The Retirement Income Industry Association 2010 Spring Conference

RETIREMENT INCOME ARCHITECTURE:

Integrating New & Innovative Solutions

2010 RIIA SPRING CONFERENCE

March 22 – 23, 2010

March 24: RMA Pilot Review Session & Exam

Morningstar Corporate Headquarters

22 West Washington Street • Chicago, Illinois U.S.A. 60602

An exceptional opportunity to connect with your colleagues … and learn from the "architects" of retirement income innovation.

In just two short, information-rich days, RIIA's 6th Annual Spring Conference will highlight what's new, innovative, and energizing in the retirement income industry today—and into the future.

Based on RIIA's unique "View Across the Silos" perspective this event will showcase fresh thinking and new solutions from experts across the industry including investment, insurance and brokerage companies, financial advisors, scholars, researchers, and the media.

See page 3 for a detailed meeting Agenda.

Added Dimension—New *Retirement Management Analyst*™ Designation

Capitalizing on the need for advisors in the future to provide more inclusive, integrated, and complete retirement income solutions for their clients, RIIA has developed the first comprehensive retirement management designation for financial advisors: **Retirement Management Analyst™ (RMA).**

A pilot review session and examination will take place following the conference, on March 24th. For more information go to the RIIA website and check under the Education tab.

Sign up today: Space at the conference will be limited to 150 attendees and is available now on a first-come, first-served basis.

ibbotson

*Special thanks to 2010 **Platinum Sponsor** Ibbotson Associates for their generous donation of the meeting facilities for this year's conference.*

Register Today at:

www.RIIA-USA.org

For questions or more information:

Call: **617.342.7390**

Email: staff@riia-usa.org

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Constructing a foundation for the future

Success in the retirement income business relies on the same fundamentals used by architects to build modern structures that will last for generations. Those essential building blocks integrate **product**, **process**, **technology**, and **communications** combined with a heavy dose of ingenuity and creative design to construct successful solutions.

New Products

Hear what's on the drawing board from Ernst&Young, FRC, PIMCO, and New York Life.

New Communications

Get a fresh perspective on education and marketing communications strategies from Boston University, Retirement Learning Center, Wachovia and author Howard Bloom.

New Technologies

Explore the latest developments in software solutions and technology challenges with LifeYield, SunTrust, Impact Technologies, HealthView, and Envestnet.

New Processes

Discover a new approach to generating income from Fidelity Investments, learn what works and what doesn't from a one-of-a-kind Financial Advisor panel, and participate in a debate on the "right" tools for retirement income planning hosted by Russell Investments .

Why you need to be there

In addition to the dynamic presentations, there will be plenty of time to network with speakers and attendees who, like you, are committed to delivering the integrated solutions that millions of Americans need to build a solid foundation for a smooth, sustainable standard of living throughout retirement.

Join your colleagues for the latest information driving the retirement income industry!

Become a Sponsor

Be a sponsor of this year's event. For more details contact Deborah Burkholder at: deborah@riia-usa.org.

SEE THE FULL AGENDA ON PAGES 3 AND 4

Register Today

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Registration and Event Pricing

RIIA Members:	$750
Financial Advisors and RMA Candidates (RIIA members):	$495
Non-members:	$995
Financial Advisors (non-members):	$750

Register Online Today.

at www.RIIA-usa.com

If you are not a member, **this is an excellent time to join.**

Members receive discounted admission to this event as part of their membership.

Space is Limited.

Space at the conference is limited and is available now on a first-come, first-served basis.

Cancellation Policy. Cancellations received prior to March 5, 2010 are eligible to receive a refund less a $75 service fee. The registrant is responsible for cancelling their event registration by following the link in their original confirmation email. Cancellations received after March 5 may not be eligible for a refund.

Hotel Accommodations

A limited number of rooms are available at the Hotel Burnham ($119) on a first-come, first-served basis. Mention the RIIA Spring Conference.

