"This was first-rate and the only conference of its kind. Just the people you want to meet and have lead this growing movement."

- Ellie Alexander, Newkirk

LIFE SUMMIT

presents:

The 4th Annual Conference on

Managing Retirement Income

Generating Solutions for the Next Wave of Innovation in Retirement Income Distribution

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FEBRUARY 11-13, 2008

The Doral Golf Resort and Spa, Miami, FL

Special Keynote:

TERRY BURNHAM
Author: Mean Markets and Lizard Brains: How to Profit from the New Science of Irrationality

YOUR WINDOW TO INNOVATION:

- **Leverage risk opportunities** to build better retirement income products
- **Know and respond to your customer's needs** to capitalize on the unique attributes of each investor and advisor segment
- **Construct new hybrid "super products"** by taking advantage of the convergence of investment and insurance
- **Optimize the retirement income process** through strategic resource management, optimal technology systems and intellectual property protection

Featured Presenters:

FRANCOIS GADENNE
Retirement Income Industry Association

SALIM RAMJI
McKinsey & Co.

PHILIPP HENSLER
DWS Scudder

LAURA ZIMMERMAN
Allstate Financial

STEPHEN MITCHELL
Merrill Lynch

Exclusive Endorsing Association:

RETIREMENT INCOME riia INDUSTRY ASSOCIATION

"Definitely a worthwhile conference and I have high standards. Capabilities of speakers and content were high-level."

– Rod Greenshields, Russell Investment Group

"Thought provoking speakers particu ar y from manufacturers and academics."

– Laura DiFraia, Wachovia

"This was an excellent conference. It helped me get my arms around the issues and challenges in this growing channel."

– Previous Conference Attendee

"Overall, the conference was terrific! Very relevant, timely information!"

– Previous Conference Attendee

"This was first-rate and the only conference of its kind. Just the people you want to meet and have lead this growing movement."

– Ellie Alexander, Newkirk

"Excellent Conference. Great speaker lineup leaders in this emerging field."

– Kelly Krupp, Russell

"Very thought provoking. Truly Socratic!"

– Previous Conference Attendee

"Great mix, great conference!"

– Karen Smith, Fidelity Investments

"Good information and things to consider."

– Previous Conference Attendee

Welcome to the **LIFE Summit** on

Managing Retirement Income

A complete picture that spans product and industry silos can only be found at the **LIFE Summit on Managing Retirement Income.** You will take home strategies enabling you to create and deliver retirement income solutions to boomers based on their specific needs, assets and lifestyles. Bringing together the leading minds in asset management, insurance, and financial planning, Managing Retirement Income(MRI) is, once again, charting the course with you.

THE LIFE SUMMIT ON MRI WILL:

- **Arm financial advisors** with the education and tools necessary to successfully prepare their clients for post-retirement life
- **Prime manufacturers to effectively mitigate the primary risks** that most affect retirement income
- **Capitalize on the shifting needs of the marketplace** by analyzing the intricacies of each investor and advisor segment
- Enable you to **create a vibrant and profitable retirement income business** by serving as your vehicle to exchange ideas, concepts and knowledge among industry leaders

Only MRI has the official endorsement of the **Retirement Income Industry Association (RIIA),** giving you exclusive access to groundbreaking research and industry insight from members who are on the cutting edge of defining the future of retirement security in the United States.

To ensure that you're among the 300+ industry innovators and practitioners, reserve your place at the 4th Annual Conference on Managing Retirement Income today! Simply call 888-670-8200 or visit www.iir-retirement.com.

We look forward to seeing you in February.

Sincerely,

Frank Musero
Event Director, IIR

Francois Gadenne
Founding Chairman, RIIA

About LIFE Summit

LIFE SUMMIT

The **Lifecycle Income and Financial Education (LIFE) Summit on Managing Retirement Income** is the first in a series of upcoming events dedicated to equip financial advisors, wholesalers, distributors, and product manufacturers with the tools they need to ensure each generation has access to an optimal product mix and innovative solutions for investing throughout every life stage to enjoy a comfortable, rewarding, and financially secure retirement.

The MRI Experience

The Learning:

LEVERAGING RETIREMENT INCOME RISKS
A series of general sessions outlining the seven risks that affect retirement income, and how to create retirement income products to minimize those risks.

