

Gay Lynn Bath, *Deferred
Compensation Manager*
**OREGON SAVINGS & GROWTH
PLAN**

Tobi Davis, *Cash &
Retirement Plan Manager*
PLAYBOY ENTERPRISES, INC.

Keith Overly, *Executive Director*
**OHIO PUBLIC EMPLOYEES
RETIREMENT**

John Barry, *Assistant
Attorney General*
STATE OF MARYLAND

Pete Apor, *Director of
Retirement Services*
FUJITSU

Stephen W. McCaffrey,
Senior Counsel
NATIONAL GRID

Tony Verheyen, *President*
RICHFIELD COMPANIES

Sara Hart, *Director,
Corporate Benefits*
CON-WAY, INC.

Jaime Erickson, *Manager of
Defined Contribution Plans*
AKZO NOBEL

Paul L. Powell, AIF, PRP, PPC
401k ADVISORS

Lori Lucas, *Defined
Contribution Leader*
CALLAN & ASSOCIATES

Douglas L. DuMond, *ING Real
Estate Investment Management*
ING CLARION

Luke Collins, *Senior Vice President*
MANAGERS INVESTMENT GROUP

John M. Kutz, *Managing Director,
Retirement Plan Services*
VICTORY CAPITAL MANAGEMENT

Mike Raso, *Institutional
Marketing*
COWEN ASSET MANAGEMENT

Michael E. Goss,
Executive Vice President
**FIDUCIARY INVESTMENT
ADVISORS**

Thomas Gies, *Partner*
CROWELL & MORING LLP

Jim Danaher, *Senior
Product Manager,
Defined Contributions Solutions*
NORTHERN TRUST

Deborah S. Davidson, *Partner*
MORGAN, LEWIS & BOCKIUS LLP

David Wolf, *Partner*
DRINKER BIDDLE & REATH LLP

James L. Worrell J.D., *President*
GPS INVESTMENT ADVISORS

Michael Falcone, *Senior
Plan Consultant*
401K ADVISORS

Stephen J. Lansing, CIMC, CEBS
THE BOGDAHN GROUP

Richard Glass, *President*
INVESTMENT HORIZONS, INC.

Kevin Vandolder, *Principal &
Head of U.S. Equity Research*
ENNIS KNUPP & ASSOCIATES

Edward Ferrigno, *Vice President,
Washington Affairs*
**PROFIT SHARING/401K COUNCIL
OF AMERICA**

Richard L. Menson, *Partner*
MCGUIRE WOODS, LLP

Jeb Graham, CEBS, CIMA
CAP TRUST

William A. Schmidt, *Partner*
K & L GATES LLP

Michelle Berklacich,
Administrator, Savings Plus Plan
STATE OF CALIFORNIA

Cleo Chang, *Vice President*
**WILSHIRE ASSOCIATES
INCORPORATED**

Gail Nichols,
NCCI HOLDINGS, INC.

Edward Siedle, **BENCHMARK
FINANCIAL SERVICES, INC.**

Stephen E. Maschino, *President*
Financial Soundings LLC

DAY ONE: MONDAY - NOVEMBER 17TH

8:00 – 8:45 *Registration and continental breakfast*

8:45 – 9:00 **Chair's Welcome**

Chairperson:
Lew Minsky, *Senior Attorney*
MINSKY CONSULTING

KEYNOTE ADDRESS

9:00 – 9:30 **The New Face of Financial Illiteracy: DC Plans
Formulate an Attack on the Economic Recession**

- What is being done about financial illiteracy?
- How does financial illiteracy impact retirement savings?
- What role can DC plans play in addressing the issue?
- Is financial illiteracy diminishing the ability of employees to save for retirement?
- What is the most likely effect on productivity?
- Strategies for helping with poor decisions that employees make about lack of savings, overextension on credit cards, and overextension on mortgages
- Improving employee personal funds: Budgeting for retirement