Chicago Kimpton Hotels within walking distance.	**Hotel Burnham** (across the street) 1 West Washington Street Chicago, IL 60602 877.294.9712 www.burnhamhotel.com	**Hotel Monaco** 225 North Wabash Chicago, IL 60601 800.397.7661 www.monaco-chicago.com	**Hotel Allegro** 171 West Randolph Street at LaSalle Street Chicago, IL 60601 800.643.1500 www.allegrochicago.com

Conference Agenda — Day 1: Monday, March 22, 2010, 12:30pm – 7:00pm

12:30 – 1:30	**Registration and Light Lunch**	
1:30 – 2:00	**Welcome** • Hosts — François Gadenne, Executive Director, RIIA and Peng Chen, President, Ibbotson Associates	
2:00 – 4:30	**New Products Block** • Chair — John Rekenthaler, Morningstar What are the latest product developments and features rolling out in 2010? What's on the drawing board beyond 2010? How are these new product solutions being received by advisors and consumers?	
	New Directions from Leading Research Firms on Products for the Future Moderator: Chris Raham, Ernst&Young	Ron Bush, Brightwork Partners Larry Cohen, Strategic Business Insights Lawrence Petrone, FRC Joseph Montminy, LIMRA
3:00-3:30	Networking Break	
	New Hybrid Products	Thomas Streiff, PIMCO
	New Annuity Products	Tom Johnson, NYLife
4:30 – 6:00	**Keynote Addresses** **Chip Castille, BlackRock** **David Macchia, Wealth2K** New Developments in Bucketing Strategies for Retirement Income	
6:00 – 7:00	**Networking: Cocktails and Appetizers**	

Conference Agenda — Day 2: Tuesday, March 23, 2010, 7:00am – 4:45pm

7:00 – 8:00	Continental Breakfast	
8:00 – 8:30	**Sponsor Keynote:** Adam Bryan, Managing Director, DTCC Leveraging DTCC Transaction Data: Benchmarking, Better Decision-making, Lowering Operating Costs	
8:30 – 9:30	**New Communications** • Chair — Marcia Mantell, Mantell Retirement Consulting, Inc. What's changed in how the industry talks to consumers about retirement income management? What are the newest marketing communications tools and programs that educate and engage consumers? What's the role of social networking in communicating with and marketing to consumers?	
	Introducing the RMA Certification and Training	Ruth Ann Murray, Boston University John Carl, Retirement Learning Center
	Expanding Your Retirement Income Program Across Silos	Donna Peterson, SVP Retail Retirement, Wachovia, a Wells Fargo Company
	The Role of Emotions in the Advisory Process *Introduction by Anand Rao, Diamond Management & Technology Consultants*	Howard Bloom, author
9:30 - 10:00	Networking Break	
10:00 – 11:45	**New Technologies Block** • Chair — Brad Davis, Nationwide What new systems architectures are helping to integrate the retirement income advisory, product development and solutions delivery processes for consumers? What are the latest software solutions? What are the technology challenges to the industry?	
	Integrating the Retirement Income Advisory Process with Innovative Technologies and Design	James Smith, Ibbotson Associates
	LifeYield Tool: Building, Methodology, Success in the Field	Jack Sharry, LifeYield Ken Yarbrough, SunTrust
	Building the RMA Tool for Training and for Financial Advisors	George Bernard, Bennington Asset Mgmt David Freitag, Impact Technologies Ron Mastrogiovanni, HealthView Services
	The Retirement Income Process – A Wealth Management Platform Perspective	Michael Henkel, Envestnet
11:45 – 12:45	Luncheon and Networking	
12:45 – 1:30	**Keynote Address: Moshe Milevsky** **Retirement Spending Rates: Can We Reconcile Financial Economics with Financial Planning?** *Introduction by Peng Chen*	
1:30 – 4:30	**New Processes Block** • Chair — Elvin Turner, Turner Consulting, LLC How has the advisory process changed to manage retirement income planning? What is the latest thinking new education and thinking exists to help advisors and consumers better manage their retirement income, risks, and standard of living? What innovative tools are available to enhance the advisory process?	
	Asset Location / New Approach to Generating Income	Bruce Cummings, Matthew Kenigsberg, Fidelity Investments
	New Approach to Consumption Smoothing in Retirement Income *Introduction by Michael Zwecher*	Larry Kotlikoff, Boston University
2:30 – 2:45	Networking Break	
	DEBATE: Is There a Best Approach for Providing Retirement Income? Moderator: Richard Fullmer, Russell Investments	Gary Baker, Cannex Financial Exchanges Sherrie Grabot, Guided Choice Thomas Idzorek, Ibbotson Associates Larry Kotlikoff, Boston University
	Financial Advisor Panel: Integrating the Latest Industry Innovations — What's Working? Moderator: Kerry Pechter, Retirement Income Journal	David Giegerich, Paradigm Wealth Mgmt Jim Otar, Retirement Optimizer
4:30 – 4:45	**Conference Recap and Closing Address:** François Gadenne and Peng Chen	