Market Risk	Inflation Risk
Spending Risk	Longevity Risk
Healthcare Risk	Household Shocks
Public Policy Risk	

(for more information, please see page 6)

SPOTLIGHT ON MARKET SEGMENTS
A high-powered session on segmentation presented by the industry's top CEOs, followed by a series of three sessions in two tracks.

INVESTOR SEGMENTS
· The Mass Market Investor
· The Affluent Investor
· The High-Net-Worth Investor

ADVISOR SEGMENTS
· Wealth Managers
· Insurance Planners
· Asset Gatherers, Investment Managers and Product Sellers

(for more information, please see page 7)

INTEGRATING INNOVATION ACROSS THE SILOS
A series of general sessions to get you thinking about the process of innovation, and how to create the next generation of retirement income products and solutions that spans insurance and investment.

(for more information, please see page 8)

TOOLS FOR OPTIMIZING THE RETIREMENT INCOME PROCESS
This set of sessions is designed to ensure that you know just what tools you need to create products and generate profits for you and your clients.

(for more information, please see pages 8-9)

BRINGING IT ALL TOGETHER
To conclude the conference, find out what RIIA has been up to with a recap of their annual meeting, which took place in September, followed by a conference recap.

(for more information, please see page 9)

IN-DEPTH, INTERACTIVE WORKSHOPS
Workshop A:

Advanced Planning Considerations

Presented by RIIA

Workshop B:

Optimal Strategies for Educating Financial Advisors During the Transition Phase

(for more information, please see page 10)

The Networking

MORNING AND AFTERNOON BREAKS: Go more in-depth with a speaker from a previous session, catch up with an old friend or colleague, get a deal done, grab a snack or simply get some fresh air during these brief breaks throughout the day.

LUNCHEONS: Structured time for you to not only eat, but interact with a small group of conference attendees who can help you generate new ideas for that next exciting product development or client acquisition.

COCKTAIL RECEPTION: Unwind after the first day of sessions at the annual gala cocktail reception, sponsored by DWS Scudder. Enjoy drinks and light fare while chatting with conference attendees about what you've learned during the day and make dinner plans with new and old friends.

The Keynote

Terence Burnham, PhD, is a Portfolio Manager and Director of Economics at Acadian. Terry received his PhD in Business Economics from Harvard University. He was an economics professor at the Harvard Business School, and previously at the University of Michigan and Harvard's Kennedy School. He has a Masters degree in computer science from San Diego State University and a Masters in Management from MIT's Sloan School. Terry was the President and CFO of the start-up biotech company Progenics Pharmaceuticals, Inc. (symbol PGNX). Terry has published numerous academic articles as well as two books; his most recent Mean Markets and Lizard Brains (Wiley, 2005) focuses on behavioral finance and neuroeconomics. Terry's research investigates behavioral errors that investors tend to make, and methods to exploit them with disciplined stock selection strategies.

Call 888.670.8200 · Fax 941.365.2507 · E-Mail register@iirusa.com

THE PLACE

Surrounded by green fairways and shimmering water, Doral Golf Resort and Spa, A Marriott Resort, is an oasis of luxury in the South Florida sun. Guest rooms and suites are situated in intimate lodges near the main clubhouse, and reflect the colors, beauty, and ambiance of South Florida's natural landscape.

Clustered into intimate lodge groupings, Doral's guest rooms and suites reflect a fresh, sophisticated resort atmosphere. Plantation shutters and light wood finishes, along with private balconies or terraces and breathtaking views, provide a rich yet understated backdrop for discerning guests. Appointments and amenities include deluxe baths, high-speed internet access, and fully-equipped mini-bars.

The nationally-acclaimed chefs at Doral apply their culinary artistry at a variety of restaurants and lounges, for intimate in-room dining as well as large group banquets. And for a memento of a wonderful resort stay, look no further than our nine retail outlets.

With 45 years of tradition, The Kingdom of Golf, offers you championship golf, spectacular cuisine, luxurious accommodations, extensive conference facilities, a superb tropical climate, and a dedicated professional staff.