Keynote Speaker:
Michele Pearson, *Director of Community Education*
STATE OF OHIO

LEGAL & REGULATORY ISSUES

9:30 - 10:30 **New Regulations & Legislative Updates Affecting
Your DC Plan in 2009 & 2010**

- Major Overhaul: Where are the biggest changes going to happen & when will they be imposed on you?
- 403(b) legislative changes for 2009
- New DOL regulations on QDIAs
- New Treasury regulations for automatic contribution arrangements for 401(k) and 403(b) governmental 457 plans
- Fair disclosure for the Retirement Security Act approved by House Education & Labor Committee
- Payroll laws & statute changes

Speakers:
Richard L. Menson, *Partner*
MCGUIRE WOODS, LLP
William A Schmidt, *Partner*
K&L GATES LLP

10:30 – 10:45 *Refreshment Break & Room Change*

Who Should Attend?

- 401K, 457, 403(b) and 401(a)
Defined Contribution
Managers
- Benefits Coordinators
- Administrators
- Treasurers
- Chief Financial Officers
- Chief Investment Officer
- HR Directors
- Independent Consultants
- Investment Management
Professionals
- National Sales & Marketing
Teams
- Record-keepers
- Consultants
- Advisors

Register today! Call 800-280-8440 or register online at www.frallc.com.

Choose Between 2 Tracks Based on Your Assets

Track A: Small to Medium Plans (\$100 million to \$500 million in assets)

Chairperson:

Stephen J. Lansing, *CIMC, CEBS*
THE BOGDAHN GROUP

Creating & Implementing a Defined Contribution Plan for Small Plans:

- Step by step guide to the initial set up of a flexible DC plan
- Forward thinking: Creating & implementing a 10 year DC plan roadmap
- Analyzing the challenges associated with making the switch or supplementing your DB plan with a new DC plan
- Marketing & education with new DC plans
- Initial vehicles to offer: Starting low and slow

Speakers:

Mindy Harris, *Chief Financial Officer*
MULTNOMAH COUNTY, OREGON SAVINGS GROWTH PLAN

Past President, NAGDCA

Michael E. Goss, *Executive Vice President*
FIDUCIARY INVESTMENT ADVISORS

Peter Gulia, *PC*
FIDUCIARY GUIDANCE COUNSEL

5 minute room change

Determining Whether to Bundle or Unbundle

- What problems can you anticipate and overcome when making the decision to move from bundled to unbundled?
- How to determine whether you should have a single or multiple providers
- What products should you be including?
- What allows you the most freedom in features when you are forced to bundle?
- Strategies for making a bundled plan new and innovative for participants

Speakers:

Mindy Harris, *Chief Financial Officer*
MULTNOMAH COUNTY, OREGON SAVINGS GROWTH PLAN

Past President, NAGDCA

Michael E. Goss, *Executive Vice President*
FIDUCIARY INVESTMENT ADVISORS

Peter Gulia, *PC*
FIDUCIARY GUIDANCE COUNSEL

Track B: Medium to Large Plans (\$500 million & up in assets)

Chairperson:

Mike Raso, *Institutional Marketing*
COWEN ASSET MANAGEMENT

Unbundling: Improving & Shaping Your Existing DC Plan With New Features

- Strategies & techniques for improving your existing DC plan
- New innovations in separate accounts
 - Converting mutual funds to separate accounts
 - Once you start unbundling, what can you add on?
 - What is the best way to begin integrating new features?
- Incorporating open architecture
- Analyzing investment vehicles of choice vs 40 Act Funds, and CTFs
- Target Date Option
 - Should you create your own?
- Guaranteed Annuity Income
 - What is the trend and what are other employers doing?

