



# MANAGING RETIREMENT INCOME

Creating Solutions to Protect Against Downside Risk and  
Adapting Strategies to Preserve Retirement Income in a Shifting Economy

February 9 – 12, 2009 • Marriott Long Wharf, Boston, MA

## 2009 Highlights!

**Achieve expertise across product silos** by understanding the breadth of retirement income solutions that capitalize on the shift from asset accumulation to income distribution

**Build powerful networks to magnify profitability** through interactive discussions with executives in insurance, investment management and financial planning industries

**Triumph over market instability** by analyzing shifts in baby boomer decisions and creating solutions to satisfy growing demands

**Sharpen your competitive edge in 2 advanced workshops:**

- A** Building a holistic retirement income solution
- B** Overcoming legal and tax complexities to maximize product distribution

**New!**

### Pre-Conference Communications Symposium

Cutting-edge strategies to effectively market your message to clients

- **Designed for financial advisors, planners, and distributors to the end-consumer**
- **Interactive financial advisor case studies**
- **Tools and technology quickfire showcase**
- **Education resources for planners and retirees**

### Proof in numbers:

**40 billion dollars** in retirement income opportunity

**200<sup>+</sup>** senior level attendees

**30** dynamic sessions

**8<sup>+</sup>** hours of superior networking to strengthen relationships across the value chain

**1 premium event** delivering innovative solutions to capture and retain retirement income

## Influential speaker faculty



Francois Gadenne  
Chairman  
**Retirement Income Industry Association**



Mark Casady  
Chairman and CEO  
**LPL Financial**



John Murphy  
Chairman and CEO  
**Oppenheimer Funds**



Zvi Bodie  
Professor of Finance  
**Boston University**



Philip Hensler  
CEO and Chairman  
**DWS Scudder**



**Futurist**  
Bruce Sterling  
Author:  
**Shaping Things**

SPONSORS:

**Deloitte.**



**ERNST & YOUNG**  
Quality In Everything We Do



By popular demand, we are **BACK IN BOSTON!**

### Speakers from the Following Companies

Allstate Financial • American Century Institutional • Boston University • Cassidy Retirement Group • CFA Institute • Deloitte Consulting LLP • DWS Scudder Distributors Inc • eMoney Advisor • Employee Benefits Research Institute • Ernst and Young  
Federal Reserve Bank of Boston • Fidelity Investments • First Financial Strategies • Genworth Financial • Goldman Sachs • ING Investment Management LLC • John Hancock Retirement Plan Services • Limra International • LPL Financial  
MassMutual Financial Group • Mast Hill Consulting • Matthew Greenwald and Associates • National Association of Fixed Annuities (NAFA) • Oppenheimer and Company • Oppenheimer • Pershing Funds • Retirement Benchmark LLC  
Retirement Income Association • Retirement Learning Center • Robinson Retirement Resources • Royal Bank of Canada • Russell Investment Group • SRI Consulting Business Intelligence • Target Date Analytics  
Trajectory Asset Management • Transamerica Retirement • Turner Consulting LLC • Twenty First Century Investments • Wachovia Securities • Wealth2K Incorporated

[www.iir-retirement.com](http://www.iir-retirement.com)



# MANAGING RETIREMENT INCOME

## Beyond defining the retirement problem...

The conference for creating solutions to **protect against downside risk and adapting strategies to preserve retirement income in a shifting economy**

Crisis = Opportunity. The shift from asset accumulation to income distribution has generated billions of dollars in untapped opportunity, but an economy in flux requires new strategies for greater protection from downside risk. Baby boomer demands have drastically changed – how will you adapt today to capture your share of tomorrow’s market opportunity?

IIR’s **Managing Retirement Income** is the industry’s only forum for leading minds across the retirement income value chain to develop new strategies to capture and retain retirement income.

### Program Innovations for 2009:

#### · Introducing **The Retirement Income Communications Symposium**

- Enhance your message to the market: Designed for financial advisors, plan sponsors, home office executives and distributors to the end consumer
- Featuring cutting-edge communication tools, technology and strategies for communicating the retirement income message to the market

#### · **More C-Level Speakers:** Unparalleled expertise with over 50 industry experts, including many CEOs and Presidents

#### · **More Tailored Content:** Additional program tracks for in-depth insight targeted to your specific function

#### · **Exceptional Networking:** Meet influential developers, distributors, plan sponsors, and advisors to adapt to the changing demands of retiring baby boomers

Realize how market volatility and political change has impacted the nature of the industry – and how you can benefit from new opportunities



#### **Keynote Presentation:** Bruce Sterling, Prominent Futurist and Author, *Shaping Things*

Sterling has proven accurate at predicting where everything from media to industry to consumer technology will be in the near future. At the **5th Annual Managing Retirement Income**, Bruce focuses his expertise on the future of retirement income planning, identifying key features on the roadmap for this evolving industry.

### Celebrating 5 years of exclusive partnership with the Retirement Income Association (RIIA)

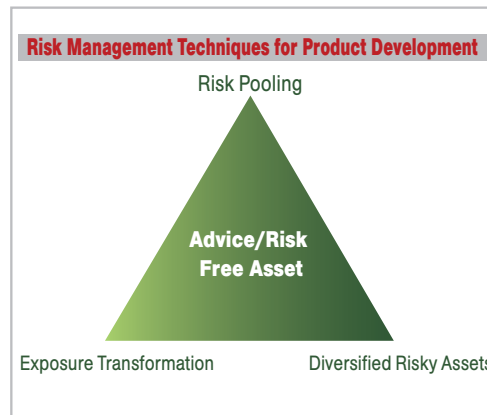
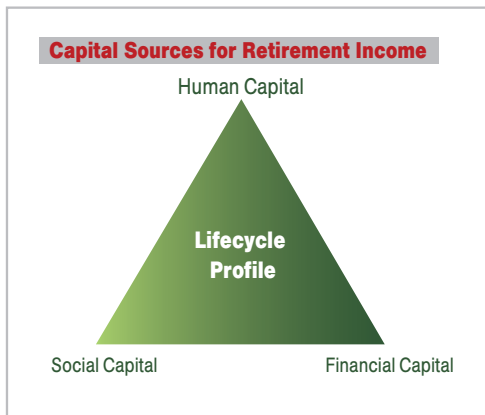
With this endorsement, we are able to give you exclusive access to RIIA’s groundbreaking research and industry insight, and provide a forum to talk with and learn from the industry’s preeminent visionaries. This partnership and continuity is just one reason why **IIR’s Managing Retirement Income Conference is the premier forum for expertise across product silos.**

**RIIA** is a national organization whose members are defining the future of retirement security in the United States. The vortex of innovation in the retirement income business, RIIA provides its members a non-biased forum for sharing information, strategies and research combined with unmatched opportunities to network with industry leaders.

