



**2011**

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# **SOUTHERN EMPLOYEE BENEFITS CONFERENCE**

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**Spring Annual Educational Conference**



**CIGNA**

TITLE SPONSOR

**Tuesday, March 29, 2011**  
**THE LODGE AT REYNOLDS PLANTATION**  
GREENSBORO, GEORGIA



## Thank you to our sponsors



## Conference Location

This year's Spring Annual Educational Conference will be held at The Lodge at Reynolds Plantation in Greensboro, Georgia – about 75 miles east of Atlanta. The Lodge at Reynolds Plantation surrounds beautiful Lake Oconee allowing those attending to enjoy many outdoor activities.

## Who Should Attend?

Anyone and everyone involved in the employee benefits field, including investment professionals, brokers, benefit and investment consultants, accountants, recordkeepers, Plan Sponsors, ERISA attorneys and all professionals with an interest in learning the latest information on employee benefits, retirement plans and the investment industry.

## Dress

Business Casual will be the preferred attire for all events and sessions.

## Grand Prize Drawing \$500 American Express Gift Card

This drawing is open to any conference attendee who is present at the conclusion of the final session of the conference.

## Hotel Information

The Conference has reserved a block of rooms for the nights of **Monday, March 28, 2011** and **Tuesday, March 29, 2011** at The Lodge at Reynolds Plantation. The conference rate is **\$145.00**. Rooms can be reserved by calling **Toll-free: 1-800-241-3333**. Make sure you ask for the SEBC rate.

Or you can make reservations online at [www.ritzcarlton.com](http://www.ritzcarlton.com), click on locations at the top, and then under Georgia, click on Lake Oconee. The Group code is RPHRPHA. A first night room deposit, guaranteed with a major credit card, must accompany all reservations.

**PLEASE NOTE:** The Lodge has a 48-hour cancellation policy.

## SEBC Conference Attendance Cancellation Policy

It is the policy of the SEBC that registration fees are only refundable prior to **March 15, 2011**. If you need to cancel your registration, cancellations must be in writing. For those registrants who must cancel after March 15, 2011, the Steering Committee has approved the following policy:

A registrant for the Spring Educational Conference, who is unable to attend, may send a substitute to attend in his/her place for the fee that has already been paid. If you send a substitute, please provide the name of the person to **Anne McKillips (amckillips@sebc.org)** prior to the meeting so appropriate registration material may be prepared.





## Driving Directions

The Lodge at Reynolds Plantation is in a rural and beautiful location. For those of you who will be driving and using a GPS – please use this address:

**3000 Lake Oconee Trail, Greensboro, GA 30642**

Driving directions from most directions are available at:

<http://www.ritzcarlton.com/en/Properties/ReynoldsPlantation/Information/Directions/Default.htm>

## Flight Information And Transportation

If you are flying to the meeting, you will fly into **Atlanta's Hartsfield Jackson Airport**. You will want to rent a car due to the rural location of the property. We are working on shuttle services. If you are flying to the meeting and interested in sharing a ride, please let us know your flight arrangements – if nothing else we will try to pair folks up. Just drop **Anne McKillips** an email at [amckillips@sebc.org](mailto:amckillips@sebc.org) and we will take it from there.

## About Reynolds Plantation and Lake Oconee

Reynolds Plantation encircles Lake Oconee allowing visitors to not only take advantage of the many features of Reynolds Plantation but also those offered by Lake Oconee.

Reynolds Plantation is part of an area once known as “Cracker’s Neck,” a highly favored section of Greene County (named for Revolutionary War hero General Nathaniel Greene). After a period of decline, Mercer Reynolds, Sr., who built a hunting retreat named “Linger Longer”, reclaimed approximately 7,000 acres of “Cracker’s Neck”. A Greene County native, Reynolds was a highly successful businessman and inventor. Although he moved to Chattanooga in the 1920s, he maintained ties to the area, often returning to Linger Longer to hunt, fish and relax.