Speakers:

Luke Collins, *Senior Vice President*
MANAGERS INVESTMENT GROUP

John M. Kutz, *Managing Director, Retirement Plan Services*
VICTORY CAPITAL MANAGEMENT

Michelle Berklacich, *Administrator, Savings Plus Plan*
STATE OF CALIFORNIA

5 minute room change

Best Practices in Managing a Large/Jumbo DC Plan

- Making auto enrollment easy enrollment
- Dealing with auto increases on large scales
- Targeted communication best practices
- Securing participant data from identity theft

Speakers:

Luke Collins, *Senior Vice President*
MANAGERS INVESTMENT GROUP

James L. Worrell J.D., *President*
GPS INVESTMENT ADVISORS

Michael Falcone, *Senior Plan Consultant*
401K ADVISORS

Keith Overly, *Executive Director*
OHIO PUBLIC EMPLOYEES RETIREMENT

10:45 –
11:45

11:45 –
12:30

12:30 – 1:45 **Luncheon**

Luncheon Keynote - Supreme Court Cases Changing the Face of DC Plans

Keynote Presenters:

Thomas Gies, *Partner*
CROWELL & MORING LLP

Rep:

DEWOLFF BOBERG & ASSOCIATES

Deborah S. Davidson, *Partner*
MORGAN, LEWIS & BOCKIUS LLP

1:45 – 2:45 **Fiduciary Responsibilities/Duties Best Practices**

- QDIAs as safe harbors
- Automatic enrollment: Your top 10 duties
- Due diligence in product selection & monitoring
- What is the impact on your board & responsibilities?
- Fiduciary reviews/audits
- Creating annual (periodic) checklists
- Importance of following your investment policy statement
 - Implementing a formal process

Panelists:

John Barry, *Assistant Attorney General*
STATE OF MARYLAND

Stephen W. McCaffrey, *Senior Counsel*
NATIONAL GRID

Pete Apor, *Director of Retirement Services*
FUJITSU

Kevin Vandolder, *Principal & Head of U.S. Equity Research*
ENNIS KNUPP & ASSOCIATES

Moderator:

David Wolf, *Partner*
DRINKER BIDDLE & REATH LLP

2:45 – 3:00 *Mid-Afternoon Refreshment Break*

GLOBAL FEE OVERVIEW!

3:00 – 4:00 **Fee Disclosures, Revenue Sharing & Transparency: Total Plan Fees**

- Overview: Fee analysis
 - Who should fees be paid to?
- Managing Transparency Issues
 - How do you achieve transparency in your programs
- Fee disclosures of 3rd parties
- Disclosures to participants
- Types of commissions & fees paid in mutual funds
- Custody fees
- Retail Fees
 - i. When do you pay retail?
 - ii. What if you act like an institution but pay retail costs?
 1. Case-study – Wal-Mart
- How to develop tools for participants to use in comparing plan fees to investment options fees
 - Eliminating the confusion participants have when speaking to investment professionals
- Understanding the impact revenue sharing will have on your plan
- Comparing group plan and individual account files
- How do you set up an Excess Revenue Account with your recordkeeper?
- What happens to the balance at 12/31? Does the money revert back to the recordkeeper or can the "credit" be brought forward into the following year.
- How is the excess used? For non-settlor plan expenses or can it be allocated back to participants?
- How are recordkeepers handling/documenting the "float" that they receive on uncashed checks?

Panelists:

Sara Hart, *Director, Corporate Benefits*
CON-WAY, INC.

Paul L. Powell, *AIF, PRP, PPC*
401K ADVISORS

Lori Lucas, *Defined Contribution Leader*
CALLAN & ASSOCIATES

Moderator:

Jaime Erickson, *Manager of Defined Contribution Plans*
AKZO NOBEL

4:00 – 5:00

**THE GREAT DEBATE ON CLOSING THE GAP!
Public vs. Private: Head-to-Head Roundtable on
Converging & Non-Converging Issues**

This interactive and open session will allow attendees to discuss in an open platform the collaborative efforts that can and will be made between public and private defined contribution plans.