Never in history has retirement security been as threatened as it is today. As the new product wave for the retiree community begins to emerge, you need to stay at the forefront and attend IIR’s Fifth Annual **Managing Retirement Income Conference!** To reserve your place, simply call 888-670-8200, fax the registration form on the back of this brochure to 941-365-2507, email register@iirusa.com, or visit our Web site at [www.iir-retirement.com](http://www.iir-retirement.com).

*“Excellent! Great group of industry professionals...the people are engaged & play meaningful roles in their organizations, leading to great information and networking!”*

Daina Lazda, Marketing Strategist, ING



# AGENDA AT A GLANCE



## MONDAY, FEBRUARY 9TH 2009: PRE-CONFERENCE COMMUNICATIONS SYMPOSIUM

8:30	<i>Symposium Registration</i>
9:00	<b>Opening Remarks: Summit Conference Chair</b>
9:15	<b>Interactive Case Studies: Success Secrets of Income Distribution Pioneers:</b> Philip. G. Lubinski, <b>First Financial Strategies, LLC</b> · Emily Pachuta, <b>Lincoln Financial</b>
10:30	<i>Networking Break</i>
10:45	<b>Leading-Edge Tools and Strategies: Taking Communication to the Next Level through Web-Based Applications and Cutting-Edge Technology:</b> Edmond J. Walters, <b>Emoney Advisor</b> · Dr. Linda Strachan, <b>EISI</b> · David Macchia, <b>Wealth2K</b>
11:45	<b>Economic Keynote:</b> Zvi Bodie, <b>Boston University</b>
12:15	<i>Lunch for Summit Attendees</i>
1:15	<b>Tools And Technology Quickfire Showcase: Discover Cutting Edge Innovations In The Marketplace And Learn How To Enhance Your Value To The Consumer</b>
2:30	<i>Networking Break</i>
2:45	<b>Senior Level Management Communication Perspectives: Leveraging and Improving Communications with Investors:</b> Phil Eckman, <b>Transamerica Retirement</b> David Longfritz, <b>John Hancock Retirement Services</b> · Steven Deschenes, <b>Mass Mutual</b>
3:45	<b>Delivering Your Solutions: Enhancing Education for Retirement Management Professionals:</b> Marcia Mantell, <b>Mantell Retirement Consulting, Inc.</b> Charles D. Robinson, <b>The Northwestern Mutual Wealth Management Company</b>
4:45	<i>Pre-Conference Summit Concludes</i>

## TUESDAY, FEBRUARY 10TH, 2009: MAIN CONFERENCE: DAY 1

8:00	<i>Morning Registration and Coffee</i>
8:45	<b>Chairpersons' Opening Remarks:</b> Francois Gadenne, <b>Retirement Income Industry Association (RIIA)</b>
<b>THE BIG PICTURE: A SHIFTING LANDSCAPE</b>	
8:55	<b>Economic Shift: Diagnosing A Volatile Economy's Impact On Recent Retirees' Decision, And Monitoring The Future Of Baby Boomer Retirement Income</b> Jack Vanderhei, <b>Temple University and Employee Benefits Research Institute (EBRI)</b> · Larry Cohen, <b>SRI Consulting</b>
9:30	<b>Influential Ceo Keynotes - Industry Shift: A View From The Top On The Core Discussions In Retirement Income:</b> Mark Casady, <b>LPL Financial</b> · John Murphy, <b>Oppenheimer Funds</b> · Robert Kerzner, <b>LIMRA International</b>
11:00	<i>Networking and Refreshment Break</i>
11:30	<b>Hybrid Innovations: Transitioning From Accumulation To Income Distribution By Effectively Bridging Product Silos:</b> Tamiko Toland, <b>Strategic Insight</b> Frederick Conley, <b>Genworth Financial</b> · Matthew Phillips, <b>LPL</b> · Ann Connolly, <b>Deloitte Consulting</b>
12:15	<b>Keynote Presentation:</b> Bruce Sterling, Author of <i>Shaping Things</i> and Prominent Futurist
1:15	<i>Networking Lunch</i>
<b>RETIREMENT INCOME PRODUCT FOCUS</b>	
<b>Track A: Insurance Product Focus</b>	
2:15	<b>Variable Annuities:</b> Robert Grubka, <b>Lincoln Financial</b> · Steve Jegier, <b>Wachovia</b>
3:00	<b>Immediate Annuities:</b> Steve Feinshreiber, <b>Fidelity Investments</b> · Kim O'Brien, <b>National Association of Fixed Annuities (NAFA)</b>
3:45	<i>Networking Lunch</i>
4:30	<b>Annuity Riders and Creative Guarantees:</b> Edwin D. Friderici III, <b>The Phoenix Companies</b> · Laura Zimmerman, AVP, Strategy and Business Development, <b>Allstate Financial</b>
5:15	<b>NEW! Wine and Beer Tasting Roundtables</b>
<b>Track B: Investment Product Focus</b>	
<b>Target Date Funds:</b> Mathew Greenwald, <b>Mathew Greenwald and Associates</b> · Andrew Scherer, <b>Van Kampen Investments</b> · Ron Surz, <b>Target Date Analytics LLC</b>	
<b>Mass Affluent Investment Tools:</b> Steve Deschenes, <b>Mass Mutual</b> · Jack Sharry, <b>Managed Money Institute – Retirement Solutions Committee</b>	
<b>Managed Payout Funds:</b> Richard Fullmer, <b>Russell Investments</b> · Juan M. Ocampo, <b>Trajectory Asset Management LLC</b> · Stephen Mitchell, <b>Retirement Income Association</b> Representative TBD, <b>Fidelity Investments</b>	