During this same period, James Madison Reynolds, Sr., Mercer’s cousin, was assembling land in the area for timber production. By the late 1930s the combined land holdings of the Reynolds family approximated 10,000 acres, which were left in a trust. In 1985, the trust was released to his grandchildren. The owners of Reynolds Plantation began working to determine the best use of the land that their family had owned for so many years and with

a vision of a community where families would enjoy the natural surroundings and reconnect with one another, much as their families had done for more than two generations. As development of Reynolds Plantation continues, members of the Reynolds family remain intensely mindful of the historical value of the land and the need to preserve, and enhance, its natural beauty and legacy.

At 19,050 acres, Lake Oconee is the second-largest lake in the state, boasting an impressive 376 miles of shoreline at full capacity. Georgia Power Company created Lake Oconee in 1979, via the construction of the Wallace Dam and the subsequent flooding of the Oconee River, in an effort to boost the state’s hydroelectric power production capabilities.

Lake Oconee is unique in that the water never fluctuates more than 18 inches and is pumped down and filled back by Georgia Power daily. This movement of water makes the fish feed on the current movement just like that in the ocean. Lake Oconee is famous for housing more fish per square acre than any other lake in Georgia, including large mouth bass, bream, catfish, crappie and striped bass hybrids.

## The Lodge At Reynolds Plantation

This is an exquisite property and we encourage you to consider taking advantage of these rates available from March 25, 2011 to April 1, 2011. Just 75 miles from Atlanta, this secluded getaway transports guests to a place far away from daily cares and pressures. It’s a little wonder the family called it “Linger Longer.”

Once there, you’ll yearn to stay, whether for golfing on championship courses, netting your daily limit of fish, discovering uncommon shops in antebellum towns or enjoying a delightful roster of outdoor activities. Amidst this engaging backdrop, the commanding presence of The Lodge at Reynolds Plantation offers an elegant invitation to meet in the heart of nature.

Or perhaps you will want to take advantage of the wonderful 26,000 square foot spa with complimentary amenities such as Steam, Sauna, Whirlpool, indoor pool and fitness center. The spa books up in advance for their many services; call 706-467-7185 for advance reservations.

## Monday, March 28, 2011

7:00 p.m. – 9:00 p.m. **DINNER**

If you are arriving on Monday, plan to join us for dinner on your own at Gaby's by the Lake. Casual dining with a stunning lakeside view.



### Pre-Conference Event Monday, March 28



Lincoln  
Financial Group®

## GOLF

Title Sponsor  
Lincoln Financial Group

**\$225.00** per individual or **\$800.00** for a foursome. Tee times begin at 1:00 p.m. So you will want to arrive at The National Course by 12:30 p.m. Beverage cart available on course and golfing registration includes boxed lunch and reception following golf game.

Playing on The National Course at The Lodge at Reynolds Plantation is an experience. Designed by Tom Fazio, The National features impressive elevations, breathtaking views and several holes skirting the shores of Lake Oconee. The layout, with its dense forests of hardwoods, pines, flowering wild dogwoods and some of Lake Oconee's most dramatic lakefront topography, have helped the course garner several prestigious awards.

There will be a short reception for the golfers following the event. Registration is available on the Conference Registration form – questions:

[tim.mccabe@stadionmoney.com](mailto:tim.mccabe@stadionmoney.com)

# CONFERENCE AGENDA

## Tuesday, March 29, 2011



7:30 a.m. – 8:00 a.m. **Registration and Continental Breakfast**

REGISTRATION DESK SPONSOR

**BURR**  **FORMAN** LLP

*results matter*

8:00 a.m. – 8:15 a.m. **GENERAL SESSION**

### Conference Opening and Welcome

**Tim McCabe**, SEBC President, and **Jim Hill**, Program Chair

8:15 a.m. – 9:15 a.m. **GENERAL SESSION**

### Inside the Beltway: Obamacare and the Current Political Environment

**Charles "Chip" Kerby III**, Owner

Liberte' Group LLC, Washington, DC

Change happened last November with the mid-term election results. But how will or is it affecting healthcare reform? Our speaker will bring us up to date on the activity inside the beltway. What are employers doing with the uncertainty in healthcare reform? Are they doing anything?