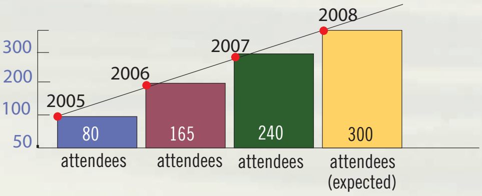
THE DORAL EXPERIENCE:

- 693 luxurious guest rooms and suites
- Five championship golf courses, including the Blue Monster
- The Spa at Doral: European-inspired and full-service
- Six restaurant venues ranging from formal dining to tropical bistro fare
- Top-quality golf and tennis instruction

THE NUMBERS

300+ attendees, representing senior level executives and decision makers from the investment management, insurance, and financial planning sectors

MRI: Growing with the industry:

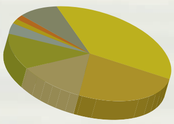


50+ SPEAKERS, featuring preeminent thought leaders, cutting-edge practitioners, entrepreneurs and academics in the retirement income community

8 HOURS OF NETWORKING for you to engage your peers in thought-provoking discussions, to catch up with old friends, and to make new business partners

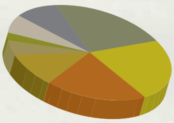
2 BRAND-NEW POST-CONFERENCE WORKSHOPS: In-depth and interactive workshops on Advisor Education and Advanced Planning Strategies

THE PEOPLE Who you'll meet and interact with



TITLE:

Vice President (includes Senior and Executive): 35%
President/CEO: 24%
Director/Managing Director: 12%
Manager: 12%
Consultant: 4%
Analyst: 2%
Professor: 2%
Other: 9%



BY INDUSTRY:

Insurance: 22%
Asset Management: 23%
Financial Planners and Advisors: 20%
Consultants: 10%
Research: 5%
Academics: 3%
Technology: 7%
Broker/Dealers and Wholesalers: 10%

MAIN CONFERENCE DAY 1: MONDAY, FEBRUARY 11, 2008

7:45

Registration

8:30

Opening Remarks from Conference Chairperson

Francois Gadenne, *Chairman*

RETIREMENT INCOME INDUSTRY ASSOCIATION (RIIA)

8:45

UNDERSTANDING RETIREMENT INCOME RISKS

The Future of Retirement Income: Who Has the Wealth, What Are the Risks, and What Solution Sets Are Available?

- Identifying how boomers' product allocations are shifting as they age, and the trends driving their decisions
- Future outlook for growth and contraction driven by changes in customer needs
- Identifying the factors responsible for the improving set of profit pools across industry and product
- Retiree and pre-retiree knowledge about post-retirement risks, strategies used to manage risk
- Retirement in the life cycle – phases of retirement and planning for them
- Integrating work and retirement - How people are retiring today and how that is changing

Anna Rappaport, *Chair, Committee on Post–Retirement Needs and Risks*

SOCIETY OF ACTUARIES

Salim Ramji, *Partner,*

MCKINSEY & COMPANY

9:45

Financial Risk: Analyzing Market Forecasts and Inflation to Develop Retirement Income Solutions

- Ensuring investors have a realistic and sustainable post-retirement budget in place
- Determining the probability of retirement ruin based on market fluctuations
- Forecasting the spending power of assets based on current and predicted inflation models
- Identifying how to use forecasts to create the optimal products and product mix for boomers

Daniel Rosshirt, *Senior Manager*

DELOITTE CONSULTING LLP

Ron Bush, *Principal*

BRIGHTWORK PARTNERS

Laura Varas, *Research Partner*

FRC

10:30

Morning Networking Break

11:00

Individual Risk: How Health Care, Household Shocks and Spending Habits Can Impact Retirement, and How to Plan for the Unknown

- Integrating long-term care into the retirement planning process
- Healthcare costs: How do you get healthcare from 62-65?
- Strategies for maintaining expected levels of healthcare through post-retirement
- Determining what solutions currently exist, and what products are needed to satisfy boomers' needs
- Impact of Social Security and Medicare in retirement planning
- The pros and cons of treating health care as a separate asset class vs. a tick-box on a budget

Chris Cooper, CFP, *President,*

CHRIS COOPER & COMPANY, INC.