## WEDNESDAY, FEBRUARY 11TH, 2009: MAIN CONFERENCE DAY 2

8:30	<i>Morning Registration and Coffee</i>
8:50	<b>Chairpersons' Recap of Day 1</b>
<b>Track A: Tools and Processes</b>	
9:00	<b>Pinpointing Software and System Tools to More Effectively Manage Retirement Portfolios:</b> Emily Pachuta, <b>Lincoln Financial</b> · Stephen Mitchell, <b>Retirement Income Industry Association (RIIA)</b> · Steve Jegier, <b>Wachovia</b> · Mark W. Hoffman, <b>LifeYield LLC</b>
10:00	<b>Frameworks For Risk Management Techniques:</b> Francois Gadenne, <b>RIIA</b> · Elvin Turner, <b>JD MBA, Turner Consulting LLC</b> · Greg Cherry, <b>American Century Investments</b>
11:00	<i>Networking Break</i>
11:30	<b>Optimal Withdrawal Strategies to Bridge Accumulation and Distribution:</b> Robert Gordon, <b>Twenty-First Securities Corp.</b> · Stephen M. Horan, PhD, CFA, <b>CFA Institute</b> · Bill Meyer, <b>Retirement Benchmark LLC</b>
12:30	<i>Networking Luncheon</i>
<b>Track B: Development and Design</b>	
<b>Maximizing Distribution When Developing New Retirement Income Solutions:</b> Briggs Matsko, <b>Lincoln Financial Advisors</b> · Donna Peterson, <b>Wachovia</b> Cynthia Martin, <b>Federal Reserve Bank of Boston</b> · Rich Rowehl, <b>Oppenheimer &amp; Company</b>	
<b>Benchmarking Performance of Income Solutions to Gauge the Viability of Future Success:</b> Chris Raham, <b>Ernst &amp; Young</b> · Jerome Golden, <b>Mass Mutual</b> · Laura Varas, <b>Mast Hill Consulting, Inc.</b>	
<b>Financial Advisor Panel: Evaluating Innovative Product Offerings To Determine Which Translate To Higher Sales:</b> Daniel P. Cassidy, <b>FSA Cassidy Retirement Services</b> Philip Lubinski, <b>First Financial Strategies</b> · Briggs Matsko, <b>Lincoln Financial Advisors</b>	
<b>TRANSITIONING TO DISTRIBUTION THROUGH STRATEGIC INNOVATION</b>	
1:30	<b>A New Asset Allocation Paradigm for New Retirement Realities:</b> Philipp Hensler, <b>DWS Investment Distributors, Inc</b>
2:15	<b>Hedging Mortality in the Retirement Income Portfolio with the QXX index:</b> Benjamin Woloshin, <b>Goldman Sachs</b>
3:00	<i>Networking and Refreshment Break</i>
3:30	<b>Overcoming Education Challenges: Examining Future Needs Of Retirees To Ensure Adequate Retirement Income:</b> John Carl, <b>Retirement Learning Center</b>
4:15	<b>Behavioral Finance in a Volatile Economy: Tapping into biases to attract the mass market:</b> Srinivas D. Reddy, <b>ING Wealth Management</b>

## THURSDAY, FEBRUARY 12TH, 2009: POST CONFERENCE WORKSHOPS

8:30	<i>Morning Registration and Coffee</i>
<b>Workshop A:</b>	
9:00-12:00	<b>Building a Holistic Solution: Adding Value to Retirement Income Planning by Building Teams and Expanding Expertise:</b> Charles Robinson, <b>Robinson Retirement Resources</b>
<b>Workshop B:</b>	
<b>Overcoming Legal and Tax Complexities to Maximize Product Distribution:</b> Joan E. Boros, Of Counsel, <b>Jorden Burt LLP</b> · David Benoit, <b>Pelorus Advisors</b>	



THE FIRST ANNUAL RETIREMENT INCOME COMMUNICATIONS SYMPOSIUM

Exclusive  
New  
Opportunity!

COMMUNICATIONS: THE KEY TO GREATER SUCCESS FOR  
RETIREMENT-FOCUSED ADVISORS

Expand your reach and expertise while decreasing costs: The New MRI Communications Symposium delivers cutting edge tools, strategies and products to more effectively deliver your message to clients and prospects.

8:30  
Symposium Registration

9:00  
**Opening Remarks**  
Summit Conference Chair:  
David Macchia, CEO, **WEALTH2K**

9:15  
**Success Secrets of Income Distribution  
Pioneers: Interactive Case Studies**


**The What:** What tools are available to assist communication of client needs and solutions?

**The How:** How can advisors illustrate these needs both simply and effectively?

**The Where:** Where should you look to find the optimal tools and systems to aid the process?

Philip. G. Lubinski, CFP, **FIRST FINANCIAL STRATEGIES, LLC**  
Emily Pachuta, RIS Marketing Program Director, **LINCOLN FINANCIAL**

10:30  
Networking Break

10:45  
 **Leading-Edge Tools and Strategies: Taking  
Communication to the Next Level through Web-Based  
Applications and Cutting-Edge Technology**

- See exciting new communications technology that allows you to reach more prospects at lower costs
- Defeat stiff competition for retirement assets by utilizing innovative techniques
- Discover how you can have a Rollover IRA website capability that equals or exceeds what even the largest financial services companies offer
- Engage, educate and sell by using the web browser

15 minute demos followed by interactive panel discussions

Edmond J. Walters, Founder and CEO, **EMONEY ADVISOR**  
Dr. Linda Strachan, VP- Product Marketing, **EISI**  
David Macchia, CEO, **WEALTH2K**

11:45  
**ECONOMIC KEYNOTE:**  
**Achieving Retirement Goals by Realizing the Impact of  
Investment Realities**

- Realizing how volatile markets have cut into baby boomer preparedness
- What advisors need to understand to more effectively communicate and realize client needs
- Identifying the major gaps in communication and strategies to fill this void
- Adapting to drastic changes in client decisions as they react to market uncertainties

Zvi Bodie, Professor of Finance, **BOSTON UNIVERSITY**  
Author of: **The Future of Life Cycle Saving and Investing, Foundations of Pension Finance, Investments, Financial Economics and Worry Free Investing: A Safe Approach to Achieving Your Lifetime Financial Goals.**

12:15  
Lunch for Summit Attendees

1:15  
**TOOLS AND TECHNOLOGY QUICKFIRE SHOWCASE:  
Discover Cutting Edge Innovations in the Marketplace and  
Learn How to Enhance Your Value to the Consumer**

An exclusive glimpse into new tools that increase your ability to provide valuable advice and capture greater profits from retirement income.