The various agencies have been busy issuing guidance, regulations and more regulations. Employers are reacting but what should be they reacting to? Will the new Congress rewrite some of the provisions of healthcare reform? Join us for a lively discussion on what is happening inside the beltway

9:15 a.m. – 9:25 a.m. **Room Change and Cell Phone Time**

9:25 a.m. – 10:35 a.m. **CONCURRENT SESSIONS**

### The Latest from EBSA – U.S. Department of Labor

**Fil Williams**, Senior Employee Benefits Law Specialist

U.S. Dept of Labor – EBSA, Washington, DC

With what is going on with regulations and guidance coming out daily, attend this session to find out from the DOL themselves what is coming. Catch up on recent policy initiatives, regulatory developments and administrative and enforcement priorities. Questions and dialogue with the audience included.

*Come ask questions. Bring your questions for this ever-popular session.*

### Allocating Resources: A Look at Total Compensation

**Marca Pearson**, Director, Employee Benefits

HealthSouth, Birmingham, AL

**Additional panelist to be confirmed**

Our panelists at these very different companies will share their stories on how and why they look at total compensation the way they do. With budgets being watched closely, it is important to determine how to allocate dollars – whether it be



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to compensation or employee benefits. And when there are changes, there is the education cost to explain the changes. Employers only have so many dollars and face difficult decisions on how to allocate those dollars.

With the many changes in regulations, planning and staff budgeting is also difficult. Join our panelists as they discuss how they make these difficult and hard decisions in the context of total compensation.

### **Advisor, Broker, Consultant? Which One?**

**Gregory Fiore**, *Managing Partner*

Clearview Group, Atlanta, GA

**James Holland**, *Partner, Director of Business Development*

Millennium Investment & Retirement LLC, Charlotte, NC

In this day and age, it is difficult to tell who is an advisor, broker or consultant. Our panelists, who have each worn all three “hats” at different times, will review with us the differences and the level of fiduciary duty for each. As the regulatory agencies look at redefining “fiduciary”, this is a changing landscape.

What are some of the situations when each may be appropriate? How does a plan sponsor understand which they need and when do they need perhaps more than one? This will be a lively discussion as we look at the various scenarios.

10:35 a.m. – 10:45 a.m. **Room Change and Cell Phone Time**

10:45 a.m. – 11:55 a.m. **CONCURRENT SESSIONS**

### **Retirement Readiness: Where is it on Your “To Do” List?**

**Douglas A. Conkel**, *CPC, QPA, Principal and Senior*

*Benefits Consultant*

Milliman, Dallas, TX

**Carol E. Waddell**, *Vice President and Director of Product*

*Development & Marketing Technology*

T. Rowe Price Retirement Plan Services, Inc.

Owings Mill, MD

What are employers doing to prepare their employees for retirement? Retirement Readiness is generally defined as “The state and/or degree of being ready for retirement. Retirement Readiness typically refers to being financially prepared for retirement, or the degree to which an individual is on target to meet his or her retirement-income goals so that the standard of living enjoyed while working will be maintained after retirement.” What is the employer’s role?

In this day when many employees will be retiring with less than adequate 401(k) account balances, what steps are employers taking to help employees not only increase those

account balances, but also how to plan to turn those account balances into a retirement incomes. Research shows that more and more employers are adopting automatic enrollment with automatic escalation, but what else can and should employers be doing? Join this panel for an interesting and challenging discussion on Retirement Readiness.

### **The State of the Union for Stable Value Funds**

**Christopher B. Tobe**, *CFA, CAIA, Principal*

Stable Value Consultants, Louisville, KY

Our speaker will discuss the background and origins of Stable Value funds. Remember the first GIC’s? Now we have Synthetic GIC’s sometimes called wraps in many structures including bank collective funds. What are the forms of stable value funds and how do you access them?

Over half of all DC plans have stable value while they are generally not used in DB or other accounts. When are stable value funds appropriate for a DC plan and what type of stable value should you consider? With new DOL rules, what are the fiduciary implications for plan sponsors who use stable value funds in their plans?

What happened to some stable value funds in the “black swan” events of 2008-2009? Where is the industry now? And what does the future hold for stable value funds?

### **Tales from the Plaintiff’s Side**

**Tybe Ann Brett**

Counsel, Stember, Feinstein, Doyle & Payne, LLP

Pittsburgh, PA

**Ivelisse Berio LeBeau**, *Attorney*

Sugarman & Susskind, LLP

Miami, FL

**James E. Miller**, *Partner*

Shepherd, Finkelman, Miller & Shah, LLP

Chester, CT

Come join us as we find out what plaintiffs’ attorneys hear from potential plaintiffs – those that are not valid claims and those that are. Learn what is going on in potential plaintiffs’ minds and what they are thinking that causes them to call an attorney.