11:45

Public Policy Risk: A Look at the Legal, Congressional and Taxation Issues on the Horizon That Impact Both Investors and Manufacturers

- Developing regulation of fee disclosure and provider conflicts
- New legislative proposals
- Impact of Pension Protection Act
- Benefit from using compliance as a competitive advantage for your firm
- Addressing health care costs

Joan Boros, *Partner*

JORDEN BURT LLP

Roberta Ufford, *Principal*

GROOM LAW GROUP

Nadine Rosin, *Counsel*

PEPE & HAZARD LLP

12:30

Luncheon for all conference attendees

1:10

KEYNOTE PRESENTATION :

Is Our Human Nature Helping Us or Deceiving Us From Perceiving the Right Risks?

Terry Burnham, *Author,*

Mean Markets and Lizard Brains

2:00

UNDERSTANDING MARKET SEGMENTS

Why Segmentation Matters: A CEO Perspective

- Identifying overarching themes that span across market segments
- Understanding why comprehensive financial planning cannot be delivered cost-effectively across all market segments

Moderator:
David Macchia, President & CEO
WEATLH2K

Philipp Hensler, *Chairman & CEO*
DWS SCUDDER DISTRIBUTORS

Robert Capone, *Head of Defined Contribution*
MELLON FINANCIAL

Frederick Conley, CEO, *Institutional Retirement Group,* **GENWORTH FINANCIAL**

Robb Kempken, *Chief Operating Officer*
TRANSAMERICA RETIREMENT MANAGEMENT

	Track A: INVESTOR SEGMENTS	Track B: ADVISOR SEGMENTS
2:45	**The Mass-Market Investor** · Beyond the 401(k): Which products best serve the mass market? · Behavioral and lifestyle patterns mass market boomers expect during retirement · Strategies for advisors working with mass market investors · Can profitable solutions actually be delivered to this market cost-effectively? Larry Cohen, *Director, Consumer Financial Decisions* **SRI CONSULTING BUSINESS INTELLIGENCE** Tim Johnson, *Senior Vice President, Financial Group* **MASSMUTUAL**	**Wealth Managers** · Primary investment vehicles clients use · Preferred channels to receive product information · Understanding the buying process Heather Dzielak, *Senior Vice President, Retirement Income Security Ventures* **LINCOLN FINANCIAL**
3:30	*Afternoon Networking Break* Sponsored by **Deloitte.**	
4:00	**The Affluent Investor** · Determining why this market is underserved by the advisor community · Identifying the needs of the affluent investor · Strategies for selecting the right product mix for a comprehensive retirement plan · Strategies for maximizing accumulation for optimized returns Bruce Harrington, *Managing Director* **COGENT RESEARCH LLC** Philip Lubinski, CFP, *President* **FIRST FINANCIAL STRATEGIES**	**Insurance Planners** · Identifying the client base · Optimal product mix investors demand · Creating a Methodology for Comparing Income Distributions · Defining a Retirement Solution Risk Questionnaire · Methods for Comparing Income, Residual Cash Value and Risk of Failure · Defining the Holistic Method of Creating Financial Security in Retirement Chuck Robinson, *Sr. Vice President, Investment Products & Services* **NORTHWESTERN MUTUAL**
4:45	**The High-Net Worth Investor** · Identifying the issues this market is most concerned about · Building a total wealth plan from the most sophisticated investment products · Determining the optimal advisor strategies for serving this market Stephen Mitchell, *Director* **MERRILL LYNCH**	**Asset Gatherers, Investment Managers and Product Sellers** · Floor Guarantees · Employee Education Clark Frese, *Managing Partner* **ASSET STRATEGY RETIREMENT CONSULTANTS**
5:30	*Cocktail Reception* *Sponsored by* DWS SCUDDER Deutsche Bank Group	

Main Conference Day 2: Tuesday, February 12, 2008

7:45

Registration

8:30

Opening Remarks from Conference Chairperson

INNOVATION ACROSS THE SILOS

8:45

Beyond Products: The Process of Building a True Retirement Income Solution

- Where are the silos breaking down?
- Where are the products going? Are there any real distribution products on the horizon?
- Which companies are close to bringing a product to market?
- How intuitive product design spanning insurance and mutual funds will solve the retirement income problem.
- Using "Retail structured products" as the future of retirement income management products
- How retail structured products differ from target date or accumulation products
- Strategies for effectively delivering these solutions to investors at a reasonable cost
- Timeline for implementation