To apply for consideration, please visit [www.iir-retirement.com](http://www.iir-retirement.com), and submit a short proposal for how your software or technology solutions can boost sales, enhance expertise or expand the reach of Financial Advisors to their clients.

2:30  
Networking Break

2:45  
**Senior Management Communication Perspectives:  
Leveraging and Improving Communications with Investors**

- Capturing market share through enhanced marketing and communications strategies
- Techniques to extend reach and improve profitability
- Overcoming new obstacles through virtual advisors and other innovative platforms

Phil Eckman, CEO, **TRANSAMERICA RETIREMENT**  
David Longfritz, SVP and General Manager - Retirement Income and Rollover Solutions, **JOHN HANCOCK**  
Stephen Deschenes, Chief Marketing Officer, **MASS MUTUAL**

3:45  
**Delivering Your Solutions: Enhancing Education For Retirement  
Management Professionals**

Achieving Greater Business Potential Through Enhanced Communication and Enhanced Marketing Tools. Participants will work in teams, and construct a retirement income plan using hypothetical client profiles.

- Education for FAs: To better communicate to your clients and prospects
- Education for Consumers: To better understand needs, products and solutions

Marcia Mantell, Owner and Principal, **MANTELL RETIREMENT CONSULTING, INC.**  
Charles D. Robinson, CFP, Associate Wealth Management Advisor, **THE NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY**

4:45  
Pre-Conference Summit Concludes





8:00

Morning Registration and Coffee

8:45

## Chairpersons' Opening Remarks

Francois Gadenne, Chairman,  
RETIREMENT INCOME INDUSTRY ASSOCIATION (RIIA)

### THE BIG PICTURE: A SHIFTING LANDSCAPE

8:55

## ECONOMIC SHIFT:

### Diagnosing a Volatile Economy's Impact on Recent Retirees' Decisions, and Monitoring the Future of Baby Boomer Retirement Income

Beyond basics, beyond simple research. As a retirement income professional, you've heard the basic statistics. This exclusive presentation takes us two steps into the future of retirement income, to arm you with a greater understanding of how you can satisfy growing retirement needs.

- How recent retirees are coping in their first years of experiencing retirement and shifting as they enter the next phase of retirement
- Evaluating the impact of the current economy on retiree decisions
- Behavioral finance: What can we expect from future retiree decisions?

Jack Vanderhei, **TEMPLE UNIVERSITY** and **EMPLOYEE BENEFITS RESEARCH INSTITUTE, EBRI**

Larry Cohen, Director of Consumer Financial Decisions,  
**SRI CONSULTING**

9:30

## INDUSTRY SHIFT

### INFLUENTIAL CEO KEYNOTES:

#### A View from the Top on the Core Discussions in Retirement Income

- What are the new building blocks and who are the new component suppliers?
- What are the winning retirement products/processes and who is providing them?
- What are the key retirement distribution channels and who are the emerging leaders?
- Where is the state of economic science for retirement and who is delivering the education?
- What are the new standards and benchmarks and who is validating them?



**Moderator:** David Macchia, CEO, **WEALTH2K**

Mark Casady, Chairman and CEO, **LPL FINANCIAL**

John Murphy, Chairman, **INVESTMENT COMPANY INSTITUTE** and  
Chairman and CEO, **OPPENHEIMER FUNDS**

Robert Kerzner, President and CEO, **LIMRA INTERNATIONAL**

11:00

Networking and Refreshment Break

11:30

## PRODUCT SHIFT:

### Hybrid Innovations: Transitioning From Accumulation to Income Distribution by Effectively Bridging Product Silos

- Opening VA benefits to untapped markets by adding guarantees to managed money
- Prevailing winds on product structure and sales
- Identifying which gatekeeper handles the approval process (insurance or managed money)
- New risks these solutions introduce for carriers and their partners
- Looking at synergies with 401Ks and living benefits – are insurers going to encounter capacity issues?
- Evaluating Bundled vs. Unbundled costs and benefits
- Examining the difference between guarantees inside of VAs and guarantees on non-VA assets:
  - Risk management (bands of risk)
  - Guarantee structure
  - Pricing, costs
  - Asset management complexities
  - Tax status considerations

#### Moderator:

Tamiko Toland, Editor - Annuity Insight, **STRATEGIC INSIGHT**

#### Panelists:

Frederick Conley, President - Institutional Retirement Group,  
**GENWORTH FINANCIAL**

Matthew Phillips, **LPL FINANCIAL ADVISORS**

Ann Connolly, Director, **DELOITTE CONSULTING**

12:15

## KEYNOTE PRESENTATION:



Bruce Sterling, author of  
**Shaping Things**  
and Prominent Futurist

- Population Shift: When do we reach a point of no return in retirement income, as impacted by population density that support our products and processes?
- When are retirement income products and processes able to compete and win against those that do not buy into their logic?
- What are the most advanced and yet acceptable designs?
- What are the malformed objects – the wrong technology and social choices – that are frozen into designs?

Famous for groundbreaking science fiction novels, author Bruce Sterling is also regarded as one of the world's leading futurists. He has proven accurate at predicting where everything from media to industry to consumer technology will be in the near future. Now Bruce turns his insights on the future of retirement income.