- Why is there a lack of communication between the public and private sectors?
- Where is the convergence likely to come in to form a strong lobbying power?
- What are their major challenges?
- What are the differences?
 - Plan administration
 - Participant profiles
 - Retirement planning issues

Speakers:

Tobi Davis, *Cash & Retirement Plan Manager*
PLAYBOY ENTERPRISES, INC.

Edward Siedle, *Founder & President*
BENCHMARK FINANCIAL SERVICES, INC.

Representatives
InfRE

5:00

Day One Sessions Adjourn

DAY TWO: TUESDAY, NOVEMBER 18, 2008

8:00 – 8:45 *Continental Breakfast*

8:45 – 9:00 **Chair's Welcome & Day One Re-Cap**

Chairperson:

Lew Minsky, *Senior Attorney*
MINSKY CONSULTING

9:00 – 10:15 **Tailoring Your Plan to Your Participants:
Creating the Flexibility & Variety They Want**

- How well do you know your participant?
 - Tailoring the plan to earlier retirees
 - Creating a flexible plan that moves with transitioning employees
- Tackling foreseeable problems arising when participants discuss plan options with investment professionals
- How you can make your investment professional help you and your participants to even the communications playing field
- New developments in 457 plans
 - Retirement health plans for public, government & private employers
 - OPEB liability issues and funding strategies

Speakers:

Tony Verheyen, *President*
RICHFIELD COMPANIES

Stephen E. Maschino, *President*
FINANCIAL SOUNDINGS LLC

DC PLANS GET A VISIT FROM WASHINGTON & WALL STREET!

10:15 – 11:00 KEYNOTE ADDRESS

Election 2008: How Will Our New Commander in Chief Approach Retirement Policies & Reform? How Will the Mortgage Crisis Affect Plans

- What is our new President's take on retirement plans?
- Will Congress's view change?
- What types of changes should you expect?
- How is the mortgage crisis and economy affecting plans?
- Do more loans, more hardships and lower contribution rates mean trouble?
- Fee disclosures: Will emphasis increase or decline as a result of elections?

Keynote Speaker:

Edward Ferrigno, *Vice President, Washington Affairs*
PROFIT SHARING/401K COUNCIL OF AMERICA

11:00 – 11:15 *Mid-Morning Refreshment Break*

MUST-HAVE VEHICLES!

11:15 – 12:30 **New Products & Innovative Vehicles: Emerging Trends & Modern Design for 2009 & 2010**

- Target Date/Lifecycle Fund Portfolios
 - How and what to review
- The new stable value funds
- Maturity Funds
- Retirement income planning products and services that are currently being developed
- How do you compare & benchmark the products?
 - Determining which vehicles to include and benching them against the competition
- Brand new investment options coming out on the market
 - Real estate funds

Panelists:

Lew Minsky, *Senior Attorney*
MINSKY CONSULTING

Douglas L. DuMond, *ING Real Estate Investment Management*
ING CLARION

Stephen W. McCaffrey, *Senior Counsel*
NATIONAL GRID

Cleo Chang, *Vice President*
WILSHIRE ASSOCIATES INCORPORATED

Moderator:

Jim Danaher, *Senior Product Manager, Defined Contributions Solutions*
NORTHERN TRUST

12:30 – 1:30 *Luncheon*

GETTING THE WORD OUT!

1:30 – 2:30 **Effective Communication & Information Dissemination Practices**

- Targeted communications
- Demographics of your plan
- Quarterly newsletters
- Best practices on regular and consistent communications

2:30 – 3:30

- Educating the employee
 - What does it really take to retire?
- Requirements from PPA, including QDIA final rules
- How do you get the word out about participating and follow-up with new benefit offerings?

Richard Glass, *President*

INVESTMENT HORIZONS, INC.