Moderator:

Bob Del Col, *Chairman*
FUNDQUEST INCORPORATED

Panelists:

Mathew Greenwald, *President*
MATHEW GREENWALD & ASSOCIATES

Briggs Matsko, *Investment Advisor Representative*
LINCOLN FINANCIAL ADVISORS

Keith Styrcula, *Founder & Chairman*
STRUCTURED PRODUCTS ASSOCIATION

9:45

Identifying Trends and Future Developments for Investment-Oriented Retirement Income Solutions

- Facing up to longevity risk
- Vehicles that generate lifetime income without being an insurance annuity

Moderator:

Speaker TBD
MORGAN STANLEY

Panelists:

Ralph Goldsticker, *Managing Director of Research*
MELLON CAPITAL MANAGEMENT

David Musto, *Managing Director, Head of IODC*
JPMORGAN FUNDS MANAGEMENT

10:45

Morning Networking Break

11:15

The Future of Insurance Solutions

- How insurance needs evolve during an individual's lifespan, the role of human capital, and the current focus on "income insurance" and "long term care".
- The current dichotomy—expanding income options, but limited annuitization of accounts. Why?
- Future solutions—bringing simplicity to an increasingly complex product universe

Matthew Appelstein, *Senior Vice President, Product Strategy and Retirement Solution Planning*
OLD MUTUAL ASSET MANAGEMENT

Laura Zimmerman, *Head of Strategy and Business Development*
ALLSTATE FINANCIAL

Brent Hamann, *Senior Consultant*
MILLIMAN

12:00

Luncheon for all conference attendees

TOOLS FOR OPTIMIZING THE RETIREMENT INCOME PROCESS

1:15

Constructing and Employing Optimal Strategies for Attracting, Motivating and Retaining a Top Retirement Income Team

- Locating and identifying the potential talent pool
- Core competencies for recruiting talent
- Effective compensation models to attract new advisors and wholesalers to sell products
  - The art of negotiation
  - Base, bonus and long-term incentives
- Effective selecting techniques for attracting top talent:
  - Costs of Mis-hire.
  - The Selection System "backbone" and why that backbone is fragile.
- Resume, Job Interview & Reference Checks
- Three techniques to reinforce the fragile backbone of selection systems:
  - Argyris-Schon method using dilemmas in case form to identify "theory in use" versus "espoused theory."
  - Critical Incident Techniques.
  - Psychometric evaluation

Janice Reals Ellig, *Co-CEO*
CHADICK ELLIG

Tim Feldman, *Partner*
MAINSTAY PARTNERS

2:00

Analyzing and Implementing the Optimal Retirement Income Software and Technology Solutions to Grow Your Business

- Retirement income planning software: Pros and cons of web-based, client-focused solutions vs. the robust tools (Monte Carlo simulations) targeted to financial advisors
- Key components of communicating the benefits of having the right system
- Software solutions: Identifying the key established and innovative startup providers
- Comparing and contrasting the features of each to select the optimal system for your business
- Investment analysis
  - Software tools
  - Planning approaches advisors use
  - How to engage with clients
  - Relational approaches, modeling and content software

Moderator:

Richard Fullmer, *Senior Strategist*
RUSSELL INVESTMENT GROUP

Panelists:

Keith Hylind
OPPENHEIMER FUNDS

Chris Raham, *Senior Actuarial Adviser*
ERNST & YOUNG

3:00

Afternoon Networking Break

3:30

Intellectual Property Tools: Profit From Innovation by Utilizing Tools to Properly Protect Your Intellectual Property

This panel will discuss new retirement income inventions, why they filed for a patent, the value the patent brings to their organization and their customers, and some of the downsides of the process. Q&A will follow.