Sterling has appeared in ABC's Nightline, BBC's The Late Show, CBC's Morningside, on MTV and TechTV, and in Time, Newsweek, The Wall Street Journal, the New York Times, Fortune, Nature, I.D., Metropolis, Technology Review, Der Spiegel, La Repubblica, and many other venues.

*Recommended Pre-Conference Homework: Read **Shaping Things** and determine the future course of retirement income*



1:15

Networking Lunch



## RETIREMENT INCOME PRODUCT FOCUS

### Track A: INSURANCE PRODUCT FOCUS

2:15

#### Variable Annuity Focus

- Achieving greater flexibility with emerging VA products
- Mitigating downside risks within 401k plans to ensure longevity
- Analyzing complexities of integrated product offerings to determine the optimal allocation of benefits
- Guarantee Focus: Enhancing retirement benefits through innovative additions

Robert Grubka, Vice President – Individual Annuity Business Leader, **LINCOLN FINANCIAL**

Steve Jegier, SVP & Director - Retirement Investment Products Group, **WACHOVIA CORPORATION**

### Track B: INVESTMENT PRODUCT FOCUS

2:15

#### Target Date Funds

- Grasp the state of the defined contribution marketplace and what factors are driving the growth of target-date funds
- Stand out from the crowd by implementing innovative and unique fund construction methodologies
- Select the optimal glide path that will ensure investors are best prepared for post-retirement life
- Optimally compare and contrast target date funds with indexing and benchmarking strategies

Mathew Greenwald, President, **MATHEW GREENWALD AND ASSOCIATES**

Ron Surz, Principal, **TARGET DATE ANALYTICS LLC**

Andrew Scherer, Managing Director, **VAN KAMPEN INVESTMENTS**

3:00

#### Optimizing the Role of Immediate Annuities in the Retirement Income Portfolio

- Evaluating SPIAs and fixed annuities
- Realizing how complexities in the retirement process have increased the role of financial advisors and representatives
- Evaluating where guaranteed income fits into the portfolio
- Enhancing planning tools to actually solve the retirement income problem
- Examining suitability guidelines laddering strategies for fixed income annuities
- CASE STUDY: Designing a portfolio and stress testing scenarios for a hypothetical investor

Steve Feinshreiber, Senior Vice President, Research and Development, **FIDELITY INVESTMENTS**

Kim O'Brien, Executive Director, **NATIONAL ASSOCIATION OF FIXED ANNUITIES (NAFA)**

3:00

#### Mass Affluent Investment Tools

- Utilizing SMAs and UMAs
- Going beyond the 401k: New products to maximize benefits
- Differentiating products to capitalize on key advantages
- Strategies to capture market share and maximize adoption
- Breaking down the retirement solutions: Product, Platform, Process, Program and Planning Tool
- Determining the appropriate product mix and asset allocation across the product spectrum
- Optimizing the solution by finding the best net after tax return on the income distribution phase

Steve Deschenes, Chief Marketing Officer, **MASS MUTUAL**

Jack Sharry, Chairman, **MANAGED MONEY INSTITUTE - RETIREMENT SOLUTIONS COMMITTEE**

3:45

Networking Break

4:30

#### Annuity Riders and Creative Guarantees: Digging deeper into innovative guaranteed products

- Mitigating longevity and economic risks
- Evaluating the success of several Guaranteed Minimum products to optimize their use in the overall portfolio
- Examining the evolutions and benefits of GMWB, GMAB and GMLBs

Edwin D. Friderici III, Managing Director - Alternative Retirement Solutions, **THE PHOENIX COMPANIES**

4:30

#### Managed Payout Funds: Comparing and contrasting key characteristics of major payout fund offerings

Juan M. Ocampo, President, **TRAJECTORY ASSET MANAGEMENT LLC**

Steve Mitchell, Acting COO, **RETIREMENT INCOME INDUSTRY ASSOCIATION**

Richard Fullmer, CFA, Sr. Portfolio Strategist, **RUSSELL INVESTMENTS**

Representative TBD, **FIDELITY INVESTMENTS**

5:15

#### Wine and Beer Tasting Roundtables

Strike up a conversation with new business contacts and strengthen existing relationships - all while sampling a variety of wines and beer. Table discussions focused on targeted topics, to make it easier for you to meet the right people.

1. The Investor Shift from Accumulation to Distribution

2. The Retirement Management Professional Job Description
3. Blending Products and Processes
4. Retirement Education

Visit [www.iir-retirement.com](http://www.iir-retirement.com) to sign up for a table, or suggest a new topic for consideration.

NEW!





8:30

Morning Registration and Coffee

8:50

**Morning Coffee Break and Chairpersons' Recap of Day 1**

**Track A: TOOLS AND PROCESSES**

9:00

**Pinpointing Software and System Tools to More Effectively Manage Retirement Portfolios**

Enhancing the practice through innovations in tools and technology  
Software advances and advantages

Utilizing projection tools

Emily Pachuta, RIS Marketing Program Director,

**LINCOLN FINANCIAL**

Steve Mitchell, Acting COO, **RETIREMENT INCOME INDUSTRY ASSOCIATION**

Ron Surz, Principal, **TARGET DATE ANALYTICS LLC**

Mark W. Hoffman, Chairman and CEO, **LIFEYIELD LLC**

**Track B: DEVELOPMENT AND DESIGN**

9:00

**Maximizing Distribution when Developing New Retirement Income Solutions**

- Breaking past the new product committee by understanding demands and needs on all sides
- Identifying high-demand features to differentiate while avoiding unnecessary complexity
- Resolving legal issues: Ensuring transparency and evaluating important legal and tax considerations
- Highlighting effective techniques to get promising ideas to the market place

Donna Peterson, SVP, Product Development Manager - Retirement and Investment Products Group, **WACHOVIA**

Rich Rowehl, CFP, **OPPENHEIMER & COMPANY (TBC)**

Cynthia Martin, Senior Financial Services Market Specialist, **FEDERAL RESERVE BANK OF BOSTON**

Briggs Matsko, Investment Advisor Representative, **LINCOLN FINANCIAL ADVISORS**

10:00

**Frameworks For Risk Management Techniques**

Examining the difference between allocating risky assets and risk management techniques

Moderator:

