



Invites you to attend

2012 Retirement Fiduciary Education Summit

May 15, 2012

Updates for Retirement Plan Fiduciaries from:

Department of Labor / EBSA

Internal Revenue Service

ERISA Attorneys

Audit and Administration Specialists

Hillwood Country Club

6201 Hickory Valley Rd, Nashville, TN 37205

Register at www.mtebc.org

Thank you to the co-sponsors of the 2012 Fiduciary Education Summit!

FLAUTT ♦ HARE ♦ DAVIS

Wealth Advisors
Retirement Consultants



FIDUCIARY PLAN GOVERNANCE, LLC



2012 Retirement Fiduciary Education Summit

May 15, 2012

Hillwood Country Club

6201 Hickory Valley Rd, Nashville, TN 37205

Additional Session for Non-profit Organizations

10:00am to 11:30am

Presenters include:

Ed Salyers - IRS Senior Employee Plan Specialist

B. David Joffe - BRADLEY ARANT BOULT CUMMINGS, LLP

Mark Blackburn - LATTIMORE BLACK MORGAN & CAIN, PC

Kaye Steele - ACCESS RETIREMENT SERVICES, LLC

General Session for all organizations

11:30am to 3:00pm

Presenters include:

Jen Del Nero, Department of Labor/EBSA

Steven Shearer- IRS Lead Revenue Agent, Employee Plans

Bynum E. Tudor III - BERRY & TUDOR, P.C.

Edward Lynch - FIDUCIARY PLAN GOVERNANCE

FIDUCIARY BENCHMARKS

Check-in for each session begins 30 minutes prior to the start time

Register at <http://www.mtebc.org>

Thank you to the co-sponsors of the 2012 Fiduciary Education Summit!

FLAUTT ♦ HARE ♦ DAVIS

Wealth Advisors
Retirement Consultants



FIDUCIARY PLAN GOVERNANCE, LLC



FIDUCIARY PLAN GOVERNANCE, LLC



FLAUTT ♦ HARE ♦ DAVIS
Wealth Advisors
Retirement Consultants

2012 Fiduciary Education Summit Agenda

May 15, 2012

Registration for Non-profit Organizations 9:30 – 10:00 a.m.

Welcome & Introduction to Non-profit Organizations 10:00 – 10:10 a.m.

John Hare, Director of Retirement Plan Services, Flautt Hare Davis Retirement Consultants

Unique Perspective on the State of Non-profit Retirement Plans 10:10 – 11:30 a.m.

Ed Salyers, Senior Employee Plan Specialist, IRS

B. David Joffe, Partner, Bradley Arant Boult Cummings, LLP

Mark Blackburn, Partner, Lattimore Black Morgan & Cain, PC

Kaye Steele, President, Access Retirement Services, LLC

General Registration 11:00 - 11:30 a.m.

Lunch (Plated lunch with Purity ice cream bar) 11:30 – 12:15 p.m.

Entertainment provided by Kristin Butke School of Irish Dance

Welcome & Introduction/Re-Introduction 12:15 – 12:20 p.m.

Rebecca Oberlander, President, MTEBC- Vice President Human Resources, Healthcare Realty Trust

John Hare, Director of Retirement Plan Services, Flautt Hare Davis Retirement Consultants

Department of Labor Perspectives on Disclosures and Fiduciary Responsibilities for ERISA Plans. 12:20 – 1:15 p.m.

Jen Del Nero, Associate Regional Director, US Department of Labor

Panelists Presentations: Practical Responses to DOL & IRS Guidance 1:15 – 1:45 p.m.

Jen Del Nero, Associate Regional Director, US Department of Labor

Steven Shearer, Lead Revenue Agent, IRS Employee Plans

Bynum Tudor III, Partner, Berry & Tudor, P.C.

Trust...and Verify: Importance of Plan Fiduciary Assessment 1:45 - 2:20 p.m.