Georgette Gestely, *Director, Pre-Tax Benefits Programs*
NEW YORK CITY DEFERRED COMPENSATION PLAN

Gay Lynn Bath, *Deferred Compensation Manager*
OREGON SAVINGS & GROWTH PLAN

STRAIGHT FROM THE EMPLOYEES THEMSELVES! Benefit Recipients' Roundtable: Spanning the Generations

Listen to our panel of employees as they talk about what matters most as they enter into retirement or begin thinking about their future plans and expectations.

- What matters to them most?
- What do they want and expect out of their plans?
- Are their motivations for pre-retirement investing changing based on the economy?
- Generation variations: Young adults vs. Baby boomers
- Cultural comparisons
- Why is flexibility and portability the number one concern?

Panelists:

TO BE ANNOUNCED 1 MONTH PRIOR TO EVENT

Moderator:

Jeb Graham, *CEBS, CIMA*
CAP TRUST

3:30 – 3:45

Refreshment Break

3:45 – 4:45

WHAT'S TO COME?

Innovations in 401K Plan Design

- How PERSI took an existing 401(k) plan that was available to a limited group of members and obtained a private letter ruling so that the plan would be available to all members who were eligible.
 - How they made "gain sharing" contributions into eligible employees' accounts in the 401(k) plan.
 - Is it working for them?
 - What are the biggest challenges to overcome when introducing a 401(k) plan?
- Offering a Roth 401K
 - Who has already implemented it?
 - How did they do it?
 - What did they do?
 - Is it a good idea?
 - Case studies – failures & successes

Speakers:

Diane S. Kaiser, *Director, 401K*
PUBLIC EMPLOYEE RETIREMENT SYSTEM IDAHO

Ellen S. Richardson, *Manager of Supplemental Retirement Programs*

NC DEPARTMENT OF STATE TREASURER

Gail A. Nichols, *CEBS, Director, Compensation, Benefits & HR Systems*
NCCI HOLDINGS, INC.

4:45

Conference adjourns

Opportunity to Meet InFRE Annual Continuing Education Requirements

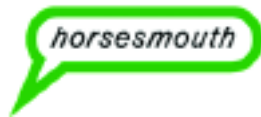
InFRE CRC and CRA certification carries an obligation of continuing education to help certificants maintain current understanding and knowledge of relevant retirement planning topics. InFRE

Certificants must earn fifteen (15) hours of continuing education annually. This requirement may be satisfied with a wide variety of topics and formats. Sessions offered during the Plan

Sponsor Defined Contribution Summit will be reviewed by InFRE to determine the total number of potential CE credits available.

Register today! Call 800-280-8440 or register online at www.frallc.com.

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Doral Golf Resort & Spa, Miami, Florida

Surrounded by green fairways and shimmering water, Doral Golf Resort & Spa, A Marriott Resort, is an oasis of luxury in the South Florida sun. Guest rooms and suites situated in intimate lodges near the main clubhouse, around the resort's 650 beautiful tropical acres, and in the serene surroundings of The Spa at Doral reflect the colors, beauty, and relaxed ambiance of South Florida's natural landscape.

Our nationally acclaimed resort chefs apply their culinary artistry at a variety of restaurants and lounges, for intimate in-room dining, and for social events and large group banquets. And for a memento of a wonderful resort stay, our nine distinctive resort shops offer a tempting range of delights from resort wear and sports equipment to culinary treats, spa products and souvenirs.

With 45 years of tradition, expertise and experience, Doral Golf Resort & Spa offers you championship golf, spectacular cuisine, luxurious accommodations, extensive conference facilities, a superb tropical climate, and a dedicated professional staff.

Afternoon Golf – Those attendees interested in playing golf together at the Doral on Sunday November 16th, 2008 – please contact the Golf Pro-Shop at (305) 591-6357.