Francois Gadenne, Chairman, **RETIREMENT INCOME ASSOCIATION (RIIA)**

Elvin Turner, JD MBA, **TURNER CONSULTING LLC**

Greg Cherry, **AMERICAN CENTURY INVESTMENTS**

10:00

**Benchmarking Performance of Income Solutions to Gauge the Viability of Future Success**

- Measuring outcomes to differentiate the 'Next Big Thing' from the 'Next Big Fad'
- Evaluating newer products and solutions including retirement income funds, 401K integration products, managed accounts and account based guarantees, and new annuity products and riders
- Pinpointing future product viability by determining which features promise the greatest customer acceptance
- Identifying features that will also attract advisors and stand the test of time

Chris Raham, Senior Actuarial Advisor, **ERNST & YOUNG**

Jerome Golden, President - Income Management Strategies Division, **MASS MUTUAL**

Laura Varas, President, **MAST HILL CONSULTING, INC.**

11:00

Networking Break

11:30

**Optimal Withdrawal Strategies To Bridge Accumulation And Distribution**

Transitioning clients seamlessly from Accumulation to Income Distribution

- Maximizing total wealth by determining where retirees should draw from first
- When does the order of withdrawals impact results?
- Should ALL Investors follow the "rule of thumb"?
- Simplifying the process through software and innovation

Robert Gordon, President, **TWENTY-FIRST SECURITIES CORP.**

Stephen M. Horan, PhD, CFA, Head, Private Wealth and Investor Education, **CFA INSTITUTE**

Bill Meyer, Managing Principal, **RETIREMENT BENCHMARK LLC**

11:30

**Financial Advisor Perspective: Understanding Income Distribution From The Client Side To Heighten Potential Sales**

- Evaluating innovative product offerings to determine which translate to greater benefits for consumers
- Revealing what has been selling (and what will continue to sell)
- Understanding what clients look for now and how their demands have changed
- Assessing GMWBs: How many guarantees have kicked in and where do they fit in the portfolio
- Striking a balance between process vs. product focused solutions

Philip Lubinski, Certified Financial Planner,

**FIRST FINANCIAL STRATEGIES**

Briggs Matsko, Investment Advisor Representative,

**LINCOLN FINANCIAL ADVISORS**

Daniel P. Cassidy, FSA CFA, President, **CASSIDY RETIREMENT GROUP**

12:30

Networking Lunch



# MAIN CONFERENCE: DAY 2 • WEDNESDAY, FEBRUARY 11<sup>TH</sup>, 2009

## TRANSITIONING TO INCOME DISTRIBUTION THROUGH STRATEGIC INNOVATION

1:30

### A New Asset Allocation Paradigm for New Retirement Realities

- Structured Product Focus: Opportunity driving innovation
- Examining advantages and considerations of outcome driven investments
- Evaluating new techniques to adapt to a new environment

Philipp Hensler, Chief Executive Officer and Chairman, **DWS INVESTMENTS DISTRIBUTORS, INC.**

2:15

### Hedging Mortality in the Retirement Income Portfolio with the QXX Index

Understanding how to better manage longevity risk by utilizing swaps in the portfolio

Benjamin Woloshin, Vice President – Longevity Markets, **GOLDMAN SACHS**

3:00

*Networking Break*

3:30

### Overcoming Education Challenges: Examining future needs of retirees to ensure adequate retirement income

- Understanding the issues and risks around retirement income planning
- Defining a process to address those risks
- Process solutions vs. product solutions
- Strategies and challenges in implementing these solutions

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

4:15

### Behavioral Finance in a Volatile Economy: Tapping into behavioral biases to attract the mass market

- Exposing familiarity bias, irrational fears and benefits
- Highlighting the changing nature of retiree decisions in today's volatile economy
- Communicating to the masses in a cost-effective medium to realize greater growth potential
- Ensuring that retirees make rational decisions over the course of their investment horizon
- Examining delivery mechanisms, concepts and processes that tie into client demands

Srinivas D. Reddy, CFA, Head of Income Strategies, **ING WEALTH MANAGEMENT**

5:00

*Main Conference Concludes*



# POST-CONFERENCE WORKSHOPS • THURSDAY, FEBRUARY 12<sup>TH</sup>, 2009

8:30 *Morning Registration and Coffee*

## CHOOSE ONE:

### WORKSHOP A

9:00 - 12:00

#### Adding Value to Retirement Income Planning by Building Teams and Expanding Expertise

- Achieving a holistic retirement income solution by identifying gaps and exploring methods to bridge them
- Building networks to extend your expertise and expand client solutions
- Leveraging relationships to incorporate insurance, tax, long-term care and law expertise
- Creating virtual networks to enhance total client offerings

#### Plus – take your expertise to the next level in an interactive, hands-on case study

Charles D. Robinson, CFP, Associate Wealth Management Advisor, **THE NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY**

### WORKSHOP B

9:00 - 12:00

#### Overcoming Legal and Tax Complexities To Maximize Product Distribution

- Examining new, changing and complex regulatory considerations when developing retirement products
- Analyzing tax consequences and strategies to enhance benefits
- Assessing potential pitfalls that could negatively impact development
- Delving into patent risk considerations: What you don't know could catastrophically hurt your business?
- Implementing risk management tools to minimize the risk of litigation

Joan E. Boros, Of Counsel, **JORDEN BURT LLP**  
David Benoit, Managing Partner, **PELORUS ADVISORS**  
Mark Nowatarski, **MPA LLC**



## 7 Reasons You Must Attend MRI 2009

1. Connect and build relationships through 8 hours of networking and new opportunities like Wine and Beer Tasting Roundtables
2. Capitalize on the shift from asset accumulation to income distribution by analyzing new models in investment management, insurance and financial planning
3. Sharpen your competitive edge with cutting-edge software and technology solutions to better adapt to retiree needs
4. Capture greater market share through enhanced marketing, communication and distribution strategies in our new Communications Symposium
5. Work with product developers, financial advisors and plan sponsors to ensure retiree needs are actually being met
6. Maximize distribution by breaking through the gatekeeper and overcoming legal and regulatory obstacles
7. Create holistic retirement income solutions by building teams that leverage varied expertise across industry silos and reach beyond individual products

