## Seminar Agenda

### Thursday, April 25

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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<tbody>
<tr>
<td>7:30 - 8:15</td>
<td>Registration/Continental Breakfast</td>
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<tr>
<td>8:15 - 8:30</td>
<td>Welcome and Opening Remarks</td>
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<tr>
<td>8:30 - 9:30</td>
<td>Hot Issues for Retirement Plan Sponsors and Providers</td>
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<tr>
<td>9:30 - 9:45</td>
<td>Q &amp; A Session with Fred Reish</td>
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<tr>
<td>9:45 - 10:45</td>
<td>Economic Trends and Forecasts</td>
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<tr>
<td>10:45 - 11:00</td>
<td>Break</td>
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<tr>
<td>10:45 - 11:30</td>
<td>Political Trends</td>
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<tr>
<td>11:00 - 11:30</td>
<td>IRS and DOL Update: What Has Changed Since Last Year and Why You Need to Know</td>
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<tr>
<td>11:30 - 12:30</td>
<td>Lunch</td>
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<tr>
<td>12:30 - 1:30</td>
<td>Case Law Update</td>
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<tr>
<td>1:30 - 2:15</td>
<td>Break</td>
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<tr>
<td>2:15 - 2:30</td>
<td>Distribution Planning: Retirement Income Planning</td>
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<tr>
<td>2:30 - 3:30</td>
<td>How to Benchmark Your Plan Services and Fees</td>
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<tr>
<td>3:30 - 4:30</td>
<td>Understanding Responsibilities Among Fiduciary Roles and Best Practices</td>
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<td>4:30 - 5:30</td>
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<tr>
<td>5:30 - 6:30</td>
<td>Networking Reception</td>
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### Friday, April 26

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<tr>
<td>7:00 - 8:00</td>
<td>Continental Breakfast</td>
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<tr>
<td>8:00 - 9:00</td>
<td>Health Care Reform</td>
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<tr>
<td>9:00 - 9:15</td>
<td>Break</td>
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<td>IRS and DOL Audit Initiatives: Tools You Can Use to Prepare Should the Government Come Knocking</td>
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<td>10:30 - 11:30</td>
<td>Distribution Planning Part II: What Everyone Should Know About Planning for Social Security</td>
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<tr>
<td>11:30 - 12:00</td>
<td>DB Plans: Funding Issues and Opportunities for Winding Down or Terminating Your DB Plan</td>
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<tr>
<td>12:00 - 12:30</td>
<td>Closing Remarks and Adjourn</td>
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Keynote Presentation

Fred Reish
Partner, Drinker Biddle & Reath

Hot Issues for Retirement Plan Sponsors & Service Providers

- Effective Transfer of Responsibility for Plan Duties to Service Providers
- Implications of the Greater Expertise of Service Providers vs. Plan Committees
- 408(b)(2) Disclosure Mandate for Service Providers to “Share” Information
- DOL’s Efforts Expanding Fiduciary Advice, Definition, and Higher Service Standards
- “Benefit Adequacy” or “Retirement Readiness” Transfers of Responsibility to Service Providers
- DOL Investigations of Service Provider Influence Over Qualified Plan Operations
- Identification of Issues Affecting Allocation of Plan Revenue to Pay Plan Expenses

SEMINAR TOPICS

Economic Trends & Forecasts
- A Review of Present and Forecasted Economic Trends
- Impact and Benefits for Design and Delivery of Retirement Plans
SPEAKER: Andres Garcia-Amaya, Global Market Strategist, JP Morgan Asset Management Services

Political Trends
- Recent Developments on Capitol Hill
- What We Expect Next
SPEAKER: Stephen M. Saxon, Principal, Groom Law Group, Chartered

IRS & DOL Update: What Has Changed Since Last Year & Why You Need to Know
- Focus on Latest Regulatory and Procedural Changes
- 2013 IRS and DOL Initiatives
- Explanation of How These Changes and Initiatives May Affect Your Business
SPEAKER INVITED FROM DOL: Jennifer Del Nero, Associate Regional Director, Employee Benefits Security Administration, United States Department of Labor
SPEAKERS INVITED FROM IRS: Michael Sanders, Area Manager of EP Examinations Mid-Atlantic Area, Internal Revenue Service, Jalena D. Baumgardner, Group Manager, Employee Plans Examinations, Internal Revenue Service, Monika Templeman, Director, Employee Plans Examination, Internal Revenue Service

Case Law Update
- Key Factors in Recent Litigation
- Tips for Protecting Your Plans
SPEAKER: Stephen M. Saxon, Principal, Groom Law Group, Chartered

Additional speakers include Stephen Saxon, Andres Garcia-Amaya, Fielding Miller and other industry leaders.
**Distribution Planning: Retirement Income Planning**
- Retirement Income Planning Is Not New
- What Is Different Now
- What Products Are Available
- What Tools and Resources Are Available

**SPEAKER:** Bryan Hodgens, Senior Vice President, Wells Fargo

**How to Benchmark Your Plan Services and Fees**
- Best Fiduciary Practices
- Current Regulatory Environment for Administrative Committees and Service Providers
- Fees, Plan Design, and Participant Success Measures
- Documented Prudent Process for Determination of Reasonableness