Important Information

To Register:

Fax: 704-889-1292
Mail: Financial Research Associates
18705 NE Cedar Drive, Battle Ground, WA 98604
Phone: 800-280-8440
Online: www.frallc.com
Conference: *The Plan Sponsor Defined Contribution Summit*
Date: *November 17th & 18th, 2008*
Venue: **The Doral Golf Resort & Spa**
4400 N.W. 87th Avenue, Miami, FL 33178
Phone: (305) 592-2000

Note: Should you require overnight accommodations, please contact the hotel at least **30 days prior** to the conference date. Advise them that you are attending the **Plan Sponsor Defined Contribution Summit** to receive the negotiated conference discount rate. Within 30 days of the conference, prevailing hotel rates may be quoted, as the conference rate is no longer guaranteed. Book early—the hotel will sell-out.

Fees and Payments:

*The fee for attendance at Plan Sponsor Defined Contribution Summit is \$2,095. *Plan Sponsors & Government Employees pay \$995. Discount subject to FRA approval.*

Please make checks payable to **Financial Research Associates, and write code B664 on your check.** You may also pay by Visa, MasterCard, Discover, or American Express. Purchase orders are also accepted. Payments must be received no later than **November 10th, 2008.**

Team Discounts:

- Three people will receive 10% off.
- Four people will receive 15% off.
- Five people or more will receive 20% off.

In order to secure a group discount, all delegates must place their registrations at the same time. Group discounts cannot be issued retroactively. For more information, please contact **Tracy McLaughlin** at 704-341-2442 or tmclaughlin@frallc.com.

CPE CREDITS

Financial Research Associates is registered with the National Associates 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 courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Ave. North, Suite 700, Nashville, TN 37219-2417. Web site: www.nasba.org.

Sponsored learning activities are measured by program length, with one 50-minute period equal to one CPE credit. One-half CPE credit increments (equal to 25 minutes) are permitted after the first credit has been earned in a given learning activity. Please note that not all state boards adopted this rule. Some participants may not be able to use one-half credit increments. This course is offered as a group-live course and does not require prerequisites or advance preparation. It is an advanced level course. The recommended CPE credit for this course is 14 credits for Business Management & Organization. For more information regarding administrative policies such as complaint and refund, please contact our offices at 800-280-8440.

Financial Research Associates offers programs at an advanced level of continuing education. Although no prerequisite courses, experience, or advance preparation is required to participate in this program, working knowledge of Pensions & Benefits is required, as well as, prior knowledge of the program topic.

SOFT DOLLAR YOUR CONFERENCE REGISTRATION!

This FRA conference may be eligible under section 28(e) of the Securities Exchange Act of 1934 for payment via soft dollars. For further information or a Soft Dollar Application form, please visit our website www.frallc.com/softdollars.aspx.

Cancellations: If we receive your request to cancel 30 days or more prior to the conference start date, your registration fee will be refunded minus a \$175 administrative fee. Cancellations occurring between 29 days and the first day of the conference receive either a 1) \$200 refund; or 2) a credit voucher for the amount of the original registration fee, less a \$175 administrative fee. No refunds or credits will be granted for cancellations received after a conference begins or for no-shows. Credit vouchers are valid for 12 months from the date of issue and can be used by either the person named on the voucher or a colleague from the same company.

Please Note: For reasons beyond our control it is occasionally necessary to alter the content and timing of the program or to substitute speakers. Thus, the speakers and agenda are subject to change without notice. In the event of a speaker cancellation, every effort to find a replacement speaker will be made.



Financial Research Associates Proudly Presents

Plan Sponsor Discount Available.

See page 7 for details

The Plan Sponsor Defined Contribution Summit

For Public & Private Plans

Actionable Strategies for Best-Practice Plan Management in 2009 and Beyond



November 17 – 18, 2008
Doral Golf Resort & Spa, Miami, FL

Register today! Call 800-280-8440 or register online at www.frallc.com.

The Plan Sponsor Defined Contribution Summit



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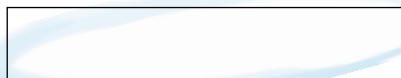
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