## Who will I meet at Managing Retirement Income 2009?

- Financial Planners and Advisors
- Investment Management Firms
- Insurance Companies
- Brokerage Firms
- Mutual Fund Companies
- Independent Insurance Agencies
- Record-Keepers
- Consultants to the DB and DC industries
- Software & Technology Companies
- Third Party Administrators
- Actuaries
- Attorneys
- Defined Benefit Pension Plan Managers
- Defined Contribution Plan Managers
- Other Employee Benefits Specialists

## DISTINGUISHED SPEAKER FACULTY FOR 2009:

### INFLUENTIAL C-LEVELS

- |   |   |
|---|---|
| Mark Casady, <b>LPL Financial</b>                   | David Longfritz, <b>John Hancock Retirement Plan Services</b> |
| Frederick Conley, <b>Genworth Financial</b>         | David Macchia, <b>Wealth2K Incorporated</b>                   |
| Steve Deschenes, <b>Mass Mutual Financial Group</b> | John Murphy, <b>Oppenheimer Funds</b>                         |
| Phil Eckman, <b>Transamerica Retirement</b>         | Edmond Walters, <b>eMoney Advisor</b>                         |
| Bob Kerzner, <b>Limra International</b>             |   |

### EXPERIENCED FINANCIAL PLANNERS

- |  |   |
|--|---|
| Robert Grubka, <b>Lincoln Financial</b>          | Richard Rowehl, <b>Oppenheimer and Company</b>  |
| Phil Lubinski, <b>First Financial Strategies</b> | Daniel P. Cassidy, FSA CFA, <b>Cassidy Retirement Group</b>   |
| Briggs Matsko, <b>Lincoln Financial Advisors</b> | Charles D. Robinson, CFP, Associate Wealth Management Advisor, <b>The Northwestern Mutual Wealth Management Company</b> |
| Bill Meyer, <b>Retirement Benchmark LLC</b>      |   |
| Emily Pachuta, <b>Lincoln Financial</b>          |   |

### EXPERTS, ECONOMISTS AND ACADEMICS

- |   |  |
|---|--|
| Zvi Bodie, <b>Boston University</b>                       | Stephen Horan, <b>CFA Institute</b>                                |
| Chris Raham, <b>Ernst and Young</b>                       | Kim O'Brien, <b>National Association of Fixed Annuities (NAFA)</b> |
| Mark Nowatarski, <b>MPA LLC</b>                           | Bruce Sterling, <b>Author</b>                                      |
| John Carl, <b>Retirement Learning Center</b>              | Ron Surz, <b>Target Date Analytics</b>                             |
| Larry Cohen, <b>SRI Consulting Business Intelligence</b>  | Tamiko Toland, <b>Strategic Insight</b>                            |
| Francois Gadenne, <b>Retirement Income Association</b>    | Laura Varas, <b>Mast Hill Consulting</b>                           |
| Mathew Greenwald, <b>Matthew Greenwald and Associates</b> | Jack Venderhei, <b>Employee Benefits Research Institute</b>        |

### INSURANCE AND INVESTMENT INNOVATORS

- |   |  |
|---|--|
| Greg Cherry, <b>American Century Institutional</b>    | Stephen Mitchell, <b>RIIA</b>                        |
| Ann Connolly, <b>Deloitte Consulting LLP</b>          | Juan Ocampo, <b>Trajectory Asset Management</b>      |
| Steven Feinschreiber, <b>Fidelity Investments</b>     | Donna Peterson, <b>Wachovia</b>                      |
| Richard Fullmer, <b>Russell Investment Group</b>      | Sri Reddy, <b>ING Investment Management LLC</b>      |
| Jerome Golden, <b>MassMutual Financial Group</b>      | Elvin Turner, <b>Turner Consulting LLC</b>           |
| Bob Gordon, <b>Twenty First Century Investments</b>   | Benjamin Woloshin, <b>Goldman Sachs</b>              |
| Philipp Hensler, <b>DWS Scudder Distributors Inc</b>  | Laura Zimmerman, <b>The Allstate Corporation</b>     |
| Cynthia Martin, <b>Federal Reserve Bank of Boston</b> | Andrew Scherer, <b>Van Kampen Investments</b>        |
|   | Steve Jegier, <b>Wachovia</b>                        |
|   | Edwin D. Friderici III, <b>The Pheonix Companies</b> |



# SPONSORS



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**\* For sponsorship information please contact Sarene Yablonsky at 646-895-7474 or [syablonsky@iirusa.com](mailto:syablonsky@iirusa.com)**



## EXCLUSIVE ENDORSING ASSOCIATION:

### What's different in the world of retirement income?

In one word: Demographics. The sheer force of the quantitative impact is affecting the qualitative aspects of the retirement income challenge:

- The market shift from Asset Accumulation to Income Generation is real
- The money-in-motion will reach trillions of dollars
- Many consumers don't have access to the financial products and processes that match their needs
- Current Asset Accumulation products and processes are likely to be inadequate for the purpose of providing Income Generation
- Existing Income Generation products and processes are unlikely to handle the entire volume of money-in-motion

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

The financial services industry must create new retirement income products and processes as well as develop new strategies for effectively communicating retirement income challenges to 'Boomer' customers.

RIA is a national organization whose members are defining the future of retirement security in the United States. The vortex of innovation in the retirement income business, RIA provides its members a non-biased forum for sharing information, strategies, and research combined with unmatched opportunities to network with industry leaders.