Ed Lynch, CEO, Fiduciary Plan Governance, LLC

Plan Investment Benchmarking: What is the proper process? 2:20 – 2:50 p.m.

Meredith Flautt, Managing Partner, Flautt Hare Davis Retirement Consultants

John Hare, Director of Retirement Plan Services, Flautt Hare Davis Retirement Consultants

Closing Comments and Adjournment 2:50- 3:00 p.m.

Thank you for attending the 2012 Fiduciary Education Summit!

2012 Fiduciary Education Summit

Speaker Information

Jennifer Del Nero

*Associate Regional Director
Employee Benefits Security Administration (EBSA)
United States Department of Labor
(USDOL)*

Jen began her career with the federal government at the Atlanta Regional Office of the Employee Benefits Security Administration in 2002 as a Student Benefits Advisor. She converted to a full time Investigator in 2004 and since that time has worked as an Investigator, Senior Investigator, Supervisory Investigator and is now the Associate Regional Director. In her capacity as the Associate Regional Director Jen is responsible for staff training for the Atlanta Regional Office and Miami District Office, processing Freedom of Information Act requests, overseeing the Voluntary Fiduciary Correction Program and Abandoned Plan Program, and assists the Benefits Advisors in their outreach mission.

Jen received her B.A., summa cum laude, from Rutgers University, and her J.D., with honors, from Emory University School of Law.

Ed Salyers

*Senior Employee Benefit Specialist
Internal Revenue Service*

Ed Salyers is a Senior Employee Plans Specialist with the Tax Exempt and Governmental Entities operating division of the Internal Revenue Service. With the IRS since 1972, he specializes in working primarily on IRC 403(b)/457 plans and other governmental plans. He has extensive audit experience with plans in higher educational institutions, public and private schools K-12, healthcare employers and governmental employers.

Ed is a CPA and a graduate of the University of Kentucky with a B.S. in Accounting.

Ed has participated on behalf of the IRS in numerous employee benefit conferences. These include the AICPA National Conference on Employee Benefit Plans, the American Association of School Business Officials (ASBO), American Society of Pension Professionals and Actuaries (ASPPA), American Payroll Association (APA) and the National Association of Governmental Defined Contribution Administrators (NAGDCA).

Mark A. Blackburn, CPA

*Partner – Employee Benefit Plan Audit Services
Lattimore Black Morgan & Cain, PC*

Mark leads LBMC's employee benefit plan audit practice and has more than eighteen years of plan auditing and consulting experience. His experience with employee benefit plans includes 11-k filings, multi-employer plans, multiple employer plans, as well as defined contribution, defined benefit and health and welfare plans. Mark currently serves as a member of the executive committee of the AICPA Employee Benefit Plan Audit Quality Center and also serves on the Tennessee Society of Certified Public Accountants Employee Benefit Plan Conference committee.

Edward M. Lynch, Jr.

President and CEO

Fiduciary Plan Governance, LLC

Ed has worked with ERISA-qualified plan sponsors and designated fiduciaries in most aspects of plan development and maintenance since the early 1980s.

In 2003, he became one of the first practitioners in the United States to complete the Accredited Investment Fiduciary Auditor, AIFA®, program of advanced studies at The Center for Fiduciary Studies (Joseph Katz School of Business, University of Pittsburgh). In September 2008, Ed became one of the first Investment Advisors globally to successfully complete the Centre for Fiduciary Excellence (CEFEX) independent certification process. In 2009, he was voted by his peers as one of the 40 “Most Influential Retirement Plan Advisors” in the United States in a national survey conducted by the 401(k) Wire, the 401(k) Exchange and The Boston Research Group.

He is a graduate, summa cum laude, of Gordon College and is a member of a number of professional and employee benefits organizations as well as a frequent speaker on ERISA-plan topics.