**SPEAKER:** Michael Dullaghan, AIF, Goldman Sachs Asset Management, Retirement Services Group

**Understanding Responsibilities Among Fiduciary Roles and Best Practices**
- 3(21) Named Fiduciary: Discretionary Control
- 3(16) Plan Administrator: Record Keepers “Assuming” the Duties Contractually
- 403(a) Trustee: Discretionary Authority vs. Directed Trustee/Custodian’s Authority
- 3(38) Investment Manager: Discretionary Authority to Manage, Acquire and Dispose of Assets

**SPEAKER:** J. Fielding Miller, CEO, CAPTRUST Financial Advisors

**Health Care Reform**
- What's Next for Employers: Status of PPACA as of April 2013
- Employer Mandate Pay or Play Overview with Sample Modeling Tool Demonstration
- High Value Plan Excise Tax
- Exchanges

**SPEAKER:** Adam Barker, Senior Consulting Advisor, Trion, A Marsh & McClennan, LLC

**IRS and DOL Audit Initiatives: Tools You Can Use to Prepare Should the Government Come Knocking**
- Step by Step Study of the Entire Process from the IRS and DOL Perspectives
- Do’s and Don’ts While Under Audit: Best Practices for Working with the IRS and DOL
- Audit Expectations from a Plan Sponsor’s Viewpoint
- Steps You Can Take Today to Make Tomorrow's Audit Easier to Manage and Less Costly

**SPEAKER INVITED FROM DOL:** Jennifer Del Nero, Associate Regional Director, Employee Benefits Security Administration, United States Department of Labor

**Distribution Planning Part II: What Everyone Should Know About Planning for Social Security**
- Pre-Entitlement Phase
- Disability Benefits
- Retirement Benefits
- Survivor Benefits
- Benefits to Spouses and Former Spouses
- Dependent Benefits
- Annual Earnings Test

**SPEAKER:** Jim Caulder, Caulder and Associates

**DB Plans: Funding Issues and Opportunities for Winding Down or Terminating Your DB Plan**
- Forecast Asset/Liability Scenarios to Establish Framework for Decisions
- Reasons Why You Should Procure Terminal Annuity Bids NOW
- Strategies to "De-Risk" Pension Liabilities
- GM Rolls Out “Lump Sum” Option to Current Retirees – Should You?
- Important Decisions on DB Plan Provisions Prior to Termination
- Pulling the Trigger – Then What?

**SPEAKER:** Brian Hubbell, Principle, Hubbell Consulting, LLC

*Speakers and topics are subject to change without notice.*

**CONTINUING EDUCATION CREDIT ELIGIBLE:**
- Human Resource Certification Institute – 10.75 Recertification hours
- CFP Board – 10.5 hours
- SC CLE - 10.75 hours
- NC CLE - pending
- SC Department of Insurance – 10 hours
- NC Department of Insurance – pending

SEMINAR REGISTRATION

FOUR SIMPLE WAYS TO REGISTER
ON-LINE: www.retirementandbenefitsseminar.eventbrite.com
FAX: Complete and fax your registration form to 1.803.777.4447
TELEPHONE: 1.800.393.2362

MAIL: Darla Moore School of Business,
Daniel-Mickel Center for Executive Education
University of South Carolina
1705 College Street
Columbia, SC 29208

LOCATION
Seminar will be conducted at the Marriott South Park, 2200 Rexford Road, Charlotte, NC 28211.

ACCOMMODATIONS
We have reserved rooms at the rate of $149 plus local tax and fees. Please call the hotel at 1.800.228.9290 or 704.364.8220 to reserve your room. Hotel reservations and transportation are the responsibility of each participant. Please make your reservations by April 1, 2013 for the discounted rate and use reservation code USCUSCA.

SCHEDULE
Check in will begin at 7:00 a.m. on April 25, 2013

PROGRAM FEE
The regular fee is $395 per participant. Two or more participants attending (from the same organization), state employees, and participants registering before March 15, 2013 will be eligible to attend at the reduced cost of $365 per participant.

Please note the full fee is payable in advance or, in lieu of advance payment, a purchase order or similar authorization may be submitted at the time of registration. Make checks payable to “USC Business Partnership Foundation.”

The fee includes instruction and a comprehensive materials package. Participants are treated to break refreshments throughout the day and lunch is provided.

CANCELLATIONS
All notification of withdrawal or transfer must be received in Daniel-Mickel Center for Executive Education, Moore School of Business office by April 1, 2013. Withdrawals made thereafter will assess a service charge of one-half the program fee.

I am eligible to attend this course at the cost of:

• $365 per participant (Early registration fee if registered before March 15, 2013)
• $395 per participant regular program fee
• $365 per participant (two or more registrants from same institution)
• $295 per participant (first time attendees)

Your Name (First) __________________________ (Middle Initial) ______ (Last) __________________________
Title/Position ________________________________
Company Name _______________________________
Name for badge ________________________________
Business Address (Street or PO Box) ________________________________
City __________________________ State ______ Country _____ Zip/Postal Code ________________
Business phone _________ Cell phone ________________________________
Email address (required for registration correspondence) ________________________________
Preferred method of payment
___ I will send a check in advance.
___ Credit Card** ___ Visa ___ Mastercard ___ American Express
Credit card number** ________________________________ Expiration date ________
Signature (credit card registrants only) ________________________________

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