### Join RIA and be part of forming the new answers.

- Position your company as a thought leader in the retirement income industry
- Network with industry leaders willing to share their visions and solutions
- Access exclusive benchmarking data to enhance product development
- Co-create and utilize new customer communication strategies Phone: 617.342.7390 · Fax: 617.342.7080 · [info@RIA-USA.org](mailto:info@RIA-USA.org) [www.RIA-USA.org](http://www.RIA-USA.org)

## MEMBERSHIP APPLICATION

My firm wishes to join RIIA as:

- Regular Member (Dues: \$10,000/annum)     Associate Member (Dues: \$2,500/annum)  
 Plan Sponsor Member (Dues: \$500/annum)     Financial Advisor Member (Dues: \$250/annum)

### Payment:

- Dues check is enclosed with application     Please invoice Member

Representative # \_\_\_\_\_

### CONTACT INFORMATION:

Business Name \_\_\_\_\_

Website Address \_\_\_\_\_

Description of Business \_\_\_\_\_

### EXECUTIVE REPRESENTATIVE

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Title \_\_\_\_\_

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### RIIA MEMBERSHIP CATEGORIES:

**REGULAR MEMBERS** are firms which develop or distribute retirement income products or participate in the industry in such a significant manner that the Board determines it should be a regular member. Regular members may participate where appropriate on Association committees, are encouraged to identify other areas where they may contribute to RIIA's work and be considered for election to the Association's Board of Directors. Each regular member's firm is entitled to one vote on any matter put before the membership for a vote.

**ASSOCIATE MEMBERS** are individuals and firms that serve the industry such as law, accounting, and consulting firms. These members have no vote on RIIA business matters but are encouraged to contribute to RIIA's work through committee participation, conference administration, and provision of expert resources/research. These member firms pay a discounted membership fee and may become a regular member upon payment of regular member dues. No regular member firm offering retirement income product/services and/or distribution may be an associate member.

**PLAN SPONSOR MEMBERS** are individuals and firms which sponsor qualified retirement and employee benefit programs. These members have no vote on RIIA business matters but are encouraged to contribute to RIIA's work through committee participation, conference administration, and participation in research initiatives. These members are encouraged to contribute their real-world experience to RIIA initiatives, with a view toward directly benefiting participants. These firms pay a discounted membership fee.

**FINANCIAL ADVISOR MEMBERS** are licensed financial professionals who provide retirement income planning advice and services to individuals. These members have no vote on RIIA business matters but are encouraged to contribute to RIIA's work through committee participation, conference administration, and participation in research initiatives. These members are encouraged to contribute their real-world experience to RIIA initiatives, with a view toward directly benefiting participants. These professionals pay a discounted membership fee.

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· Web: [www.RIIA-USA.org](http://www.RIIA-USA.org) · Email: [info@RIA-USA.org](mailto:info@RIA-USA.org)

# ADMINISTRATIVE DETAILS



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<b>FAX:</b> (941) 365-2507	<b>CALL:</b> (888) 670-8200 (941) 951-7885	<b>MAIL:</b> IIR NY, P.O. Box 3685, Boston, MA 02241-3685	<b>EMAIL:</b> www.register@iirusa.com	<b>WEB:</b> www.iir-retirement.com
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### GROUP DISCOUNTS AVAILABLE

Please contact Aloycia Bellillie at 646.895.7410 for details. No two discounts can be combined.

**FEE:** The standard fee for attending IIR's Managing Retirement Income is outlined on the registration form. This includes the luncheon and refreshments, and the conference documentation and materials submitted by the speakers. You may enclose payment with your registration or we will send an invoice. Payment is due within 30 days of registering. If registering within 30 days of the event, payment is due immediately. Payments may be made by check, Visa, MasterCard, Discover, Diners Club or American Express. Please make all checks payable to the "Institute for International Research, Inc." and write the name of the delegate(s) on the face of the check, as well as our reference code: U2358. If payment has not been received prior to registration the morning of the conference, a credit card hold will be required.

### DATES AND VENUE

February 9 - 12, 2009  
Marriott Long Wharf, 296 State Street  
Boston, MA 02109

**ACCOMMODATIONS:** A block of rooms will be held for a limited period of time at the Marriott Long Wharf. All hotel bookings must be made through The Global Executive's Internet booking site. Please visit [www.globalexec.com/iir](http://www.globalexec.com/iir) to make your reservation. If you do not have web access, or need additional assistance, please call The Global Executive at (800) 516-4265 or

(203) 431-8950. You can also send them an email at [conf@globalexec.com](mailto:conf@globalexec.com) or fax them at (203) 431-9305. The hotel will not accept individual calls for room reservations at the IIR negotiated group rate.

**SUBSTITUTIONS AND CANCELLATIONS:** Should you be unable to attend for any reason, please inform IIR IN WRITING prior to Monday, January 26, 2009, and a credit voucher for the full amount will be issued which must be used within one year of issuance. If you prefer, a full refund, less a \$395 non-refundable deposit will be issued. No refunds or credits will be given for cancellations received on or after Monday, January 26, 2009. Substitutions of enrolled delegates may be made at any time. Please indicate upon registration whether you are eligible for a discount. No two discounts can be combined. If, for any reason, IIR decides to cancel this conference, IIR does not accept responsibility for covering airfare, hotel or other costs incurred by registrants including delegates, speakers, sponsors and guests. Program content is subject to change without notice. Press permission must be obtained prior to the event and is dependant upon speakers' approval. The press may not quote speakers or delegates unless they have obtained their approval in writing. Press passes do not include admittance to break-out sessions.

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Title \_\_\_\_\_ Department \_\_\_\_\_

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# MANAGING RETIREMENT INCOME

Creating Solutions to Protect Against Downside Risk and Adapting Strategies to Preserve Retirement Income in a Shifting Economy

February 9 – 12, 2009 • Marriott Long Wharf, Boston, MA



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# MANAGING RETIREMENT INCOME

Creating Solutions to Protect Against Downside Risk and Adapting Strategies to Preserve Retirement Income in a Shifting Economy

February 9 – 12, 2009 • Marriott Long Wharf, Boston, MA

## 2009 Highlights!

**Achieve expertise across product silos** by understanding the breadth of retirement income solutions that capitalize on the shift from asset accumulation to income distribution

**Build powerful networks to magnify profitability** through interactive discussions with executives in insurance, investment management and financial planning industries

**Triumph over market instability** by analyzing shifts in baby boomer decisions and creating solutions to satisfy growing demands

**Pre-Conference Communications Symposium**

**New!**

*“Solid agenda of experts, great mix of products, research, process and issues.”*

- Laura DiFraia, Wachovia

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