B. David Joffe

Partner

Bradley Arant Boult Cummings LLP

David Joffe is an employee benefits attorney in the Nashville office of Bradley Arant Boult Cummings LLP. He is the Chairperson of his firm’s Employee Benefits and Executive Compensation Group. David advises clients on the design, implementation and administration of qualified and nonqualified benefit plans. He consults with plan sponsors, administrators and fiduciaries of private, governmental, multiemployer and church plans. David devotes a substantial amount of time to work with tax-exempt entities and has experience with a variety of related benefit plan arrangements including 403(b) plans, 457(b) eligible deferred compensation plans, 457(f) ineligible deferred compensation plans, supplemental executive retirement plans, and related executive compensation and employment agreements. He also routinely advises employers on welfare benefit plan issues including requirements under COBRA, HIPAA, and other laws relating to such plans.

Bynum E. Tudor III

Partner

Berry & Tudor, P.C.

Bynum Tudor is a shareholder of Berry & Tudor, P.C. in Brentwood, Tennessee. His practice is devoted exclusively to ERISA and employee benefits, including advising clients regarding plan administration and documentation issues, IRS and U.S. Department of Labor correction programs and compliance, employee benefit issues in mergers and acquisitions, and ERISA litigation. He has been listed in “Best Lawyers in America” in the field of Employee Benefits from 1998 to the present and in “Mid-South Super Lawyers” in the field of Employee Benefits/ERISA, from 2008 to the present. He received his undergraduate degree from the University of North Carolina at Chapel Hill and his Juris Doctor and Master of Business Administration degrees from Wake Forest University.

Kaye Steele

President

Access Retirement Services, LLC

Kaye is President and Founder of Access Retirement Services, which provides services primarily to small- and medium-sized businesses, tailoring those services to each client's unique requirements. She specializes in the design, implementation and administration of defined contribution plans. Since 2009, her business has expanded to include 403(b) plans. Kaye has over 25 years' experience in the retirement plan administration and consulting field. She spent ten years as a consultant with W F Corroon/Buck Consultants, and was also a Vice President and Trust Officer with SunTrust Bank's Employee Benefits Trust Department. Kaye is a graduate of Mercer University and has a Master of Business Administration from Georgia College.

John T. Hare

Partner and Director of Retirement Plan Services

Flautt Hare Davis Retirement Consultants

John Hare is Director of Retirement Plan Services for Flautt Hare Davis. He provides independent consultant services for organizations in the areas of investment selection / monitoring, fiduciary process improvement, full fee disclosure and programs to facilitate successful retirement outcomes for employees. He has previously handled retirement plan assessment, implementation, administration and communication for over 21 years with a major retirement organization. He has significant experience working with 403(b) and 401(k) plans for both large and small organizations with particular emphasis in the healthcare, education and governmental markets. Having worked closely with both plan administration and participant education, John understands the relationship of fiduciary actions, plan construction, investment analysis and participant engagement in facilitating or impeding participant success. He has worked extensively with organizations which have multiple investment providers.

John has earned a BBA in Management Information Systems from Georgia Southern University, a Certificate of Financial Planning from Belmont University Center for Professional Development and is an Accredited Investment Fiduciary (AIF®).

Meredith E. Flautt, Jr.,

Partner and Managing Director

Flautt Hare Davis Retirement Consultants

Meredith E. Flautt, Jr. is co-founder and Managing director of Flautt Hare Davis and founder of Flautt Financial, Inc. Meredith has spent over 35 years in the financial services industry helping individuals and businesses build and protect their wealth and plan for retirement. For many years, he was actively involved in the administration of 401k plans through his TPA firm, Employee Plans, Inc. but made a strategic decision to sell that firm to focus more on consulting and advisory services to retirement plan sponsors. Meredith is also committed to communication and education strategies that will ensure retirement success for his clients' plan's participants. As Managing Partner, he is heavily involved in firm strategy, partner relationship development and client service delivery.

Meredith is an Accredited Investment Fiduciary (AIF®) and Registered Fiduciary (RF™).