Moderator:

Mark Nowotarski, *President*
MARKETS, PATENTS & ALLIANCES LLC

Panelists:

Chuck Robinson, *SVP Investment Products & Services*
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

John Bevacqua, *Principal*
DELOITTE CONSULTING

Matt Schoen, *Managing Principal*
PRIVATE PLACEMENT INSURANCE PRODUCTS, LLC

Matthew Reece, *Counsel*
PEPE & HAZARD LLP

BRINGING IT ALL TOGETHER

4:15

Recapping RIIA's First Annual Meeting

(September 17, 2007)

- Synopsis of RIIA Committee Reports
- Winners of the First Annual RIIA Awards
- Key questions arising from meeting discussions and their evolution
- The view from across the silos
- Ongoing and future research topics

Francois Gadenne, *Chairman,* **RIIA**

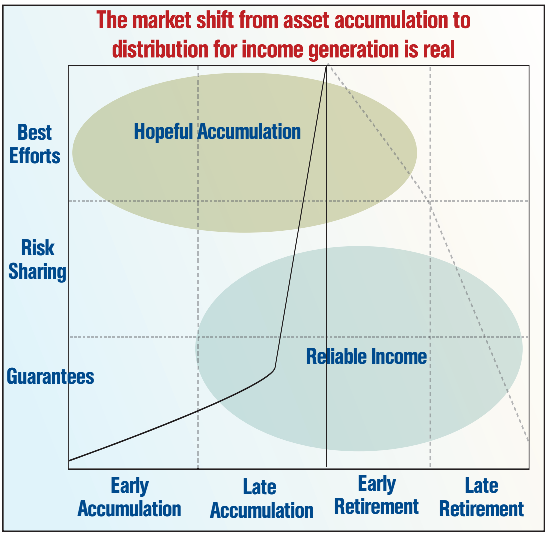
4:45

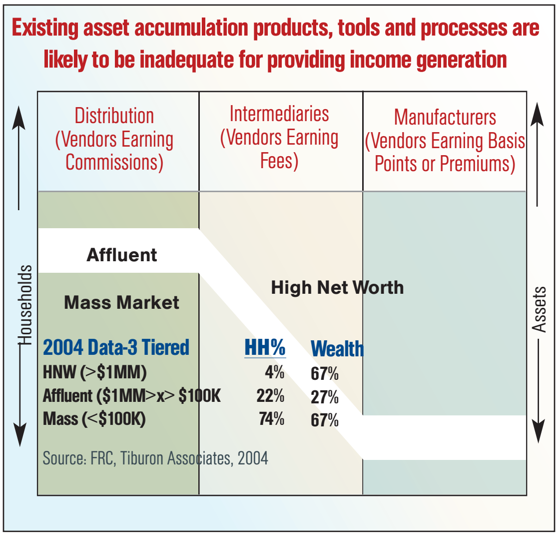
Conference Wrap-Up

5:00

Main Conference Concludes

The Need for New Retirement Income Solutions





Workshops: Wednesday, February 13, 2008

8:30

Registration

9:00

Workshop A: Masterclass on Advanced Planning Considerations

Presented by RIIA

The Boomer Wave

Baby Boomers are redefining the way financial advisors do business in the retirement services marketplace. As an ever-growing number of retiring investors shift from their wealth-accumulation years to their wealth harvesting years, their financial planning needs are changing dramatically.

The Generational Shift in Managing Client Assets

To properly understand and deliver on the unique retirement income needs of the Baby Boom generation – a new set of expertise and acumen is required of the financial advisor. Advisors who master these specialty skills and communicate their prowess to clients systematically will experience greater success as they effectively transition their Boomer clients into their wealth harvesting years with a clear and confident picture of their retirement income landscape.

The RIIA Advantage

This new master class, designed specifically for the LIFE Summit on Managing Retirement Income, "Advanced Planning Considerations," will focus on practice management strategies through a series of case studies. Themes covered include: Longevity, Spending, Estate Planning, Spousal Legal Planning and Long-Term Care

John Carl, *President,* **RETIREMENT LEARNING CENTER**

John is an 18-year veteran of the industry who has extensive industry experience, which includes having run Alliance Capital's Defined Contribution effort as well as creating and running the Alliance 529 effort. Ultimately, John ran Global Product Management for the firm. He has also operated as a successful branch and regional sales manager for Prudential Securities, as well as an independent financial advisor.