What are some things a plan sponsor can do to avoid meeting plaintiffs’ attorneys in court? What are some common issues plaintiffs’ attorneys hear most often and what are some particularly unusual ones.

We know there are those that will try to sue for any reason and many of those reasons are not valid. Find out what plan sponsors can do to have better educated employees. How can plan sponsors avoid lawsuits? What are the most common areas participants call a plaintiffs’ attorney? This will be a lively, relevant and timely session.

11:55 a.m. – 12:05 p.m. **Room Change and Cell Phone Time**

12:05 p.m. – 1:30 p.m. **GENERAL SESSION Luncheon with Speaker**

**Retired Colonel Bill “Rod” Moore**, *U.S. Deputy Director of Intelligence*  
USCENTCOM, MacDill AFB, Tampa, FL

**An Insider’s Perspective: A Commentary on the Current Stress Points in the Middle East and the impact on the U.S.**

Retired Colonel Moore, U.S. Deputy Director Intelligence USCENTCOM, will share some comments on what is happening in the Middle East and how it affects the U.S. What is CENTCOM and what is its role? Covering the area between the European and Pacific Command, USCENTCOM is an area of considerable interest and many conflicts.

Nevertheless, how do these conflicts affect us and what is the role of USCENTCOM? Iraq, Afghanistan, and Pakistan are just a few of the areas where USCENTCOM has played a role. Whether it is security or relief operations, USCENTCOM has been the center of much activity since its founding. Join us for lunch and an interesting and informative commentary on the current stress points in the Middle East and the impact on the U.S.

1:30 p.m. – 1:50 p.m. **Room Change and Cell Phone Time**

1:50 p.m. – 3:00 p.m. **GENERAL SESSION**  
SPONSOR

**J.P.Morgan**

**Ask the Experts – ERISA, Executive Compensation, Healthcare, and Investments!**

**Eleanor Banister**, *Partner*  
King & Spalding LLP, Atlanta, GA

**John R. Hickman**, *Partner*  
Alston & Bird, LLP, Atlanta, GA

**Jeffrey L. Hoffman**, *Senior Consultant*  
DeMarche Associates Inc., Overland Park, KS  
Moderator: **Peggy Davis**, *Chief Financial Officer*  
Savannah River Nuclear Solutions, Aiken, SC

There are issues you would like to have a better understanding of but are not sure who to ask. On the other hand, there are questions that keep nagging at you but you have not had a chance to call anyone. Now is your chance – three well-known experts on one panel to answer your questions whether they are on the new 401(k) fee disclosure rules, any of

the new and changing healthcare reform guidance or perhaps a better understanding of what investment mix you should have in your DB plan or as choices in your 401(k) plan.

With our panel of experts, you can get your questions addressed. You do not often get a chance to hear how one issue can affect more than one area. However, with our panel, you have that opportunity. Change is the name of the game with respect to benefits whether it be the investment choices in your 401(k), the FSA/HRA debit card or fee disclosure. Bring your questions to this discussion.

3:00 p.m. – 3:10 p.m.

**Room Change and Cell Phone Time**

3:10 p.m. – 4:45 p.m. **GENERAL SESSION**

**A Dialogue on Benefits From the Real World**

**Ralph J. Egizi**, *Director Benefits, Finance & Investments*  
Eastman Chemical Company, Kingsport, TN

**Lynne Rosner**, *Senior Director of Corporate Benefits*  
Allied Systems Holdings, Inc., Atlanta, GA

**Bradley S. Smith**, *Vice President, Human Resources*  
Cinemark USA, Plano, TX

**Lisa Richter**, *Head of Reward*  
British Telecom, Atlanta, GA

Our panel of plan sponsors from very different companies will share with us how they approach retirement and health benefits in their respective organizations. How do they attract, retain and engage employees? How has the economy affected benefits in particular? How are they communicating with employees about everything from investment returns and fee disclosures in their retirement/savings plans to the increased cost of healthcare and healthcare reform? Do they communicate with their employees about the healthcare cost drivers? If so, how?