Steven P. Shearer, CPA

Lead Revenue Agent

IRS Employee Plans

Steve is the Lead Revenue Agent of the IRS Employee Plans, Mandatory Review group, which is located in Nashville, TN. This group (with members around the country) are responsible for reviewing the files of all unagreed form 5500 examinations (and related returns that may be adjusted due to plan failures) unagreed disqualification or the unagreed revocation of a Trust's exempt status. He has been with IRS Employee Plans since 2002.

Prior to working for the Service, Steve worked as Director of Finance for several large not-for-profits in the Washington, D.C. area for nearly 15 years, before 'retiring' to try his hand at songwriting. Steve moved to Nashville (full-time) in 1995. He has been a member of the Tennessee Society of CPA's since 2002.



2012 Retirement Fiduciary Education Summit Frequently Asked Questions.

What is the Fiduciary Education Summit? To help you understand how to properly execute your duties for your plan's participants and beneficiaries, the Middle Tennessee Employee Benefit Council (MTEBC) along with Flautt Hare Davis Retirement Consultants is sponsoring this education event to help prepare plan fiduciaries for new regulations and responsibilities.

Who will present information? This event will feature presentations and updates from the Department of Labor / EBSA and the Internal Revenue Service. Additionally, there will be presentations and panel discussions featuring noted local ERISA attorneys, Plan auditors, fiduciary governance experts and plan administration professionals.

Who should attend? The key fiduciary positions that would benefit from attendance include Chief Financial Officer, Board Member, Head of Human Resources, and Benefits Manager. This information will focus on how to run a plan better in several key areas.

Where will this be held? Hillwood Country Club 6201 Hickory Valley Rd. Nashville TN 37205.

What is the cost? Registration cost for MTEBC members is \$35. Non-Members are invited and event registration cost is \$50. Registration includes lunch.

How do I register? To register, please visit www.mtebc.org. Space for this event is limited, so please be sure to register as early as possible.

Is there additional cost for the Non-profit session? No. This is included in registration.

What if I cannot attend? If you cannot attend, please pass this information on to one of the other persons in position of plan responsibility in your organization.

Will this event be taped? Due to requirements of the Department of Labor, this event cannot be recorded via audio or video.

Register at <http://www.mtebc.org>

Thank you to the co-sponsors of the 2012 Fiduciary Education Summit!

FLAUTT ♦ HARE ♦ DAVIS
Wealth Advisors
Retirement Consultants

FPG
FIDUCIARY PLAN GOVERNANCE, LLC



The Middle Tennessee Employee Benefits Council is a professional organization that supports educational programs and provides a forum for the exchange of information and ideas. The Council, a non-profit organization, was founded in September 1981. It has grown from 15 members to over 200 members by serving as one of Middle Tennessee's principal forums for educational programs on employee benefits. More information at mtebc.org.



FIDUCIARY PLAN GOVERNANCE, LLC™

Fiduciary Plan Governance, LLC is an expert resource actively engaged in advising, training and supporting advisors, plan sponsors, trustees and other fiduciaries in effectively meeting their responsibilities. FPG is not an investment advisor and does not provide any investment related services. More information at www.fiduciaryplangovernance.com.

"The first rule for fiduciaries is to put their interests last."

FLAUTT ♦ HARE ♦ DAVIS

Wealth Advisors
Retirement Consultants

Flautt Hare Davis is an independent retirement advisory and consulting company focused on improving the effectiveness of retirement plans. We specialize in objectively evaluating fiduciary governance, fee disclosure, plan design, analysis of investments and participant success. We help plan sponsors and fiduciaries turn responsibility of plan oversight into an opportunity to improve the retirement benefit being provided. Plan process improvement engagements often result in increased fiduciary protection, more effective delivery of services, better understanding of investments and models, and a higher probability for retirement success. More information at www.fhdfinancial.com.