Bob Rafter, **RETIREMENT LEARNING CENTER**

Workshop B: Optimal Strategies for Educating Financial Advisors During the Transition Phase

Current Situation: A rapidly changing landscape

- Inherent conflict between meeting production goals and time to do planning
- Migration of an industry – moving from commission-based to fee-based
- Investor confusion and denial (Learn to Retire tool from Convergent)
- Overwhelming number of choices, but which ones are credible?

5 Planning Mistakes

- Planning takes too much time = financial disincentives to advisor
- Averages vs. Probabilities – not so easy to explain
- "I've become a marriage counselor!"
- Not mastering the risks and the government rules
- Caving under client pressure – unwilling to burst the bubble

Transitioning to a Retirement Income Expert

- 7 questions you must be able to answer
- Strategies that may work for you
- Know your resources

How to I sell my products for retirement income?

- Most products can work in retirement income – it's how much, where and why
- Expanding your world of products
- Sometimes "no sale" = the biggest reward: new clients with assets!

Building your own action plan

- Approach
- Logistics
- 5-and-5

Interactive and Team Exercises:

- Get to know the Boomers (team challenge)
- Your retirement paycheck
- How much does it cost to live in retirement? (team worksheet exercise)
- Building your action plan

Marcia Mantell, *Owner & Principal*

MANTELL RETIREMENT CONSULTING INC.

Mrs. Mantel is a former Vice President and retirement leader at Fidelity Investments. Mrs. Mantell brings more than 15 years of retirement business expertise and research to the market. Leveraging her extensive knowledge of retirement opportunities, issues, and challenges for both advisors and investors, she assists financial advisors in the U.S. and Canada build their business capabilities for improved retirement accumulation and retirement income distribution.

12:30

Workshops Conclude

The View From The C-Suite:

Francois Gadenne, **RETIREMENT INCOME INDUSTRY ASSOCIATION**
For more than 20 years, François has led teams that build successful technology solutions for the financial industry. *His background combines a history of entrepreneurship, line experience at financial service organizations, and corporate strategy consulting. As an entrepreneur he co-founded Rational Investors, an independent provider of investment education and advice products for the Defined Contribution market, and grew the business to become one of the top three players in its niche. He then completed the successful sale of the company to Standard & Poor's.*

Robert Del Col, **FUNDQUEST INCORPORATED**
Mr. Del Col founded FundQuest nearly 15 years ago, and the company has become an established leader in fee-based wealth management solutions. ***Mr. Del Col championed FundQuest's development of one of the industry's first comprehensive platform solutions for advisors to use in planning, implementing, and monitoring retirement income.***

Philipp Hensler, **DWS SCUDDER DISTRIBUTORS, INC.**
Philipp joined the firm in 2000 and is based in New York. Philipp joined the company as country head and CEO for DeAM in Switzerland, ***after 15 years of experience, including head of retail investment distribution for the former Zurich Scudder Investments in Zurich.***

Robert G. Capone, **MELLON RETIREMENT INVESTMENT SOLUTIONS**
Rob and his team bring BNY/Mellon's vast institutional investment management and manufacturing capabilities to the retirement investment only marketplace which includes both work site plan (401(k), 403(b), 457, etc.), and variable insurance arenas. ***Rob has spent the last 17 years selling, leading, and managing in nearly all facets of the Retirement business.***

Frederick Conley, **GENWORTH FINANCIAL**
Fred is President of the Institutional Retirement Income Group at Genworth Financial. ***Fred joined Genworth with 20 years of financial services and benefits consulting experience.*** *Most recently, Fred served as executive vice president of institutional sales at CitiStreet, the second largest 401(k) service provider in the industry.*

Investment Innovators:

Ralph P. Goldsticker, **MELLON CAPITAL MANAGEMENT CORPORATION**
Ralph leads the firm's research efforts—directing the development and enhancement of our investment strategies. With 28 years of investment and research experience, Ralph is responsible for ***managing the development of new investment strategies, improving the performance of existing strategies, and performing special research projects*** *at client request.*

David L. Musto, **JPMORGAN ASSET MANAGEMENT**
David Musto, managing director, is head of the Investment Only Retirement Business for JPMorgan Funds. In this role, ***David leads the firm's increased focus on capturing retirement asset flows*** *through provider platforms and intermediaries.*