Bring your questions; there will be time for an open dialogue!

4:50 p.m. **Drawing for \$500 American Express Gift Card**

*Must be present to win*

5:00 p.m. – 6:30 p.m. **Closing Reception**

**Avoid rush hour traffic and join your colleagues following a day full of thought-provoking sessions to visit and connect. Open bar and appetizers.**



# 2011 SOUTHERN EMPLOYEE BENEFITS CONFERENCE | REGISTRATION

Spring Annual Educational Conference | Tuesday, March 29, 2011

**FIRST REGISTRANT NAME** \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

ZIP \_\_\_\_\_

PHONE \_\_\_\_\_ EMAIL \_\_\_\_\_

**SECOND REGISTRANT NAME** \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

ZIP \_\_\_\_\_

PHONE \_\_\_\_\_ EMAIL \_\_\_\_\_

**THIRD REGISTRANT NAME** \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY STATE ZIP \_\_\_\_\_

PHONE EMAIL \_\_\_\_\_

Should you wish to register additional attendees, please call 404-812-9132

## HOTEL RESERVATIONS

THE LODGE AT REYNOLDS PLANTATION, GREENSBORO, GA

**1-888-241-3333** | ask for the SEBC rate

Room block is for Monday night March 28, 2011 and Tuesday, March 29, 2011. The rate is \$145.00 and as space is available, they will honor the rate from Friday, March 25, 2011 through Friday, April 1, 2011.

Room block will be released on Monday, March 7, 2011.

## CONTINUING EDUCATION

Please file for Continuing Education Credits for me see [http://sebc.org/con\\_education\\_req.php](http://sebc.org/con_education_req.php) for the SEBC policy on CE credits

STATE BAR/BOARD \_\_\_\_\_ LICENSE NUMBER \_\_\_\_\_

## 2011 SPRING EDUCATIONAL CONFERENCE REGISTRATION FEES

Below are the registration fees for the conference. The first conference attendee from each company will pay the full conference price; each additional attendee from the same company receives a discount.

Plan Sponsor Registration Fees are only available to those individuals who work for and whose responsibilities relate to the offering of benefits for the employees of that firm.

Member rates are only available to those who have paid their 2011 SEBC annual dues.

MEMBERS	Rec'd on or before March 11	Rec'd after March 11	TOTAL
Non-Plan Sponsor	\$ 325.00	\$ 375.00	\$
Each Add'l Non-Plan Sponsor	\$ 275.00	\$ 325.00	\$
Plan Sponsor	\$ 250.00	\$ 300.00	\$
Each Add'l Plan Sponsor	\$ 200.00	\$ 250.00	\$
<b>NON-MEMBERS</b>	<b>\$ 625.00</b>	<b>\$ 650.00</b>	<b>\$</b>

## PRE-CONFERENCE EVENT MONDAY, MARCH 28, 2011 GOLF

Meet at the National Golf Club at 12:30 p.m.

boxed lunch and beer/soda/water included

Individual Player \$ 225.00

Foursome \$ 800.00

I would like to sponsor

\_\_\_\_\_ golf hole(s) at \$500.00 each

## AMOUNT DUE

Conference Registrations \$ \_\_\_\_\_

Golf \$ \_\_\_\_\_

Golf Hole Sponsorship \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## PAYMENT METHOD

Check (Checks should be made payable to the Southern Employee Benefits Conference)

Credit Card  AmEx  MasterCard  Visa  Discover

CREDIT CARD NUMBER \_\_\_\_\_

SECURITY CODE \_\_\_\_\_ EXPIRATION DATE \_\_\_\_\_

CARDHOLDER NAME \_\_\_\_\_

CARDHOLDER SIGNATURE \_\_\_\_\_

## REGISTER BY

**Fax:** 404-240-0158

**Website:** [www.sebc.org](http://www.sebc.org)

**Mail:** Southern Employee Benefits Conference  
3334 Peachtree Road, NE, Suite 709, Atlanta, Georgia 30326



**Southern Employee Benefits Conference**

3334 Peachtree Road, NE

Suite 709

Atlanta, Georgia 30326



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