Stephen Mitchell, **MERRILL LYNCH**
Steve Mitchell is Director of Plan Sponsor and Participant Communications, Investor Education and Planning Tools for the Retirement Group at Merrill Lynch and ***led the development of The Merrill Lynch New Retirement Study: A Perspective from Individuals and Employers.*** *He has over 30 years of broad based experience in the retirement and investment field (retail and institutional), including client service management, benefits consulting, marketing and product development.*

Richard Fullmer, **RUSSELL INVESTMENT GROUP**
Richard Fullmer is a senior portfolio strategist at Russell Investment Group where ***he designs and develops investment and annuitization strategies,*** *principally for the retirement market. This includes analysis of asset allocation, withdrawal rates, longevity, inflation, liquidity, and other financial risks. Richard joined Russell in 2004.*

Insurance Innovators:

Laura G. Zimmerman, **ALLSTATE FINANCIAL**

Laura leads the strategy practice at Allstate Financial: *Allstate Insurance Company's financial services division. She also serves on the firm's Executive Committee. Laura joined Allstate in 1995 as a Director on the Life/Savings Strategy team.*

Matthew Appelstein, **OLD MUTUAL ASSET MANAGEMENT**

As Head of Investment Services and Product Development at Old Mutual, Matthew works closely with the group's member firms on the development and execution of product strategy, with ***the objectives of expanding distribution opportunities and differentiating Old Mutual within the marketplace.***

Financial Planners:

Chris Cooper, **CHRIS COOPER & COMPANY INC.**

Chris invests and manages money, does personal and business tax returns and representation, and comprehensive financial planning consultations. Chris is also the owner and founder of ElderCare Advocates, Inc. a private geriatric care management and long term care consulting firm. After finishing paramedic training and a degree in nursing , he pursued an interest in how people could finance health care, primarily acute care. ***He found out that chronic long term care is where financial devastation generally occurs for many people, especially the retired.***

Charles D. Robinson, **NORTHWESTERN MUTUAL**

is responsible for ***developing marketing, sales and product development strategies to implement Northwestern Mutual's retirement income payout program.*** *He also acts as a consultant on IPS product development, compensation, pricing, profitability and wealth management strategies. In addition, he is a Senior Vice President of Northwestern Mutual Investment Services (NMIS), one of the largest independent Broker/Dealers in the United States.*

Heather Dzielak, **LINCOLN FINANCIAL GROUP**

Heather Dzielak is senior vice president of Retirement Income Security Ventures (RISV). Dzielak is responsible for the strategic leadership of the retirement income security strategy across products, markets and processes within Lincoln Financial. The formation of the Retirement Income Securities Ventures group was sparked by ***Dzielak's earlier coordination of a cross-enterprise effort to position Lincoln Financial as a dominant leader in the retirement income security space.*** *She was instrumental in the successful and profitable growth of this business through the development of new products and services and the management of In-Force profitability for the company.*

Clark Frese, **ASSET STRATEGY RETIREMENT CONSULTANTS**

Clark Frese is a Certified Pension Consultant, and Accredited Investment Fiduciary Auditor. *Charles River Retirement Consultants was formed in 2003 to narrow the focus of the practice to Investment Advisory and Pension Consulting. The name Charles River Retirement Consultants was changed in July, 2007 to Asset Strategy Retirement Consultants LLC to reflect a joint venture with Asset Strategy Consultants LLC as their Defined Contribution Consulting partner.*

Briggs Matsko, **LINCOLN FINANCIAL ADVISORS**

Briggs Matsko, CFP,® is an investment advisor representative of California Fringe Benefit, a subsidiary of Lincoln Financial Advisors. As Executive Vice President, Briggs has developed and currently manages a producer group of over 40 financial professionals and staff for LFA in Sacramento, CA. ***He has developed his own patent pending, objective, process-driven approach to help clients plan for income distribution.***

Phil Lubinski, **FIRST FINANCIAL STRATEGIES**

For the past 25 years, Phil has been a retirement planning speaker for some of Denver's largest employers. Mr. Lubinski's expertise is retirement income planning. ***He developed the Post Retirement Navigator and the 3-D Diversification Model.*** *Most recently, Mr. Lubinski co-developed the "Income for Life Model®" with Wealth2k®.*

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The gap yawns wider to the detriment of a generation...

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